



as well my heart was
near the violet
p run love new
li warst so lane
le but where my
iled steps throught the
bush and oak zephur
ing low shed incense
olness of this lovely su
h hapfines in this true
hiss, jet Heaven, I vould
this if my darling gro
right may song hu
as well my heart was
near the violet
p run love new
li warst so lane
le but where my



Income and housing security amongst creatives in Aotearoa

Time to consider creative solutions to support the creative industry?



Contents

Executive summary	1
Purpose	3
Background	3
Method	3
Findings	4
Paid and unpaid work	4
Household income	4
Income security	4
Income and creative practice	5
Income and living situation	5
Income security and the future	6
Universal Basic Income for Artists and Creatives	6
Tenure	7
Housing security	7
Home ownership	8
Community Arts Housing	8
Conclusion	10

Executive summary

The arts enable us to thrive. A vibrant arts, culture, and creative sector is a vital part of community. An investment in the arts, culture, and creativity is an investment in our wellbeing.

So how can we build the infrastructure needed to better support and strengthen the creative sector?

In mid 2022, the Point Chevalier Social Enterprise Trust surveyed the creative sector to better understand the extent and impact of income and housing insecurity, and the level of interest in artists' community housing and the Universal Basic Income (UBI).

A total of 516 creatives across Aotearoa answered the survey.

Findings

Income security

Much of the work of creatives in Aotearoa is unpaid. Almost all (98%) undertook unpaid work.

Half live in households with a household income under half that of other New Zealanders.

Their income tends to be insecure. Few (14%) had permanent work. Most relied on contract or casual work. One-third were in receipt of income or accommodation support. Many find the lack of income security stressful and this limits the time they can spend on their creative practice.

Many live week to week, move house frequently, and live in unsuitable housing which is not fit for purpose, is cramped, mouldy, or poorly ventilated.

Those with security tend to talk positively about their future. Others are worried about the precariousness of their situation, unable to plan ahead, and are worried about unexpected bills and the threat of homelessness. The uncertainty and insecurity when thinking about the future affects both their creativity, limiting their ability to undertake projects, and their mental health.

Most (81%) supported the introduction of a Universal Basic Income (UBI) in New Zealand.

Housing

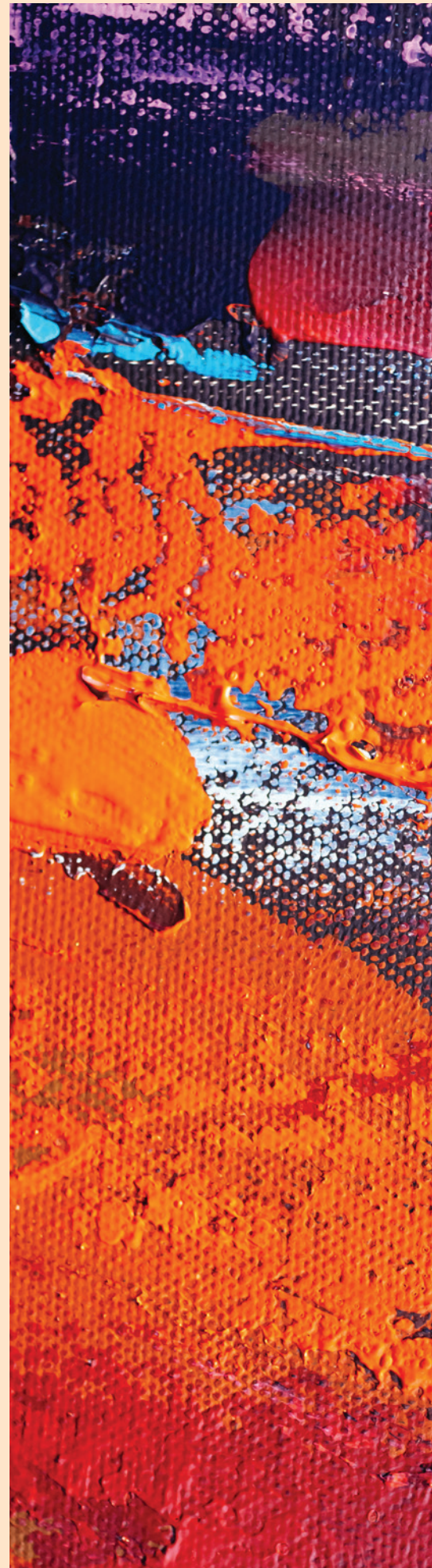
Almost half (45%) of the respondents rent their home. One in ten lived with family or whānau to whom they paid rent or board (10%).

Housing security is an issue for creatives. Almost one-third (31%) have moved more than three times in the past five years, with one in ten (11%) moving five or more times. One in five (26%) said they had been homeless, couch surfed or sought housing assistance at some stage over the past five years.

Most (61%) were currently living in secure housing circumstances, but 10 percent said their situation was unstable. They described living in cars, sleepouts, unconsented housing, transitional housing and house sitting.

Only half (50%) said their accommodation currently meets their needs. One key feature their homes lacked was space to undertake their craft or practice, such as a studio or workshop, where they could connect with other creatives.

There was substantial interest amongst those who did not own their own home, in buying a home.



Three-quarters (74%) of respondents were interested in community arts housing as a concept with a further 23% unsure. When asked what they would find attractive about it, they said they wanted to be around and potentially collaborate with other artists and creatives, and have secure and appropriate housing that met their needs.

If there was community arts housing that suited their needs, over two-thirds (69%) said they would be interested. Around one-quarter (27%) would like to rent, 42% would like to rent to own, 40% would like to own the house, 25% were interested in some form of shared equity, and 33% said they would be interested in leasing from a community arts organisation.

The types of shared housing they would consider included flats (30%), apartments (41%), townhouses (44%), units (36%), or stand alone houses (47%). Younger people were more likely to consider flats, whereas older creatives tended to prefer stand alone housing.

While cost was the most significant consideration, having sufficient space, including access to studio, workshop or rehearsal space, and security of tenure were also considered important. Other considerations were proximity to transport routes and amenities, sufficient privacy, accessibility, light, warm and dry conditions and being pet-friendly. Some were interested in ensuring the accommodation was sound proofed.

There was a willingness to share facilities, such as studio, workshop or rehearsal space, gym space, laundry facilities and gardens. Some said they would be willing to share kitchen, dining and living space.

Conclusion

Artists are leaders, innovators, and storytellers. They have a profound effect on who we are, our identity and how we see the world and possibilities. An investment in arts, culture, and creativity is an investment in people and in the wellbeing of our communities.

Despite the economic contribution those in the creative sector are making to the economy of Aotearoa, and the increasing awareness of the social and cultural importance of the arts to a vibrant community, those working in the sector are amongst the lowest paid in New Zealand. Increasingly, they are being forced out of the cities by high rents and a lack of affordable studio or rehearsal space. Many are working out of unsuitable spaces, such as their living room or garages. Many do not have time the time they need to commit to their creative practice.

The survey findings point to a dire need to improve the income and housing security needs of the creative sector. Housing and income security remain key issues.

It is time for banks, businesses, local government, housing developers and the government to work together to create a system of equitable policies and supports to sustain artists' careers, and enable them to produce the art that benefits us all.

We can learn from international efforts to address this. A UBI for creatives is already being trialled internationally. There are numerous successful examples of community housing¹ initiatives designed to support those in the creative industry.

The survey findings point to a need to strengthen economic infrastructure that supports the arts so we all might benefit from a strong creative sector. It is timely to look towards creative solutions that support those in the creative industry.

1. The Abundant Artist, Artist Housing Projects. <https://theabundantartist.com/artist-housing-projects/>



Purpose

The arts enable us to thrive. A vibrant arts, culture and creative sector is a vital part of the community. An investment in the arts, culture, and creativity is an investment in our wellbeing.

So how we can build the infrastructure needed to better support and strengthen the creative sector?

In mid 2022, the Point Chevalier Social Enterprise Trust surveyed the creative sector to understand their housing needs and look at potential ways to provide support.

Background

As a nation, we're increasingly recognising the benefits of the arts – to ourselves as individuals, to our whānau and communities, as well as to our personal and collective identities. Creative New Zealand's research into New Zealanders' attitudes towards and engagement with the arts show the arts making a powerful contribution to our wellbeing, including helping us get through COVID-19. They have also found that more people are appreciating the role that the arts play in connecting whānau and communities.²

The arts and creative industries help build a sense of inclusion and belonging, and enhance the vibrancy of our lives and world.

The arts are also a vital part of our community infrastructure and economy and benefit us all. The financial impact of the creative sector is significant. It is recognised as an important contributor to the intellectual property and creativity needed to develop an innovative, productive and resilient economy. In 2017, The New Zealand Institute of Economic Research (NZIER) calculated that the sector cumulatively contributed a massive \$17.5 billion to New Zealand's Gross Domestic Product (GDP) – including both the creative industries and creative input to general business activity. This equated to over 130,000 jobs, or over 6 percent of the workforce involved in creative activity – either working as creatives in the industry, or in roles supporting creative industries along with those who bring their creativity to industries traditionally categorised as non-creative.

While there is widespread acknowledgement by the public of the importance of the creative sector in Aotearoa, and recognition of the economic, social and cultural contribution of those working in the creative sector, less attention has been paid to the conditions and infrastructure which supports those undertaking the work; such as access to secure housing and income stability.

Method

The survey was developed to understand the extent and impact of income and housing insecurity, and the level of interest in artists' community housing and the UBI.

The link was shared via Facebook posts and through an article in The Big Idea, an online community of those involved in the creative industry.

A total of 516 creatives across Aotearoa answered the survey, including artists (33%), actors (14%), musicians (11%), writers (11%), painters (8%), illustrators (5%), directors (4%), and circus performers (2%).

2. Creative New Zealand (2020). Nzers and the arts Ko Aotearoa me ōna toi. https://www.creativenz.govt.nz/-/media/Project/Creative-NZ/CreativeNZ/PublicationsFiles/nzers_and_the_arts_2020_research_summary_final.pdf

as well my heart was
near the violet
o my love new
li warst so lano
le hut where my be
led steps throught the
bush and oak zephun
ing loo shed incense
lness of this lovely s
? happines in this true
bliss, jet Heaven, I vou
this if my darling g
right may song be
as well my heart was
near the violet
o my love new
li warst so lano
? hut where my be
led steps throught the
bush and oak zephun
ing loo shed incense
lness of this lovely s
? happines in this true

Findings

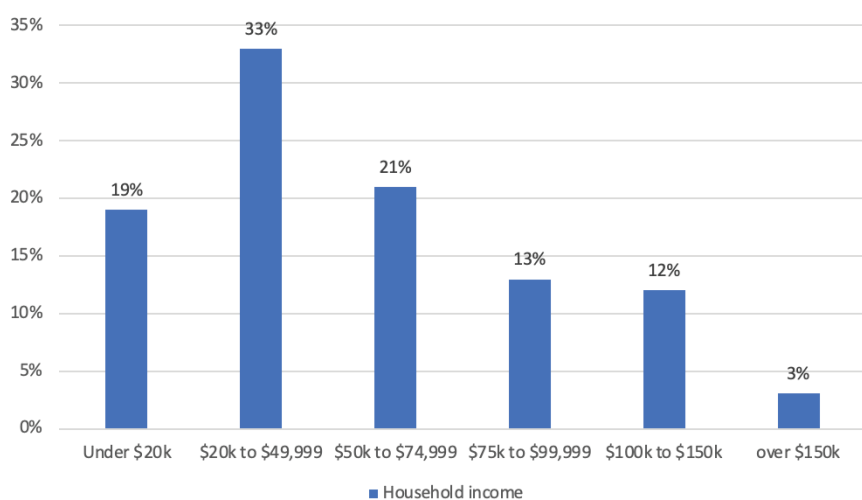
Paid and unpaid work

Much of the work of creatives is unpaid. Over one-quarter (28%) were not currently being paid for their creative work. Many were paid part-time (38%) with a further 23% being paid for 30 hours or more a week.

Almost all (98%) also undertook unpaid work, regardless of whether they were paid or not. Two-thirds (68%) were currently working between 11 and 30 hours a week unpaid.

Household income

The average household income in New Zealand is around \$110,000 per year.³ Most creatives live in households with significantly lower incomes. Half (53%) had household incomes of under \$50,000 per year. Most households comprised 2 (28%), 3 (19%) or 4 (20%) people.



Income security

Very few creatives had permanent work (14%). Most undertook contract (42%) or casual work (21%). Two in five (41%) said their incomes were insecure with a further 16% saying their income was only partially secure. Many of those with secure and stable incomes supplemented their incomes with other work, in particular teaching, hospitality, retail, or gardening work.

“Stable but always on a short runway, always hunting for the next fund just to pay myself.”

“Very unstable for my self-employed creative activities. Stable only in part due to my part-time day job in the admin side of creative industries.”

Over one-third (39%) were in receipt of a benefit or accommodation allowance. Many (39%) relied on financial support from their family and whānau.

While 40% had maintained their income during the global pandemic, half (50%) had a decrease in income as a direct result of the COVID-19 outbreaks, lockdowns, or alert level changes.

“I left the film industry in the wake of Covid-19 as it became too unpredictable to get work.”

It was noted that while many creatives had work cancelled during the time of Covid lockdowns and restrictions, the impact was still being felt.

3. Statistics New Zealand (2022). Household income and housing cost statistics year ended June 2021. <https://www.stats.govt.nz/information-releases/household-income-and-housing-cost-statistics-year-ended-june-2021/>



For example, jobs and teaching were still being affected by the precarious financial situation of their clients.

"(My income is) very unstable due to clients cancelling new jobs because of financial insecurity for themselves too."

"Totally unstable - concerts cancelled, lessons cancelled, students quit learning because music is a luxury for families struggling to make ends meet."

It is noted that the covid subsidies provided a substantial number of creatives with a rare period in which their income was secure.

"With the covid subsidies (my income) was probably the most secure it has been! But performing work has been incredibly unstable and continually disrupted over the past few years."

Many find the lack of income security associated with working as a creative very stressful. This affected their wellbeing and mental health.

"(My income) is very precarious and this is stressful. I had support from WINZ at one point and still get the accommodation supplement."

"Stress, depression - I had expected to be buying a home, starting a family etc. That has been delayed."

"My life is miserable right now, being judged, stressed, and unmotivated."

"I just (feel) poor. Don't feel valued or respected for creative or volunteer work."

Income and creative practice

An insecure income limits the time creatives can spend on their creative practice. Over half (53%) were not spending as much time on their creative practice as they would have liked, mainly as their creative work did not pay them enough, so they had to undertake other paid work to supplement their income.

"My mortgage is huge, so I need to keep my stable job to keep a roof over our heads. My art suffers."

Some worked additional jobs to fund their materials, studio space, or development time.

"I have to work in retail 2 days a week to afford a studio. It's taken me 4.5 years to find an affordable studio."

"As a Moana Pasifika woman I tend to be overlooked for jobs so I'm creating my own, which is unpaid while in development and I have to do this around single Motherhood (more Moana women are single Mothers than any other ethnic group in Aotearoa)."

Income and living situation

Those with income security spoke of the difference it made to their lives.

"I am able to not stress about paying for food on the table and a roof over my head which makes a world of difference to actually be able to look after my overall wellbeing and those around me."

Many respondents, however, described how they live week to week, have had to move house frequently, live with family, or in flats which are unsuitable, in poor condition, or unfit for purpose. Some live in cramped, mouldy, poorly ventilated accommodation. Others have had to move out of the city to afford rent.

"I live in precarious housing and have to move often."

"I can't afford to live in the city. I have moved far out into the country where I am quite isolated. However, I'm able to afford the rent."



"I can't afford to live and pay rent etc if I do my creative work."

"I've been moving a lot because I haven't been able to afford to pay rent"

"I will be priced out of living in Wellington soon."

Some described how paying rent impacted on their ability to buy food or heat their homes.

Income security and the future

Those with a secure income talked positively about their future.

"I am able to live with less anxiety, a more nurtured and healthy, creative lifestyle that allows me to thrive and not live in stress to survive."

Others, however, were concerned about their future and saw a bleak outlook ahead of them. They talked about not being able to plan ahead, about living day to day under the threat of homelessness, and their concerns at getting unplanned bills or expenses.

"It feels precarious, constantly. Hard to plan. Hard to have hope."

"Living on contracts, you always worry you won't pick up another one, which impacts on the family situation. It makes it harder to plan."

"I'm terrified of becoming homeless and losing my rental."

The uncertainty and insecurity when thinking about the future affected both their creativity, limiting their ability to undertake projects, and their mental health.

"I feel like I don't have a future."

"Less able to plan creative events. Less able to commit time to current projects."

"I have little money left over once rent, bills and groceries are paid for. This has impacted my ability to be a productive artist. Which in turn has impacted on my mental health."

Many talked about their inability to have a family, contribute to Kiwisaver, save for a house or their retirement.

"As a freelancer, I cannot make meaningful contributions to my KiwiSaver. I cannot buy a home or have meaningful pension in the future. It is not in the horizon."

"Makes it hard to plan for a family, it also makes getting a mortgage seem quite hard."

"I don't have the fiscal stability to save for a house, or travel, to afford new things, or deal with a major illness or injury. It's hard to think about the future when you're living week to week."

Some were considering leaving the sector as a result of the impact it was having on their lives and mental health.

"Considering leaving the sector because of terrible pay, horrible working conditions and treatment and instability and mental health issues as a result of the above."

Universal Basic Income (UBI) for Artists and Creatives

Most (81%) supported the introduction of a Universal Basic Income in New Zealand. It was pointed out that thanks to the covid relief payments, or superannuation, many had a stable income for the first time. They pointed out what a difference it had made to their stress levels, security and mental health.

"The covid subsidies - it was probably the most stable it has been! But performing work has been incredibly unstable and continually disrupted over the past few years."



“Now receiving the equivalent - retirement age pension - has had a massive effect on my willingness to undertake solo projects. The stress is dramatically reduced. I can undertake projects when they are either realistically viable, or simply worth the risk without the pressure of having to either live off what they return, or manage the losses which also occur.”

Tenure

Home ownership has fallen from 74% in the 1990s, to 65% in 2018; the lowest rate since 1951.⁴ Home ownership amongst creatives, however, is even lower. Just over one-third owned their own home. Twenty percent owned their home with a mortgage, with a further 16% owning their home without a mortgage. Those aged 65 years and over were much more likely to own their own home.

Almost half (45%) of the respondents rented. One in ten lived with family or whānau paying rent or board (10%).

Over half (58%) said that the changes in housing affordability had affected them.

Housing security

Housing security is an issue for creatives. Almost one-third (31%) have moved more than three times in the past five years, with one in ten (11%) moving five or more times. While some of the shifts (28%) were in response to work commitments, touring, finding more suitable accommodation or for personal or family reasons, many of the moves were unwanted or forced. The creatives spoke of unaffordable rent increases, rentals being sold, and being evicted from unconsented houses.

One in five (26%) said they had been homeless, couch surfed or sought housing assistance at some stage over the past five years.

Most (61%) were currently living in secure housing circumstances, but 10 percent said their situation was unstable. They described living in cars, sleepouts, unconsented housing, transitional housing and house sitting.

“I couldn't afford rent so lived as a housesitter.”

“We moved when (the bach) we rented (was sold) and lived in our car and then with L3 (Covid) we had to find somewhere and came to (this) sleepout. We house/pet sit sometimes, so this is quite distracting - but nice to be warm or have a little more space every now and then.”

Only half (50%) said their accommodation currently meets their needs. One key feature their homes lacked was a space to undertake their craft or practice, such as a studio or workshop, or where they could connect with other creatives.

“This house is a rental and they do not want me to have studio equipment, naked flames or polishing motors in this house.”

“Living in a residential zone means that I have to adhere to noise restrictions. Also I could get in trouble with Council for cottage industry, but my carving is my calling. I can't afford to rent or own an industrial workshop so I carve on my deck at home.”

4. Statistics New Zealand. Home Ownership rate lowest in almost 70 years
<https://www.stats.govt.nz/news/homeownership-rate-lowest-in-almost-70-years>



Home ownership

There was substantial interest amongst those who did not own their own home, in buying a home. Most of those wanting to own a home said they did not have a deposit (59%). Around one-quarter had a deposit of around 10-20 percent (28%) or enough to consider buying (13%). Those aged 25-44 years were most likely to have a deposit.

The nature of their work made home ownership challenging for most as their incomes were not secure, they were paid too little to service a mortgage, and house prices were out of reach.

Community Arts Housing

Three-quarters (74%) of respondents were interested in community arts housing as a concept with a further 23% unsure. When asked what they would find attractive about it, they said they wanted to be around and potentially collaborate with other artists and creatives, and have secure and appropriate housing that met their needs.

“Living with like-minded people who I can freely share ideas and concepts with.”

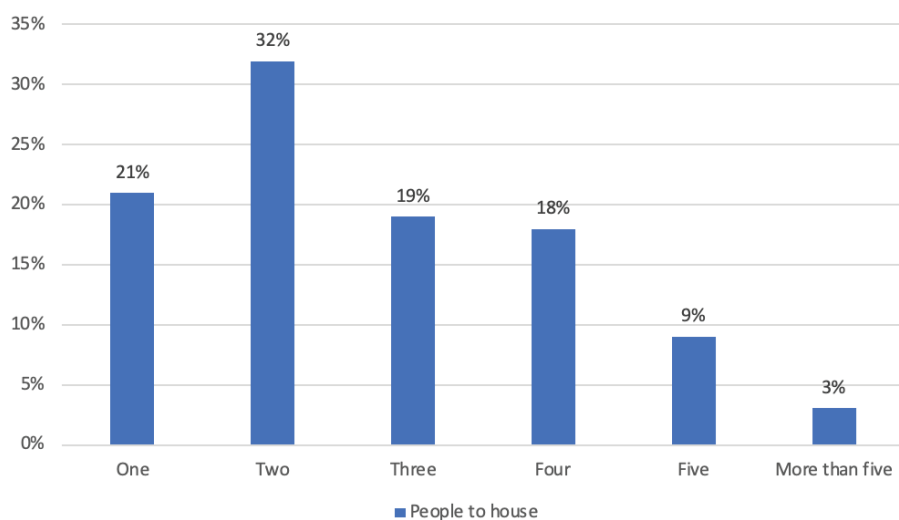
If there was community arts housing that suited their needs, over two-thirds (69%) said they would be interested.

The respondents were given a range of community housing models and could select any which appealed. Around one-quarter (27%) would like to rent, 42% would like to rent to own, 40% would like to own the house, 25% were interested in some form of shared equity, and 33% said they would be interested in leasing from a community arts organisation. The older the artist, the less interested they were in renting.

Around 37% would be prepared to relocate to another suburb and 23% would be willing to relocate to another city if community housing was an option. Around one in five (22%) were not sure. Younger creatives were much more likely to be willing to relocate to another city.

The types of shared housing they would consider included flats (30%), apartments (41%), townhouses (44%), units (36%), or stand alone houses (47%). Younger people were more likely to consider flats, whereas older creatives tended to prefer stand alone housing.

For those interested in the concept, community arts housing would need to home a range of household sizes.



While cost was the most significant consideration, having sufficient space, including access to studio, workshop or rehearsal space, and security of tenure were also considered important. Other considerations were proximity to transport routes and amenities, sufficient privacy, accessibility, light, warm and dry conditions, and being pet-friendly. Some were interested in ensuring the accommodation was sound proofed.

There was a willingness to share facilities, such as studio, workshop or rehearsal space, gym space, laundry facilities and gardens. Some said they would be willing to share kitchen, dining and living space.

The respondents were particularly interested in being part of a community. One-quarter said their current accommodation lacked access to studio space. In a recent community consultation, creatives stressed the importance of having opportunities to interact, teach and learn from each other.⁵ They see conversations and collaboration with other creatives and experiencing different art forms as inspiring and sparking innovation. They believe this is missing from the creative scene and say this is essential for the arts to develop, grow and improve as a whole.

“Art makes you see the world in a different way... it makes you experience or feel something different. These conversations, these art forms, help us see the world in a different way and help spark new ideas. They are critically important to a vital arts community.”

Both the survey and consultation pointed to a lack of affordable studio and rehearsal space with many creatives working in their homes, garages or small spaces, alone with limited opportunity to interact with other artists.

5. Woodley, A. (2020). Building one. Community consultation. Point and Associates.



Conclusion

Arts, culture, and creativity is vital infrastructure. Like other community infrastructure such as transport and schools, the arts, culture, and creative sector needs the same support.

Artists are leaders, innovators, and storytellers and have a profound effect on who we are, our identity and how we see the world and possibilities. An investment in arts, culture, and creativity is an investment in people and in the wellbeing of our communities.

Despite the economic contribution those in the creative sector are making to the economy of Aotearoa, and the increasing awareness of the social and cultural importance of the arts to a vibrant community, those working in the sector are amongst the lowest paid in New Zealand. Increasingly, they are being forced out of the cities by high rents and a lack of affordable studio or rehearsal space. Many are working out of unsuitable spaces, such as their living room or garages. Many do not have time the time they need to commit to their creative practice.

While housing affordability is an issue for many New Zealanders, challenging economic circumstances have put home ownership even further out of reach for many of those working in the creative sector. Their access to credit is impacted by low and fluctuating incomes, associated with intermittent contracts, the tendency towards project based nature of work in the arts, including periods of unemployment. Many in the creative sector are recovering from the economic impact of Covid-19.

It is time to work together on policies which puts artists and creativity at the centre of efforts to improve our shared wellbeing.

It is time for banks, businesses, local government, housing developers, and the government to work together to create a system of equitable policies and supports to sustain artists' careers, and enable them to produce the art that benefits us all.

We can learn from international efforts to address this. A creatives' UBI is already being trialled internationally. In recognition of the unstable income of artists and the impact of Covid-19 on the creative sector, Ireland, for example, is currently piloting a Basic Income for the Arts pilot scheme. Approximately 2,000 artists, musicians, actors, and other entertainers are being provided with a basic income of about €325 per week. It will run over a three year period (2022 - 2025) and is open to eligible artists and creative arts sector workers. Eligibility is based on the definition of the arts as contained in their Arts Act 2003;⁶

“arts” means any creative or interpretative expression (whether traditional or contemporary) in whatever form, and includes, in particular, visual arts, theatre, literature, music, dance, opera, film, circus and architecture, and includes any medium when used for those purposes”.

While still in its early stages, the impact of the UBI on income precarity and creatives' mental health is currently being evaluated.

Similarly, there are multiple examples and models of community housing developments which have been successfully implemented internationally.

The survey findings point to a need to strengthen the infrastructure so we all might benefit from a strong creative sector. It is time to look towards creative solutions that support those in the creative industry.

6. Department of Tourism, Culture, Arts, Gaeltacht, Sport and Media. Ireland's Basic Income for the Arts pilot scheme launched by Government. 5 April 2022. gov.ie - Ireland's Basic Income for the Arts pilot scheme launched by Government (www.gov.ie)



Thank you

This report was prepared by Point and Associates for the Point Chevalier Social Enterprise Trust. We would like to thank Emeritus Professor Charles Crothers who helped undertake the statistical analysis, and Sandra Terpstra from Point Design for the design of the report (it is so much more readable!) And of course we would like to give special thanks to the 516 creatives across Aotearoa who took part in the survey and told us their stories. We hope this report will help make the changes needed to support our creative sector to produce art that tells our stories, challenges our perspectives and adds colour and vibrancy to our lives, communities, to Aotearoa and our world.

The Point Chevalier Social Enterprise (PCSET) was formed in late 2014 and received full charitable trust status in 2019 (CC57177). Its purpose is to be a social activator, creating community opportunities that are fun and fulfilling. It aims to connect with all ages in a diversity of projects that includes education, creative arts, heritage renewal, urban design, well-being and social progress.

