
Long-term Insights Briefing: Aging population and housing



New Zealand Council Of
Christian Social Services

Consultation on Long-term implications of our ageing population on the future of housing and urban development in Aotearoa New Zealand

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Ko Wai Au | Who we are

NZCCSS has six foundation members; the Anglican Care Network, Baptist Churches of New Zealand, Catholic Social Services, Presbyterian Support and the Methodist and Salvation Army Churches.

Through this membership, NZCCSS represents over 250 organisations providing a range of social support services across Aotearoa. We believe in working to achieve a just and compassionate society for all, through our commitment to our faith and Te Tiriti o Waitangi.

Further details on NZCCSS can be found on our website www.nzccss.org.nz.

Tirohanga Whānui | Overview

NZCCSS commends the requirement for long term policy planning, and in particular, attention to the future of housing and urban development for an aging population. Services for Older People has long been a key focus area for NZCCSS. Housing is also a longterm focus of our organisation, particularly in relation to those impacted by poverty, children and their whānau - including older people.

NZCCSS also co-ordinates the national Tenants Advocates Network – and is familiar with the changing age demographic needs for rental housing. We included the critical issue of housing for older people in our GPS-HUD consultation as we, and others, are seeing a huge increase in need in this space, with more pressure to come.

Kaupapa | Purpose

Being safely and comfortably housed as you age must be accessible for more than the lucky or wealthy. With rampant housing insecurity, constantly rising costs, and an aging population NZCCSS agrees that care must be taken in this space to ensure all older New Zealanders can access housing that is inappropriate to their needs.

Te Tiriti o Waitangi is central to the kaupapa of NZCCSS. This briefing includes anticipated issues for Māori elders in respect of housing. Far more specific work is needed on housing for aging Māori.

Further, the kaupapa of NZCCSS aspires to a just and compassionate society for all in Aotearoa. As such, policy settings must give care and attention to our non-house owning, low-income elders, particularly Pacifica fanau.

Lastly, while we are concerned with the lack of planning across the whole motū, we also need to ensure that we plan to support older persons living in regional and rural communities to be able to remain in their communities as they age.

We strongly recommend that the long-term briefing pay particular attention to addressing the following areas:

1. Aging in place
2. Impacts of poverty
2. Rental accommodations
3. Honouring te Tiriti o Waitangi
4. Ensuring consideration of Pacifica elders

Horopaki | Context

New Zealand has an ageing population, with the statistically large generation dubbed the “baby-boomers” beginning to reach 65+. National Superannuation has long provided older New Zealanders with the means for a decent standard of living - based on the assumption of home ownership and being mortgage-free by retirement. As many as one third of this coming age-band are not home owners. And the generations behind them even less so.

1. Aging in Place

Aging in place has long been a strategy for our older persons in Aotearoa. There are many benefits for older people and our wider society in taking this stance. However, in order for these benefits to be realised, security of housing must be addressed.

NZCCSS members report a growing number of older New Zealanders who have either never owned their own home or who have entered retirement renting their home. ‘Aging in place’ for this group is in predominately private rental accommodation, which is increasingly costly, unfit for purpose and becoming overcrowded.

As HUD look to develop a long-term lens, they would be wise to refer to current policies for aging in place in Japan, where the wave of an aging population took place 20 years before Aotearoa. One key aspect is seen in the Japanese policy requiring designing houses that people can age into. A successful replication of this approach has occurred in Aotearoa in the Presbyterian Support [Abbeyfields](#) complex.

We need a huge increase in consideration of older people in relation to housing and community design. And all of these issues are exacerbated when we look to the regions, and rural communities. If we want older people to be and feel valued, we must act to ensure that our towns and cities reflect this.

2. Impacts of Poverty

Increasing numbers of people are with little or no means to pay for accommodation. Retirement villages are and their ownership model is beyond the means of many people, particularly those who retire while renting.

NZCCSS members report a high degree of difficulty for older people to access the Housing Register that would qualify them for social housing. The issue is not just financial – those able to access the register generally are required to also have additional health or ability challenges. The bar to accessing social housing or housing specific to older people is seeing these vulnerable people

become effectively homeless. Older people in this situation can be found living with whānau, in cabins on shared properties, in caravans across the country, etc...

Further, current social Housing provision isn't well designed, or generally safe for older New Zealanders. With the focus on social housing for those with additional challenges, there is a risk if these developments flex to include vulnerable older people. We need to urgently plan for social housing that is specific to older people. This needs to include spaces for those aging well, and those beginning to experience increasing levels of need, through to those then transitioning into higher levels of care.

3. Rental accommodation is neither secure nor affordable.

The housing needs of older people must be seen in the context of the overall housing situation. It is a downstream effect of changes and pressures upstream. The ability to own a home and save while earning determines the housing and savings status carried forward into retirement and older age. For those aging in rentals, the future is increasingly bleak.

The National Science Challenge study led by Kaye Saville-Smith '[Aging Well](#)' documents the changes ahead, with the expectation that within 20 years more than 50% of over 65's will be renting. Twenty years ago, around 2000, 80% of people aged over 65 owned their home; by 2013 this dropped to 60%.

This is borne out by Kimberly Howell's 2016 analysis of housing for older people across Auckland:

Auckland's population is growing, and becoming older. It is estimated that by 2041, over 65's will make up 22-25% of New Zealand's population and 24-32% by 2061. Declining home ownership rates may mean that 'within the next few decades, half the older people reaching retirement age will be renting'.

Howell identifies the following issues:

- High costs of accommodation (renting and for financially vulnerable owner-occupiers) may impact on seniors ability to remain within existing communities or age in place
- Weak tenants' rights and insecure rental tenure
- Unequal health and wellbeing outcomes as a result of housing tenure
- Lack of minimum standards in Auckland's rental housing stock
- Limited housing choices suitable for seniors
- Potential for first time homelessness in older age
- Downsizing and its market implications
- Increased demand for social housing, financial assistance for housing facilities and aged care

And while these findings were targeted to Auckland, they are replicable nationally.

Increases in rental costs experienced across the country have placed enormous financial stress on older people that is projected to rise. These rising costs feed into overcrowding, particularly in spaces not designed for multi-generational living. The impacts of overcrowding on physical health, mental wellbeing and socio-emotional status are well documented – none of which are positive.

Many communities nationally have lost council provided pensioner / kaumatua accommodation, with no plans for this to be replaced. Areas of hope are emerging – faith-based, not for profit

organisations [HBH Senior Living](#) and [Monte Cecilia Housing Trust](#) are all working tirelessly to find clever, effective solutions. All of these communities would be a useful place of review for HUD.

These challenges haven't arrived suddenly, rather they are the result of intentional decisions made by successive governments – national and local. For context, we recommend the excellent in-depth article reviewing housing provision in the 1930's and 40's by Rebecca McFee 'The Great Divide'. *North and South* October 2021). McFee documents the neo-liberal ideological impact on the public provision of housing, and policies such as the sale of state houses, which have demolished the infrastructure of public provision of housing, and with it the public good attributes of state housing.

The interplay of tax incentives for private investment in housing, the failure to build to keep pace with the housing needs of the growing population, and low interest rates have created a complex situation in which the government is now dependent on private investment to provide for rental and public housing. In New Zealand 30% of the homes are owned by people who own at least four and up to 20 or more houses. And it was reported in March 2021, disturbingly only a [third of the homes in New Zealand](#) are owned by people who own only one house. The issues for older people are part of this overall picture of growing dependence on rentals, rising rents, poor conditions and insecure tenure.

4. Te Tiriti o Waitangi

A Māori Housing Authority, together with Māori Housing providers and organizations are the minimum of what is needed for planning and designing housing requirements for the aging Māori population.

Government must continue to entrench this need in policy and legislation, to consult directly with whānau, hapū, kuia and kaumatua to ensure housing policies reflect their needs in accordance with kawa and tikanga.

In 2016 Superu produced a report on whānau wellbeing proposing a framework which continues to inform the updated Living Standards Framework 2022. This framework notes "whānau rangatiratanga" as a central context, referring to whānau wellbeing within Te Ao Māori. The report opens with the important observation that data collection is based on a definition of family that is not a whānau. It refers to official statistics where 'a family is defined as 'a couple, with or without children, or one parent with children, usually living together in a household.'¹

The Superu report refers to whānau as a more complex web of reciprocal relationships:

Whānau sit at the complex nexus between the social configuration of whānau, hapū and iwi, and the philosophical tradition articulated through Māori cultural knowledge, methods and practice. At this nexus 'being Māori' is a lived reality in which whānau negotiate authentic pathways to new futures.²

¹ Statistics New Zealand. (2013). National Family and Household Projections: 2013 (base)–2038. Statistics New Zealand, Wellington

² Irwin, K., Hetet, L., MacLean S., & Potae, G. (2013). What works with Māori? What the people said. Families Commission, Wellington.

An issue for long-term planning for aging Māori is to collect data relevant to whānau rangatiratanga, recognizing that information about whānau is nested within Te Ao Māori and tikanga values. One of the wellbeing dimensions' proposed in the Superu report is social capability:

Strong connections and ties in the Māori and mainstream community (internal and external social cohesion) Could include indicators relating to: people, social relations and networks, including whānaungatanga through extended family and tribal structures. In terms of potential this includes enablers of, and barriers to, social interaction as Māori and as whānau on marae as well as in wider society. It also includes demographic structures and characteristics of whānau.³

Work on Māori wellbeing continues in the refreshed Living Standards Framework. It is crucial that the work of HUD on Long Term ageing and housing needs to be in dialogue with this work.

Te Kaunihera Māori o Aotearoa | The NZ Māori Council have been consistently vocal, highlighting beneficial historical provision of Māori housing that serves lifelong housing needs. Māori Housing Schemes of the 1960's and 1970's through which Māori Affairs (as it was then) assisted Māori into home ownership through access to 25-30 year mortgages were incredibly successful. Infill housing, particularly in relation to this housing built in the 1960's and 70's on larger sections needs to be carefully planned for and addressed. The situation of a smaller house on a large section lends itself not to subdivision but to adding extensions to an existing dwelling, or additional whare on the property to provide for collective needs of whānau. For Māori to age well in place, a return to this approach is urgently needed.

A major consideration must also be that the homes kuia and kaumatua must be designed for multigenerational living. Whānau living for aging Māori must be supported, for the reciprocal support and benefit across generations. Policy settings to support aging Māori should be aligned with whānau needs which may be accommodated in a single property, well designed to allow many generations to live comfortably alongside one another.

During hui on resource management reform in 2021, the need for regulation to support Papakainga in urban and rural settings was identified as a priority. This is documented as case studies in [Ka Māpuna](#) (Martin & Te Aho, 2021) and would be an excellent start place to develop wider contextual considerations.

Pacifica Housing

Between 1986-2013, across the total population, housing ownership among Pacifica peoples fell by 34.8 percent.⁴ Very little has been done over the years to correct this, the impacts of which are evident in many challenging statistics related to the wellbeing of Pacifica peoples. It has been clear for a number of years that Pacifica peoples consistently experience the lowest rates of wellbeing when benchmarked to standard measures.

³ Superu. P. 12.

⁴ CEO and Sector Leaders Forum. 30 July 2021. Submission to GPS-HUD consultation. P. 5.

We note the importance of recognizing the diverse Pacifica nations in Aotearoa. In keeping with advice from Pacifica communities amongst NZCCSS membership, we request consideration of the proposal for specific attention to partnering with Pacifica communities for housing for older people. Consideration should be given to a Pacifica Housing authority which includes addressing housing for older people.

One excellent example that is worth review is 'Matanikolo', a Tongan social housing initiative under the auspices of Lotofale'ia Methodist Church in Mangere. Matanikolo is a valuable reference for Pacifica-led housing with community development principles for social housing, that is purpose built for intergenerational needs.⁵

Tūtohutanga | Recommendations

Recommendations for Equity in Housing

1. The State resume its responsibility to provide public housing, including pensioner housing
2. Care is taken to ensure equity of housing offers for low-income pensioners where they want to live – City, Urban, Suburban, Rural... Main Centres AND regional areas
3. Community development occurs with the needs of older people in mind
4. Schemes to facilitate home ownership for all New Zealanders continue to be developed and implemented to prevent longer term impacts of increasing numbers of older people in rental accommodation
5. Be aware of, and engaging with those already doing good work in this space

Recommendations for Ageing Māori and Housing

1. Ensure [MAIHI](#) is enacted, effective and longterm
2. Work with the principle of Mana Motuhake - Māori authority and decision-making over housing for ageing Māori
3. Through a Māori Housing Authority work with a Māori housing providers and authorities to design a framework with supporting policy consistent with tikanga for whānau housing.
4. Forms of housing provision include support for urban, suburban and rural papakāinga.
5. Investigate options and incentives for using Māori owned houses to be expanded for aging whānau and intergenerational accommodation
6. Development of Whānau Rangatiratanga data collection aligned with tikanga Māori objectives for housing for ageing Māori

Recommendations re Pacifica Housing:

1. Access to home ownership is a priority for Pacifica fanau. Develop an action plan for ownership, social housing and tenancy options suitable for extended fanau and multiple generational living

⁵ Matanikolo: <https://airedaleproperty.org.nz/matanikolo-housing-project/>
http://www.communityhousing.org.nz/Downloads/Assets/Download/13325/1/Mantanikolo_a_place_to_call_home_-_Airedale_Housing_Works_article.pdf

- <https://www.beehive.govt.nz/release/ministers-open-m%C4%81ngere-housing-development>

2. Establish a dedicated authority for public partnering with Pacifica Peoples for housing provision
3. Partnering should involve housing provision supported by schemes such as rent-to-buy or shared equity as well as supporting access to finance
4. Engage with Pacifica housing organizations and churches to identify needs and implement policy to support housing for Pacifica communities
5. Partner with Pacifica Organizations and churches for housing provision for older Pacifica peoples.

Tohutoro kua tohua | Selected references

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