

NAVIGATING THE HOUSING CRISIS

LIVING HOUSES & COMMUNITIES


- Ruātoki Valley Flats
- Rauawaawa and the Rūnanga Kaumātua Village

CREATING SECURE TENURE

- Renting
- Cohousing
- Co-operatives

Reflections

on Kaumātua, Pakeke And Seniors' Housing



BUILDING ROBUST SOLUTIONS WITH RESEARCH



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The pages of this book feature a kowhaiwhai. The Puhoro design is used in this design to represent whakapapa and the journey that kaumātua have faced in their lifetime. The continuous flow of this design relates to the whakapapa line and that the life kaumātua have travelled through, can be lessons and teachings for the next generation. The forms of koru that can be seen growing out of the puhoro represent the growth and development that has come from the kaumātua.

Most of the images in this book come from stock image libraries and so do not feature captions. The research images that are included in this book are captioned.

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Kia ora koutou,

We're delighted that you are reading Reflections on Kaumātua, Pakeke and Seniors' Housing. This publication is based on interviews with researchers from the Affordable Housing for Generations programme and other collaborative research colleagues. These are professionals who have devoted their careers to studying the intersection of people, communities, systems and housing to more effectively understand what we need to age well.

This is an important kōrero. In Aotearoa, we have an ageing population. In 40 years time, over one million of us will be over the age of 65. Yet although we are living longer and healthier lives than ever before, our systems are not set up to nurture this.

When it comes to how we will house ourselves as we age, we are indeed in a perfect storm. We stand on a precipice – if we don't make changes right now, our systems will increasingly disable our seniors today, as well as tomorrow's seniors. This is particularly true for housing. Now more than ever, we are seeing more seniors renting, becoming homeless and in unstable, precarious housing. This book shares solutions-oriented research that can shape our decisions right now, both locally and nationally.

We begin by highlighting the systemic issues we face (page 8) and then move into the importance of creating secure tenure. This is done by sharing research about how people move from owning to renting as they age (page 14). We then go on to look at more imaginative opportunities for intergenerational living, such as co-operatives (page 30) and cohousing (page 34).

For kaumātua, our ability to understand and make provisions for cultural isolation (page 22) is crucial. We also look to case studies of kaumātua housing in the Ruātoki Valley (page 18) and Kirikiriroa (page 38). These pages offer us actionable, tangible ways to support kaumātua to connect and contribute to the wellbeing and home ownership aspirations of whānau Māori.

We have the tools to navigate us through this perfect storm for today and tomorrow's seniors. There is a way out of the housing crisis.

We thank all of the researchers and contributors to this book and the Ageing Well National Science Challenge for funding its design, printing and production. We want to thank all the people and communities that have worked with us including the Office for Seniors and Age Concern. Our intention is for this to become a resource that creates impact and change for the housing futures of today and tomorrow's seniors.

**Ngā mihi nui,
Kay Saville-Smith and Fiona Cram**

Our ageing and changing world

Aotearoa has an ageing population, people are living for longer and in better health than ever before. In fact, in 40 years there will be one million kaumātua, pakeke and seniors who will be over the age of 65.

Unless something is done to support this large group to better access housing and employment, Age Concern New Zealand highlights that our seniors, especially those living in urban environments, will find it increasingly difficult.

Age Concern New Zealand is a charity which supports a member network of 40 local Age Concerns throughout Aotearoa to help older people lead healthier, socially connected, safe and respected lives.

How we age is changing

According to Age Concern New Zealand Chief Executive Karen Billings-Jensen, the way we age has altered significantly and this is placing more pressure on people over the age of 65 in accessing secure housing and employment.

"Our definition of old age has changed. We are not aging in the way our grandparents and parents have aged. We are seeing people redefining what they expect to be doing in their sixties, seventies and beyond. Many people are working longer and taking on more responsibility after 65 by supporting their children and grandchildren. As a country, we need to think about how we plan for retirement and what's important to us as we go through our later life," says Karen.

"We often talk about "over 65" but there is a huge variation in ages that we need to acknowledge. From 65 to 105 we have a 4-decade span of ages, the ages of 65 and 105 are as different for people as 1 and 40, and we need to adapt services and our infrastructure for that.

"The question we all face at any age is "What am I doing? Where am I going to live? How am I going to sustain the lifestyle and how is my money going to last my lifetime?" "This generation is surprised in some respects that they're living for as long as they are, so we've seen a different view of getting older, and that's something that we're trying to harness."

Accessing secure housing and employment

How we find our homes is also changing. More and more, rental houses are found via technology yet some older

"New Zealanders have a real love of their homes and communities and it's important that as we age, we don't lose this connection."

people struggle to access this. Recognising that housing is not only a massive part of our identity but also plays an important role in providing security and stability as we age is key to supporting these transitions.

"Everyone needs to have the ability to choose a house for life and choose where their house for life should be, depending on their circumstance," explains Karen. "We're not all created equal and we're not all set up to age in the same way. But New Zealanders have a real love of their homes and their communities and it's important that as we age, we don't lose this connection."

Yet right now we are at risk of losing this connection, especially if we live in cities. Age Concern New Zealand says systemic issues are causing more people to age with a lack of access to secure housing. "It's the imperfect build," says Karen. "It's the build that the doors are too narrow to get in and the floor is sloping and therefore it's not fit for the people that are in it. We need a wider range of housing and tenure options that enable older New Zealanders to age in the community."

As well as housing, Age Concern New Zealand is clear that we must look at being more creative with providing employment opportunities for older people, especially because in the next 40 years more will be older renters.

"Employment drives housing for some people," explains Karen. "Without an income, if you are looking at a house, you've got less choice. If you're renting, you're moving more often so you have less stability. If we can look at enhancing access to employment opportunities, it will improve housing for some, not for all, but we will see a lift."

Using our under-utilised assets to create intergenerational living

Another way to support older people to access stable and secure housing is to look at how we can repurpose existing assets to develop intergenerational living environments. These are places where the spaces are designed to help people live well and work for longer, if they choose to.

"We need to develop naturally occurring intergenerational environments that have choices attached. Communal areas, key working areas together, areas of relaxation, work, food preparation. We need to be able to think about how we can look after ourselves easier and within the structure that exists."

One way to do this, says Karen, is to look around New Zealand to where there are under-utilised housing assets and repurpose these for our ageing population to live in.

"The market is not set up to protect everybody. We need to change our view. We need security, not commodity. One way to do this is to repurpose buildings. We have too many commodities that are not utilised."

According to Age Concern New Zealand, what we all are asking for is to respect the fact that the way we age is changing significantly.

"It's looking at the aging spectrum and saying, 'You are valued the whole way through, and you have the right to make your own choices. It's about privacy, rights, and dignity.'"

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Three ways how we're ageing is changing

- 1** We are living longer and are healthier than ever before.
- 2** We need a range of employment options so we can better access stable housing as we age.
- 3** Our urban environments mean we can become disconnected from our communities so need to design spaces that facilitate these connections.

Systems failure: Why we're growing old poorer

We were once one of the most progressive countries in the world for the way we cared for our older people, and kaumātua. Yet, as we age in modern-day Aotearoa, more older people are increasingly impoverished with little access to stable, secure housing.

This is in part because superannuation is no longer fit for the state of our housing. It is based on an out-of-date calculation that when we retire at 65, it will be in a home for life, either as mortgage-free home owners or state housing tenants.

That's one of the major findings from recent research conducted by psychologist Charles Waldegrave and his cultural and social policy research team at Lower Hutt's Family Centre Social Policy Research Unit.

Charles is one of Aotearoa's leading thinkers on income and housing and has spent 40 years investigating how public government policies impact vulnerable communities. He says we must make changes to both the superannuation and housing systems now to avert a massive crisis over the next two decades.

Why superannuation doesn't work for seniors accessing today's housing

Interestingly, he says our current superannuation and housing systems were set up in the post-war period when life was very different. "Superannuation is based on a universal payment that isn't related to earnings like most other OECD countries. It was seen as a very progressive approach that protected older people from going into poverty and gave them a modest but adequate income," explains Charles.

"However, the payment no longer meets the real need of low income older people who rely on it. Until now, the focus has been on child poverty but, in time, the research shows poverty for older people will become as big an issue as child poverty. When this happens, it will be in large numbers as the currently younger cohorts come through the 65 to 70-year-old age band."

The research reveals that superannuation used to be worth 60% of the median household income and now it is down to around 50%. With super at 50%, that is the OECD measure of poverty.

As table 1 shows, "We're right on the margins with the amount of superannuation we pay people and its ability cover housing and living costs," says Charles. "Around 40% of people 65 years and over rely on superannuation plus \$100 a week or less as their sole income. That's a very large proportion of older people. The next 20% on average derive 70% of their income from super. That is nearly two thirds (or 6 out of every 10 older people) who are very dependent on super and it wasn't designed with today's housing costs in mind."

In a home ownership and housing costs crisis

His team's analysis reveals that as each generation ages in Aotearoa, they have less financial security, less home ownership and are reaching retirement with increasing levels of debt.

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Table 1

New Zealand Super relative to the median household income using OECD scale

| Year | 84 | 86 | 88 | 90 | 92 | 94 | 96 | 98 | 01 | 04 | 07 | 08 | 09 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 |
|-----------------------|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|
| Value % median income | 64 | 58 | 58 | 61 | 67 | 68 | 63 | 60 | 60 | 56 | 52 | 51 | 50 | 53 | 54 | 56 | 56 | 54 | 53 | 55 | 52 | 51 |

Source: Perry, B. (2019) Household incomes in New Zealand: Trends in indicators of inequality 1982 to 2018. Wellington: Ministry of Social Development

Much of this is because for the last 30 years, housing has been largely left to the market and, as a result, our housing market is dominated by commercial goals focused on building and selling houses for profit, rather than providing places for people to live. People on higher incomes can absorb that but not those on lower incomes.

The result? We are not building enough affordable, low-cost housing and we are not providing the support that is needed to help the generations coming through to become homeowners as we used to. This means there are substantially lower home ownership rates, more older people are renting and some are becoming homeless.

"When superannuation was set, we also had a home ownership policy. Basically the government spent about \$1.5 billion per annum on home ownership products between 1960 and 1986. There were State Advances and Housing Corp loans, Māori Affairs loans and you could capitalise the family benefit to cover your deposit. Even quite low-income families could buy a home and pay it off during their working life. It was affordable and the government made sure that was the case."

That all changed with the neoliberal reforms of the 1980s when housing was handed over to the market without adequate support for the poorer households.

"We have the highest prices in relation to peoples' incomes in the developed world. When you compare median income and median housing price, there's no country as badly off as we are. This is because we were so naive about those reforms," explains Charles. "Now we've got this multi-systemic crisis in housing that requires a minimum of 10 years to resolve. And that's only if we get the policy right. Personally I don't believe we've got it right yet."

The loss of homeownership impacts more on Māori and Pasifika

As the joint leader of the New Zealand Poverty Measurement Project, the New Zealand Longitudinal Study of Ageing, the Research and Measurement for the NZ Living Wage and two current National Science Challenge projects on Ageing Well and Building Better Homes, Towns and Cities, from his work, Charles has seen that true equality is only realised when there is both income and asset equality.

Yet the research shows the current housing system is driving more inequality for Māori and Pasifika. "There are genuine attempts by both sides of the House to really try and address issues around the Treaty. But they're completely undermined if you've got a 25% drop in Māori home ownership," he says, candidly. This occurred between the 1991 and 2013 Censuses.

"If our current housing system remains, any work done on inequality will fail."

"In New Zealand the government has moved on income equality but when it comes to asset equality we are going backwards very, very quickly," he says. "If you look at the figures for Māori and Pacific people, they're being asset stripped. I'm not suggesting it's deliberate. But the outcome of our housing policies is that many of these people have been asset stripped and it's got to stop. We've got to turn it around or we're going to be in serious trouble."

As figure 1 shows shows Māori have experienced a 25% and Pacific people a whopping 33% drop in homeownership over the same 1991 to 2013 period. The total population, including Māori and Pacific people, fell 15% and Europeans even less at 11.6%.

"This is a huge difference, and further it comes off what was already an unequally lower base of homeownership. In 1986, half the Māori and half the Pacific children were living in houses owned by their families. Now for Pacific people that has reduced down to around a third. It's terrible and why I refer to it as asset stripping.

"It's government taking their eye off policy levers and allowing this to happen. When you've got really good changes in education or health that are addressing inequalities, they're being undermined by people living in housing stress. If you've got that sort of insecurity, how can children live free and happy and get the sort of education they need."

Time to fix housing and ownership issues for the next generation

To turn things around, the Government must support younger generations of Māori and Pacific people to become homeowners so that future generations of kaumātua and elders will arrive at retirement with enough in their kete. This is also true for the total population.

As table 2 (p13) shows, at the last census over 80% of 65 to 69 year olds owned their own houses, but only 70% of 45 to 49 year olds did. In a decade and a half they will be entering the 65 year old threshold and the cohorts below them will be even less likely to be homeowners. It takes decades to pay off a standard mortgage on a house.

"We had a home ownership policy then. Even quite low-income families could buy a home. It was affordable and the government made sure that was the case."

"The situation with superannuation and housing is a really serious problem because many in the cohorts coming through don't own their own houses. They're increasingly in private rental situations," says Charles. "Housing is so expensive and there are many different parts needed for it to function. That's why housing has got to be planned. The Government is the only organisation of sufficient size that can create the rules that are necessary for it."

"The government's putting their energy into state housing, emergency housing and transitional housing, all of which is important. But to address wealth inequality, we have to get people back into home ownership," explains Charles. That's why, says Charles, the Government must step in right now with a plan to actively enable the younger cohorts to gain a foothold on the home ownership ladder. This can be done by increasing the supply of affordable, low-cost homes and through rent-to-buy and shared equity schemes.

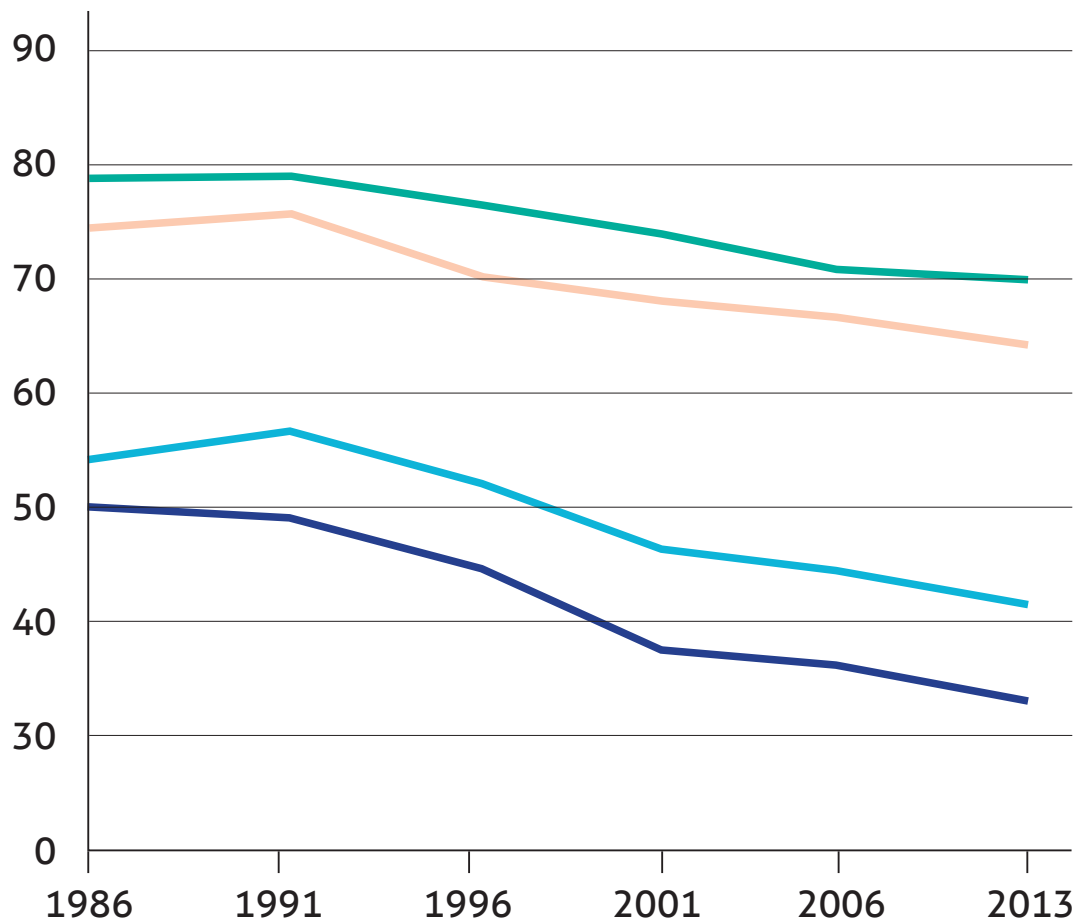
"The banks are not helping because they don't like lending on shared equity," says Charles. "It really needs the likes of the Ministry of Housing and Urban Development (MHUD), Treasury, the Reserve Bank and the Minister of Finance to get together in a room with the banks and work out what incentives they need to get this happening."

Figure 1

Percentage living in an owner-occupied dwelling

European, Māori and Pacific ethnicity and total population

1986–2013 Censuses



Key



European



Total
population



Māori



Pacific



Another issue is the New Zealand psyche that housing is an investment for capital gain. People forget these are homes where people live and bring up children. Pushing them to the limits with high rents actively creates harm, he explains.

"The issue is when you start buying six, seven, eight houses and that becomes your income stream, you run the risk of greedily pushing for high rents while you wait for your capital gains. That's part of where the problem lies. Housing investors have increased from 14% to 27% since 1986."

The Government, through Kāinga Ora relies too exclusively on partnerships with developers when we have very good not-for-profit community housing providers (CHPs) in the country.

Charles says, "If you look at England, 10% of their housing stock belongs to housing associations. These are big, not-for-profit land-owning trusts who make housing affordable and plough all their profits back into housing. A number of these have a larger stock than Kāinga Ora. They build really good houses in whichever places they are needed. We're

not providing adequate incentives for that sector to develop at the moment."

Charles cites the example of the New Zealand Housing Foundation. This collective have recently developed an Auckland site with over 300 houses. "If Kāinga Ora partnered with CHPs like them on a larger scale, they could do a thousand homes and, in time, much more. It would help change the housing supply to a less market-dependent model.

"If we're ever to call ourselves remotely civilised, we've got to have homes that are secure and that are places where families can grow and develop. You're not free to do that if you're living in terrible stress and working three jobs. That is not right. There needs to be a fundamental policy focus on on the balance of income and wealth equity. The post-War generations did it and we can too."

It's why Aotearoa must act now with policy changes for superannuation and housing. The health and wealth of today's seniors and our future generations of seniors are relying on it.

Table 2

Proportion of people living in an owner-occupied dwelling, by age group, 1986-2018

| | 1986 | 1991 | 1996 | 2001 | 2006 | 2013 | 2018 |
|-------|------|------|------|------|------|------|------|
| 30-34 | 73.4 | 72 | 64.9 | 59.1 | 55.8 | 50.1 | 51.1 |
| 35-39 | 79.8 | 78.8 | 73.7 | 68.1 | 64.8 | 59.7 | 59.2 |
| 40-44 | 82.9 | 83.1 | 79 | 74 | 71.1 | 66.1 | 65.7 |
| 45-49 | 84.3 | 84.9 | 82.6 | 77.9 | 76 | 71 | 70.3 |
| 50-54 | 85.4 | 86 | 84.1 | 80.8 | 79.6 | 75.2 | 73.9 |
| 55-59 | 86.4 | 87 | 85 | 81.5 | 82.3 | 78.6 | 77.2 |
| 60-64 | 87.3 | 87.5 | 85.4 | 81.5 | 83.1 | 80.8 | 79.5 |
| 65-69 | 86.6 | 87 | 85.5 | 82 | 83 | 82.2 | 80.9 |
| 70-74 | 85.2 | 85.4 | 84.6 | 82.4 | 82.4 | 82.1 | 81.1 |

Source: Stats NZ. *Homeownership rate lowest in almost 70 years.* 8 December 2020.

Two ways to influence the superannuation and housing crisis right now

- 1 Realise superannuation is not designed for current costs – “This is a looming problem and we’ve really got to communicate much more about the crisis that is going to emerge if we don’t do something about it,” says Charles. “Superannuation was designed at a time when housing was not a problem and it is a problem now.”
- 2 Understand that helping people into home ownership is an investment in wellbeing – “We’ve got to start looking at ownership and asset ownership seriously, which we don’t currently in New Zealand. There are all sorts of ways governments help people step into homeownership throughout the world. These include rent-to-buy schemes, shared equity, low interest fixed loans and deposit assistance to name a few. They’re very important to get people on the road so that their money is being used for their benefit and not being lost to them each week.”

Hidden pathways: From owning to renting

When older people leave homeownership through force of circumstances, some end up in precarious housing situations and eventually homeless.

That's just one of the findings researchers Dr Fiona Cram, Dr Bev James and Dr Tara Coleman discovered after talking to 108 renters over the age of 55.

Yet when they wrote up their academic paper on tenure, security and homelessness amongst older renters in Aotearoa for the internationally acclaimed Housing Studies Journal, they initially felt they had to omit the most "mind-blowing stories" because they thought the journal editors may not believe the data.

"We were writing for this flash journal so we toned it down a fair bit with the examples we were giving," explains Fiona. "Otherwise we thought they would think we were exaggerating."

Instead, the editor of the journal encouraged the researchers to include more of the seniors' own words about what they experienced after exiting their own homes.

"Even though we held back, the reviewer got the picture pretty quickly that this was atrocious," says Fiona. "Structurally, these people are in very, very precarious situations that are really bad for them."

Several of these situations saw older people choosing to use their Gold Card to ride the bus and trains each

day, just to get a break from the situations they were they were living in.

"Most people we interviewed had experienced a difficult transition from owning to renting. Many were renting places that had no kitchen or bathroom facilities, such as garages and abandoned house buses, and they paid considerably to do so," says Tara. "Many lived in these cold and inadequate circumstances while experiencing difficult health and mobility issues."

To select people for the study, the researchers worked extensively with local organisations who had contact with older renters, including Māori health providers, Grey Power, local Age Concern branches, Citizen's Advice Bureaus and councils. This included those in pre-retirement, including people under 65 who were not working.

All people involved in the study had to be paying rent. Most importantly, these local organisations did not vet or put pressure on people to be involved. They simply sent information about the research to their contact network of renters and renters were then able to contact the researchers directly, if they wanted to share their stories.

For Bev, some of the people she interviewed either had experienced the financial shock of losing their business, their job or lost their money in the global financial crisis of 2008. Others had experienced financial abuse by their adult children.



"Several of these situations saw older people choosing to use their Gold Card to ride the bus and trains each day, just to get a break from the situations they were living in."

“It’s not about old folk, everyone’s ageing... This is a global issue and, for young people, it’s probably one of the biggest challenges, along with climate change.”



“These are people with reasonable nest eggs, who had made what they believed to be sensible investments,” she says. “They’d done their diligence and consulted experts. They mortgaged their homes and put significant amounts of money into finance companies so that they could look after themselves financially and put something away for the next generation. Then all of a sudden the whole global economy crashed.”

The implications were widespread. People lost their homes and experienced issues with credit. As a result, many were unable to re-enter homeownership because of their age and so are now renting. Whether we are young or old, if we are renting, we are exposed to tenure insecurity, financial precarity, poor house condition and not-fit-for-purpose stock.

Housing for generations

“We need to look at housing as a resource for the whole family. There is this whole financialisation of housing, which is just rampant. New Zealand is only at the beginning of understanding how bad this will become,” explains Fiona. “This is a global issue and, for young people, it’s probably one of the biggest challenges, along with climate change. “It’s not about old folk, everyone’s ageing. We need to be talking to young people to create inclusive places and spaces for everyone.”

Renters as homeless

Interestingly, when the trio reviewed their data they discovered something very atypical. A few of the

renters interviewed were technically classified as homeless.

“They were living in sheds or illegal dwellings, such as partitioned farm buildings. In one farm building, this particular renter had been living in, it was partitioned off into several living spaces and being rented out by a property manager,” explains Bev.

“These are the sorts of things we didn’t explore much in the academic paper but it’s happening all around the place and our research accidentally uncovered it.”

Safe housing elusive for kaumātua and whānau Māori

Now more than ever, Fiona sees whānau Māori struggling for secure housing.

“When you don’t have control over your housing and your housing costs are 50% of your household income, you make fundamental decisions. There is no security when you must decide whether to pay the rent or to eat,” she explains earnestly.

“If you’re unsure about whether you can stay in a rental, how do you make a garden if you’re not going to be there to harvest it? What is the incentive? For grandparents trying to raise grandchildren, it’s a chronic stress. If your house isn’t taken care of and you’re going hungry, how can we ever realise an intergenerational dividend?”

"We've got this growing number of older Māori and we are celebrating an increase in population, but at the same time we're undermining people's ability to fully contribute to the community, the whānau."

Fiona has spent her adult life as Kaupapa Māori researcher, dedicated to telling communities' stories to get government agencies to understand their needs. In the early nineties, being a Māori researcher meant she often was confronted within the Māori communities she worked.

"We all knew communities didn't get a good deal. They got a raw deal from research and largely that's because the people who came into communities were not Māori. They came with deficit-based thinking and an assimilationist agenda," recalls Fiona.

"At the same time, a lot of Māori providers were starting up because they had great vision, but more importantly no one was providing services to their communities. They were in the game to give their people a better deal. When we stepped in to support the evaluation of their services, we were trying to change the diagnosis and change the prognosis."

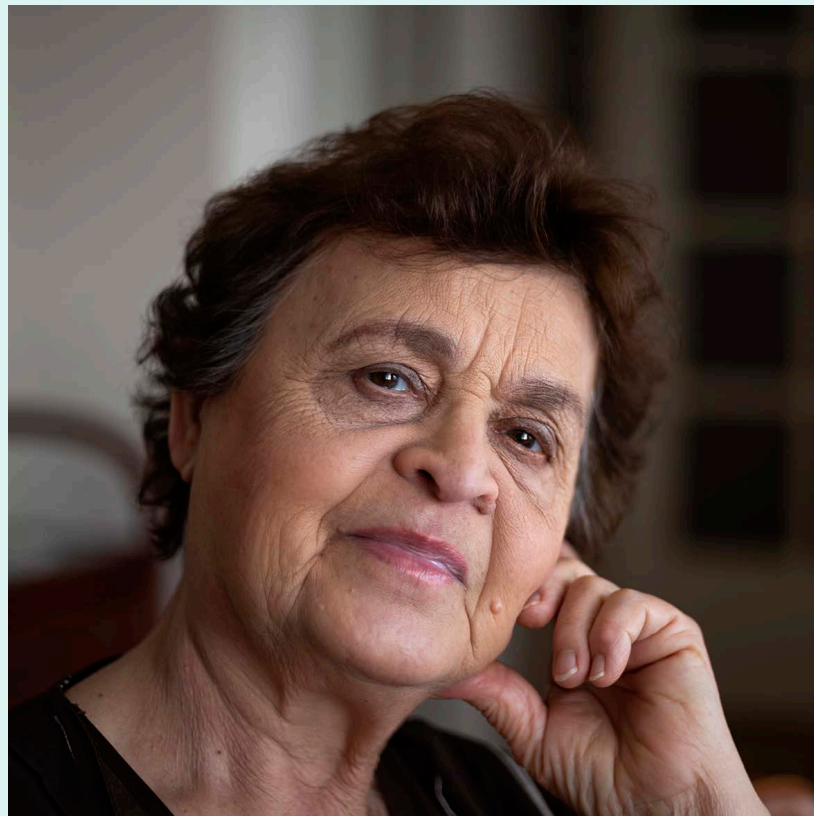
The fact more kaumātua are renting today is magnified by the situation faced by their parents. "One of the things we found was that when people told the story of how their father had grown up, they weren't living in their own homes, they were renting or being provided accommodation because they were building the railways, dams and shearing sheep," says Fiona. "They built this country and here we are, by the time they get to retirement age, they're in this wobbly place with their landlord."

The art of listening

With over 100 years of research experience between them, Fiona, Bev, and Tara know effective research is a result of listening, not talking.

"Good research holds a boundary that enables people to be and become who they are. To peel back the layers that prevent the flourishing of their mauri," explains Fiona. "We always strive as researchers to provide context in which people are retelling these stories, not reliving these stories."

"As well as hearing people's words, it's important to let there be space for people's experiences and emotions to simply 'be there' and be witnessed," continues Tara. "My aim is always to let the interviewee lead so that there is potential for the research process to be empowering and cathartic for them."



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It's these qualities that have allowed the trio to uncover such a shocking hidden housing problem and document the ways older renters are marginalised and stigmatised in the rental market.

"There's stigma around renting, especially if you're an older person," explains Bev. "The whole idea that someone works all their life, is a major contributor to the economy and then often, through no fault of their own, they reach retirement and do not own a home. Suddenly, they feel like second class citizens."

How to provide secure housing for all

Now the researchers are calling on policymakers to stand up and drive real change that produces safe housing for everyone.

To do this, three things must be done. One is to give older people a pathway back into home ownership. "One of the surprising things was, for all older people, they would leap at the chance to own their own home," says Fiona. "Māori want to own their own home by the beach. It's not a pipe dream. We just have to be really innovative. We have to provide a number of different ways people can get an affordable housing experience.

"A mortgage is a lot of debt for people to get their heads around and we need to work with people to enable them to come to terms with that. Māori women, especially, love doing stuff as a little cohort. If we can create some sort of community where people are learning together and people who are one step ahead can support those behind them that will work. It's not innovative, it's going back to what we know."

The other is to drastically increase tenure security by supporting the not-for-profit sector to develop a huge number of affordable rentals.

"We have to have the state investing heavily in affordable, secure rental housing," says Bev. "We've got to grow that sector."

Lastly, we've got to recognise and place more importance on providing safe housing because it is fundamental to helping people thrive.

"I would like policymakers to dig into their filing cabinets and find anything filed under Maslow's hierarchy of needs and put it in the bin because it's crap," says Fiona, candidly. "The idea that only when people's needs are met can they be self-actualised isn't real.

"What we're finding from those who are involved in papakāinga and housing initiatives within the community is that when people are well-housed, stable and secure and their kids are in kura kaupapa, the next thing they do is political engagement."

Adds Tara: "Stable housing enables people to increase wealth and social status, and to improve their health and wellbeing. It is the basis for positive social, economic, and community outcomes."

How people move from owning to renting

The research has identified four pathways that drive people out of home ownership and into renting. These are:

- 1** Sudden shock – this was the most common pathway, experienced by 38 renters. It is a rapid exit from owner-occupation. Usually it is caused by circumstances outside of the owner's control, such as divorce, family debt or loss of a job, investments or a business.
- 2** Tenure churn – this occurs when there are multiple moves in and out of owner-occupation, often associated with needing to move around for work. The older they get the more their ability to re-enter home ownership declines.
- 3** Planned choice – 11 renters moved out of owner-occupation by choice for lifestyle aspirations, to invest in business or to divest homeownership responsibilities.
- 4** Kinship ties – these renters were providing support and resources for younger or older generations and often left home ownership to take care of the financial wellbeing, security or health of other family members. This pathway is not recognised in the international housing literature but is highlighted by the authors' research in Aotearoa.

Repair, renovate and renew for kaumātua in the Ruātoki Valley

Ngāti Rongo call the Ruātoki Valley home. It's a tight-knit community, near the majestic Te Ureweras. In the summer, it is hot and humid. In the winter, cold and damp.

Nestled in this valley is Tauarau Marae and next to Rongokarae, the meeting house, are four kaumātua flats. These are owned by the hapū, Ngāti Rongo.

When marae trustee member Melody Wilson joined the trust in 2020, she knew something needed to be done about the flats immediately. They were doing little to protect kaumātua during the long, harsh winters. "Just hearing the stories around how much trouble there was with the leakage, the water system and that sort of thing. It got my ears perked up so I thought I'll put my hand to the plough and see what we can do," explains Melody

Connecting with kairangahau and developing a partnership

Jumping onto Google, Melody found Kay Saville-Smith's Good Homes website. After sending an email to Kay outlining the issues with the kaumātua flats, Melody and Kay had a kōrero.

"I asked Melody to tell me a bit more about the issue," says Kay. "In my head I was thinking, 'This person has got a commitment and a mighty community. How can we assist them to allow something to emerge?' It is very different from formal research where you decide what's going to be done and here is the problem."

Melody then spoke with other members of the Rūnanga to get their permission to collaborate with CRESA. "I saw how they could help us and how we could help them with the research side of it," says Melody. "I thought, 'Why can't we work together hand-in-hand on this waka?' That's where our journey began and we are still in the beginning stages."

Through Kay, Melody was connected to kaupapa Māori kairangahau, Tepora Emery (Te Arawa/Tainui) and Fiona Cram (Ngāti Pāhauwera). Tepora is the lead kairangahau

on the Ruātoki Valley project and the Kaihautū Rangahau Māori at Toi Ohomai Te Pūkenga in Rotorua.

Meanwhile, Fiona Cram runs an independent kaupapa Māori research agency called Katoa and is the project's peer reviewer. The two researchers also brought the expertise of Vicky White from Building Research Association of New Zealand (BRANZ) to the kaupapa to support the kaumātua flats assessment.

Together, the research team, marae trustees and kaumātua engaged in a series of hui to figure out how to get the hapū-owned kaumātua kāinga assessed and to create a tool that would help the marae seek funding to have the housing repaired and renovated.

"This mahi has not been linear at all," explains Kay. "It is about trying to understand and assist people to work through their own kaupapa and mahi and support them in that mahi. It's about how do you understand the journey and inputs that are needed for people to make decisions."

The power of building strong relationships

Tepora began the research with a series of informal kōrero with Melody. "We were trying to figure out what our journey together would look like. Nothing was fixed or determined at the time. It was an exploration about how we might research and how we might be able to support their endeavours," says Tepora. "We came to a collective decision around what the relationship might look like, how it might work and that is still unfolding."

For Tepora, her role as kairangahau is to facilitate processes that enable communities to work together to create better outcomes for their hapū and iwi. "For me, it's about, 'How does this research benefit whoever it is you're working with?'," she explains. "In this instance, it's about our kaumātua, living in accommodation that is poor. They need to be supported to live in accommodation that is warm, safe and good for their health and wellbeing."

"It's about working with them, in ways that involve them. When Melody touched base with Kay, I bet she didn't think she'd be in this hui, developing a book to be published," smiles Tepora.



Above and left:
The Ruātoki Valley
kaumātua flats

Melody believes the strength of the relationships built over the last two years between the kairangahau, the mārae trustees and kaumātua is what will put this project on the map.

These relationships are ethical, honest and authentic and the research is shaped by these deep connections.

How critical consciousness has supported this mahi

Tepora reflects on the first time she stepped on Tuarau Marae, saying she was fortunate that Toi Ohomai's Kaitiaki Tāne Eru Biddle, who accompanied her to Ruatoki, was known in the rohe.

"You better have all your ducks lined up well," she says. "Because when people bring stuff before the kaumātua, where they've got the right questions, they really know how to interrogate the kaupapa. They basically know research ethics and they know what tikanga is and what it is not.

"They basically know research ethics and they know what tikanga is and what it's not."

"From that initial meeting at Tuarau, we were just very fortunate that Eru's (late) mother lived just down the road. He's part of the fabric of that community and it just makes it so much easier going into places where you are an unknown."

Tepora explains the approach she takes to her research as "critical consciousness". This is a technique that relies on the process of becoming

"It's about how do you understand the journey and inputs that are needed for people to make decisions."

aware of the power dynamics that are keeping people oppressed and taking action, based on insights.

"When I'm doing research, that's the one of the things I'm aiming for when I'm working with participants. It's not just about going and grabbing data and writing it up in a paper. It's making sure whoever is involved benefits in multiple ways.

"I am always thinking, 'What is it that, as a professional researcher, I can assist with?' Most people know what they want to achieve. That's not the problem. What they don't necessarily have at their disposal is time, resources or ways of talking about those problems."

A practical assessment of the kaumātua flats

It's why from the very first hui, Tepora was focused on delivering practical outcomes. At that meeting, she brought along Phil Greg from Sustainability Options. His job is doing housing condition surveys and retrofitting repairs and maintenance.

For Melody and the trustees, his visit showed them that they had chosen the right path by reaching out to Kay, Tepora and Fiona.

"He came in and was able to do an evaluation report on the condition of the flats," tells Melody. "This was awesome because we had no money and we didn't know where to start.

Through Kay and her connections with different organisations, she was able to bring him to the table and get that done. That was a blessing."

The second practicality the research tackled was to get an engineer's report for the kaumātua flats. They organised for builders and an engineer to come on site to kōrero with the community and investigate the buildings. "That blew our mind," smiles Melody. "Listening to their kōrero really gave us hope."

The engineer's report found that the flats were stable and in good condition structurally but there were underlying issues.

"The fact that the structure of the flats was in a good place meant we could move forward with a plan to do further repairs," says Melody. "Whereas if the structure wasn't any good, then we would have had to look at where to from here."

Offering warmer homes to kaumātua

When the research began the kaumātua flats had no heating. This meant that only two of the four flats were occupied. Although Melody says they had a lot of enquiries from kaumātua wanting to move in, the trustees made a decision not to let out the other two flats until they were up to a standard where they provided some shelter.

The flats are now fully occupied, haven't experienced any water leakages for the last three or four months and the trustees are working with a heating provider to insulate the roof and install heat pumps.

"None of the flats had heating so for kaumātua to have something for winters will be a bonus," says Melody.

Contributing to marae life

One of the key things she's observed since starting the rangahau is that by involving their kaumātua in the kaupapa, they have become more engaged with mārae life and this is building up their mana.

"Part of the reason the kaumātua like being in the flats is so they can help out at the marae, by offering kairakia at the start of kai, that sort of thing. We never make it compulsory, but it's an understanding that if you live here, you will contribute," says Melody. "Being actively, productively and culturally engaged like that, even as you're ageing, contributes to positive ageing."

"I thought, 'Why can't we work together hand-in-hand on this waka? That's where our journey began and we are still in the beginning stages.'"

Providing a pathway for trustees to reach out to funders

Ngāti Rongo see huge benefits from being involved in the research process and what it has brought to their kaumātua. It's why the trust are working hard to access funding that will allow the flats to be fully repaired, renovated and renewed.

The research has provided a resource for trustees to reach out to potential funders, such as Te Puni Kōkiri (TPK). But the pathway to funding has not been smooth. Because the kaumātua flats are iwi-hapū owned, they are considered by the Government to be private rentals and so therefore aren't eligible for funding.

After a series of discussions, however, the Trustees are working through a housing repairs application process with TPK.

"The housing system has to think much more clearly about how it supports those that want to support their marae, their kaumātua and we need to do a lot better as a nation in helping people make these decisions," says Kay.

The research has highlighted the need for more decision-making tools to provide tangible pathways for iwi-hapū, funders and other partners to collaborate. This is not only to upgrade existing kaumātua flats, but to support the development of more kaumātua housing stock across Aotearoa.

“When our people can see, hear and be themselves in the rangahau and feel proud and good, then for me that’s what is successful. That’s what this piece of work has the potential to do.”

“It shouldn’t be this hard,” says Tepora. “We have structural problems in the housing system that don’t allow us to make good, easy decisions. We are always having to compromise.

Research has helped us work through some of those challenges. For instance, I would have liked TPK to have put some money on the table and refurbished the whole lot. That’s the obvious thing to do, but of course it didn’t happen – it takes time as there is an emergency housing repairs application process to be followed.

“My hope had been that TPK, who we’ve met with a couple of times now, would see the steps and how this particular marae and trustees were engaging in this project and being really proactive and would want to come on board and be part of it.

“The kōrero was that the housing need is so great and the pipeline is so long. And it is. But at the same time, we’re talking about housing for kaumātua. If the houses are not brought up to standard what does that mean? Potentially more homeless, older Māori. That is quite frustrating – especially because in this case the kaumātua are the ahi kaa, the keepers of the home fires!”

For Melody, the marae trustees and their kaumātua, the process of being involved in the research has changed their perceptions of what’s possible.

“I was just doing a presentation on Monday and I was thinking about the rangahau that we’ve just completed. It’s like what Tepora said, ‘when our people can see, hear and be themselves in the rangahau and feel proud and good, then for me that’s what successful rangahau Māori is’ and that’s what this piece of work has the potential to do.”

The challenge that lies ahead for Melody and the trustees is daunting. But she is committed to seeing the project through. This is because she wants to honour her whakapapa and ensure she

leaves behind a legacy of safer housing for her mokopuna.

“My dad has been gone for 35 years. My motivation is to be able to say, ‘Look Dad, this is what we’ve done and I hope that you’ll be proud of us’. This is a legacy for our own mokopuna as well – a way to make them feel part of the mārae.”

Three things government can do now to develop kaumātua housing

- 1** Support the ahi kaa to keep the home fires burning by targeting renovation of kaumātua flats, supporting papakainga development, and facilitating housing builds that help to revitalise marae.
- 2** Give iwi-hapū the authority to make the decisions they need for their marae and kaumātua and support their actions with funding.
- 3** Use research to create universally applicable decision-making tools that allow iwi-hapū to access funding to develop more kaumātua flats.



Overcoming cultural isolation for kaumātua and whānau Māori

Aotearoa has an ageing population that is experiencing more social isolation and loneliness, as a result of the way we live and are housed today. For kaumātua and whānau Māori, this issue is magnified because more are reaching retirement without having ever owned their own homes. This impacts their ability to enjoy their life in the same way as non-Māori.

Professor Chris Cunningham (Ngāti Toa, Ngāti Raukawa, Te Āti Awa, Te Atihaunui-ā-Pāpārangi) and Charles Waldegrave work alongside each other at Lower Hutt's The Family Centre, on the Ageing Well National Science Challenge and the Affordable Housing for Generations programme that is part of the Building Better Homes, Towns and Cities National Science Challenge.

Together, with colleague Dr Catherine Love (Te Atiawa, Taranaki, Ngāti Ruanui, Ngā Ruahinerangi), they are investigating the impact on kaumātua of not owning their own homes and how that contributes to a uniquely whānau Māori experience of ageing – cultural isolation.

"One of the things about older Māori retirement is the assumption of government policy that you will retire with a freehold home and the pension you receive will be there to cover your daily living expenses, not your housing costs," says Chris. "But the sad reality for many Māori is that's not the reality."

"Many older Māori do not have the resources available to them. We are living longer lives in relative poverty and that's a very difficult thing. That's why we are very interested in how you improve Māori access to good quality housing."

It's a subject the veteran researchers have spent the past 20 years working on. More recently, they've discovered that housing needs to play a role in facilitating more connection for kaumātua to their whānau, hapū, iwi and Māori ways of being, doing and knowing.

The research looked at universal markers of social isolation and loneliness and found that they do not work for whānau Māori. Instead, kaumātua tell of experiencing something quite different – cultural isolation.

"We encounter many Māori, particularly women who become widowed in their sixties. They have quite a lot of life left and their husband may not have even died with a will, let alone a life insurance policy. They are in a very precarious housing situation. But the other thing that happens in a modern society is they are frequently left alone," explains Chris. "There is this notion of the all-providing whānau but this is a reality for only a minority of older Māori, not the majority."

While being lonely and isolated is a growing phenomenon globally and one of the outcomes of living longer lives, their research specifically investigates what it means for whānau Māori and Pasifika.

What cultural isolation looks like for whānau Māori

"We know that being isolated and lonely has a negative effect on your health," says Chris. "And one of the outcomes of government policies is to try to have people ageing at home. There are some benefits of ageing at home but there are some downsides too. We were interested in the cultural perspective on that."

When the team dug a little deeper what they discovered was unique to Māori and Pasifika.

"There are Māori specific experiences of loneliness that are different from universal ones," says Charles. "So we had a hypothesis that the evidence being used about loneliness and social isolation is universal and it's a blunt instrument when working with Māori and Pasifika peoples, or people from other cultures, because it's designed for Pākehā and New Zealand Europeans. We realised if we started developing measures that were Māori or Pasifika specific it would make a difference."

"The really interesting thing was that Pasifika and Māori elders started to tell us about being culturally lonely," explains Chris. "Māori elders said they were lonely for their tūrangawaewae, lonely for a place on the whenua, which used to exist, but doesn't exist anymore because of the urbanisation of Māori."

"They were lonely for the language, they were lonely for the kind of cultural social contract they had grown up with, which is disappearing."

For many, they grew up in a time where speaking te reo was banned and now the fact they lack the ability to speak fluent te reo creates more whakamā so they actively remove themselves from cultural interactions.

"If an older Māori person is lonely for their language you can do something about it," says Chris. "But the

Māori elders said they were lonely for their tūrangawaewae, lonely for a place on the whenua, lonely for their language...and the kind of cultural social contract, which is disappearing."

very subtle thing is that there are many of our older Māori, who by no fault of their own, are not fluent speakers or any kind of speakers because of the history of New Zealand.

"They find themselves in a very challenging position where very possibly their mokopuna are fluent speakers, and they expect nana and koro can do things like sit on the pae pae, organise a tangi or all those things we expect older people to do. There's a whole group of older Māori who can't do those things because it has not been a feature of their upbringing. So they avoid these situations."

Chris encourages whānau Māori who see their kaumātua shying away from marae life to intervene and give them cultural support. "We are never too old to learn," he says. "If you see your Dad no longer going to the marae he loves and no longer engaging with the people he wanted to because he's fearful, it's important to remember he might be the one who has chosen this and you can do something about it by intervention."

"You shouldn't have to trade off your culture for your housing. They should facilitate those things. A big contribution that our research has made is starting to quantify that cultural element as being really important."

Together, the research team are now looking at Māori specific scales not just for loneliness, but wellbeing, social connection, discrimination and abuse.

“One of the big kaupapa I have is trying to be more positive about what things are present when things work for Māori. There’s such a lot of research about how many holes there are and how round or deep they are. Actually we need to understand when things are going well for us and what makes them go well.”

Long-time researchers working with communities to develop data-led science

Chris and Charles have a deep passion for the wellbeing of people. Their approach in combining data-led social science with co-created community research, that focuses on Māori and Pasifika communities, is world leading.

“We work in the community sector, where a lot of people are more concerned about what they feel than the numbers,” explains Charles. “Numbers are so important in terms of bringing about change. It took us quite a long time to realise that providing numerical evidence in research is critical if you want to affect things politically.

“Linking with Chris has been fantastic in terms of him providing a deeply culturally sensitive approach and one that’s working for social justice in the way we’re wanting to.”

“Charles and I have worked together for a long time now. What particularly appeals to me about Charles is his orientation towards community,” smiles Chris. “His organisation, The Family Centre, is based in the community and works with the community and those relationships just come naturally.”

Chris is also the Massey University professor of public and Māori health and one of the founding directors of Hei Kainga Oranga. He is responsible for the Māori focus of the successful Otago University based health and housing programme that has resulted in the government investing nearly \$1b to insulate and heat houses, and stop houses having faults that cause injury to Māori.

“The reason I’ve been involved in research is to train, and help train others. All of the mahi we’ve done over the last 25 years has been in the name of training

people with the skills and resources of researchers so they can apply that to their field,” says Chris.

He sees his role as nurturing the skills of Māori researchers so they can access science in the same way Pākehā do. While “ensuring that we do it consistent with tikanga and the way in which we think about things.”

In his own research, Chris focuses on the positive. “One of the big kaupapa I have is trying to be more positive about what is present when things work for Māori. There’s such a lot of research about how many holes there are and how round or deep they are. Actually we need to understand when things are going well for us and what makes them go well. That’s what drives me to produce people who can contribute to the kaupapa in whatever way.”

For Charles and Chris, their attention has been firmly focused for the last 20 years on the depletion of Māori housing stock. “The fact that most Māori are now renting and not owning houses means they have precarious housing.”

This is vastly different to just over 40 years ago when the Department of Māori Affairs allowed for the capitalisation of the family benefit that could be used for a deposit on the house.

“This saw Māori advantaged in housing and that’s almost completely disappeared,” says Chris. “We try to understand what we can do to make that right and how we can empower Māori and Māori communities to take better ownership of housing in the way that we want to.”

Defining a Māori house

In order to achieve a statistical-based understanding of loneliness and social isolation issues, the team have worked together to define what a Māori house and Māori household looks like. “The definition that



I've always used is that there's at least one Māori person in that house then it counts as a Māori house," says Chris.

They have applied this thinking to data gathered from the Integrated Data Infrastructure (IDI), which combines administrative data sources on the population of New Zealand. This has allowed them to look at a standardised set of data across Māori households. "It's a good example of taking statistical data and interpreting it in a whānau Māori way to come up with the best answer for what the data tells us. That answer also works from a tikanga perspective."

Because if we can pinpoint where Maori live then we can identify where we need to provide support to overcome cultural isolation. This definition is a huge opportunity to enable other researchers and policymakers to support Māori to age well. "We want to understand what ageing well for Māori means in Māori terms and how we as a Māori community can support that and facilitate things," says Chris. "This research provides good indications of how Māori and mainstream organisations can make that pathway even better. I don't want being Māori to be a barrier to ageing well."

Three ways kaumātua experience cultural isolation

- 1** A lack of connection to their tūrangawaewae and whenua, which no longer exists because of the urbanisation of Māori.
- 2** Many are not fluent speakers or speakers of any kind of te reo because of the history of New Zealand. If their mokopuna are fluent, it can lead kaumātua to self-isolate from places such as the marae so they aren't called on to lead karakia etc.
- 3** They miss the cultural social contract that they had grown up with, which is now disappearing. In today's world having a relationship to the marae and many supportive young people does not exist.

For the love of animals



Declining rates of home ownership in New Zealand mean more people are living in rental properties as they age. For some seniors, one of the most effective ways to combat loneliness and social isolation is to own and care for a pet.

Yet there are a miniscule number of rental properties in Aotearoa that allow tenants to keep pets. It must also be recognised that for some seniors on low incomes and with vulnerabilities, pets can be a challenge. While internationally, there are free clinics to support older people with pets, here in New Zealand, we offer no social support for seniors with animals.

As animal owners and lovers, researchers Dr Bev James and Nina Saville-Smith have spent the past few years exploring the impacts on pet-owning renters who cannot access any sort of housing simply because they have a pet.

"New Zealand is very far behind America, Canada and even Australia in taking care of renters rights with regard to pet ownership. Australia has had provisions in place for over 20 years," explains Nina. "They just passed new legislation where renters' have the right to an animal and it's up to the landlord to prove the property is not suitable, if they want to challenge that. In New Zealand, the right to access housing with a guide dog is protected under The Human Rights Act."

However, this protection does not extend to the wider disabled population, including people with other sensory, neurological or mobility disabilities, who may also use assistance dogs. The role of these animals is also poorly understood by the general public. It is not uncommon to hear of people with service animals being denied housing on the basis of having a 'pet,' despite these animals performing tasks vital to their owner's functioning and independence.

Dr Bev James is the principal of Public Policy & Research and has been researching the New Zealand rental market and seniors housing for over 10 years. She knows it's time to flip the current system on its head. "We've seen some positive changes in recent years. Now Kāinga Ora (what was formerly state housing) is a pet friendly landlord, and realises that pets are great for people. But lots of private landlords are not keen on pets.

"What if we assume that people can have pets, regardless of tenure, as long as they meet the basic legal requirements for caring for that animal and that the animal is allowed under the local planning rules," says Bev. "As long as people comply with these, why should there be any discrimination based on tenure?"

"As long as people comply with the basic requirements for caring for an animal, why should there be any discrimination based on tenure?"

Whatever happens, immediate change is needed. In 2021, Nina conducted a nationwide TradeMe search to look at how many rentals were available for people with pets. The search returned just 1,160 properties. Of those, only 11 properties were accessible.

"When you consider that these must take care of people with service and support animals and older people, who are more likely to need the accessibility, it's a very, very small pool of housing," she says.

With private rentals at the mercy of market forces, it's easy to see why housing that is available for pet-owning renters is now often poor quality and/or tenants are paying a premium to live there.

"It is not a pet bond or pet premium as it's quite explicitly illegal for landlords to require the tenant to set aside a sum of money as a bond against damage that a pet might do. Instead, it's just what the market can bear," says Bev.

"Landlords have the ability to charge rents without any restriction on a property that allows a pet. Regardless of its quality, this means it strikes a rent that's high."

The numbers show how high. The market rent for pet-friendly properties in Aotearoa can range anywhere from 8% - 20% more than what the property would otherwise be rented for. This has the potential to severely compromise affordability for some tenants and hits those on low-incomes the hardest.

The research found that in the Auckland CBD, there are just 2% of rentals that will accept pets and people in that area are paying up to 49% more rent to keep a pet.

Until recently, there was an assumption that people will give up their animals in order to access housing. Yet homelessness research shows, in many cases, people won't accept housing if they have to give up their animals.

Nina also discovered there are an increasing number of seniors active in Facebook groups that are set up specifically by pet lovers to support each other to find housing.

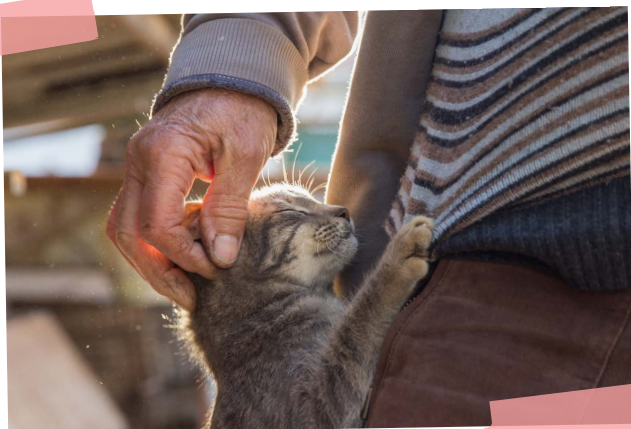
"Right now everything is at the discretion of the landlord and what is allowed in the district plan with regard to keeping animals," says Bev. "There really is no consistency across the board."

For example, Bev and Nina talked to one person with a guide dog who relocated for work. He struggled to find an accessible dwelling that would permit him to live with his service animal, so was forced to accept an unsafe flat.

"This highlights the vulnerability and lack of agency of tenants," says Nina. "While it's illegal to refuse someone housing because of a guide dog, it would be very hard to prove discrimination."

Meanwhile in Christchurch, they spoke with tenants who had a landlord that would rent to people with pets on a case by case basis. They were students with a farming background and so they were allowed a couple of sheep and a dog.

"One of the other big issues I look at is domestic violence," tells Nina. "Where do people go if they have to leave a violent situation, because they won't leave their pets. We've got one refuge in New Zealand that will accept families with pets."



The system isn't supportive. At one end of the spectrum, we know kaumātua and kuia are more likely to experience homelessness and domestic violence than Pākeha and that older people without pets, regardless of ethnicity, are more likely to suffer from acute loneliness and social isolation. At the other,

“In Auckland CBD, just 2% of rentals will accept pets and people in that area are paying up to 49% more rent to keep a pet.”

we have a housing system that gives only owner-occupiers the right to own a pet.

Psychologically, as we age, the companionship a pet provides can improve our quality of life. Our animals lead us to increased enjoyment, social interaction and self-confidence.

Physically, we manage pain better, recover from illness faster, have reduced blood pressure and lower cholesterol.

"Animals give older people a sense of affection; of being needed, wanted and loved," explains Nina.

As we age, the role of pets as 'positive enablers' may be enhanced for some people. They can provide motivation to remain active and connected and provide routine to the day, especially, for example, if we have to walk the dog. In this context, dogs are also a social lubricant – people are more likely to stop and have a conversation with someone with a dog. That is a great incentive to exercise too.

The importance of pets for seniors' wellbeing was magnified during the COVID-19 lockdowns. The researchers talked to seniors with animals who said they were able to find solace in the sense of routine and purpose that their pets gave them, despite it being a time of stress and anxiety.

"For older people specifically the research found that animals help manage stress, bereavements and also life transitions," says Bev. "Think about moving into retirement, letting go of a job and the status that might have come with that job or experiencing illness. All of these things are transitions, the burden of which is eased by an animal."

Other research has investigated how pets support older people who experienced strokes.

"One of the things about having an animal was that the animal treated them the same. They weren't being looked after or considered invalids. The animals just saw them as who they were. That allowed them to maintain dignity, independence and a sense of self," says Nina.



However even knowing all the positive things animal ownership can do for us as we age, New Zealand's rental market largely excludes people with pets. Despite the fact that many more people are renting than ever before and will continue to do so in the future, a lot of it is to do with the stigmatisation of renters.

"We see tenants as second class citizens. People who can't manage their own lives. The system approaches

it from a perspective that if they can't look after themselves and aspire to housing, then how can they look after an animal or anything else? What right do they have?," explains Bev. "That's something that came through in the reform of the residential tenancies act submissions strongly. We have this idea that if you want a pet, then work hard and buy a house. That is just not reality."

Three ways to support older renters to keep pets

- 1** Legislate to support pet owners by changing the Residential Tenancies Act so that there is no discrimination based on pet ownership.
- 2** Foster the rise of organisations that take care of older renters' pets if they need to be hospitalised, or need help with routine looking after their pets. For example, in America and Canada, research found older people were feeding their meals on wheels to their animals and so now there are organisations that do meals on wheels for pets. Internationally there are also community organisations that will assist with feeding, grooming and general care of an animal should the owner require assistance or hospitalisation.
- 3** Learn from the Covid-19 and understand that pets are part of the meaning of home for older renters, making them healthier, happier and able to contribute to their communities.

How co-operatives can support seniors to secure housing in communities

Housing affordability stress is a major issue for older people and research shows the situation is set to become worse in the future. This will cause more people over the age of 65 to rent. Others may struggle to retain ownership of their homes.

Yet there are many imaginative ways that we could support older people to continue to own homes, be part of a wider community and experience the wellbeing and financial benefits that come from living somewhere secure and for the long term.

It's why after more than three decades studying affordable housing, researcher Ian Mitchell, who is part of Building Better Homes Towns and Cities National Science Challenge, is focused on understanding how alternative tenure models, such as co-operatives, benefit Aotearoa's seniors, kaumātua and pakeke and how they can best be delivered.

What are co-operatives and why do they work?

Co-operatives are an alternative tenure model, where people in the complex own or rent individual homes but work together to make decisions for their community. It means you have an obligation to the community you are living in and, generally, some influence over how the complex is run. International research shows giving a degree of control to occupiers tends to drive owner-occupier-like outcomes because there is long-term secure tenure.

There are two types of co-operatives:

1. Affordable rental co-operative
2. Limited equity co-operative

In an affordable rental co-operative, the rent you pay to the co-operative for the right to occupy your dwelling is typically tied to a percentage of your income. For example, you might pay 30% of your gross household income in rent as a fee to the co-operative.

In a limited equity co-operative, as a homeowner, you contribute equity to join the co-operative. If it is a new co-operative, then your equity lends money to

the project to be built and, therefore, you pay a smaller annual fee/rent to reflect the fact that you lent money to the project to be built.

As a result, co-operatives are a model that work for people later in their life cycle. Other alternative tenure models, such as shared equity and community land trusts, are also effective but aren't purpose-fit for people age 65 or over.

Research from Ian and his team shows that Aotearoa's seniors, kaumātua and pakeke could greatly benefit from being part of co-operatives because they are an effective way to:

- Build more affordable housing
- Develop connected communities
- Create long-term secure tenure

Why more affordable housing for seniors, kaumātua and pakeke matters

"When you talk to most people about affordable housing, even policy makers, the first thing they think about is social housing, but affordable housing and social housing is not the same thing," explains Ian, who was one of the first researchers to undertake a housing needs study in Aotearoa.

"Social housing is where the Government own the housing stock and people in housing need must qualify to live in a dwelling (as determined by means and needs tests). Typically, social housing doesn't include seniors because they do not qualify. Whereas affordable housing is about making sure households on low to moderate incomes, who are working really hard, have access to housing they can afford (typically assessed as a proportion of income). It's about creating houses for households who are earning less than the median household income for the location.

"Over the last few decades, research shows it's these households that experience the worst housing outcomes. There is a trend - more of these households are people aged 65 and over and the number is growing

“More seniors are getting to retirement age with mortgages. If you’ve still got debt and the revenue you’re going to get from selling the dwelling is insufficient to meet your needs then you’re effectively stuck . . .it may mean that you have to move from ownership to renting.”

because as people age, their incomes wane and become fixed.”

This coupled with more older people entering retirement age as renters or as owner- occupiers with mortgages is why we’re facing “a perfect storm”.

“More seniors are getting to retirement age with mortgages,” says Ian. “With an income less than \$50,000 pa, typically we would think they would downsize. But if you’ve still got debt on the house, and the revenue you’re going to get from selling the dwelling is insufficient to buy a new smaller dwelling to meet your needs, then you are effectively stuck. If you’re unable to raise capital, it may mean that you have to move from ownership to renting.”

No safety net for older renters

While in the past, a reasonable proportion of older renters would be living in council housing, today there is limited stock and the housing is often of poor quality.

“This is a real challenge,” explains Ian. “Over time, some councils, not all, haven’t reinvested all the income or revenue they got from their housing portfolios to maintain them. They’ve fallen into disrepair and we have a big looming crisis.”

Research shows renter households also accumulate far less net wealth than owner occupiers. The 2018 New Zealand household economic survey shows a renter household aged over 50 had immediate net worth of \$41,500. Whereas an owner occupier household had a net worth of \$740,000 (because of the value of their housing assets).

When Ian’s team dug further into this data, it revealed the real challenge older renters face because of their fixed incomes.

Broke and at the mercy of the market

“When we looked at older households in rental housing, which are households age 65 and over, 34% of them, or 27,000 households are paying more than 30% of their household income in rent. 23% of them or 17,000 households are paying more than half of their income in rent.

“That 38% varies a little around the country. In those areas where the proportions are popping out slightly higher than the national average, we have a real issue,” says Ian.

Those regions are mentioned in table three (below).

Table 3

| Regions where older renters are in housing affordability stress | |
|---|-----|
| Percentage of renters 65 years or older paying more than half their income in rent | |
| Nelson | 46% |
| Auckland | 44% |
| Tauranga | 42% |
| Kapiti | 42% |
| Waimakariri District | 42% |

Source: Statistics New Zealand



Why more support is needed now to develop co-operatives

While the retirement village model may be okay for people who are able to sell their dwellings and put the equity into a retirement village occupation right agreement, it doesn't work for people who still have debt or are mortgaged in their senior years and it certainly doesn't work for the majority of renters. This means the current way we address housing is not working for today or tomorrow's seniors.

That's why policy must smooth the way and support older people to be able to easily adapt to co-operative models. For co-operatives to thrive, people must be encouraged to pool their resources.

"Typically if you developed a complex that was solely focused on people aged 65 and over whose income predominantly comes from superannuation then it would produce either a slight small negative return

or a small positive return. So how do you access longer-term capital at low cost to make these developments work?" questions Ian.

The research shows one way is to develop mixed age communities, with a range of different households in there – some may be limited equity, some may be affordable rentals.

Another way is to introduce a subsidy, whether that is a philanthropic, government or local body organisations providing, for example, land at no cost. "Co-operatives tend to make up about 0.5 – 2% of total housing stock, which means implementing them still helps people. Having been involved with affordable housing for a few decades now, it's easy to say, 'Well, we're not actually making a huge impact on the total market'. But when you stand back and see that we've helped 100 households into owner occupation or affordable housing that is 100 households who are better off," says Ian.

How the Government can help co-operatives access capital

To ensure the growth of co-operatives in Aotearoa, more support is needed from Government. The research shows there are many older renters and owner-occupiers in Aotearoa who can afford to invest in alternative housing models.

But, says Ian, decision-makers need to put programmes in place to help these models succeed.

“The most important thing is building partnerships between the Crown and not-for-profit housing providers, such as community housing providers (CHPS) to try and improve housing outcomes. CHPS are quite good at accessing a range of different sources of money from philanthropists and others. If they could leverage off some core government funding, it could make the whole thing work.”

Just like any affordable housing model whether shared equity, community land trusts or a co-operative, there has to be some access to low-cost patient capital. This is money that can be loaned out over the long-term and may only generate a small return.

“It’s important to remember that it’s not just about the buildings, it’s about the people. There’s no point in just building a whole lot of buildings. You have to offer stewardship. A way of helping households move forward.”

Giving people the chance to age in place

Co-operatives are a way to stop older renters and owner-occupiers being at the mercy of market forces. “They need to be given an opportunity to age in place. This is what a co-operative model provides – it is long-term security now.”

Five benefits of co-operatives

- 1 Develop partnerships between Community Housing Providers and Government to leverage enough money to provide co-operatives to seniors.
- 2 Build more affordable housing.
- 3 Create long-term secure tenure for owner-occupiers and older renters.
- 4 Provide more options to age in place.
- 5 Produce mixed age developments that support seniors to create community connections.



Why Aotearoa needs more cohousing and urban papakāinga

In Aotearoa, there are iwi-hapū and other groups who are doing housing differently. Cohousing communities and urban papakāinga are supporting kaumātua and pakeke to age happily, safely and securely in place with extended whānau around to support them.

James Berghan (Te Rarawa, Te Aupōuri) is a lecturer in Urban Planning at Otago University and is part of the Affordable Homes for Generations research team involved in the Building Better Homes, Towns and Cities National Science Challenge. For his doctoral thesis, he researched Tāmaki Makaurau's original cohousing community Earth Song and the urban papakāinga, developed by Ngāti Whātua Ōrakei. This research was funded by Building Better Homes, Towns and Cities and a University of Otago Māori Doctoral Scholarship.

James' research also took him to Denmark and Sweden, where he interviewed residents of cohousing communities that have been operating successfully since the 1970s.

What the research has pinpointed is the commonalities that exist between these communities. Although very different and unique, James identified common narratives – particularly how cohousing communities and urban papakāinga help kaumātua and pakeke to thrive as they age.

He says by nature of the development, which often involves residents right from the planning stages,

there is an acknowledgement that the houses are not just houses, they are homes. Cohousing and urban papakāinga are designed to put people first.

"As a researcher, I'm interested in the social side of housing. This often gets lost in the physical elements – the discussions around building conditions, affordability, financial stress etc," says James. "It can be easy to focus on those and forget that home has a whole lot of other meanings embedded and attached to it. Especially the social elements. And for Māori, the cultural dynamics as well."

Why does cohousing work?

Like co-operatives, cohousing is an alternative tenure model, where people may own or rent their homes but work together to make decisions for the community. International research shows giving a degree of control to occupiers tends to drive owner-occupier-like outcomes because there is long-term secure tenure.

Earth Song is located in Ranui in Tāmaki Makaurau and was Aotearoa's first cohousing community, built in 1995. It is thriving today with residents who buy into the development committed to supporting its values of community and sustainability. "Earth Song is unit titled so it is still very much conventional in the sense that, even though it is medium density with some attached dwellings, it still a home ownership model."

Meanwhile, Ngāti Whātua Ōrakei's urban papakāinga development began on their land in 2010 and continues today. It is a shared development model where iwi own the land and whānau own their homes.

"The intergenerational aspect of cohousing and urban papakāinga is cool. Neighbours can watch out for each other and each other's kids."



James' research shows the possibility for this type of model to house kaumatua now and in the future.

"There's lots of potential in shared models, such as community land trusts," explains James.

"The papakāinga is unique in that the land stayed in tribal ownership and so the whānau in those homes only own the building. They lease the land the building sits on."

The benefits for kaumatua and pakeke living in intergenerational communities

In all of the communities James studied, the housing has been intentionally designed to facilitate more social and cultural interactions between members. The designs also support the growth of intergenerational communities.

That insight, says James, is the game-changer that should encourage Government and developers to invest more heavily in cohousing and support the growth of urban papakāinga around the motu.

"The intergenerational aspect of cohousing and urban papakāinga is cool," he smiles. "Those models make it so much easier to access support and childcare.

"In cohousing, they look out for one another, they don't look after one another. You get to live independently."

Neighbours can watch out for each other and each other's kids. For older people living in cohousing or urban papakāinga, it's a chance to be a pseudo grandparent for the neighbourhood kids as well."

Those relationships are dialled up even further when kaumatua are living in urban papakāinga because of their whakapapa. "In urban papakāinga, everyone is related in some way so being able to connect with nephews and nieces and being close to them has much more benefit for kaumatua, than if they were living in a private home or rental. Being able to have a role in being the aunties for all the kids in the block is special and I definitely got a sense that kind of stuff was happening at Ngāti Whātua Ōrakei," he says.

Doing things differently

As a kairangahau and kaiako, James is the first Māori lecturer at Otago University's School of Surveying. Growing up in Te Tai Tokerau, he spent much of his time in Ahipara with his koro and nana. "For some reason I always had university in my head," he says. "That was probably my grandad."

A bright student, Otago University was a natural choice for James because it is the same university his koro studied at to achieve a physical education degree in 1960.

"I'm the third generation of my whānau to go to university," says James. "When my grandad was coming down to study, he could only afford to get as far as Auckland. The professor of the school rung up and asked why he didn't show up to class and he explained. So Professor Smithells organised for my grandad to be flown down from Auckland and that's how his university journey began."

James discovered his passion for urban planning and rangahau on social and culturally appropriate urban built environments during his first few years of study. He made this the focus of his thesis.

"I want houses to be designed for social and wellbeing benefits. To make it easier for people to connect and feel less isolated," he explains. "As well as being able to connect with nature in the whenua, especially in the city where you have a heavily built environment."

"A big one for me is seeing urban built environments differently. That's why my PhD was looking at different ways of doing housing. It's linked in with how I see teaching as well. We are trying to do and see things differently. A kicker in my role now is seeing the next generation of built environment professionals coming

through and also really trying to get them to see the world a bit differently."

James' PhD rangahau was named as an exceptional thesis by Otago University, meaning it is in the top 10% of PhDs that have been examined. For him, this is recognition of the benefits of kaupapa Māori research.

"It is validation – our methodologies, our ways of doing things and that knowledge is good, if not better in a lot of instances," he says. "It was reaffirming to get the exceptional thesis status because it validated my place here."

How cohousing communities and urban papakāinga can support us to navigate the housing crisis

James believes supporting different types of housing is key for making sure that we can be housed happily and securely as we age. "There is heaps of potential in these kinds of shared housing models, especially when we've got an ageing population. Currently, it feels like we have the option to stay in a home (if we own it) or move to a retirement village," he says.

"There is a big opportunity for these models to provide an additional, 'in-between' option. They talk about it, especially in cohousing. They look out for one another, they don't look after one another. For older people, because you've got people around you all the time, you're not being cared for in the same sense as you might at a retirement village."

The research shows that by learning from these examples Aotearoa could have more cohousing and urban papakāinga development to ensure that kaumātua and pakeke are less



isolated, retain a sense of independence and enjoy the benefits of being part of a wider community.

New financial models to support the growth of cohousing and urban papakāinga

One of the biggest barriers James' rangahau identified is the difficulty these models have in accessing finance. This impacts the developments ability to offer, for example, affordable rentals.

"When these models were set up, there weren't any kind of bank products that would work for that scenario," he says. "My understanding is that Ngāti Whātua Orākei have made some positive inroads and Kiwibank now offer shared mortgages."

However, more is needed. Due to untaxed capital gains, the research showed that while cohousing developments often set out to be affordable, it is often only the first generation of people that buy in who benefit from this.

"The intent at Earth Song was to keep everything at build cost, as much as possible, because they themselves were the developers," says James. "There was no profit, it was just the cost of building. But as soon as the first household moves out, then that household gets capital gain. Often even though there is intention for it to be affordable, it can quite quickly go back to business as usual.

"I feel like when speaking to founding members of Earth Song that was one regret. It was a massive achievement to do what they did. But knowing now what they know, they wish they spent a little bit more time thinking about ongoing affordability. What happens when someone sells and moves on."

For the cohousing communities that James studied in Denmark and Sweden, provisions were put in place from the beginning. "It's essentially a fixed price and there's a formula they use based on inflation, general wear and tear and that kind of thing. It creates a whole dynamic when the person that's leaving that community gets a fixed price. They're not selling to the highest purchaser so they can be more strategic. It means they can prioritise different groups of people moving in."

How cohousing and urban papakāinga models allow for ageing in place

Those different groups of people include kaumātua and pakeke, who often find it challenging to find suitable housing as they age and become isolated.

From the very beginning of Ngāti Whātua Orākei's Kaumātua Village, kaumātua who were to live there were involved in co-designing their residence. Meanwhile, at Earthsong, pakeke are involved in the decision-making. For example, when the community have a working bee, everyone, including older people, are given a job. The research shows this creates a sense of purpose and belonging.

Another important aspect is that in cohousing communities there is often a mix of unit typologies. At Earthsong, a portion of the development includes accessible units and older residents often choose to move into these to stay within their community.

"These are on the ground floor with the intention that it supports ageing in place," says James. "As you get older, you may not be able to maintain a two-storey unit but you can move within the cohousing development into an accessible unit, while still staying in the community. These models are a really nice opportunity to support that."

Five benefits of cohousing and urban papakāinga

- 1 Co-designed for social and cultural interactions to help residents feel a sense of belonging and connectedness.
- 2 Create intergenerational communities.
- 3 Offer residents the chance to move between units as they age without having to leave the community.
- 4 Gives opportunity for kaumātua to move back onto the whenua.
- 5 Allow for older people to live independently but have the support of others in the community.

Co-creating with Kaumātua

Te Runanga o Kirikiriroa in partnership with Rauawaawa Kaumātua Charitable Trust developed the Moa Crescent Kaumātua Housing Village model in 2012 after identifying a rapidly growing number of kaumātua and kuia facing homelessness, couch surfing and or living in over crowded homes.

Today, Rauawaawa Kaumātua Charitable Trust provides free health, social, educational, cultural, recreational, housing and transport support services to those over the age of 55. It is a kaumātua governed and led organisation, currently serving over 750 registered Kaumātua with the success of its model well known across the motu.

Te Runanga o Kirikiriroa continues to respond to the growing demand for quality Kaumātua housing by involving Kaumātua in the early stages of planning. The organisation’s housing service works across the life span supporting whanau to weave their way through the housing continuum.

Yvonne Wilson (Ngati Kahungungu) is the Kaiwananga Korowai Manaaki (Housing Services Manager) for Te Runanga o Kirikiriroa and Rangimahora Reddy (Raukawa, Ngāti Maniapoto, Waikato Tainui, Ngāti Rangiwewehi me Rangitāne) is the CEO of Rauawaawa Kaumātua Charitable Trust.

Their bond is obvious from the moment the interview begins. Both say it’s been strengthened over the years as the community practitioners have involved themselves and kaumātua in kaupapa Māori rangahau in a bid to provide the best opportunities possible for kaumātua, those who live at the village and the sector.

Developing partnerships

As part of the He Kainga Pai Rawa research project Yvonne supported kaumātua that were keen to share their experiences on living at the village to engage with University of Waikato researchers Mary Simpson, Sophie Nock (Ngāti Kuri) and John Oetzel. This ensured as key users, kaumātua voices would be captured on how and in what ways the village had impacted on their lives. It would also be used to later help inform the development of the Kaumātua housing toolkit. This research was funded by Building

“We don’t always need evidence to say we know something about housing. Actually it’s the lived experience that takes us on this journey.”

Better Homes, Towns and Cities National Science Challenge.

To document their journey, Rauawaawa and Te Runanga joined up with the University of Waikato to co-create think pieces that shared the story of the village development. A kaumātua housing toolkit followed quickly after in the hopes of inspiring other groups to develop kaumātua housing.

From the very beginning, it was obvious that this was a special partnership. “When the University of Waikato first wanted to do research, we decided if they could get through our (Rauawaawa) kaumātua board they were worth working with. That was the yard stick in those days,” smiles Yvonne. “Once the researchers got the kaumātua board’s buy-in, we took a kaumātua-led approach. The researchers all had a real willingness to be able to understand why we wanted to do things in a certain way and what the outcome would be.”

“It certainly built a really good ongoing relationship, and relationships should be ongoing,” says Rangimahora. “Our relationship with the university works because it transcends the research kaupapa.”

An example of this is, nearly every year Mary has been involved with the Kaumātua Olympics, a fun sporting event that's an annual hit on the Rauawaawa calendar, and her students have sometimes acted as lead volunteers.

"There's been so many benefits because we have a personal investment in our relationships," says Yvonne.

How to elevate kaumātua voices

The strength of relationships between kaumātua, Yvonne, Rangimahora and the University of Waikato team has allowed the group to work through the challenges of developing a research model that lets the often unheard or overlooked voices of kaumātua be heard.

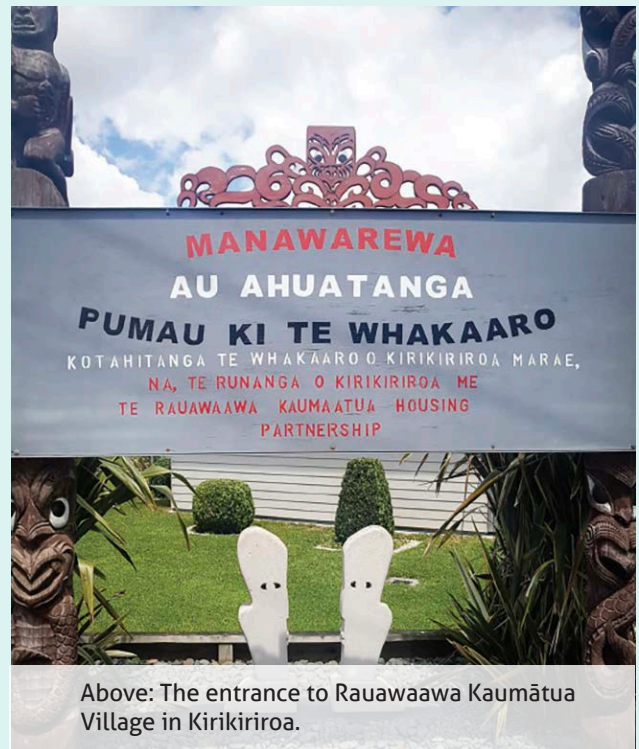
"Hearing of the kaumātua voice is critical," says Yvonne. "When you listen to the story of Matua Patihana, a kaumātua who moved into the village after living in a van, or Whaea Daisy, who talks about the joy it brought her when she was finally able to cook (what she wanted and when) porridge in her own whare. That's what should be influencing policy because then what that is saying is what we are doing is right and making a difference, and that can be sustainable."

Co-creating community led rangahau

It's why Yvonne advocated so strongly for the major research output from their first tranche of BBHTC to be a kaumātua housing toolkit.

"The Kaumātua Housing Toolkit was really about Yvonne wanting to share what the outcomes were from the kaumātua village and all the learnings that happened in the process," says Rangimahora. "We could see the shortage in the housing crisis that was happening at the time and we hoped it might inspire or encourage other groups to build kaumātua villages."

Identifying that many of their kaumātua struggle financially, Rauawaawa trialled Kaumātua-led social enterprise models, one included co-creating and selling Māori designed cookie cutters, launched close to Christmas in 2020. The Kuki Reka Kani project was originally inspired by a desire to help kaumātua with dementia connect with their heritage through cooking therapy. The money raised was agreed by the original Kaumātua co-creators and Board to initially be used to make the Te Puna o Te Ora community facility



Above: The entrance to Rauawaawa Kaumātua Village in Kirikiriroa.



Above: Resident kuia inside her whare.



Above: Resident kuia by the sculpture in the front garden at the village.

“Having kaumātua voices highlighted as a result of rangahau is something else that’s made me quite happy. It’s another forum where those voices can be elevated and heard at a policy level, which for our work is quite essential.”

(aopened in 1940) a dementia and age-friendly one. Currently another social enterprise model is being trialled to support a Kaumātua, recently retired work on developing his side hustle to complement the pension. Learnings will support the further development of this trial.

“So many of our kaumātua are suffering from financial poverty so we use the levers of social enterprise as a means of trying to change that. The cookie cutters ended up being inspired by kaumātua and we’ve had a beautiful journey of success with those. Eventually they’d like to see future contributions (post Te Puna o Te Ora upgrade) go towards kaumātua housing and other initiatives.”

Rangimahora says the most important learning from this is, “if kaumātua are supported in the right way, anything is possible.”

Co-created rangahau is now being conducted to understand the role kaumātua may or may not play in intergenerational housing to support whānau Māori into progressive home ownership.

Learnings from this project

Reflecting on the six years of ongoing rangahau, the pair are clear that the success is about “harnessing the best that research has to offer with our aspiration to make a real difference in the community,” says Rangimahora.

“Probably the most dramatic change is the way we talk with our whānau,” says Yvonne. “The way we actually engage when we are trying to get information that will enhance the research or the evidence. That’s been the greatest learning.

“For many years, when I’ve sat with researchers, you can see the big words don’t speak to our people. Around the kaumātua interviews we did for the housing project, we learnt our kaumātua really needed to understand what we were going to do with this information and have some clarity about where it will go.”

The fact that the research has also lead to other

communities taking action has also been a positive for Yvonne. “For many years I’ve worked in community development with a whānau-first, wellbeing approach. To go into research with these particular projects, I felt like I was advocating for our whānau who might get hold of these documents that we were spending all this time on, in regards to the kaumātua housing developments,” she says. “But over the years, I’ve also started to question things, as researchers do, and try to find the evidence that backs that up.

“I left school with no degrees and at 55 went off to university. I got the result I was looking for and did it based on the fact that often when you hold a certificate, it’s acknowledged by government ministries versus when you have all this life experience that may not be taken into consideration.

“But I realised very quickly that research has enabled me to think differently about that for the future. We don’t always need evidence to say we know something about housing. Actually it’s the lived experience that takes us on this journey.”

“Although Yvonne and I had different beginnings, our whakaaro is quite aligned in terms of our experience in the community,” says Rangimahora. “I like expanding the world that you can be exposed to when you’re in the space of research. Research has put us in terms of Rauawaawa in worlds that we would never have been exposed to otherwise.”

A chance to build new networks

The research projects have also been hugely beneficial in helping Rauawaawa kaumātua develop broader relationships. Researchers Tepora Emery and Fiona Cram brought some of their research assistants and students over to Kirikiriroa from Rotorua to co-create with the kaumātua.

“That was really good because it’s about making connections that our kaumātua wouldn’t otherwise be exposed to,” says Rangimahora. “It’s those sort of relationships that enable them to have a front seat to what’s hot and happening in the world of rangahau. “Having kaumātua voices highlighted as a result of rangahau is something else that’s made me quite happy. It’s another forum where those voices can be



Above: Resident kuia by shared māra kai.



Above: Moa Crescent residents with members of the wrap-around support team.



Above: Moa Crescent residents outside their whare.

elevated and heard at a policy level, which for our work is quite essential.”

Why policymakers must hear kaumātua voices

Yet, says Yvonne, policymakers are not utilising the voices of the research to inform policy. She cites the recent homelessness action plan as an example. “The intention of the plan is to remove homelessness for whānau but the policy and systems around the plan don’t enable this outcome to occur. There are so many barriers that our whānau face because the policy does not align for them,” she explains.

“We have about 92 kaumātua sitting in motels in Hamilton and we have transitional housing set up to move kaumātua out of the motel space but policy talks to emergency housing as a silo. If you’re sitting in a motel, you get a particular resources. If you’re in transitional housing, you qualify for something different. I use that as an example because I’m trying to get the Ministry of Social Development (MSD) to see that it doesn’t matter where they are, our whānau are still homeless. There’s a lot of research that’s been done on homelessness and the importance of closing the gaps but we’re not seeing it come through in policy, good policy.”

BREAK OUT BOX

Three ways Rauawaawa kaumātua are doing things differently

- 1** Taking a kaumātua-led approach to both the research and to support how they want to live at the village.
- 2** Creating a social enterprise model that helps kaumātua connect with their whakapapa, as well as allows them to generate their own side hustle to complement their pension.
- 3** Co-creating rangahau on the role kaumātua may or may not play in intergenerational housing to encourage whānau into progressive home ownership.

Te Runanga o Kirikiriroa values kaumātua input into designing warm, safe and sustainable housing where whanau first, tikanga based and wellbeing focussed is embedded into daily living.

Navigating a perfect storm for today and tomorrow's seniors

If we are to live long, prosper and age well, we must live in a healthy, secure home. "Housing is the material foundation of everything," says Dr Kay Saville-Smith. "It is the platform we need to live good, healthy and engaged lives."

Yet for many kaumātua, seniors and adults in Aotearoa today, research shows decent, secure and affordable is increasingly elusive. As a result, it is:

- Placing an increasing number of kaumātua and seniors at risk of homelessness or unsafe housing.
- Undermining the effectiveness of the superannuation for seniors of the future.
- Compromising seniors' ability to stay in, participate in and fully contribute to the wellbeing of their communities as they age.

Our ability to navigate seniors' housing, now and into the future, is being hampered by three assumptions: The first is that seniors are dependents and their housing need revolves around residential care and supported accommodation. The second is that seniors are homogenous; that they all have similar housing needs and resources. The third is that all today's seniors are assumed to have had housing advantages that are now denied to younger people.

"We really need to face up to this," says Kay. "There's often an assumption in New Zealand that today's seniors have had a really 'good suck of the sav' and they've been riding on the pig's back of house price increases as owner occupiers. This, and the tendency for some to refer to our growing numbers of older people as a tsunami, stigmatises seniors, encourages us to act as though there is not a problem, or portrays the problem as an overwhelming, unpredictable shock."

Instead the research shows seniors are very active socially and economically and yet our housing stock is not suitable for ageing. Unless there is change, how are our housing futures likely to be congenial or enabling for seniors? Moreover, explains Kay, "there is housing inequality between Pākehā, Māori, Pasifika and Asian populations as

they move from being young to old. All have different trajectories and different expectations. Some populations are already unable to find the housing they need."

"Housing is the material foundation of everything. It is the platform we need to live good, healthy and engaged lives."

"What we've got is a whole lot of things going on that we have taken our eye off and they're going to converge," she warns. "Part of my research and the research of my colleagues is to make us more aware of what is happening for seniors housing and explore how we can adapt to our ageing population."

Brewing on the very near horizon is a perfect storm, says Kay. "But if we take the evidence seriously and act on it with commitment and imagination, the storm can be diverted. We just need to remember if we don't get our housing right, we can't get our ageing right."

Housing for life

We have knowledge and tools to steer a new course. One that lies in understanding that becoming an older person is part of a life course. Instead of treating seniors and seniors' housing as something 'other' for people who have got old, we need to plan for housing that supports people throughout the course of their whole lives.

"We have to recognise that what happens when you're young, determines a lot of what happens when you're in your senior years," explains Kay. "It doesn't define it entirely, but the stuff in your kete that you take into your senior years has been filled from your younger life. If that kete has not been filled up properly, you've got a problem."

As a researcher with more than 40 years' experience Kay has herself experienced the fundamental hurdle for researchers, policy people and practitioners working with Aotearoa's pakeke.

"All of us have been young, but none of us have been seniors. Researchers like me are getting older so we can start feeling what it's like to become a senior," smiles Kay. "The reality is most practitioners haven't had that full experience because by the time we've had that full experience, we'll be at the end of our research careers. That's why we as researchers like to work with seniors directly."

Kay should know. For over three decades, the organisation she founded - the Centre for Research Evaluation and Social Assessment (CRESA) - has been conducting research to quantify the impact of housing and seniors' policies.

Alongside Fiona Cram of Katoa, Kay is also the co-programme leader for the Building Better Homes, Towns and Cities National Science Challenge's Affordable Housing for Generations team.

The research reveals that the seismic, systemic failure in housing first began 30 years ago when the management of the housing system was largely given to market forces.

"The last 30 years have shown that markets have limits and they do not 'naturally' or inevitably deliver good housing outcomes. This is especially true for the most vulnerable. As well as for delivering affordable housing for modest income, working households."

This has caused an onslaught of speculative activity – one of the effects of which is runaway house prices. As a colleague in the Affordable Housing for Generations programme of Building Better Homes, Towns and Cities study, University of Auckland's Michael Rehm and his PhD student Yang Yang have shown that investors in rental



property are strongly speculative. Looking at patterns in purchases of property for rent in Auckland from 2002 to 2016, over 90% of leveraged house purchases involved some degree of speculation.

Most of today's seniors have been cushioned from the impacts of unaffordable house prices and rent increases, because they are already owner occupiers. There has also been a long history of housing provision for seniors through council housing.

Yet the research shows this doesn't apply to everyone. Some of the clouds on the horizon are the increasing numbers of seniors experiencing homelessness, increased proportions of people reaching 65 years who are dependent on the private rental market, and concentrations of housing affordability stress.

Meanwhile, those seniors who have secure housing are now expressing concern about the housing futures of their children and grandchildren.

A perfect storm

Kay says the perfect storm for seniors' housing reflects a convergence between four critical conditions.

The first is our housing stock. Our stock is neither diverse nor are New Zealand homes built for adaptability as people age. The Building Act does not mandate accessibility for domestic new builds or major renovations. Yet New Zealand is recognised internationally as developing an outstanding and practical accreditation for universally designed homes in Lifemark. Research has long found people typically like to stay in their current homes and communities as they reach their senior years. But homes are not easily adaptable, there are very few suitable alternatives for seniors in their local communities, and affordability problems often make shifting very difficult.

The second is that Aotearoa's housing policies and urban development practices have been poor at creating mixed communities with built environments that cater for all ages and bring generations together rather than separate them. This has been made more acute by the increasing exclusion of younger people from low-cost owner occupation. Falling rates of owner occupation mean that intergenerational wealth transfer becomes concentrated among the few. The research is clear – for equality between populations to be realised, the housing system must support intergenerational transfer of housing resources. While there is some residual home ownership with the older age cohorts, the next generations are vulnerable.

The third issue is presented by rental housing and conditions. The rental stock tends to be in poorer condition and performs less well than owner occupied stock. Seniors are vulnerable to this. "Stifling of owner occupation is an issue for many communities, including Māori, Pasifika fanau, and modest income communities. The nature of New Zealand's rental housing and market is associated with poorer wellbeing and health outcomes, higher affordability stress and more likelihood of premature need for residential care as we age."

Finally, at the very same time that more low income seniors experience homelessness, housing insecurity and rental housing dependence, council housing which was intended to be affordable to seniors has been divested or become less and less affordable.

“If we don’t get our housing right, we can’t get our ageing right.”

How council housing has changed for renting seniors

Originally, state housing was for young families and council housing was for seniors. "The role of council housing was to provide homes to seniors in the rental market," says Kay.

"They needed secure housing with rents that would be stable, that would reflect their incomes as pensioners."

Many councils express concern that they can not maintain their affordable rental stock. Many have argued that they should get income-related rent subsidies (IRRS) like Kainga Ora and some community housing providers.

"They forgot the reason why they didn't get an income related rent subsidy was because they had already got very significant capital subsidies in the past AND they get a rent." explains Kay. "But with IRRS, all of the housing places that come from/or are associated with income related rent subsidy, have to come off the public housing register."

Kay says it's hard for seniors to access this housing unless there is something else significant going on, such as a major mental health problem.

"If we keep saying, we're going to buy up council housing or we'll give them the IRRS then it becomes a marginalising thing. A lot of council housing was sold off and central government has swung wildly over the years about their expectations of councils in relation to housing. But we really need to open the books on council housing. If we can unravel this and start to use council housing as a resource, it could be a great way to plan for the housing futures of seniors."

Navigating through the perfect storm

The first step in navigation our way through this perfect storm is to realise and acknowledge there is one. The second step is to commit to making our housing stock affordable, adaptable and accessible. This needs to be done in ways that enables our diverse populations of seniors and kaumātua to enjoy healthy and engaged lives. The third step is to recognise the vibrant way that seniors and their communities can engage in building their own housing solutions. Sharing awareness and experience to build solutions with people is at the heart of housing research.

Research can inspire imaginative answers for improving the future of housing with independent data supporting us to try new ideas: How we utilise council housing and public housing; how we can support the community housing sector to deliver more affordable housing for seniors; how we can establish models, such as papakāinga. Or co-housing or co-operatives; how we can create affordable intergenerational housing stock that gives seniors and younger people the chance to be part of mixed communities.

“We need to fill up the housing kete. When we are empty of ideas and tools to do practical housing, this contributes to the sort of stigma and intergenerational conflict we’re seeing around housing. We need to stop seeing our housing as one generation not being serious about meeting their own needs or that somehow results from older people trying to deny younger people things that are really important in their lives.

“The very things that today’s older people got in terms of housing, the stock that was built, the prices that it went on the market for, all of that support – whether it was universal, capitalisation of the family benefit or anything like that, all of those things were taken away. Our young people don’t get access to those,” reflects Kay.

“That’s why people ending up as seniors today are in a very different housing position than people who became seniors 10 years ago, 20 years ago. When you hit 65, 20 years ago, you were in a very different position from a person that is going to hit 65 in the next little while.”

It is also imperative that we ensure new builds deliver homes that support us over our lives. “The research shows us that even when people ask for lifetime or universal design, they struggle with the building industry to get it provided. Sometimes a premium is attached to lifetime design even when it should not cost more simply because it is a change to the standard design. Well let’s make lifetime design the standard design.”

Overhauling and re-orienting the housing system, as we have seen recently, is not a trivial matter. It is hard. We need a housing system that helps us all to fill the housing kete ready for our old age. If we don’t we will have a divided future.

“To empower future generations of seniors to live better lives, we need to support them to arrive with a reasonably packed kete and be much more supportive to older people to help them plan and think about their future.”

Four steps to a more resilient housing future

- 1 Create adaptable and resilient stock based on universal design principles – The research tells us is that using universal design not only eases home care costs but the need for home care is greatly reduced. Meanwhile, it is very expensive to retro-fit a property if it is not designed properly.
- 2 Strongly look at mixed age developments which can be facilitated by more affordable housing but also tenures such as co-operatives and co-housing.
- 3 Have to take young people’s housing seriously. If you can’t arrive as a senior with a reasonably packed kete, your life is not going to get better.
- 4 Recognise the wealth that seniors have in their housing but in a different way. Think imaginatively about how we can enable them to become Ma and Pa developers.



Charles Waldegrave

Charles Waldegrave is one of the three Coordinators of the Family Centre and leader of the Family Centre Social Policy Research Unit, based in Lower Hutt, Wellington. He co-leads the 'New Zealand Poverty Measurement Project' (NZPMP) which has provided the evidence base for considerable public policy debate and social and economic changes in New Zealand including, the anti-child poverty Working for Families package and seven of the ten measures in the Child Poverty Reduction Act 2018. He leads the team that sets the Living Wage annually for the country. He also co-leads the Ageing Well National Science Challenge 'Tai Kaumātutanga Older Māori Wellbeing and Participation 50 years to End of Life Care' research programme and a range of other research and evaluation projects. He is one of the founders of 'Just Therapy', an internationally recognised approach to addressing cultural, gender and socioeconomic contexts in therapy. He publishes regularly in all of the above areas.



Dr Fiona Cram

Dr Fiona Cram is of Ngāti Pāhauwera descent and has a PhD in social and developmental psychology from the University of Otago. She has lectured in Social Psychology and has also been a senior research fellow at the International Research Institute for Māori and Indigenous Education, at the University of Auckland. In 2003 Fiona established Katoa Ltd – a Māori indigenous research organisation that undertakes Kaupapa Māori (by Māori, for Māori) research and evaluation, as well as offering a range of research and evaluation training. Fiona's research interests are wide-ranging including Māori health, justice and education. She is a Programme leader for Poipoia Te Kākano Kia Puāwai and Programme co-leader for Affordable Housing for Generations research funded under the Building Better Homes Towns and Cities National Science Challenge.



Dr Bev James

Dr Bev James (MNZM) has extensive experience in social research and evaluation, policy analysis, service design and working with community groups to develop evidence-based tools and solutions. She has held academic positions as well as management, research and policy positions in central and local government, and has been director of Public Policy & Research since 1998. Bev conducted research with older tenants for the Life When Renting research programme in the Ageing Well National Science Challenge and has worked in other public good science programmes about housing downsizing, repairs and maintenance, and community resilience. Bev is currently part of the Building Better Homes Towns and Cities National Science Challenge team focusing on affordable housing and the meaning of home.



Dr Tara Coleman

Tara is a researcher in the School of Environment at the University of Auckland. Her areas of expertise include health, urban and political geographies, photo-elicitation, interdisciplinary research frameworks and phenomenology. Her research to date has focused on empowering people in relation to housing, school, ageing in place, participation in research and long-term experiences of chronic illness.



Dr Tepora Emery

Dr Tepora Emery is a senior researcher, principal lecturer and the Kaihautū Rangahau Māori at Toi Ohomai Te Pūkenga, Rotorua. She has deep roots in the Te Arawa being affiliated to Ngāti Pikiao, Ngāti Rangiwewehi and Ngāti Whakaue. On her father's side she is from Ngāti Unu, Ngāti Kahu ki Maniapoto – Tainui waka. With a rich learning, teaching and research background, Tepora has a holistic approach to her work; she believes that research and education, leading to critical understanding and awareness of dominant cultural, political and societal influences, is foremost to leading a full, rich and meaningful life. Through her work she encourages people to critically question and examine social, political and economic structures in order to deepen their consciousness and understanding of the world around them. Creating, supporting and facilitating research and education pathways, opportunities and transformative outcomes for whānau, hapū, iwi and communities, is central to her work.



Dr Kay Saville-Smith

Kay is the director of CRESA. In 2018 Kay was made a Member of the NZ Order of Merit for Services to older people's housing research. She has led Finding the Best Fit: Housing, Downsizing and Older People in a Changing Society which assessed the practicalities around downsizing; Doing Better in Bad Times, research aimed at helping older people and their communities to ensure their housing is resilient during adverse natural events; Good Homes which developed research based tools to assist seniors to repair and maintain their houses; Life When Renting research in the Ageing Well National Science Challenge which worked with seniors to develop tools to enable them to navigate rental markets better. She is a Programme co-leader for Affordable Housing for Generations in the Building Better Homes Towns and Cities National Science Challenge. The research and the tools emerging from that research can be found at <https://goodhomes.co.nz/> under the banner Good Homes for Good Lives.



Professor Chris Cunningham

Professor Chris Cunningham (Ngāti Toa, Ngāti Raukawa, Te Āti Awa and Te Atihaunui-ā-Pāpārangī) is a Professorial Research Fellow at the Family Centre Social Policy Research Unit (FCSPRU). He is a leading Māori health and public health researcher in Aotearoa New Zealand. Professor Cunningham is Professor of Māori & Public Health and Director of the Research Centre for Hauora & Health and co-director for He Kainga Oranga Housing & Health Research Programme. In 2014 the programme won the Prime Minister's Science Prize. He also leads Te Hoe Nuku Roa: Best outcomes for Māori, an innovative public good science funded longitudinal study of 650 Maori households. He has published extensively in the areas of public health and Māori health and development.



Nina Saville-Smith

Having worked with CRESA over many years, Nina has considerable training and experience in face-to-face interviewing with a wide range of stakeholders. She has excellent qualitative and document analysis skills and assists with a variety of research tasks at CRESA, including support at focus groups, literature and file reviews, qualitative data analysis. Nina helps research and craft our submissions to government inquiries and policy reviews. She has completed studies in the treatment of animals.



Ian Mitchell

Ian Mitchell leads the property advisory division of Livingston and Associates and has over twenty-five years' experience in property consultancy. Prior to setting up Livingston and Associates' property consultancy services he was the national director of Consulting and Research at DTZ and its predecessors including Darroch. Ian's areas of expertise include mediation and arbitration services, quantitative and qualitative research, econometric modelling, property market forecasting, social and demographic profiling, financial feasibility analysis, project management, policy development and client relationship management. He has presented research papers at a number of international conferences and published articles based on his research in industry and refereed journals. Ian has also advised Ministers on a number of housing related issues. His most recent appointment was to a technical advisory group on shared equity reporting to the Minister of Housing and Finance under the previous government.



Dr James Berghan

James Berghan (Te Rarawa, Te Aupōuri) is a Lecturer in Urban Design at the University of Otago. His PhD thesis explored tradition-based principles of communal societies and how they are applied in contemporary urban papakāinga and cohousing developments. His research interests are wide-ranging and include indigenous methodologies, rangatahi/youth engagement, papakāinga, cohousing, and alternative housing and development models.



Yvonne Wilson

Yvonne (Rangitāne) is the Kaiwananga (Housing Manager) for Korowai Manaaki (Housing Services) with Te Rūnanga o Kirikiriroa. Yvonne has over two decades of executive management expertise with skills in project management, financial management and business development. Yvonne is passionate about community development and ensuring that 'whānau voice' is at the forefront of everything she does. Her collaborative way of working is why Yvonne has such 'deep' and extensive networks across all areas of the Waikato community. In 2019, the Tangata Whenua, Community and Voluntary Sector acknowledged Yvonne's work through a national award.



Rangimahora Reddy

Rangimahora (Raukawa, Ngāti Maniapoto, Waikato Tainui, Ngāti Rangiwewehi me Rangitāne) is originally from Himatangi. She is Chief Executive of Rauawaawa Kaumātua Charitable Trust. Rangimahora has worked for Rauawaawa Kaumātua Charitable Trust since 2010. Working with Kaumātua or those she describes as "nga matauranga taonga" makes Rauawaawa a very special place to be. Rangimahora has been educated at Massey University and has spent the last three decades working in both the health and education sectors.



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