

# Talking about renting and ageing in place: interviews with older renters in New Zealand

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**LIFE WHEN  
RENTING**

AGEING WELL NATIONAL SCIENCE CHALLENGE  
Enabling Older People's Independence  
in the Tenure Revolution

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## Executive Summary

More people in mid-life and older are renting in New Zealand. This is a significant change. During the mid-to-late twentieth century New Zealand enjoyed one of the highest rates of home ownership. Since the 1980s however, homeownership has been falling in all age groups. The proportion of people living in an owned home fell by 26.2 percent over the years 1986-2013, from 75.2 percent to 49 percent. In 2013, 19 percent of people aged 65 years and older, and just over 20 percent of those aged 55-64 years lived in rental housing.

This report is based on interviews with 53 older tenants ranging in age from 59-89 years about their experiences of 'ageing in place' in rental housing. The tenants live in three areas, Marlborough District, Western Bay of Plenty District and Tauranga City – all have relatively high percentages of older people and increasing proportions of those are renting.

This study has found that living in rental housing can threaten ageing in place. In a context where there are few legal tenure security protections, short-term tenancies are common and there is a lack of stock targeted to older tenants, they can struggle to find and keep a home that meets their needs. Ageing in place can be jeopardised where:

- there is a possibility of having to move through necessity not choice;
- rent is unaffordable;
- there are dwelling-related risks to health and safety;
- the relationship between landlord and tenant is poor; and
- the tenant has a limited understanding of their rights and responsibilities as a tenant.

Moving was a common experience for participants, with four out of five moving at least once within the five years before their interview, and two out of five moving within the previous two years. Moving has negative financial, social and psychological impacts, increasing stress as well as disrupting social networks and access to services.

The two main reasons participants had moved were: the tenancy was no longer available; or the rent was unaffordable. Over half of participants relied on the Accommodation Supplement, and the biggest problem that participants reported facing as tenants is rental increases. For some, it is not only hard to pay the rent, the ability to pay other living costs are affected. There are indications that a few participants were living in material hardship and relied on supplementary government payments in addition to the Accommodation Supplement to meet living expenses.

Participants talked about the difficulties they face when they must find another property, which is especially challenging for those who become renters later in life. Just over half of the participants who were former homeowners became renters after age 55. Some found looking for a tenancy a daunting entry into the unfamiliar world of searching and applying for a rental on the internet. While many older people are comfortable with digital technology, others do not have access to the internet and do not have the required digital skills. Added to those barriers, participants have encountered real estate agencies with low awareness of the growing number of older people seeking rentals, and their specific housing needs, such as housing located close to services, a flat section, and a warm home in good repair.

Living in a rental can threaten ageing in place if the dwelling poses risks to health and safety that the tenant cannot control. Most decisions that influence dwelling condition and performance, such as repairs, heating and modifications, can only be made by the landlord. One-third of participants reported unmet repairs and maintenance. Over half said their

heating did not always keep them warm in winter and just under half reported problems with cold and dampness.

Two-thirds of participants reported that they had one or more long-term health condition or mobility impairment, including problems with walking, lifting or bending, or with using their hands. Lack of accessible design and safety issues were identified by about one-quarter of participants, and almost one-third identified specific modifications that they needed to make their home safer and more accessible. The most commonly identified modification needed was a grab rail or handrail. Few had approached their landlord or property manager to request a modification to be installed.

The landlord's relationship with their older tenant is very important in determining a good renting experience that supports ageing in place. While most participants reported a good relationship with their landlord or property manager, comments varied considerably, from those that indicated high trust and fairness, to comments indicating a difficult relationship. According to participants, the key aspects of a positive relationship were the landlord/property manager's high responsiveness to requests, mutual trust, and mutual respect. Participants talked about what they saw as poor landlord practices, especially around inadequate responses to repairs and maintenance, faulty appliances, overly frequent property inspections, invasion of privacy and bullying.

Another important factor supporting ageing in place is the older tenant's knowledge of their rights and responsibilities as a tenant, and where to seek information and advice about tenancy issues. Most participants were unfamiliar with their tenancy rights and unaware of matters affecting their rights and responsibilities as tenants. Nor were they clear about what are acceptable or unacceptable landlord practices. One-quarter did not identify anyone they would contact for information or advice about their tenancy or their rights.

The most common things participants identified as important for ageing in place in a rental were very similar to the things identified by older homeowners: a place that enables them to maintain their independence, adequate space and storage, a warm home, a functional and safe environment that is easy to maintain and affordable housing costs. Like their home-owning peers, most see tenure security as critically important for helping them to stay in their home as they grow older. Having a fixed term tenure is one aspect of tenure security, but not necessarily the most important. Participants identified a range of factors that enables them to feel secure in their tenure. Paramount are:

- a good relationship with the landlord;
- a warm and well-maintained dwelling that supports their physical needs;
- an affordable rent;
- an ability to make small changes to the dwelling to make it their home; and
- the availability of practical support if needed (such as help with the garden and housework).

This research suggests two critical challenges for New Zealand. The first is the challenge of increasing home ownership among younger generations and sustaining owner-occupation into later life in order to support older people's living standards and wellbeing. The second challenge is to address the shortcomings in the rental market, which is ill-prepared to meet the needs of the growing numbers of older tenants for affordable, warm, accessible homes in good repair.

This study found that almost all the participants had been homeowners in the past. They are part of a growing group of older people, identified in international research, who have left homeownership not by choice, but through a major change in their circumstances. Divorce and separation are dominating drivers, as are financial shocks, including debt, loss of investments and bankruptcy. None of the participants considered that they could become homeowners now. Nor did many want to, as they felt the responsibility of homeownership too onerous at their stage of life.

This study suggests wider impacts of the growing number of older renters, beyond the personal effects of renting on individual wellbeing, health, social connections and financial security in retirement. The pervasive experience of unaffordable rents identified in this and other research, along with older people's growing demand for rental housing suggests upward pressures on government expenditure on the Accommodation Supplement and other income support payments needed to meet housing and living costs. There is increasing risk of older people experiencing housing-related poverty. It is also likely that as renters age, and especially for those living alone with limited financial resources, the demand for affordable, secure housing with associated support services will increase.

The risk of homelessness in later life appears to be growing, as indicated by the experience of a few in this study. Homelessness in older age has profound implications for expenditure on aged residential care, which will inevitably fill the accommodation gap if rental housing cannot meet the needs of older people.

# 1. Introduction

In the post Second World War period up until the 1990s New Zealand enjoyed one of the highest rates of home ownership.<sup>1</sup> As a consequence there has been a widespread expectation that people would reach retirement as mortgage-free home owners and enjoy the benefits of a secure home, as well as an asset that can be partially liquidated to supplement retirement income and support an acceptable living standard.<sup>2</sup> Home ownership is important in later years because it confers financial stability, and because of that, is a major contributor to older people's wellbeing.<sup>3</sup>

Earlier generations' widespread experience of the benefits of homeownership in retirement cannot be expected by upcoming retirees. Homeownership has been falling for all age groups since the 1980s, including middle aged and older cohorts.<sup>4</sup> International research has highlighted a growing group of older tenants. This group not only comprises lifelong renters, but also includes those who were homeowners in the past. Their experiences illustrate a profound structural change, where there is no longer a typical experience of a short period of renting in young adulthood, followed by family formation and buying a home. Instead, structural and societal changes such as labour market and economic restructuring, changes in welfare and housing policies and escalating house prices have made purchasing a home and its retention much less certain.<sup>5</sup> Major changes in personal circumstances such as divorce and widowhood, financial shock, redundancy, a serious illness, physical disability and retirement can all precipitate loss of homeownership.<sup>6</sup> Furthermore, as income falls in later life, mortgage stress can result in loss of homeownership.<sup>7</sup>

Many aspects of housing – security, quality, affordability and location – not only have significant impacts on health and wellbeing, but also affect an older person's ability to stay in their home for as long as they wish.<sup>8</sup> What happens to the ability of older people to 'age in place' when a growing number and percentage of New Zealanders in mid-life and older are renters? How does reliance on the rental market impact on their wellbeing and independence, health, financial position, access to services and connections to communities? This report is one component of a research programme, *Life When Renting* which aimed to answer those questions. It presents data on the experiences of 53 older renters, and is structured as follows:

- Section 2 sets out the research context.
- Section 3 describes the data collection process and the characteristics of participants.
- Section 4 explores the pathways to renting as an older person, the diverse factors that have influenced the decision to rent and the extent to which renting is a choice.
- Section 5 looks at the dwelling's amenity and suitability for ageing in place.
- Section 6 discusses the experiences of participants with their landlord and property manager.

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<sup>1</sup> Morrison (2008).

<sup>2</sup> Saville-Smith (2019).

<sup>3</sup> Koopman-Boyden and Waldegrave (eds) (2009); Perry (2017).

<sup>4</sup> Morrison (2008).

<sup>5</sup> Beer et al. (2006); Colic-Peisker et al. (2015); Ong et al. (2015).

<sup>6</sup> Herbers and Mulder (2017); Witten et al. (2017).

<sup>7</sup> Wood et al. (2010).

<sup>8</sup> Koopman-Boyden and Waldegrave (eds) (2009).

- Section 7 reports on participants' knowledge about their tenancy and their rights as a tenant.
- Section 8 considers the relationship between renting and financial security.
- Section 9 explores the question of tenure security for older tenants, and the elements that help older people to feel secure, including the extent to which participants are able to make the dwelling their home, the extent to which the home provides a base for interacting with others, and experiences of stigma as a renter.
- Section 10 considers the implications of being a renter for ageing well in place.
- Section 11 concludes with comments on policy implications emerging from this study.

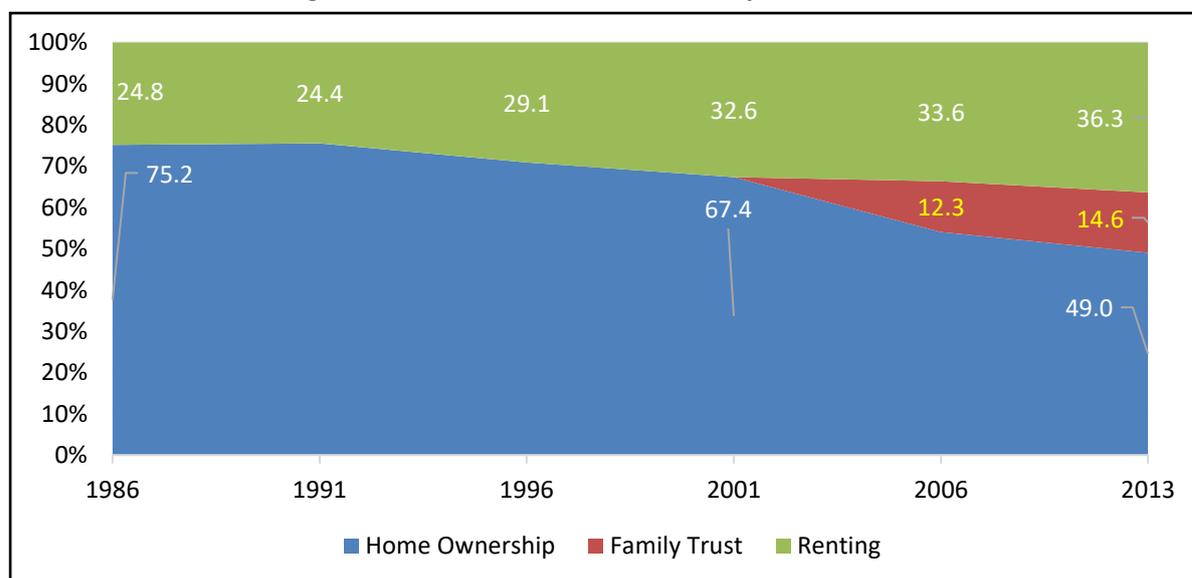
## 2. Research Scope and Context

This section focuses on data showing the decline in homeownership in New Zealand and in the study areas. It then situates this research in the wider context of themes in the literature concerning older renters and ageing in place.

### 2.1 Declining homeownership

The decline in homeownership in New Zealand is shown in Figure 1.<sup>9</sup> The proportion of people living in an owned home fell by 26.2 percent over the years 1986-2013, from 75.2 percent to 49 percent. The proportion living in rental accommodation rose 11.5 percent, from 24.8 percent in 1986 to 36.3 percent in 2013. Data on family trusts (available since 2006) show that 14.6 percent lived in a dwelling owned by a family trust in 2013.

Figure 2.1: Decline in Home Ownership 1986-2013



Source: N. Jackson; Statistics New Zealand.

Homeownership is falling among older age groups. In 2013, 19 percent of people aged 65 years and older, and just over 20 percent of those aged 55-64 years lived in rental accommodation. Renting rates among older age groups are expected to climb in coming

<sup>9</sup> These data are supplied by Natalie Jackson's age cohort analysis undertaken for 5-year age groups for the 1986-2013 censuses, for the Life When Renting research programme, Ageing Well National Science Challenge. See Jackson and James (2016); Saville-Smith (2019).

years as younger cohorts reach retirement without becoming homeowners. Rising renting rates are evident in all council areas, affecting Māori and Pacific households the most.

This study was conducted in three areas with high proportions of the population aged 65 and over: Marlborough District, Western Bay of Plenty District and Tauranga City. Nationally, 14.3 percent of the population is aged 65 and over. The highest proportion of that age group is 20.5 percent in Marlborough. Between 2006 and 2013 Marlborough had one of the highest growth rates of the 65 and over population.<sup>10</sup> Western Bay of Plenty District (19.3 percent) and Tauranga City (19.2 percent) also have high proportions of their population in that age group. The proportions of the population aged 55 and over that are renting in each area are presented in Table 2.1. Those aged between 55 and 64 years are included since their renting rates are generally higher than older age groups, and it is highly likely that they will move into retirement as renters.

**Table 2.1 Proportion renting by age group for case study areas and NZ (2013)**

Age	Marlborough District	Tauranga City	Western Bay of Plenty District	Total New Zealand
55-59	16.3%	23.0%	18.2%	21.4%
60-64	15.2%	19.4%	16.0%	19.2%
65-69	15.7%	16.2%	13.6%	17.8%
70-74	14.3%	15.6%	11.6%	17.9%
75-79	14.8%	16.1%	16.3%	19.2%
80-84	18.8%	18.5%	17.9%	20.6%
85 and over	19.8%	21.4%	24.2%	21.8%

Source: 2013 Census

Marlborough has experienced higher homeownership levels compared to the country as a whole. Nevertheless, there has been a pronounced shift away from home ownership in older age groups, particularly among those born before 1931. Renting levels among Marlborough's oldest ages, born 1927 and earlier, have increased considerably more than for their national counterparts.<sup>11</sup>

The Western Bay of Plenty sub-region (encompassing Tauranga and Western Bay of Plenty District) is also experiencing falling homeownership, and this is greater for most age groups compared to nationally. Homeownership in the sub-region is not only falling faster, but by a much greater margin than nationally. Like in Marlborough, the shift away from home ownership has been led by the older age groups.<sup>12</sup>

## 2.2 Key themes

This report situates the experiences of participants in the study within the context of key themes in the literature about the implications of renting for ageing in place. Rental tenure is associated with certain features that can impact on older people's health and wellbeing and thus compromise their ability to age in place. Some older tenants are especially vulnerable, due to poor health or limited incomes. Older renters are more likely than older homeowners

<sup>10</sup> Statistics New Zealand (2015), and associated table data.

<sup>11</sup> Natalie Jackson's age cohort analysis undertaken for 5-year age groups for the 1986-2013 censuses, for the Life When Renting research programme, Ageing Well National Science Challenge.

<sup>12</sup> Jackson and James (2016).

to report poor health,<sup>13</sup> and tend to have lower subjective wellbeing.<sup>14</sup> New Zealand's rental market features potentially impacting on older people's ability to age in place include:

- Poor dwelling performance.<sup>15</sup> The 2015 BRANZ house condition survey found that rental properties are consistently in worse repair than owner-occupied properties in New Zealand.<sup>16</sup> Surveys of tenants in New Zealand show the problems they encounter with unmet repairs and maintenance, including problems with pests, lack of heating or insulation, mould, unmet repairs, faulty appliances and locks that do not work.<sup>17</sup> For older people, dwelling performance is critical to their ongoing health and safety, since poorly maintained and repaired housing is implicated in respiratory illness and injuries.<sup>18</sup>
- Poor design, particularly a lack of accessible features to support mobility. Most housing is not designed to meet people's changing needs as they grow older.<sup>19</sup> Furthermore, making modifications to assist with mobility and to maintain personal independence can be difficult if the tenant cannot make decisions about alterations without the landlord's permission.<sup>20</sup> Well-designed housing has been found to reduce entry to aged residential care for housing-related reasons.<sup>21</sup> In contrast, a lack of accessible housing has been found to be associated with premature entry into aged residential care,<sup>22</sup> and a precipitating factor for older people falling into homelessness.<sup>23</sup>
- Tenure insecurity.<sup>24</sup> New Zealand has a very lightly regulated rental market, which contributes to tenure insecurity. It is one of the few countries that allows termination of the rental contract without grounds.<sup>25</sup> In addition to lack of regulatory provisions, other aspects contributing to older people's tenure insecurity have been noted in the international literature, including poor condition of the dwelling, behaviour of neighbours, landlord conduct and financial pressures.<sup>26</sup>
- Market rents, which are particularly difficult for older people on low incomes to meet.<sup>27</sup> Problems of affordability result in reducing expenditure on other daily living expenses such as transport and health care.<sup>28</sup>
- The risk of older people's social isolation has been associated with living in private rentals. Their exposure to market rents and tenure insecurity make it more difficult for them to spend money on activities, and to form social connections.<sup>29</sup>

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<sup>13</sup> Connolly, (2012); Pledger et al. (2019).

<sup>14</sup> Herbers and Mulder (2017); Perry (2017).

<sup>15</sup> Rugg and Croucher (2010).

<sup>16</sup> White et al. (2017).

<sup>17</sup> Consumer New Zealand (2018); Witten et al. (2017).

<sup>18</sup> Davie et al. (2007); Keall et al. (2012).

<sup>19</sup> Beer et al. (2006); James et al. (2018); Lux and Sunega (2014).

<sup>20</sup> Bridge et al. (2006).

<sup>21</sup> Bridge et al. (2006); Fox et al. (2015).

<sup>22</sup> Fox et al. (2015).

<sup>23</sup> Peterson et al. (2014).

<sup>24</sup> Rugg and Croucher (2010).

<sup>25</sup> No-cause termination of periodic rental agreements will end in 2020 with the reform of the Residential Tenancies Act. See Martin et al. (2018) for an international review of tenancy legislation.

<sup>26</sup> Freilich et al. (2014).

<sup>27</sup> Colic-Peisker et al. (2015); Heaney et al. (2017); Rugg and Croucher (2010).

<sup>28</sup> Morris (2007).

<sup>29</sup> Morris (2012).

- Social stigma and prejudiced attitudes towards renters can affect feelings of self-worth and lead to stress.<sup>30</sup>

The nature of the relationship between the older tenant and their landlord affects ageing in place.<sup>31</sup> Although two New Zealand studies of landlords suggest that older people are among preferred tenants,<sup>32</sup> international research highlights negative aspects of the older tenant-landlord relationship, including harassment and financial abuse by the landlord, failure to carry out repairs and invasion of privacy.<sup>33</sup> These unequal and potentially exploitative relationship dynamics increase the older tenant's actual and perceived tenure insecurity.<sup>34</sup> Reinforcing the vulnerability of older tenants in the landlord-tenant relationship are limited legislative protections for renters and a general reluctance of older people to complain if things go wrong. Studies have found that older tenants are worried about asking for repairs and maintenance, because they fear that it will result in a rent increase or eviction.<sup>35</sup>

Finally, critical to ageing in place is the idea of the home as a "locale in which people can work at attaining a sense of ontological security in a world that at times is experienced as threatening and uncontrollable".<sup>36</sup> In other words, the home provides a constant, secure base where people can feel in control of their surroundings.<sup>37</sup> Key elements are that the home is a place where:

- People can be themselves.
- There is freedom from surveillance.
- There is autonomy to do things and make changes.
- There is stability and a secure base from which to interact with others.

It has been claimed that homeownership enables people to feel more secure and more in control of their environment than renting, although this view is contested. Those arguing that renting confers less security point to lack of legal tenure protections, restrictions on making alterations to the dwelling and the perceived lower status of and stigma attached to renting.<sup>38</sup>

In summary, the ability of rental housing to support ageing in place is questioned in the literature, due to features of the rental market (shortcomings in rental dwelling performance and design, lack of secure tenure provisions, unaffordable rents), power imbalances in the landlord-tenant relationship, and the question of whether rental accommodation can provide the older person with a sense of ontological security.

### **3. Data Collection and Description of Participants**

This study uses qualitative approaches that allow in-depth exploration of sensitive and complex issues not easily examined through survey questionnaire approaches. The main research method used was in-depth interviews. In addition to the interviews, one focus group

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<sup>30</sup> Colic-Peisker et al. (2015); Fear et al. (2004); Freilich et al. (2014).

<sup>31</sup> Rugg and Croucher (2010).

<sup>32</sup> Saville-Smith and Fraser (2004); Witten et al. (2017).

<sup>33</sup> Carlton et al. (2004); Izuhara and Heywood (2003).

<sup>34</sup> Freilich et al. (2014).

<sup>35</sup> Carlton et al. (2004); Fear et al. (2004); Freilich, et al. (2014); Hulse et al. (2011); Izuhara and Heywood (2003).

<sup>36</sup> Dupuis and Thorns (1998):43.

<sup>37</sup> Colic-Peisker et al. (2015).

<sup>38</sup> Hiscock et al. (2001).

with seven older renters in private rentals was conducted prior to the interviews in order to identify and explore a wide range of issues affecting older renters. Findings from the focus group were used to inform the development of the in-depth interview schedule.

Standard ethical procedures were followed in conducting interviews and the focus group. So that participants could give informed consent to their involvement, they were provided with information about the research, an outline of the questions asked, the way in which the gathered data would be used, and contact details of the researchers. At the beginning of an interview or focus group, participants were asked if they had any questions about the research. Participants were able to give written or oral consent. No personal details that could identify an individual are presented in this report.

The ways in which data were collected and analysed is described below, along with the individual and household characteristics of those interviewed. The findings from this study are not intended to be representative of or generalizable to the total population of older tenants, however they provide insights into the lived experience of older people living in rentals.

### 3.1 Data collection and analysis

In-depth interviews were conducted with 53 older renters in three areas between 2017-2018. Purposive sampling was undertaken, with the criteria for selection being that participants were:

- Aged 55 years and over. The younger age of 55 years was included to explore the experiences of tenants nearing retirement.
- Not boarders.
- Not in emergency or transitional accommodation, or homeless.
- If living with others, they were the head tenant, or named in the tenancy agreement.

Participants were recruited through key contacts, local organisations and local media. Interviews lasted between 1-2 hours and covered the following topics:

- How they became a renter.
- Number of moves and reasons for moving within the last five years.
- Experiences of finding their current rental.
- House condition and performance.
- Repairs and home modifications.
- Participation in the community.
- Relationship with landlord and property manager.
- Perceptions of tenure security.
- Their future housing intentions.

Detailed notes were taken in interviews. To make sense of notes and to organise material, the notes were subject to content analysis based on the questions asked. Then the concepts and themes emerging in discussions were identified and these formed a further basis for analysis. This process enabled the following to be examined:

- The similarities and differences among participants in their understandings, experiences and decisions around renting.
- Patterns in experiences and perceptions across themes.
- Dimensions in experiences and perceptions within themes.
- Similarities and divergences in the views and experiences of participants in relation to:
  - personal circumstances
  - place of residence

- sector of landlord.

Where participants' comments are presented in this report, these are paraphrased from the detailed notes. The comments closely reflect what was said, but are not direct quotations.

### 3.2 Individual and household characteristics of those interviewed

In total, 53 interviews were conducted with 57 people (four couples were interviewed together). Of those, 26 interviews were in the Western Bay of Plenty/Tauranga area, and 27 in Marlborough.

While four couples were interviewed together, not all people who lived with a partner participated in an interview with their partner. Where couples were interviewed, it was left to them to select the person who gave individual demographic and household information (that person is called the householder for the purpose of this study). Accordingly, the data from the 53 interviews presented below is based on the householder.

The householders comprised 19 men and 34 women. Table 3.1 shows the age of householders. The youngest was 59 and the oldest 89 years. The largest proportion, 57 percent (30 participants) was aged between 65 and 74 years.

**Table 3.1 Age of householder (N=53)**

Age	Women	Men	Total
55-59	1	0	1
60-64	2	2	4
65-69	13	3	16
70-74	6	8	14
75-79	6	4	10
80-84	3	1	4
85-89	3	1	4
<i>Total</i>	<i>34</i>	<i>19</i>	<i>53</i>

The self-identified ethnicity of householders was New Zealand European (36), Maori (12) and five identified with other ethnic backgrounds (English, German and White South African).

Three-quarters of participants lived by themselves (Table 3.2). Seven lived with a spouse or partner, five with adult children and/or grandchildren and one with a flatmate. Of the 34 women, seven lived with others, including a spouse/partner, family members or flatmate. Of the 19 men, six lived with others, including a spouse/partner, or family members.

**Table 3.2 Household Composition (n=53)**

Household composition	Women	Men	Total
Live alone	27	13	40
Couple only	5	2	7
Family members	1	4	5
Other non-related adult	1	0	1
Total	34	19	53

Three-quarters of participants (40) identified as retired. Four aged between 60 and 69 years were employed in full-time paid work. The ages of the seven employed in part-time paid work ranged from 65-77 years. One person in their 70s had become unemployed due to an injury and was looking for work at the time of the interview.

Table 3.3 shows the sources of income for the whole household. As expected, given the ages of participants, 47 households received NZ superannuation or a veterans pension. Sixteen households received payment from employment, either wages/salary or self-employed. In addition, one person received a benefit as they were under 65 years, and other interviewees lived in a household with a beneficiary. Other sources of income included investments. A few households received other superannuation (e.g. from a former employer or overseas pension) or payment from someone outside of the household.

**Table 3.3 Household income sources\* (n=53)**

Income Source	Number
NZ superannuation or veterans or war pension	47
Other government payments or income support	16
Disability allowance	13
Wage or salary paid by employer	12
Interest, dividends, rent, other investments	9
Other superannuation, pension or annuity	4
Self-employment or business you own	4
Other sources of income including support payment from people who do not live in household	4
Other government benefit	3
ACC payments	1

\*multiple response

The gross annual household income is shown in Table 3.4. Just under half of households received a gross household income of \$30,000 or less. This is as expected, since most people were reliant on superannuation and were living by themselves or with a partner.

**Table 3.4 Annual household income before tax (n=53)**

Income	Number
\$10,001 to \$20,000	6
\$20,001 to \$30,000	26
\$30,001 to \$40,000	8
\$40,001 to \$50,000	2
\$50,001 to \$70,000	4
\$70,001 to \$100,000	3
Missing	4
<i>Total</i>	53

### 3.3 Type of landlord

The private rental market is home to almost two-thirds of older renters. One-quarter live in Housing New Zealand (HNZ) accommodation and around 11 percent live in council housing.<sup>39</sup>

Just over half of participants (28) lived in private rentals (Table 3.5). The landlords of the eleven participants living in not-for profit housing providers (NFPs) included registered community housing providers,<sup>40</sup> churches and iwi housing providers.

Some participants have experienced different rental sectors over their rental career. Most currently living in council or NFP accommodation have also rented from private landlords. One person with a NFP landlord previously rented from HNZ. Three in the private rental sector had rented council accommodation in the past, and one had rented from a NFP.

**Table 3.5 Current type of landlord (n=53)**

Landlord	Number
Private person or trust	28
Council	10
Housing New Zealand	4
Not-for-profit	11

## 4. Pathways to Renting and Experiences of Moving

This section looks at how the participants become renters, exploring whether they have always rented or have been homeowners, and the extent to which renting was a choice for them. Of the 53 participants, 44 had formerly been homeowners and six had never owned a home (three responses were missing to this question).

Those six who had never owned a home indicated a variety of reasons for that. One had moved to New Zealand from a country where renting was a common, life-long choice and had never owned a home. Two had lived in rental or rent-free accommodation supplied by

<sup>39</sup> Customised data, 2013 census, Statistics NZ.

<sup>40</sup> Community housing providers are registered and regulated under the Community Housing Regulatory Authority, which sets standards for those providers.

an employer and had continued renting in retirement. Others said that they preferred to rent rather than own. One said that owning was never a financial possibility:

*I've never owned my own home. Not so much a choice, I've never had the financial means to put a deposit on a house and as I aged, as a woman on my own, I wasn't in a position where a bank would be interested (woman, 65-69 years).*

Of those who were former homeowners, around two-thirds (29) were long term renters, having rented for 11 or more years.<sup>41</sup> Five had become renters within the previous five years (Table 4.1).

**Table 4.1 Length of time renting since moving out of home ownership (n=44)**

Duration	Number
1-5 years	5
6-10 years	8
11-20 years	14
21-30 years	9
Over 30 years	6
Missing	2

Table 4.2 shows the approximate age when former homeowners entered the rental market. This shows that just over half of those for which data was provided (23), became renters by age 55 or older. Just over one-third (16) became renters between 55 and 64 years of age. Seven became renters at age 65 or older.

**Table 4.2 Age when former homeowners started renting (n=44)**

Age	Number
75 years and over	2
65-74 years	5
55-64 years	16
Before 55 years	19
Missing	2
<i>Total</i>	<i>44</i>

#### 4.1 Reasons for moving out of homeownership

Table 4.3 summarises the main reason for moving out of home ownership, but this only tells part of the story, as participants tended to cite multiple reasons for renting. Most mentioned as the main reason (17 people) was divorce or separation. A range of financial problems comprised the main reasons for 16 people, including debt, bankruptcy, loss of a business, loss of investments or inability to service their mortgage. Five former homeowners had chosen to rent.

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<sup>41</sup> This definition is based on the one used by Morris, Hulse and Pawson (2017), which defines long-term renting as for at least 10 years, not necessarily in the same dwelling.

**Table 4.3 Main reason for moving out of home ownership (n=44)**

<b>Reason</b>	<b>Number of responses</b>
Divorce or separation	17
Business-related	9
Sold and chose to rent	5
Mortgagee sale	3
Sold house and could not afford to buy another	2
Widowed	2
Sold home to provide financial help to family member	2
Transferred ownership of house to children or family trust	1
Move to New Zealand	1
Missing	2
<i>Total</i>	<i>44</i>

Participants were asked whether homeownership is now possible for them. None of them said that it was, due to their financial circumstances. Even those with wage earners in the household dismissed the possibility. One person aged 60 had recently discussed their financial situation with a bank, with a view to homeownership. However, the amount they could borrow was short of that needed for purchasing a home. Some participants said that homeownership was a move they might have made earlier, but now renting was realistic at their stage of life, as long as they were able to manage financially and live in a suitable dwelling.

## 4.2 Movement within the last five years

Participants were used to moving. Eighty-five percent (45) had moved at least once, and 47 percent (25) had experienced two or more moves within the previous five years (Table 4.4). Over one-third had moved once in that period, and a similar proportion had moved twice. The most moves, experienced by one person, were four.

**Table 4.4 Number of moves within the previous five years (n=53)**

<b>Number of moves</b>	<b>Number of participants</b>
0	8
1	20
2	19
3	5
4	1

Those 25 participants who moved twice or more in the previous five years mainly moved from a rental (18 people). In addition, three moved from living with family, and four moved out of homeownership.

For those moving from one rental to another, the most common reason was a move 'back home'; that is, a place they had lived in before or where they had been born. The rental being sold, and unaffordable rent were also common reasons for moving. A range of other reasons were cited for moving; these affected fewer individuals and included health problems, wanting to live near family or closer to services, and poor housing condition. Infobox 4.1 gives examples of four people who had moved twice or more within the last five years, to show the variety of reasons for moving.

**Infobox 4.1 Examples of multiple moves in the past five years**

	One year ago	Two years ago	Three years ago	Four years ago	Five years ago
Woman, 65-69 years (4 moves)	Council flat in current location for one year.	Boarding for one year in current location while waiting to move to a council flat.	Private rental in small town for one year because the rent was cheaper. Moved because the house was cold.	Private rental for less than one year in provincial city, co-located in a building with a business. The rent was unaffordable, and the arrangement did not work.	Private rental for less than one year in provincial city. The house was sold.
Woman, 75-79 years (3 moves)	Private rental in current location for two years.		Private rental in a small town for two years. Moved there to be close to relatives. Then needed to move to be closer to hospital.	Moved to a private rental in another city to live close to family. When that family moved she did not want to stay in the city.	Rented a council flat in provincial city to be close to family.
Man, 75-79 years (2 moves)	Private rental for two years in current location.		Private rental in a block of flats in current location for six months. Left because of noise.	Private rental in provincial city for nine years. Had to move because landlord retired and wanted to live in the property.	
Man, 65-69 years (2 moves)	Private rental in current location for one year.	Private rental in home town for four years. Had major illness, which prevented him driving. Moved to be closer to health services, friends and a better climate.			Moved to live for one year with son in provincial city after rental was damaged in earthquake. Then returned home.

Comments from those who had moved at least twice in the previous five years emphasised how stressful moves were for them:

*It was stressful moving and I couldn't get jobs that would pay enough - really costly moving each time too (woman, 65-69 years).*

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

*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).*

### 4.3 Moving to their current home

The length of time residents had lived in their current home ranged from two months, to 27 years. Forty-three people (81 percent) had moved to their current home within the previous five years (Table 4.5). Twenty-two (41 percent) had moved to their current home within the last two years.

**Table 4.5 Length of time living in current house (n=53)**

Year	Number
Less than one year	8
1-2 years	14
3-5 years	21
6-10 years	7
11-20 years	2
More than 20 years	1
<i>Total</i>	53

Most participants (38) had moved from a rental to their current home (Table 4.6). In addition, three moved from being a homeowner to their current rental. A further 12 moved from other living situations. Of those 12, five were living with a family member immediately before moving to their current home. Two were living with others; one was a boarder and the other was flatting (they were not the head tenant). Another person had been house-sitting for a year. Four fell into the Statistics New Zealand definition of homelessness, as they were living in a campground, a bus, a car and a garage not consented for residential use.<sup>42</sup> All 12 described their previous situation as “temporary” or “insecure”. One woman who was living in a relative’s garage, interspersed with stays with friends, said of her situation:

*It really was a very temporary situation, was only a short-term arrangement and not ideal. It was meant to only be two weeks but it took longer to get a place (woman, 65-69 years).*

<sup>42</sup> Statistics New Zealand (2009).

**Table 4.6 Tenure of residence prior to current home (n=53)**

Tenure	Number
Rental	38
Homeownership	3
Living in a dwelling owned or rented by family	5
Living in a dwelling owned or rented by others	3
Homeless	4

#### 4.4 Reasons for the move to their current home

A variety of reasons for moving to the current home were reported. These multiple reasons can be broadly divided into ‘push’ factors, such as unaffordable rental or sale of the property, as well as ‘pull’ factors including a desire to be closer to family or wanting to return a place they considered their home. Both push and pull factors are reported in the multiple responses in Table 4.7.

When considering **only** the main reason for the renters’ most recent move, two reasons stood out, and showed the predominantly involuntary nature of moves:

- Having to move because the tenancy is no longer available, due to the rental being sold or the landlord wanting the house.
- Unaffordable rental. The move to a council unit or to a NFP housing provider accommodation was often linked to a need for affordable housing.

The following comments illustrate these two reasons:

*Started getting concerned about what I was earning and what I could afford. Not earning enough to save anything. Looking for an affordable rental so I think I got lucky. But there were things about it that would put others off (woman, 60-64 years).*

*Owners separated and one of them wanted the house to live in (couple, 60-64 years).*

*He [landlord] sold the house, he was in his 70s, and then the new people wanted to increase the rent by 66%. Trying to get a flatmate was one option, couldn't find anybody and couldn't afford to pay that myself (woman, 60-64 years).*

Two further reasons were common and often mentioned in conjunction with other reasons. These were:

- Moving to a dwelling with better amenities or performance, including more space, warmer, with few or no steps, or in other ways more suitable for the person’s needs.
- Moving to be closer to services.

These participants talked about moving to improve their circumstances:

*[the previous house] cold in winter and yard flooded when it was raining - moisture in house was bad for asthma. This is bigger, nicer, more modern, a lot warmer, good locality (man living with family, 70-74 years).*

*I was in a rush though and this was slightly cheaper and nicer. Also, it was a long lease and liveable (couple, 60-64 years).*

**Table 4.7 Reasons for move to current house\***

<b>Reason</b>	<b>Number of responses</b>
<b>Move from rental to rental (n=38)</b>	
Rental sold and tenancy no longer available	8
Better dwelling performance or amenity	5
Closer to services	5
Closer to family/friends	5
NFP rental became available	3
Neighbour conflict	3
Rent more affordable	3
Landlord wanted to move into house and tenancy no longer available	2
Council rental became available	2
Health problems	2
Move back to home area	2
Conflict with landlord	1
Cold, damp	1
Earthquake	1
Flooding	1
Conflict with flatmate	1
<b>Move from home ownership to rental (n=3)</b>	
Downsizing move	1
Transferred home to family	2
Financial difficulties	1
Earthquake	1
Divorce	2
Could not afford to buy another house	1
<b>Move from other living situation to rental (n=12)</b>	
Unable to continue living with family	5
Returning to NZ	4
Health problems	1
Wanted to be closer to services	1
Could not afford to buy house	1
Building unsuitable	1
NFP rental became available	1

\*Multiple response

## 4.5 Finding a rental

In all instances the decision to move to the current home was made by the individual or couple concerned. Twelve participants said that a family member was also involved with the decision. The most common way in which participants found their current home was through word of mouth; through friends, relatives, or acquaintances (Table 4.8). Some participants used rental property websites of real estate agents, or Trade Me. Sometimes they were assisted by friends or relatives to use those sites.

**Table 4.8 Method of finding their current home\* (n=53)**

Method	Number
Word of mouth	24
Rental property websites	14
Letting agent	14
Contacted landlord directly	9
Newspaper advertisement	5

\*Multiple response

Over two-thirds of participants (37) said they had a choice about moving to their current home. Usually the feeling of choice was expressed in relation to selecting one rental over another, rather than there being a choice to move or not to move. Choice was often about selecting a specific location, dwelling size, amenity or appearance, as these comments about choice show:

*I really liked it - I can walk to town and it suited (man, 70-74 years).*

*Two units came up at the same time. This was the better one (couple, 80-84 years).*

*A lot of it was to do with the section, I do the garden but major section work is done by [property manager] (woman, 65-69 years).*

*And it's only got one step. The other house had a lot of steps, not good for me. I have a mobility scooter and I've also got a garage for that (woman, 70-74 years).*

Circumstances often made a move a necessity rather than a choice. Sometimes the move was involuntary since the tenancy was no longer available. Or a move was required because a rent increase had made the rent unaffordable or the dwelling was unsuitable in some way.

Just over half (27) said that they had encountered no problems in finding a place. Several commented they were "lucky", or "it was meant to be". However, 24 said they had difficulties and little choice in finding a place. Those who felt they did not have a choice often commented on a lack of rentals available that suited their specific needs. Even though some participants wanted to move to improve the amenity and suitability of their home, they nevertheless moved into a dwelling that they considered unsuitable or even unsafe, because they felt that they had little choice. This woman identified shortcomings with her accommodation:

*I wanted to move into a one-bedroom flat compact and suitable for a person like me. This one is too big though and not made for aged people. Not accessible, steps into garage, no verandah by the front door so rain comes in. No rails in bathroom and carpet is shortpile so it's too slippery. I get wet in the rain because I can't use steps into the garage and have to come round outside (woman, 80-84 years).*

An affordable rental was difficult to find. Some were in financially precarious situations due to the rent they were paying. As one woman explained she was moving after less than three months in her current home because she could no longer afford it:

*You just have to take what you can get. It was just what the agent had ... my landlord wants me to stay but I don't want to be paying \$355 a week (woman, 65-69 years).*

Others had made compromises to get something they could afford:

*I had to find somewhere, I couldn't live with [adult child] anymore, I needed a council place because I couldn't afford private rent (woman, 65-69 years).*

*No choice, because I couldn't afford the rent in the previous place ... I feel ambivalent [about living in a multi-unit]. It's just about the price, affordable, that's why I chose this flat. The neighbourhood is not the best but that was not a consideration. I wasn't interested in being in a block of flats, but here I am (woman, 60-64 years).*

Participants also referred to “missing out” on a property or a lack of properties for let:

*I didn't have much choice - virtually take what you can get, so many people looking. I tried council, but there's a big waiting list (man, 60-64 years).*

Time pressure compounded with a lack of rentals to limit choice:

*We were desperate. Our rental contract had ended ... and we begged for another week because we didn't have anywhere to go (couple, 70-74 years).*

*I had three months to leave and they told me a month before that, so I had time, but in the end it wasn't enough time. My friend came to the rescue. I had to wait for this place and ended up staying in the other place for three weeks paying the higher rent (woman, 60-64 years).*

*It was very difficult to find something. I hesitated taking it because of the bath. But if I didn't take it, there was nothing. I was staying in a motel [emergency accommodation] and needed to move out (woman, 75-79 years).*

Others wanted to stay in their previous accommodation but felt that they had no choice because of problems with neighbours, other residents or the landlord. One person felt forced to move because of conflict:

*If there hadn't been the dog noise I would have liked to stay there ... I complained, I got abused ... other neighbours complained about the dogs as well ... I couldn't stand it so I moved out (man, 75-79 years).*

## 4.6 On the move

Three-quarters of participants wished to stay where they are, while 12 intended to move within the next two years (Table 4.9). Of those indicating a move, nine said they had to move. Due to their physical impairments, four needed accommodation with modifications. Five could not afford their current rent and needed to find cheaper accommodation. In addition, three said their move was a choice; two wanted to move to a smaller dwelling and one was considering living with family.

**Table 4.9 Intention to move (n=53)**

Stated intentions	Number of participants
Yes, move	12
No, stay	40
Don't know	0
Missing	1

## 5. Dwelling Amenity and Suitability

This section comments on whether the participants considered the dwelling worked for them or not, any current problems they identified with the dwelling, and the amenity and suitability of the dwelling in relation to accessibility, warmth and repairs and maintenance. All these factors affect older people's ability to remain in their home for as long as they wish.

The amenity and condition of the dwelling affects health and safety, and it is especially important that the dwelling is suitable for any person with a disability or long-term health condition. Thirty-five participants identified that they had one or more long-term health conditions (Table 5.1). This is consistent with New Zealand research based on national health surveys, which shows that older tenants report poorer health than older homeowners.<sup>43</sup> Two-fifths of participants identified a problem with walking, lifting or bending, and one-fifth have a problem with using their hands. In addition, some participants reported that other household members had a long-term health condition.

**Table 5.1 Long term health problem or condition\* (n=53)**

Condition	Self	Other family member
Walking, lifting or bending	22	3
Hearing, even when using a hearing aid	4	1
Using the hands to hold, grasp or use objects	12	2
Seeing, even when wearing glasses or contact lenses	9	0
Learning, concentrating or remembering	7	1
Communicating, mixing with others or socialising	4	0

\*Multiple response

### 5.1 Adequacy of the current dwelling

Overall, 37 said that they liked their dwelling. Only one person said they did not like their dwelling, however 15 said that there were some things they liked while other things they did not like about their dwelling. Their comments revealed how the dwelling affected their comfort and safety. Those who liked their dwelling focused on privacy, warmth, affordability, having sufficient space and a convenient location. These participants were very happy in their homes:

<sup>43</sup> Pledger et al. (2019).

*The place I had before was very tiny. I'm a sociable person so I like the space, its lovely - roomy. I fell in love with the position, it gets the sun (woman, 65-69 years).*

*Perfect - in summer fabulous outdoor areas. Have friends over. Huge double garage and workshop. Everything I need. Easy to keep clean and look after. The south side of the house is double glazed and the living areas are north facing - very warm (woman, 65-69 years).*

*I've never been so happy in a place, I like it a lot. New curtains and carpet, heat pump and HRV system, and I look out on to the water. My personal gear, a garden, grow veges. I put in a raised garden without asking - it's only a little one. I tidied up the garden and sowed the lawn (man, 60-64 years).*

Participants were asked what they would like to improve about their dwelling. Thirty-eight identified one or more problems that they would like addressed (Table 5.2).

**Table 5.2 Problems with current dwelling\* (n=38)**

<b>Problem</b>	<b>Number of responses</b>
Cold, damp	14
Inadequate storage	9
Unsafe shower/bath/toilet	8
Unsafe steps/stairs	5
Too small	5
Leaks	5
Stove not working properly	4
Need parking closer to dwelling	3
Dark/inadequate lighting	2
Insufficient electrical plugs	2
Worn out/damaged fittings	2
Lack of outdoor shelter/shading	2
Overgrown garden	2
No security catches on windows	2
No insect screens on doors/windows	1
Fire alarm not working	1
Inadequate mobility scooter storage	1
Poor internet connectivity	1

\*Multiple response

By far the most common problem noted by participants was a cold, damp dwelling. The second most common problem was inadequate storage; either too high to be used, or simply insufficient. Various problems were identified around safety, such as an unsafe bathroom or toilet, or unsafe steps or stairs. Those problems were linked to declining physical ability, as were the storage issue, and requiring parking closer to the dwelling. Those who identified the latter issue have difficulty walking distances and carrying shopping.

## 5.2 Accessibility

As shown in Table 5.2 above, participants identified specific accessibility issues. The features that they most mentioned were steps and stairs, bathroom and toilet, the height of cupboards and access to the house. These comments were typical, outlining difficulties with moving around and concerns about safety:

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

*I can cope now but can't go upstairs too many times in a day. The next house I wouldn't choose steps or a steep hill (couple, 70-74 years).*

*It's nice, but there are steps down to the garage and a very narrow garage – I can't get in and out of car in the garage so have to park it outside. My wife is scared she will slip on the path (couple, 75-79 years).*

Managing with a shower over the bath, or a shub<sup>44</sup> was especially difficult. One participant commented that the tenants in the units in which she lives have asked the landlord to replace the shubs, only to be told that it is uneconomic for them to be replaced. Two participants talked about their experiences:

*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 older people, they are just not suitable (woman, 75-79 years).*

*The only thing I object to or I find really strange is there's a shub! I'd like it to be removed and a shower put in, even just a shower box (woman, 70-74 years).*

Installing modifications is a way of improving the home's safety and functionality. Thirty-five people reported that one or more modifications have been installed in their dwelling. In addition, 12 people identified an outdoor feature to help with mobility. Table 5.3 shows that by far the most common modification was a hand or grab rail, a relatively cheap and easy to install modification reported by 27 participants. Fewer people reported more substantial features, such as bathroom or toilet modifications, or accessible garages or drop off or pick up areas.

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<sup>44</sup> A shub is a built-in shower over a small bath tub, generally used where there is insufficient space for a full sized bath and separate shower. Shubs can be a hazard as they are difficult for those with impaired mobility to get in and out of.

**Table 5.3 Modifications inside and outside the dwelling (n=35)\***

<b>Modification</b>	<b>Number reporting modification</b>
Hand or grab rail	27
Lever door handles	7
Ramp or level entry	7
Wet area / walk in shower	7
Handrail at external step or doorway	6
Lever taps	6
Widened doorway or hallway	6
Easy to get at toilet	4
Easy to get at passenger drop off or pick up area	3
Garage or carport that meets disabled person's needs	3
Automatic or easy to open doors or windows	3
Lowered switches or power points	1
Hand-held shower	1

\*Multiple response

Almost all reported modifications were installed before participants moved to the dwelling, i.e. they were not installed to assist them. One person had a modification done specifically for them; a bathroom grab rail installed by the landlord. A few had installed grab rails for themselves, and another person had made a small entrance ramp for themselves, without informing the landlord. Three people said that modifications had been done for another person in their household. Modifications included grab rails in the bathroom, handrails at the door and a ramp. Two participants had paid for those modifications, while the third had received financial assistance from the district health board for installation.

Sixteen participants identified modifications that they needed. Most mentioned was hand or grab rails, which are relatively simple to install. A wet area shower and a ramp/level entry, which are more complicated modifications, were also requested (Table 5.4).

**Table 5.4: Modifications needed\* (n=16)**

<b>Modification</b>	<b>Number reporting modification needed</b>
Hand or grab rail	6
Wet area / walk in shower	5
Ramp or level entry	4
Accessible cupboards	3
Lever taps	2
Widened doorway or hallway	2
Easy to get at toilet	1
Garage or carport that meets disabled person's needs	1

\*Multiple response

Five of the 16 who said they needed a modification had asked the landlord to install the modification. Four had made requests for wet area showers and had not been successful. The fifth person had asked for accessible cupboards to be installed, with no response at the time of interview.

Those who had not talked to their landlord about modifications gave various reasons for not doing so. There were some who did not want to complain; one said “there are a lot of other people worse off than us”. Some noted that tenants’ past requests for modifications had not been addressed. Cost was a factor, but also the type of modification could be an issue. For example, participants considered a ramp to be more problematic for the landlord to install than grab rails, because of cost and appearance. There was also the matter of what could be feasibly installed. Some participants noted that a wet area shower or modification of the toilet would be impossible to install in their dwelling because of limited space. In that situation, they regarded a request as pointless. Others did not suggest a modification because they did not want to put their tenancy in jeopardy by appearing frail or unable to cope. In that respect, 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).*

Four participants wanted to move from their current home, specifically because of a lack of suitable modifications for their physical needs. One couple have applied to Housing New Zealand for a wheelchair-friendly dwelling. Two were waiting for rest home places to become available so that they could move to residential care.

### 5.3 Heating, warmth and dryness

Participants were asked about their experiences of heating, dampness and condensation in their current home. Over half said their heating did not always keep them warm in winter, while 23 expressed satisfaction with the heating, as these comments show:

*It’s just perfect - the flats are all modern and fully insulated, so warm (man, 75-79 years).*

*They’ve just installed a heat pump, it’s good. Before that I borrowed a heater just to keep the place warm. Somebody did come to check insulation but I don’t know what condition it’s in (woman, 65-69 years).*

Thirteen participants reported that they were cold in winter, and just under half (24) reported problems with dampness and condensation, primary in their bedrooms, living rooms and bathrooms. Comments included:

*It could be warmer. I thought I might go back to work and save up for a woodburner, if they would let us put one in ... Its warmer outside than inside. We sit outside a lot in the sun (couple, 65-69 years).*

*This place is exposed to the south. It gets condensation unless I run the heat pump flat out (man, 70-74 years).*

### 5.4 Repairs and maintenance

While two-thirds of participants (35) described the condition of their home, when it was discussed, as ‘excellent’ or in ‘good’ repair, 17 participants said that they had some concerns

about repairs or maintenance. These included carpets needing replacement, cracked bathroom and kitchen tiles, door handles not working, outside lights needing repairs, blocked gutters, holes in internal walls, defective stove, peeling paint and leaks in rooves and windows. In addition, 13 people noted safety hazards in and around their home, including inadequate lighting, a need for handrails on steps and a balcony, grab rails in the bathroom or toilet, a lack of security stays on windows, loose pavers and uneven paths.

Twenty-three participants described work that they had done (either themselves or paid for) on their current property, or on a previous property, sometimes without the landlord's permission, especially if they considered the job was minor. As one person commented:

*I know you're supposed to go through the property manager but I just do it myself if I can, we've all fixed something. Simple things like unblocking the sink - you just do that (woman, 65-69 years).*

It was common for tenants to take responsibility for work themselves, either doing the work or organising others (paid or unpaid) to do it. In some cases the landlord supplied materials such as paint, or reimbursed the tenant. Examples of work tenants did inside included fixing tap washers and showers, painting, installing curtains and installing a threshold ramp. Outside jobs included landscaping, hedge and tree trimming, water blasting paths, laying pavers, cleaning out guttering, fencing and fixing a garage door. These comments show how some tenants and landlords have come to an arrangement about repairs and maintenance:

*I've built fences, done lots of things ... Converted a workshop to a bedroom. Landlady said do what you like it's your house. She pays for the building, like a ranchslider, doors etc and we do the work. She's pretty good. My brother did the building. I did the gardens and fences, paths etc (woman, 70-74 years).*

*I've spent several hundred dollars myself. Renewed locks on inside doors. ... I have also put in a gate to make the backyard dog proof. Put down anti-skid seal on the outside step. Hung up some curtains to deal with the cold. Any small things we fix ourselves. The property manager has said if we can repair something, do it and get reimbursed (man, living with family, 70-74 years).*

The reasons why tenants did jobs themselves varied. As noted above, some tenants did not want to bother the landlord for what they considered to be a small job, and others had an arrangement with the landlord to go ahead with needed repairs. Sometimes the tenant attended to the job because the landlord had refused to do it, as in these examples:

*The lock on garage door was broken in a burglary. I asked the property manager to fix it but they came back and said it would be too expensive. So ended up doing it myself – I lost possessions out of the garage in the burglary (woman, 65-69 years).*

*I asked for doors to be put on the bathroom cabinet, they said OK but I had to pay for it. I will also pay for repairs to the sun blind on the front deck (woman, 85-89 years).*

Others expressed satisfaction in doing tasks around the house. These comments were typical:

*Cut down an old tree, a friend did that for me - did it with landlords permission. It's got to be a win-win situation (woman, 65-69 years).*

*My sister and I did the painting and put in a garden. I fix the washers and do small jobs. I know where the toby<sup>45</sup> is (woman, 65-69 years).*

*Painted a bedroom and hallway, fixed up the walls to make it smoother. Painted the toilet - they paid for paint, but I bought a little tin as I ran out of paint. If there's little things I can do I like to do it myself (man, living with family, 65-69 years).*

In this section participants referred to the things that landlords had or had not provided or done, which affected the comfort and functionality of their home. They focused on safety, heating and repairs and maintenance. Section 6 below discusses in more detail the interactions between tenant and landlord over repairs and maintenance, in the context of their overall relationship.

## **6. Relationships with Landlord and Property Manager**

This section looks at who the participants deal with in relation to tenancy matters – directly with the landlord or with a property manager, and their experiences and views about their relationships with both. While there were individual preferences for either dealing directly with a landlord or a property manager, there was no clear majority preference among participants for one or the other. Furthermore, both positive and negative comments were received about private, council and NFP landlords and property managers.

### **6.1 Interactions with the landlord and property manager**

Over their time renting, participants have dealt with both property managers and directly with landlords. Regarding their current tenancy, 21 (40 percent) reported that they deal with their landlord, while the same number deal with a property manager. Eleven (20 percent) deal with both landlord and property manager. Among those who deal with both, it appears that landlords are more likely to be involved in doing routine repairs and maintenance on their properties, while the property manager takes care of major repairs, inspections and administrative matters.

Some individuals expressed a strong preference for either a landlord or a property manager. Those preferring landlords said that landlords are more responsive than property managers, and they prefer not to have an intermediary between themselves and the landlord. Others considered that the property manager has a professional approach and consequently would be more responsive, ensuring that requests are addressed. Some thought that having a property manager and a routinized approach, for example regular inspections, protects the tenant. In contrast, there were participants who considered that property managers tend to do too many inspections. Contrasting views are presented in the following comments:

*Owners didn't do much maintenance. Not enough electrical points for heaters in winter. Some points don't work. A rental agency would make sure that stuff was fixed before you moved in - unlike this landlord (couple, 70-74 years).*

*I think dealing direct with landlord better - no house inspections just ring when there is a problem (woman, 65-69 years).*

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<sup>45</sup> A toby is the valve that shuts off water to the property in an emergency or so that plumbing work can be carried out.

## 6.2 Positive relationships

Regardless of whether they dealt with a property manager or landlord, many participants reported that they have a positive relationship. They used similar terms to describe their interactions with both landlords and property managers, such as “responsible”, “responsive”, “brilliant”, “awesome” and “approachable”. Comments included:

*Generally got no faults with them [property manager]. Get treated as a human being (woman, 85-89 years).*

*They [landlord] are great. They know they are never going to find the place trashed. Very informal ... But very professional too in responding to us and very approachable (couple, 60-64 years).*

*A good thing even though [the property manager] has to look after the landlord, she looks out for us. She's looking at it from both sides. It's a lot of help because if I say there's something wrong, she gets it done. She has done everything we've wanted ... We've been treated really good. We treat them fairly and they treat us fairly. You have to give and take (couple, 65-69 years).*

Those who considered their relationship with their landlord or property manager to be positive said that there is mutual trust, and the landlord or property manager responds promptly to requests. As one couple commented, they feel “listened to”. Those tenants who reported a positive relationship consider they get a good service. The elements of good service include a prompt response, adequate and accurate information, updates if there are delays, being proactive before issues arise, and being flexible. These comments provide examples of what tenants see as good service:

*[property manager] have been great, they have put in grab rails for safety. Every time I have had concerns, they have been fantastic. Very good, very prompt (couple, 65-69 years).*

*The landlord comes around a lot - gave me his number, said if I need anything to get hold of him which I do ... he's pretty good, he checks things. He was around a few weeks ago, checking for leaks and cleaning the outside of the units. I said to him do you ever stop (man, 65-69 years).*

*They [landlord] will either ring or write and ask if there is anything I want done. E.g. pantry shelves braced, security light moved. No questions - they just do it (woman, 70-74 years).*

One participant talked about having the flexibility to make changes to the property as being very important in her relationship with the landlord:

*I love it here. The landlady is really happy with me. She said the property is the best it's ever looked ... I've put in gardens. I've been allowed to change a room. A lot of people are not allowed to do anything like that ... I think I've got it just how I want it (woman, 70-74 years).*

## 6.3 Difficult relationships

Generally, participants felt that they got an adequate service from the landlord, and in some cases a very good service. Most of the negative comments about the relationship with landlord or property manager revolved around the failure to do repairs and maintenance. The things

that frustrated tenants were repairs not being done, or failure to update the tenant about delays in making repairs. These two participants commented on delays:

*Go to the agent, but it's slow, or doesn't get done. I waited 14 weeks for the basin to be replaced - it had a hole in it and was a temporary fix for 14 weeks (woman, 75-79 years).*

*Insulation - not even half the recommended amount. Front and back guttering have holes and the landlady refuses to repair them. Insulation has recently been inspected. Go to agent [who] has said to landlady they will cease to manage the property for her if she doesn't address maintenance issues. Very reluctant to spend money. Guttering - 18 months leaking - still not done. Really delayed getting the heat pump cleaned. Also, it took a long time to fell a tree. Haven't raised other issues because I know they won't get done (woman, 75-79 years).*

There were also stories of small things not being done that could potentially have big impacts on an older tenant who did not have the ability or resources to address the problem themselves. Two examples stand out. In one case the tenant requested that batteries in the heat pump remote be replaced. She was told that she would be charged by the property manager for a call out, so with her daughter's help she bought new batteries and installed them. Another tenant asked the property manager for a new light bulb to be installed, and that the light shades be taken down so that she could wash them (she did not want to stand on a ladder to reach the lights). The tenant was told that it was too expensive for someone to come to do those jobs. Subsequently, a visitor did those jobs for the tenant.

A few participants expressed fears that if they raise an issue about repairs or maintenance they face a rent increase or eviction, as these comments show:

*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. I found a replacement insinkerator. 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).*

*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).*

In addition to repairs and maintenance, the inspection is another area where the relationship between tenant and landlord is tested. Most of the participants had inspections three-monthly, or annually. Several said that there were no regular inspections; these were tenants who deal directly with the landlord. Some participants considered that property inspections are too frequent. Those participants were in rentals where three months appears to be the norm. In one case a participant had six-weekly inspections. Those participants who thought that their inspections were too frequent felt that this demonstrated a lack of trust on the part of the landlord or property manager. One person wryly commented, in reference to the property manager's regular inspections and their concern with moisture and airing the house, "Don't they think old people know how to open windows?"

A few felt their privacy had been invaded on occasion, where the landlord or property manager came on to the property without notice, arranged for repairs to be done without advising the tenant, and in one instance, handled private property. Five recounted experiences of bullying or aggressive style and negative attitudes. In some cases those actions were directed not only to the tenant but also to flatmates or family members. Two participants talked about the importance of tenants being able to voice their views and needs without fear, with one commenting:

*Having a say and being able to be heard. Sometimes we're treated like we don't have a voice. Let us talk. If we're not talking, we're in a shell ... the property manager who showed me the place never listened and she was quite snarky when I wouldn't take the place - it was because I wasn't prepared to pay for a taxi to visit the doctors. And there was no easy access with the door, if there was a fire it could be dangerous. They definitely designed them without talking to people (woman, 80-84 years).*

## 7. Knowledge about the Tenancy and Tenants' Rights

Participants were asked about their tenancy agreement, and where they would go if they ever needed information or advice about their tenancy or tenants' rights. While a few participants were knowledgeable about their tenancy rights, most were not aware of matters concerning their rights and responsibilities as tenants, or acceptable and unacceptable landlord practices.

### 7.1 The tenancy agreement

Seventy-seven percent (41) of participants know what type of tenancy agreement they have, while 11 did not know (Table 7.1).

**Table 7.1 Type of tenancy agreement (n=53)**

Tenancy type	Number of participants
Periodic	32
Fixed term	9
Don't know	11
Missing	1

Three-fifths of participants reported they were on a periodic tenancy, which ends when either the landlord or tenant gives notice. The landlord does not need to have a reason for ending the tenancy when the standard notice period of at least 90 days is given.<sup>46</sup> Among those participants who had a periodic tenancy, some saw it as indefinite and only ending when they want it to, or if they break the agreement by not paying rent or behaving badly. It was common for tenants to express trust that their property manager or 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).*

<sup>46</sup> Planned reform of the Residential Tenancies Act in 2020 includes removing the ability of a landlord to end a periodic tenancy with no cause.

Nine participants said they had fixed tenancies. The longest term was for three years. The rest had terms of one year or six months. The majority of those had negotiated fixed term tenancies. Some wanted longer tenancies than they were able to secure. Two said that they had not wanted a fixed term tenancy and had misunderstood the nature of the agreement when they signed up.

Eleven said they did not know what type of tenancy agreement they have, and believed their tenancy to be indefinite, as these comments show:

*I think I can stay here as long as I want but I'm not sure what type of tenancy it is (woman, 65-69 years).*

*I think it's a roll over, maybe six monthly as that's when the rent goes up. As far as I'm concerned it goes on and on (man, 75-79 years).*

*We are here until we decide we want to leave (couple, 80-84 years).*

## 7.2 Seeking information

Most participants were able to identify someone they would approach if they had a problem with their tenancy, although one quarter did not identify anyone they would contact for information or advice. The most popular contact for information or advice was the property manager, not an impartial party (Table 7.2). This was followed by Tenancy Services. Fewer participants identified organisations or professionals that provide information or advice, such as CAB, Community Law or their own lawyer.

**Table 7.2: Who participants would approach if they had a problem with their tenancy or wanted advice\* (n=53)**

Who participants would contact	Number of participants
Property manager	16
Tenancy Services	14
Family or friends	8
CAB	5
Community Law	3
Age Concern	2
Grey Power	1
Own lawyer	1
Don't know	13

\*Multiple response

Eight participants had sought specific information or advice about their tenancy or tenants' rights. This was not necessarily related to their current rental, but in relation to any tenancy they had held. They had contacted Tenancy Services, a relative, their property manager or a CAB. The issues that they had sought information or advice about concerned the conditions of their lease, pests in the property, lack of a tenancy agreement, the amount of bond returned and increased rent. Regarding the latter, the tenant wanted to know whether there is a rent cap.

Eight people had made a formal complaint. Four made a complaint to Tenancy Services about their landlord. Two complaints were over bond payments. One complaint was in

relation to payment of water rates. The other matter was being dealt with at the time of the interview and concerned the landlord's treatment of the tenant's private property. Three made complaints directly to their landlord. One complaint was in relation to noise of other tenants. One participant complained to their landlord about failure to fix rotten floorboards and was prepared to take the matter to Tenancy Services if the matter had not been rectified. Another participant complained to their landlord about being bullied by the landlord's property manager. The last example was a participant in dispute with their landlord about cleaning the property after vacating it. They could not remember where they had taken their complaint but commented that they had "given up in the end".

Most people felt that they could approach their landlord or property manager with a concern, but there were a few who were reluctant to do so, because they felt it would result in a rent increase, jeopardise their current tenancy, or make it difficult to find a tenancy in future. Two people talked about such fears:

*If you make a complaint, you are affecting your ability to find another tenancy. I could have 20 plus more years in a rental, I haven't got family looking after me. You need to be able to stay for a reasonable amount of time (couple, 70-74 years).*

*I'm too scared to. If you make a complaint, it goes on record, and then goes against you (man, 70-74 years).*

## **8. Renting and Financial Security**

This section turns to a fundamental aspect of older renters' lives; the relationship between rent level and financial security. Since most of those aged 65 and over are primarily reliant on national superannuation, their income is low.<sup>47</sup> For older tenants, the Income left after housing costs are paid can be inadequate to meet living costs.

Financial insecurity is evident in participants' reliance on the Accommodation Supplement (AS), which only covers a proportion of the unaffordable rent. Over half (29) of the 53 participants indicated that they receive an AS, although several did not know about the AS. In addition, six pay an income related rent, from HNZ or a registered community housing provider. The rest do not receive any financial assistance with their rent.

Nine participants commented on current difficulties they have paying their rent, even though they receive an AS. One woman referred to her constant worry about rent increases and the need to meet other living costs in addition to the rent:

*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).*

Three said that their financial and housing situation is reviewed every three months by Work and Income and another was required to attend budget advice meetings. Two commented on their experiences:

*When I went to WINZ<sup>48</sup> for more money they said I shouldn't be in a two-bedroom place, I should be in a one-bedroom place because it's more affordable, but if I had*

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<sup>47</sup> Perry (2017).

<sup>48</sup> It was common for participants to refer to Work and Income, which administers national superannuation, benefits, the Accommodation Supplement and other income support, as WINZ.

*to have a one-bedroom I wouldn't have enough room for my equipment (man, 70-74 years).*

*WINZ said my rent was too high. They expected me to get into a council flat to reduce rent. I was so annoyed because it puts stress on you. I searched out rental prices to prove to them that my rent was cheap ... I know of another lady who had to move because WINZ said she was paying too much. She's moved to a cheaper flat which is not so nice for her ... She had a rent rise and hasn't told them even though she might get more Accommodation Supplement because she doesn't want them to say, "move to a cheaper place" (woman, 65-69 years.)*

Others said that, while they could manage their rent now, they were concerned about future rent rises, or the impact of unexpected expenses on their ability to pay the rent. These comments were typical:

*Just manageable. Not much left at the end. In the previous rental I was paying \$380 but the landlord wanted to increase it to \$430. We don't like paying it, but that's the way it is (couple, 60-64 years).*

*At the moment it's OK because it's the only thing I've got to worry about. The only issue would be my car breaking down or any medical costs (woman, 65-69 years).*

The expense of moving worried participants. Having to move because of the sale of the property or the rental becoming unaffordable are constantly in mind. A few said that in the past they have obtained financial assistance from Work and Income or family members to meet the costs of moving, such as a bond, rent in advance and utilities connection.

Income left after housing costs are deducted can be meagre. Just under half (24) participants reported difficulties with living costs, other than rent (Table 8.1). The two main areas of difficulty were power and health-related expenses.

**Table 8.1: Difficulties with living costs\* (n=24)**

<b>Costs</b>	<b>Number of participants</b>
Power	10
Medical, doctor, pharmacy	9
Unexpected bills	7
Food	6
Transport	5
Clothing	1
Gardening, lawns	1

\*Multiple response

Ten participants stated that they had difficulty with meeting power costs. Some participants talked about limiting their use of heating appliances, as these comments indicate:

*The landlord put in a wall mounted panel heater a few months ago. Before that I used a portable oil fin heater that my daughter gave me. I used the new one once and my power bill was too high so I use the oil heater. If it's too cold I go to bed anyway (woman, 80-84 years).*

*Try not to put the heat pump on - get on the exercise bike instead. Turn it off when my husband goes to bed. If the power bill is up, I cut down on food. In winter the electricity bill is between \$125-\$130 per month. I make sure we turn all switches off (couple, 65-69 years).*

In addition to power bills, participants had trouble meeting dental and medical bills, car expenses and food costs. Comments included:

*Since I've been retired, that's a bit of a surprise is the huge amount you can spend on dental problems - I've paid \$900 this year, that's a huge amount of money. You have to be a good manager of money - no credit/debit if you are on the super. I hardly ever go to the doctor. I take care of myself. I look for things on special. I'm careful about the use of electricity (woman, 65-69 years).*

*Not much left, sometimes we have to wait 'til the next payday, it can be a bit stressful at times. Got to get a warrant and you need tyres, brakes re-done. When those things come up I leave groceries 'til last, I won't buy anything if I can't pay for it (couple, 65-69 years).*

One participant explained that, although maintaining a car is a major expense, it is nevertheless important to his quality of life and independence, and therefore a priority for expenditure:

*Some of my medication isn't subsidised - it's difficult because I can't walk anymore so car costs - petrol and registration. The car gives me freedom though - if it's a nice day can drive to the river and fish. Independence too – otherwise I have to rely on someone to take me to appointments (man, 65-69 years).*

Many participants were proud of their budgeting skills, talking about how they manage their incomes by reducing expenditure on non-housing goods and services. Some have opted for bundled services (such as power, phone and internet) to save costs, or smooth out power payments across the year to avoid high winter bills. Others grow and preserve fruit and vegetables. The following comments show a range of coping strategies:

*Power, I'm on a low user - the power company smooths out the payments over the year. I've got a vege garden and freeze or bottle. Learn to be self-sufficient. Every payday I buy bulk and make meals and then freeze them. It works out good. Dentist was \$3000 so I got a WINZ interest free loan. I don't go to fancy places, I entertain at home (woman, 65-69 years).*

*All part of the fine line. I use the heat pump and it's manageable. Things are just manageable. I go to the Māori doctors locally which is all free and I save up for anything I need (man, 70-74 years).*

*It's reasonably OK, it's a bit hard at times, you don't have much left. I had a reasonable amount of savings but the car was playing up so I got another car ... I try to keep ahead. I put a bit in my savings and a bit into my VISA account. That will pay for my costs at Christmas (man, 70-74 years).*

While many of the participants' comments suggested that they were satisfied that their income allowed them to live adequately, comments also indicated that some went without power, food and health services or stopped insurance. Cost prevented some participants from participating in social activities:

*Cost is the really big barrier for me. I'd love to do more things. Maybe have a shed/workshop for hobbies and go to the gym. I would love that but it's too expensive, I can't afford it (man, 70-74 years).*

*I do real frugal living, get most food out of the garden, only drive when necessary. That's how I survive, otherwise it would not be possible. Don't go to the movies, out for coffee every day, drink wine, or eat meat (woman, 60-64 years).*

Several people commented that they continue to work to ensure they have sufficient income:

*I make the super 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, I love it! You can't have everything new (woman, 65-69 years).*

*I manage well at the moment, but fear once retired about managing. I think about it often (woman, 65-69 years).*

*Rent takes half my income. I have learnt how to live carefully and wisely and even though I have retired I do work from time to time to earn money when I need it (woman, 65-69 years).*

Some comments suggest that a small number live in material hardship, defined by Perry 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, among other needs.<sup>49</sup> There are additional factors that suggest some participants are in material hardship, including:

- Receiving the Accommodation Supplement. Twenty-nine participants receive this.
- Ten participants mentioned that they were receiving, or had received in the past, additional government payments such as a loan, temporary additional support or special needs payment to meet living expenses.
- Living alone, and consequently managing household expenses on one income. Forty participants live alone.
- Receiving financial support from a family member outside of the household. Three participants indicated that they receive financial support from others not living in their household.

## **9. Renting and Ontological Security**

A sense of permanency, belonging and security is associated with being able to make a house into a 'home'. As noted in section 2, certain characteristics of renting, such as tenure insecurity, limited autonomy, and the perceived lower status of renting reduce ontological security. The relationship between ontological security and renting is considered in this section in regard to four aspects:

- The extent to which participants can make the dwelling their home.
- The extent to which the home provides a base for interacting with others.
- The experience of stigma as a renter.
- Participants' views about their tenure security.

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<sup>49</sup> Perry (2017):99.

Finally, this section summarises participants' overall perceptions of the advantages and disadvantages of renting.

## 9.1 Making the dwelling a home

Making a dwelling a home requires the tenant to be able to shape the home environment and to do activities that they want to in the home. Not being able to do what they like at home was one of the most negative aspects of renting for participants. Some expressed frustration at having to ask permission to make changes in the home. Several commented on decorating restrictions, such as having to use special picture hooks, only being able to put up one picture per wall or having to remove curtains when they leave. Sometimes restrictions impinged on their work, as noted by two who run businesses from their homes. One couple was refused permission by their landlord to operate a B&B in the dwelling, which they wanted to do to earn money.

Despite some restrictions, most participants did a lot to make the place feel like their home. Activities included buying and arranging furniture, interior decorating and painting, putting up photos and pictures, installing curtains or blinds, displaying personal items, housing collections of books and music, enjoying hobbies, doing repairs and making a garden. Some indicated that they did not ask permission to make changes or to do minor repairs. However, it was more common to seek permission. A few noted that they had no difficulties in getting permission from their landlord to doing things such as paint, make garden beds, hang pictures or in one instance, to install a pantry. Participants talked about the things they do to make the place feel like their home:

*We do that the minute we move in - pictures on the walls. Our furniture. It needs to feel familiar. Personal photos, pictures of the grandchildren. Having an office is important. Within a few months it's home (couple, 70-74 years).*

*I've always been very keen on tidiness and making a home. My garden - everyone takes an interest in my garden. I bought some lights to go around it, makes a difference. It looks lovely at night, all the lights are going, it's rather pretty (woman, 85-89 years).*

Most people emphasised that, although it's a rental, they think of it and treat it as their home, as these comments show:

*I've always had the capacity to make wherever I am my home. I look after it, I feel it's my home. While I am here it is my home (woman, 65-69 years).*

*I had nothing, had to go to WINZ for money and then bought furniture second hand. I look after it like it's my own. I do things that need doing (man, 70-74 years).*

Only two people did not consider the rental to be their home. For one, a difficult relationship with the landlord prevented it feeling like home. For the other, the rental status itself precludes it being a home.

*I haven't unpacked half my stuff because I'm so uncertain about the place. Because of the landlord's attitude I don't see it as home (man, 70-74 years).*

*Got some photographs but as far as I'm concerned it's just a place to live. It can never be my home, I don't own it (man, 75-79 years).*

## 9.2 Connecting with others

The role of the home in supporting or inhibiting connections with others is complex, as revealed in discussions with participants about the positive and negative aspects of their home. The home's location can be a positive aspect that helps them to connect with others and with services. Several participants commented that they can keep up their community activities, their contacts with others and access the services they need because of where they live. Moving to be closer to services, family or friends were common reasons for participants to move.

Some talked about home as encompassing more than the dwelling itself. For them, 'home' embodies the location as well as the dwelling, due to their ancestral or family links with the area. This point was clearly made by two residents living in papakāinga housing:

*Sitting in the living room looking out at the old hunting ground where we grew up ... next to the marae, where I grew up (man, 70-74 years).*

*All the kaumatua come together quite often, so never lonely. We're not strangers - all connected in some way ... Connected by our ancestor so we belong (man, 75-79 years).*

Others who were not Māori also conveyed that the links with their neighbourhood, the natural environment or local community were part of feeling and being at home. For example, one woman listed neighbourhood features and relationships with others, as well as a window installed especially for her, as the things that make the rental her home:

*The view across the field, fellow residents that really care, the way people keep their gardens, if there was a crisis everyone would be there ... people gave me some stuff. Grandchildren come in to do things. The special screen window in my bedroom put in by my family (woman, 75-79 years).*

The close-knit nature of the neighbourhood is a positive aspect of home. Participants spoke about a sense of community in their location, expressed through the friendliness of their street or immediate neighbourhood, and the help they give and receive from neighbours, such as driving a neighbour to the shops, helping with gardening, sharing garden produce, feeding pets and generally "keeping an eye" on others. Two participants talked about the importance of connections with others, and how crucial it was in their lives:

*It's all about connectivity and connections. I've seen my mother lose her friends - she needed companionship. Isolation gets to people. We make a real effort to keep as connected as possible (couple, 70-74 years).*

*Mainly support - caring support, home help, not to be isolated within their own homes. Family don't have the time or take the time to bother - that's sad. Help with shopping. Maybe a buddy system - support one another. People have come up to me in the supermarket asking me if I want help (couple, 65-70 years).*

Participants identified three ways in which the home restricts connections with others. Firstly, having to move severs connections. Participants talked about moving being stressful, expensive and disrupting. After each move it takes time to establish connections. Even the possibility of movement can make people feel unsettled and disconnected. Participants talked about the uncertainty of whether they could stay in their home. They were worried

about the house being sold or needing to move due to an increase in rent. Two people commented:

*When you are older you want to be able to stay put in a community. You lose contact with friends and family, it's really easy to lose contact if you are moving a lot. Not everyone's on facebook (couple, 70-74 years).*

*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).*

Secondly, the ability to provide accommodation for others in the home, 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. Some stays were longer, particularly for children and grandchildren who needed accommodation. In some instances these stays resulted in the rent being raised. Those in council accommodation said that they were subject to restrictions on who could live with them, even temporarily. This limited their ability to have family to stay. One person talked about deciding against moving to a council unit, because of the restrictions on visitors staying:

*I had my name down for a council flat when I first moved here. Quite frankly I'd rather live in a tent, it was only a bedsit, too small when you have family to visit. Two bedrooms is really important - extra room when people come to stay. Just because you are old it doesn't mean you don't have a family (woman, 65-69 years).*

Thirdly, feeling unsafe in the neighbourhood reduced participants' ability to feel settled and in control of their home environment. In this respect some participants talked about burglaries, noisy parties, neighbours' intimidatory behaviour and speeding cars, all of which made them feel vulnerable. A few had moved in the past due to difficulties with neighbours.

In general, the participants said they did not feel lonely or isolated. Only a few participants said that they felt isolated, and all of those lived alone. Their feeling of isolation was not to do with the dwelling or its location but was due to personal circumstances such as recent widowhood or poor health. One woman talked about her situation:

*It's not nice to be on your own after your husband dies, I used to rely on him – I would like companionship (woman, 75-79 years).*

### 9.3 Experiences of stigma and discrimination

Participants were aware of negative perceptions of renters held by the public. One woman, who had moved back to her home town after years renting in Auckland, talked about the reactions of others:

*When I moved back the first thing people would ask is "where have you bought?" I experienced that stigma, renters are supposed to be bad managers, no hoppers, bottom of the barrel, particularly here (woman, 75-79 years).*

Some said that negative perceptions of tenants have affected their relationships, not only with landlords, but also with service providers and neighbours. Comments included:

*The plumber had an attitude against renters – the cistern was not working properly, and he said that's good enough for you and just left it (man, 70-74 years).*

*I do get upset - these TV programmes that show irresponsible tenants, it's not fair! Not everyone is like that (woman, 65-69 years).*

*You are not a second-class citizen if you rent. You have integrity and dignity - it's important that renters are not seen as second-class citizens and are blamed for their circumstances (woman, 65-69 years).*

In their dealings with others, some said that they do not reveal they are tenants unless it is essential, as this couple 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).*

Some participants highlighted ways that they thought older renters are discriminated against, particularly in the private rental market. In this respect, they considered that older people struggle with more barriers than do younger renters. Several issues were identified:

- The highly competitive nature of seeking a tenancy in the private rental market, which is reliant on digital literacy and access to the internet to seek and to apply for a tenancy. Furthermore, the requirements of having references and photo identification are challenging, particularly for those who are entering the rental market for the first time in later life and who do not have a tenant history or required identification.
- The expectation of some Work and Income staff, that an older person only needs a one-bedroom dwelling because they are living on their own. Consequently, there is reluctance to provide additional financial support so that a person can rent a two-bedroom dwelling. Participants pointed out that they would like to have friends and family to stay, and also appreciate space for their hobbies or a study. Two participants needed space to run their business from home.
- There is a fear that the landlord will end the tenancy if the older person is deemed unable carry out household chores such as cleaning, gardening and mowing the lawns, and therefore to maintain the dwelling to an appropriate standard. There is also a fear that the landlord will end the tenancy if the older person cannot pay a rental increase.
- When the need for some modification arises to help with mobility, there is a reluctance on the part of some landlords to allow modifications.

#### 9.4 Perceptions of tenure security

One of the most negative aspects of renting for participants was tenure insecurity, expressed by participants as the uncertainty of whether they would be able to continue living in their home. When asked, what was the most important thing to help them to stay in their home as they age, many of the participants specifically referred to security of tenure, as these comments show:

*The landlord not telling me to move on. I'm quite happy where I am, I don't want to move, too long in the tooth (man, 65-69 years).*

*Stability and security - a lifetime guarantee of rental. 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).*

Some participants associate tenure security with having a fixed tenure term. Two of those preferring a fixed term tenancy said that they wanted longer terms than they have currently, but were unable to negotiate them. A few prefer a periodic tenancy because they want the

choice to move if they wish. One woman said that she might want to move to be closer to her family. Other tenants said that they did not want to be “tied down to anything” or wanted the “flexibility of being able to give notice if something turns up”.

Despite the flexibility of a periodic tenancy, most of those with a periodic tenancy expressed a feeling of insecurity, particularly a fear of the place being sold, or being taken over by the landlord or their family. These comments showed the uncertainty participants have faced in the past:

*Went in under one landlord and got sold - was told it was a long-term rental then it got sold again - had to leave (man, 70-74 years.)*

*I had been told in a previous rental I would never have to worry again and then they sold it, it collapsed around me. It was emotionally upsetting - I realised then I could not make a building my security, I had to make my security in other thing, my faith, my family (woman, 65-69).*

Even the couple with the longest lease of all participants, three years, felt insecure:

*I have nightmares - where are we going to go in a year? The verbal understanding was we would be here for three years ... after that [the landlord] might want to return, depends on his work. ... Huge costs of moving, especially with a household of stuff and equipment. 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 in what they want to do - the tenant is not important in the scale of things (couple, 70-74 years).*

While the uncertainty of tenure is a major component in feeling insecure, other factors are also important. The ability to continue paying rent as one grows older is a critical factor in feeling insecure. Some employed participants are worried about coping financially when they stop work. Others are concerned about increasing rents and their declining savings over time. Three participants summed it up like this:

*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).*

*The housing market is changing rapidly. Rentals are through the roof. There's nothing out there - 30-40 people turning up at a viewing. Something's got to be done (woman living with other non-related adult, 65-69 years).*

*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).*

The ability to maintain control over one's environment is another aspect of feeling secure or insecure. This has already been noted in relation to being able to make changes to the dwelling, do particular activities, have friends and relatives to stay, make requests for repairs and maintenance, and the reluctance to make a complaint.

Those living in private rentals tended to feel much less secure, partly due to an expectation of rising market rents, and partly because some believed council or NFP landlords provide a place “for life”, unlike the private rental sector. Some participants talked about eventually looking for a council rental if they could not afford a private rental, or if their tenure was terminated. Comments included:

*I've got my name down with council ... I want to move to council flats - people around you of the same age. Especially if you've got no family around (woman, 75-79 years).*

*It depends on rent increases ... We have talked about getting a council flat, but they are small. We want a spare room for when family comes. But if we had to we would consider a pensioner flat (couple, 65-69 years).*

In summary, tenure security is not achieved simply by having a fixed tenure term. Participants suggested that factors other than the tenure term are equally, if not more important. They considered that the most important things they need to feel secure in their tenure are:

- A good relationship with the landlord.
- An affordable rent.
- Ability to make small changes, to do small repairs and decorate; i.e. to make the house a home.
- Repairs and maintenance are done.
- The dwelling is suitable for their mobility and physical needs.
- Practical support is available to help with maintaining the property, such as help with gardening and housework.

## 9.5 The advantages and disadvantages of renting

Overall, participants are very clear about the advantages and disadvantages of renting. Twenty-nine participants talked about the positive aspects. They like someone else having the responsibility for repairs and maintenance, and not having to worry about insurance, rates or “hidden costs” and “surprises” such as unexpected repairs. As they see it, the advantages of renting are that repairs and maintenance are managed and housing outgoings are predictable.

The independence that renting confers is also an important advantage. Renting enables people to remain independent and not reliant on family. As one person said:

*The flat helps me maintain my independence. It also supports my daughter's independence if I'm not living with her (woman, 85-89 years).*

Three main disadvantages of renting were identified, and these were recurring themes throughout the interviews:

- the lack of certainty around tenure,
- rental unaffordability, and
- having to ask permission to do things in the property.

## 10. Ageing in Place in Rental Accommodation

Older tenants live in a rental market where structural and legislative factors act against the ability of older people to age well in place:

- New Zealand's rental stock is in relatively poor condition compared to owner-occupied stock.
- Rents for those on low incomes are frequently unaffordable. Two-thirds of older tenants rent from private landlords, and consequently pay market rents.

- There is a lack of stock targeted to older tenants, and those looking to rent from a provider of housing for older people, such as councils and some community housing providers, are generally faced with long waiting lists.
- There are few tenure security protections, and the market is geared for short-term tenancies.<sup>50</sup>

This study shows that, in addition to those rental market characteristics, living in a rental can threaten ageing in place, where there is a possibility of having to move through necessity not choice, the rental is unaffordable, there are dwelling-related risks to health and safety, the relationship between landlord and tenant is poor, or the tenant has a limited understanding of their rights and responsibilities as a tenant.

The precariousness of older renters' tenancies was evident in this study, with four out of five participants moving at least once within the five years before their interview. Forty-one percent of participants had moved within the previous two years. This rate of movement is comparable with a 2017 national survey of renters of all ages, which found that 46 percent had moved in the previous two years.<sup>51</sup> Participants reported that the pressure of having to move has negative impacts, increasing stress as well as disrupting their social networks and access to services.

The two main reasons why participants had moved were: the tenancy was no longer available; or the rent was unaffordable. Over half of participants relied on the AS, and the biggest problem that participants said they face as tenants is the regular rental increase, which by law can happen every six months.<sup>52</sup> Other research also indicates the financial vulnerability of older tenants due to rent expenses.<sup>53</sup> This financial pressure has implications beyond the ability to pay rent, since it also impacts on the ability to pay other living costs. The two main costs that participants struggled with were power and health-related expenses. There are indications that while most participants managed financially most of the time, a few were living in material hardship and relied on supplementary government payments in addition to the AS to meet living expenses.

Regardless of the length of time they have been tenants and their knowledge of the rental market, participants talked about the difficulties they face when they must find another property. This is especially challenging for those who become renters later in life. Just over half of the participants who were former homeowners first became renters after age 55, at a time when they were past their peak earning years. Most did not have substantial assets. As well as those financial challenges, some found the search for a tenancy a daunting entry into an unfamiliar world. These days people seeking a tenancy must rely on the internet for information about rental properties, and often to lodge an application. While many older people are comfortable with digital technology, others do not have access to the internet or do not have the required digital skills. Added to those barriers, participants have encountered real estate agencies with little awareness of the growing number of older people seeking rentals, as well as a low awareness of their specific housing needs, such as housing located close to services, a flat section, and a warm home in good repair.

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<sup>50</sup> Witten et al. (2017).

<sup>51</sup> Witten et al. (2017).

<sup>52</sup> Proposed reform of the Residential Tenancies Act in 2020 proposes that rent rises be limited to once every 12 months.

<sup>53</sup> Saville-Smith (2019).

Living in a rental can threaten ageing in place, if there are risks to health and safety that the tenant cannot control. Most decisions that influence dwelling condition and performance, for example, concerning repairs, heating and modifications, can only be made by the landlord. One-third of participants reported repairs and maintenance needs. Over half said their heating did not always keep them warm in winter and just under half reported problems with cold and dampness. Participants identified similar issues to those identified in national New Zealand tenant surveys, particularly a cold and damp dwelling, unmet repairs and maintenance, too small a dwelling and an appliance that does not work.<sup>54</sup>

Two-thirds of participants reported that they had one or more long-term health conditions or mobility impairment, including problems with walking, lifting or bending, or with using their hands. Lack of accessible design and safety issues were identified by about one-quarter of participants, and almost one-third identified specific modifications that they needed to make their home safer and more accessible. The most commonly identified modification needed was a grab rail or handrail; these would be relatively cheap and easy to install, however permission would be required from the landlord to do so. Few had approached their landlord or property manager to request a modification to be installed.

This study suggests that the landlord's relationship with their older tenant is very important in determining a good renting experience that supports ageing in place. While most participants reported a good relationship with their landlord or property manager, comments varied considerably, from those that indicated high trust and fairness, to comments suggesting a difficult relationship. According to participants, the key aspects of a positive relationship were the landlord/property manager's high responsiveness to requests, mutual trust, and mutual respect. Participants talked about what they saw as poor landlord practices, especially around poor responses to repairs and maintenance, faulty appliances, overly frequent property inspections, invasion of privacy and bullying.

Another aspect raised by participants was the feeling of being stigmatised as a renter. This can heighten feelings of vulnerability, stress and isolation. Those participants who talked about feeling stigma as a renter did not identify it as relating to only one type of rental accommodation, such as public housing or private renting. This is unlike, for example, Australian research that has found stigma associated mainly with public housing.<sup>55</sup>

Critical to ageing in place as a renter, is the older tenant's knowledge of their rights and responsibilities as tenants, and where to seek information and advice about tenancy issues. In this study, most participants were unfamiliar with their tenancy rights and unaware of matters affecting their rights and responsibilities as tenants. Nor were they clear about what constitutes acceptable or unacceptable landlord practices. One-quarter did not identify anyone they would contact for information or advice about their tenancy or their rights. This was similar to a national tenants' survey, which found that one-fifth of respondents were unsure where to go for help,<sup>56</sup> and in line with other New Zealand research suggesting that tenants' understanding of legal rights and responsibilities of landlords and tenants is limited.<sup>57</sup>

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<sup>54</sup> Consumer New Zealand (2018); Witten et al. (2017).

<sup>55</sup> Colic-Peisker et al. (2015).

<sup>56</sup> Consumer New Zealand (2018).

<sup>57</sup> Witten et al. (2017).

The most common things the older tenants identified as important for ageing in place were very similar to the factors identified by older homeowners.<sup>58</sup> These include : a place that enables them to maintain their independence, adequate space and storage, a warm home, a functional and safe environment that is easy to maintain and affordable housing costs. Like their home-owning peers, most see tenure security as critically important for helping them to stay in their home as they grow older. A fixed term tenure is one aspect of tenure security, but not necessarily the most important for older tenants. Participants identified a range of other factors that enables them to feel secure in their tenure. Paramount are: a good relationship with the landlord; a warm and well-maintained dwelling that supports their safety and their physical needs; an affordable rent; an ability to make small changes to the dwelling to make it their home; and the availability of practical support if needed (such as help with the garden and housework). These important factors of security and comfort are similar to those identified in other studies.<sup>59</sup>

## 11. Concluding Comments

This research with 53 older renters suggests two critical challenges for New Zealand. The first is the challenge of increasing home ownership among younger generations and sustaining owner-occupation into later life in order to support older people's living standards and wellbeing. The second challenge is to address the shortcomings in the rental market, which is ill-prepared to meet the needs of the growing numbers of older tenants. Added to this group of older renters is the increase in people reaching retirement with a mortgage, who may need to move out of homeownership should a mortgage become unsustainable on a pension.<sup>60</sup>

This study found that almost all the participants had been homeowners in the past. Most did not become renters by choice. They are part of a growing group of older people, identified in international studies, who have left homeownership not by choice, but through a major change in life circumstances. Divorce and separation are key drivers, as are financial shocks, such as debt, loss of investments and bankruptcy. The interconnections between marriage dissolution and financial hardship were evident in some participants' accounts of their journey to renting.

None of the older renters in this study believed homeownership could be a possibility for them now. Indeed, many felt the responsibility of homeownership would be too onerous at their stage of life. Yet they are faced with deficiencies in rental stock, most of all a lack of age-friendly design. This deficit, coupled with unaffordable rents and dwellings in poor condition jeopardise older people's ability to feel at home and to stay in their homes as long as possible. A warm, accessible home in good repair is important for the health, wellbeing, safety and housing stability of older people, particularly for those with long-term health conditions or whose mobility is compromised.

This study suggests wider impacts of the growing number of older renters, beyond the personal effects of renting on individual wellbeing, health, social connections and financial security in retirement. The pervasive experience of unaffordable rents in this and other studies, along with older people's growing demand for rental housing suggests upward pressures on government expenditure on the Accommodation Supplement and other income

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<sup>58</sup> James (2016).

<sup>59</sup> For example, Fox et al. (2015).

<sup>60</sup> Perry (2017).

support payments needed to meet housing and living costs. The increasing risk of older people experiencing housing-related poverty has already been signalled.<sup>61</sup> It is likely that as renters age, and especially for those living alone with limited financial resources, the demand for affordable, secure housing with associated support services will increase.

Finally, the risk of homelessness in later life appears to be growing, as indicated by the experience of a few in this study. Becoming homeless for the first time in later life has been recognised in Australia in policy responses,<sup>62</sup> but is yet to receive considered attention here. The nature and extent of homelessness among older people in New Zealand is unknown, although it raises questions about the ability our society to support older people to maintain their health and their connections to services and supports. Homelessness in older age also has profound implications for expenditure on healthcare, welfare and aged residential care, which must inevitably fill the accommodation gap if rental housing cannot meet the needs of older people.

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<sup>61</sup> Johnson, Howden-Chapman and Equb (2018).

<sup>62</sup> Petersen et al. (2014).

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