

# The New Zealand Pacific Economy



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# Overview

## **Quantitative Findings**

## Pacific Economy in Aotearoa - people, assets, income, expenditure

## **Pacific population**

approximately 310,000 Pacific, residing primarily in Auckland.

#### Asset base

- 1,500 employers across a wide range of sectors
  - predominantly in Construction and Professional services
- 500 Pacific not-for-profit organisations (eg, charities, churches)
  - \$640 million in assets
- total asset base \$8.3 billion.

## Pacific in employment

- 160,000 employees
- Manufacturing, Public sector, Health sector all substantial employers
  - Total annual income from employment \$6.6 billion
  - Average income \$40,300 compared to \$53,500 non-Pacific
- 27,000 hours per week volunteer labour.

#### Pacific households

- 101,000 households
- \$12 billion total annual household income
- Average income \$119,000 compared to \$114,000 non-Pacific.

## **Pacific GDP**

- Pacific contribution to income GDP
  - primarily driven by the efforts of Pacific individuals working as employees or employers across a range of sectors in both Pacific and non-Pacific enterprises
  - total annual income measure of GDP = \$8 billion
- Pacific contribution to production GDP
  - primarily driven by the efforts of Pacific businesses and organisations (including not-for-profit organisations) that produce and deliver products and services for Pacific and non-Pacific individuals, firms, and households
  - total annual production measure of GDP = \$3.1 billion
- Pacific contribution to expenditure GDP
  - primarily driven by the efforts of Pacific households to provide for fanau to enable them to live and engage in the communities of Aotearoa
  - total annual expenditure measure of GDP = \$10.4 billion
- It should be remembered that the GDP measure of 'value' is a narrow measure indeed. The Treasury Living Standards framework reinforces the notion that the concept of contribution to an economy should embrace broader measures – including, for example, voluntary work, cultural capital, spiritual wellbeing, and intergenerational considerations.

## **Qualitative Findings**

The Pacific worldview influences our perceptions and definitions of wealth and prosperity. Wealth and prosperity are defined and measured in how safe, happy, healthy and productive our fanau are. Spirituality and involvement in church were also provided as an example of wealth and prosperity. In addition, research participants talked about their fanau gaining qualifications, good job and work opportunities, good quality housing and developing businesses.

### "family, friends, faith"

"If I were to describe wealth and prosperity to a child – my children – I would talk about it in terms of the wealth of knowledge and value as a person to their church, family and community."

- Giving to the church, fa'alavelave, and remittances
  were all important, but this could decline in the
  future due to the increasing number of 2nd, 3rd and
  even 4th generation Pacific who have less fanau
  living in the Pacific Islands.
- Participants identified that education was critical to increased opportunities (in terms of both jobs and business) and was likely to lead to an increased level of income.
- Churches have a high number of assets but also high liabilities.
- Challenges experienced by churches included membership, growth and the need to retain young people. Other challenges included the lack of financial and strategic planning, and remaining innovative and current.
- Community based organisations that resided outside of Auckland reflected on the challenges they face in accessing funding opportunities because the majority of the Pacific population are located in Auckland.

- Businesses reflected on the economic and cultural opportunities. For example, in relation to why Pacific people are often good at business, one business owner explained:
  - "The greatest strengths in business are communication, where sales are being made on a relationship basis."
- Challenges for Pacific businesses include cashflow, growth and business development. For example:
  - "The uncomfortable middle ground between selling and delivering. For a small enterprise this is the different between growth and the status quo."
- There is a large amount of unpaid work (volunteer hours). Participants reported 2-30 hours of volunteer work a week (on average 12.4 hours). Most people didn't like to label their time at church or in their community groups as 'volunteering' because it is just:

"something we naturally do"

## 1 Executive Summary

This research employed the Treasury's Living Standards Framework (2017) to identify and delineate the economic footprint of the Pacific community within New Zealand's economy. There is a dearth of information available about the Pacific peoples' economic contribution to New Zealand society, particularly with reference to their assets, savings, income and spending. Exploring opportunities to capitalise on the Pacific economy to improve living standards for Pacific peoples, needs to be a critical component of any wellbeing strategy the government develops.

The full engagement of Pacific in all areas of the New Zealand economy and society is essential for the development of a robust, sustainable and competitive economy, with strong independent families and communities (Treasury 2016). This research explored the monetary value of the Pacific economy in New Zealand.

The three research questions were:

- what economic assets do Pacific people and communities in New Zealand possess?
- what economic opportunities are available?
- what is the estimated value of the Pacific economy to New Zealand?

In order to explore each question, three measures were identified. They were:

- the value added produced by Pacific organisations (the production measure)
- the income (wages and profits) earned by Pacific individuals (the income measure), and
- the spending of Pacific households (the expenditure measure).

Information was collected around a number of broad areas relating to the economic assets of Pacific communities, such as the assets of churches, community assets, family (household wealth), business and non-financial contributions.

In total, 86 participants were interviewed as part of the qualitative component of the research (IPRO, 2018). The Statistics New Zealand Integrated Data Infrastructure (IDI), which was supplemented by data drawn from the Charities Services and the New Zealand Annual Enterprise Survey (AES) was used as part of the quantitative component of this research (BERL, 2018).

Together this information was utilised to:

- 1 estimate the total value added by Pacific organisations
- 2 the total income earned by those Pacific individuals, and
- 3 the total spending of Pacific households.

Pacific individuals and businesses work in a wide range of industries, contributing \$8 billion to the New Zealand Gross Domestic Product (GDP) using the income measure.

The spending of Pacific households, providing for fanau living and engaging in the communities of Aotearoa contributed \$10.4 billion to the expenditure measure of the nation's annual GDP.

On the production side, there was approximately 1,500 Pacific business employers and 500 not-for-profit organisations with assets totaling \$8.3 billion. Arising from these assets, the total production GDP (or value added) of Pacific in New Zealand was estimated to be \$3.1 billion annually.

It should be remembered though that the GDP measure of 'value' is a narrow measure. The Treasury Living Standards Framework reinforces the notion that the concept of contribution to an economy should embrace broader measures. These could include, for example, voluntary work, cultural capital, spiritual wellbeing, and intergenerational considerations.

The community focus and religious values of Pacific were also visible in the activity of Pacific not-for-profit enterprises and charities. There are 496 Pacific not-for-profit organisations and charities with an estimated total income of \$199 million. Pacific religious organisations (churches) hold over \$500 million in assets. The operation of these charities was also reliant on the 27,000 Pacific volunteer hours per week. Pacific in New Zealand also make a substantial contribution

on an individual basis, earning \$6.6 billion in the 2017 financial year, 6 percent of the income of all New Zealand individuals. The average Pacific income, however, was \$40,300 compared to \$53,500 for non-Pacific.

Despite the more narrow focus on financial success identified in more traditional eurocentric narratives about economic prosperity, there are many possible ways to conceptualise the cultural and social components of wellbeing and wealth. Indeed, Pacific participants in this research did not believe that financial success was the only indicator of wealth or prosperity. Most participants defined 'wealth' more broadly referring, for example, to the importance of knowledge, family, faith, education, health, culture, being happy and being safe, in addition to more standard measures of financial success. Pacific respondents including fanau, highlighted the importance of educational success as a key factor in building a strong, educated and healthy workforce. Furthermore, participants used words such as respect, foundations of faith and providing for family to emphasise the significance of cultural dimensions of wealth and prosperity.

To fully understand the Pacific economy, is it important to recognise the values and behaviours that contribute to the development, maintenance and distribution of wealth. This research did not fully examine how, and to what extent, the wealth that is accumulated by Pacific peoples is actually distributed. Given that Pacific are communal and cultural and religious world views impact on the Pacific economy in significant ways, further research is required to understand how wealth is disseminated. For example, many Pacific families participate in gift giving which involves sharing and redistributing wealth (often described by its Samoan term - fa'alavelave). In addition, many Pacific families also send remittances back to their families in the Pacific Islands, which of course, contributes to the GDP of the recipient's country.

The findings from this research indicate that Pacific are already contributing significantly to the New Zealand economy – across most spheres of the living standards (financial/physical, human and social capital) framework. For example, Pacific social interconnectedness, networks

and attitudes, which promote collaboration and coordination are likely to impact positively on social capital. Pacific churches, Pacific businesses and communitybased organisations contribute to financial and physical capital. The information captured in this research also confirms that a large proportion of Pacific in Aotearoa undertake unpaid work that has not previously been quantified (human capital).

There are, however, areas in which improvement will have direct impact on economic prosperity, wealth and improved health and wellbeing. For example, increasing tertiary education qualifications of young Pacific, who in the coming years, will form a significant proportion of the population to facilitate movement into better paying jobs, will impact on income levels and wealth creation. This also impacts on the type of housing Pacific families can access and is likely to lead to improved health, education and wellbeing outcomes.

Supporting more Pacific into business, the development of entrepreneurial skills and business acumen will contribute to financial, physical, human, and social capital. Exploring opportunities to share the experiences of Pacific community providers (particularly health providers), Churches and other existing Pacific businesses with entrepreneurs that are just starting out, may also be of benefit.

The distribution of wealth, both financially and 'in kind' (through voluntary work) is yet to be adequately explored or captured. The findings in this research will provide a first step in understanding the Pacific economy and how it contributes to the wider New Zealand economy. One of the benefits of this research is that it also highlights gaps in data collection. In future, further research will be able to build on these findings with fewer limitations and assumptions. Due to the pioneering nature of this research it is advisable to repeat the survey on a broader cross section of the Pacific community.

Finally, cultural capital needs to be considered when applying a framework for improving wellbeing and living standards. This is significant given the overwhelmingly eurocentric nature of dominant narratives about the economic prosperity.

## 2 Our Methodology

To explore and capture the participation and contribution of Pacific to the New Zealand economy, we utilised a mixed methods approach. Both quantitative and qualitative data was collected on Pacific peoples' income and assets using the pan Pacific "talanoa" model of research and information gathering. This method in combination with the quantitative method allowed us to ascertain Pacific peoples' contribution to the gross domestic product; Pacific peoples' perceptions and aspirations related to wealth and prosperity; perceived opportunities and estimated value of the Pacific economy, were all assessed.

## 2.1 Quantitative Data Collection

Data obtained for this project is primarily from the Statistics New Zealand Integrated Data Infrastructure (IDI). The IDI is a database combining information from a range of government agencies in New Zealand with the New Zealand census. Each individual in New Zealand is assigned a unique identifier which can be used to match individual records across the data from each government agency.

The data which is currently available allows for the Pacific economy to be measured for the financial year ended 31 March 2017.

Of the wide range of information available in the IDI, the data used for this study includes data from the 2013 census, Inland Revenue, the Ministry of Social Development and Immigration New Zealand.

In addition, BERL has obtained the relevant data from Charities Services for use in this project. A summary of findings is provided in this report, with further details available in (BERL, 2018). Details of the quantitative analysis and methodology are also provided in that report.

## 2.2 Qualitative Data Collection

Information was collected on a number of broad areas relating to Pacific and their economic assets. These included questions in relation to church assets, community assets, family (household wealth), business and non-financial contributions.

Fieldwork was carried out by four members of the research team using talanoa cultural skills and language. Two consultants represented Integrity Professionals Limited (IPRO), and they interviewed business and community leaders. The church leaders and families were interviewed by research team members from the Central Pacific Collective.

Participants completing an online survey were acknowledged with a koha (\$25 voucher). Online surveys were also disseminated to business and community leaders to encourage them to participate.

Research participants were recruited using two methods. Firstly, IPRO and the Central Pacific Collective identified eligible participants through their existing networks and secondly, the Research Steering Group¹ members were invited to nominate suitable business and community leader participants. The Pacific Business Trust also supported the research team by providing access to their database, additional support and advice.

The research team undertook site visits across the four regions comprising of Auckland, Wellington, Christchurch and Dunedin as listed in Table 2.3. Two members of the research team undertook focus groups or interviews in each region, and the team visited each region for one to two days. Where participants were not available in person during the research team visit, skype interviews and an online survey were completed.

<sup>1</sup> The Research Steering Group consists of members of the Treasury, Ministry for Pacific Peoples (MPP), the Pacific Business Trust (PBT) and Ministry of Business, Innovation and Employment (MBIE).

The researchers conducted interviews with 86 Pacific people in business, community, and church leadership roles as well as Pacific families as listed in Tables 2.1 and 2.2.

Table 2.1: Research participants by target group

Target group	Number of participants
Business Leaders/Entrepreneurs	15
Community Leaders	25
Church Leaders	18
Fanau	28
Total	86

Table 2.2: Ethnicity of research participants

Ethnicity	Number of participants
Samoan	53
Tongan	14
Fijian	8
Cook Island	5
Niuean	3
Tokelau	3
Total	86

Table 2.3: Geographic location of research participants

Geographic location	Number of participants
Wellington	44
Auckland	21
Christchurch	11
Dunedin	10
Total	86

The semi-structured interviews, focus groups and online survey sought information pertaining to the specific research questions. This included research questions on economic assets, economic opportunities, and the value of the Pacific economy to New Zealand.

While 20 participants were originally targeted for recruitment in each group, in some regions insufficient numbers of business leaders were identified, so additional business leaders in other regions were invited to participate in an online survey. Following two further attempts to contact Pacific business leaders in these regions, the researchers identified additional community leaders who were then invited to participate. The rolling recruitment was possible as there was no intent to secure a random sample – this element of the research was qualitative in its objective.

Interviews lasted between one and two hours and were conducted face-to-face in individual and small group formats. Skype interviews were conducted, where the stakeholder was unavailable during the site visit. As a third alternative, online surveys were offered and disseminated to those people who were unavailable in person. Thirty-five online survey responses were received. Where permission was granted, the interviews were audio recorded. We used the Livescribe 3 Smartpen technology for generating a synchronised audio recording and interview transcript.

Although there are 496 identified Pacific charities actively operating in Aotearoa, the 86 participants who volunteered to be part of the qualitative component of this research project, were contacted through word of mouth. This sample may not be representative of average Pacific business leaders, community leaders, church leaders or fanau.

The addition of this qualitative information to the quantitative data provides a richer story of Pacific communities in Aotearoa and their contribution to the country's economy.

The interview matrix in the discussion guide (IPRO, 2018) shows the data that was collected from each participant group during the interview process and responses to each question were recorded. Information was collected regarding a number of broad areas relating to Pacific peoples' and communities' economic assets. These included church assets, community assets, family (household wealth), business and nonfinancial contributions.

Interviews were carried out on an individual or focus group basis. Where identified participants were unavailable to be interviewed in person, an online survey was offered through Survey Monkey. Participants completing an online survey were acknowledged with a koha (\$25 voucher). Online surveys were also disseminated to business and community leaders.

Research participants were recruited using two methods. Firstly, Integrity Professionals Limited and the Central Pacific Collective identified eligible participants through their existing networks and secondly, the Research Steering Group<sup>2</sup> members were invited to nominate suitable business and community leader participants. The research team undertook site visits across the four regions, Auckland, Wellington, Christchurch and Dunedin. Two members of the research team undertook focus groups or interviews in each region, and the team visited each region for one to two days. Where participants were not available in person during research team visits, skype interviews and an online survey was offered.

The researchers conducted interviews with 86 Pacific people in Business, Community, and Church leadership roles as well as Pacific families. Additionally, they sent out online surveys individually to people within those groups, who were unable to attend focus groups or interviews. The researchers received 35 online survey responses.

Table 2.4: Pacific business leaders – Geographic location

Pacific business leaders	Number engaged
Auckland	6
Wellington	5
Christchurch	4
Total	15

Table 2.5: Pacific community leaders – Geographic location

Pacific community leaders	Number engaged
Auckland	5
Wellington	6
Christchurch	4
Dunedin	10
Total	25

Table 2.6: Pacific church leaders – Geographic location

Pacific church leaders	Number engaged
Auckland	3
Wellington	11
Christchurch	1
Total	15

Table 2.7: Pacific fanau - Geographic location

Pacific fanau	Number engaged
Auckland	7
Wellington	22
Christchurch	2
Total	31

While 20 participants were originally targeted for recruitment in each group, in some regions insufficient numbers of business leaders were identified, so additional business leaders in other regions were invited to participate in an online survey. Following two further attempts to contact Pacific business leaders in these regions, the researchers identified additional community leaders who were also invited to participate.

<sup>2</sup> The Research Steering Group consists of members of the Treasury, MPP, PBT, MBIE.

Figure 2.1 Number of participants



Figure 2.1 reflects the number of research participants by target group. For example, 28 fanau, 25 community leaders, 18 church leaders and 15 Pasifika business leaders and entrepreneurs.

Figure 2.2: Ethnicity of participants

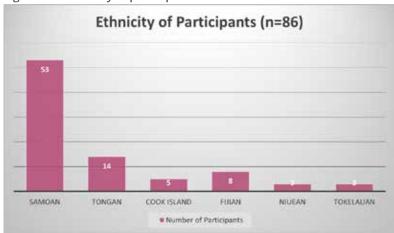


Figure 2.2 shows the majority of research participants were Samoan (n=53) followed by Tongan (n=14), Fijian (n=8) and Cook Island (n=5), with only 3 participants who were Niuean and Tokelauan.

Figure 2.3: Geographic location of participants

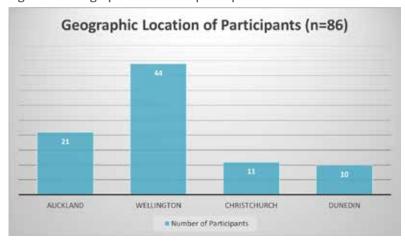


Figure 2.3 reflects the number of research participants by geographic location. For example, 44 research participants were from Wellington, 21 from Auckland, 11 from Christchurch and 10 from Dunedin.

# **Quantitative Findings**

## 3 New Zealand Pacific Community

New Zealand has a relatively large Pacific community. At the 2013 Census, Pacific peoples were the fourth largest ethnic group after European, Māori and Asian peoples. In the 2013 Census, the New Zealand Pacific community was made up of 295,935 individuals who self-identified as of Pacific ethnicity.

The population of Pacific in New Zealand is updated using the IDI. The presented population is as at 30 June 2016 as this is in the financial year which our outcomes are measured. On that date there were 310,000 Pacific in New Zealand. Two thirds of Pacific in New Zealand reside within the Auckland Region.

Outside of Auckland, Wellington City has the largest population of Pacific, with around 38,000 people. The other North Island regions had a combined total 45,000 people.

Pacific in New Zealand are young: 46 percent are under 20 years old. With this young population, in the coming years the population of Pacific will grow significantly, and potentially form an even more substantial proportion of the New Zealand workforce.

## 4 Cultural Perspective

Pacific people have a particular set of cultural perspectives that shapes their views of the world and their place in it. This includes social expectations that are based on the primacy of communities and families, religion and the centrality of mutually affirming relationships. Pacific worldviews are fundamentally central to how Pacific understand their wellbeing and prosperity, with enduring cultural norms and values such as respect and reciprocity. These values continue to shape the parameters of the Pacific sense of agency and possibility. There are many possible ways to conceptualise the cultural and social components of wellbeing. What matters is that any framework for improving wellbeing and living standards provides a space for the consideration of cultural capital, given the overwhelming eurocentric nature of dominant narratives about the economic prosperity.

Pacific are communal and cultural and religious worldviews impact on the Pacific economy. For example, many Pacific families participate in gift giving which is sharing and distributing wealth (often described by its Samoan term – fa'alavelave).

One example of the importance of respect and reciprocity is the act of sending remittances. Many Pacific send remittances (money) to the Pacific Islands to provide financial support to their extended families and villages. Over a third of the money sent to Tonga and Samoa reportedly comes from remittances (that is, from Tongans and Samoans who live overseas) (Salesa, 2017). This act plays a large part in sustaining the economy in countries such as Samoa or Tonga. Further research exploring the nature and extent of remittances is necessary. Remittances are often perceived to be acts of love and responsibility. Discussions with church leaders in this piece of research about remittances back 'home' or to the Pacific Islands ranged from not wanting to go into too much detail, through to leaders providing a 'rough idea' or 'estimate'.

Several church leaders talked about a possible decline in remittances because of fewer family members living in the Pacific Islands. For example, the 2nd, 3rd and 4th generation of Pacific consider New Zealand to be 'home'.

The World Bank estimates that in 2017, New Zealand sent \$2.4 billion to foreign countries in remittances. Of this, \$55 million was sent to Tonga, \$65 million was sent to Samoa, and \$22 million was sent to Fiji. "Fa'alavelave and gifts are up to the individuals and families. The 'giving' is the cultural side, not the amount."

Community Leader

"In terms of our Pasifika congregation it is a little hard to say. We have a large number of 2nd, 3rd and a few 4th generation Pasifika Islanders to NZ. Certainly, with the 3rd and 4th generation Pasifika Islanders I would say there are fewer occasions where they send money back to the islands. It is because there are fewer fanau back in the islands to send money back to, or NZ is considered home. For our church."

Church Leader

"Wealth and prosperity was the goal when we came from the islands to NZ. This was in order to help those of our families that needed help but did not have the same opportunities. Wealth and prosperity as a goal is to enable helping your family and furthering God's kingdom."

Church Leader

## 4.1 Religion

Religion remains a key component of Pacific perceptions of 'wealth'. Church leaders used the following words to describe wealth – the provision of opportunities, a goal, 'being rich in the spirit'. They used phrases like "wealth contributes to prosperity". Church leaders explained that as Pacific they place a lot of emphasis on their Christian principles; faith and their religious foundation indicates that they will always be provided for. These leaders also talked about respect, supporting families and individuals in need and expanding the work of the church and God's Ministries.

Religion and church are often perceived to be the foundation on which Pacific communities in New Zealand were built. The community leaders who participated in this research, reported that they were involved in a church and volunteered in a church. Feedback from church leaders included the need to continue to bring into the church new people but also to retain their existing congregations. Many church leaders felt that the church needed to remain relevant to young people and effective in the way it communicates.

## 4.2 Pacific Perspective of Wealth

Overall the words that most participants used to define 'wealth' included knowledge, family, faith, education, health, culture, being happy, being safe and financial success. Participants used words such as respect, foundations of faith and providing for family. Based on the key themes that came out of this discussion, it is clear that these participants did not believe financial success was the only indicator of wealth or prosperity. Participants felt that other factors such as happiness, health, education, connectedness with family and friends and faith were equally significant.

"...the wealth and prosperity we seek and strive for is to further God's ministries. Any money and resources are focused on growing God's realm. More money and resources equals more ability to do this."

Church Leader

"Wealth is when I see that my family are well fed and nice and warm home to live, happy to see each members of my family with love and live to the best of my affordable knowledge to be healthy."

"I would define material wealth as having a safe, affordable place to live with income adequate to provide all the necessities of life; having income left over to provide for discretionary spending on things and activities that make life enjoyable and comfortable; and being able to save for a sustainable retirement. The more intangible definition of wealth and prosperity provides for the ability to do things in life that allow me to help my wider family and community. To be in a position to have time for enjoyment and fun (whatever that may be for you) and to be in a position to have adequate time and money to do things for others who are struggling or need help."

Community Leader

## 5 Economic Story

With the differing cultural perspectives, particularly around community and wealth, there are some corresponding differences in the Pacific economy of New Zealand. The Pacific individuals, households and businesses all provide insights into the Pacific economy and the contribution it makes to New Zealand across several dimensions.

The economic opportunities available to Pacific in New Zealand are in a wide range of industries, businesses, and organisations. Further, these opportunities are situated across many locations where Pacific individuals, households, and businesses earn income, engage in spending, and produce and deliver products and services.

## 5.1 Pacific Individuals

We firstly address the research questions by investigating the total income (wages and profits) earned by Pacific individuals (the income measure). We approximate this by using the total taxable income of an individual for the financial year. This section outlines information on the individual annual income by industry of Pacific individuals in the 2017 financial year and is taken from Inland Revenue.

This investigation identifies one of the largest components of the Pacific economy as the contribution of Pacific individuals earning salaries and wages. More than 160,000 Pacific individuals earn salaries and wages, working across all areas of the New Zealand economy as listed in Table 5.1.

## 5.2 Income GDP

In total, these individuals earned \$6.6 billion in the 2017 financial year as listed in Table 5.2. This accounts for around six percent of the working income in New Zealand.

Working income is the main component of the income measure of GDP. The income measure of GDP includes the salaries and wages of individuals as well as the additional income generated by businesses and other organisations (profits, or operating surplus).

Table 5.1: Number of Pacific by type of employment and industry

Industry	Employers	Employees	Total
Primary	196	7,809	8,004
Manufacturing	353	23,047	23,400
Construction	1,287	9,413	10,700
Trade and accommodation	517	28,583	29,100
Transport, postal and warehousing	492	9,408	9,900
Business services	444	7,256	7,700
Professionals and administration	981	22,119	23,100
Health	300	13,100	13,400
Other	682	33,665	34,347
Not elsewhere specified	357	3,843	4,200
Total	5,610	158,241	163,851

Table 5.2: Individual income by industry (\$ millions)

Industry	Income
Primary	240
Manufacturing	1,193
Construction	531
Trade and accommodation	1,016
Transport, postal and warehousing	506
Business services	396
Professionals and administration	807
Health	613
Other	1,319
Total	6,621

The income measure of GDP is presented in Table 5.3 which shows the contribution of Pacific across the whole range of industries. A significant majority of the Pacific income GDP is earned by the Pacific individuals, as there are many more employees than business owners. When adding the profits of Pacific businesses, and the surpluses generated by other enterprises (including the Pacific charities), the total income GDP of the Pacific economy is \$8 billion.

The manufacturing industry stands out as being the individual sector with the highest income GDP contribution, with more than \$1.2 billion earned by Pacific individuals and businesses.

Table 5.3: Income GDP of Pacific by industry (\$ millions)

Industry	Income
Primary	281
Manufacturing	1,264
Construction	626
Trade and accommodation	1,070
Transport, postal and warehousing	586
Business services	992
Professionals and administration	909
Health	646
Other	1,302
Mixed income	278
Total	7,954

## 5.3 Working incomes

On an individual level, the average Pacific income is \$40,300 per year, compared with \$53,500 for non-Pacific and a difference in income levels is present in all industries. The highest paying industry, for both Pacific and non-Pacific, is the mining industry. The average income for non-Pacific is \$104,900 per year. The income level for Pacific is lower at \$69,000, though higher than the averages in all other industries.

The lowest paying industry, which is also consistent across Pacific and non-Pacific, is the Accommodation and Food Services industry. This industry is the foundation of the tourism industry. While it may be a growth area in New Zealand, it is both a low-paying industry and contains a significant amount of part-time work. The average income in this industry is around \$25,000 for both Pacific and non-Pacific.

Often this work is low or unskilled. Increasing tertiary education qualifications of young Pacific, who in the coming years will form a significant proportion of the population, will improve their income levels and wealth creation. This also impacts on the type of housing Pacific families can access and is likely to lead to improved health, education and wellbeing outcomes.

## 5.4 Pacific businesses and organisations

Secondly, turning to the research question: What economic assets do Pacific people and communities in New Zealand possess? The measure for this research question was – what is the total asset base held by Pacific businesses and organisations?

There are approximately 1,500 Pacific employers in New Zealand; these individuals represent Pacific businesses in New Zealand that have a number of employees. There are also 4,100 self-employed Pacific individuals in New Zealand in the 2017 financial year, representing the small Pacific businesses; these businesses include sole traders, and small businesses with few employees.

Pacific businesses operate across the whole New Zealand economy, with a presence in most industries. The few industries with a very small Pacific business presence (if any), also have extremely high barriers to entry, or are primarily operated by the central or local government.

The qualitative findings showed that people felt that education and studying were pathways to gaining better qualifications, accessing better jobs with higher pay and income. This is backed by data (Education Counts www.educationcounts. govt.nz) – "people with higher level qualifications have a substantial earning advantage."

"We have many low income families as part of our congregation, many work in low paying jobs or receiving the benefit. What is pleasing is that there are a number of our young people studying at present, and this will translate into good jobs. Some of our congregation work in government departments too."

Church Leader

The majority of family members who participated in this research believed that there were lots of opportunities in New Zealand to prosper. Many felt that if you worked hard and got a good education, there would be more opportunities to benefit their family and community.

"There are many opportunities in the building sector, and I think eventually there will be more business opportunities as confidence is restored to the region."

Fanau

"If you want to work hard, there are many opportunities – work, sports, education."

Fanau

Pacific families also identified a range of character strengths that would facilitate greater opportunities and lead to increased income levels such as; (1) being driven and disciplined; (2) setting goals and targets and working hard to achieve them; (3) being a hard worker; (4) being a people person; (5) strong connection to faith; (6) family oriented; (7) strong communication skills; (8) extensive networks both professionally and personally; (9) culture (strong Samoan ethics and awareness; Tongan community connections; ability to relate to both Samoan culture and the NZ European culture); (10) being structured and methodical; (11) process oriented; (12) compassion.

Pacific entrepreneurs and business leaders reported lots of opportunities in the market, such as:

"South Island growth, providing more assistance to Pasifika young people around Aotearoa."

Business Leader/Entrepreneur

"The electronic security trade has lots of opportunities for skilled people from domestic, commercial, corporate government."

Business Leader/Entrepreneur

Construction is the industry with the highest representation of Pacific businesses, accounting for more than one fifth of Pacific employers and self-employed Pacific. The construction industry includes two main components – construction (including construction of houses, roads and buildings), and construction services (including renovation, plumbing, bricklaying and other related activities).

A significant proportion of Pacific businesses are in the Professional, Scientific and Technical Services industry. This industry includes a range of professionals providing research, consulting or other forms of technical work. This sector also includes legal and accounting firms.

In addition to these businesses there are approximately 500 Pacific charities currently active in New Zealand, providing a range of services – as noted in the section on not-for-profit organisations.

## 5.5 Asset base

We have calculated the combined asset base of these Pacific businesses and organisations. The estimate of these assets is, in turn, used to estimate the annual production GDP generated by the New Zealand Pacific economy.

The assets of the Pacific businesses and organisations are displayed in Table 5.4. In total, the 2017 Pacific business assets are approximately \$8.3 billion.

Table 5.4: Assets of Pacific businesses and organisations (\$ millions)

Industry	Assets
Primary	963
Manufacturing	662
Construction	735
Trade and accommodation	482
Transport, postal and warehousing	1,021
Business services	2,471
Professionals and administration	665
Health	291
Other	1,056
Total	8,347

Despite having the highest number of Pacific businesses, the assets of Pacific businesses in the construction sector are less than ten percent of the total asset base. This is due to businesses in this industry having relatively low assets compared to other industries.

The industry with the largest asset base is Rental, Hiring and Real Estate Services with almost \$2 billion in assets. This industry is largely made up of residential and commercial property owners. Real estate, property management and leasing of assets are also included.

The second largest industry, also with more than \$1 billion in assets is the Transport, Postal and Warehousing industry. This industry has significant numbers of Pacific businesses, and self-employed Pacific individuals.

## 5.6 Production GDP

The total production GDP (or value added) of Pacific business and organisations in New Zealand in the 2017 financial year is estimated to be \$3.1 billion as presented in Table 5.5. This GDP contribution is 1.3 percent of the value added in New Zealand. The GDP is spread across the whole economy, with Pacific businesses contributing in all sectors. Industries with the largest GDP contribution are construction, rental hiring and real estate services, and education and training, each with more than ten percent of the Pacific Production GDP.

The Pacific contribution is particularly strong in the education and training industry, with more than three percent of the value added in the industry arising in Pacific organisations.

In other services, Pacific organisations account for more than five percent of the total value added. This is predominantly due to the contribution of Pacific charities and social enterprises.

Table 5.5: Pacific production GDP (\$ millions)

Industry	Production
Primary	92
Manufacturing	193
Construction	367
Trade and accommodation	190
Transport, postal and warehousing	305
Business services	787
Professionals and administration	303
Health	270
Other	584
Total	3,091

## 5.7 Not-for-profit Organisations

The emphasis on community, and the strong religious characteristics in the Pacific community result in significant amounts of charitable work and volunteering.

From Charities Services data, there are 500 Pacific not-for-profit organisations (charities and social enterprises) currently active in New Zealand, providing a range of services. The majority of these organisations are churches, though there are also a significant number in health, education and community development.

Table 5.6: Not-for-profit organisations by industry

Sector	Count
Health	35
Religious	320
Social services	19
Education	49
Community development	26
Arts and culture	18
Other	29
Total	496

A summary of the income of these organisations is shown in Table 5.7. The combined income of Pacific not-for-profit organisations \$199 million. This income is from three main sources; donations, trading and other sources.

The types of income received varies between the different sectors. Religious services are predominantly funded by donations, while the other sectors are all primarily funded through their trading activities. For those in the health sector, approximately a half of income comes from trading income and approximately a quarter from each of donations and other income. In social services, the income is almost entirely from trading activities, with seven percent of income coming from donations or other sources.

Table 5.7: Income by sector (\$ millions)

Sector	Total income
Health	54
Religious	84
Social Services	21
Education	18
Community development	7
Arts and culture	3
Other	11
Total	199

While religious services account for two thirds of the Pacific not-for-profit organisations, the income of these charities is only 43 percent of the total income.

This is due to religious services having the second lowest average income of all the sectors, with annual income of \$264,000 per year.

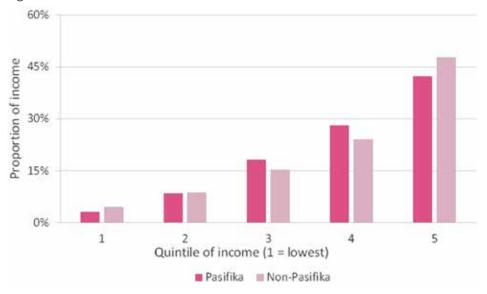
As the health sector and social services sectors are typically social enterprises, providing specialised services, the income per charity is much larger than the other sectors. The size of each entity in these sectors is relatively larger than the other sectors due to the requirement for multiple skilled employees. The health sector has the highest income per charity at just over \$1.5 million per year.

As religious services spend a relatively small portion of their annual income, the total assets of the religious services are much higher than the other sectors. Accounting for two thirds of the Pacific charities, religious services hold 80 percent of the total assets, which is over \$500 million.

Table 5.8: Assets of Pacific not-for-profit organisations (\$ millions)

Sector	Assets
Health	29
Religious	533
Social services	7
Education	44
Community development	6
Arts and culture	2
Other	22
Total	643

Figure 5.1: Distribution of household income



Despite having the lowest average incomes, religious services have the highest average assets, and equity. Most religious organisation own land and buildings in central areas, forming a large portion of the total assets. Religious organisations also have the largest liabilities of the sectors which will predominantly be mortgages for land and buildings. On average, religious Pacific charities have over \$400,000 in liabilities.

"The [church] owns the building and additional property in the Hutt Valley – including houses and the large building that houses all the other functions of the church."

Church Leader

As the charities in New Zealand operate in a range of sectors and have any number of secondary activities, charities can vary widely in terms of income, assets and employment. Many charities are funded primarily by donations, while others are reliant on the success of their business activity or voluntary labour.

## 5.8 Volunteer work and community involvement

Participants in the qualitative research described a range of voluntary work in the following areas of church, childcare, school, governance, fundraising, cooking and cleaning, everything; cleaning, building, gardening and pro bono work as a lawyer, consultant, or accountant. Community leaders talked about volunteers helping to plan and organize events, disseminating information and actioning general tasks. Leaders also listed running community projects, supporting projects, distributing food, supporting youth activities, leading workshops, writing submissions, running programmes, advocating, translating, organising community functions, and providing advice as activities undertaken by volunteers.

"Volunteers at the church do whatever is needed to keep the church running. The Minister takes care of the sermons and spiritual care, everyone else takes care of the rest of the church."

Church Leader

The effective running of not-for-profit organisations, particularly organisations with little business activity, is often reliant on volunteer labour. In total, Pacific not-for-profit organisations receive 26,700 volunteer hours per week, the equivalent of 670 full time employees. Three quarters of this work is completed for religious charities with an average contribution of 20,000 volunteer hours per week, the equivalent of 500 full time employees. There is also a substantial amount of volunteer labour provided in the education, and arts and culture sectors.

## 5.9 Pacific households

Thirdly, we explore the spending of Pacific households.

The combination of social and cultural differences between Pacific and non-Pacific results in different household demographics. Pacific households have more individuals with income, and households are much larger, compared to non-Pacific households.

The average Pacific household has four residents, and an average of 2.2 individuals with an income. The average non-Pacific household is made up of only 2.5 individuals, and only 1.6 income earners.

The average size of the Pacific households and the average income of Pacific results in Pacific households having higher average incomes than non-Pacific households. In particular, Pacific households have an average of 0.6 more income recipients in each household. On average, Pacific households have an income of \$119,000, \$5,000 more than the non-Pacific households. Pacific households in the Auckland and Wellington regions have the highest income, though lower than the non-Pacific average.

The income distribution of Pacific households also presents an interesting result. When dividing households into five quintiles, as shown in Figure 5.1, it is evident that a large proportion of Pacific household income is in the third and fourth quintiles. This is the result of Pacific having relatively fewer very high income earners, but pool income to create households of above-average household income.

Table 5.9: Pacific household demographics

	Pacif	ic	Non-Pa	cific
Region	Earners	Size	Earners	Size
Auckland	2.3	4.3	1.8	2.7
Wellington	2.1	3.7	1.7	2.4
Other North Island	2.0	3.7	1.6	2.4
South Island	2.1	3.7	1.4	2.4
Total	2.2	4.0	1.6	2.5

Table 5.10: Average household income by region (\$)

Region	Pacific	Non-Pacific
Auckland	125,000	141,000
Wellington	126,000	137,000
Other North Island	99,000	101,000
South Island	112,000	95,000
Average NZ	119,000	114,000

## 5.10 Expenditure GDP

Expenditure GDP is made up predominantly of consumer spending by households, plus investment spending (mainly by firms), Government spending, and the net foreign trade balance. The Pacific contribution to this measure of GDP arises primarily from the expenditure of Pacific households. The investment spending of Pacific businesses and organisations is also included, though this is much lower than the total household spending.

Table 5.11: Pacific expenditure GDP by type of expenditure (\$ millions)

Category	Expenditure
Consumption	9,217
Investment	1,191
Total	10,408

## What is the estimated value of the Pacific economy in New Zealand?

In each of the three GDP measures, Pacific make a significant contribution. Each of the three measures reaches different estimates reflecting the differing aspects and dimensions of the Pacific economy.

#### In particular:

- the Pacific contribution to income GDP is primarily driven by the efforts of Pacific individuals working as employees or employers across a range of sectors in both Pacific and non-Pacific enterprises.
- the Pacific contribution to production GDP is primarily driven by the efforts of Pacific businesses and organisations (including not-for-profit organisations) that produce and deliver products and services for Pacific and non-Pacific individuals, firms, and households.
- the Pacific contribution to expenditure GDP is primarily driven by the efforts of Pacific households to provide for fanau to enable them to live and engage in the communities of Aotearoa.

Table 5.12: Summary of Pacific GDP (\$ millions)3

GDP	Pacific	Non-Pacific	Total
Production	3.1	236.8	239.9
Expenditure	10.4	186.0	196.4
Income	8.0	229.2	237.1

It should be remembered that the GDP measure of 'value' is a narrow measure. The Treasury Living Standards Framework reinforces the notion that the concept of contribution to an economy should embrace more broader measures – including, for example, voluntary work, cultural capital, spiritual wellbeing, and intergenerational considerations.

<sup>3</sup> These figures exclude those components that have not (or cannot) be allocated into Pacific and non-Pacific categories. For example, government spending (a component of the expenditure measure) has been omitted.

## 6 Conclusion

This report has been informed by the Treasury's Living Standards Framework (2017). In addition to financial and physical capital, the Treasury identifies human capital, natural capital and social capital as key, interdependent factors in intergenerational wellbeing (The Treasury, 2017). Optimizing these 'capitals' will be critical in providing Pacific communities with greater opportunities, capabilities and incentives to live a life that they value, and where they face fewer obstacles to achieving their goals.

The Living Standards Framework provided a conceptual roadmap for the data gathering and analysis process. Although the qualitative component of this research largely examined the social and cultural capital of Pacific communities in New Zealand, the quantitative data collected explores other dimensions of the Living Standards Framework including financial and physical capital and human capital components. The only component of the Living Standards Framework that was not explicitly examined in the report was natural capital.

This research shows that while Pacific business leaders and entrepreneurs hold significant financial assets and continue to act as enablers of economic development for Pacific people, Pacific peoples' wealth is also intricately aligned with cultural institutions like churches, who often own their own buildings and facilities and therefore have access to significant assets.

The leaders who participated in this research work very hard to earn and contribute positively to the economy. Businesses, like churches, community providers and organisations, are becoming places where Pacific peoples' identities are developed. As well as acting as enablers of economic development for Pacific people, Pacific businesses are developing a growing sense of community involvement and commitment.

In terms of human capital, Pacific respondents including fanau, continued to emphasize the importance of educational success and the need to build a strong, educated and healthy Pacific workforce.

It appears that for many of the participants, the notion of 'voluntary' work was not something they readily identified with. Rather these activities seemed to have been conceptualized as cultural obligations and responsibilities rather than 'voluntary' work. It was clear, however, that Pacific leaders are multidimensional, committed and talented individuals,

who are passionate about creating a better life for themselves, their families, their communities, their churches and for New Zealand.

In order to fully understand the Pacific economy, it is important to identify the values and behaviours that contribute to the development, maintenance and distribution of wealth. Pacific worldviews are obviously central to how Pacific people understand wellbeing and prosperity, and enduring cultural norms and values such as respect and reciprocity continue to shape the parameters of Pacific peoples sense of agency and possibility.

This research did not explore fully, how and to what extent the wealth that is accumulated by Pacific peoples is distributed. Further research is required to understand how wealth is disseminated.

The research confirmed from the perspective of those interviewed that Pacific peoples are communal and Pacific cultural and religious world views impact on the Pacific economy. For example, many Pacific families participate in gift giving which is sharing and distributing wealth (often described in a Samoan term – fa'alavelave). Many Pacific families also send remittances back to their families in the Pacific Islands. The findings also act as pointers as to how future research might be structured and the importance of interpreting findings within a Pacific worldview.

To fully understand the Pacific economy, is it important to realise the values and behaviours that contribute to the development, maintenance and distribution of wealth.

The findings from this research indicate that Pacific people are already contributing significantly to the New Zealand economy – across most spheres of the living standards (financial/physical, human and social capital) framework. For example, Pacific peoples' social interconnectedness, networks and attitudes, which

promote collaboration and co-ordination are likely to impact positively on social capital. Pacific churches, Pacific businesses, community based organisations contribute to financial and physical capital. The information captured in this project confirms that Pacific people in Aotearoa also undertake unpaid work that has not previously been quantified (human capital).

There are, however, areas in which improvement will have direct impact on economic prosperity, wealth and improved health and wellbeing. For example, increasing tertiary education qualifications of young Pacific people, to enable movement into the better paying jobs will impact on income levels and wealth creation. This also impacts on the type of housing Pacific families can access and is likely to lead to improved health, education and wellbeing outcomes.

Supporting more Pacific people into business and developing entrepreneurial skills, whilst also developing business acumen, is essential to developing financial, physical, human, and social capital. Exploring opportunities to share the experiences of Pacific community providers (particularly health providers), Churches and other existing Pacific businesses with entrepreneurs that are just starting out, may also be of benefit.

The distribution of wealth, both financially and 'in kind' (through voluntary work) is yet to be adequately explored or captured. The findings in this research will provide a first step in starting to understand the Pacific economy and how it contributes to the wider New Zealand economy.

# **Qualitative Findings**

## 7 Background and Context

## Le Tofa Mamao ma le Fa'autautaga

"The wisdom to visualise the future and the ability to take us there."

(The Treasury, 2017)

The New Zealand Treasury is committed to achieving higher living standards for New Zealanders by growing the country's human, social, natural, and financial/physical capitals which together represent New Zealand's economic capital.

The Treasury's partner, the Pacific Business Trust (PBT), provides support for Pacific businesses and Pacific entrepreneurs in New Zealand. PBT is focussed on growing innovation, talent and leadership through tailored and responsive business programmes for Pacific peoples and provides grants to facilitate specific growth initiatives. As such, the PBT is also committed to enhancing the living standards of Pacific peoples.

The Ministry of Business Innovation and Employment (MBIE, 2015) confirms the existence of a significant gap in economic outcomes for Pacific people compared to the rest of the New Zealand population (with the exception of Māori on some measures). The gap reflects significant structural factors that impact on economic performance such as the youthful age of the Pacific population, lower qualifications and skills, employment sectors and associated lower income levels, and a higher proportion of migrants (The Treasury, 2016). The structural factors will continue to affect Pacific families and communities and the wider New Zealand population, if left to continue unaltered.

The full engagement of Pacific peoples in all areas of the New Zealand economy and society is essential for the development of a robust, sustainable and competitive economy, with strong independent families and communities (The Treasury 2016). This research identifies the value of the Pacific economy to New Zealand, to better develop targets that can be used in measuring and assessing progress that is made in raising Pacific living standards and community wellbeing and prosperity. It identifies the unique set of economic challenges and opportunities that exist for Pacific peoples in the context of significant social and demographic change. A description of the Pacific economy provides a first step in the development of a more comprehensive set of benchmarks for coordinating and prioritising government's investment in driving Pacific economic performance, and in improving living standards for Pacific peoples (The Treasury 2016a).

This information also has the potential to complement and further inform work undertaken by other agencies such as the MBIE's Pacific Economic Strategy which has a focus on job, housing and business development (MBIE, 2015). The Ministry for Pacific Peoples (MPP, 2017) Project Tatapu Feasibility Study, explored increased prosperity for Pacific people outside the Auckland region and the development of a Pacific cultural centre to be an enabler of economic development for Pacific people (Ministry for Pacific People, 2016).

Figure 7.1: The four capitals



Source: The Treasury (2018)

## 7.1 Cultural Capital

In previous reports, the Treasury has recognised that living standards are "undoubtedly much more than income" (The Treasury, 1999, p.1) and include "people's participation in social networks, community life, political choices and civil society" (The Treasury, 2001, p.13). For this reason, in addition to financial and physical capital, the Treasury also identified human capital, natural capital and social capital as key, interdependent factors in intergenerational wellbeing (The Treasury, 2017).

Clearly Pacific people have a particular set of cultural perspectives that shape their views of the world and their place in it. This includes social expectations that are based on the primacy of communities and families, religion and the centrality of mutually affirming relationships. Pacific worldviews are obviously central to how Pacific people understand wellbeing and prosperity and enduring cultural norms and values such as respect and reciprocity, continue to shape the parameters of Pacific peoples' sense of agency and possibility.

There are many possible ways to conceptualise the cultural and social components of wellbeing. What matters is that any framework for improving living standards provides a space for the consideration of cultural capital given the overwhelming eurocentric nature of dominant narratives about the economic prosperity.

Bourdieu (1997) suggested that 'capital' takes three fundamental forms: economic capital, which is readily convertible; social capital, which is comprised of 'social obligations' or 'connections'; and cultural capital or 'cultural competences', which can be embodied (internalized and intangible), objectified (cultural products), and institutionalized (officially accredited). These forms of capital are mutually constitutive in the sense that economic capital, for example, affords the time and resources for investment in the development of children's cultural capital, which is associated with future educational and occupational success. This, in turn, contributes to the accumulation of economic capital. Furthermore, socio-economic success is strongly associated with greater social capital in that one's social network becomes broader, more influential, and more conducive to opportunity and further enhancement of one's other capital.

Bourdieu's theory of social and cultural reproduction is one of the more influential attempts to explain the intergenerational persistence of social inequality. His concept of 'cultural capital' includes some of the key conceptual elements identified in the 'Four Capitals' model articulated in the Treasury's Living Standards model. In this model, social capital includes social connections, attitudes and norms that contribute to societal wellbeing by promoting coordination and collaboration between people and groups in society. In Bourdieu, cultural capital refers to the symbols, ideas, tastes, and preferences that can be strategically used as resources in social action. In a socially and

economically stratified society and one in which eurocentric norms and values tend to prevail, certain forms of cultural capital are valued over others, and can assist or hinder one's social mobility.

While cultural capital is perhaps the most well-known of Bourdieu's concepts, the notion of habitus, field and practice are no less integral to his conceptual framework (Edgerton and Roberts, 2014). Habitus can be described as an embodied, socialized tendency or disposition to act, think, or feel in a way. It consists of a learned set of preferences or dispositions by which a person perceives, conceptualises and reacts to the social world around them. Habitus is rooted in the process of socialization within the family and conditioned by one's position in the wider social structure. Habitus is significant because it shapes the parameters of an individual's sense of agency and possibility; in essence, it entails "...perceptual schemes of which ends and means are reasonable given that individual's particular position in a stratified society" (Edgerton and Roberts, 2014).

The term field refers to the formal and informal norms and values governing a social sphere of activity (eg, family, school, university, sport, art, politics, and economics). Fields are organized around specific forms of capital or combinations of capitals. Fields are characterized by their own regulative principles – the 'rules of the game' or 'logic of practice' – which are subject to power struggles among different interests.

Individuals' practices or actions – their 'behavioural repertoire' – are the consequences of their habitus and cultural capital interacting within the context of a given field. Fields overlap and exist at various levels, with smaller fields (eg, family) nested in larger fields (eg, educational field, economic field). Fields are semi-autonomous, but often share similarities.

# 7.2 What is the value of social or cultural capital?

These concepts help imbue this analysis of the Pacific economy, with the necessary perspective of Pacific communities.

As articulated in the Treasury's Pacific Strategy 2016-2020, any work to improve living standards in the Pacific community must be informed by an understanding and incorporation of Pacific world views to support Pacific peoples to build and sustain their economic performance.

## 8 Introduction

## 8.1 Research Purpose

This research focussed on providing a detailed description of the Pacific Economy in New Zealand. The project is informed and guided by the Treasury Living Standards Framework (2015). The framework acts as a conceptual roadmap for coordinating economic analysis as well as guiding the planning, research, and data gathering and analysis process.

The project is aligned with the PBT strategy of transforming innovation into commercial excellence and its research contributes to transforming rapport, business facilitation advocacy and innovation into meaningful data to drive relevant business support, and interventions.

## 8.2 Research Objectives

The authors acknowledge that this research is a first step towards fully understanding the Pacific economy in New Zealand. The information gathered from this research project will support the development and implementation of policy across sectors and will also contribute to the Treasury thinking on ways in which it can assist in improving living standards, through increased incomes and educational achievement.

The aim of the research is to explore the value and composition of Pacific capital assets and products and their contribution to the New Zealand economy.

At this initial stage the questions for investigation are:

- What economic assets do Pacific people and communities in New Zealand possess?
- What economic opportunities are available?
- What is the estimated value of the Pacific economy to New Zealand?

## **Qualitative Research Limitations**

The qualitative research limitations include:

- selection bias (whilst researchers will utilise a snowballing technique to access stakeholders to participate in the semi-structured interviews or focus groups there may be selection bias in the recruitment sample arising from the size of the population)
- researchers will be interviewing only a small sample of church leaders, community leaders, business leaders and families across New Zealand and the findings will be based on this sample
- assumptions will be made based on the sample
- results reflect only those questions participants responded to (participants can refuse to answer any question)
- results and findings may not be validly extrapolated to the wider Pacific population
- results and findings will be analysed for their correlation to the wider Pacific population.

Please note: there were relatively small numbers of participants in each of the target groups and even smaller numbers who completed the full online survey. In addition, information about assets, income and savings in some focus groups or semi-structured interviews was incomplete or elicited minimal responses due to the discomfort that participants felt in openly talking about these areas of their business, community organisation or church. All qualitative research is subjective.

## 8.3 Programme Logic Model

Context	There is a significant gap in the economic outcomes of Pacific people compared to the rest of the population in New Zealand. Understanding what matters most to Pacific people through Pacific economic data is critical. There is a need to develop a benchmark for co-ordinating and prioritising government's investment
	to lift Pacific economic performance and lift Pacific living standards.
Explore	How capitalising on the Pacific economy will improve Pacific living standards
Measures	<ul> <li>The total of the value added produced by Pacific organisations (the production measure)</li> <li>The total of income (wages and profits) earned by Pacific individuals (the</li> </ul>
	income measure)
	The total of spending of Pacific households (the expenditure measure)
Inputs	The Treasury, MBIE, MPP, PBT Governance Group and Steering Group (Sponsors)
	<ul> <li>Integrity Professionals Limited (IPRO) (IPRO, BERL, Central Pacific Collective)</li> <li>Pacific families, communities, leaders, entrepreneurs/business owners</li> </ul>
	Databases (IDI, Charities Commission, Health, PBT, NZQA, Health)
Actions	Identification of Stakeholders and stakeholder/sponsor workshops (meetings)
	<ul> <li>Development of a discussion guide to support field work (included questions for focus groups, semi-structured interviews and online survey)</li> </ul>
	<ul> <li>Assessment of community assets (description, location, ownership and any community elements)</li> </ul>
Short term outcomes	Increased understanding of Pacific values and identifying 'what matters most'
	<ul> <li>Identification of a benchmark for co-ordinating and prioritising government investment to lift Pacific economic performance</li> </ul>
Long term outcomes	Contribute to increased understanding and awareness of how to facilitate higher living standards for Pacific families in New Zealand

Assumptions	External factors
Indicators of Pacific economy:  • Assets (financial and human capital (housing, business, employment))	<ul> <li>new government and priorities</li> <li>governance and steering group availability</li> <li>accessing IDI data and timing</li> </ul>
• GDP	<ul> <li>Pacific community's availability and willingness to share knowledge and information</li> </ul>

## 9 Findings

This qualitative component of the research was undertaken using a Pacific operating model, in which leaders were interviewed and what they had reflected on and discussed, is on behalf of their families and communities. Within this Pacific operating model and context the term "e tasi ae afe" applies (one person is worth a thousand).

The findings presented here align to the central questions and themes of the research. Firstly, the definition of wealth and prosperity was explored. This was followed by discussions on economic assets, opportunities and value.

The three research questions were:

- What economic assets do Pacific people and communities in New Zealand possess?
- What economic opportunities are available?
- What is the estimated value of the Pacific economy to New Zealand?

# 9.1 What economic assets do Pacific people and communities in New Zealand possess?

#### **Pacific Business Leaders**

Forty-three percent of Pacific business leaders and entrepreneurs indicated that they had no assets, investments or savings and 57 percent indicated they did. Those who responded that they did have assets, described their assets in a number of different ways. References were frequently made to "people", "strong brand reputation", "office", "vehicles", "power tools", and "office equipment" including "computers".

Figure 9.1: Business leaders' assets



The annual income that business owners reported was between \$50,000 to \$3.5 million. The majority of respondents reported an annual income of between \$100,000 to \$200,000. The second most frequent income reported was between \$300,000 to \$350,000 per annum. Finally, two business owner respondents reported their annual income to be between \$2.5 million and \$3.5 million.

## **Church Leaders**

The majority of church leaders observed that their churches owned their own buildings (72 percent). Most of the respondents indicated that the church owned the church building and a hall.

Church investments ranged from \$50,000 to \$150,000 in term deposits. Other participants reported that their church income ranged from \$6,000 to \$90,000 per annum from tithing. The value of land and property ranged from \$700,000 to \$5 million.

### **Community Leaders**

There were very few community leaders who provided direct feedback about the assets that a community provider or organisation may hold. The majority reported that their churches did own their own building.

"Fa'alavelave and gifts are up to the individuals and families. The 'giving' is the cultural side, not the amount."

Community Leader

"In my experience Pasifika churches are networks, they share many things. Most of the time it is to meet a need, show/acknowledge respect, and is not limited to being here or overseas. I do not know for sure, it can range from a couple hundred dollars to a few thousand dollars. I think within the Pasifika there are many countries, and each country has its own cultural standards and practices. Gifts/donation amounts I would think vary."

Community Leader

"Gifts are totally up to the families and groups.

I have gifts in the form of food, money, presents and even a painting of myself."

Community Leader

"No one can estimate or schedule most funerals, weddings and other significant events. However, any sort of gifting is nearly always shared. The custom of the gifts for a while was I feel abused in NZ, because they did not fully understand the custom/s or lost sight of the intent. As Tongan's we have a very formal, but simple process for the gifts – and it is not meant to be a burden or embarrassing for others. "

Community Leader

#### Fanau

Out of the fanau responses, the majority equally identified that they owned property (either their own home or an investment property) or had savings.

#### Fa'alavelave and Donations

Church leaders were asked about donations to the church and fa'alavelave. Many of the church leaders felt uncomfortable talking about donations or trying to quantify how much 'fa'alavelave' (gifts) they might receive.

## Family Income

Estimates of family income varied significantly (please see comments below). The research participants indicated that families tended to spend their income on gifts, donations and remittances. Just over half of the participants also reported that they owned their own homes and had assets (54 percent). Eighty-nine percent of participants reported they had assets and personal investments.

#### Remittances

Discussions with church leaders about remittances back 'home' or to the Pacific Islands ranged from not wanting to go into too much detail through to leaders providing a 'rough idea' or 'estimate'. See following examples:

"The [church] owns the building and additional property – including houses and the large building that houses all the other functions of the church."

"A main church, and a hall, both can be hired out to the community when not in use by the church."

Church Leader

"What I can say is that it is a very well used resource in our community – and not just by Tokelau people" Church Leader

"We have not discussed utilising current church assets, because we do not own them. However, we have created a plan on how to have our own property and what we want to use it for. We have some very skilled people in our congregation who help out."

Church Leader

"The majority of our congregation are young, so I think the average family household wage would be \$70,000 to \$100,000. This is taking into account that there are often more than 4 members in the family."

Church Leader

"Between \$50K - \$80K"

Church Leader

"Of our church congregation that tithe, I would estimate about \$60k up to \$150k per household – however I could not definitely be certain."

Church Leader

"We were fortunate that we had some very successful church members with good jobs. This is a result of pushing education and opportunities in NZ, something very important to Pasifika people. I would think it is not unfair to say it would be an average of \$100K per annum."

Church Leader

"I can only estimate given the types of employment our congregation have – \$120K."

Church Leader

"We have many low income families as part of our congregation, many work in low paying jobs or receiving the benefit. What is pleasing is that there are a number of our young people studying at present, and this will translate into good jobs. Some of our congregation work in government departments too."

Church Leader

"Good Christian practice is to help and love thy neighbour. Measuring how much should not be part of this." "Guess this is a good question, and I would certainly like to give you a firm figure as to the amount, but it is very hard to do. From what I have learnt in my short time with my congregation is that they are very proud, resourceful and private. Where our structure and lend a lot of support, our families are still very independent with the matters of fa'alavelave's and family needs. My feeling is that the sending of tupe (money) back home to the islands often starts at \$1000. When families send money back home, they want it to make a difference. Smaller amounts don't make as much of an impact."

"I would say that about 50% of our congregation would send money home (to the islands). This would be for funerals, wedding, birthdays, and any other fa'alavelave."

"I know some of our Pasifika church members send money back to the islands. This is usually in response to requests from home. Through my own experience with parents, this can range from a few hundred dollars to a few thousand. Although this is very much their own business, we hope that through our church activities and courses, they can plan for these events in a more responsible way. I know us islanders have a history of sending money home and sacrificing things here in NZ."

"In terms of our Pasifika congregation it is a little hard to say. We have a large number of 2nd, 3rd and a few 4th generation Pasifika Islanders to NZ. Certainly, with the 3rd and 4th generation Pasifika Islanders I would say there are fewer occasions where they send money back to the islands. It is because there are fewer fanau back in the islands to send money back to, or NZ is considered home. For our church."

"This is very personal to each individual and family. I would not like to speculate on how much they send home. I can tell you that I would probably send between \$2,000 and \$5,000 per year back to Tonga. It would depend on the need back home."

Figure 9.2: Church, community leaders and fanau economic assets



A large proportion of the research participants viewed their community as an investment and asset, followed by their church, are all considered to be an asset by the participants.

## 9.2 What economic opportunities are available?

### 9.2.1 Aspirations

Participants shared that their aspirations were related specifically to providing a 'comfortable life' for their families. They included being 'highly educated' with formal qualifications, a wide range of skills which would enable access to more resources. Aspirations were also related to religious aspirations such as building churches and to be fully connected to God.

"For our younger generation it is to have more opportunities that we have."

Church Leader

"To know their culture well, to bless others as Jesus blessed us."

Fanau

"To develop our church to be leaders in the community."

Church Leader

"With positive focuses and goals, we can all work towards positive outcomes."

"We should have good education, then you will get a good job. That is why I came from Samoa – to get a good job to help my family back in Savai'i. Many Samoans did the same and I think still do today."

Fanau

"To rebuild, repair, restore and give purpose to people."

Church Leader

"The PIPC church looks to be innovative and relevant to the community. It seeks to grow the church members spiritually and to lead prosperous lives."

Church Leader

## 9.2.2 Strengths

#### **Business**

Many business leaders and entrepreneurs interviewed talked about the economic opportunities that are available in New Zealand. Many participants emphasised the ability of Pacific businesses to identify a niche and adapt and deliver a service or product. Some participants explained that as a business owner they needed an intimate partner who had a steady income and job, to allow them the financial freedom to build a business as a sole trader. These participants talked about the need for a steady income whilst developing a new business. They also talked about being pioneers in their field and having extensive experience in business. Some described their success as innovators, as being "first on the playing field". They talked about the need to facilitate creativity and vision to develop innovation. Some entrepreneurs explained that Pacific people are often naturally focussed on providing a good service and are very good at networking, they believe these skills and abilities contribute to the development of a good business.

"Our niche, reputation, adaptability and applicability to a range of sectors."

Business Leaders/Entrepreneur

"Started business as a leap of faith, to inspire Pasifika, lots of people don't know that a financial advisor is an actual job."

Business Leaders/Entrepreneur

"For example, there are many Pasifika tradespeople where both partners within a couple are employed and one could go it alone as a sole trader. You need a solid base and having an employed partner is part of that."

Business Leaders/Entrepreneur

"The greatest strengths in business are communication, where sales are being made on a relationships basis. Additional strengths are being in the industry a long time and positive feedback through word of mouth."

Business Leaders/Entrepreneur

#### Church

Many of the church leaders who participated felt that their strengths lay in their church being connected to their members, community, each other, and to God. Some churche leaders saw their strength as the way they were able to achieve a lot with very little resource and have a greater impact on society. Some church leaders also talked about the resilience and the importance of their church being sustainable. Other strengths included loyalty and having a strong 'Christian love'. The majority of church leaders referred to a strength as being family oriented. Others reflected on their church and church members as hard working and having a wide skill set including the ability to engage and negotiate. This also included a real skill set to support youth to be highly educated and have formal qualifications, and resources. Some church leaders explained that their church was benefitting from the ability to analyse and plan ahead. Other churches talked about their cultural awareness.

"Highly skilled, educated and connected congregation. We also have a very wide range of ages, which is reflected in the number of church programmes we have. The church takes a very holistic approach and is very strong spiritually."

Church Leader

"The strengths were probably resilience and steadfastness in their faith. Very much service oriented and traditional."

Church Leader

"We are 'current', we are keeping up with the needs of our community, we are innovative, and we are focused. This comes from good structures, goals and objectives, and from I think good leadership."

Church Leader

"We have a core group of church members who are well known in the community. This is particularly important for someone who is only part of the community for a short space of time. The church is welcoming to all and are considered members of other groups. Our Pasifika community is particularly strong and often get together."

Church Leader

"One of the main strengths I think is that the church has very long serving families. Three and four generations in some cases. The church numbers have been very consistent."

Church Leader

"We are small. We do not need to be a big church to do God's will. The small size of our church allows us to be more intimate and family like."

Church Leader

"Strong in faith, talented and I feel being located just on the fringe of the CBD, we are also in a good place to minister to the community."

Church Leader

"We are strong in our Tokelau culture. This is a strength and testament to our older people."

Church Leader

## 9.2.3 Opportunities

## **Business Leaders/Entrepreneurs**

The majority of feedback from the business leaders and entrepreneurs around challenges and opportunities focused on the themes around (1) funding; (2) access to capital; and (3) resources.

"We are under qualified and learning ourselves."

Business Leaders/Entrepreneur

"Dedicated time to develop a stronger and wider sales channel and strategic investment in growth to offset risk (at the expense of BAU)."

Business Leaders/Entrepreneur

#### Church

Feedback from the church leaders focussed on the lack of planning for financial success in the future and the size and access to church.

"I think our people's challenge is seeing beyond the immediate. We see the immediate need and work only in that area, instead of looking to plan ahead and provide foundations and pathways to better futures."

Community Leaders

### **Community Leaders**

More community leaders commented about challenges than business owners and entrepreneurs and church leaders. The majority of comments related to the smaller size of communities outside of Auckland and the issues of resourcing and funding.

"People understanding how the community has changed so much since arriving from the islands."

"There are hard to reach and disengaged families and sometimes ten conversations are required to get the full story of what is happening."

"Still don't have it right around culturally responsive services."

"Being agile and flexible working in virtual spaces partnering with other groups/organisations same values but multiple ways of responding to them eg, a pig vs afternoon tea with scones." "Language retention, preservation of language, artifacts and handicrafts so future generation can treasure it."

"Vulnerable children, meth and gambling."

"It is hard to work together sometimes with different styles of leadership."

"Cook Islanders see cultures as something else, they sometimes don't participate in groups but there is a desire to be more active (children and grandchildren Cook Island dancing example)."

Community Leaders

"Research participants sometimes not sure what benefit/return to the community is – an example of this is where Dunedin Pasifika young people have partnered with Otago University for the past 5 years – appropriate remuneration? Academics making their names and careers off this."

"Good paying jobs, high quality education, equitable sharing of resources, getting ahead, alcohol and drugs."

"Small Pasifika community compared to Auckland 13,000 Pasifika in Canterbury. Sometimes hard to be considered when it comes to Pasifika specific funding."

"No funding and resources and Funders/ Government agencies think that when it comes to Pasifika it ends in Christchurch because there are not many Pasifika people South of Christchurch."

"Transparency and good leadership"

"Parents are supporting children but supporting in their way. They are taking children to school but not going any further in terms of talking to teachers."

Community Leaders

"There is token consultation with Pasifika communities."

"Fa'alavelave is impacting families in terms of for example the level of hospitality and financial implications when the church minister visits."

"Trying to get people to see things through a different lens."

"I guess one of the challenge for our new migrants from Fiji is the lack of knowledge around settling into NZ society. for example, driver licenses, attitudes from the islands around physical abuse, parenting issues. using loan sharks so lack of financial/health/literacy."

"Education is a challenge and the relationship between goals and identity."

"Poverty and hardship caused by high housing costs which is exacerbated by low incomes. This is particularly evident and multiply for those with disability and or mental health issues."

Community Leaders

#### Fanau

In terms of family strengths, many families identified a range of strengths such as; (1) being driven and disciplined; (2) setting goals and targets and working hard to achieve them; (3) being a hard worker; (4) being a people person; (5) strong connection to faith; (6) family oriented; (7) strong communication skills; (8) extensive networks both professionally and personally; (9) culture (strong Samoan ethics and awareness; Tongan community connections; ability to relate to both Samoan culture and the NZ European culture); (10) being structured and methodical; (11) process oriented; and (12) compassion.

"I am one of the few Samoan female High Chief Matai's. I think this is in recognition of my strengths – integrity, ability to communicate at a number of levels, central and local government systems knowledge, Samoan cultural systems knowledge."

Fanau

"Good English. Lived in NZ for over 30 years, so I understand this country."

Fanau

"Approachable, good relationship skills, high integrity, faith bound."

Fanau

"Strong interpersonal skills, coaching and mentoring skills."

Fanau

Many of the opportunities discussed by the participant groups fall into the drivers of social capital category of the Living Standards Framework – for example:

- education;
- family wellbeing;
- material wellbeing; and
- home ownership and residential stability.

#### **Business**

Many of the business leaders interviewed as part of this research explained that there are very real opportunities in the market where people see the "real value of Pacific". Where Pacific businesses can "stand on your own feet" and where Pacific businesses can bring a holistic perspective to an objective based community. Some business leaders also explained that there are so many opportunities, but that people just can't see them.

"Heaps. The practice of community and stakeholder engagement and facilitation is becoming increasingly valued in a range of markets in NZ and overseas including in the Pasifika."

Business Leader/Entrepreneur

"South Island growth, providing more assistance to Pasifika young people around Aotearoa."

Business Leader/Entrepreneur

"Collaboration with similar smaller providers to aggregate and mobilise knowledge assets to compete with larger end to end service providers."

Business Leader/Entrepreneur

"The electronic security trade has lots of opportunities for skilled people from domestic, commercial, corporate government."

Business Leader/Entrepreneur

"There are always opportunities to improves the economic position of peoples' lives – financial literacy, education etc."

Business Leader/Entrepreneur

The following information was collected when business leaders and entrepreneurs were asked about what advice they would give others.

"Be prepared to pivot if the original intent of your business comes across market forces that could potentially derail your journey. For me it was transitioning from Human Resources into Shared Services. Spotting an opportunity and having the nous to change isn't easy but it's important to be able to step back and look at things from a third person perspective to see if a fork in the road will benefit the business and keep momentum going."

"Find or create something you can be world class in, watch, listen, learn and act."

"Surround yourself with likeminded people."

"No risk, no reward."

"If a Pasifika person can have faith in God, why can't they have faith in themselves."

"Wants to inspire tradies."

"The best advice I ever got was from [xxx] and I'm gonna repeat that "Start small, think big" and basically know that with strong relationships, and in being reliable, you can make it happen."

"We've been here too long, we should be further."

"[xxx] advice is to have a mentor, this was particularly important to him post-earthquake. It can be someone you don't know and who works in an unrelated area. [xxx] also suggests evaluating information from a variety of sources before making decisions."

"Feel the fear and do it anyway."

#### Church

Feedback from church leaders about opportunities included that 'everything is an opportunity'.

- (1) focussing on expanding the kingdom of God;
- (2) funding opportunities; (3) opportunities to help and meet the real needs of families and communities; and
- (4) using technology to attract and retain children and young people in church. Some church leaders explained that they had members who worked for the government and they were advised to start building their capabilities to be able to secure service contracts. They also identified the need to develop their own systems and processes to life in New Zealand.

"My view on opportunities for our church is always focused on extending the kingdom of God. That is a common foundation for all Pasifika people. I understand that this survey is about the economy and focused on material values, but this is not the focus of churches."

"We are learning about funding grants and how we might be able to access these. Also, the recent EFKS Church survey will also provide opportunities for ministry and service

"As Pasifika people we have always seen opportunities here in NZ, however we don't always see how we can maximise those opportunities in the palagi (European) environment/systems."

### Church Leaders

"We want to be innovative and current. I have young children and I am always asking myself how do I keep them in the church, what needs to happen? Ministry through technology is an opportunity."

"Initial discussions were around childcare and employment opportunities."

"We try to take opportunities as they arise. We do have a desire to influence peoples' lives early in the hope that they grow to be strong children of God."

"There are always lives to save."

Church Leaders

"There are more and more seasonal workers coming over from the Pasifika Islands, and many of them are settling in and around the Central North Island. I feel that this provides our church with an opportunity to support these workers and minister to them."

"Our community always needs help. We see in the news and see it in our streets the increase in P (methamphetamine) and other drugs. So, the opportunity is to look at how we can help our community get away from these things."

Church Leaders

### Community

Community leaders generally expressed their views on opportunities in a positive fashion: "we just have to take them." Many leaders described how there were many opportunities through Church for young people to learn from each other and work together. They also talked about the need to build relationships with other communities to explore opportunities for investment in business. Leaders expressed the need to diversify and build fixed assets. They also mentioned the need to focus on multi-media and online platforms to connect. Some leaders talked about the importance of education, to identify and access apprenticeships, good employment and business opportunities in New Zealand. A large amount of discussion from community leaders centered around the need to build strategic partnerships and relationships whilst also focusing on marketing and communications. Many leaders raised the need for home ownership and building personal capital and assets. Some respondents also highlighted the changing attitudes of central government to Pacific people. They saw greater opportunities for participation in policy development and implementation with more Pacific roles at chief advisor level now available and more Pacific people in managerial roles.

#### Fanau

The majority of family members who participated in the research believed that there were lots of opportunities in New Zealand. Many felt that if you worked hard and got a good education, there would be more opportunities.

"The face of Pasifika has changed, and our parents' story is different. The Pasifika story needs to be retold."

"There are opportunities in health career development, research. New Zealand is more attuned to needs. Diabetes is rife and there are more Pasifika nurses and doctors."

"We've come a long way not to expect less."

"Pasifika peoples are often hidden gems, because we are understated, we don't self-promote which can also be our downfall. It sometimes requires others to recognise our potential before we believe in ourselves."

"Sharing culture through the arts ie, music, dancing, theatre."

Fanau

"Think differently and use the strengths of the communities."

"Because we are a small community, it is easier to organize and set up small working bee groups and we can link to the students and the University to get things done."

"There is a chance to retell our stories, in church children's stories [are] used [and they used to use] overseas examples and now they use Tongan ones. In retelling our stories, it is also important that the young ones know their history, [we have] got to articulate the story well."

"Need to support community led Pasifika events and Pasifika organisations. Organisations need to work together and supporting community initiatives."

"Consciously generating income (as opposed to fundraising and saving)."

Fanau

"I see opportunities for community development in terms of the community doing it for themselves. Eg, caregivers are not recognised as a skill therefore is not a path to residency. The community can come together to plan, fundraise, implement scholarships for nursing training. [There is an] opportunity to up skill, so a path to residency is provided. [There is an] opportunity to educate the community on different issues with the guidance of government departments. For example, work with polytechnics to recruit more Fijians on the programme. The opportunities for the community are many, however [we] need good leadership and unity of the community...since the Fijians make up the second highest number of caregivers in NZ and we have an aging population, we can capitalise by creating businesses for Fijians to run employment agencies. Fijians are also good workers in terms of construction for the rebuild and fruit farms."

Fanau

"The opportunity for my kids to have a better education than me, and then able to get better jobs."

Fanau

"There are many opportunities in the building sector, and I think eventually there will be more business opportunities as confidence is restored to the region."

Fanau

"Pasifika people see education as the key to success, so I am old but still learning and studying to get a better job to help the family."

Fanau

"Not sure. Some opportunities need money to start off with, something I do not have."

"If you want to work hard, there are many opportunities – work, sports, education."

"Hard work produces both rewards and opportunities. That's why I decided to come down to Christchurch to work."

Fanau

The following challenges were identified by businesses, church leaders, community leaders and fanau.

### **Business**

Many business leaders identified the following as key threats to their business enterprises; (1) a reduction in cash flow; and (2) competition in their sectors. Further examples of identified business threats are outlined below.

"Competition is a challenge, but we are confident in our service provision and points of uniqueness."

"The uncomfortable middle ground between selling and delivering. For a small enterprise this is the difference between growth and the status quo."

"Downturn of the building trade and economy"

"New entrants, data privacy and security"

"Appetite for pressure"

"Loss of government funding"

"Changes in policy"

"Processes for the pursuit of philanthropic dollar too onerous"

### Church⁴

The majority of Church leaders identified only one main threat and that was church membership – either a lack of growth or people leaving the church. Some church leaders did not identify any challenges. Some church participants reflected on the need to be relevant and innovative, in order to retain young people.

"There are always threats; doubters, cynics, haters...nothing that cannot be worked through. No one said being a child of God would be easy."

"We are not a big church, and the church is seeing a decline in numbers across the country. If the trend continues then I guess there is a threat that the church will close."

"Operationally we are well supported as are we spiritually."

"I do not think our church has anything to worry about. We are very lucky that way."

Church Leaders

<sup>4</sup> Note: all references to particular churches have been removed to ensure anonymity

### Community

Community leaders identified a number of threats, including; (1) language and culture (core beliefs); (2) access to good quality housing; (3) access to jobs; (4) poverty; (5) lack of self-belief; (6) general lack of funding and resources.

"There is a mind-set change needed including how we look after families. Many Pasifika parents do not put aside retirement money, we are their investment."

"We're not just on the menu, we're now at the table."

"With language and culture – aganu'u programmes now available for New Zealand born."

"Natural disasters over planning for current generations' needs vs youth and children."

"Health issues (alcohol and drugs)."

"Access to housing (difficult to get people into rental, the viewing appointment seems to go well but prospective tenants get turned down in the end)."

"The Auckland spread has meant housing affordability in South Auckland is on the rise."

"Pasifika and Māori families are being pushed further south to own their home."

"Access to good jobs"

"Poverty"

"There is still racism, and this is seen in challenges faced getting jobs."

"We are also our own worst enemy, we underrate ourselves."

"Our humility can be a barrier, you're as capable as the next person."

"There is a Fiji language week annually but want to keep it going throughout the year. The Fiji community is considering an ECE."

"There are Pasifika MPs in government now but what if the government changes."

"Pasifika remain the poorest population cohort and suffer poor health outcomes as well as poor accommodation in ill insulated or warm housing. They also have the lowest income compared to other non-Pasifika groups and the education system is still failing them despite decades of interventions so yes there have always been threats to wellbeing and prosperity of Pasifika communities throughout Aotearoa."

"Immigration policies that separate families. Eg, once a child of parents with work visas finishes high school, the child is expected to get a work visa or get sent back home (education is very important to Fijian parents so they will send their child back home). We have heard stories of parents having to send back their children or those that have gotten work visas sometimes with their parents. It's not really a future that one wants for their child, to be working with them because that is why they came in the first place to work and provide for their children to have a better future. Pasifika Access Category – why can't they include workers already here to fill the quotas, thus the need to look for job offers becomes void. That is the tricky part of the scheme – is when someone from the islands becomes successful in the ballot, then they are required to look for a job offer or realistically their families here have to look for the job offer. It's pretty hard offering a job to someone you haven't met."

"In terms of health, as a health promoter, I am aware of the status of Pasifika peoples living in NZ. We need more resources in Canterbury so that Pasifika health can be a priority. Due to the ongoing arrival of migrants, messages and activities need to be ongoing. For example, Healthy Eating Healthy Action initiative funding ended, then you had Healthy Families which is coming to an end. For behaviour to change, the programmes and funding need to be longer than 3 years."

"Spirituality needs to be recognised by Government as an integral part of who we are as Pasifika."

"Housing costs are forcing people into overcrowded unhealthy living arrangements. The consequences of this are increasing levels of poor health and reduced well-being. The chance to lift from this through education is badly hindered by poor housing and transience. Government interventions are few and not well designed and delivered. Inadequate incomes are delivered as a result of the unregulated labour market which has many Pasifika people located in precarious badly paid work. There are far too many "working poor" who cannot earn enough to sustain themselves and their families in an overheated housing market. Prosperity in a material sense is not a reality for many. However, their remarkable resilience and spirit allows them to carry on and some can improve their lives especially if they can lift their incomes."

Community Leaders

# 9.3 What is the estimated value of the Pacific economy to NZ?

Information collected through focus groups, semistructured interviews and an online survey, include the definition of wealth and prosperity; determining the value of volunteer work people do, and the amount of time spent in a voluntary capacity. With the small sample we interviewed.

The following key themes were identified:

- it is difficult to ascertain the estimated value of the Pacific economy because too many people define the Pacific economy as different things (tangible and intangible)
- estimated value to whom? Pacific respondents generally rated their staff, their families, communities, churches and community based organisations as significant contributors to the Pacific economy but how are these captured and reported?
- research participants generally felt that their contribution to the wider New Zealand economy was not accurately captured, because the definition of 'value' varies significantly. In addition, the Pacific worldview and definitions of wealth and prosperity are more holistic and family oriented
- the need for greater discussion on Pacific contributions to the New Zealand economy
- the need for greater policy focus on Pacific contribution to the New Zealand economy.

### 9.3.1 Definition of wealth and prosperity

Overall the descriptions that most participants used to define 'wealth' included: knowledge, family, faith, education, health, culture, being happy and safe, and financial success. Participants used words such as respect, foundations of faith and providing for family. Based on the key themes that came out of this discussion, it is clear that the Pacific participants did not believe financial success was the only indicator of wealth or prosperity. Participants felt that other factors such as happiness, health, education, connectedness with family and friends and faith were equally significant, in defining wealth.

"Wealth is when I see that my family are well fed and nice and warm home to live, happy to see each members of my family with love and live to the best of my affordable knowledge to be healthy."

"I would define material wealth as having a safe, affordable place to live with income adequate to provide all the necessities of life; having income left over to provide for discretionary spending on things and activities that make life enjoyable and comfortable; and being able to save for a sustainable retirement. The more intangible definition of wealth and prosperity provides for the ability to do things in life that allow me to help my wider family and community. To be in a position to have time for enjoyment and fun (whatever that may be for you) and to be in a position to have adequate time and money to do things for others who are struggling or need help"

Community Leader

### **Business Leaders**

Based on the participant target groups there were some distinct differences in the way participants described wealth. For example, the business leaders tended to use words related to building financial and sustainable forms of income, which represented wealth. Business leaders talked about money being able to provide opportunities and choices and options.

"Wealth is a state of being where physical, financial, mental and emotional realities are positive. Prosperity is having what you need and the capabilities to get what you want."

"The freedom to spend more time with family and not worrying about how finances will impact your family. Also, being free to invest time in interests that will benefit your children for them to express themselves. I guess being a Pasifika Immigrants dream made manifest of using New Zealand as a platform to build on the sacrifice that older generations made."

"Wealth is the luxury of working hard and enjoying those benefits. Prosperity is the luxury of helping those that need your help and wisdom, wealth is the result of hard work...whatever you work hard at you will benefit from the results."

"Sustainable = economically, socially and environmentally viable business"

Business Leaders/Entrepreneurs

#### **Church Leaders**

Church leaders used the following words to describe wealth – the provision of opportunities, a goal, 'being rich in the spirit'. They used phrases such as 'wealth contributes to prosperity'. Church leaders explained that Pacific people place a lot of emphasis on Christian principles and faith and religious belief indicates that parishioners will always be provided for. These leaders also talked about respect, supporting families and individuals in need and expanding the work of the church and God's Ministries.

### **Community Leaders**

The community leaders used the following words to describe wealth and prosperity – strong spirituality and relationships, strong cultural identity, being able to provide for your family, respect, history, values, being healthy and being a good person. They described wealth as ensuring that family are 'well fed' and a nice 'warm home to live in'. They also described wealth as being happy with what you have and what you can afford, especially when your house is full of love and when you have the ability to share with others. Others explained wealth and prosperity as 'family is everything'. The leaders also talked about being grateful for the simple things in life like food, shelter and love.

"These are not the same. Wealth is more easily associated with accumulation and interaction of finances. Prosperity is the state of flourishing, thriving, good fortune and often social status. Prosperity is therefore associated with financial wealth – the ability to meet one's financial obligations and make independent and codependent financial decisions. For Pasifika financial wealth is likely to include cultural artefacts to exhibit, to gift and to exchange. A prosperous person has financial wealth and stability, has a happy house, can meet their kin and cultural responsibilities and is physically healthy."

"[I] used to think this was money, it has a purpose and is used on everything except yourself. Wealth is family, church, sense of belonging, service to others."

"The pathway to leadership is through service."

"Wealth is when you have enough money for you, a friend and Jesus."

"...Physical[ly] fit and active to enjoy my life and meet the challenges of travel and the bucket list. Spiritually connected to all and regularly participate in the activities that replenishes my soul."

"Wealth can often be seen as a material thing, however wealth to my family also includes knowledge, education, the way you represent yourself and your family. These are all things of value to us. The prosperity comes when you use that wealth to improve and/or enhance something for the better."

"Being at peace with yourself, the ability to have choices in life, to afford to do what you want to do, live how you want to live, be surrounded by people who add to your happiness and you in turn to theirs. Having the ability to access services/ goods/education/work that meets my family's and community's needs. Being successful but also being able to prescribe/describe what success is from a Pasifika perspective. ie, experiencing individual success is also considered collective success, my success is my family and community's success, they have been there to teach me, influence my decisions, guide me along my journey. Wealth and prosperity for me is knowing no matter what my circumstances my family will always be there for me. It's not about money or material wealth it's about collective successes."

"You can pay bills, if funeral comes you can get up and go. [Participant's name] has 3 kids and saves for funerals so she can get up sand go. She plans and makes sure everything is covered."

"Sharing the expertise of successful Pasifika entrepreneurial people with communities for everyone to attain wealth and prosperity together."

"If we share the load it's easy, the job is done. "
Tuvalu quote.

#### Fanau

Many of the families who participated in this research used the following words to describe wealth - creating a life you dreamed of; being happy and safe; having the skills, education and ambition to achieve more than your parents. Families talked about being rich in faith and knowledge which comes from hard work, experience, successes and failures. They explained that wealth and prosperity are more than money or valued possessions. Being able to take care of your parents and the rest of your family in New Zealand and Samoa (or families 'back in the islands') was a consistent theme from the families in this research. Families also explained that wealth and prosperity are things that God gives us. The Bible was quoted: "He has plans not to harm us, but to give you hope and a future.' Some families talked about being financially sustainable and living 'comfortably'. Families often talked about leading a full and happy life.

"The Bible talks about prosperity. I follow the same, any wealth of mine is for the prosperity of my faith and family."

"I think I have probably said a lot on that already. My parents came to NZ for a better more prosperous life, like many immigrant Pasifika Islanders they believed that better education held the key to a better future. With education you are wealthy, the type of wealth that can be passed on and/or turned into possessions and money."

"The ownership of things that can be measured.

This can be money and possessions, but also knowledge and experience. I would tell my kids that to do well in school and get a good education = wealth. Because education for us is the key to good jobs etc..."

"I don't know, maybe how much money you have. Being able to provide all the things you need to be happy and safe."

"Wealth depends on what you measure it against. If it's money then I am not so wealthy, however if it is all my possessions – including my family – then I am very wealthy."

"Wealth to me is the level of financial capability of a person. Their ability to make things happen using what they have."

### 9.3.2 Types of Voluntary Roles

Participants described what their voluntary role was within the community organisation they participated in. They described a range of responsibilities in the areas of church, childcare, school, governance, fundraising, cooking and cleaning, building, gardening and pro bono work as a lawyer, consultant, or accountant. Community leaders also talked about volunteers helping to plan and organize events, disseminating information and actioning general tasks. Leaders also listed running community projects, supporting projects, distributing food, supporting youth activities, leading workshops, writing submissions, running programmes, acting as an advocate, translator, organising community functions, and providing advice as activities volunteers did.

"Get involved in every element of running church, music, setting up, hosting, serving, car park – community initiatives, creative arts etc...."

Church Leader

"Volunteers at the church do whatever is needed to keep the church running. The Minister takes care of the sermons and spiritual care, everyone else takes care of the rest of the church."

Church Leader

"We have people volunteer all the time, in the office, in setting up events etc. We have an environment where our people love to help where they can."

Church Leader

## 9.3.3 Hours spent on community work

Many of the participants provided work in the community – pro bono. Hours spent per week ranged from 2-30. On average participants reported they would spend approximately 12.4 hours per week in a voluntary capacity supporting a community organisation.

# 9.3.4 Church leaders' participation in events

On average church leaders would attend 10.3 events per annum. These events included weddings, funerals, baptisms, and birthday celebrations. Examples of responses are outlined below.

"Hard to say. Over a year, possibly 4-5 wedding per year, more in terms of funerals. Then there are children's dedications (baptisms), significant birthdays etc."

Community Leader

"I think 1 a month. Always hope for more weddings than funerals."

Community Leader

"It feels like 100 – may be 10 hours per week."

Community Leader

### 9.3.5 Number of volunteers at church

Very few participants answered this question but those who did described their whole church as volunteers.

Although types of voluntary work, length of time in voluntary work, participation in community and church events and hours spent on community work and number of volunteers in a church, can describe the examples

participants provided, it is difficult to conclude or define what the estimated value of the Pacific economy is to New Zealand based on this small piece of qualitative research. It does however, provide some insight into the values of Pacific leaders, entrepreneurs, community leaders and fanau and the commitment and dedication to one's family, community and church, and raises the possibility that the question might have to be phrased differently in future research. It may also reflect that in many Pacific cultures 'giving' and 'volunteering' are synonymous and many Pacific people may not relate to the term 'volunteer'.

"All of us volunteer."

"I count the whole church congregation as volunteers, so that would mean about 70 volunteers at our church."

"Every member of the church is considered a volunteer. They volunteer to be a member of the church family, and like families everyone works within the church. We do have some volunteers who are not church members that help out in our store as retail assistants."

"Everyone in a Pasifika Island church is a volunteer, because they consider the church as their house."

"There are probably a dozen regular volunteers who do office administration, cleaning, look after our website, and other jobs."

"Wealth and prosperity was the goal when we came from the islands to NZ. This was in order to help those of our families that needed help but did not have the same opportunities. Wealth and prosperity as a goal is to enable helping your family and furthering God's kingdom."

"I think to prosper is to realise your dreams and potential. Sometimes it can be measured in the amount of money and possessions you have, or the amount of work you do for others, or the sacrifices you make. As Pasifika people we push education very hard, because our parents who came over from the Islands felt that this was how you got the high paying jobs, and when you were earning money you had 'made it'."

"I will answer in terms of the church – the wealth and prosperity we seek and strive for is to further God's ministries. Any money and resources are focused on growing Gods realm. More money and resources equals more ability to do this."

"Our church sets its foundations on the Bible and we are fairly strict and structured in this. We believe wealth and prosperity is whatever God provides for us. Wealth is whatever enables us to prosper God's kingdom.... I guess this is not really what the Treasury will be able to measure or report against money figures."

"If I were to describe 'wealth and prosperity' to a child – my children – I would talk about it in the terms of the wealth of knowledge and value as a person to their church, family and community. I understand that this is a survey regarding the Pasifika economy in NZ, however wealth in terms of economic value comes to us as a by-product of our faith, education and level of respect."

"Wealth and prosperity are things that us islanders strive for when we come over from the islands. It is to have more wealth so that we can help our family back in the islands. Wealth only counts if it is valuable to others, it is only valuable to others if they can use it. As an islander we value knowledge, integrity, respect and alofa (love). All of these we share with others."

"We sometimes speak of wealth as money and possessions. Samoans also speak of wealth as what you can contribute through ability, action and support."

"As a minister of the church I believe that wealth and prosperity is measured both spiritually and materially. It almost feels wrong to think of prosperity in terms of money and/or possessions, however I see that you build up your money and/or possessions in order to further God's kingdom."

"A prosperous life is one that is rich in spirit and founded on biblical teachings. If those are your foundations, then you will be blessed with all you need. In teaching a child about prosperity, it is not all about dollars and cents."

"I think wealth and prosperity also includes happiness and spirituality. I look at someone like Donald Trump who has lots of money and power. He may argue that he is wealthy and prosperous but is he happy? I believe to be prosperous, you have to also be happy – after-all this is what you are striving for, you are striving to be happy."

Church Leaders

# 10 Living Standards Framework

This qualitative component of the research was undertaken to explore and describe the Pacific economy in New Zealand. The report highlights research participants' thoughts and beliefs about wealth and prosperity: identification of economic assets and opportunities; and voluntary work, which all contribute to providing a greater understanding of Pacific New Zealander's view of the economy.

This report has been informed by the Treasury's Living Standards Framework (2017). In addition to financial and physical capital, the Treasury identifies human capital, natural capital and social capital as key, interdependent factors in intergenerational wellbeing (The Treasury, 2017). Optimizing these 'capitals' will be critical in providing Pacific people with greater opportunities, capabilities and incentives to live a life that they value, in which they face fewer obstacles to achieving their goals.

The Living Standards Framework provided a conceptual roadmap for the data gathering and analysis process. Although the qualitative component of this research largely examined the social and cultural capital of Pacific communities in New Zealand, the quantitative data collected by BERL does explore other dimensions of the Living Standards Framework including financial, physical and human capital components. The only component of the Living Standards Framework that was not explicitly examined in the report was natural capital.

This research shows that while Pacific business leaders and entrepreneurs hold significant financial assets and continue to act as enablers of economic development for Pacific people, Pacific peoples' wealth is also intricately aligned with cultural institutions like churches, who often own their own buildings and facilities and therefore have access to significant assets.

The leaders who participated in this research work very hard to earn and contribute positively to the economy. Businesses, like churches, community providers and organisations, are becoming places where Pacific peoples' identities are developed. As well as acting as enablers of economic development for Pacific people, Pacific businesses are developing a growing sense of community involvement and commitment.

In terms of human capital, Pacific respondents including fanau, continued to emphasize the importance of educational success and the need to build a strong, educated and healthy Pacific workforce.

The extent to which leaders in business, communities, churches and fanau participated in a voluntary capacity was difficult to discern. It appears that for many of the participants, the notion of 'voluntary' work was not something they readily identified with. Rather these activities seemed to have been conceptualized as cultural obligations and responsibilities. It was clear, however, that Pacific leaders are multidimensional, committed and talented individuals, who are passionate about creating a better life for themselves, their families, their communities, their churches and for New Zealand

# 11 Conclusion

Findings from this qualitative research indicate that Pacific people are already contributing significantly to the New Zealand economy. Pacific people focus on what they feel is important in their own unique ways. As part of a holistic perspective and prioritisation process, Pacific people are contributing to the four capital products and components of the Living Standards Framework, in particular Pacific peoples' social connectedness, networks and attitudes, which promote collaboration and co-ordination are likely to impact positively on social capital. Pacific churches, Pacific businesses and community based organisations contribute to financial and physical capital. The information captured in this project also confirms that a large proportion of Pacific people in Aotearoa also undertake unpaid work that has not previously been identified and quantified (human capital).

There are, however, areas in which improvement will have direct impact on economic prosperity, wealth and improved health and wellbeing. For example, interviewees believed that increasing tertiary education qualifications of Pacific people, to facilitate the move into the better paying jobs are expected to impact on income levels and wealth creation. This may impact on the type of housing Pacific families can access and may lead to improved health, education and wellbeing outcomes.

The constructive and optimistic view expressed by Pacific businesses suggests that by supporting more Pacific people into business and developing entrepreneurial skills, whilst also developing business acumen, will assist to develop financial, physical, human, and social capital. Exploring opportunities to share the experiences of Pacific community providers (particularly health providers), churches and other existing Pacific businesses with budding entrepreneurs was also identified as an opportunity to develop and grow the Pacific economy.

This research should inform future research in this critical area. It is clear that cultural capital is an important focus for understanding the New Zealand Pacific economy.

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# **Appendix A**

The interview matrix below shows the data being collected from each participant group during interviews and responding to each question. These are the broad areas of church, community assets,

family (household wealth), businesses, non-financial contributions, etc have been focused on because these are key components in Pacific peoples' and communities' economic assets.

Table A.1: Research questions

	Church	Community		
	leaders	leaders	Businesses	Families
Ethnicity	Χ	Χ	Χ	Χ
Family structure	Χ	Χ	Χ	Χ
Age group	Χ	Χ	Χ	Χ
NZ vs. island born	Χ	Χ	Χ	X
ocation (length of time)	Χ	Χ	Χ	Χ
Educational achievement	Χ	Χ	Χ	Х
Employment		Χ	Χ	Х
ncome	Χ	Χ	Х	Х
Home ownership	Χ	Χ	Χ	Х
Church membership		Χ	Χ	Х
Neekly church involvement (time)		Χ	Χ	Х
Church congregation size	Х	Х	Χ	Х
Church structure and processes	Χ	Χ	Χ	Χ
Church contribution (financial)		Х	Χ	Х
Church location and assets	Х	Χ	Χ	Х
Community organisation involvement (Pacific/mainstream)	Х	Х	Χ	Х
Community organisation role and responsibilities	Х	Χ	Χ	Х
Neekly community organisation involvement (time)	Х	Χ	Χ	Х
Community organisation assets	X	Х	X	Х

RQ2: What economic opportunities are available?				
	Church leaders	Community leaders	Businesses	Families
Community aspirations		Х		
Community strengths		Χ		
Community weaknesses		Χ		
Community opportunities		Χ		
Community threats		Χ		
Business aspirations			Χ	
Business strengths			Χ	
Business weaknesses			Χ	
Business opportunities			Χ	
Business threats			Χ	
Church aspirations	Χ			
Church strengths	Χ			
Church weaknesses	Χ			
Church opportunities	Χ			
Church threats	Χ			
Fanau aspirations	Х			
Fanau strengths	Χ			
Fanau weaknesses	Х			
Fanau opportunities	Χ			
Fanau threats	Χ			

RQ3. What is the estimated value of the Pacific economy to New Zealand?							
	Church leaders	Community leaders	Businesses	Families			
Definition of wealth/prosperity	Χ	Χ	Χ	Χ			
Hours a week spent on community organisation activities	Χ	Χ	Χ	Χ			
Koha or fee for weddings, funerals, baptisms	Χ	Х	Χ	Χ			
Volunteers in church, community or business	Χ	Χ	Χ	Χ			
Hours of volunteer work per week	Χ	Χ	Χ	Χ			
Types of community based services	Χ	Χ	Χ	Χ			

# **Appendix B: Demographic Data**

# **Family Structure**

All participants were asked about the number of people who live in their households. Responses spanned from 2 to 11, with the majority of respondents indicating they lived in a household of 5 people.

# **Age Group**

All participants were also asked which age group they belonged to, the box below outlines this question. Participants spanned across a range of age groups. The youngest participants were in the 18-29 age group while the oldest participants were in the 70-79 age group. The most common age group was 40-50 years, with 34 percent of the respondents falling into this age group. According to Statistics New Zealand, the median age for Pacific people was 21 years, and the median New Zealand age was 34 years.<sup>5</sup>

### **New Zealand versus Island Born**

The majority of research participants (54.6 percent) were born in New Zealand, while 45.3 percent were born overseas. This is similar to Statistics New Zealand data, which shows that in 2013, 62.3 percent of people (who identified with at least one Pacific ethnicity, were born in New Zealand (Statistics New Zealand, 2014).

Figure B.1: New Zealand born



## **Education**

All participants were asked what their highest qualification was, of those who responded (n= 40), 12.5 percent of people had a high school qualification as their highest qualification, while those who identified their highest qualification as a 'university level' qualification was 87.5 percent.

Figure B.2: Highest qualification



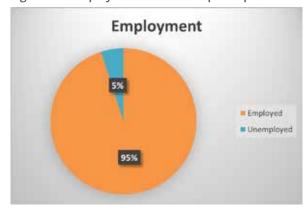
# **Employment**

Business leaders, community leaders and families were asked about whether they were in 'any type of employment'. Of those who responded to this question (n=73), 95 percent of those people were in employment. Participants worked in a range of industries including utilities and construction, financial and insurance, other business services, public administration and safety, education and training, healthcare and social assistance.<sup>6</sup>

<sup>5</sup> The focus of participant groups on Business Community and Church Leadership as well as Families is likely to have contributed to an older average age than Statistics New Zealand produced data on median age.

<sup>6</sup> These categories are drawn from Ministry of Business Innovation and Employment. (2016). Pacific Peoples in the Labour Market – December 2016. Wellington, New Zealand: Author.

Figure B.3: Employment of research participants



# **Annual Income**

Of those who responded to the question regarding annual personal income, (n=25), the most common responses were the income bracket of \$100,000 and over (48%) and \$50,000 - \$100,000 (44%). The median personal income for Pacific people was \$19,700 (Statistics New Zealand, 2014). The majority of participants earned annual incomes over the median personal income for Pacific people in New Zealand.

Figure B.4. Annual personal income



# **Home Ownership**

Of those who responded to the question on home ownership (n=81), 54 percent of respondents owned their own home, while 46 percent of respondents were not homeowners. The research participant's home ownership rate represents a higher rate than the ageadjusted individual home-ownership rate for Pacific peoples' in 2013, which was 24.4 percent.

Figure B.5: Home ownership

