Public housing and child wellbeing

Motu Public Policy Seminar

1 December 2025

Dr Jaimie Monk

jaimie.monk@motu.org.nz

Motu economic & public policy research

Contents

- Introduction

- Method

- 2–9-year SDQ trajectories

- 12-year quality of life results

- Conclusions and policy implications
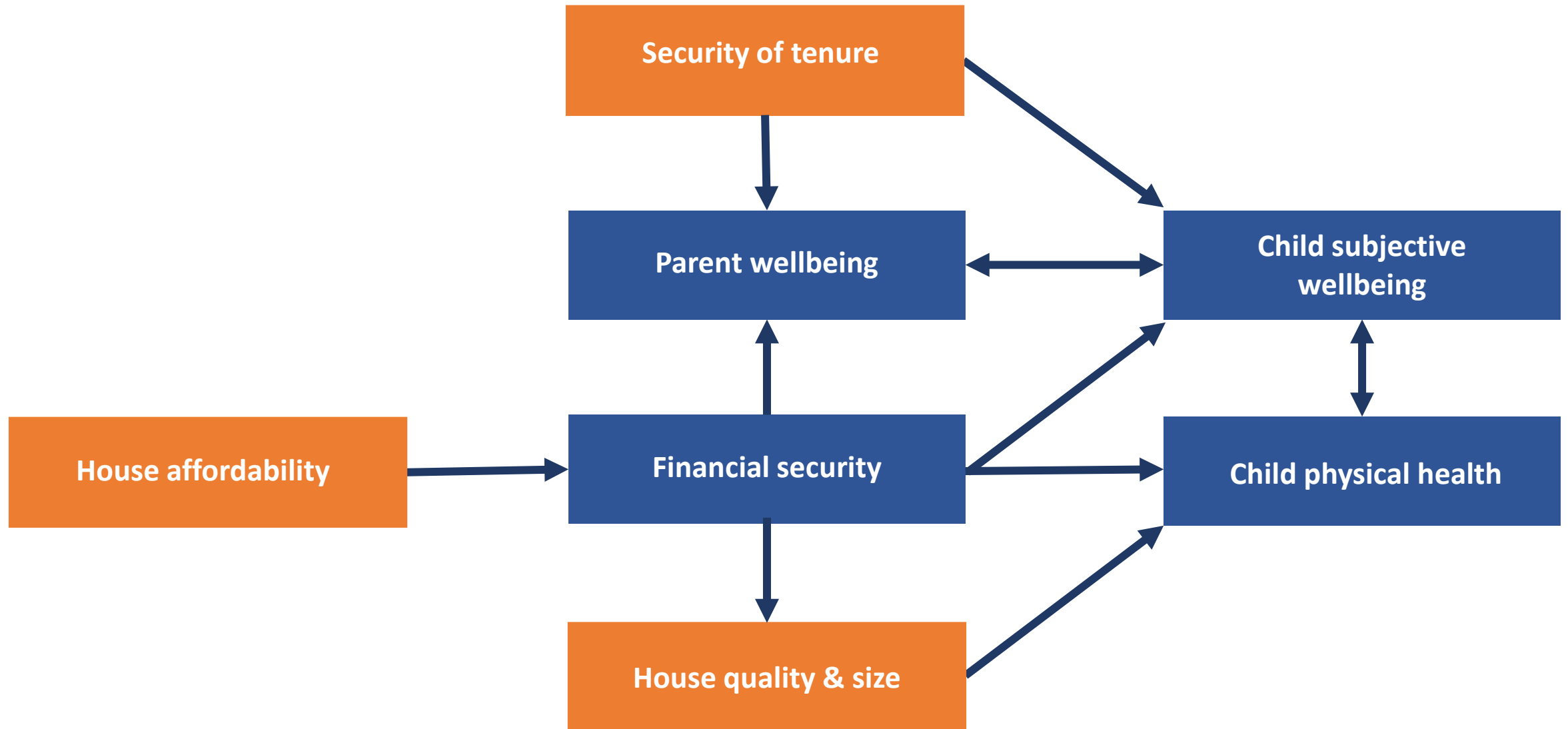

Source: Getty Images

What were we interested in?

- What are the wellbeing trajectories for children who receive public housing during the crucial early years?

- How do these trajectories differ from children who start life in other tenure types?

- Are the findings similar for tamariki Māori?

Figure 1: Pathways housing is theorised to affect child wellbeing

Method

Growing up in New Zealand

- A child-focused longitudinal study following **6,852 children** in the Auckland and Waikato regions, starting in 2009/10.

- Diverse and broadly generalisable to the New Zealand population in terms of ethnicity and socio-demographic variables (at the beginning).

- Behavioural trajectories focus on mother and child data (mother-reported) from the **pregnancy to 8-year-old** waves.

- 12-year quality of life analysis uses **child-reported** data.

Outcome variables - Child behaviour

Developed from the Strengths and Difficulties Questionnaire (SDQ)

Two-factor model	Three-factor model	Five-factor model
Strengths	Strengths	Prosocial behaviour
Difficulties	Internalising problems	Emotional problems
		Peer relationship problems
	Externalising problems	Hyperactivity/inattention
		Conduct problems

Outcome variable – Quality of life analysis

Quality of life - Developed from the KIDSCREEN-10 measure.

Captures children's **self-reported** quality of life. Measured here at 12 years of age.

10 questions such as "have you felt full of energy?" and "Have you had fun with your friends?"

We then use multivariate OLS regression to assess the relationship between initial housing tenure and 12-year quality of life.

Key independent variable - Initial housing tenure

Four categories based on a mother's response to legal ownership of her home:

1. Private ownership (outright, or with a mortgage) (52.3%)
2. Public rental (9.1%)
3. Private rental (35.8%)
4. Other (2.9%)

Growth curve analysis

Growth curve models comprise two parts and can be expressed as:

$$y_{it} = \gamma_{00} + \gamma_{10}x_{it} + u_{0i} + u_{1i}x_{it} + \varepsilon_{it}$$

where $\gamma_{00} + \gamma_{10}x_{it}$ is a fixed effects component that captures the estimated mean intercept γ_{00}, and mean growth rate γ_{10} ,
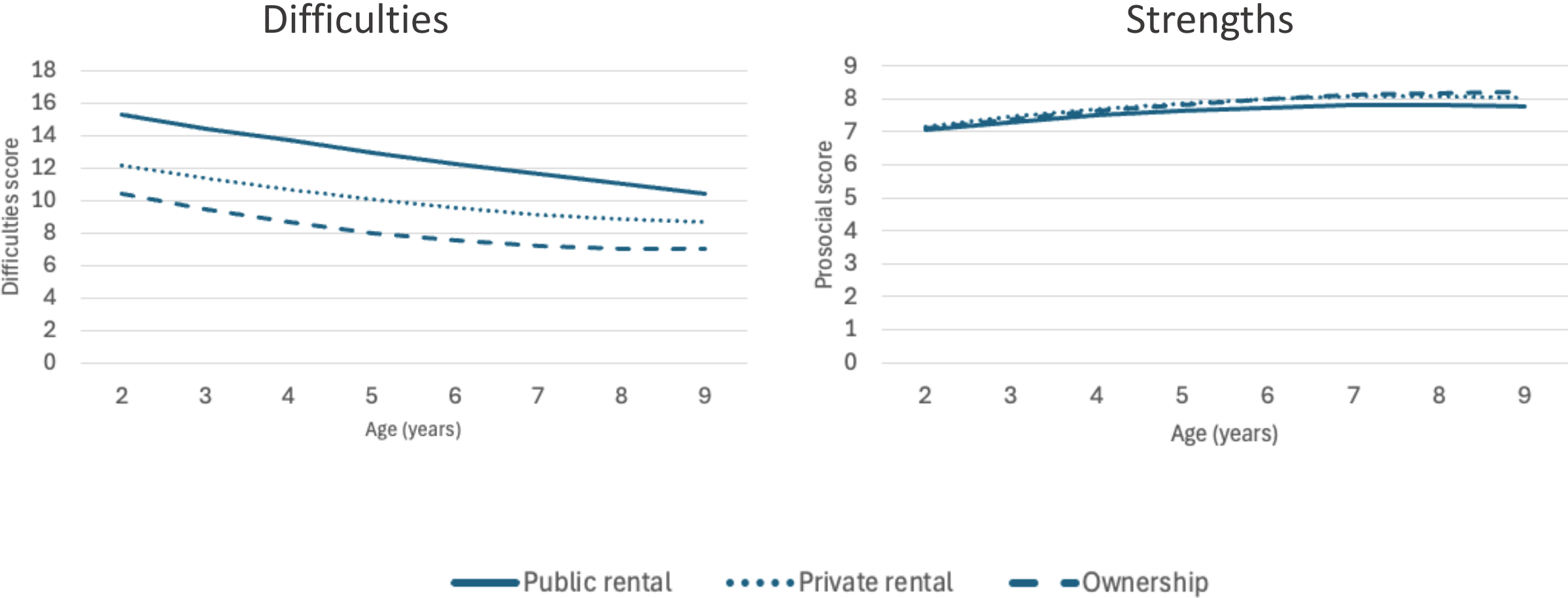
and $u_{0i} + u_{1i}x_{it} + \varepsilon_{it}$ is a random effects component which captures the deviations of the individual growth trajectories from the mean trajectory.
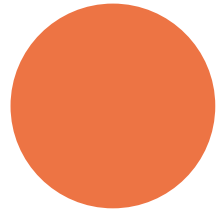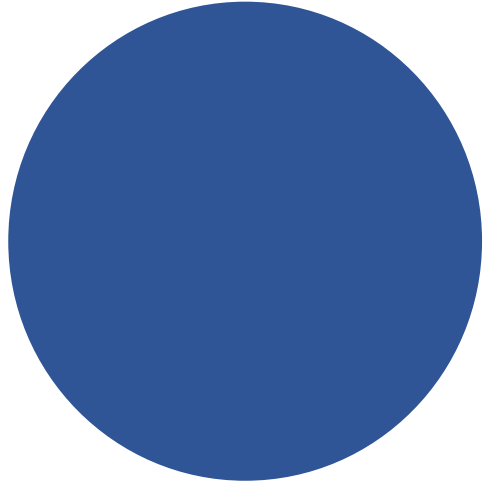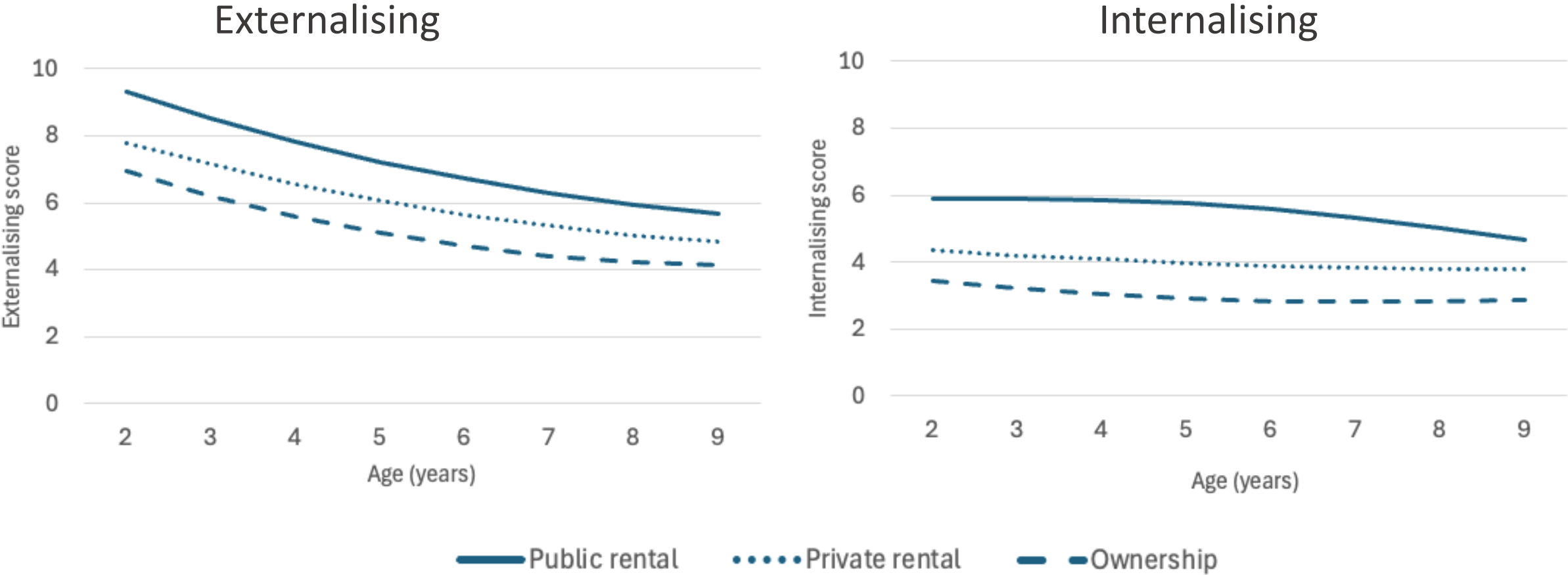
SDQ trajectory results

2 years – 9 years

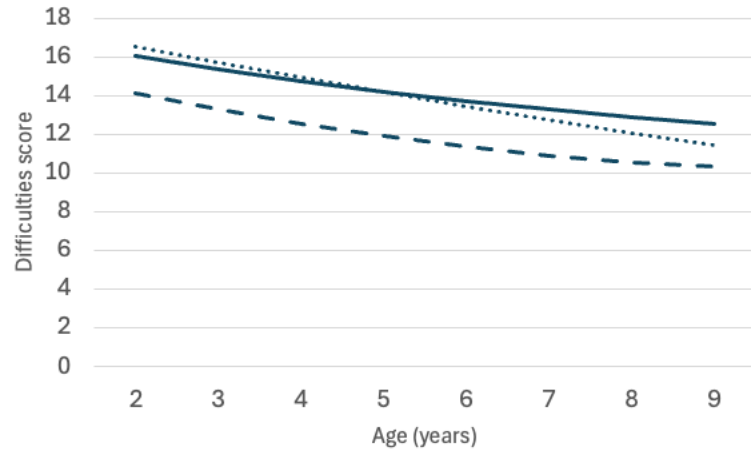# Figure 2: Trajectories of socio-emotional development by initial housing tenure

Difficulties | Strengths

Public rental ••••• Private rental ▬ ▬ Ownership

Figure 3: Trajectories of socio-emotional development by initial housing tenure

Externalising

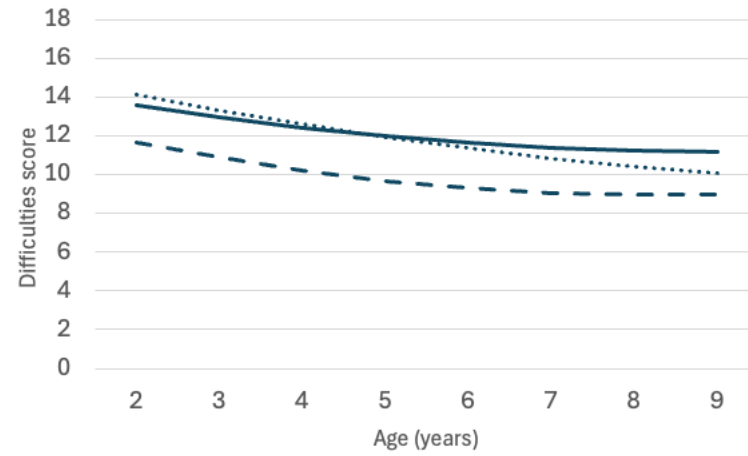Internalising

Public rental ••••• Private rental — — Ownership

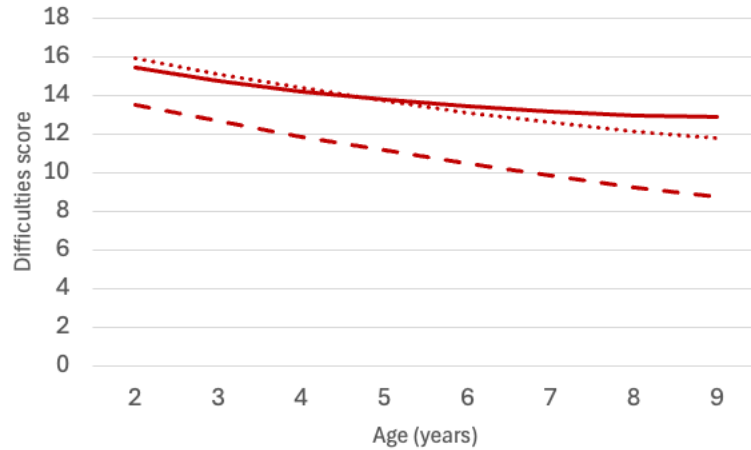Source: Growing Up in New Zealand, DCW0, DCW1, DCW2, DCW5, DCW8

Public rental | **Private rental** | **Ownership**

Legend:
- – – Boys two parent
- —— Boys single parent
- ····· Boys with relatives
- – – Girls two parent
- —— Girls single parent
- ····· Girls with relatives
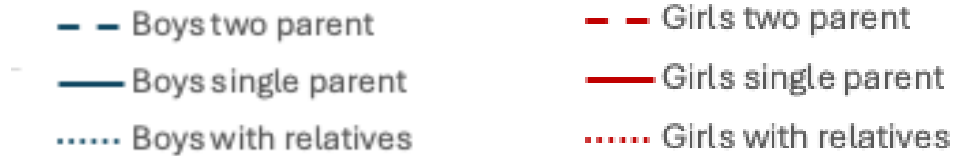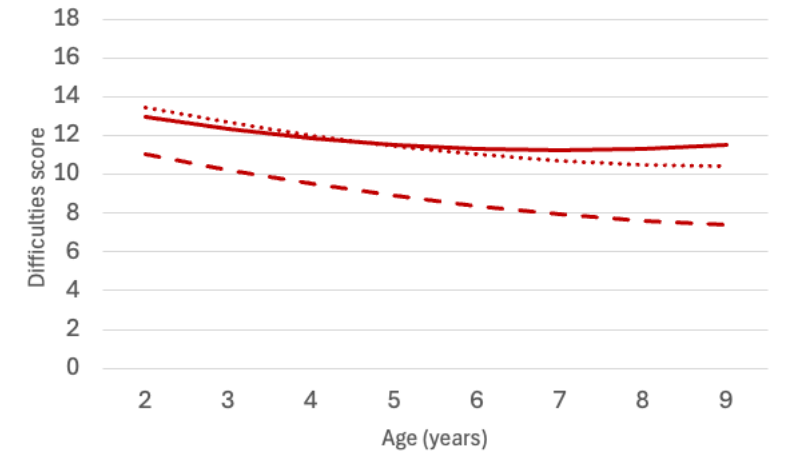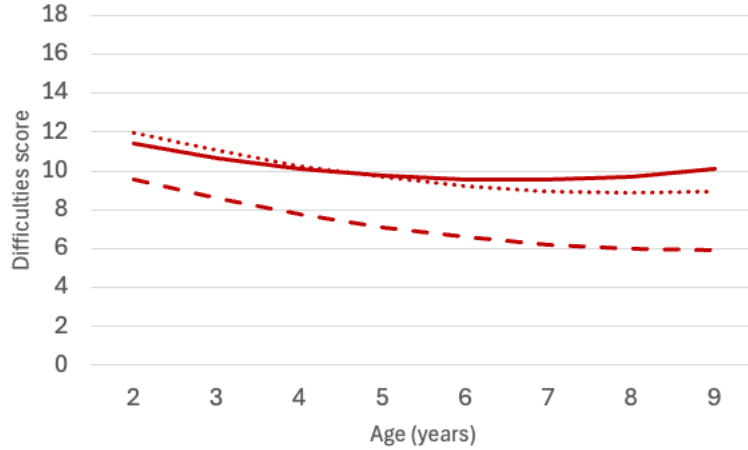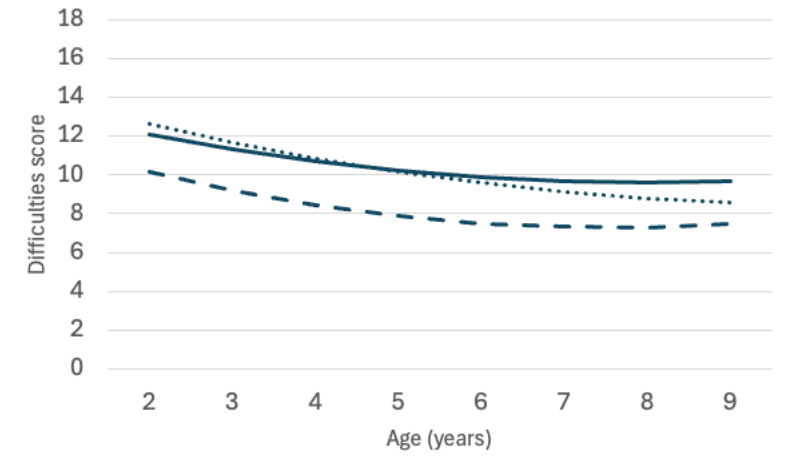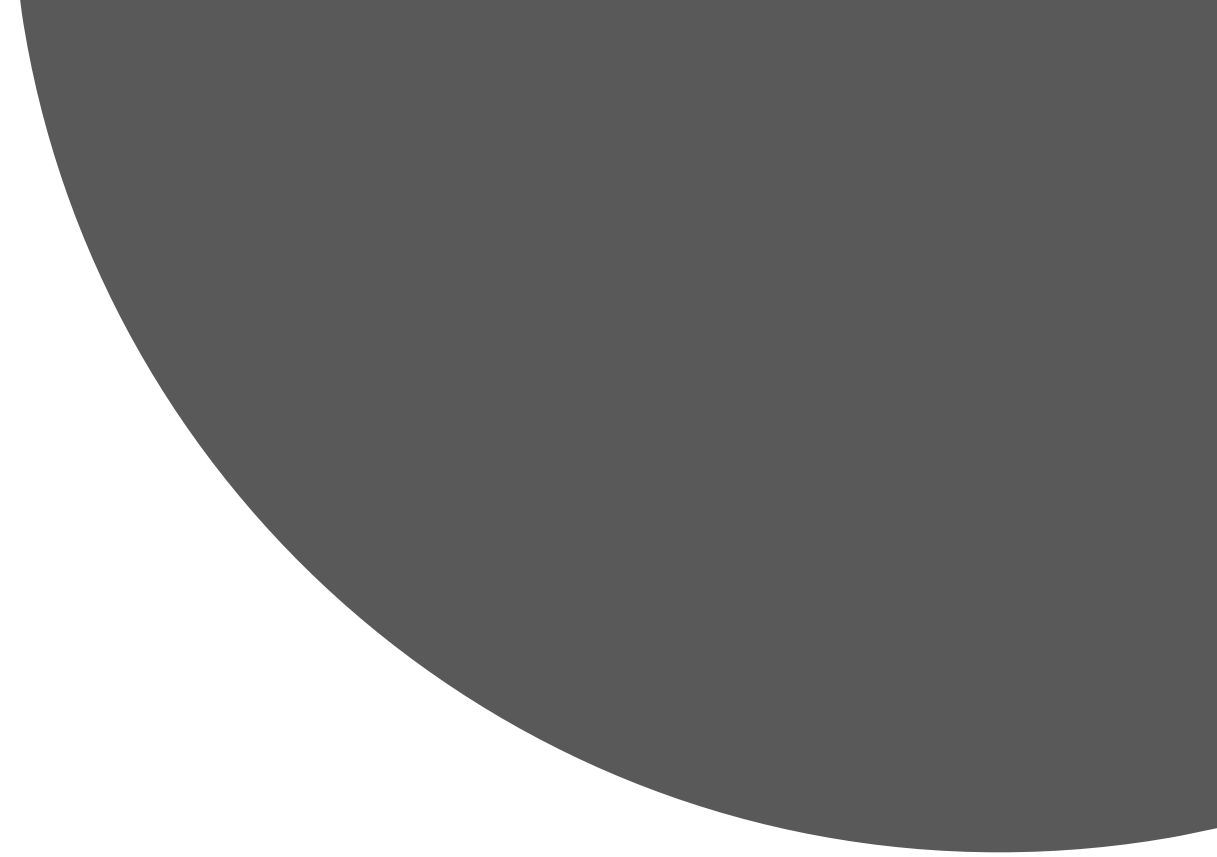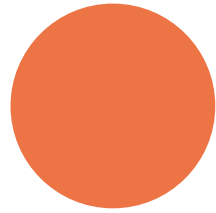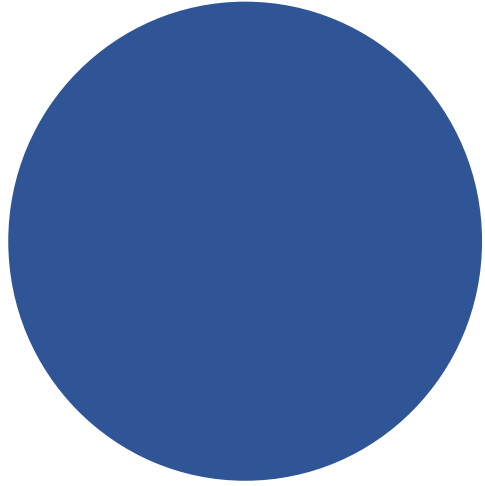
Quality of life results

12 Years

12-year quality of life

- Quality of life similar across tenure types.

- Kids seem surprisingly resilient to moving.

| Quality of life (12yr) (z)	(1) Tenure	(2) Mobility	(3) Tenure + mobility	(4) + socio-demographic controls	(5) + endog. controls
Tenure (ref: ownership)					
Public rental	-0.158*		-0.099	0.047	0.004
Private rental	-0.103***		-0.069**	-0.022	-0.039
Other tenure	-0.003		0.014	0.061	0.133
Residential mobility (ref: none)					
One move		-0.031	-0.023	-0.033	0.010
Two moves		-0.031	-0.017	-0.015	0.037
Three moves		-0.071	-0.051	-0.046	-0.009
Four moves		-0.131**	-0.106	-0.098	-0.013
Five + moves		-0.151***	-0.115**	-0.075	<0.001
Socio-demographic controls	NO	NO	NO	YES	YES
Endogenous controls	NO	NO	NO	NO	YES
Constant	0.020	0.047	0.062	-0.367	-0.187
Observations	6,852	6,852	6,852	6,852	6,852
R-squared	0.003	0.004	0.005	0.044	0.378

12-year quality of life cont.

What kids suggest is important:

Relationships, friendships and time outdoors

Quality of life	(5) + endog. controls cont.
Parent-child closeness (z)	0.331***
Freq. bullying last term (ref: never)	
Once or twice	-0.284***
Every few weeks	-0.306***
Once a week	-0.456***
Several times a week+	-0.590***
Teacher/child relationship (z)	0.275***
Freq. time outdoors (ref: never)	
Once a week	0.037
Several times a week	0.142***
Once a day	0.252***
Several times a day	0.351***
Constant	-0.187
Observations	6,852
R-squared	0.378
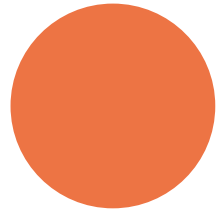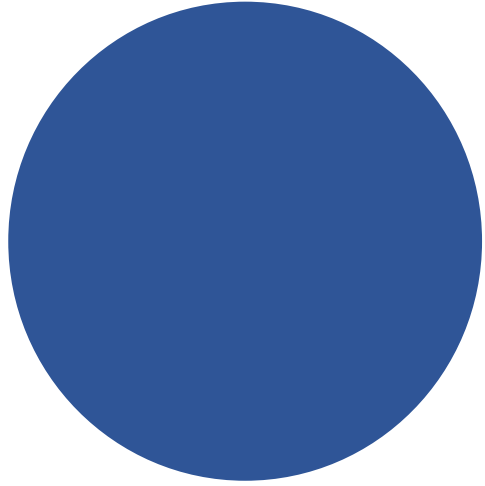
Conclusions

- Conclusions
- Policy implications

Results

- Wellbeing disparities are greatest in the early years, but start to converge over time.

- Trajectories were similar for tamariki Māori

- Child strengths/prosocial behaviour does not vary by tenure.

- Household structure is an important part of the picture when assessing housing and child wellbeing.

- Most children seem resilient to the effects of moving frequently at 12 years.

Considerations

- While child behaviour outcomes converge over time, disparities exist when children start school and these may set children on poor educational pathways.

- We don't know what happens into the teenage years.

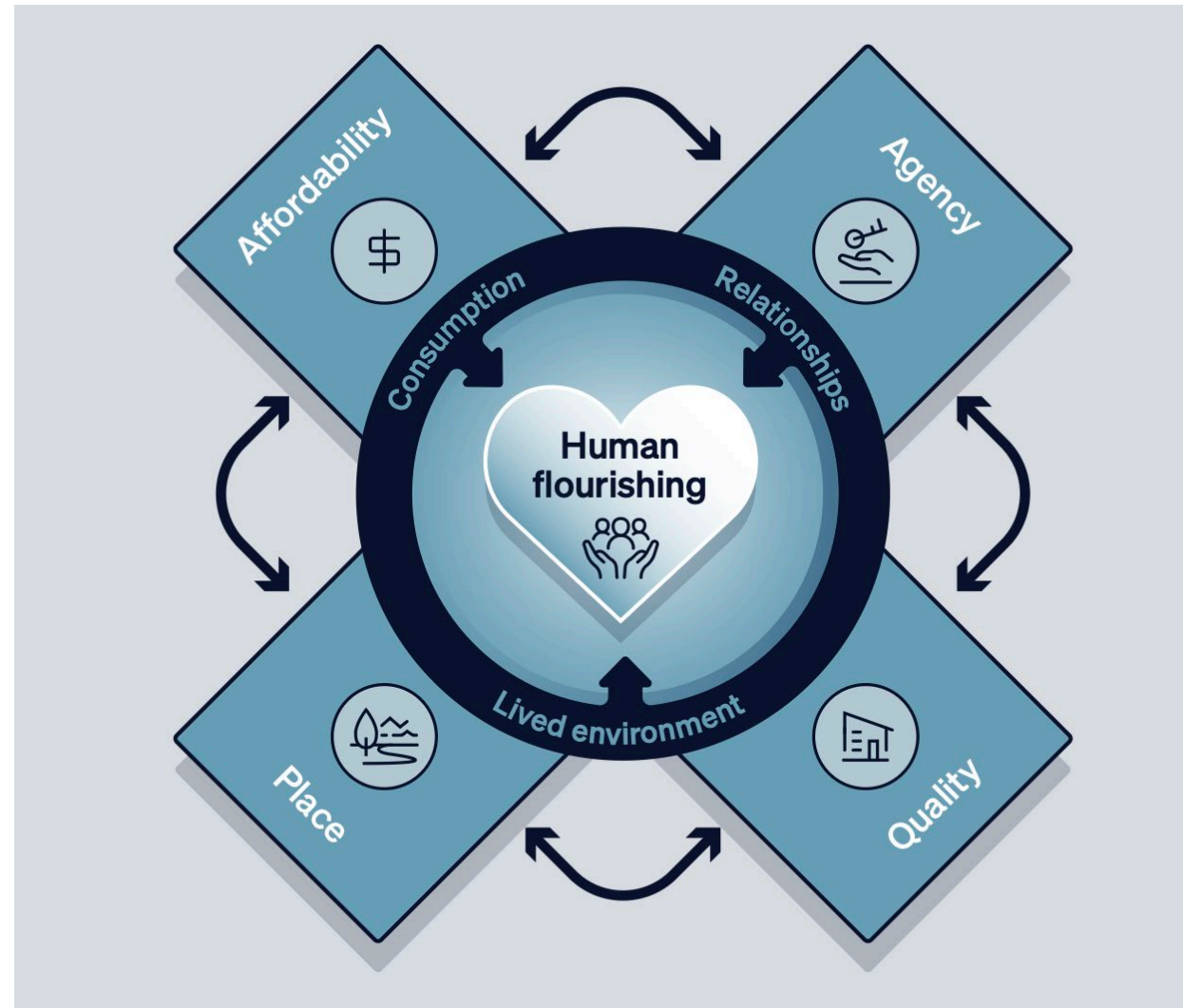- Limitations to the SDQ as a measure.

Policy implications

- Children's housing needs requires a developmental perspective. **Early years' support is important**.

- Housing can be a big source of stress for parents. Housing support has flow on benefits for children's development.

Source: Getty images

Example: applying this knowledge to Home Foundation

Questions?

jaimie.monk@motu.org.nz

Or find me on LinkedIn

Source: Getty images

Placebo analysis