

# Life when renting for older Māori

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## Abstract

The proportion of older Māori (55+ years) living in rental accommodation is set to rise as home ownership has become less attainable. To anticipate what the future of rental accommodation may hold for older Māori, 42 older Māori (18 men, 24 women) renters in the Hawke's Bay region of Aotearoa New Zealand were asked about their experiences. Participants had moved to their current home to be closer to whānau (extended family, family group) or out of necessity, and their whānau had often helped them make the decision to move. Many participants who found paying their rent manageable or hard also struggled with other living costs. Most enjoyed a good relationship with their landlord or agent and wanted to stay living where they were. The findings suggest that older Māori renters will require more easing of their living costs, including pathways out of renting and into home ownership.

## Keywords

housing, renting, older Māori, homeownership

Until the mid-1970s, the proportion of Māori households whose members owned their own home exceeded those who lived in rented accommodation, but this has now been reversed. Between 1986 and 2013, the proportion of Māori living in rental accommodation increased by 88.3%,<sup>1</sup> from 41% to 77% of Māori (Johnson et al., 2018; Statistics New Zealand, 2016). The increasing marginalisation of Māori from home ownership has its roots in the breaches of the 1840 Treaty of Waitangi and the consequent redistribution of Māori resources, including land, into the hands of non-Māori (Cram et al., 2019). This continues to impact on Māori to this day in the form of social, economic and health disparities. For example, in 2012, the New Zealand Productivity Commission (2012) observed that low incomes and low financial literacy were two stumbling blocks to Māori realising their housing aspirations. Since then, housing prices have increased substantially, pushing home ownership further beyond the reach of Māori (Johnson et al., 2018; Lysnar et al., 2016).

Compared to Māori in other age groups, older Māori are more likely to live in their own homes. Around 6 out of 10 Māori aged 55+ years lived in owner-occupied dwellings at the 2013 Census (Figure 1) (Statistics New Zealand, 2016a). This rate of home ownership dropped for those aged under 55 years (Statistics New Zealand, 2016a). In coming years, it is likely that the proportion of older Māori in rental accommodation will rise as younger generations of Māori are shut out of the housing market. Current home ownership statistics for those aged 55+ may therefore represent a peak before the proportion of older Māori who are renters begins to climb.

The purpose of the current research was to explore what renting is like for older Māori, to inform preparation for a future where more and more Māori are likely to be renting in their later years. This introduction examines Māori

experiences of finding good-quality rental accommodation, affording the rent, and security of tenure, with a focus on the experiences of those 55 years of age and older.

## Finding good-quality rental accommodation

The potential advantages of renting for Māori (e.g. mobility for work or whānau [extended family, family group] obligations; Rankine, 2005) are best realised if rental stock is of guaranteed good quality and if Māori have good access to such stock. However, over the past 35 years, Māori experiences of the lack of affordable housing, substandard rental accommodation and institutional racism in the rental market have been documented by Douglas (1986), the Māori Women's Housing Research Project (1991) and Murchie (1994), as well as the Race Relations Office and the Human Rights Commission (e.g. McDonald, 1986). This is not unique to this country—racism in housing has been documented in many parts of the world (Nelson et al., 2015; Pager & Shepherd, 2008), with minority ethnic groups ending up segregated into high-poverty neighbourhoods and poor-quality housing (e.g. cold, damp, mouldy; Statistics New Zealand, 2016b). This in turn impacts negatively on people's health and well-being (Barwick, 1991; Howden-Chapman, 2004). Organisations

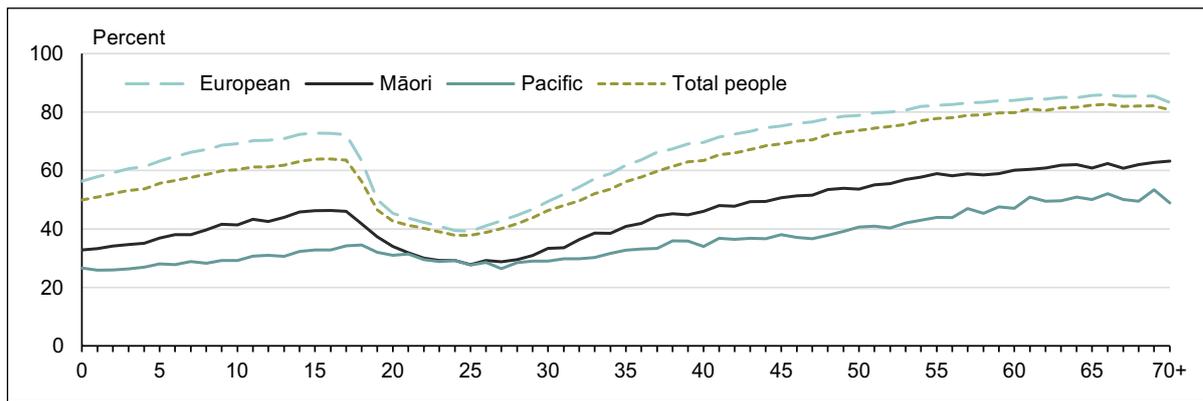
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**Figure 1.** Percentage living in owner-occupied dwelling, by age (single year) for European, Māori, Pacific and total population, 2013 Census.

Source: Statistics New Zealand (2016, Figure 10).

Ethnicity is a total response variable so people may be counted more than once.

attending the consultations held by the Taskforce on Whānau-Centred Initiatives (2010) confirmed that housing quality and whānau well-being are linked, with substandard housing implicated in household injuries, poor health, domestic violence and reduced opportunities for sport and recreation. Such consequences are harsher for younger and older people as they spend the bulk of their time indoors (Howden-Chapman et al., 2013; Statistics New Zealand, 2016a). Stephens and Szabo (2016), for example, found that Māori participants in Massey University’s Health Work and Retirement Study were under-represented among home owners and, as renters, did not experience the same improvements as home owners in their mental health and quality of life over time and were not buffered from the impact of loneliness on their physical health. Māori are also over-represented among those who die in rental accommodation (Bootham, 2014).

The right of Māori to good housing is affirmed by the Treaty of Waitangi, signed between the Crown and Māori chiefs in 1840 (Lawson-Te Aho et al., 2019). This right has been reinforced by a number of international declarations and conventions (Human Rights Commission, 2010), although it has been no guarantee of government action. For example, the 2003 Joint NGO submission stated that the right to housing had not yet been incorporated into our domestic law (Human Rights Foundation, 2003). In other words, until very recently, our laws did not “offer comprehensive protection for the right to adequate housing” (Human Rights Foundation, 2003, p. 10). Māori in rental housing cannot therefore count on their accommodation being a “protection from physical adversity . . . [and] a place of safety and comfort” (Barwick, 1991, p. 40). In July 2016, changes to the tenancy laws came into effect requiring rental properties to have smoke alarms and, if being replaced or installed, insulation of a required standard. Then, in December 2017, the Residential Tenancies Act (RTA) 1986 was amended by the Healthy Homes Guarantee Act (No. 2), to ensure minimum standards of insulation and heating are met by 2024 or within 90 days of a new tenancy from 1 July 2021 to ensure that rental properties are dry and warm (Chapman, 2018; Cooke, 2017). It remains to be seen if and when Māori renters will benefit from these changes.

## Affording the rent

Since 2014 rents have been rising at a faster rate than either wages or prices more generally. For example, between late 2012 and late 2017 wages rose about 14%, while the rent on a modest three-bedroom house rose around 25% (Johnson et al., 2018). James (2013) identified affordable, good-quality housing as key to the health and well-being of ageing Māori in the Wairarapa. Yet rising rents can make suitable rental accommodation unaffordable for older Māori renters, especially those on low incomes, and they may face serious housing deprivation (e.g. homelessness, emergency accommodation, severe overcrowding; Ministry of Business, Innovation and Employment, 2014).

Māori are more likely than non-Māori to live in overcrowded accommodation (Ministry of Women’s Affairs, 2001). One in five Māori is said to now live in a “crowded household” (Johnson et al., 2018). Overcrowding is more prevalent in rental accommodation than in owner-occupied housing (Rankine, 2005), where it can help spread the rent burden across more contributors. However, it can also contribute to the spread of infectious diseases, increased respiratory conditions and other health and social problems (Howden-Chapman et al., 2013). While a large focus of overcrowding has been on how it affects children (Ministry of Health, 2014), it is anticipated that older Māori are also feeling its impacts.

While most renters are in the private rental market, there are over 82,000 social housing units in Aotearoa New Zealand (Johnson, 2017). Social housing is defined as housing that “is let at low rents on a secure basis to those who are most in need or struggling with their housing costs” (Shelter, 2018). People’s health is known to improve when they move from the private rental market into social housing (Statistics New Zealand, 2016a). In 2014, 34.5% of Housing New Zealand tenants were Māori, the majority of whom (93.7%) received a rent subsidy (Ministry of Business, Innovation and Employment, 2014). Johnson (2017) estimated that of the 190,000 or so older people (65+ years) who did not own their own homes and whose income was the NZ Superannuation alone, around 25,000 lived in rent-subsidised social housing units and another

40,000 received the Accommodation Supplement to help them pay their rent in private rental accommodation. It is likely that older Māori are over-represented in these figures (Cram, 2016; Ministry of Business, Innovation and Employment, 2014).

## Security of tenure

Saville-Smith and James (2018) describe the importance of older people's homes: providing protection from the elements and natural disasters, supporting decent lives and being a place and base that enables enjoyment and connection. However, New Zealand's rental jurisdiction is one of the most "restrictive" in the world—with short leases, short eviction notices and few restrictions on the reasons for the termination of a lease (Habitat for Humanity, 2018). Rents can be regularly raised without any justification. Older Māori on fixed incomes who find they can no longer afford increased rental costs may find themselves needing to stay with relations when they would prefer to maintain their privacy and independence. Or they may have to accept substandard accommodation that is within their budget. Neither option is adequate housing.

Late in 2019 the New Zealand Government announced proposed changes to the RTA that will limit landlords to annual (rather than 6-monthly) rent increases, extend the notice period for tenants from 42 to 63–90 days if their landlord wants to sell or move into the property themselves and end no cause evictions. In addition, complaints to the Tenancy Tribunal will be anonymised by default and the maximum financial penalty for landlords will double (from NZ\$50,000 to NZ\$100,000; Tenancy Services, 2018). As described by the Hon Kris Faafoi (2019), the proposed changes are aimed to give tenants greater security of tenure and enable them to be "better placed to make their house a home."

## The present research

To help anticipate what the future of rental accommodation may hold for older Māori, the present case study asked older Māori renters about their experience. Hawke's Bay was chosen as the site of the study because of the researchers' whakapapa (genealogical) and professional networks. It also provided the opportunity to talk with Māori from a small town (Te Wairoa) and cities (Napier, Hastings). The selection criteria were participants who were Māori, 55 years of age or over and renters. Participants were recruited through the researchers' networks (including referrals from interviewees). This purposive sampling technique enabled the researchers to enter people's homes and ask them potentially sensitive questions about their life as renters (Crossman, 2019).

The survey instrument used in this study was designed as part of the "Life When Renting" research programme, funded by the Ageing Well National Science Challenge. The survey was designed to elicit information about the renting experiences of older people from a range of ethnic groups. A Māori-centred research methodology was adopted for its use with Māori participants. In this methodology, Māori

cultural practices were incorporated into the recruitment and interviewing of participants. These practices included aroha ki te tangata, he kano ki te tangata, titiro, whakarongo . . . kōrero, manaaki ki te tangata, kia tūpato, kua e takahia te mana o te tangata, kia māhaki<sup>2</sup> (Cram, 2009). For example, care was taken during the interviews with participants to ask affirming questions that enabled participants to fully describe and explain their experiences. The interviewer validated participants' views and emotions, while asking probing questions when information needed to be explored further. At the end of the interview, participants were thanked and offered a koha in acknowledgement of their time and contribution to the research.

## Method

### Participants

In total, 42 (18 men, 24 women) older (55+ years) Māori renting in Hawke's Bay were interviewed using the "Life When Renting" survey tool (see below).

### Interview process

Participants were interviewed at a place of their choosing, most often at their home. After introductions (whakawhanaungatanga-process of establishing relationships) each participant was provided with a participant information sheet, which the interviewer went through with them. They were asked whether they had any questions before the interviews started. The interviews then usually took 60–90 min, and participants' responses to the survey questions were handwritten on the survey form. (Initial plans to audio record interviews were put aside as many interviewees did not want to be recorded.) Each participant received a NZ\$50 koha to thank them for their time and involvement in the study.

### Survey tool

The Life When Renting survey questionnaire consisted of a range of closed and open questions about participants' housing situation. The information reported here is from sections of the questionnaire asking participants about their housing history (including their accommodation when they were growing up and how they became a renter) and their current accommodation (including when they had moved into their current accommodation, what sort of accommodation it was and who their landlord was). Participants were also asked about their satisfaction with their current accommodation (including the ease of paying their rent and other costs, their relationship with their landlord/agent and where they would go for tenancy rights information). They were also asked about their overall impression of renting.

### Analysis

Interview responses were entered into an excel database for analysis. Open-ended responses were entered as recorded and then coded for common themes (Braun & Clarke, 2006).

**Table 1.** Participant annual household income bracket by age group, sex, average rent and proportion of household income spent on rent ( $N = 34$ ).

Annual household income <sup>a</sup>	Age group	Sex	Participant N	Participant % (N) <sup>b</sup>		Average annual rent <sup>c</sup> (SD)	Rent as percentage of household income <sup>d</sup>
				Age group	Household income		
NZ\$10,001–NZ\$30,000	55–64 years	Female	4	32.1 (9)	41.2 (14)	NZ\$11,036 (NZ\$2,076)	44.1
		Male	5				
	65+ years	Female	5	83.3 (5)		NZ\$10,837 (NZ\$4,977)	43.3
		Male	0				
NZ\$30,001–NZ\$70,000	55–64 years	Female	3	25.0 (7)	20.6 (7)	NZ\$16,640 (NZ\$4,461)	29.9
		Male	4				
	65+ years	Female	0	0.0 (0)		–	–
		Male	0				
NZ\$70,001+	55–64 years	Female	6	42.9 (12)	38.2 (13)	NZ\$22,858 (NZ\$6,089)	20.9
		Male	6				
	65+ years <sup>e</sup>	Female	1	16.7 (1)		–	–
		Male	0				

<sup>a</sup>Income was from all sources, before tax. Responses were recorded in NZ\$10,000 increments up to NZ\$50,000; then NZ\$50,001–NZ\$70,000, NZ\$70,001–NZ\$100,000 and over NZ\$100,000. No participants reported a household income of less than NZ\$10,000.

<sup>b</sup>Percentages are calculated for the 34 (twenty-eight 55- to 64-year-olds; six 65+ years old) participants who provided their annual household income.

<sup>c</sup>Participants' annual rent was calculated from the weekly, fortnightly or monthly rent amount they said they paid.

<sup>d</sup>The mid-point of the annual household income range identified by participants was used (e.g. NZ\$15,000 was used when the income category was NZ\$10,001–NZ\$20,000). When annual household income was greater than NZ\$100,000, NZ\$120,000 was used in the calculation.

<sup>e</sup>No rent details are provided to preserve anonymity.

Frequency tables of participants' responses to questions were initially constructed by age group and sex. Further analysis was then undertaken examining the role of type of rental accommodation (social vs. private) participants were living in, their rent, the proportion of household income spent on rent and whether or not participants had ever been homeowners. If tests of significance were indicated these consisted of *t* tests and one-way analyses of variance. Participant quotes are included in the results section to illustrate findings (using pseudonyms).

## Results

### Participant demographics

Half of the participants ( $N = 21$ , 50.0%) lived in Hastings, just under a third ( $N = 13$ , 31.0%) lived in Te Wairoa and eight (19.0%) lived in Napier.

In total, 16 participants (38.1%; 12 women, 14 men) were in the 55- to 59-year age bracket, and 8 (19.1%; 5 women, 3 men) were aged 60 to 64 years. A further eight participants (19.0%; seven women, one man) were 65 years of age or older, including two female participants in their 80s.

Half of participants aged 55 to 64 years were in full-time ( $N = 13$ , 38.2%) or part-time ( $N = 5$ , 14.7%) employment. The 55- to 64-year olds who were not in employment were either retired ( $n = 4$ ) or did not specify what they did ( $n = 10$ ). Seven of the eight participants who were 65 years or older were retired.

Of the 34 participants who provided income information, 14 (42.2%) had annual household incomes (before tax) of between NZ\$10,001 and NZ\$30,000, 7 (20.6%) had annual

household incomes between NZ\$30,001 and NZ\$70,000 and 13 (31.0%) had annual household incomes of NZ\$70,001 or more. The majority of those aged 65+ were in the lower income bracket, whereas those 55 to 64 years of age were spread across income brackets (Table 1).

The average rent paid by participants (in 2016) was NZ\$305.70 per week (SD=NZ\$134.50), or around NZ\$15,900 per year. While rent increased as household income increased, rent as a proportion of household income decreased from 43% for those in the lower household income bracket to just over 20% for those in the highest bracket (see Table 1).<sup>3</sup>

### Growing up

Participants talked about growing up in rental ( $N=22$ , 52.4%)<sup>4</sup> and/or whānau-owned ( $N=28$ , 66.7%) homes. Growing up in rental accommodation was often associated with their parents being mobile for work (e.g. railways, farm work, forestry), with seven participants describing how their whānau moved into their own (owner-occupied) home when this work finished. In all, 17 participants (42.5%) had only lived in whānau-owned homes when they were growing up, and 12 participants (28.6%) had known only rental accommodation.

### Becoming a renter

Across all the properties they had rented, participants had spent an average of 21.7 years renting (SD=14.5 years). Almost a third ( $N=13$ , 31.0%) had rented for 30 or more years. Seven participants (16.7%) owned a house in a different location from where they were renting, and an

**Table 2.** How participants became renters ( $N=36$ ).

Explanation	Sex	N participants	Male/female % <sup>a</sup>	Overall % <sup>b</sup>
The only option	Female	6	28.6	38.9
	Male	8	53.5	
A good option	Female	8	38.1	36.1
	Male	5	33.3	
Death or divorce	Female	5	23.8	25.0
	Male	4	26.7	
Family reasons	Female	7	33.2	24.3
	Male	2	12.5	
Poor health of self or whānau	Female	4	19.0	16.7
	Male	2	13.3	
Business, employment or financial difficulties	Female	4	19.0	13.9
	Male	1	6.7	

<sup>a</sup>Percentages are calculated as percentage of female participants ( $N=21$ ) and of male participants ( $N=15$ ), excluding six participants who said they had always rented in response to the question.

<sup>b</sup>Overall percentages do not add to 100 as participants could give more than one answer.

additional 15 participants (35.7%; 9 females, 6 males) had owned or part-owned a house in the past. Participants who previously or currently owned a house had spent significantly less time renting (mean=13.4 years,  $SD=7.6$ ) than other participants (mean=29.6 years,  $SD=15.3$ ;  $t=4.16$ ,  $p<.001$ ).

Over a third of the participants said they became renters because it was their only option ( $N=14$ , 38.9%), usually because they could not afford to either attain or retain home ownership (Table 2). Male participants were more likely than female participants to talk about renting being their only option (53.5% vs. 26.8%). In the quotes below, attaining home ownership was not an option for Mikaere or Tamati, while Hinewai had been unable to retain home ownership following her divorce:

We moved back to Wairoa, but we have never owned our own home. Of course, we'd like to own our home but that isn't a realistic option for us. (Mikaere, tane [man], 55–64 years)

I came out of jail, so renting was my only option. (Tamati, tane, 55–64 years)

Got a divorce so had to start renting. (Hinewai, wahine [woman], 55–64 years)

Over a third of participants ( $N=13$ , 36.1%) described renting as a good option that allowed them to be close to whānau or to services. Six of these participants, including Ataahua (below), owned a house in another location (e.g. Auckland, Melbourne):

I came back from Melbourne to be with my family. Didn't want to sell home in Melbourne so decided to rent. (Ataahua, wahine, 65–74 years)

Our baby was born with a congenital disorder which means we needed to be close to the hospital and so we moved from the family home to a rental in town. (Aroha, wahine, 55–64 years)

Other factors influencing participants' decision to rent included death of or divorce from a partner; other family

reasons that were often about being closer to family; participants' health or the health of a whānau member; and business, employment or financial difficulties. The most common reasons for participants who had been homeowners no longer owning a house were divorce or business difficulties.

### Current accommodation

The time participants had been living in their current accommodation ranged from half a year through to 28 years (mean=8.1 years,  $SD=8.4$  years).<sup>5</sup> Two-thirds of participants rented from a private landlord, business or trust ( $N=29$ , 69.0%; Table 3). One participant did not know who their landlord was. Those in social housing had, on average, spent nearly twice as long in their current accommodation than those in private rental accommodation (12.2 vs. 6.5 years;  $t=2.01$ ,  $p=.05$ ).<sup>6</sup>

Although the average rent was lower for participants who rented social housing, they were spending a higher proportion of their household income on their rent, compared to those who were renting from a private person, business or trust. However, this difference was not significant ( $t=1.53$ ,  $p=.14$ ).

The number of people living in participants' accommodation ranged from just the participant ( $N=13$ , 31.0%) to eight people ( $N=1$ ) (average=3.2 people). Those living with participants included their spouse/partner, sons/daughters, sons-in-law/daughters-in-law, nephews/nieces and/or mokopuna (grandchildren). Of the 13 participants, nine who were living by themselves were in one-bedroom accommodation, with the others in two- or three-bedroom accommodation. Those with four or more whānau members living together ( $N=20$ , 47.6%) were in three- to five-bedroom homes.

### Moving to their current accommodation

Overall, the most common reasons participants gave for having moved to where they were currently living was whānau ( $N=14$ ) or necessity (i.e. their circumstances meant

**Table 3.** Landlord of participants' current accommodation ( $N=42$ ).

Landlord	Sex	% <sup>a</sup> ( $N$ )	Overall %	Average tenancy (SD)	Average number living in house (SD)	Average annual rent (SD)	Rent as % of household income <sup>b</sup>
Private person, business or trust	Female	70.8 (17)	69.0	6.5 years (6.8)	2.9 (1.6)	NZ\$16,868 (NZ\$7,435)	29.4
	Male	66.7 (12)					
Social housing (e.g. council, HousingNZ)	Female	29.2 (7)	28.6	12.2 years (10.3)	3.9 (2.5)	NZ\$14,739 (NZ\$5,493)	37.2
	Male	27.8 (5)					

<sup>a</sup>Percentages are calculated as percentage of female participants ( $N=24$ ) and of male participants ( $N=18$ ). One male participant was unsure who his landlord was.

<sup>b</sup>Calculated for the 34 participants data were available for.

**Table 4.** Reasons for living in current accommodation ( $N=41$ ).

Reason	Sex	Number <sup>a</sup>	Female/male % <sup>b</sup>	Overall %
Whānau	Female	5	21.7	34.1
	Male	9	50.0	
Necessity	Female	3	13.0	24.4
	Male	7	38.9	
Affordability	Female	6	26.1	14.6
	Male	0	0.0	
Opportunities	Female	4	17.4	9.8
	Male	0	0.0	
Health	Female	2	8.7	4.9
	Male	0	0.0	
Other	Female	3	13.0	12.2
	Male	2	11.1	

<sup>a</sup>One participant was unable to answer this question as they could not remember the reason for their move.

<sup>b</sup>Percentages are calculated as percentage of female participants ( $N=24$ ) and of male participants ( $N=18$ ).

they had to find somewhere to live;  $N=10$ ; Table 4). A participant said, "My family lived here," while another said, "My marriage breakup meant I no longer had a home." Male participants were more likely to be living in their current accommodation because of whānau ( $N=9$ , 50.0%) or out of necessity ( $N=7$ , 38.9%). The common reasons for female participants moving to where they lived were affordability ( $N=6$ , 26.1%) and whānau ( $N=5$ , 21.7%).

The decision for participants to move to their current accommodation had often been made by them in conjunction with those they lived with ( $N=21$ , 50.0%) or other whānau members ( $N=7$ , 16.7%):

My boys and I made the decision to move. It wasn't easy for me. My husband has recently died, so had my father; sad time for us all. (Maraea, wahine, 55–64 years)

Support staff (e.g. health support worker, Work and Income case manager) had helped 10 participants make the decision, while 4 participants said they had made the decision by themselves.

Many ( $N=24$ , 64.9%) participants said they had had a choice about moving to their current accommodation. Those who felt they had not had a choice commented that they had nowhere else to go, had to decide quickly, had to

settle for what they could afford or needed to move to support whānau:

We moved to what we could afford I wanted to stay at our last home, but we couldn't afford the rent. (Hana, wahine, 65–74 years)

Participants had found their current accommodation most often through word-of-mouth ( $N=14$ , 33.3%), the Internet ( $N=9$ , 21.4%) or a letting agent ( $N=8$ , 19.0%). While many ( $N=33$ , 78.6%) said there had been no problems getting their current accommodation, some participants said problems arose because there was competition for the accommodation ( $N=3$ ), or they encountered an issue with the renting process (e.g. needing references;  $N=3$ ) or with the landlord ( $N=3$ ). A few participants described their mental health, prison and/or gang history as the probable source of the problems they encountered.

### Liking of current accommodation

Two-thirds of participants ( $N=27$ , 65.9%) said they liked their current accommodation. This included three-quarters of those in private rental accommodation and half of those in social housing. Nearly a third of participants ( $N=13$ , 31.7%) said there were some things they liked and some things they did not like. Only one participant said they did not like their house.<sup>7</sup>

Across all participants, the most common characteristics they liked were the space they had ( $N=16$ , 39.0%), their location ( $N=12$ , 29.3%) and that their home was warm/dry ( $N=9$ , 22.0%):

It's warm and well looked after by the owner. Well maintained. It's in a nice area, close to the kids' school and daughter's workplace. (Tai, tane, 55–64 years)

The most common characteristics participants did not like were that their house was not private ( $N=4$ ), warm/dry ( $N=4$ ), close to amenities ( $N=3$ ) and/or quiet ( $N=3$ ):

The walls are flimsy you can hear everything, very little real privacy, also I find it difficult at times getting off the toilet like I'm going to slip. (Ihaia, tane, 65+ years)

When asked how they made their house feel like their home, many said they used photos ( $N=26$ , 61.9%), interior

**Table 5.** Participants' ease of paying rent ( $N=42$ ).

Ease of paying	Sex	N participants	Male/female % <sup>a</sup>	Overall %	Weekly rent Mean (SD)	Rent as average proportion of household income (%)
Easy	Female	7	29.2	26.2	NZ\$232.00 (NZ\$119.30)	31.6
	Male	4	22.2			
Manageable	Female	13	54.2	57.1	NZ\$337.40 (NZ\$145.90)	32.2
	Male	11	61.1			
Hard	Female	4	16.7	16.7	NZ\$317.10 (NZ\$70.60)	33.7
	Male	3	16.7			

<sup>a</sup>Percentages are calculated as percentage of female participants ( $N=24$ ) and of male participants ( $N=18$ ).

design features ( $N=13$ , 31.0%) or displayed precious objects/taonga ( $N=10$ , 23.8%):

My daughter does all that stuff, photos mainly, but she keeps the house full of flowers like her mother used to. (Nikora, tane, 55–64 years)

When asked whether there was anything about their accommodation they would change if they could, nearly half ( $N=19$ , 45.2%) of the participants said they would not change anything. Others most commonly said they would enlarge/add rooms ( $N=8$ ), install insulation/heating ( $N=6$ ) and/or change the flow of or access to the house ( $N=5$ ).

### Tenancy agreement

Many participants ( $N=28$ , 71.8%) had periodic tenancy agreements; that is, their tenancy would continue until either they or their landlord gave written notice to end it. Seven participants (17.9%) had fixed tenancy agreements; that is, they had agreed to rent their current accommodation for a fixed period of time. A small number of participants did not know what sort of tenancy arrangement they had ( $N=4$ ) or had no tenancy agreement ( $N=3$ ). Those with no agreement rented variously from their parents, a friend or their boss. Most participants ( $N=32$ , 84.2%) said they were happy with their tenancy arrangement. Others said they had no choice ( $N=3$ ) or that they did not care ( $N=3$ ).

### Paying the rent and other living costs

Just over a quarter of participants said that paying their rent was easy ( $N=11$ , 36.6%), while over half said it was manageable ( $N=26$ , 57.1%). Seven participants (16.7%) said they found paying their rent hard. Maia and Nikau were among those who said paying their rent was manageable:

Can be difficult on some weeks but always pay rent on time. (Maia, wahine, 55–64 years)

We budget okay, but money is always tight so no luxuries like chocolates, etc. (Nikau, tane, 55–64 years)

Those participants who reported that paying their rent was “easy” were paying significantly less rent, on average, than those who said that paying their rent was either “manageable” or “hard” (NZ\$232.00 vs. NZ\$332.70;  $t=2.23$ ,  $p<.05$ ).

However, there was little difference overall between the three response groups in terms of the average proportion of their household income that their rent represented (Table 5) or whether they were in a social or private rental.

When asked whether they got any help with paying their rent, nearly two-thirds of participants ( $N=26$ , 61.9%) said they received an accommodation supplement from Work and Income (including where data were available, the majority of those in the lower income bracket). Eight of these participants said a family member also helped them pay their rent. In all, 15 participants (35.7%) said they did not receive any formal assistance with paying their rent because they were not eligible.

Nearly half of the participants ( $N=20$ , 47.6%) said they managed to cover their other living costs. Most of the other 22 participants reported difficulties with the cost of power ( $N=21$ ) and the cost of food ( $N=20$ ). A third reported difficulties with the cost of transport ( $N=14$ ) and unexpected bills ( $N=14$ ), and a quarter with medical expenses ( $N=11$ ). Only two of those who reported difficulties with other living costs said paying their rent was “easy,” whereas more than half of those who said their rent was “manageable” ( $N=13$ ) and all of those who said affording their rent was “hard” ( $N=7$ ) said they had difficulties with other living costs.

### Relationship with their landlord/agent

Over two-thirds of participants ( $N=29$ , 72.5%) said they were able to deal directly with their landlord, rather than an agent managing the property on the landlord's behalf, with many describing their relationship as good ( $N=21$ ) and/or professional ( $N=10$ ). Female participants were more likely than male participants to be positive about their relationship with their landlord (66.7% vs. 41.2%), whereas male participants were more likely to not know their landlord (29.4% vs. 0.0%):

Lovely couple really care about the house and the people in it. (Kara, wahine, 55–64 years)

Four participants said their relationship with their landlord was bad:

I don't like my landlord; he doesn't care about my family except when it comes to rent day. (Maraea, wahine, 55–64 years)

**Table 6.** Participants' overall impressions about renting ( $N=42$ ).

Overall impression	Sex	<i>N</i> participants	Male/female % <sup>a</sup>	Overall %
Positive	Female	18	75.0	69.0
	Male	11	61.1	
Neutral	Female	4	16.7	21.4
	Male	5	27.8	
Negative	Female	2	8.3	9.5
	Male	2	11.1	

<sup>a</sup>Percentages are calculated as percentage of female participants ( $N=24$ ) and of male participants ( $N=18$ ).

Six of the nine participants who responded with feedback about dealing with an agent said they had no problems. The other three expressed their dislike of their agent, saying variously that the agent was “arrogant,” “horrible” or “standoffish and grumpy.”

### Tenancy rights information

Participants said they would mostly approach their landlord ( $N=17$ , 40.5%) or seek help from their whānau ( $N=9$ , 21.4%) if they had problems with their landlord/agent, or if they just wanted advice about their tenancy. Other popular sources of advice were the Citizens Advice Bureau and the Tenancy Tribunal:

I would go to the landlord. We have been open and honest toward each other for 17 years so I would consider it a breach of trust not to go to him. (Maria, wahine, 55–64 years)

Most participants or their support worker ( $N=38$ , 90.5%) had received tenancy information from their landlord/agent, usually when they signed their tenancy agreement. A third ( $N=15$ , 35.7%) had sought additional tenancy information themselves, usually from the Internet.

### Overall impression of renting

Two-thirds of the participants described positive experiences of renting, with female participants ( $N=18$ , 75.0%) more likely than male participants ( $N=11$ , 61.1%) to report positive experiences (Table 6). Over half of these participants said renting was a good or happy experience for them, while a quarter said renting gave them freedom or independence. The remaining participants said they really liked the place they were living in:

We have owned our own home for 20+ years. Renting has been a real good experience for us. (Ana, wahine, 55–64 years)

Doesn't feel like I'm renting. Feels more like I own the home. (Huia, wahine, 55–64 years)

Some participants ( $N=9$ , 21.4%) were relatively neutral about renting, describing it as all they had ever known or as necessary because they had no other choice. Four participants were negative about their experience of renting, describing themselves as unhappy and/or as restricted in their freedom:

It was my only option, so I had no choice. I find it restricts my freedom to do repairs and make the place more liveable. (Ihaia, tane, 65+ years)

I hate renting it's demeaning and humiliating. It seems we have no power to make decisions. (Hemi, tane, 55–64 years)

Many participants ( $N=32$ , 76.2%) said they would like to carry on living where they were and were not considering moving in the next 2 years.

## Discussion

The goal of this study was to find out about the housing experiences of older Māori renters to help inform planning for the increasing numbers of older Māori who will live out their later years in rental accommodation because they do not own their own home. This connection between renting and home ownership is discussed first, followed by the resilience of participants and the affordability of their rental accommodation. The limitations of this study are then described, before future research is considered.

### Home ownership

The tacit assumption made that older Māori rent because they have not had the opportunity to purchase their own home was not borne out by this study. Half of the participants had previously owned, or currently still own, their own home. Renting was a convenient option for older Māori homeowners who needed to be close to whānau or services in another location, whereas it is more of a forced option for older Māori whose circumstances changed (e.g. divorce, business failure) and they could not afford to continue as homeowners. While this study did not seek further clarification about their change in circumstances, the representation of former homeowners in the sample strongly suggests that growing old in rental accommodation for Māori is more complicated than never having had the opportunity for purchase their own home. In addition, predictions about future rental accommodation needs among older Māori based solely on home ownership statistics may be serious underestimates.

### Resilience

Kēpa and colleagues (2011) describe the importance of Māori self-determination being taken into account if older

Māori are to be supported to age-in-place and to be “resilient.” They defined resilience as “a value, a principle of happiness [of the soul] that is exercised through living in the world with others in ways that are fulfilling and purposeful” (Kēpa et al., 2011, p. 3). Female participants in this study potentially exhibited more resilience as they were more likely to have moved to their current accommodation for affordability or for opportunities rather than out of necessity (although all these terms are open to interpretation). However, both male and female participants reported being motivated to move because of whānau and many were supported by whānau in their decision-making about moving. For these participants, the ability to make housing choices was a form of self-determination operationalised within the context of their relationships and obligations. As Kēpa et al. (2011) described, they exhibited a form of collective “resilience” expressed with those who informed their decision-making and accompanied them on their housing journey. However, for some participants, a personal history of mental illness, gang involvement and/or prison rocked their ability to activate this collective resilience on their journey to their current accommodation as they had found their rental choices were constrained and/or their support network depleted.

Our rental market is highly competitive, and renters experience precarity merely by virtue of being older (James & Saville-Smith, 2018). Landlords or letting agents may therefore consider older, Māori renters who have a personal history less than ideal tenants, putting these people at risk of serious housing deprivation as they grow older. Formal supporters (e.g. health workers, case workers) then become essential intermediaries, stepping in to help renters find accommodation and in all likelihood acting as quasi-guarantors of renter reliability for landlords/agents. Further research is needed to fully understand the need among older Māori for this and other forms of formal support. For example, formal support may help ensure the health and well-being of older Māori who are vulnerable and socially isolated because they have no whānau living close to them (James, 2013) or who cannot fully look after themselves (Kēpa et al., 2006).

### Affordability

Managing to pay their rent often meant participants and their whānau living on tight budgets and going without luxuries, even for those who received an Accommodation Supplement or who lived in social housing. Often participants were also finding other living costs difficult. This does not bode well for those living on, or those who will soon be reliant solely on, NZ Superannuation. The rate for superannuation is premised on older people living in a mortgage-free owner-occupied home (Cunningham et al., 2002). Older Māori renters in the private market may well find that their rent is harder, if not impossible to pay when they retire. They may find they have to continue working into their old age simply to be able to afford to live. As the New Zealand Productivity Commission (2012)

has pointed out, “People who enter retirement while renting may face financial hardship” (p. 1).

As the number of older people in this category grows—potentially to 270,000 by 2030—the need for social housing and government subsidised rental accommodation for this age group will also grow (New Zealand Productivity Commission, 2012). The need for such accommodation is already being responded to by Māori organisations, including marae and trusts. In Hawke’s Bay, Te Taiwhenua o Heretaunga is also building kaumātua accommodation, where older Māori renters have “freedom . . . to pursue their own interests” (Te Taiwhenua o Heretaunga, 2014).

### Limitations of the present research

The present research has examined the rental experiences of a small, purposive sample of older Māori recruited through the researchers’ networks in the Hawke’s Bay region. The participants represented a diversity of whānau living arrangements and financial circumstances, with a good representation of male and female participants. However, the findings may be limited in their generalisability because of how participants were recruited and the region they were recruited from. Napier and Hastings cities are relatively small (i.e. around 63,000 and 123,000, respectively) so the findings may have limited applicability for renters in large urban centres. In addition, the experiences of those who dislike renting or those who face serious housing deprivation are not well represented in this research. The context in which older Māori are renting has also changed. In the 2 years since these interviews were conducted, Hawke’s Bay has been leading the country with annual rent increases of around 13% (Meij, 2018).

### Future research

Culturally responsive housing is accommodation that enables residents to “maintain connections with their own cultural and organisational forms” (Habibis et al., 2013, p. 16). The provision of culturally responsive housing for Māori is part of the rights guaranteed by the Treaty of Waitangi (Rankine, 2005) and was one of the goals in the Māori Housing Strategy, *He Whare Āhuru He Ōranga Tangata* (Ministry of Business, Innovation and Employment, 2014, p. 3). However, as Rankine (2005) notes, “Housing policy, regulations and the design of houses have largely assumed Pākehā cultural norms” (p. 30). Further research is needed to understand the importance of the cultural responsiveness of the built environment and the significance of place (Paipa et al., 2009). As Williams (2012) found,

Māori relationships with places of ancestral connection are complex and do not exclude other places becoming equally, if not as important to individuals. Experiences of home for participants were multiple and extended to places with which they had forged memories, relationships and positive attachments. (p. i)

Understanding the full extent of how rental accommodation supports cultural identity is where future research needs to take us if we are to truly comprehend what rental housing means for the well-being and happiness of older Māori.

## Conclusion

In the best possible circumstances, being in rental accommodation should not prevent older Māori from feeling that a house is their home. Being able to find good-quality, affordable, secure accommodation where they want to live and being on good terms with a landlord or agent will go some way to older Māori in rental accommodation having homes that feel secure and safe, and that enable them to love and to live (Saville-Smith & James, 2018). Most of the older Māori renters in this study had not experienced difficulty finding their current accommodation, liked where they lived and wanted to stay there. Findings from this study suggest that enabling them to do so will require the easing of the financial difficulties they have with paying their rent as well as meeting other living costs (Welfare Expert Advisory Group, 2019). Pathways out of renting could also respond to the ambitions of older Māori renters to own their own home for the first or second time and secure for their whānau the intergenerational benefits of home ownership (Flynn et al., 2010).

## Authors' Note

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## Notes

1. This is compared with an increase of 42.7% for the total population.
2. Translated as: a love for the people, a face that is seen, look, listen . . . talk, care for the people, be careful, don't trample on the status of the people, be humble.
3. While participants were explicit about whether or not they received an Accommodation Supplement from Work and Income, it appears from their responses that it is unlikely they included this financial support in the calculation of their annual household income. This supplement would lower the proportion of income spent on rent, especially for those on lower incomes (the majority of whom received the Accommodation Supplement).
4. Percentages throughout this section are based on the number of participants who answered the question.
5. The amount of time participants had spent in their current accommodation did not differ significantly by sex ( $t=1.05$ ,  $p=.30$ ), whether or not they had previously or currently owned a house ( $t=4.16$ ,  $p=.68$ ), or by their household income bracket ( $F=0.41$ ,  $p=.67$ ).
6. They also tended to be housing more people in their home (mean=3.9 vs. 2.9), although this difference was not significant ( $t=1.50$ ,  $p=.14$ ).
7. Participants' sex, the amount of rent they paid, the proportion of their income they spent on rent or whether they had previously or currently owned their own home did not significantly affect their opinion of their current accommodation.

## Glossary

Source: Te Aka Māori-English, English-Māori Dictionary online ([www.maoridictionary.co.nz](http://www.maoridictionary.co.nz))

aroa	love, affection
hapū	subtribe
iwi	tribe
kaupapa	purpose, agenda
kia māhaki	be humble
mana	status, prestige
manaakitanga	generosity and care for others
moko, mokopuna	grandchildren, great-grandchildren
Ngāti	prefix for a tribal group
tane	man
taonga	treasures
wahine	woman
whakapapa	genealogy, lineage, descent
whānau	extended family, family group
whānau ora	Māori family wellness
whanaungatanga	kinship, sense of family connection

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