

AGEING  
WELL

Kia eke kaiurangi ki te  
talkaumatanga

# NZ's Tenure Revolution and its Impacts on Ageing in Place and Being Connected

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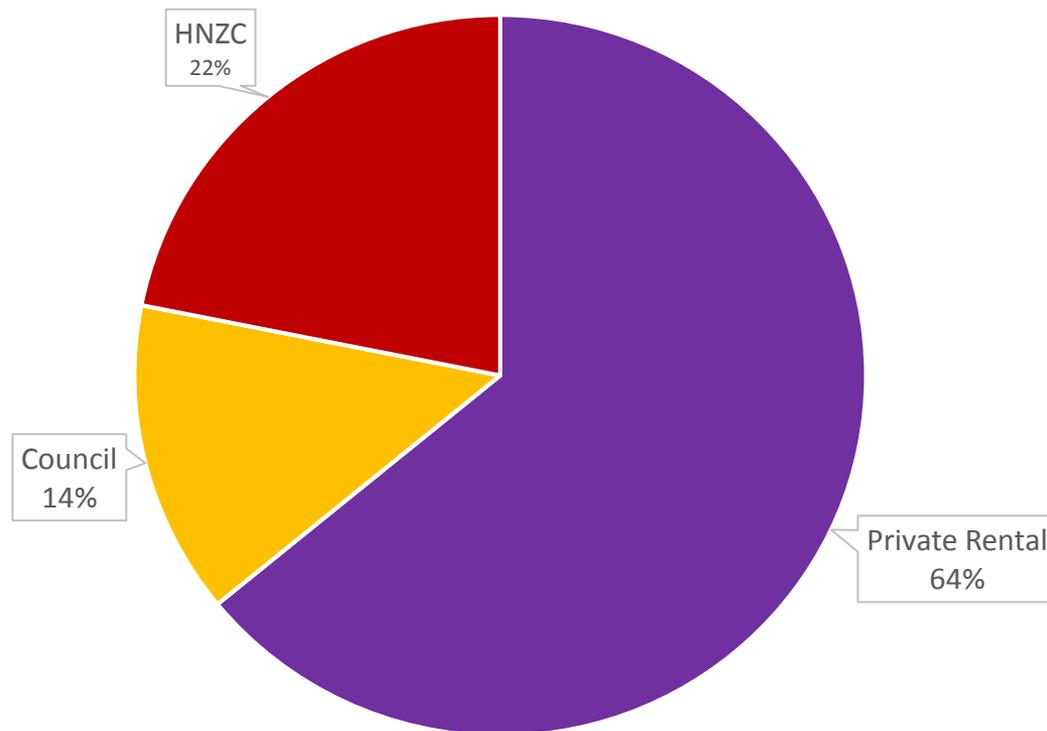
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(CRESA)



## Older Renters are:

- Under pressure
  - High house prices and low returns:
    - Rent increases
    - Tipping older people out of tenancies
  - Poor house condition and accessibility:
    - Older housing stock
    - Landlord reluctance to modify
  - Fragile deals with landlords around home maintenance, section maintenance.
- Operating in a tenure associated with:
  - Insecurity
  - Poor house performance
  - Marginal affordability
- Not a priority for social housing
- As Accommodation Supplement recipients living in unaffordable housing
- Fragile financially and physiologically

### Landlords and Older Renters 2013 Census

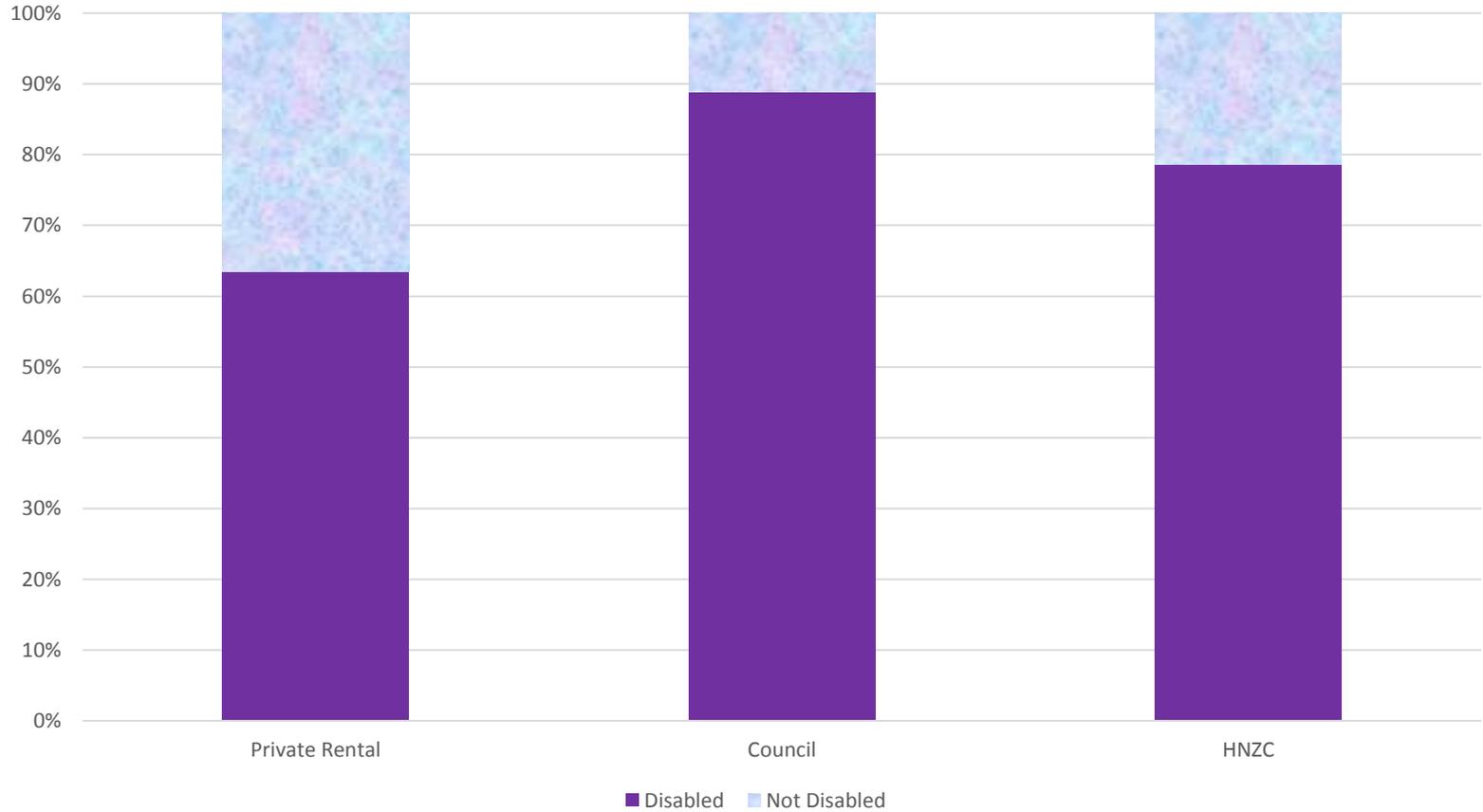


# Affordability for superannuitants

- Affordability in 2014:
  - Couples - \$156/week
  - Living alone - \$105/week
- Councils locked out of Income Related Rents
- Rents targeted to older people – Council Rents 2014

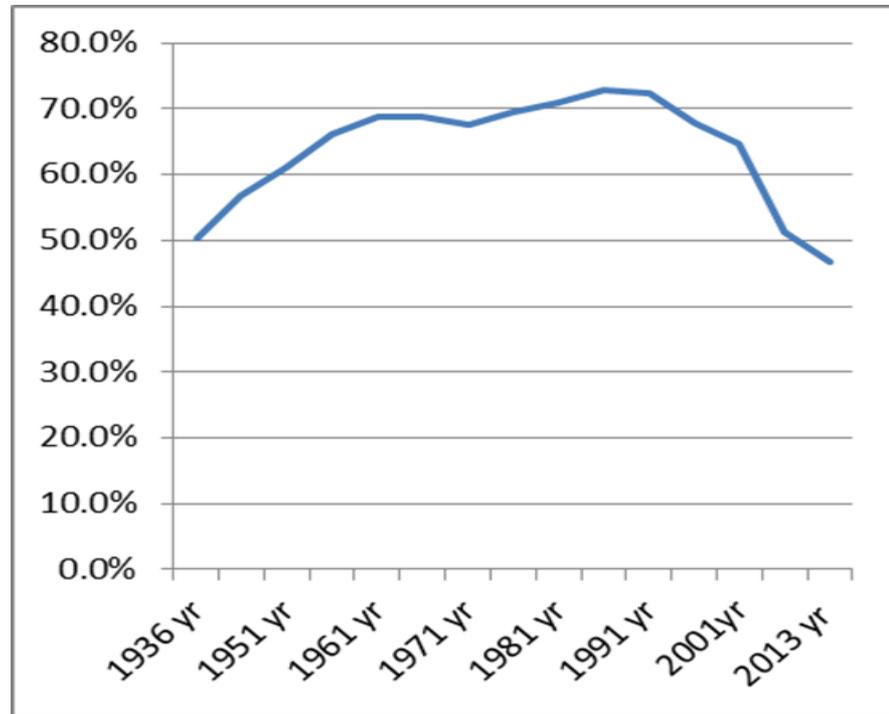
| Unit Size  | \$/week Range Single |       | \$/week Range Couples |       |
|------------|----------------------|-------|-----------------------|-------|
|            | Min                  | Max   | Min                   | Max   |
| Bedsit     | \$45                 | \$165 | \$45                  | \$165 |
| 1 Bedroom  | \$60                 | \$200 | \$60                  | \$220 |
| 2 Bedrooms | \$80                 | \$235 | \$60                  | \$235 |

Older Tenants by Disability Status 2013 Census and Health Survey

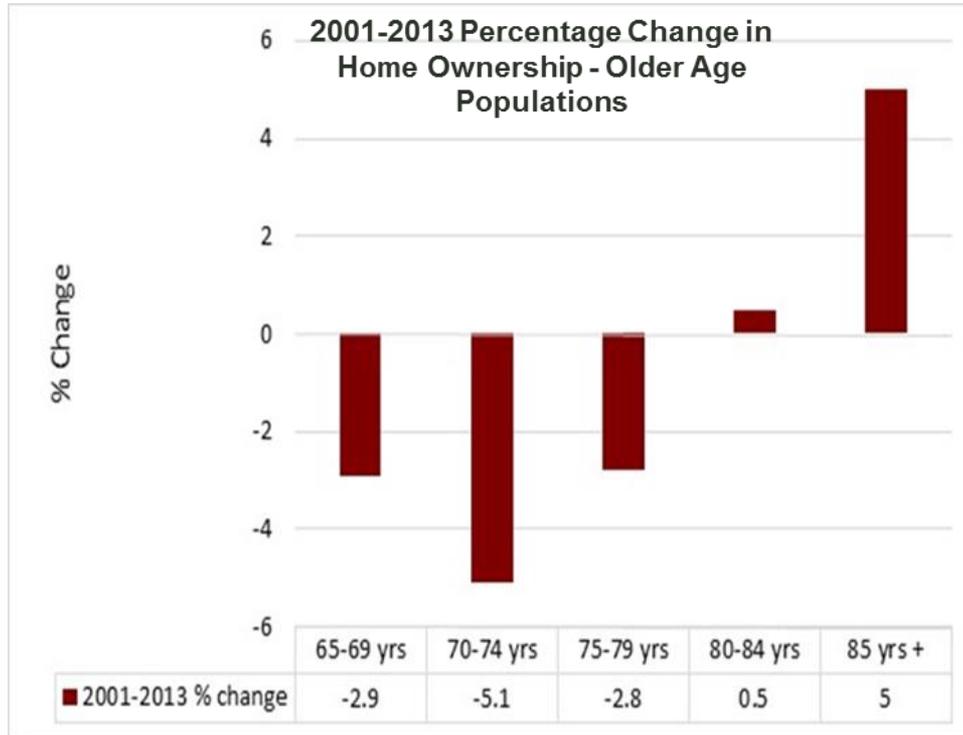


# Back to the Thirties

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



# Rental Onset for Older People



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

# Housing Experience of Future Older Population

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

# What Will Be Affected? Lots!

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

## Will rental dominance:

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

## An Age-friendly rental sector – Overseas Learnings:

- Education for landlords and property managers about:
  - Statutory obligations
  - How to identify and manage behavioural signs in older people that can lead to eviction.
- Accessible advice and support for older tenants.
- Provision of home care and other services to help older tenants to age in place.
- Residential planning for a percentage of low cost rental dwellings for seniors.
- Greater attention to the safety and security needs of older tenants.
- Appropriate placement of older tenants in terms of neighbours, transport and facilities.
- Facilitation of moving to smaller, more suitable dwellings for those older tenants who want or need to move – by providing modern, customised and higher standard properties in the right location that will encourage older people to move.
- Addressing housing conditions affecting older tenants' health.
- Inter-agency sharing of information and resources to improve support for older tenants.

# Ageing Well Science Challenge – Tenure Revolution Research

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