



# REPORT ON HOUSING AND RETIREMENT

## AMONG PACIFIC PEOPLES IN AOTEAROA





# Report on Housing and Retirement among Pacific Peoples in Aotearoa

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#### Disclaimer

Views and interpretations in this report are those of the authors and are not the official position of the Ministry for Pacific Peoples.

## Te Mana Ahungarua, Retirement Commissioner foreword

Every three years, I am required by statute to conduct a Review of Retirement Income Policies (RRIP) in response to terms of reference set by the Government.

For the 2022 RRIP, we have taken a special interest in broader cultural and gender lenses to understand the impacts of retirement policies across New Zealand. This includes delving deeper, for the first time, into what retirement looks like for Pacific peoples.

New Zealanders view retirement and retirement planning through different cultural, social and demographic lenses, yet little research has been conducted into the lived experiences of Pacific matua in New Zealand. This report marks an important contribution to a shared understanding of how diverse housing options, in particular, for Pacific matua have different impacts on pre-retirement savings and retirement income.

Last year we were privileged to form a multi-year partnership with the Ministry for Pacific Peoples to equip Pacific households with the financial capability skills and resilience to work towards home ownership, and to cope with economic shocks. Our Sorted Pacific Peoples Pathways to Homeownership programme, funded by the Ministry, will help 1200 households over the next three years to build financial capability to assist them in achieving their home ownership aspirations. Information is power.

This year, a special RRIP Pacific retirement and housing research report is a further step in our cross-government collaboration.

I would like to take the opportunity to thank not only the Ministry's excellent Research and Evaluation team but also the Pacific families who welcomed those researchers into their homes. Talking about money can be hard, and the openness demonstrated by these families is humbling.

I look forward to continuing a fruitful partnership with the Ministry with the aim of improving outcomes for Pacific peoples in Aotearoa New Zealand.



**Jane Wrightson**  
Te Mana Ahungarua, Retirement  
Commissioner  
Te Ara Ahunga Ora Retirement Commission

## Ministry for Pacific Peoples, Chief Executive foreword

Today we are seeing Pacific matua, who have dedicated their lives to working for their families and communities in Aotearoa and the villages of their homelands, enjoy the fruits of many years' hard-earned toil.

Pacific matua have firmly planted their roots in Aotearoa New Zealand, demonstrating their tenacity for the work they have done, dedication to faith and family, and their contribution to Aotearoa New Zealand's overall economic wellbeing. Over the last few decades, the Pacific population in New Zealand has grown significantly; and with that we have witnessed an increasing retirement population.

What this report demonstrates is how that Pacific retirement population coexists with many generations of family living under one roof.

From a Pacific perspective, retirement is a time to rest and relax; a time to put aside the notion of working for pay to enjoy life. However, it also means a voluntary continuation of services to church, family, and community.

Retirement is also a time of exchanging values, belief systems and customs: a time where parents can sit back, and adult children become functional and productive; living independently but continuing to support their parents.

Understanding Pacific matua views of retirement and how intergenerational living arrangements in retirement relate to their wellbeing and expectations is a key outcome of this report.

This report reflects the voices of 18 Pacific matua households to ascertain their views about what the term retirement means to them. It also attempts to capture their retirement experiences, particularly in how they have got into their current housing situation of either renting or owning a private home.

The journey to collate and present this report is intended to help our ministry and the Retirement Commission gain a deeper understanding of what retirement looks like for Pacific peoples, particularly on housing choices for Pacific people in retirement.

This research is aligned with the Ministry's Lalanga Fou Goal 2: Prosperous Pacific communities, whereby more Pacific people could own productive or appreciating assets and savings for retirement through owning their own homes.



**Laulu Mac Leauanae**  
Secretary for Pacific Peoples  
Chief Executive, Ministry for Pacific Peoples

## Acknowledgements

We would like to acknowledge and offer our special appreciation to the Pacific matua and their households throughout Aotearoa who actively and willingly participated in this research. Without your time, kind cooperation and support, the research project would not be a success. We heard your voices, and we are delighted to reflect these in this report.

We wish to gratefully acknowledge the Pacific community research team for their advice in the research design, data collection, analysis, and validation of findings: John Natua (Cook Islands); Sireli Kini (Fiji); Dr Rose Namoori-Sinclair (Kiribati); Maliaga Erick (Niue); Nataniela Amato-Ali (Rotuma); Dr Fa'asaulala Tagoilelagi-Leota (Samoa); Lealofi Kupa (Tokelau); Dr Mele'ana Lahaina Koloto (Tonga) and Alamai Sioni (Tuvalu).

We also wish to respectfully thank the Steering Committee members for their time, diligence, expert advice and strategic direction throughout the project: Drs Suzy Morrissey and Jo Gamble from Te Ara Ahunga Ora Retirement Commission; Jon Siakimotu and Andrew Nicholls from the MPP Housing Team and Dr 'Ana Hau'alofa'ia Koloto, John Natua, Mele'ana Tapu and Dr Halahingano Rohorua from the MPP Research and Evaluation team.

Finally, we wish to acknowledge the generosity of Te Ara Ahunga Ora Retirement Commission for funding this important research work. Mālō e 'ofa moe tokoni. Hounga fau.

Tagio tumas, Meitaki ma'ata, Vinaka vaka levu, Fakaauē lahi, Kam rabwa, Faiakse'ea, Fa'afetai tele lava, Mālō 'aupito, Fakafetai lahi lele, Fakafetai lasi.

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## Executive summary

### Introduction

This research forms part of a joint initiative by Te Ara Ahunga Ora Retirement Commission (the Retirement Commission) and the Ministry for Pacific Peoples (MPP). Every three years the New Zealand Government conducts a Review of Retirement Income Policies. In this round (2022), nine Terms of Reference have been provided. This research project relates to Term of Reference #9(ToR9): How diverse housing options for seniors would have different impacts on preretirement savings and retirement income. Several projects have been undertaken to address ToR9, including case studies with people living in cohousing communities, and a nationally representative survey of New Zealanders aged 45-64.

In the current review, Pacific peoples are a priority. Hence for its part in the larger partnership initiative, the Ministry for Pacific Peoples used Pacific methodologies and frameworks to provide insight to views of Pacific elders (Pacific matua) on the topic of retirement. The Retirement Commission is also conducting a survey among Pacific peoples aged 45-64 years, to gain a deeper understanding of their preparation and planning for retirement.

The research was guided by four research objectives:

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

### Methodology

This exploratory qualitative study of retirement and the implications of intergenerational retirement living arrangements for Pacific matua in Aotearoa was guided by the Kakala research framework. To address the research objectives, it collected and wove together qualitative data from two main sources:

- A review of secondary information on Pacific peoples' housing and retirement; and
- In-depth talanoa with 18 Pacific households where matua were living inter-generationally with at least two other generations.

These talanoa were facilitated in English or the matua mother tongue by nine ethnic-specific community researchers. Pacific matua household biodata was also collected during the talanoa.

### Key findings

#### Defining retirement

Retirement in Pacific terms, as defined by our Pacific matua means a time to rest and relax, rest from labour, or simply, stop working for pay. Yet, it also means a voluntary continuation of services to family, church, and community. In this regard, three concepts are linked with

retirement. These are, independence, voluntary contribution and services, and family relationships.

The Western conceptualisation of retirement as a time of leisure and removal from the labour force did not resonate with Pacific matua. Rather, “the purpose, focus and aim for work (paid or otherwise) had shifted from survival and sustenance towards the support and enrichment of those around them”. Pacific matua insisted that they no longer “worked to earn a living, but rather worked to support their family and wider kāinaga<sup>1</sup>”.

Retirement was also a time of reciprocity. A time where parents can sit back, and the children become functional and productive, living independently, but continuing to support their parents. For some of the matua, their children/grandchildren automatically took over most or all the expenses, allowing their parents to enjoy their retirement.

Retirement ‘was also seen’ as a journey into the unknown, which can be quite scary and daunting for some, particularly for those who have recently retired and are now, unsure what to do with themselves in retirement.

Pacific matua who was able to fully enjoy their retirement, had a saving plan in place, had sacrificed their time, resources (and often relationships), and were able to live frugally when necessary.

#### Pacific matua household biodata

The research had revealed that of those 18 Pacific matua households who participated in the ethnic-specific talanoa, all are currently living intergenerationally in a stand-alone one roof dwelling, 11 are homeowners (8 owned by matua and 3 other family members) and 7 are renting. At retirement 9 out of the 11 homeowners were mortgage free.

For those that own homes they have lived in Aotearoa on average more than 40 years with age of dwelling average 46 years old. Of significance are the number of years, on average 26 years, homeowners live in the same dwelling. More than 75 percent of their owned land is not developed nor built upon.

Housing quality is of concern for homeowners with average heating and evidence of dampness and mould in the dwelling. Renters are in a better-quality house with 5 out of the 7 with no mould and dampness and better heating in place.

#### Key drivers behind intergenerational retirement living arrangements

Owning their own homes was a definite plan for many of the matua prior to their retirement. The idea of securing a permanent place, as a base for their children and descendants to call home, was enough motivation to continue working, and accumulate savings. Families that were successful in achieving home ownership, attributed to one or more of the following characteristics - high income earners, educated, initial savings plan in place, shared contributions to household expenses, and shared agreed saving plans.

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<sup>1</sup> In Rotuman language which translates to kinship.

Pacific matua perspectives on saving, are embedded and driven by Pacific values and culture founded on intergenerational living and culture of looking after elders and children. For most of the matua buying a house is the preferred way to save. Because having a mortgage is a form of saving and because of their basic need for shelter, they cannot forgo the mortgage payments for other family priorities such as fa'alavelave, remitting money home and towards family demands and obligations.

#### Pacific matua income and expenses

Pacific matua household income and expenditure data from the 18 families that participated in the talanoa that were homeowners had a recorded median income of \$34,112 compared to those that are renting with median income of \$28,600. These are both higher than the Pacific median income of \$24,300 that was recorded from the 2018 Census Population (Statistics New Zealand 2020).

Those that are renting had a higher median household expenditure of \$74,294, when compared with those that owned homes of \$72,280. Proportionate to their household median income of (\$92,208), those that are renting spent more than 80 percent of their income, compared with those that own homes who spend about 54 percent of their income. Housing costs and food were the major expenditure for households.

Government assistance through superannuation and KiwiSaver were means of savings for Pacific matua for retirement. However, some access their KiwiSaver to assist with the purchase of their home.

#### Pacific matua intended retirement housing arrangements

Good household dynamics, access to their children and grandchildren, mortgage-free housing, sufficient housing space, and shared household responsibilities are ideal retirement housing arrangements for Pacific matua living intergenerationally.

In terms of alternative retirement housing options, some matua see the benefits of homeownership – equity for generational wealth, a permanent base for the family, and a way of connecting to the whenua of Aotearoa. However, there are also valid arguments for families wanting to continue with renting.

The study notes a few Pacific matua prefer private renting, as it provides tau'ātaina<sup>2</sup> the freedom to opt out of this arrangement, at any time and prioritise other more important things for the family – investment in children's education, fa'alavelave<sup>3</sup> and remittances. Changes in their circumstances, such as a death of husband also impact on the household's capacity to hold a mortgage.

#### Intergenerational living and Pacific matua wellbeing

Building and maintaining connection between generations (young and old), caring for the elderly and children, transferring of cultural knowledge, and building household wealth and capital are key drivers for and benefit of intergenerational living arrangements for Pacific families. Living

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<sup>2</sup> In Tongan language which translates to freedom

<sup>3</sup> The Samoan cultural practice involving people contributing money and other material resources to support significant occasions such as funerals, weddings, and other cultural practices.

intergenerationally presents an avenue for homeownership where household members can pool together their incomes, to build enough savings for a house deposit and mortgage repayments.

When asked what it was like to live intergenerationally, the overwhelming response from matua was the feeling of contentment, happiness and being able to live with their children and grandchildren. This feeling of contentment is reciprocal too, with younger members of those living in the same households, also reporting happiness and contentment, to have the presence of their grandparent(s) within the home.

The aspirations of Pacific matua living in intergenerational households may not always be shared by younger generations. Younger participants shared their desire for more independence, privacy, and bigger living spaces. This difference of aspirations is further accentuated when younger family members enter a relationship with 'those outside their culture'. Building a family home in their Pacific home countries may be a goal for Pacific matua, but not for their children and grandchildren.

### **Intended use**

The data obtained from the research and information presented in this report should inform policy advice on any matters relevant to retirement and intergenerational living for Pacific communities.

For the Retirement Commission, the research is intended to help it gain a deeper understanding of what retirement looks like for Pacific peoples, particularly on housing choices for Pacific people in retirement (65+ years).

The research is aligned with MPP's Lalanga Fou Goal 2: Prosperous Pacific communities, whereby more Pacific people could own productive or appreciating assets / savings for retirement through owning their own homes. In addition, the research will also help inform the Ministry's strategies or initiatives to help Pacific people prepare financially for retirement, including housing options.

### **Future research**

The report has identified international equity as an area for further investigation. There are many Pacific families that own land and home in their respective Pacific home countries, who might benefit from using this equity to help settle and build a home in Aotearoa. This may enable more Pacific families to purchase property in Aotearoa to meet the housing needs for intergenerational living for Pacific households.

### **Key recommendations**

Intergenerational housing provides many social benefits for Pacific families. From an economic perspective, this living arrangement will save the government money, as less public housing will be needed. As Pacific families often prefer to stay close together, renovations or room extensions on existing homes, would be more cost effective than building more homes.

For Pacific matua who are homeowners, they have lived in the same dwelling on average 26 years. More than 75 percent of their owned land is not developed nor built upon. There is opportunity to develop these lands that will definitely enhance the wellbeing of our matua.

For low Pacific individual median income, Pacific families and household choices and decisions have more real costs, have long-term repercussions to the family well-being, wealth and equity. A more affordable, accessible homeownership finance package solution with long term real economic benefits will be required.

Expanding Government financial support for pastoral care within intergenerational Pacific households could be another cost-effective opportunity to undertake. If family members were paid well enough to care for Pacific matua household members full-time, this would reduce the cost of external caregiving services outside the household for these families. Similar arrangement can also be made for childcaring.

There needs to be greater advocacy and action to design and build homes that are suitable to support the wellbeing of Pacific families (including transit families). The option of building extensions to existing homes would lessen the issues of finding new land to develop and build on. Already, a few families have invested in sleep outs or extensions to their existing homes, to accommodate their large extended families.

Māori are already involved in building Papakāinga homes for whanau which keeps kaumatua and tamariki together while maintaining independence and space. Pacific families could welcome a similar framework, such as a village setting where Pacific matua homes are built close to families but close enough to live freely and independently, whilst enjoying their retirement years.

*“The best way to live for Pacific people is to live intergenerationally. I like to live with my children and grandchildren in future, we do not necessarily have to live in the same house, but at least we live close to each other.” (Kiribati Matua)*

More education on the benefits on home ownership needs to be provided for Pacific families. The Ministry for Pacific Peoples is already funding the Pacific Financial Capability Programme to communities across regions in Aotearoa. This programme has made great progress on areas such as financial literacy, savings and debt management and could be expanded to cover topics such as using equity as potential capital wealth, understanding property investment, and building relationships with banks and legal financial institutions.

Pacific families and communities need improved retirement and ageing literacy, planning, support, and information. Education surrounding retirement needs to include topics related to financial planning, life insurances, funeral costs, will arrangements, and retirement plans.

The importance of saving needs to be promoted and prioritized. Obviously, there are cultural obligations that impacts on families’ ability to save, however, any small contributions to savings, should be encouraged. For most of the Matua, buying a house is the preferred way to save.

Financial literacy needs to improve across Pacific families. Having an understanding around financial terms such as equity and investments is paramount. Building relationships with banks and other financial institutions would be beneficial for families in the long run especially in understanding the system, banking applications, and future investments.

## 1.0 Introduction

This report is focused on two important social policy issues relating to Pacific peoples aged 65 and older (Pacific matua) in Aotearoa New Zealand, namely retirement and housing. According to the 2018 Population Census, there are 20,232 Pacific matua: around 5 percent of the total Pacific population of Aotearoa. Appendix 1 provides the regional distribution of Pacific matua, according to the 2018 Census.

The research forms part of a joint initiative by Te Ara Ahunga Ora Retirement Commission (the Retirement Commission) and the Ministry for Pacific Peoples (MPP). Every three years the New Zealand Government (the Government) conducts a Review of Retirement Income Policies. In this round (2022), nine Terms of Reference have been provided. This research project relates to Term of Reference 9 (ToR9): How diverse housing options for seniors would have different impacts on preretirement savings and retirement income. Several projects have been undertaken to address ToR9, including case studies with people living in cohousing communities, and a nationally representative survey of New Zealanders aged 45-64.

In the current review, Pacific peoples are a priority target. Hence for its part in the larger partnership initiative, MPP used Pacific methodologies and frameworks to provide insight to Pacific peoples' views of retirement, and how intergenerational living arrangements in retirement relate to their expectations and wellbeing. For their part, the Retirement Commission is conducting a survey amongst Pacific peoples aged between 45 and 64 years, to gain a deeper understanding of their preparation and planning for retirement.

Central to the research inquiry is an effort to ascertain Pacific matua views about what the term retirement means to them. It also attempts to capture their retirement experiences, particularly in how they have got into their current housing situation of either renting or owning a private home. For Pacific matua, what would be their ideal housing situation or arrangement, and what are alternative housing arrangements that might be available to them? Furthermore, living in an intergenerational household, what are the advantages, challenges, and opportunities that Pacific matua face, and how has this impacted their personal life and wellbeing?

By way of context, the report provides a shared view of what retirement means to Pacific matua and their household members in Section 2. The research methodology is explained in Section 3. By weaving together, the literature review and qualitative data from talanoa, a robust evidence base was established to develop the key research findings, which are presented in Section 4. The conclusions in Section 5 focus on the implications of these findings for the Retirement Commission, MPP, and Pacific Families and communities. The associated recommendations are presented in Section 6.

## 2.0 A shared view on what 'retirement' means to Pacific matua



### Cook Islands

*“Retirement is a time to do the things you enjoy, reward yourself and treasure the moments with those around you - life is too short. Really enjoy life, as you only have one life, not two.”*

*“Mangarongaro word for retirement is **akangaroi** .”*



### Fiji

*“A time for you to enjoy the fruits of planning and hard work. A time to emphasise to the children the importance of Fijian values in their lives.”*

*“**Vakacegu mai na cakacaka**, means Relax, Enjoy, Peace and Harmony.”*



### Kiribati

*“Where the children become functional and productive to live independently and support their parents.”*

Retirement means **'te ritaea'** in the Kiribati language



## Niue

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

*“Pete ni he oti e gahua tupe ka e gahua agaia ni e tagata ke he tau gahua.”*



## Rotuma

*“A'u'uā 'e Garue – which literally means to Rest from Work.”*

*“The purpose, focus and aim for work (paid or unpaid) had shifted from survival and sustenance towards support and enrichment of family and wider Kāinaga .”*



## Samoa

*“People never retire until they die.”*

*“ Even when work stops, work still continue in both volunteering capacity and paid employment .”*

*“ Mālōlō sa'oloto, whereby rest has no boundaries .”*



## Tokelau

*“Changes to the life of a person - Ko he huiga ki te olaga o te tagata.”*

*“Changes to the types of work in support of your people and community- Ko he tahi huiga ki na tautuaga mo to nuku.”*



## Tonga

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

*“Ko 'ete a'u ia ki he ta'u motu'a kuo fe'unga 'ete ngāue pa'anga kate mālōlō aa ki 'api”*



## Tuvalu

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

*“Pela me he taimi koi tamaliki koe, he kopikopia tou mafaufau, mea katoa e tausi mai ne ou matua, tupuna, kaaiga.”*

## 3.0 Methodology and approach

### Objectives

The key objectives of this research are:

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

### Key research questions

The research is guided by the following questions:

1. What does retirement mean to Pacific matua?
2. What are the key drivers (push and pull factors) behind the current retirement housing arrangements of Pacific matua, including their housing arrangements and financial planning prior to retirement?
3. How does the current retirement housing arrangements of Pacific matua relate to their sense of what their ideal/intended retirement housing arrangements would be, or what alternative retirement housing options could be?
4. What are the benefits and disadvantages (challenges) of the current housing arrangements for Pacific matua, including in terms of physical, emotional, social, and financial well-being?

### Pacific methodologies

Pacific research using Pacific methodologies and frameworks allow researchers to establish a unique perspective that is underpinned by Pacific values, belief systems, and ways of structuring knowledge (Anae, Coxon, Mara, Wendt-Samu & Finau, 2001). Aligning with this, Taufe'ulungaki (2001) affirms that Pacific research should have the main purpose of using research to transform and make meaningful contributions to Pacific communities in accordance with Pacific values and aspirations.

Therefore, the choice and utilisation of a Pacific research methodology in this research is deliberate with the clear intention of gaining invaluable knowledge and insights about Pacific peoples for relevant and appropriate policy formulation and development in housing and retirement.

This research recognises that each Pacific ethnic community has unique characteristics, cultural protocols, beliefs, and experiences. In recognition of the diversity of Pacific peoples, nine ethnic-specific community researchers were involved to ensure voices from Samoa, Tonga, the Cook Islands, Niue, Tokelau, Fiji, Tuvalu, Kiribati, and Rotuma were heard.

## Kakala research framework

For this research, the Kakala research framework was used for the research design and investigation, and compilation of the report. The Kakala research framework is a Tongan methodology that demonstrates the art of garland making as a guide for a research framework based on a Tongan reference (Thaman, 1992). The Kakala research framework was established with the purpose of creating a safe space where there is trust between researchers and their participants, that would allow access to authentic traditional knowledge.

The process of weaving together the kakala or garland involves the gathering of scented flowers, and women sitting together on a mat, weaving the flowers into a kakala. Johansson-Fua (2014) states that the process of making the kakala is a communal process that illustrates relationship and the sharing of resources, and the passing of knowledge and skills from one generation to the next. The Kakala research framework allows for a space where those involved are free to be who they are with all their insights, knowledge, experiences and inherited gifts and a space where they are able to feel a sense of belonging without shame or pretense (Johansson-Fua, 2014).

There are six key components in the kakala research framework: teu (preparation), toli (data gathering), tui (data analyses), luva (gifting or presentation of the final report), mālie (relevance and utility of the research findings), and māfana (transformation of the research findings into policy and initiatives for Pacific peoples).



### *Teu – preparing*

'Teu' meaning to prepare refers to the preparation process that occurred prior to undertaking this research project. The teu stage involves the process of conceptualising, designing, and planning the research project. A few key considerations for the teu process, is the importance of knowing the occasion and who this kakala is being woven for, as well as knowing that the type of kakala is fit for the occasion. It is also ensuring that this kakala is motivated by 'ofa (love, compassion), and faka'apa'apa (respect) for the person it is being woven for.

The teu for this research project involved the preparation of the purpose, scope, objectives, and key questions for the project. It was important to obtain ethical approval for the project and this was granted by New Zealand Ethics Committee NZEC Application 2022\_13. It also involved the preparation of the data collection tools. The data collection method of a semi-structured talanoa<sup>4</sup> was used as a guide for Pacific matua and their households talanoa as in Appendix 2. It also involved the selection and recruitment of nine ethnic-specific community researchers from Samoa, Tonga, the Cook Islands, Niue, Tokelau, Fiji, Tuvalu, Kiribati, and Rotuma. It also involved the training of researchers including piloting of the talanoa guide. Finally, it involved purposive sampling and recruitment of Pacific matua households for talanoa as in Appendix 3.

### *Toli – gathering*

Toli is the process of selecting and collecting the flowers for the kakala. The types of flowers that are picked, are carefully selected and collected depending on the purpose and design of this research. Cultural importance, context, and occasion are also considered. Johansson-Fua (2014) affirms that the toli - data collection used are critical to gathering authentic and accurate data.

For this research, two main elements guided the toli process for Pacific matua and their households talanoa. First, a literature review laid the foundation for the research project by exploring the housing journey and experiences of Pacific matua, and their families. The literature review helped to guide and inform the talanoa design. Second, the talanoa was carried out with 18 Pacific families who lived intergenerationally, two from each of the nine Pacific groups from Samoa, Tonga, the Cook Islands, Niue, Tokelau, Fiji, Tuvalu, Kiribati, and Rotuma.

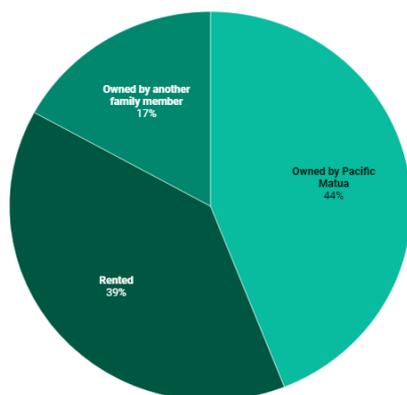
Pacific families were purposively selected from a range of locations in Aotearoa in accordance with the ethnic distribution of our Pacific matua 2018 Census population regionally, such as Northern region (Northland, Auckland and Waikato), Central Region (rest of North Island) and Southern Region (South Island). The criteria for selecting these 18 families for the research project, was that the family must include a Pacific matua, must be of a Pacific ethnicity, own or rent a home and live in an intergenerational living situation (at least 3 generation household). Demographic profile of Pacific matua households is shown below.

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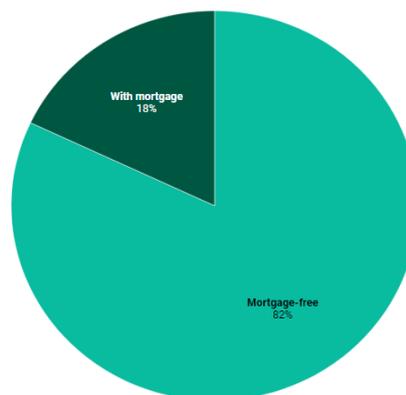
<sup>4</sup> As a Pasifika process, *talanoa* has become a popular research method, often likened to narrative interviews. It has been defined as an open, informal conversation between people in which they share their stories, thoughts, and feelings.

Demographic profiles of Pacific matua households

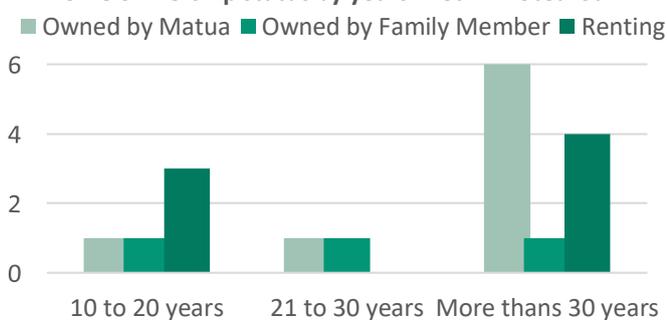
Homeownership



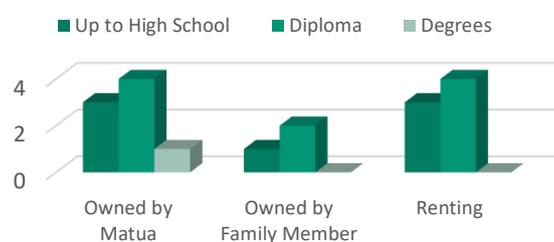
Homeowner mortgage status



Home ownership status by years lived in Aotearoa



Home ownership status by educational attainment



Tui – weaving

Tui is the process of weaving together the flowers or data and making the kakala. This process involves the interpretation and analysis of the data, and the weaving together of data generated from the toli stage. For this research, Pacific matua and their households talanoa was woven together through a case study design. Woodside (2010) describes case study as a form of storytelling as a collection and interpretation of stories that individuals have shared about their lives and experiences. Storytelling allows for a deeper understanding (Holt, 2004), for values and emotions to be conveyed, and can reveal the differences and similarities between people’s experiences (East, Jackson, O’Brien, and Peters, 2010).

Johansson-Fua (2014) elaborates that the tui stage is a collective process between the women who string together the kakala. These weavers create the kakala using both traditional methods and knowledge. In this context this involved the iterative talanoa and sharing of knowledge and insights among the research team and community researchers, as well as consistent monitoring of the research to ensure that the weaving together of this kakala is running smoothly, and that the kakala is of high quality.

The family talanoa sessions were recorded, transcribed, and translated (where needed) by the community researchers. The transcripts were analysed by the Research Project Team, using a thematic analysis to find common themes and shared ideas. The research report was drafted following the thematic analysis.

### *Luva – gifting*

Luva represents the act of giving or luva the completed kakala with heartfelt sincerity, humility, and honour. The concept of luva is associated with the notion that much time, work and sacrifice has been made to weave together the kakala that is being gifted. This gifting is viewed as a sign of respect and signifies the process of giving voice to Pacific people, carried out with care and respect (Johansson-Fua, 2014).

The draft report was internally peer reviewed by MPP before submission for final review by the Steering Group members. The final draft report was presented to the leadership team at MPP (Tautua) and the Retirement Commission, and thereafter to Pacific communities, government officials, and the public. User-friendly infographics on the key research findings will be presented to research participants and Pacific communities.

### *Mālie – showing appreciation*

In the setting of a Tongan cultural performance, mālie is used as an expression of appreciation and satisfaction towards the performers. In the context of the Kakala framework, it evokes a feeling the kakala being presented is of high quality, and there is a sense of mālie when the research is seen as being useful and beneficial to its intended audiences.

### *Māfana – transforming*

Māfana (warmth) refers to the heartfelt feeling that causes an emotional reaction. In the context of research, it describes the ways in which the kakala has created an emotional reaction for all who are involved (Manu'atu, 2000). For Pacific matua and communities, māfana will be reached when the acknowledgement and recognition of their voices in this research provide strong evidence to assist policy makers.

Māfana will be reached when the research findings are utilised by government agencies to inform policy work and data collection on housing and retirement for Pacific peoples in Aotearoa. The research findings will add to the growing data on Pacific retirement, intergenerational living arrangements, and housing.

## **Limitations**

The reach of qualitative data was limited to households of Pacific families that included a Pacific matua, that owned or rented a home and that lived in an intergenerational living situation consisting of at least three generations. Other retirement living arrangements were excluded from the scope of this study.

COVID-19 impacted on the mode of delivery of the semi-structured talanoa. Instead of in person, most had to be conducted online.

Due to the small sample size of the study, the views of Pacific matua shared in the talanoa are not representative of all matua across Aotearoa. However, the study has provided initial insights and conversations, to further explore in a larger-scaled study.

## 4.0 Key findings

### 4.1 What ‘retirement’ means to Pacific matua and their households

#### Retirement in Aotearoa

Retirement can be defined as the phase or time of life when one chooses to permanently leave the workforce behind. While Aotearoa employment law does not have a set age for retirement, the common age for retirement in Aotearoa is 65, which is the superannuation qualification age. Elevage Partners (2020) notes that people are living longer, healthier lives, and that not many professionals today participate in manual labour which previously, would have made retirement a necessity for prior generations. As a result, more people of retirement age, are still working part-time, taking on careers where their wisdom and experience are used in new and different ways.

Due to these trends, three different types of retirement have emerged: traditional retirement, semi-retirement, and temporary retirement. Traditional retirement is where one closes the door on work and never looks back. Semi-retirement is the continuation of work in some form afterwards, usually scaled back with flexible hours to allow time for leisure. Temporary retirement is where an individual undertakes mini-retirements, or short periods of leisure, with up to several months or a full year to travel.

Pacific matua stories on their transition into retirement showed that many Pacific matua continue to carry out voluntary work for their family, churches, and community. Only one matua is into *semi-retirement*, still using his skills and time as a court interpreter. However, most of matua who shared their stories are experiencing traditional retirement.

#### Meaning of retirement for Pacific matua

When defining what retirement means to our Pacific matua, the notion of rest was the most commonly used reference for retirement. Pacific matua described retirement as a time to rest and relax, rest from their labour, or simply, stop working. However, there are three other concepts that are linked to Pacific matua’s perspectives of retirement – independence, volunteering, and family relationships. In the words of our matua, retirement is about regaining one’s independence, that is, independence in decision making, life choices, and authority.

The term ‘retirement’ did not translate into the end of work but more so, a continuation to provide voluntary, unpaid services to family, church, and community. As one matua explains, “one does not stop working but continue to work unpaid in other spheres of life”.

Another matua explained they no longer “worked to earn a living, but rather worked to support their family and wider family and kāinga<sup>5</sup>”. In that sense, there was no real retirement as “the purpose, focus and aim for work (paid or otherwise) had shifted from survival and sustenance towards the support and enrichment of those around them”.

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<sup>5</sup>The Tongan term for relatives/kin/families

However, retirement 'was also seen' as a journey into the unknown, which can be quite scary and daunting for some, particularly for those who have recently retired and are now, unsure what to do with themselves in retirement.

#### **Case Study – Cook Islands matua**

Born on the island of Penrhyn, Cook Islands, the matua along with his wife and two children (at the time), migrated to Aotearoa in 1972, staying in Auckland for a week before travelling to Tokoroa to live with his grandfather who had already migrated to the township years before. After moving in with a relative, the matua was able to find a home for his own family, as well as employment with the District Council in 1978. He continued to work with the organisation for over 49 years.

It took the matua at least three or four times to say yes to retirement. He first thought about retiring over six years ago, as work became more difficult when his health slowly declined. However, due to his ineligibility for dialysis support, he had to hold off on his pending retirement until he was able to receive this support. The other contributing factor for holding off on retirement, was the fear of losing something that he had held onto most of his life: employment. Through the encouragement of his family, he retired in May 2022.

Currently, the matua stays in a family homestead which belongs to the family of the son-in-law, consisting of four bedrooms - one for the couple, one for the eldest grandson, one bedroom for the matua who he shares with two grandchildren, and a room specifically prepared to administer the matua's dialysis. Altogether, there are 10 people in the household, made up of three generations.

#### Meaning of retirement for Pacific youth

For younger members living in intergenerational households, their understanding of retirement is often limited to a time to slow down. However, it became apparent for the young people as they built a relationship with their matua, that this was not the case - retirement is about continuing to provide services to their family, church and community, voluntarily.

*“You educate and train your children to be functional and capable of living independently and support themselves so that when you are old, they will look after you. In Aotearoa's neoliberal economy, you cannot depend on your children to look after you when you are old because they all work to live.” (Kiribati Matua)*

Depending on the type of relationships that exists between the matua and their children or grandchildren, retirement was also a time of reciprocity. In other words, a time where parents can sit back, and the children become functional and productive, living independently, and supporting their parents. For some matua, they were fortunate enough to experience this where their children automatically took over most or all the expenses, allowing their parents to enjoy their retirement. In return, matua took care of their grandchildren and the household, allowing the parents to go to work, and build household capital wealth.

#### Planning for the ideal retirement

What was clear after hearing stories from matua, was that only a few had the ability and commitment to put away savings, and build enough funds to enjoy their retirement years, or even save to buy a house. This was evident with matua who were able to buy their homes through hard work and dedication:

*“We bought that house for \$28,000. We paid it off in 25 years, and we don't have a debt now.” (Fiji matua)*

Matua who had migrated to Aotearoa, their initial goal was to work, and save. However, trying to save money was quite challenging as their income was barely enough to support the basic needs of the family:

*“I tried to save while still working but having a big family, and earning a humble wage, made it difficult to put some savings away.” (Cook Islands matua)*

In the context of the stories shared by matua, the need to be frugal was necessary for some families, to achieve homeownership as well as enjoy retirement. The term sacrifice in this report is strongly linked to frugality as according to some matua, living a frugal life requires plenty of sacrifice and commitment. Pacific matua were determined to teach younger generations to do the same, to live within their means and affordability. As shared in earlier stories, to achieve homeownership and financial wealth, matua had sacrificed certain luxuries, privacy and space, and in some cases, relationships.

#### **Case Study – Kiribati matua**

The 73-year-old matua currently lives with her son, his wife and their children. She also has another son, the eldest who lives in Kiribati with his wife and children. The matua recalls living back in her village where her experiences of planting coconut trees, working in the babai (giant taro) pit, and fishing in the reef and the ocean with her husband, prepared her in terms of saving and investing into her children’s education.

Understanding that coconut trees usually take 5 to 6 years before bearing fruits, she used this time to build up some savings while the children were small, and so, by the time the children were ready for secondary school, there was enough savings to pay for school fees and other basic needs. As the matua explains, *“We aimed to educate them, so they get a good job or be functional to earn their living on the island. Not only that, but to raise my children well so they can look after my husband and me when we get old.”*

Today, this matua is enjoying her retirement. She has achieved everything in life: her children received a good education, have learnt traditional skills and culture, and have excellent jobs to support their own families and their parents. In investing in her children's development, the matua was also preparing for her retirement home. However, as her son shared, *“our cultural obligation is to look after our parents, and we are willing to spend for them because we love them. Whilst we experience some financial burdens, we are happy to live on a limited budget.”*

## 4.2 Key drivers behind intergenerational retirement housing

The housing aspirations for Pacific peoples are similar to others in Aotearoa who aspire to own their homes, however Pacific housing aspirations are underpinned by cultural factors (Koloto et al, 2007). Aligning with this statement, Malungahu's (2020) research found that for some Pacific matua, their aspirations for home ownership were driven by their *'ofa* - love for their family and in particular their *mokopuna* - grandchildren; and their hopes for a more stable place for their *mokopuna* and family to live in.

### Pacific retirement and homeownership in Aotearoa

There is a direct relationship between age and home ownership rates in Aotearoa. According to 2018 Census figures 77.8% of homeownership for people aged 70-74, followed by 77.2% for age 65-69 years (Statistics New Zealand 2020). These figures are higher compared to all other age groups. However, these rates have dropped, for ages 65-69 years, from 80% of home ownership in 2010, with many of the older people moving into residential care, or they may be living in homes owned by family members (Statistics New Zealand, 2020). For Pacific peoples, the latter is applicable and that will require further investigation.

Compared to other ethnic groups in Aotearoa, Pacific peoples are less likely to own their own home and are more likely to rent or live in social housing (Malungahu, 2020; Statistics New Zealand, 2020).

In 2018, homeownership among the Pacific population was 21 percent, which is low in comparison to European (58 percent), Asian (40 percent) and Māori populations (31 percent). Pacific Peoples make up over 27 percent of public housing tenants and 64 percent of renters in Aotearoa (Statistics New Zealand, 2020). Findings from research conducted by Kay Saville-Smith from the Centre for Research Evaluation and Social Assessment concur with this statement, suggesting that by 2053 almost half of people over 65 years of age would be renting (cited in Dale, 2022).

A commonality among most Pacific cultures is the importance of family and their strong bond (Koloto et al, 2007; Malungahu, 2020; Pene, Peita & Howden-Chapman, 2009). Their strong bond and working together as a family were one of the ways they achieved homeownership (Koloto et al, 2007). Pene et al's. (2009) study on living the Tokelauan way in Aotearoa discusses how Tokelauan families, like many Pacific families, live in intergenerational households. Pacific intergenerational households most often consists of 3-4 generations.

### Intergenerational households and overcrowding

As a result of living intergenerationally, Pacific people tend to seek larger homes that can cater to this type of living. Rennie and Tuaine (2020) state that having suitable housing that can cater to intergenerational living can have significant social impact on the wellbeing of Pacific families. However, studies have found that there is a limited selection of houses that are suitable for large Pacific families. This is due to the eurocentric ideal of housing design (Malungahu, 2020; Pene et al, 2009). This lack of suitable houses that can accommodate large Pacific families has led to overcrowding.

Overcrowding in Aotearoa disproportionately affects mainly Pacific households, compared to non-Pacific households (Malungahu, 2020; Ministry of Social Development, 2009; Statistics New Zealand, 2020). The 2018 Census showed that almost two in five Pacific people were living in a crowded home. Statistics New Zealand (2020) also showed that for Pacific peoples aged 70 years and over, 27.4% live in a crowded home, compared to 2.7% of this age group in the total population.

Some specific needs that influence what suitable housing would look like for Pacific peoples (Koloto et al, 2007) include that Pacific families:

- have large families,
- are more likely to include extended family members,
- hold large family gatherings and meetings, and
- usually stay with visiting extended family members.

### Housing and health

Studies have highlighted the impact housing has on the health of its occupants, and the effects poor housing quality has on physical and mental health (Howden-Chapman, Isaacs, Crane & Chapman; Malungahu, 2020; Statistics New Zealand, 2020). There is evidence of a strong link between damp housing conditions and poor respiratory health in a number of New Zealand studies (Howden-Chapman, Signal, and Crane, 1999; Statistics New Zealand, 2014). Statistics have shown that 45.9% Pacific peoples were more likely to live in homes that were affected by mould and dampness than other ethnic groups, compared to 21.3% of European ethnicity and 22.5% of Asian ethnicity (Statistics New Zealand, 2020).

In terms of housing for older people (65 years and over) Howden-Chapman et al. (1999) emphasised that the living conditions in older people's houses were more likely to be colder than the recommended temperature for the maintenance of good health. Living in poor housing conditions also put them at a greater risk of respiratory diseases, coronary diseases and accidental hyperthermia. Collins (1993) explains that older people, in an attempt to conserve resources by reducing their expenditure on energy, tend to keep the temperature of their houses too low for comfort, which often encourages a state of hypothermia, as well as respiratory difficulties.

### Pacific matua housing and housing quality

Table 1 provides a summary on Pacific matua household data from the 18 families that participated in the ethnic-specific talanoa.

All 18 households that participated in the talanoa live in a stand-alone one roof dwelling, 11 are homeowners (8 owned by matua and 3 by other family member) and 7 are renting.

- Those that own homes have lived in Aotearoa longer (average more than 40 years) compared to those that are renting (average of 28 years).
- There is no difference in aged of dwelling for homeowners (46 years old) and renters (44 years old).
- Homeowners move less frequently for the last 20 years compared to renters, with one family having to move 6 times.

**Table 1: Pacific matua housing and housing quality**

Dwelling and housing quality data	Home ownership 11 responses		Renting 7 responses	
	Average	Median	Average	Median
Years live in NZ	42	45	28	20
Years live in dwelling	26	25	3.4	2.5
Dwelling age	46	45	44	34
Times moved in last 20 years	1	0	3.5	3
Number of bedrooms	4	4	4	4
Housing Quality	Heated? A4 Mould? Dampness?	50/50	Heated? A4 Mould? Dampness?	5 out of 7 heated, No mould and dampness
Land area m <sup>2</sup>	634	642	756	677
Building area m <sup>2</sup>	151	149	174	160
Percent of unbuild land	76	77	77	76
Household Size	6	6	7	7

Source: Pacific matua household biodata

- Housing quality is of concern for homeowners with average heating and evidence of dampness and mould in the dwelling. Renters are in a better-quality house with 5 out of the 7 with no mould and dampness and better heating in place.
- About the same proportion of unbuild land across all dwellings (both homeowners and renters), at more than 75 percent, several had extended their buildings, build garage into living areas and sleep outs.
- Household size on average is 6 for homeowners and up to 12 people compared to 7 people in renting.
- Of significance are the number of years, on average 26 years, homeowners live in the same dwelling, compared with 3.4 years on average for those that rent. More than 75 percent of their owned land is not developed nor built upon.

### 4.3 Pacific matua pre-retirement plans

Owning their own homes was a definite plan for many of the matua prior to their retirement. The idea of securing a permanent place, as a base for their children and descendants to call home, was enough motivation to continue working, and accumulate savings. Families that were successful in achieving home ownership, attributed to one or more of the following characteristics - high income earners, educated, initial savings plan in place, shared contributions to household expenses, and shared agreed saving plans.

The journeys towards home ownership were different amongst the matua, with some matua having positive experiences and others facing ongoing challenges throughout their life experiences, for instance-some matua were single income earners within the household, primary carer for the children and grandchildren and had low income. However, as one matua explained, with all decisions geared towards achieving this goal, “they never lost sight of owning their own home”.

#### Case study – Tokelau matua

The matua currently lives with his adult daughter and grandson. He moved to New Zealand from Tokelau after taking an interest in agricultural studies which was offered at Lincoln College in Christchurch. After his studies, he was able to secure a new role with the NZ Agricultural department where he spent three years, before finding a new job in a local factory.

The matua recalls a scheme (back in the early 1970's) where families could borrow money to purchase their own home and then repay it over time. However, after his father passed away in Tokelau, he wrote to the Minister of Pacific Island Affairs at the time, seeking assistance in bringing his mother to New Zealand. The Ministry were able to offer a loan to buy a house, which the matua capitalized on.

From the matua's perspective, this was a good scheme as it provided an opportunity to buy a second home (which he did) as well as invest in more properties. However, this is where everything changed for the matua. Although, he was benefiting from property investments, his Tokelau community continued to struggle financially. He felt a strong sense of guilt, and despite his efforts to share this opportunity with other members of the Tokelau community, he believed he could have done more to help.

Through his church, the matua pushed the leadership to be more proactive in providing practical tools and experiences on savings, insurance (or funeral insurance), budgeting, and home ownership. The church responded by organising workshops on investing in properties.

Few matua disclosed that homeownership was not part of their initial retirement plans, as there were other plans that were prioritised, such as creating savings for their children, a possible return to the islands, and fa'alavelave. For one matua, the focus was to work, save and buy a home for her children even if it meant not owning a home herself:

*“Leading to my retirement, I always have a plan to save to buy a house for my family, and when I feel incapable of working and earning money, I will allow my children to inherit the property.” (Kiribati matua)*

Any initial plans for matua to return to the islands of birth following their retirement, quickly dissipated with the presence of family, as one matua and grandfather shared:

*“I did think about going back to my home island...but now, my main priorities are my children and grandchildren. They’re the most important thing.” (Cook Islands matua)*

However, for another matua, there were plans to return to his island of birth (temporarily) and to build a home in his village. There was no intention to return home permanently but to have a secured base for his family when they visited the islands.

Building or renovating the family home was another pre-retirement plan for some matua. This group were mainly homeowners, who were able to save enough capital over the years. One matua couple managed to save enough money to purchase land in their home island, as their first home. The husband used his redundancy to purchase the land, and his wife directed her pension towards building a house (which later they rented out). However, the venture did not work out, as proper management of the property was needed, forcing the couple to sell the property. As a result, the profits from selling the property, was split between the couple’s two sons who were then able to buy homes for their own families.

#### **Case Study – Samoan matua**

The 88-year-old matua first migrated to New Zealand in 1961, arriving in Auckland by boat/ship, and then heading straight to Wellington where he worked as an accountant. He met his future wife, a scholarship student, at the university in 1968, and later married at a church manse with few friends in attendance. For the first few years, the matua was the sole income earner for his family – initially, five children, but two passed away after birth, leaving behind two sons and a daughter.

The family stayed in two different flats, and as money become very tight, the couple both decided to work, with the wife returning to work as a banker once the children were older. The matua retired in 1987 while the wife continued to work. She later resigned from the bank in 2005, to look after her elderly mother who passed away in 2018. Today, the couple have returned to work with the matua working part time as a court interpreter and his wife (aged 76 years old) working as an early childhood teacher. When asked why she still works, *‘her independence is very important. She is not a burden to her children by working. She does anything without asking for money, she goes wherever she wants and buys whatever she wants.*

Initially, the couple had no retirement plans. However, through her employer, the wife was able to contribute savings to a pension scheme which previously, had excluded women. Combining her pension with the money from her husband’s redundancy, the couple were able to purchase land in Samoa and build a house (which they then rented out to family in Samoa). Unfortunately, the couple made the tough decision to sell the house as it had become too costly to maintain and “rent was in arrears”. The profits from this property, was then divided between the two sons (who were flatting at the time with their families), who were able to buy their own homes. The ownership of the current house was given to their daughter.

The matua and his wife had clear intentions to provide their children, their own homes. They didn’t want the children to experience the challenges they had faced, therefore, by sharing the surplus made from their sold property in Samoa, enabled their children to take care of their own families.

One matua couple had renovation plans in place before retirement. Earlier in their careers, the couple were on superannuation schemes (separate from New Zealand Superannuation), therefore, when it was time to transition into retirement, they were able to access these funds. The couple decided to use some of their funds for home renovation and the other funds to support them financially, while waiting to become eligible for the New Zealand Superannuation. This plan worked out for the couple, who were in a good financial position and able to enjoy an early retirement.

Another matua couple shared their stories of how they were able to secure a mortgage for an initial property in the islands, selling it and then using the proceeds to deposit a second, larger property for the family home. Using their superannuation (earned outside of New Zealand), they were able to pay off their mortgage and one of the matua was able to work beyond the retirement age, and by doing so, continuing to contribute to household wealth.

Pre-retirement plans for households with large families is an interesting story. For one matua, the plan for the family after migrating to Aotearoa, was to purchase their own home, a home that would accommodate immediate and extended families either for short-, medium- or long-term residence. Family members of working age will contribute towards the purchase of a home - at some stage, they may decide to purchase their own homes in which the family home could be used as a collateral for first home and continue to build the family wealth.

#### Pacific matua current living arrangements and priorities

Generally, matua are enjoying their retirement, spending more time with their families especially their grandchildren, getting plenty of rest and participating in hobbies that they had neglected while they were working. This extra free time has enabled matua to attend and represent the family at church, community and wider family gatherings, meetings and events. Being around the home more, has also meant taking on general management of the household, childcare duties, and the rearing of younger members in the household.

A few matua agreed that even in retirement, they are finding themselves to be very busy, maybe busier than when they were working. The high uptake of new hobbies and community roles had contributed to the busyness of matua in their daily lives. Another matua shared how he continues to provide cultural expertise and knowledge to support an organisation, despite being retired for over 30 years. However, for others, retirement was somewhat unexpected. The culmination of 'unexpected' events in their lives - declining health, death in the family, and divorce, meant re-prioritising and transitioning into retirement:

*"In terms of my plans, they changed a lot to what I thought would happen. To start with I didn't think that my husband and I would go through a divorce, but we did. And that really took a toll on everyone, especially my 'kids'. It really affected us financially."*

Being mortgage free has provided a sense of financial freedom for a few of the fortunate matua, who are now able to do things like house renovations, gardening, and community roles. As a Fijian matua shares:

*“I am at peace when our house has been paid off as well as other major things that I had wanted. I am happy and always enjoyed spending my time outside planting vegetable, fruits and flowers and look after our compound. In my other free time, I used it for my role in the Church...I am sure that we would face difficulties when we retire, had we not include owning a house at the outset.”*

#### **Case study – Fijian matua**

The couple arrived in Aotearoa from Australia in 1975, with a plan to own a house. They both agreed to hold off having children until they were able to buy a house. After five years working three jobs, the couple managed to buy their first home for \$28,000, saving \$10,000 towards their deposit and paying the rest over 25 years. They also had their first child.

The couple then sold their house and bought their current home in Mangere Bridge. This was achieved without having to take out a loan. The value of the house is currently around \$998,000. Building a house in their village in Fiji was next on the plans for the couple, which they were able to achieve five years later. The idea was to use their house as equity to buy a rental property, using the rent from the property to help fund their \$70,000 home extension. The couple were then able to buy two rental properties at Takanini, using the rent from both houses to help pay for other financial commitments.

The couple do not have a large amount in savings, but understand the value of a freehold house, and importance of having no debts. Both are now enjoying their retirement and living off Government pension of \$700 per fortnight.

#### Investing in education

From the rich talanoa, it was clear that education was a priority for all of the matua. Ensuring their children (and grandchildren) received good education and credible qualifications while maintaining traditional cultural practices was important.

*“The plan for our children and grandchildren to have better lives was successfully achieved through good education.” (Tuvalu matua)*

Providing such a pathway that would lead their children (and grandchildren) towards good paying jobs, meant an increased opportunity for children to be able to buy their homes and be in a position to support their families – more than anything, they didn’t want their children to struggle through life.

*“I helped my children learn traditional skills and culture and achieve a good education. In investing in my children's development, I was also preparing for my retirement home. If my children were not successful in school, at least they had acquired the traditional knowledge and skills to become functional and productive to live independently on the island, support their own families, and look after us when we are old” (Kiribati matua)*

## Perspectives on saving

The Pacific matua perspectives on saving, are embedded and driven by Pacific values and culture founded on intergenerational living, a culture of looking after the elders and children.

Apart from five matua, as a result of (Fiji Super and Nauru Super), 13 did not hold nor accumulate any specific saving for retirement while they were working. Therefore, most are dependent on the New Zealand Super for retirement income.

For most of the matua buying a house is the preferred way to save. Because having a mortgage is a form of saving and because of their basic need for shelter, they cannot forgo the mortgage payments for other family priorities such as fa'alavelave, remitting money home and towards family demands and obligations.

A matua couple shared how their perspectives of saving for a house, changed when they migrated to Aotearoa. Initially, there was no plan to buy a home because unlike in their home island, the couple could inherit land and a house from their parents. However, migrating to Aotearoa, there was no such process which meant the couple had to work hard to achieve homeownership:

*“This has given me a different perspective on saving for a home. I never thought of buying a house in Kiribati because you inherit the land and house from your parents. In Aotearoa, my wife and I are challenged to work hard to buy our own home. We rented two houses before we bought our place.”*  
(Kiribati matua)

Similarly, another matua had no plans to buy a house as there were other priorities to consider. At this stage of his life, it may be too late to think about entering into any mortgage payments now that he is in retirement:

*“I do not have any thoughts about buying a house. Too many things come on top, the ones that I am looking after and everything else, too many things. Plus, I am old. Owning a house is not easy if you do not have the money to pay for the mortgage and land rate.”* (Niue matua)

For many Pacific peoples, a lot of the things they do is based on their cultural value system:

*“We do it because that is what we’ve been brought up and taught to do.”*

For one particular matua couple, the decision to retire was partly based on the need to care for an elderly family member. Fortunately, the benefits of owning a mortgage-free home, allowed the couple to transition into early retirement and provide the necessary care.

For two matua, there was a longing to return to their island homeland and build a family home. They are mortgage-free, own their own home in Aotearoa, and their children are now all grown up. However, the thought of leaving their grandchildren behind, made it difficult to move back:

*“I wouldn’t be able to leave [my] grandchildren and great grandchildren here in Aotearoa. I love them dearly and would miss them when I’m away from them.”* (Tongan matua)

### Case study – Niue matua

The 92-year-old Niue matua migrated to Aotearoa in 1946 with her husband, and settled in Ponsonby, Auckland. There was no initial plan to buy a house, but to work and earn a lot of money, and then return to Niue. In the 1950s, the couple manage to purchase a house (with the help of an agent), for a sum of \$3,300 – they needed a permanent residence to raise their adopted child. Years later, the woman sold the house and travelled back to Niue for a few years. However, she returned to Aotearoa, living alone in a Housing New Zealand accommodation. Her 54-year-old son, who does not live with her, continues to support her.

The matua believes in **feoaki mo e felagomataiaki e magafaoa**, an insurance of giving, and families help each other. In her own words, **ko e aga mo e mahani ha tautolu faka-Niue fakamotu'** this is the Niue way and our Niue cultural practices. We give money and food to help the family and in return, they will come and help if something happens to her family or her. An unwritten insurance practices.

In terms of intergeneration living, **mitaki ke nonofo auloa mo e tau fanau**. It is a good thing for parents to live together with the children and grandchildren. There are a lot of benefits. When asked about saving, the matua agrees 'saving is so important. It is about a strong will to save to buy a house. Talk to your children (my children) about how they do it. What are their thoughts about buying a house? Better to talk to those who have bought their own homes.

### Remittances

All matua that participated in this research are first-generation migrants, hence their connection and link to the home country is strong. Remittances was seen as part and parcel in the lives of matua. The continual support provided to families in the homeland and in Aotearoa, sending money, food packages and medical supplies, had begun pre-retirement and continued into retirement. Matua who continued to send remittances back to their homelands link to the fact that: "they have close family members still living in the islands and they own a family home back in the islands".

One matua was in a good financial position to provide monetary support for his families in the islands whenever they requested assistance, noting "it is also a cultural obligation that is always part of us". Contributions to church was also prioritised because as one matua describes, "it is paramount for my spiritual uplifting".

It was also common to send money to the islands for repair and maintenance of the family home. One matua described how they were able to send money over to his family in the islands, by using their property as a collateral and borrowing money from their bank. However, the matua felt these responsibilities did not help or encourage him to save. This view is shared by another matua who agrees that the expectation to send remittances and contributions, makes it challenging to save for a home:

*"If I had committed to do family/Fenua/Lotu obligations like sending remittance, alofa & loto-malie contributions, I do not think we could have achieved our desired goal to own a house."*

## Fa'alavelave

The centrality of the extended family and the urge and imperative of maintaining strong social bonds, and community/cultural ties and relationships, compels the older members (in this instance, matua) to actively participate in fa'alavelave. However, continuing to uphold strong social and cultural practices that emerged and developed over time in a non-capitalist island economy poses its own challenges and contradictions in a modern capitalist economic context as illustrated in one matua's predicament cited below.

*“But from a Pacific perspective, our savings are for fa'alavelave but we need money that we can access to make sure money is saved.”*

For a few matua, plans for retirement centred around fa'alavelave. It was a responsibility and an expectation thrust upon matua, as the person to contribute largely to fa'alavelave despite having lesser financial resources at his disposal. As one matua shared, 'it is difficult to ignore family fa'alavelave'.

*“I don't understand because most of the money I earned goes to help the family. The money I earned (labour work) is not enough from work to save. There are always fa'alavelave.” (Samoa matua)*

## Pacific matua income and expenditure

Table 2 provides a summary of Pacific matua household Income and expenditure data from the 18 families that participated in the ethnic-specific talanoa.

- Pacific matua, who are homeowners, record a median income of \$34,112 compared to those that are renting with median income of \$28,600. These are both higher than the Pacific median income of \$24,300 that was recorded from the 2018 Census Population. (Statistics New Zealand 2020).

Table 2: Summary of Pacific matua income and expenditure

	Homeowners		Renting	
	Average	Median	Average	Median
Individual Income	\$41,564	\$34,112	\$32,848	\$28,600
Household Income	\$157,390	\$132,704	\$151,671	\$92,208
Number of Adults contributing to Income	4	4	4	4
Household Expenditure	\$84,864	\$72,280	\$87,956	\$74,294
Housing Costs	Significant			
Food	Significant			
Church and Community	Not significant			
Remittances	Not significant			

Source: Pacific matua household biodata

- The number of adults contributing to household income, includes on average four people. Those that are renting have a higher median household expenditure of \$74,294, when compared with those that owned homes of \$72,280. Proportionate to their household

median income of (\$92,208), those that are renting spent more than 80 percent of their income, compared with 54 percent by those that own homes.

- Housing and food costs were the major expenditures for Pacific matua household.

All matua spoke of household expenses they would cover or help pay, while in their retirement. These expenses include groceries, clothes and medical costs. Every so often, they would help their children with other necessities such as money for petrol, childcare and extra food. As one matua shares, 'I am very happy to help and to contribute what I can'.

Matua also spoke of the importance of staying connected to the community, hence there are expenses that the family must contribute financially towards such as church and fa'alavelave. Some matua shared how fortunate they were, living with their children's and grandchildren as they didn't have any housing expenses like electricity bills, city rates, mortgage or food as these were covered by their children and grandchildren who insisted on paying these expenses.

#### Government Assistance

Throughout the talanoa, there were references made to government assistance from some matua, who shared mixed reviews of the government support towards retirement. For one matua, while the New Zealand Superannuation provided opportunities to build some savings, they were worried about how long that would last:

*"I am appreciating...the slight increase in our 'Superannuation' from the government which helps a lot... has given more freedom to do what we want to do as well as trying to put a little bit away for us. But doesn't last long"*

However, for another matua, there were concerns that not enough is being done for intergenerational households especially for elderly care. There was a sense that the government believed that families caring for their elderly, did not require any further assistance or support, which was not the reality for some families:

*"Appreciated if the government could provide financial assistance to families who look after their old parents" (Fiji Matua's son)*

More retirement homes for Pacific people were suggested by some matua. One matua even went as far as asking the government to consider this option and making it accessible. However, if this was not possible, the matua were happy to remain with their children:

*"Retirement home arranged by the government. If such houses are made available and accessible to us, retired Pacific people. But if there is none, my second option is to live with my children, and I receive any government assistance. My best choice is to have my own home from the government"*

#### KiwiSaver

KiwiSaver was also discussed in the talanoa, and for matua, there were positive and negative stories to share. One matua shared how she was ready to buy a home but did not have enough funds for a deposit. Fortunately, she was reminded of her KiwiSaver savings, and was able to access her savings and purchase her own home. Some of the matua decided to

access their KiwiSaver because they were unable to build any savings. However, this meant using savings that was set aside for their retirement:

*“KiwiSaver was our only means of saving and nothing from any other sources because of our children [who] were very young”*

Through her previous employer, one matua was able to set up her KiwiSaver and life insurance, which helped build some savings in preparation for retirement – she was one of a few matua who managed to organise this:

*“To help my pre-retirement, I have already participated in the KiwiSaver, my company's long-term savings for its staff to use when they retire, and life insurance. All these forms of saving provide a good security source for me when I retire”*

### **Case Study – Tuvalu matua**

The couple and their two young children arrived in Aotearoa (from Tuvalu) in 1981 and lived with the husband's eldest sister and her family. They stayed there for nine months before shifting into a rental home, and then later settling into a state house in Mt. Roskill. In 1987, the Freehold Housing Corporation NZ, responsible for these state houses, allowed tenants to mortgage the houses.

The husband objected because the house was rundown, full of mould, damp with no good heating system, and windows half hanging by hinges with faded wall painting. However, after much persuasion, he finally agreed to a mortgage.

Prior to the mortgage, the wife stayed home to look after the children, and depended on the husband's sole income. Unfortunately, the husband's income was not enough to cover the mortgage payments, forcing the wife to work three cleaning jobs. In the words of the wife, “the KiwiSaver was one major factor to make easier for us to mortgage the house.”

In most cases, the matua is looked upon as the anchor of the family. Everything rests on them as the person to provide cultural and emotional sustenance for the family. They are highly regarded and considered as the advisor, counsellor, cultural expert, and any leadership role of which their family relies on. One matua at the end of the talanoa, shared how he was trying to be brave in front of his family, but it had become too hard. Losing his wife in 2014 had taken a toll on him, emotionally, essentially becoming the person for his family to offload their grieving onto.

## 4.4 Pacific matua intended retirement housing arrangements

### Homeownership versus renting

One matua shared her experiences in making the decision to shift from being homeowner to private renter, explaining “that a number of factors such as the passing of her late husband, no longer being able to keep up with mortgage payments and a lack of knowledge and information around the benefits of homeownership, had contributed to this critical decision. The other important factor was family not understanding the importance of homeownership, which came down to a lack of knowledge and maturity.”

One family shared their experiences of paying a mortgage for over 30 years, and the challenges faced, and burden associated with this. The family found it difficult to build any savings as there were other costs associated with homeownership – land rates, water rates and other council costs. As most of the family’s income was directed to paying the mortgage, there was little money left over for quality food or to prioritise family needs. As a result, the family didn’t eat well, and were unable to contribute to other responsibilities such as family funerals. This led the matua to declare that in terms of savings, she now prefers private renting to home ownership as there is more tau’ātaina in paying fortnightly rent as opposed to the ongoing burden of paying a mortgage.

In contrast, one matua couple saw the benefits of homeownership and how best to utilise their resources to achieve better housing outcomes. He explained that the couple were able to use their house as equity, to purchase more properties and build capital to enlarge their family home:

*“At the same time, a thought came into our minds to use our house as equity to buy a rental property that we could use the rent to help us pay for \$70,000 extension at our Mt Albert house. We bought two rental properties at Takanini. Our plans were to extend on this House knowing that it's always gonna be in the family. So, our plans a few years ago, were to extend more bedrooms, more bathrooms, etc.”*

Another matua shared her story on how her son and his wife, were driven to save and buy a house as they wanted that sense of belonging to Aotearoa, by connecting through land ownership. Unlike in the Pacific home countries, families are connected to their country through inheritance of land, which is different to Pacific migrants to Aotearoa who do not start with any land inheritance here:

*“Life in Aotearoa is not like life in Tuvalu. In Tuvalu we live off our lands even if we do not work. In Aotearoa, we survive if we work. Our sharing attitudes from home in Aotearoa has limits because of life obligations and priorities”  
(Tuvalu Matua)*

### Household design

It was humbling to read stories of large Pacific families living in small 3 to 4-bedroom homes, and family members rearranging available spaces to accommodate the whole family. One matua shared how it was challenging trying to find a house that suited their intergenerational households:

*“It was difficult to find appropriate or larger houses for the household... [also] a challenge finding a house that suited the needs and wants for us”*

It was also an eye opener to get an understanding of the transit movements of extended families from the islands, staying for short periods of time in the household, and then moving on once they have settled into the community. Some even returned to the household, periodically. These stories serve as a reminder of the challenges faced by Pacific families to accommodate not only immediate families but the extended families as well, to make this living situation, work:

*“There is always someone that comes and stays for a little while then they move out....and it continues to where we are living now. Still the same. If there is one child who would like a room to stay in, yes come and then move out.”*

A topic of discussion that raised some debate was the subject of privacy. After speaking with the matua on this subject, there was a sense of ‘it would be nice to have your own privacy but that is not what we do’. As one family notes, privacy does not exist in the Kiribati context. However, there were a few matua who would like their own privacy or own space, for practical reasons:

*“I think it is for the best I have my own house. I want to feel relaxed and not having to perform all house chores for my son’s family 24/7.”*

One matua even noted that having your own space or privacy is paramount when family dynamics became tense:

*“You have your own space, but you continue to maintain the connection with your children, grandchildren, and great-grandchildren...whilst it is good to live in one house, sometimes, it creates problems such as arguments mainly caused by financial stress”*

One matua, widow, a father of three children and grandfather of seven grandchildren, shared his story of his current living situation. The family home has three bedrooms with a cabin/sleepout in the backyard. In the main house, the matua and his two oldest grandsons occupy the three rooms, while his son and partner stay in the sleepout. This has been the arrangement for over 20 years.

Another matua also shared his story in relation to the passing of his wife. Following the passing of his wife, the matua decided to move into the family homestead with his daughter and son-in-law, to be closer to his six grandchildren. What is unique about this narrative is the homestead belongs to his son-in-law’s family (which had been vacant for two years prior to moving in). The homestead has four bedrooms: one room is for the couple, one for the eldest grandson, one bedroom for the matua (who he shares with two grandchildren), and the fourth room specifically designated to administer the matua’s dialysis.

*And I know that [being] brought up in a big family with his grandmother and you know all his aunties and uncles... it wasn't a matter of oh, but you know, I want my privacy, or this is just my family home. It was whatever makes us work as a family, that's what's going to happen.*

One matua, living in a family of 10, described how the family were required to convert the lounge area in their three-bedroom house into another bedroom, to accommodate the three adults and seven children. Two girls shared one bedroom, another two girls shared the second bedroom, the matua and adult daughter occupied the third bedroom, and three boys and the matua's younger adult brother shared the lounge area.

#### Younger generation views

Younger generation views contrasted with aspirations of their parents and grandparents in terms of intergenerational living arrangements, as they longed for more independence, space, and privacy. These aspirations are further impacted when family members enter into a relationship with others 'outside their culture' who bring different perspectives, worldviews and beliefs:

*"We are not the same compared to other families and other Pacific islands, we have our differences in the way we behave and practice. Islands are different, different ways of doing things, the way they behave, the household relationship, and interaction with each other at home."*

## 4.5 Benefits and challenges on current housing arrangements for Pacific matua wellbeing

Adequate, appropriate, and suitable housing is considered a key social determinant of health. In addition to shelter, housing provides essential foundations for social and economic stability and security. For Pacific peoples, housing is vitally important in their overall social, cultural, and economic wellbeing. Unfortunately, studies have found that in Aotearoa, rates of severe housing deprivation were highest among the Pacific community with issues of poor living conditions, overcrowding, and low homeownership rates.

Corresponding with the notion of strong Pacific family bonds, Rennie and Tuaine (2020) and Rohorua et al. (2021) also highlight that Pacific families tend to live intergenerationally for reasons such as: caring for the elderly and children, financial advantages, economic necessity, convenience, and safety. Intergenerational living is a reflection of the exchanges between the generations and the impact of mutual influences among the generations. For this research project, all matua were asked two questions about intergenerationally living: What are the benefits of this intergenerational living? And would you recommend intergenerational living?

From the stories shared by matua, it was evident that there are many benefits for Pacific families living intergenerationally, such as building connections between generations (young and old), transferring of cultural knowledge, safety and security, and sharing of resources and expenses.

However, there are also notable challenges or disadvantages identified to this type of living arrangement, such as negative household dynamics, unequal share of expenses, lack of space and privacy. What this highlight is the fact that intergenerational living is suitable for most Pacific families but not for all.

### Benefits of intergenerational living arrangements

#### Maintaining traditions, values, and vā

Most matua agreed intergenerational living provided a place for grandparents and grandchildren to connect, bond and build good relationships. It allowed grandparents to show their grandchildren and great-grandchildren, the values of family, and family traditions that have upheld the family unit for generations:

*“Grandchildren will be able to build that connection with the grandparents and be taught values and traditions that have been maintained in the family. We can raise our children the same way which is no different” (Cook Islands matua)*

One matua agrees that intergenerational living provides a space for older family members to share their knowledge and teachings to the younger ones. The matua believes it is important that we value the teachings of our elderly while they are still present. Interestingly, this knowledge transfer process is not only beneficial to the grandchildren, but also, emotionally beneficial for the grandparents themselves:

*“Valuing the role of the elders to teach...values to the children and the grandchildren, [we] are losing this value of grandparents/elders” (Niue matua)*

## Enjoying intergenerational living

When asked what it was like living intergenerationally, the overwhelming responses from matua, was the feeling of contentment, happiness and being able to live with their children and grandchildren. As one matua explained:

*“There’s nothing that I need anymore. I am very happy and content in this space where I am now. I don’t need anything anymore” (Tokelau matua)*

This feeling of contentment is reciprocal too, with younger members of those living in the same households, who are just as happy and content, to have the presence of their grandparent(s) within the home:

*“[The younger ones] felt happier living in such a housing arrangement as there was a certain joy to be had in living this way surrounded by family all the time - ma ‘on ririaf het la noh tape” (Rotuma matua)*

Having positive household dynamics in an intergenerational living situation, is critical. This is the overwhelming response from matua who maintain that the following characteristics are needed in any household dynamics - peace within the family (melino), respect (faka‘apa‘apa), love (‘ofa), support and care for each other, good communications, and a sense of freedom (tau‘atāina) in living intergenerationally with each other:

*“What has worked for the family in terms of the current intergenerational living situation, is the family dynamics, having the right dynamics” Cook Islands matua)*

*“I truly believe this way of living [intergenerationally] is really good, but only if there is melino. If there isn’t any melino then its best if everyone live in their own home. But right now, the way we live is great” (Tongan matua)*

## Reciprocated caregiving and financial support

Matua spoke about the level of care required for family members living in the home, which in some cases, impacted on the household living situation. One matua shared how after years of caring for her daughter (who suffers from mental illness), the family could no longer cope, and sought professional help for their daughter. As a result, the daughter shifted out of the house and into a rest home. During her time whilst living in the house, the daughter had contributed towards paying household expenses such as groceries, rent and power.

*“The second generation loves having her family and parents in the same household - quite content with the arrangement as they kept referring to their house as a gold mine” (Samoa matua)*

A matua shared how he became primary caregiver of his two grandchildren, following the passing of his daughter 3 years ago. Both grandchildren have disabilities, one partially blind and the other, diagnosed as having an intellectual disability. The matua explains that prior to all these events, he had provided food, helped with rent payments, and taken the grandchildren to their doctor appointments. However, his life priorities changed when he became the children’s caregiver.

### Case study – Rotuman matua couple

Both matua retired while still living in Fiji, and before moving to Aotearoa to live with family; one at the age of 55 (Fiji retirement age) and the other at 65. Multigenerational housing arrangements was the norm, where elders would be cared for by their children in their old age – this was their personal preference for the other household members who saw this as their sense of duty, to care for their parents should their health deteriorate.

The couple were able to move into their own house, but rather than live as a multigenerational household, the couple decided on an extended family household which included their siblings, nieces and nephews and cousins who would come to live with them on a short-, medium- or long-term basis. At any given time, there were approximately 15 people in the household with 10 of these being permanent members.

The matua aspire to homeownership for their children and grandchildren, believing that a multigenerational household would help with that goal - household members pooling their incomes and savings together for a deposit, to purchase a suitable home. Both matua are happy living in a multigenerational housing arrangement, surrounded by family all the time - **ma ‘on ririaf het la noh tape’**. Being able to care for different members of the family, especially those who face health and ageing challenges, is paramount.

Pacific matua now have more time to care for their grandchildren, teaching them cultural values, and enabling parents to work and not having to worry about their children. This has helped alleviate stress in the household.

*“The older generations contribute to their children and grandchildren’s language, cultural and identity development” (Samoa matua)*

#### Cultural responsibility

In general, there seemed to be a sense of cultural responsibility ‘to look after our parents and spend money on them because we love them’. This was a common theme throughout the talanoa sessions, the idea of living together as an extended family, because ‘that was how it was in the islands.’

*“Our cultural obligation is to look after our parents, and we are willing to spend for them because we love them” (Kiribati matua)*

One matua spoke of how culture had heavily influenced their desire to live in an intergenerational household and to remain in such households even after retirement. Pacific cultural values of family and filial duty seem to have influenced the management of their household, and priority of caring for the elderly in the household. This has extended into retirement, towards the care of their grandchildren and younger generations in the household.

Generally, there were shared aspirations amongst matua towards homeownership with the long-term goal-being of being able to help their children purchase their own home. For one matua, his short-term goal was to purchase a house that would accommodate his family and can pass on the ownership to the children as “this is the Pacific way of living and in our culture.”

### Case study – Tongan matua couple

The matua and her husband are retirees in their 70s. They moved from Tonga to Auckland in 1975 and then to Hamilton in 1984 where the matua worked as a health carer, and her husband, as a seasonal fruit picker. They lived in a public housing owned by Housing New Zealand for 30 years. They were offered to purchase the house in 2014. Luckily the matua had savings and her KiwiSaver, she was able to buy their three-bedroom house from Housing New Zealand, at the age of 65.

In 2019 the matua decided to give her house to her son with the remaining amount left on the mortgage. However, because the remaining amount was below the market value, both the matua and her son were advised to have their own individual lawyers to ensure that the matua was not being forced or bullied into giving her house over. When asked by the lawyer, why she wanted to sell the house at such an amount, the response was:

“Because I’d feel embarrassed, because it’s an inheritance, what is mine belongs to my son. For me, I’d feel guilty if people heard that I had sold what would’ve rightfully been for my son. I’d feel embarrassed if people were to know that I wanted to sell my house to my son rather than just giving it to him”.

For the matua, the importance of providing support and to help those seeking homeownership, is the Pacific way of living and culture. The matua’s son taking over the remaining mortgage for the house is his assurance that “my parents will never see the inside of a rest home”.

At present, the house has been transformed into a four-bedroom home. A garage has been built at the back of their house for the matua couple, with a separate living area, single room, shower and other amenities. It has become the family’s main living area. For the matua couple, they prefer living together with their sons and grandchildren. There is a sense of peace (nonga), and freedom (tau’atāina) living in this arrangement due to the love and care shown towards them by their sons, daughter-in-law and their grandchildren.

### Shared expenses

In terms of expenses, there seemed to be an automatic progression by the children to take on all the household expenses following the retirement of their parent(s). Even with less income coming in the form of pensions, the matua were still willing to share some of the expenses – but in most cases, it is the children and grandchildren who want to ‘repay their parent(s)’ and take care of all expenses.

*“Whilst living with my son and his wife, I don’t have any housing expenses. They meet all housing expenses, including power, city rate, mortgage, and food for the family. I am very comfortable living intergenerationally” (Fiji matua)*

### Facing discrimination and barriers to resources

Some of the challenges Pacific people face in achieving their goal of home ownership, includes the lack of knowledge about the available financial services, the process associated with buying a house, discrimination from real estate agents, cultural factors, as well as difficulty in accessing or knowing how to access information (Koloto et al, 2007).

Pacific matua spoke about their engagement with banks, and the challenges they faced in securing financial support to purchase a home or for house renovations. One matua shared his experience of how within his household they had planned to pool their resources together to put forward a deposit for a house: the next step was to pay the mortgage off faster, and then repeat the process for any subsequent properties. The household consisted of a number of working adults who were related to the matua including their nephews, sons, and spouses.

However, the financial institutions they were dealing with, were unwilling to lend any funds to the group despite having a combined income that would exceed repayment thresholds for a mortgage and to pool together a deposit for a house. To make things even more challenging, Housing Aotearoa's eligibility criteria for a house (at the time), was based on salary band needed to qualify for assistance. The matua's application was declined, with no explanation provided and the family was forced to look at market rental options. Although the household were able to stay on track and enter homeownership, the processes itself were more complicated, potentially delaying the realisation of their housing goal.

#### **Case study - matua Rotuman wife and Niuean husband**

This couple had decided on an early retirement after becoming mortgage free but also, realising that the husband's elderly father required additional care. Sending the father to a nursing home was not an option, therefore retirement was an opportunity to spend more time with the father in his later years. Prior to migrating to Aotearoa, the matua lived in traditional multigenerational households of at least three generations. Upon migrating to Aotearoa, the matua lived in a nuclear family setting with their own children. The couple then brought both their parents from the islands, to live with them, thus creating a multigenerational household. As their children grew up and married, some moved out to form families of their own, while others stayed in the family home with their parents (the matua) and grandparents. The couple's son lives with them, and shares custody of his daughter. This means that there are four generations living in the household, permanently, on alternating weeks.

The family are satisfied and happy in living in a multigenerational household. However, the couple have aspirations for their children to own their own homes, and for the family home, to be used as a hub for extended families and generations to gather. Conversely, the eldest of the matua's children prefers that her parents live with her, out of a sense of duty, especially paying for most her parent's expenses as a cultural norm, thus prefers multigenerational living arrangement.

## 5.0 Conclusions

From the findings and case studies collated, retirement is not a time to stop working but to continue serving family, church, and community, in a voluntary capacity. The other key finding is, independence is essential to Pacific matua, that is, to be independent (or interdependent) from the confines of life situations such as workplaces, family, or cultural obligations. What this research has highlighted is that even in retirement, Pacific matua continue to play a significant role within their families, and their communities, and are seen as the anchor for the family unit.

The objectives of this research project were to firstly, to gain an understanding of what retirement meant to Pacific matua and secondly, to gain a better understanding of how inter-generational housing relates to the retirement housing ideals and options of Pacific matua.

Throughout the talanoa sessions, we were able to gain insights and understandings regarding how intergenerational living situations play a decisive role in how Pacific matua want to live out their retirement, regardless of whether it is spent caring for their grandchildren or living in a household that are often described as ‘over-crowded’.

Throughout the talanoa, matua told us that family is their priority, and the investment into their children’s education which will eventually ‘bear fruits’ through attaining relevant qualifications, leading to high income employment, and ultimately homeownership.

The duties and cultural obligations that were once held by grandparents are inherited by the children (and grandchildren) of Pacific matua. Any growing concerns of matua facing housing expenses, are the responsibility of the children who will cover all or most household expenses. This is an automatic progression, an unspoken rite of passage. As shared in the Samoan and Niuean case studies, there are no words spoken or instruction given – the children (second generation) know it is their turn to take over all expenses and allow their parents to sit back, relax and enjoy their retirement.

### Intergenerational living

There are many benefits from intergenerational living for Pacific families such as building connection between generations, caring for our matua, children cared for by grandparent to allow parents to work, and to build household wealth. However, we also hear voices of those who do not want to live in these living situations, but rather in nuclear family settings with space and privacy:

*“I would recommend living in an intergenerational housing arrangement is an ideal but for a short-term only. For a long-term vision for Pasifika families to live in intergenerational housing arrangement is no longer applicable in Aotearoa. If the grandparents are still present, yes live in intergenerational dwellings. Once the elders passed on, not efficient and workable” (Tuvaluan matua)*

We also heard the voices of younger generations who do not share the same aspirations as their parents and grandparents, but long for more independence, space, and privacy. These aspirations are further impacted when family members enter into a relationship with others ‘outside their culture’ who bring different perspectives, worldviews, and beliefs.

The debate on homeownership versus renting is an interesting one. We now understand there are valid arguments for both sides, and legitimate reasons as to why individuals would prefer one housing option over the other. As one matua asked in her case study, do we want to commit long-term to paying a mortgage, where instead, we can invest more into the education of our children and grandchildren? On this basis, renting becomes the viable solution for the family.

We have seen through the case studies, in particular, the Fijian, Samoan and Kiribati case studies, how the matua were able to use their 'Golden Egg', (mortgage-free home) as equity or collateral to purchase a home for their children, or build a family home in the islands, or even invest in new properties.

Pacific matua perspectives on saving for a house changed once they migrated to Aotearoa. Initially, there was no plan to buy a home because in their home countries, land (including family home) is gained through customary titles of inheritance. However, there is no such inheritance for Pacific matua living in Aotearoa, which makes it harder to achieve homeownership. For most matua, buying a house is the preferred way to save.

It has been a real privilege and honour to hear the stories of our Pacific matua in retirement, gaining an understanding of what retirement and intergenerational living is like for them.

## 6.0 Recommendations

Intergenerational housing provides many social benefits for Pacific families. From an economic perspective, this living arrangement will save the government money, as less public housing will be needed. As Pacific families often prefer to stay close together, renovations or room extensions on existing homes, would be more cost effective than building more homes.

For Pacific Matua who are homeowners, they have lived in the same dwelling on average 26 years. More than 75 percent of their owned land is not developed nor built upon. There is opportunity to develop these lands that will definitely enhance the wellbeing of our Matua.

For low Pacific individual median income, Pacific families and household choices and decisions have more real costs, have long-term repercussions to the family well-being, wealth, and equity. A more affordable, accessible homeownership finance package solution with long term real economic benefits will be required.

Expanding Government financial support for pastoral care within intergenerational Pacific households could be another cost-effective opportunity to undertake. If family members were paid well enough to care for Pacific Matua household members full-time, reducing the cost of external caregiving services outside the household for these families. Similar arrangement can also be made for childcaring.

There needs to be greater advocacy to design and build homes that are suitable to support the wellbeing of Pacific families (including transit families). The option of building extensions to existing homes would lessen the issues of finding new land to develop and build on. Already, a few families have invested in sleep outs or extensions to their existing homes, to accommodate their large extended families.

Māori are already involved in building Papakāinga homes for whanau which keeps kaumatua and tamariki together while maintaining independence and space. Pacific families could welcome a similar framework, such as a village setting where Pacific Matua homes are built close to families but close enough to live freely and independently, whilst enjoying their retirement years.

*“The best way to live for Pacific people is to live intergenerationally. I like to live with my children and grandchildren in future, we do not necessarily have to live in the same house, but at least we live close to each other”. (Kiribati Matua)*

More education on the benefits on home ownership needs to be provided for Pacific families. The Ministry is already funding the Pacific Financial Capability Programme to communities across regions in Aotearoa. This programme has made great progress on areas such as financial literacy, savings and debt management and could be expanded to cover topics such as using equity as potential capital wealth, understanding property investment, and building relationships with banks and legal financial institutions.

Pacific families and communities need improved retirement and ageing literacy, planning, support, and information. Education surrounding retirement needs to include topics related to financial planning, life insurances, funeral costs, will arrangements, and retirement plans.

The importance of saving needs to be promoted and prioritized. Obviously, there are cultural obligations that impacts on families' ability to save, however, any small contributions to savings, should be encouraged. For most of the Matua buying a house is the preferred way to save.

Financial literacy needs to improve across Pacific families. Having an understanding around financial terms such as equity and investments is paramount. Building relationships with banks and other financial institutions would be beneficial for families in the long run especially in understanding the system, banking applications, and future investments.

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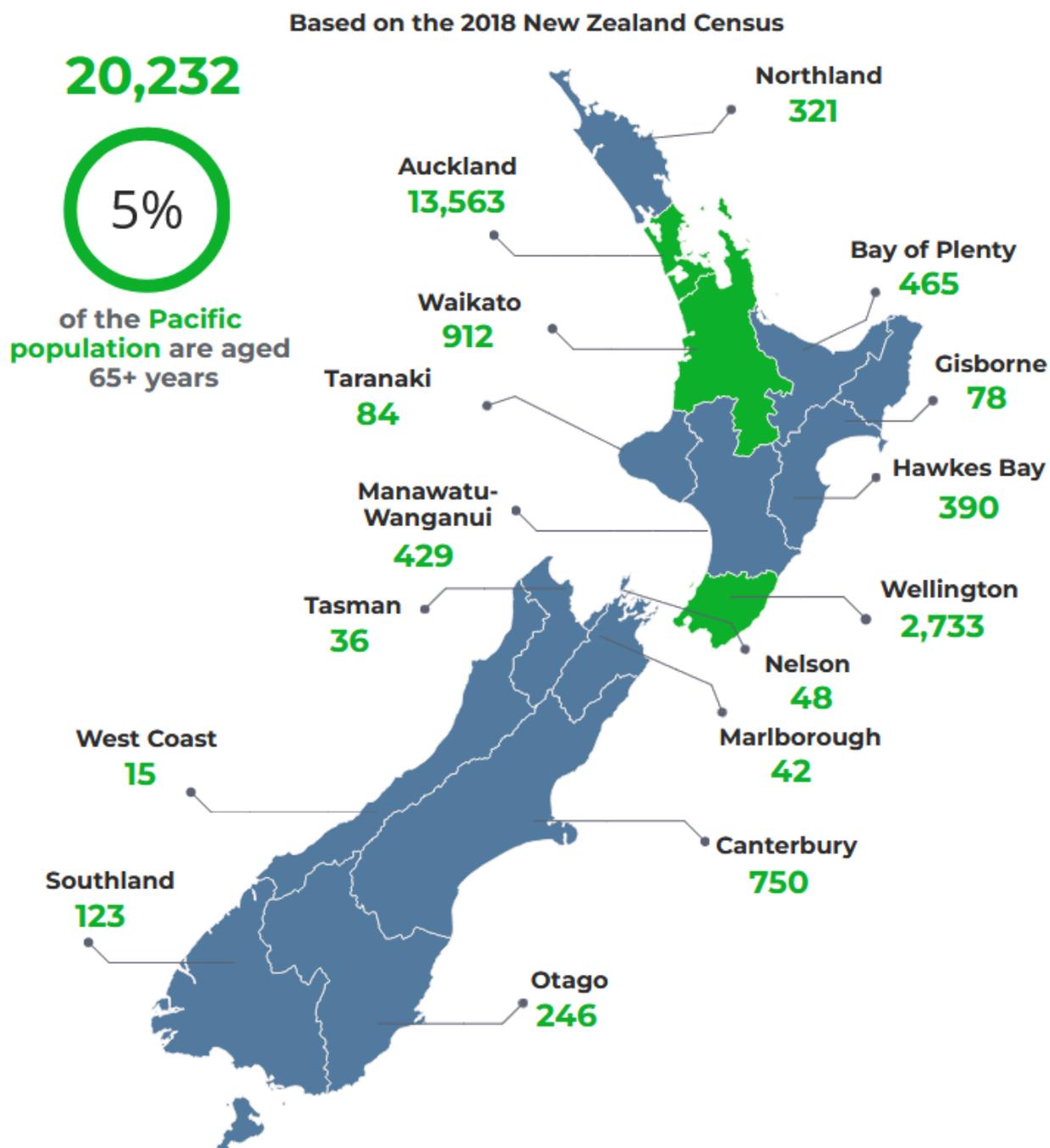
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## Appendices

### Appendix 1: Pacific matua population



## Appendix 2: Talanoa guide



### Housing and Retirement among Pacific Peoples: Talanoa guide for Pacific matua households

Thank you for agreeing to this talanoa. As mentioned before, the purpose of this talanoa is to gain in-depth understanding of the experiences and insights of older Pacific peoples (65+ years) who are currently living intergenerationally, in a 3-generation household’.

What does the term “retirement” mean for you? Is there such a concept known as retirement? What does it mean in your language/s?

#### Question 1: Key drivers (push and pull factors) behind current retirement housing arrangements

<b>1a.</b>	<p><b>Pre-Retirement</b> What were the pre-retirement housing arrangements of Pacific people aged 65 years and older, and how has this influenced their subjective perceptions of their retirement housing ideals/intentions?</p>	<p>Tell us about your household situation before retirement. How many members in your household? Has this changed since your retirement? Before entering retirement, did you have any plans regarding your household Were you able to achieve those plans? Goals? Was owning your own home, part of your retirement plans? Prior to retirement, was there any plans or intentions to put savings aside for the family e.g. buy children a home, extend family house.</p>
	<p>What were the pre-retirement housing arrangements of Pacific people aged 65 years and older, and how has this influenced their savings and financial planning for retirement?</p>	<p>Were you able to save enough before retirement? Were there other priorities at hand, instead of savings? Was having a financial plan (savings plan), a priority prior to retirement?</p>
<b>1b.</b>	<p><b>Current</b> How has the retirement savings and financial planning of Pacific people aged 65 years and older influenced their current retirement housing arrangements?</p>	<p>Since your retirement, has your living arrangement changed / not changed? Have you had time to assess your housing situation since your retirement? With your retirement savings, have you made any decision to your current housing arrangement? E.g., collateral for another home, buy your home etc.</p>

	What are the current housing expenses that Pacific people aged 65 years and older influenced their current retirement housing arrangements?	What are your main expenses for your household? For yourself, individually? Aside from the standard expenses (e.g. power, rent etc.), what other expenses do you have? Remittances? From your perspective, what do you class as expenses? i.e. do you see providing food for other families / households as expenses?
	How does the current financial income of Pacific people aged 65 years and older influence their current retirement housing options and arrangements?	Are there any financial challenges since your retirement? Do you plan to continue living intergenerationally? Do you have enough savings to make big decisions for your family? E.g. purchase second home, add extra room(s) etc.
<b>Question 2: Current retirement housing arrangements</b>		
<b>ideal/intended retirement housing arrangements alternative retirement housing options</b>		
<b>2a.</b>	Do Pacific people aged 65 years and older regard their current retirement housing arrangements as ideal?	Are you happy / satisfied living intergenerationally? Is this the ideal living situation for Pacific families wanting to save for their own homes? What are the challenges? The positives?
<b>2b.</b>	Are the current retirement housing arrangements of Pacific people aged 65 years and older consistent with their plans and expectations prior to retirement?	Tell us about your current housing arrangement. Has your plans for your household prior to retirement, remained the same? Changed? Were you able to achieve these plans, goals? If not, why? If so, how? Are there any regrets? Is retirement all that you expected?
<b>2c.</b>	What are the retirement housing alternatives and options for Pacific people aged 65 years and older, and what are the main reasons why those options/alternatives are not feasible or desirable?	If you were to go back pre-retirement, are there any changes you would make to your current housing circumstances? What other housing arrangements have you considered in your retirement? Is there anything in terms of savings, housing etc that you would change? What would stop you from achieving your desired outcome?

**Question 3: Benefits and disadvantages of current housing arrangements in terms of physical, emotional, social and financial well-being**

<b>3a.</b>	What are the main benefits of living in an intergenerational household from a physical, emotional, social and financial perspective?	What is good about living intergenerationally? Is this something you would recommend to other Pacific families, wanting to own their own homes but not in a good financial position?
<b>3b.</b>	What are the main challenges/disadvantages of living in an intergenerational household from a physical, emotional, social and financial perspective?	How much emotional, physical or mental toll does living intergenerationally, have on yourself? Family members? Is there a personal cost? E.g., lack of privacy Is there a financial burden on you? Family members? What impact does intergenerational living have on you, socially? E.g., no longer the breadwinner, not as financially secured
<b>4.</b>	Do you have any further comments on what we have discussed?	

### Appendix 3: Pacific matua household talanoa sampling

## Pacific Matua Household: Talanoa Sampling

Ethnic Group	Northern Region (Northland, Auckland & Waikato)	Central Region (Rest of North Island)	South Island	Total (Target)
Cook Islands	2			2
Tokelau	1	1		2
Niue	2			2
Samoa	1	1		2
Tonga	2			2
Fiji	1	1		2
Tuvalu	1		1	2
Kiribati		1	1	2
Rotuma	1	1		2
<b>Total</b>	<b>11</b>	<b>5</b>	<b>2</b>	<b>18</b>



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