

AGEING
WELL

Kia eke kairangi ki te
talkaumatanga

The Implications of the Tenure Revolution for New Zealand and its Ageing Society

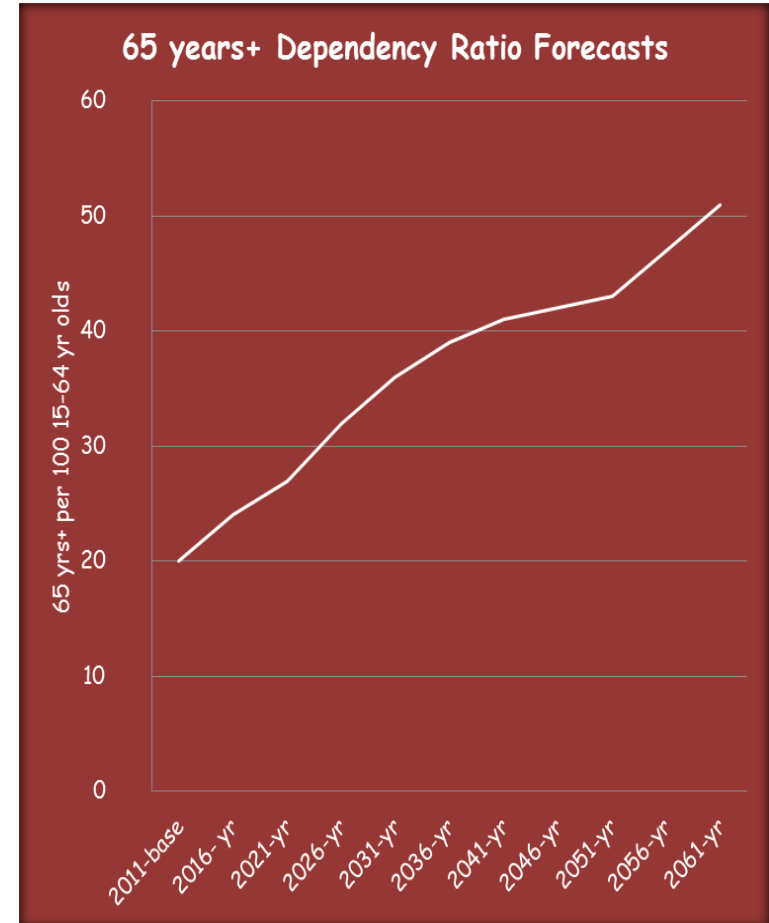
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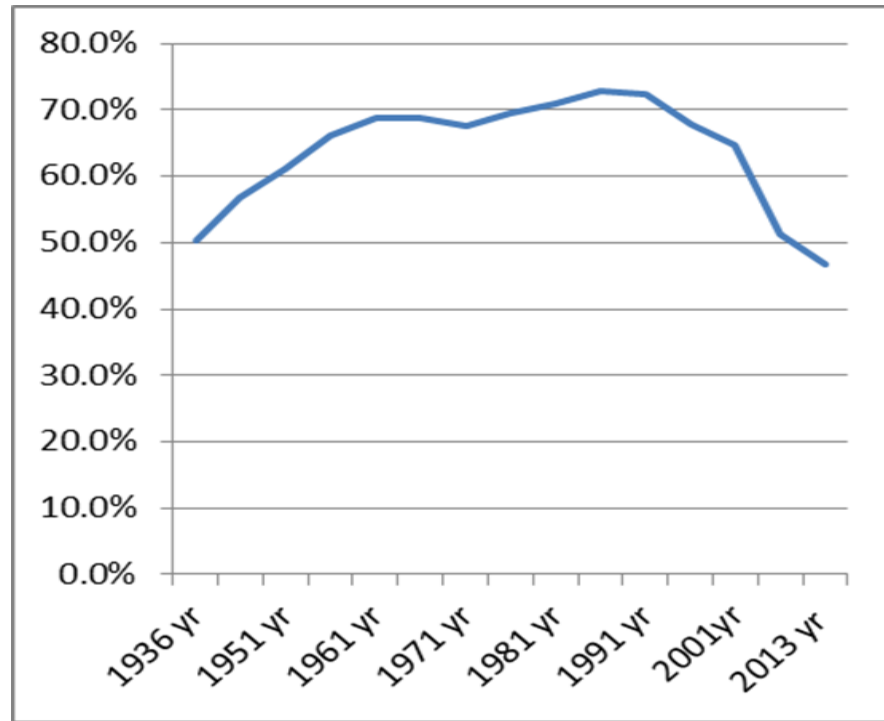
Big, Big Changes

- Increasing ratio of older to younger
- Widening inequalities
- Cultural and ethnic diversity
- Globalisation
- Tenure revolution

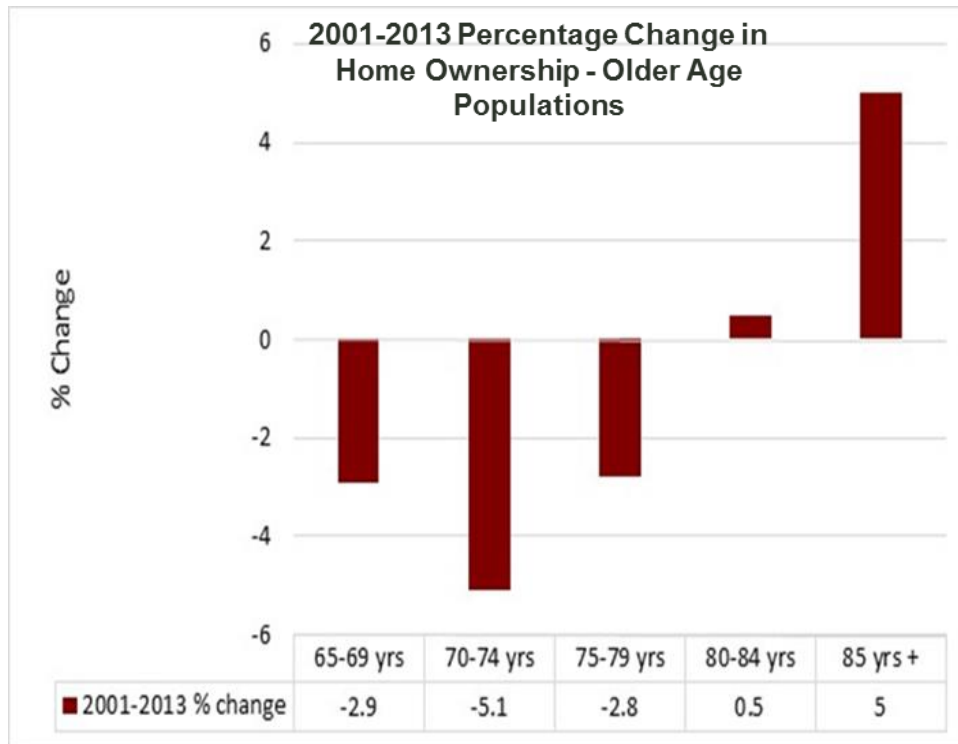


Back to the Thirties

Falling Home Ownership – Dwellings (excluding Family Trusts but including Retirement Villages)



Diverse Older People – Different Trends



- **For 80+ yrs**
 - Ageing at home
 - Possibly a small retirement village affect.
 - Legacy of home ownership policy and affordable housing
- **For 65-79 yrs:**
 - Previously renting
 - Moving to rental
 - Out of private into non-private dwellings

Housing Experience of Future Older Population

- Can not be ‘read’ from the overarching experience of:
 - The older population now, or
 - Earlier cohorts of baby boomers
- A sense of possible implications can be grasped from:
 - The experiences of old and young renters
 - A raft of research around:
 - Living standards
 - Downsizing
 - Retirement villages
 - Housing markets and sectors

What We Know

- H/O has underpinned older people's:
 - Living standards
 - Health outcomes
 - Life chances
 - Contributions to social and economic life
- Rental tenure is associated with:
 - Insecurity
 - Poor house performance
 - Marginal affordability
- Retirement village sector:
 - Affordability issues
 - Business model fragility

What Will Be Affected? Lots!

- High, mortgage-free homeownership among older people frames:
 - Retirement incomes policy and settings
 - Health policy particularly:
 - In-home care
 - Home modifications
 - Residential care settings and funding
- Current housing delivery assumes older people have housing wealth:
 - HNZ gives low priority to older people
 - Local government pensioner housing in decline and affordability issues
 - Community housing sector:
 - Does not target older people
 - Paralysed by policy and legislative confusion
 - Retirement village expansion

Will rental dominance:

- Incentivize and precipitate higher dependency and rest home care?
- Constrain access to or drive up costs of:
 - In-home care?
 - Modifications?
 - Home-based treatment?
- Change tastes and capacity to give and receive affective support in different cultural settings, places and households?
- Generate an age-friendly rental sector and rental stock?

Ageing Well Science Challenge – Tenure Revolution Research

- **Component 1: Housing tenure transitions**
 - Cohort analysis and who, where and what of the tenure revolution.
- **Component 2: Tenure, in-home and residential care transitions** – Asks are older renters
 - More likely to move (and/or move earlier) into residential care?
 - Less likely to access in-home care?
 - Less likely to access home modifications.
- **Component 3: A National Perspective on Older Renters in Policy, Planning and Services** – Cross-sectoral reviews and a national landlord survey.
- **Component 4: Case Studies** – Place-based, tenant, Māori, Pacific, and Chinese new settlers.
- **Component 5: Learning to Adapt** – Foresight methods and charrettes to:
 - Explore alternative development paths and their probabilities;
 - Generate consensus about the practices and services needed
 - Develop tools, models and best practice that allow services to assess and adapt current services, practices, and procedures

Ageing Well Science Challenge – Tenure Revolution Research

Mission-Led Science
NATIONAL SCIENCE CHALLENGE
AGEING WELL

Researchers from
**CRESA, Public Policy & Research, Katoa Ltd, Auckland University, Natalie Jackson
Demographics, and Victoria University**

Learning More
www.ageingwellchallenge.co.nz
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