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Tenure insecurity and exclusion: older people in New Zealand's rental market

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Abstract

Declining homeownership among older people throws a spotlight on tenure insecurity. Almost 97,000 people aged 65 and older live in rental accommodation now, and this is expected to rise rapidly as younger renters reach retirement. Older tenants are potentially marginalised in a highly competitive rental market with few provisions relating to tenure security. Despite evidence that older people are among preferred tenants, they can also face unrealistic expectations from landlords about their capacity to maintain a tenancy. Furthermore tenure security may be compromised as housing needs associated with age and health are poorly met by the market. This paper reports on interviews with older tenants in two of New Zealand's regions with high proportions of older people. Older tenants suggest that tenure security is multi-faceted including a good relationship with the landlord, a comfortable, well maintained dwelling, and affordable rent.

Keywords: tenure security, ageing population, rental housing

Introduction

New Zealand is experiencing significant population ageing at the same time as homeownership is falling rapidly. Overall, 14.3 percent of New Zealand's population is aged 65 and over. This is expected to rise to 24 percent by 2036 (Statistics New Zealand, 2013). While around 60 percent of those aged 65 and older are owner-occupiers, older people are becoming more reliant on the rental market. Almost 97,000 people aged 65 and older live in rental accommodation now. Renting among those in mid-life and older is expected to increase, as younger cohorts find it impossible to achieve homeownership thus becoming lifelong renters, and others who expect to reach retirement as owner-occupiers fall out of homeownership. The latter is an international phenomenon and attracting a growing body of research on the impacts of precarious housing careers where personal shocks, combined with structural changes to the economy and labourmarket, changes in welfare and housing policies and rising house prices result in loss of homeownership (Beer, Faulkner and Gabriel 2006; Colic-Peisker, Ong and Wood 2015; Herbers *et al.* 2014).

In New Zealand where it is expected that homeownership underpins older people's living standards and financial security (Saville-Smith 2013), the growing number of older renters raises major policy questions about the security and adequacy of housing as we age. Overseas research shows that older renters are more likely than older homeowners to lack resources, have poorer physical and mental health, lower subjective wellbeing, be more prone to housing stress and to experience tenure

insecurity (Rugg and Croucher 2010; Freilich *et al.* 2014; Izuhara and Heywood 2003; Connolly 2012; Herbers *et al.* 2014). They are also more likely than older owner-occupiers to report social isolation and to experience social stigma and negative relationships with landlords (Morris 2012; Colic-Peisker *et al.* 2015; Fear *et al.* 2004). Harassment and financial abuse by the landlord, failure to carry out repairs and invasion of privacy serve to increase both actual and perceived tenure insecurity. Often older tenants do not ask for repairs and maintenance, because they fear that it will result in a rent increase or eviction (Izuhara and Heywood 2003; Freilich, *et al.* 2014; Carlton, *et al.* 2004). In New Zealand these problems are likely to be exacerbated by the residual and very lightly regulated nature of the rental market.

New Zealand's positive ageing policy barely recognises the growing population of older tenants (Office for Senior Citizens 2015:21; Ministry of Health 2016:23), and almost no research has been conducted about this group. Little is known about their characteristics, housing histories, circumstances and changing needs, and the implications of renting for them as they age. This paper contributes to understanding the lived experience of older renters and the conditions they face in a very lightly regulated private rental market with few provisions relating to long-term tenancy and tenure security. This paper reports on qualitative research conducted as part of an Ageing Well National Science Challenge research programme, *Life When Renting*, which explores the implications of falling home ownership and growing dependence on the rental market for older people.¹ The research is concerned with the extent to which renting impacts on older people's ability to age in place, to participate in their communities and their health and wellbeing. Drawing on interviews with older renters, this paper focuses on their experiences of tenure security; not only the legal protections around tenancy conditions, but also other elements identified in the research literature as crucial for security, such as rental affordability, dwelling condition and suitability (Hulse and Saugerers 2008; Freilich *et al.* 2014). Also important for tenure security is a stable home base where people can be themselves and feel in control (Colic-Peisker, Ong and Wood 2015; Morris, Hulse and Pawson 2017). Making a house a home can be difficult to achieve in a rental market such as New Zealand's, in which tenure insecurity is embedded.

This paper commences with a discussion of tenure security and New Zealand's weak tenure security provisions. It then situates older people in New Zealand's rental market and comments on their particular vulnerability to tenure insecurity. The interview method and participants' characteristics are described. This is followed by discussion of participants' experiences of moving and key elements of tenure security: rental affordability, dwelling comfort and functionality, choice and control at home and perceptions of tenure security. Concluding comments consider issues this study raises about housing policy and services for older people.

Tenure security

Tenure security as a legal right refers to the tenant's right to remain in their dwelling providing certain conditions are met. Reviews of tenure security legislation and policies across Australia, North America, the United Kingdom and Europe show considerable variation (Hulse and Saugerers 2008; Freilich *et al.* 2014; Hulse, Milligan and Easthop, 2011). Nevertheless, the critical elements contributing to tenure security cover:

- Rent setting and controls. Rental levels and rental increases affect the ongoing affordability of the tenancy and can precipitate a tenant moving.

¹ <https://renting.goodhomes.co.nz/>

- Lease term, which determines the degree of certainty over the duration of tenancy.
- Termination and eviction provisions, which determine the level of certainty and choice tenants have over their stay.
- Repairs, maintenance and modifications. Whether those are done or not done can affect dwelling condition and suitability, and impact on the tenant's ability to stay in the dwelling.

The literature also identifies other elements considered to support tenure security including:

- Improving tenants' knowledge of tenant rights and responsibilities, and their capability to sustain tenancies.
- Improving landlords' understanding of legal obligations and tenancy management.
- Instruments to increase the stock of affordable housing to reduce price barriers for low-income tenants.

Compared to other jurisdictions, New Zealand has a weakly regulated rental sector and minimal tenure security provisions. It is one of the few countries that allow termination without grounds (Martin, Hulse and Pawson 2017). The Residential Tenancies Act 1986 (the Act) regulates all tenancies, whether they are public (government, council), private or operated by community housing providers (CHPs).² Key features of the Act are:

- There is no definition of tenure security.
- No minimum or maximum length of tenancy is specified. The most common form of tenancy is the periodic tenancy, i.e. there is no fixed rental period. Either the landlord or the tenant gives written notice to end the tenancy. Fixed term tenancies can be negotiated between the tenant and landlord. When the term expires the tenancy reverts to a periodic tenancy, unless another fixed term is agreed or the tenancy ends.
- A landlord does not have to give a reason for ending a tenancy. For a periodic tenancy, the usual period of notice that a landlord must give a tenant to terminate the tenancy is 90 days. However, the minimum period can be shortened to 42 days under specific circumstances.³
- A rent increase may be made once every 180 days, and the landlord must give notice of the increase to the tenant. If the tenancy is for a fixed term, no increase is allowed during that term, unless permitted under the tenancy agreement. The amount a rent can be increased is not regulated, other than a provision allowing a tenant to apply to the Tenancy Tribunal if they believe their rent to be substantially above market rate.
- There are few house condition provisions and no specification of housing quality, although regulations introduced in 2016 require insulation and smoke alarms to be installed. The landlord is required to maintain the premises in a reasonable state of repair and comply with relevant building, health and safety legislation. There are provisions requiring the landlord to compensate the tenant for reasonable expenses where the tenant has paid for serious and urgent repairs, which were not caused by a breach of the tenancy agreement, and where the tenant advised the landlord of the state of disrepair.

New Zealand's rental housing market and older people

Over 450,000 households rent their home in New Zealand (35.2 percent of all households). The rental market is dominated by private landlords, with 22.7 percent of households living in private rentals

² Not-for-profit housing providers.

³ The property is sold and the new owner wants vacant possession; the owner or a member of the owner's family wants to live in the dwelling, or the property is normally used or employee accommodation.

(Statistics New Zealand 2014). Private rental stock sits around the average when compared to European countries, and is similar to Australia (Hulse, Milligan and Easthope 2011). However New Zealand's rental market differs in crucial ways from other jurisdictions:

- Whereas private rental housing is the long-term tenure choice of middle-income as well as lower-income households in several European countries (Hulse, Milligan and Easthope 2011), in New Zealand, renting has long been seen as residual housing and transitional to homeownership, rather than a long-term tenure choice comparable to homeownership.
- The public and CHP housing sectors are considerably smaller than those of several European countries and England. The crown agency housing provider, Housing New Zealand Corporation (HNZC) is the largest landlord (over 64,000 properties), followed by councils (13,400 units), and CHPs, which manage an estimated 13,000 units.⁴
- Housing subsidies in comparable countries include rent assistance payments, landlord tax incentives, subsidies and other financial assistance (Martin, Hulse and Pawson 2017). In New Zealand the dominant form of direct housing subsidy is the Accommodation Supplement (AS), a payment to assist people with a limited income and limited assets to meet their accommodation costs. The way in which the AS is designed means that it only partially subsidises the unaffordable rental. The private rental market is reliant on the AS, with around 40 percent of those renting privately receiving it (Johnson, Howden-Chapman and Eaqub 2018). HNZC and some CHPs provide income-related rents. Council tenants access the AS, and while council rentals are usually not at full market rate, councils generally set their rent to trigger the AS.
- Like Australia, New Zealand's private rental stock is similar in building type to owner-occupied stock, whereas in some European countries, Canada and the United States, the rental stock is primarily multi-unit or apartment, in contrast to owner-occupied stock (Martin, Hulse and Pawson 2017). This housing stock churns between rental and owner-occupied.
- There is a very low investment into rental new builds (Johnson, Howden-Chapman and Eaqub 2018) and very few large corporate or institutional investors compared to the United States, Ireland and some European countries (Martin, Hulse and Pawson 2017). The common profile of the private landlord in New Zealand is an 'accidental' landlord with few properties, who focus on capital gain and income stream rather than return on investment (Saville-Smith and Fraser 2004; Witten *et al*, 2017).

The *Life When Renting* research programme's analysis of Statistics New Zealand census tenure data shows a growing number of older people rely on the rental market for their housing, with a 44 percent increase in renting among those aged 65 and older, from 1986 to 2013.⁵ Almost 19 percent of that age group lived in rented accommodation in 2013. Renting proportions increase steadily throughout older cohorts, from a low of 14.5 percent in the 65-69 age group in 2013 and peaking in the 80-84 age group at 28.5 percent. Renting is growing steadily for younger age groups. Percentages renting in the 40-45 age group rose from 19.5 percent in 2001 to 31.3 percent in 2013. These trends suggest that renting among older age groups will continue to grow in future, as there is a very low probability of achieving homeownership after age 40 (Morrison 2008:19).

The private rental sector is the dominant rental provider, with almost two-thirds of older renters (64.3 percent) in private rentals. Around one-third live in public housing; 23.3 percent in a HNZC dwelling

⁴ <http://www.hnzc.co.nz/about-us/>; Community Housing Aotearoa Fact Sheet.

⁵ Data cited in this paragraph is from Statistics New Zealand 1986-2013 Censuses of Population and Dwellings, customised data for the *Life When Renting* research programme.

and 11.3 percent in council housing.⁶ Only councils focus on older people. HNZN prioritises families in severe housing need, not singles or older people. Rental housing with associated support services, such as evident in the United Kingdom and Northern Europe, is practically non-existent. No landlord sector provides long-term tenancy as the norm. Traditionally HNZN offered lifetime tenancies and only terminated in circumstances where tenants abused the dwelling or neighbours. However, such provisions were rescinded in 2014, when tenancy reviews every three years were introduced for all tenants, except for those who live in a property modified for their physical needs, or aged 75 and over.⁷ Tenants expect to stay long-term in council housing and CHP housing (even though periodic tenancies are the norm). The demand for that stock far exceeds supply in many locations. Increasingly, councils are raising the age of eligibility and are not building new stock. Most CHPs do not target older people and have little stock dedicated to older tenants. This lack of supply reinforces the reliance of older renters on the private rental market.

In New Zealand, older renters are particularly vulnerable to tenure insecurity, compared to older owner-occupiers. Older renters' tenure security is threatened because they are exposed to higher and non-discretionary housing costs associated with renting, whereas older mortgage-free owner-occupiers have lower housing costs, discretion over housing expenditure such as repairs, and can access rates rebates or deferral. Older renters reliant on superannuation have lower living standards and lower levels of life satisfaction than superannuitants who are mortgage-free owner-occupiers (Koopman-Boyden and Waldegrave 2009; Perry 2010; Saville-Smith 2013).

The poor condition of rental stock also threatens older renters' tenure insecurity. The 2015 New Zealand house condition survey found that rental properties are consistently in worse repair than owner-occupied properties (White *et al.*, 2017). Dwelling performance is critical to older people's ongoing health and safety. New Zealand's older people suffer excess winter mortality, due to deficiencies in dwelling heating and thermal performance and poorly maintained and repaired housing, which are implicated in older people's respiratory illness and injury hazards (Keall *et al.* 2012; Davie *et al.* 2007). Older renters report poorer health than older owner-occupiers including obesity, high blood pressure, long term health conditions and depression. They also report foregoing doctor's visits and prescriptions due to cost (McDonald *et al.* 2017).

Data collection

Data was collected primarily through face-to-face semi-structured interviews. This method allows in-depth exploration of sensitive and complex issues that are not easily examined through survey questionnaires. The findings from this study are not intended to be generalizable to the population of older renters; however they provide insights into their lived experiences. Interviews were conducted in 2017 with 50 older renters. The criteria for selection were that participants were responsible for the tenancy, either as head tenant or named in the tenancy agreement. Those without a tenancy agreement, such as boarders, those living in emergency or transitional accommodation, or homeless were excluded. (Although some participants had experienced those situations in the past).

⁶ Statistics New Zealand 2013 Census of Population and Dwellings, customised data. There is no separate category for CHP housing, and since tenants self-report their sector of landlord, CHPs could be reported in any of the categories.

⁷ These reviews are currently on hold. See <https://www.hnzc.co.nz/for-our-tenants-and-their-communities/our-tenants/tenancy-reviews-for-public-housing-tenants-on-hold/>

To enable examination of different rental markets, 26 interviews were conducted in the Western Bay of Plenty/Tauranga area, and 24 in Marlborough. The populations aged 65 and over in these areas are among the highest in the country; 20.5 percent in Marlborough District, 19.3 percent in Western Bay of Plenty District and 19.2 percent in Tauranga City, compared to the national average of 14.3 percent (Statistics New Zealand 2015). These areas have also experienced much greater increases in renting in the 65 and older age group than nationally. From 1986-2013, the proportion of older renters increased by 113 percent in Western Bay of Plenty, 100 percent in Tauranga and 59 percent in Marlborough, compared to a 44 percent rise nationally.⁸

Interviews lasted between one to two hours and covered the following themes: becoming a renter; frequency of movement; reasons for moving; finding a rental; house condition, suitability and performance; relationship with landlord and property manager; knowledge of their tenancy and rights; making the rental a home; perceptions of tenure security; impacts of renting and future housing intentions. To provide a wider context, further information was gathered in focus groups with older renters, a hui (meeting) with 25 older Māori tenants and interviews with 32 providers of housing and other services to older people. Analysis reported in this paper focuses on information that revealed aspects of tenure security.

Content analysis of interviews and focus groups consisted of systematic identification and examination of concepts and themes. This process enabled the similarities and differences in understandings, experiences and decisions around renting to be examined, as well as patterns across and dimensions within themes. Similarities and divergences in the views and experiences of participants in relation to personal circumstances and sector of landlord were explored.

Participants' personal and household characteristics

Overall, 18 men and 32 women were interviewed, ranging in age from 59 to 89 years. The largest number (29) was aged between 65 and 74 years, while 16 were aged 75 or older. The self-identified ethnicity of participants was New Zealand European (33), Māori (12) and five reported other ethnicities. The majority of participants, 37, lived by themselves. Seven lived with a spouse or partner, five with adult children and/or grandchildren and one with a flatmate.

Among the participants the main source of income was government superannuation, received by 45 participants. In New Zealand, government superannuation is received from age 65 years, and is not asset or income tested. There is no age at which individuals are required to stop work. Eleven received payment from employment, either wages/salary or self-employed. Four aged between 60 and 69 years were employed in full-time paid work. Seven aged 65-74 years were employed in part-time paid work. Forty-one received additional government payments, including Disability Allowance and Accommodation Supplement. Consistent with their retired status and living alone, the majority (33) received a gross annual household income of under \$30,000.

Twenty-eight participants lived in the private rental sector. Eleven lived in housing provided by CHPs, 10 lived in council accommodation and one person lived in a HNZA property. Most participants had experience of different landlord sectors over their rental career and switching between sectors was common.

⁸ Statistics New Zealand 1986-2013 Censuses of Population and Dwellings, customised data.

Experiences of moving

A key indicator of tenure insecurity is involuntary residential movement. The pivotal move that threatened tenure security for most participants was from homeownership to renting. Overall, 44 had been homeowners and only six had never owned a home. Half of the former homeowners (22) were long-term renters, having rented for 11 or more years.⁹ Over half of the former homeowners for which age data was given, became renters in middle-age or older (Table 1). Almost one-third became renters at age 65 or older. Of those, three were aged 75 or over when they started renting. A further eight became renters between 55 and 64 years of age. Reasons for becoming renters varied, but the main reason was divorce or separation, often coupled with financial problems including debt or bankruptcy. Of all former home owners, only three had chosen to rent. The rest considered that renting had become their only option through force of circumstances.

Table 1. Age when former home owners started renting (n=38)

Age	Number
75 years and over	3
65-74 years	9
55-64 years	8
Before 55 years	18
Total	38

One of the most negative aspects of renting for participants was the uncertainty of whether they would be able to continue living in their home. Participants were used to moving. Four out of five had moved at least once, and almost half (23) had experienced two or more moves within the five years prior to 2017. The most moves made by an individual were four during that time. Most participants (36) had moved from a rental to their current home. There were two main reasons for renters' moves: termination of tenancy, due to the rental being sold or the landlord wanting the house; and unaffordable rental.

Eleven moved to their current tenancy from other living situations, which they described as "temporary" or "insecure". This included living on a temporary basis with a family member or non-related others, house-sitting, living in a caravan, a bus and a car. They fall into the Statistics New Zealand definition of homeless (Statistics New Zealand 2015).

Participants' experiences of searching for a new tenancy were fraught. They faced difficulties in finding an affordable rental, an undersupply of private rentals, long waiting lists for council or CHP accommodation and time pressure to find something in 90 days (or 42 days in some instances). They spoke of the highly competitive nature of seeking a tenancy in the private rental market, requiring digital literacy and internet access to seek and, increasingly, to apply for a tenancy. Requirements for tenancy references and photo identification are challenging, particularly for those entering the rental market for the first time in later life, without a tenant history or required identification such as a passport or driver's license.

⁹ This definition is based on Morris, Hulse and Pawson (2017, 654), which defines long-term renting as for at least 10 years, not necessarily in the same dwelling.

Participants said that moving is expensive and disrupting. Comments from those who had moved at least twice in the previous five years showed the predominantly involuntary nature of moves and emphasised how stressful moves were for them:

Really stressful, was told I had to move. The day of moving I collapsed on the floor (man, 70-74 years, private landlord).

The worry and the stress, it will get worse as we get older. We're middle class, I know we're better off than a lot, but we have the same problems as other renters - none of us have that security (couple, 70-74 years, private landlord).

After each move it takes time to establish connections. Even the possibility of a future move can make people feel unsettled and disconnected, as this person commented:

Before I join something I'd like to get my accommodation more sorted and be settled with that and then I'd feel more like joining something (woman, 75-79 years, private landlord).

Affordability

An affordable rental is a key element of tenure security. Participants reported that financial insecurity is a constant worry with the expectation of a rental increase, and the need to meet other living costs in addition to the rent, which comprises a major part of household budgets. For the 37 participants living alone, it is particularly challenging to manage both rent and other expenses on one income. The ability to continue paying rent as one ages is a critical factor in feeling insecure. Several people commented that they continue to work to ensure they have sufficient income. They are worried about coping financially when they stop work. Others are concerned about their ability to afford rising rents given their declining savings over time:

I don't see renting as an older person on a fixed income as sustainable, there's a need for subsidised rents and security. The thing that bothers me is the "what ifs ..." (woman, 60-64 years, private landlord).

Rent, it's always an insecure thing. You don't know when it's going to go up and whether you can afford it (man, 60-64 years, private rental).

Financial insecurity is evident in the widespread reliance on the AS, which only covers a proportion of the unaffordable rent. Over half (28) of the 50 participants indicated that they receive the AS. Participants commented on difficulties they have paying their rent, even though they receive the AS:

I make the super[annuation] meet. It takes three-quarters of it for rent. I work part time and it affects the Accommodation Supplement. It's juggling ... Struggle with the power and everything else. Hunt for the bargains, op shopping (woman 65-69 years, private landlord).

On average, AS recipients spend half their income on housing, thus reducing the money available for spending on other necessities (Rea and Thompson 2017). Twenty-two participants reported difficulties with living costs, particularly power and health-related expenses. As a consequence, most participants minimised their use of heating appliances. Some also limited social activities and reduced expenditure on travel, food or clothing. A small number reported that they live in material hardship,

defined by Perry (2017:99) as struggling to meet needs for adequate nutrition, suitable clothing and shoes, adequate warmth, dental and health care, household durable goods, transport, social engagement that involves financial costs and financial resources to cope with unexpected essential expenses.

The expense of moving also worried participants. A few said that in the past they have obtained government financial assistance or family members have helped to meet costs of a new tenancy such as a bond, rent in advance, the letting fee and connection to utilities. At the time of interviewing, three were looking to move as they could not afford their rent. The desire to move to a council or CHP dwelling was often linked to needing affordable housing. One person commented:

I'm at the maximum [Accommodation Supplement]. My landlord doesn't understand that rent increases won't be covered. I may have to go on the waiting list for council housing if I can no longer afford here (woman, 65-69 years, private landlord).

Dwelling comfort and functionality

The need for warm, comfortable and functional housing intensifies as one ages and is critical for tenure security. Thirty-six of the 50 participants identified one or more problems with their dwelling (Table 2). They identified similar issues to those in New Zealand national surveys of renters, particularly cold and damp, unmet repairs and maintenance, too small a dwelling and an appliance that does not work (Consumer 2018; Witten *et al.* 2017).

Table 2. Problems with current dwelling

Problem	Number of responses
Repairs and maintenance needed	15
Cold, damp	13
Inadequate storage	9
Unsafe shower/bath/toilet	5
Unsafe steps/stairs	5
Too small	5
Stove not working properly	4
Need parking closer to dwelling	3
Dark/inadequate lighting	2
Insufficient electrical plugs	2
Lack of outdoor shelter/shading	2
No insect screens on doors/windows	1
Worn out/damaged fittings	1
Fire alarm not working	1
Inadequate mobility scooter storage	1
Poor internet connectivity	1
Overgrown garden	1
No security catches on windows	1
Multiple response	

Lack of repairs or maintenance was the most common problem. Examples included carpets needing replacement, holes in internal walls, water leaks, peeling paint, outside lights needing repairs, blocked gutters, loose pavers and uneven paths. Most of the negative comments about the participants' landlord or property manager revolved around failure to do repairs and maintenance. There were also stories of being charged a call-out fee if they wanted small jobs to be done such as changing light bulbs or replacing batteries in the heat pump remote. Not doing such small jobs could potentially have big impacts on an older tenant lacking the ability or resources to address the problem themselves. A few participants expressed fears that if they complain about repairs they could face a rent increase or eviction:

The landlord uses repairs as an excuse to up the rent. [landlord] said extensive repairs and maintenance were needed before I went in and [landlord] is reluctant to do more when things are pointed out ... The toilet cistern needed fixing, it's still not working properly. I asked for heat pump maintenance and [landlord] tried to get me to pay ... didn't have any choice, I have paid the increased rent (man, 70-74 years, private landlord).

It's the scariest bit. We might have to shift and it could happen anytime. If we keep asking them to do repairs and maintenance, they might put the rent up. Don't want it to happen (couple, 65-69 years, private landlord).

The second most common problem noted by participants was a cold, damp dwelling. Over half (28) said that they were not always warm in winter, with 13 reporting that they were consistently cold. Just under half (24) reported problems with dampness and condensation. Problems of safety and accessibility, particularly concerning bathroom, toilet, steps, stairs and entrances were also noted. These comments showed the challenges related to declining physical ability:

Managing the steps is hard, it's a work of art. I use a walking stick and the handrail (woman, 85-89 years, CHP landlord).

They don't realise that when you've got disabilities you need things - like getting off a low toilet, having a shower, this place has got a shower over the bath. I don't feel people realise for the elderly things can be quite difficult, like high cupboards. It's so difficult there are not enough rentals for old people, they are just not suitable (woman, 75-79 years, private landlord).

Four participants have to move, because they need accommodation with modifications. Fifteen participants identified modifications that they would like in order to improve mobility or safety, including hand or grab rails, a ramp/level entry and a wet area shower. Only five had asked their landlord for a modification. None had been successful. The rest had not asked their landlord, for a variety of reasons. Some noted that tenants' past requests for modifications had not been granted. The type of modification could also be an issue. For example, participants considered a ramp to be more problematic for the landlord than grab rails, because of cost¹⁰ and appearance. There was also the matter of what could be feasibly installed; for example, some considered that a wet area shower or toilet modification would be impossible to do due to limited space. Others felt their tenure would be

¹⁰ The landlord would not have to pay for the modification and its installation if the tenant is assessed as needing a home modification, as in that case government funding can be obtained.

jeopardised by requesting a modification; they did not want to be labelled a 'complainer' or to appear frail and unable to cope. One person commented:

Psychologically, I would not ask for it, they might want me out! But it has crossed my mind especially after my husband's operation and my knee operation (couple 65-69 years, private landlord).

Choice and control

Being able to make a house into a 'home', embodying a sense of permanency, belonging and control is associated with tenure security. Part of feeling at home is the ability of the tenant to shape the home environment and do activities that they want. Restriction on activities was one of the most negative aspects of renting for participants. In particular, the ability to provide accommodation for others, temporarily or long term, can be restricted due to conditions of the tenancy. Participants in private rentals gave numerous examples of short-term hosting of family and visitors and longer stays of children and grandchildren needing accommodation. While having visitors is not generally a problem, longer stays have resulted in an increased rent. Those in council accommodation were subject to prohibitions on who could live with them, even temporarily, which limited their ability to have family to stay. Others noted that landlord restrictions have impacted on running businesses from home, even though those are permitted under local planning rules. Decorating restrictions were also mentioned, such as having to use special picture hooks or having to remove curtains or other improvements when they leave.

Despite restrictions, most participants do a lot to make the place feel like their home. Activities include buying and arranging furniture, interior decorating and painting, displaying personal items, enjoying hobbies, doing repairs and gardening. Some indicated that they did not ask permission to decorate, install grab rails or do minor repairs. However, it was more common to seek permission. A few noted that they had no difficulty in getting permission from their landlord for improvements such as painting, making garden beds, or in one instance, installing a pantry. It was common for tenants to take responsibility for repairs and maintenance themselves, either doing the work or organising others (paid or unpaid) to do it. Twenty-three participants described work that they had done either on their current property, or on a previous property. This ranged from small jobs to painting and fencing. Mostly the landlord had given permission and in some instances supplied materials or reimbursed the tenant. The reasons why tenants did jobs themselves varied. Some tenants did not want to bother the landlord for what they considered to be a minor repair, and others had an arrangement with the landlord to go ahead with needed repairs, for which they would be reimbursed. There were also those who enjoy doing home maintenance. In a few instances the tenant attended to the job because the landlord refused to do it.

Perceptions of tenure security

Most participants emphasised that, although it's a rental, they think of it and treat it as their home. This is an important part of their perception of tenure security. Another critical aspect of tenure security is a feeling of permanency. When asked to identify the most important thing to help them to stay in their home as they age, many participants specifically referred to indefinite tenure. Despite this, just over three-fifths of participants have a periodic tenancy, which ends when either the landlord or tenant gives notice, and the landlord does not need to have a reason for ending the tenancy. It was

common for participants with a periodic tenancy to regard it as indefinite from their point of view, and to express trust that their landlord would not end the tenancy. As one person said:

My landlady had said I can stay here til I die. She said it's your place, you can do what you like (woman, 70-74, private landlord).

Despite that trust, most of those on a periodic tenancy also expressed a feeling of insecurity, particularly a fear of the place being sold, or being reclaimed by the landlord or their family:

I worry because the landlady moved out [of this house] to help her daughter with her finances - they live together. So the landlady might want to come back to her home at some point (couple, 65-69 years, private landlord).

Nine reported they have a fixed term tenancy. Having a fixed term did not necessarily confer a feeling of security, in part because the term is relatively short, generally six months or one year. Participants reported feeling increasingly anxious as the tenancy term nears its end. Two said that they wanted longer terms than they have currently, but were unable to negotiate them. Even the couple with the longest lease, three years, felt insecure:

I have nightmares - where are we going to go? The understanding was we would be here for 3 years ... after that [the landlord] might want to return ... Huge costs of moving, especially with a household of stuff. You need months to find somewhere in this rental market. The worry is not knowing and the uncertainty. The private landlord thinks of their personal situation as the dominant factor is what they want to do - the tenant is not important in the scale of things (couple, 70-74 years, private landlord).

Those living in private rentals tended to feel less secure than those in public and CHP housing, partly due to rising market rents and the possibility of tenancy termination, and partly because some considered that council and CHP landlords provide a place “for life”, unlike the private rental sector. Some private renters had their name on a council waiting list as ‘insurance’ if private renting became untenable.

Participants’ perceptions of their own tenure security are also affected by landlords’ perceptions of older tenants. Two New Zealand studies of landlords have found that older people are among the tenants typically preferred by landlords (Saville-Smith and Fraser 2004; Whitten *et al.* 2017). Despite these stated preferences, our interviews with landlords and property managers highlight their anxieties about older tenants, including:

- Inability to absorb successive rental increases due to a low income.
- Declining physical health limiting their ability to manage housework and gardening.
- Needing modifications to help with mobility.
- Problems around hoarding.
- What to do when the tenant can no longer live independently.

Some participants reported feeling discriminated against by landlords on account of their age, expressing fear that the landlord will end the tenancy if they are deemed unable to maintain the dwelling to an appropriate standard. Some also reported landlord bullying, invasion of privacy and inappropriate handling of the tenant’s possessions. Participants were worried about negative public

perceptions of renters, and some said that such views have affected their relationships, not only with landlords, but also with service providers and neighbours. Some said that they do not reveal to others that they are renting unless it is essential, as this woman explained:

I can't believe how we are treated because we are renters. It has really surprised me. Now you're a nobody, a second class citizen ... I'm guarded about telling people I'm a renter ... They just see you as a renter, not as an older person who is more responsible (couple 70-74 years, private landlord).

Participants' ideas about how to enhance their tenure security emphasised that it is not simply about long-term or fixed tenure; other factors are equally important, particularly:

- Affordable rent.
- A good relationship with the landlord and property manager.
- Choice and control over the home environment to make the house a home, such as the ability to do small repairs, decorate and have people to stay.
- The dwelling is warm and maintained in good repair.
- The dwelling is suitable for their mobility and physical needs.
- When needed, practical help with gardening and housework.

Conclusion

New Zealand is seeing a significant shift from mortgage-free homeownership in retirement, to a rapid rise in people entering retirement as renters. Housing pathways are no longer predictable or secure. Some older renters are life-long renters, while others experience personal and financial shocks precipitating loss of homeownership. Some enter the rental market for the first time in their later years and are particularly vulnerable due to limited income, declining health and inexperience as a tenant. For most, becoming a renter is not a choice.

This study raises questions about the ability of current housing policy and services for older people to ensure their tenure security in the rental market. As this and other research shows, older renters experience precarity and are vulnerable as they are typically both asset poor and income poor. They are likely to have fewer resources than younger tenants and their home-owning contemporaries. Older renters also have poorer health than older homeowners, and therefore have particular needs for functional housing and support in the home environment.

The growing numbers of older renters will put increasing pressure on the dominant form of housing assistance, the Accommodation Supplement, a demand-driven payment poorly designed to address unaffordability. Older renters already place pressure on a rental market ill-equipped to meet their needs. New Zealand's rental market is characterised by unaffordable rental stock in poor condition and poorly designed. Public and community housing stock are insufficient to meet growing demand from older people.

Older renters face not only restricted and inadequate choices but also competition in an undersupplied market. This study has revealed that understanding among housing and service providers of the barriers confronting older renters is only starting to emerge. Many older people are not equipped to compete for properties as they have varying levels of digital literacy and access to the internet. Older people need information and support to find rentals. They also need to become more informed about

their rights and responsibilities as renters, and how to access help when things go wrong with their tenancy, including how and where to take a complaint. Housing providers and property managers need to deliver safe, warm properties and to become more adept at supporting older renters to manage their tenancies. It is essential to establish a far better coordinated approach to assisting older people in the rental market. Currently a diverse range of community-based services that are not funded to provide housing advice and accommodation search are increasingly asked for help from older renters. There is no network to link housing providers to older people's support services that could help older tenants remain in their homes.

This study reinforces the findings of other studies showing the multi-faceted nature of tenure security. The dominant themes raised by participants in this study, about the fear and stress of moving, poor dwelling condition and safety hazards, difficulties in managing living costs and their awareness of the stigmatisation of renters, show that tenure security is not just about legal protections. Tenure security is not strongly enforced through legislation in New Zealand. Nor is tenure security realised through good practice in the rental sector. The broader aspects of tenure security, encompassing not only *de jure* provisions, but also rental affordability, dwelling condition and performance, fit-for-purpose accommodation, responsive tenancy management, services to support older people to age in their homes, and raising older tenants' awareness of their rights and responsibilities need to be addressed in New Zealand.

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