

## Pathways to Renting among Older Former Homeowners

### Ngā Ara ki te Rēti Whare i waenga i te Hunga Mātāpuputu i Pupuri Whare i Mua

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#### Abstract

In the context of New Zealand’s tenure change and ageing population, we explore the experiences of older renters who were former homeowners. These renters’ trajectories reflect a societal shift to complex and risky housing pathways. We identify typical pathways out of homeownership: sudden shock, tenure churn and planned choice. We also extend the pathways typology by introducing the kinship ties pathway, which highlights participants’ decision-making dominated by affective ties to birthplace, family base or whakapapa (genealogical connection). We argue that intersectoral policy responses and services are needed to assist older people negotiating housing change.

**Keywords:** older tenants, tenure insecurity, housing insecurity, tenure change

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## Whakarāpopotonga

I runga anō i te horopaki o ngā panoni whai whare noho i Aotearoa me te taupori taipakeke haere, ka torohē mātou i ngā wheako o te hunga mātāpuputu e rēti whare ana kua pupuri i ō rātou anō whare i mua. E whakaata ana ngā ara i whāia e aua kairēti i tētahi panoni ā-pāpori ki ngā ara whai whare noho matatini atu, mōrearea atu anō hoki. Ka tautohu mātou i ngā ara noa mō te wehe i te tūnga o te whai whare hei rangatira: te whitinga tumeke, te pāpātanga o te ngaromanga kairēti, me te kōwhiringa whakamahere. E whakawhānui ana anō hoki i tēnei kōmakatanga o ngā ara mā te kōkuhu i te ara taura here, tērā ka miramira i te āhua e hautūtia ai ngā mahi whakatau a ngā kaiwhaiwāhi e ngā hononga ā-ngākau ki te ūkaipō, te hau kāinga, te whakapapa rānei. Ko tā mātou e tohe nei, ka hiahiatia ngā urupare kaupapahere me ngā ratonga whakawhiti rāngai hei āwhina i te hunga mātāpuputu ki te whakariterite i ngā panoni ā-whare noho.

**Ngā kupumatua:** hunga mātāpuputu hei kairēti, pānekeneketanga ā-whare rēti, pānekeneketanga ā-whare noho, panoni whai whare noho

**H**ousing in Aotearoa New Zealand has been undergoing a steep structural decline in owner-occupation (Morrison, 2008). From 1986 to 2013, New Zealand saw a 44 per cent growth in renting among those aged 65 and older, and by 2013, almost 19 per cent of this age group lived in rented accommodation (James et al., 2020). Nevertheless, homeownership remains a strong cultural ideal among both younger and older householders (Witten et al., 2017) and underpins an asset-based welfare system. Similar to Australia and other homeownership-dominated societies, in New Zealand older people commonly rely on their housing asset for their well-being (Colic-Peisker et al., 2015; Köppe, 2015; Ong et al., 2015). Retirement incomes and aged care policies assume that older people are mortgage-free homeowners who can liquidate their asset to underwrite future housing and residential care needs, as well as to maintain living standards (Saville-Smith, 2019).

This paper focuses on older renters who previously owned a home; a group with no housing asset to fund their needs in later life. We explore two questions: (1) How did these former homeowners become renters? and (2) Can they regain homeownership? In addressing these questions, we highlight an under-researched group

in New Zealand's rental market, albeit one that has received attention overseas. Australian research found that half of renters aged 50 years and older had been homeowners at some point (Wood et al., 2010), and around two-thirds of tenants aged 55 and older had moved from ownership to renting (James et al., 2019). Analysis of the 2008–09 wave of the Survey of Health, Ageing and Retirement revealed that 16 per cent of homeowners in Denmark, Sweden and the Netherlands moved out of homeownership in their middle years (45–65), and of those who were still homeowners by age 65 years, 9.1 per cent left homeownership before they turned 80 (Herbers et al., 2014). We can derive some insights into the extent of tenure change from a random sample of tenants in four cities, which found that 70 per cent of respondents aged 55 and over (172 of 246) were former homeowners (Witten et al., 2017).

The move from homeownership to renting has been called a 'counter' shift (Dieleman et al., 1995), signalling the demise of a linear progression to outright homeownership by retirement (Ong et al., 2015). The move is described in terms that denote marginality, vulnerability and uncertainty, including "falling out" (Beer et al., 2006), "dropping out" (Köppe, 2017), "backsliding" (Burke et al., 2008), or on the "edges of homeownership" (Wood et al., 2013). This counter shift is not a trivial one, since tenure exerts a strong influence on housing and life choices in later life (James et al., 2019; Power, 2017). Discussing the Australian context, Wood et al. (2013) assert that older former homeowners experience a little-researched terrain that reveals "a stark financial, social and cultural divide between owners and renters" (p. 3). This borderland warrants further exploration since the experience of homeownership loss is likely to become increasingly common as mortgage debt among older owner-occupiers rises (Joint Center for Housing Studies, 2019; Ong et al., 2019; Perry, 2019).

Research has demonstrated the constrained housing choices of older former homeowners, especially for those forced to exit, since they no longer enjoy the financial security, assets, discretion over

housing costs and control over property associated with homeownership (Bates et al., 2019; Ong et al., 2019). Homeownership exit involves the loss of a housing asset that can be drawn upon to underpin consumption or to fund health costs, care or housing needed in later life (Morrison, 2008; Ong et al., 2019). All those aspects confer important lifestyle and well-being benefits in retirement. In contrast, poverty and reduced life satisfaction and subjective well-being are associated with renting in later life (Koopman-Boyden & Waldegrave, 2009; Perry, 2019).

We focus here on 66 older tenants who were former homeowners, building on ideas from the housing pathways literature developed by Clapham (2002, 2003) and explored in associated research (Bates et al., 2020; Cram & Munro, 2020; James et al., 2020). We add to this group eight older renter-owners who own a residence in which they do not live (Hulse & Mcpherson, 2014). In exploring similarities and differences between older renter-owners and their renting peers, we offer another perspective on renting and ownership, informed by experiences in later life.

Our analysis is enriched by participants who identify as Māori, who comprise 16.5 per cent of the total population.<sup>1</sup> Older Māori are distinguished from older NZ Europeans by lower homeownership rates, lower personal incomes, and higher rates of debilitating health conditions and disability (Edwards et al., 2018; Pledger et al., 2019). These participants bring a Māori lens to the drivers and lived experience of homeownership exit, as well as a nuanced understanding of older renter-owners, since all except one of the renter-owners in our study are Māori. The Māori experience has led us to widen the concept of housing pathways beyond that outlined in the literature – emphasising sudden shock, tenure churn and planned choice – by introducing the kinship ties pathway, where family- and whānau-related imperatives extending beyond one household inform the decision to rent.

We first show New Zealand's structural change in tenure to provide the backdrop to this study. We then present key concepts

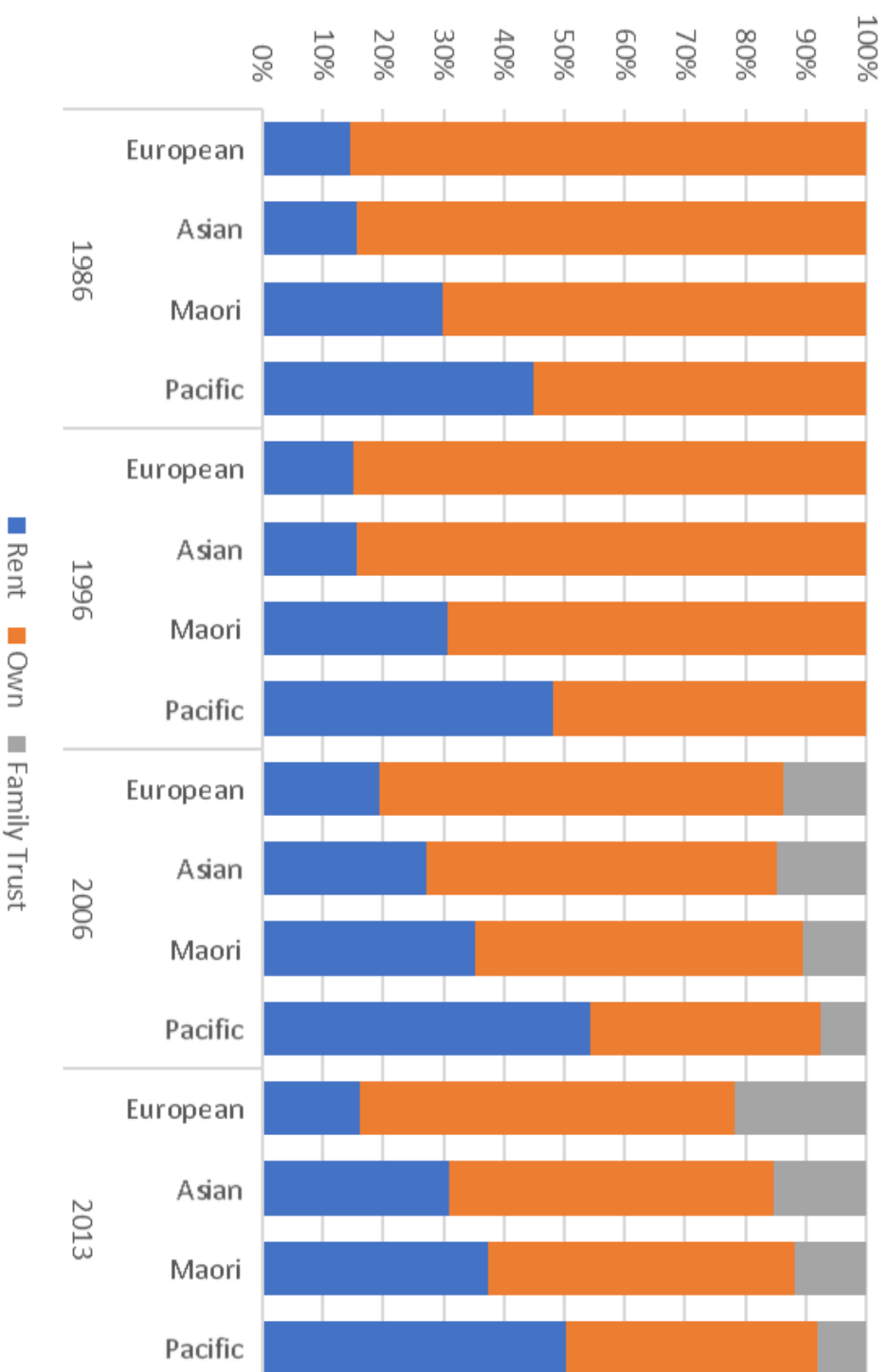
about pathways from homeownership to renting. Following discussion of the study method, we identify and analyse four pathways from ownership to renting and how they interact with events that trigger exit from homeownership. We conclude with observations about the implications of homeownership loss among older people for policies aiming to support well-being in later life.

### **Tenure change**

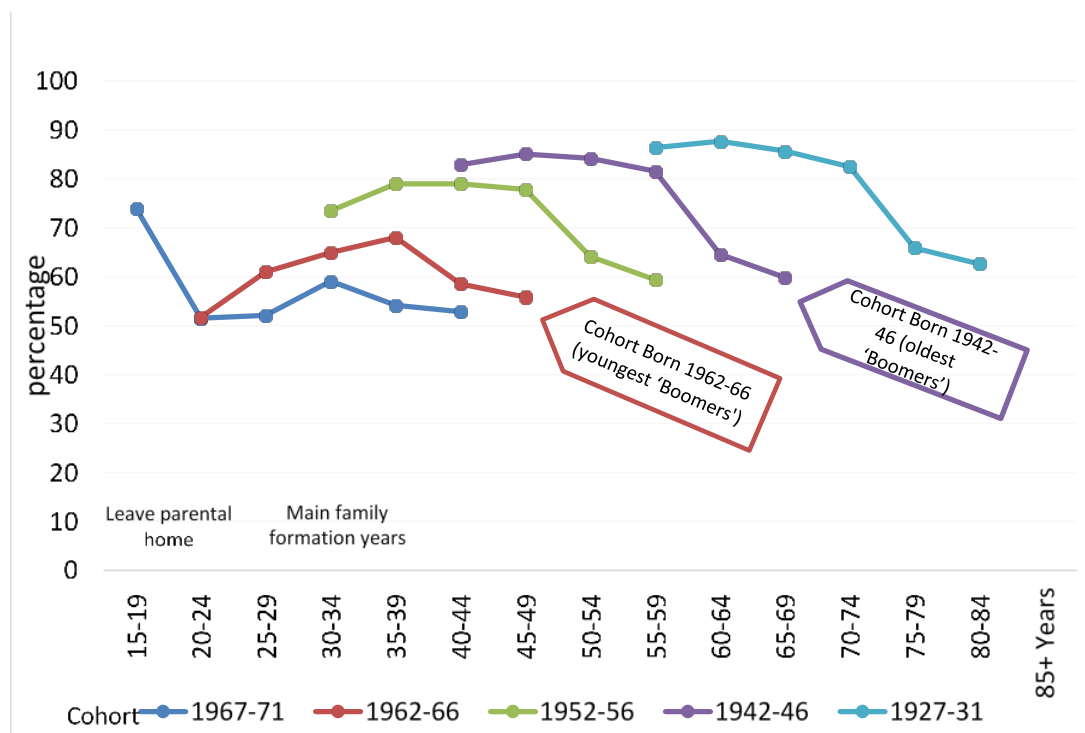
Aotearoa New Zealand has undergone a shift from a predominantly homeownership society to increasing reliance on renting among all age groups, including those in later life (Morrison, 2008; Perry, 2019). Drawing on an inter-cohort analysis (comparison of successive birth cohorts in five-year age groups starting 1912–16 and ending 2007–13) using customised data from the 1986 to 2013 New Zealand censuses,<sup>2</sup> we note several trends.<sup>3</sup> Firstly, levels of living in an owner-occupied home have been highest among the oldest cohorts, irrespective of ethnicity. However, there are lower proportions of Māori and Pacific older people living in owner-occupied dwellings and higher proportions renting compared with Europeans and those of Asian ethnicity. Figure 1 shows the changes in housing tenure among the four broad ethnic groups between 1986 and 2013 for those aged 65 and older. Europeans saw a negligible rise in renting over that time, from 14.5 per cent renting in 1986 to 16.1 per cent in 2013. In contrast, Asians went from 15.5 per cent to 30.9 per cent renting, Māori went from 29.9 per cent to 37.4 per cent renting, and Pacific peoples rose from 45 per cent to 50.4 per cent renting.

Secondly, living in an owner-occupied home has declined among those born before 1946 (Figure 2). This fall is due to various factors including moving to live with family, living in a family trust dwelling (data available since 2006), and moving into rental housing.

Figure 1: Tenure change, 1986–2013, age 65+, by ethnic group



**Figure 2: Living in an owner-occupied home, selected birth cohorts, total New Zealand**



Note: First data point is the 1986 Census. Final observation for each cohort is +2 years, due to a 7-year gap between the 2006 and 2013 censuses.

Figure 2 shows the cohort born 1927–31 reached the highest point of owner-occupation, at 87.7 per cent, when aged 60–64; by 2013, only 62.6 per cent of that cohort lived in an owner-occupied home. The oldest Baby Boomers, born 1942–46, did not reach owner-occupation levels as high as the earlier cohort, and by 2013, 59.9 per cent lived in an owner-occupied home.

Thirdly, fewer people born since 1946 lived in owner-occupied homes than their predecessors (Figure 2). This trend suggests that younger age groups will continue to rely on the rental sector as they age and more older people will rent in the future. For example, 79.0 per cent of the cohort born 1952–56 lived in an owner-occupied home when aged 40–44, but by 2013, only 59.3 per cent lived in an owned-occupied home. The youngest Baby Boomers, born 1962–66, dropped from 68.0 per cent living in an owner-occupied home when aged 35–39, to 55.8 per cent in 2013. The cohort born 1967–71 also saw a

decline, from a peak of 59.1 per cent living in an owner-occupied home when aged 30–34, to 52.9 per cent in 2013.

Growth in renting in later life has occurred in all but three of the 67 territorial authorities (TAs) in Aotearoa New Zealand (James et al., 2020; Saville-Smith, 2019), indicating a need for rental stock suitable for older people across all areas of the country. The highest proportions of older people renting are not in large cities, but in TAs covering rural and minor urban areas: Wairoa, Opotiki, Ruapehu, Westland and Buller (Table 1).<sup>4</sup>

### *Pathways to renting*

The literature identifies three pathways from homeownership to renting: sudden shock, tenure churn and renting as a planned choice. We have enhanced this typology by adding the kinship ties pathway.

The *sudden shock* pathway is the most common, characterised by rapid exit from homeownership due to circumstances beyond individual control. Most exits are forced, not a

**Table 1: Highest renting levels at older ages by territorial authority (2013)**

| Highest percentage renting ranked 1–10 | 65+ years          | 75+ years          |
|--|--------------------|--------------------|
| 1                                      | Wairoa 26%         | Ruapehu 29%        |
| 2                                      | Opotiki 25%        | Westland 28%       |
| 3                                      | Ruapehu 24%        | Buller 28%         |
| 4                                      | Gisborne 24%       | Grey 27%           |
| 5                                      | Porirua 22%        | South Taranaki 26% |
| 6                                      | Auckland 22%       | Opotiki 25%        |
| 7                                      | South Taranaki 22% | Wanganui 25%       |
| 8                                      | Westland 22%       | Wairoa 24%         |
| 9                                      | Hamilton 22%       | Porirua 24%        |
| 10                                     | Buller 22%         | Gisborne 24%       |



choice (James et al., 2019), triggered by a sharp external shock or personal crisis. External triggers include housing market changes, changes in policy settings, financial market collapse and labour market factors. Personal crises include marital breakdown, widowhood, financial misadventure, debt, job loss or sudden illness (Burke et al., 2008; Dieleman et al., 1995; Helderma, 2007; James et al., 2019; Ong et al., 2015). The most common reasons for loss of homeownership are relationship breakdown followed by financial hardship (Burke et al., 2008; Helderma 2007; James et al., 2019). Increasing mortgage debt in later years, combined with interactions between non-housing debt and inability to meet mortgage payments, highlight the financial precarity of homeownership (Joint Center for Housing Studies 2019; Ong et al., 2019). Declining health is also a factor (Helderma, 2007; Ong et al., 2015). Employment and labour market factors are likely to have been important influences pre-retirement that set up pre-conditions for homeownership loss (Wood et al., 2013).

The *tenure churn* pathway involves multiple moves into and out of homeownership, culminating in renting. Overall, 13 per cent of Australian householders and 4 per cent of households in the United Kingdom have been identified as tenure churners (Wood et al., 2013). This group is characterised by high employment rates, are more likely to be divorced or separated and to have fewer household resources compared with long-term owner-occupiers. Homeownership exit is often associated with debt or loss of earnings, which drive a move to cheaper housing (Colic-Peisker et al., 2015; Wood et al., 2013). The ability to re-enter homeownership depends on housing market factors (rental and house prices and prudential requirements), labour market position and personal biographies. In later life, the ability to re-enter homeownership declines, demonstrating the combined effects of declining financial resources and personal shocks such as bereavement or poor health (Dieleman et al., 1995; Wood et al., 2013; Wood et al., 2020)

While all pathways involve an element of (invariably constrained) choice, the *planned choice* pathway is about a proactive choice to rent. It is not a decision forced by external shocks or personal crisis. The extensive literature on tenure choice emphasises that homeownership is an assumed, desired and normative choice; less is understood about proactively choosing to rent (Dieleman et al., 1995; Power, 2017). The literature that does consider renting as a choice identifies lifestyle aspirations, trading off owner-occupation for a preferred location, decumulation and a desire to relinquish homeownership responsibilities as drivers (Helderma, 2007; Hulse et al., 2019; James et al., 2019).

Some of our participants' experiences did not accord with typical pathways to renting. This is because the housing pathways concept lacks an understanding and incorporation of kinship networks into housing decisions (Mostowska, 2019). It has an atomistic focus on a single household and dwelling rather than relationships across households and dwellings (Hulse & Mcpherson, 2014) and resource sharing across households, including housing assets (Mulder & Smits, 2013). We introduce the concept of a *kinship ties* pathway to illustrate the dominance of family and whānau (extended family) drivers involving reciprocal rights and obligations as well as affective ties to place whether through birth, association or genealogical connection. The participants experiencing this pathway privileged family- and whānau-related reasons for renting above all others. This pathway combines elements of compulsion and volition, since the pull towards supporting, and being supported by, family is strong.

To expand our understanding of the critical role of kinship in housing pathways, we draw on extensive research showing the importance of kin networks in providing resources and support, including a home base to manage positive and negative events such as taking up work or education, relationship breakdown, unemployment and caregiving to both old and young (Brannen, 2003; Litwak, 1960). Seniors' homes (whether owned or rented) are pivotal

to the ability of kin networks to not only provide immediate residential stability, but also enable longer-term security through intergenerational transmission of housing assets (Köppe, 2018). Our kinship ties pathway also draws on the literature about seniors' residential movement, which identifies return to place of origin and moving closer to kin as important drivers (Allport et al., 2018; Edwards, 2010; Walters, 2002). Central to our example of the kinship ties pathway is the concept of home that is of fundamental importance to Māori, encompassing not only physical shelter, but also whānau, attachment to whenua (land), whakapapa (genealogical connections), kotahitanga (togetherness) and the ability to provide manaaki (support, protection) to whānau and friends (Cram, 2020).

## Methods

One hundred and eight in-depth semi-structured interviews with older tenants in four case study areas were conducted in 2017/2018 (James et al., 2020). Case study areas were selected to include high proportions of older people and high proportions of Māori residents. The age range was intended to capture changing housing experiences and needs in pre-retirement and across later life. The participants' ages ranged from the mid-fifties to late-eighties, with almost one-fifth aged 75 years or more. Sixty-three per cent were women and 37 per cent were men. One-half identified as Māori, while 44 per cent identified as New Zealand European, 5 per cent identified with other ethnicities, and 1 per cent identified with more than one ethnic group. In the findings discussed below, Māori participants are identified by reference to wahine (woman) or tāne (man). All participants have been given pseudonyms, and their ages noted.

Participants were selected through purposive sampling to ensure that most lived in private rental housing, where almost two-thirds of Aotearoa New Zealand's older renters reside. Seventy-two per cent of the participants lived in private rentals, while the remainder lived in public housing (central or local government), or in

rentals provided by not-for-profit housing providers. Sixty-one per cent of the 108 participants were former homeowners. In addition, eight participants were renter-owners. In the sections below, we focus on the pathways to renting of former homeowners and renter-owners.

## **Findings**

### *Former homeowners*

Of the 66 former homeowners, 65.1 per cent were women and 34.9 per cent were men (Table 2). Approximately half (51.5 per cent) were aged between 65 and 74 years. The majority (59.0 per cent) were New Zealand European and one-third identified as Māori. Two-thirds lived alone while most of the remaining participants lived with a partner or family. The participants' household incomes were low, reflecting reliance on government superannuation and predominance of single-person households. Only two households were over the 2018 median gross annual household income of \$99,000 (Perry, 2019). Higher-income households included more household members and employed people.

Two-thirds of participants rented from private landlords (Table 3). The rest lived in council, not-for-profit providers or central government housing and therefore were more likely to live in affordable, secure accommodation.

Table 2: Characteristics of former homeowners ( $n = 66$ )

| Characteristics                       | Men | Women | Number | Percentage |
|---------------------------------------|-----|-------|--------|------------|
| <b>Age</b>                            |     |       |        |            |
| 55–59                                 | 4   | 6     | 10     | 15.2       |
| 60–64                                 | 3   | 3     | 6      | 9.1        |
| 65–69                                 | 4   | 14    | 18     | 27.3       |
| 70–74                                 | 8   | 8     | 16     | 24.2       |
| 75–79                                 | 3   | 6     | 9      | 13.6       |
| 80–84                                 | 1   | 3     | 4      | 6.1        |
| 85–89                                 | 0   | 3     | 3      | 4.6        |
| Total                                 | 23  | 43    | 66     | 100        |
| <b>Ethnicity</b>                      |     |       |        |            |
| New Zealand European                  | 13  | 26    | 39     | 59.0       |
| Māori                                 | 7   | 15    | 22     | 33.4       |
| Other ethnicity                       | 3   | 2     | 5      | 7.6        |
| <b>Widowed, separated or divorced</b> |     |       |        |            |
| Yes                                   | 14  | 30    | 44     | 66.7       |
| No                                    | 6   | 9     | 15     | 22.7       |
| Not known                             | 3   | 4     | 7      | 10.6       |
| <b>Household composition</b>          |     |       |        |            |
| Living alone                          | 13  | 30    | 43     | 65.1       |
| Couple only                           | 6   | 5     | 11     | 16.7       |
| Living with family                    | 4   | 7     | 11     | 16.7       |
| Living with non-related adult(s)      | 0   | 1     | 1      | 1.5        |
| <b>Employment status</b>              |     |       |        |            |
| Full-time employed                    | 4   | 5     | 9      | 13.6       |
| Part-time employed                    | 2   | 6     | 8      | 12.1       |
| Retired                               | 13  | 33    | 46     | 69.8       |
| Unemployed                            | 2   | 0     | 2      | 3.0        |
| Beneficiary                           | 1   | 0     | 1      | 1.5        |
| <b>Household income</b>               |     |       |        |            |
| \$10,001 to \$20,000                  | 2   | 5     | 7      | 10.6       |
| \$20,001 to \$30,000                  | 9   | 20    | 29     | 44.0       |
| \$30,001 to \$40,000                  | 5   | 5     | 10     | 15.1       |
| \$40,001 to \$50,000                  | 2   | 1     | 3      | 4.5        |
| \$50,001 to \$70,000                  | 3   | 2     | 5      | 7.6        |
| \$70,001 to \$100,000                 | 2   | 5     | 7      | 10.6       |
| Over \$100,000                        | 2   | 0     | 2      | 3.0        |
| Missing                               | 0   | 3     | 3      | 4.5        |

**Table 3: Type of landlord ( $n = 66$ )**

| Landlord                | Number    | Percentage |
|-------------------------|-----------|------------|
| Private person or trust | 44        | 66.7       |
| Council                 | 10        | 15.1       |
| Central government      | 3         | 4.5        |
| Not-for-profit          | 9         | 13.6       |
| <b>Total</b>            | <b>66</b> | <b>100</b> |

### *Renting duration*

Participants were asked for total time renting since leaving homeownership. Only periods of paying rent were counted. A few noted that they spent time in non-renting arrangements, such as living with relatives. Fourteen had experienced some form of homelessness within the previous five years, an issue we addressed elsewhere (James et al., 2020). Almost two-thirds had rented for at least 10 years; in effect they were long-term renters (Morris et al., 2017). In contrast, 18.3 per cent had been renting for less than five years (Table 4).

Starting renting in later life is evident, although not the majority experience (Table 5). Over half (56.1 per cent) started renting before age 55. Almost one-fifth started renting between 55 and 64 years, and one-fifth when aged 65 or older.

**Table 4: Length of time renting since moving out of homeownership ( $n = 66$ )**

| Duration          | Number    | Percentage |
|-------------------|-----------|------------|
| 0–4 years         | 12        | 18.3       |
| 5–9 years         | 9         | 13.6       |
| 10 years and over | 42        | 63.6       |
| Missing           | 3         | 4.5        |
| <b>Total</b>      | <b>66</b> | <b>100</b> |

**Table 5: Age when former homeowner started renting ( $n = 66$ )**

| Age               | Number    | Percentage |
|-------------------|-----------|------------|
| 75 years and over | 3         | 4.5        |
| 65–74 years       | 10        | 15.2       |
| 55–64 years       | 12        | 18.2       |
| Before 55 years   | 37        | 56.1       |
| Missing           | 4         | 6.0        |
| <b>Total</b>      | <b>66</b> | <b>100</b> |

### *Renter-owners*

Five women and three men were renter-owners (Table 6). They were younger than the former homeowners, mainly Māori and more likely to live with others. Six, all Māori, lived in two- or three-generation households. The household incomes of renter-owners reflected that most were employed and/or living with others in employment. Consequently, their household income was considerably higher than that of former homeowners. Five renter-owners lived in households with an income of \$100,000 or more. The two with a household income under \$30,000 were aged 65–69 and lived alone.

### **Pathways to renting**

We found four distinct pathways from homeownership to renting: sudden shock, tenure churn, planned choice and kinship ties. Table 7 presents the numbers associated with each pathway for former homeowners and renter-owners.

One factor, or multiple factors occurring together or in sequence, triggered the move to renting. Participants identified a wide range of factors, although the dominant ones were divorce/separation, financial crisis, unable to re-buy a home, illness/accident and mortgage debt (Table 8).

Some triggers were more closely associated with some pathways than others, as discussed below.

**Table 6: Characteristics of renter-owners ( $n = 8$ )**

| Characteristics                       | Men | Women | Number |
|---------------------------------------|-----|-------|--------|
| <b>Age</b>                            |     |       |        |
| 55–59                                 | 3   | 3     | 6      |
| 65–69                                 | 0   | 2     | 2      |
| <b>Ethnicity</b>                      |     |       |        |
| New Zealand European                  | 0   | 1     | 1      |
| Māori                                 | 3   | 4     | 7      |
| <b>Widowed, separated or divorced</b> |     |       |        |
| Yes                                   | 2   | 1     | 3      |
| No                                    | 1   | 3     | 4      |
| Missing                               | 0   | 1     | 1      |
| <b>Household composition</b>          |     |       |        |
| Living alone                          | 0   | 2     | 2      |
| Living with family                    | 3   | 3     | 6      |
| <b>Employment status</b>              |     |       |        |
| Full-time employed                    | 3   | 2     | 5      |
| Retired                               | 0   | 1     | 1      |
| Missing                               | 0   | 2     | 2      |
| <b>Household income</b>               |     |       |        |
| \$20,001 to \$30,000                  | 0   | 2     | 2      |
| Over \$100,000                        | 3   | 2     | 5      |
| Missing                               | 0   | 1     | 1      |

**Table 7: Pathways to renting for former homeowners and renter-owners**

| Pathway        | Former homeowners ( $n = 66$ ) | Renter-owners ( $n = 8$ ) | Total     |
|----------------|--------------------------------|---------------------------|-----------|
| Sudden shock   | 38                             | 1                         | 39        |
| Kinship ties   | 10                             | 4                         | 14        |
| Planned choice | 11                             | 2                         | 13        |
| Tenure churn   | 3                              | 0                         | 3         |
| Unknown        | 4                              | 1                         | 5         |
| <b>Total</b>   | <b>66</b>                      | <b>8</b>                  | <b>74</b> |



**Table 8: Triggers for homeownership exit: former homeowners**

| Trigger                                 | Participants' main trigger ( <i>n</i> = 66) | Number of participants mentioning trigger |
|---|---|---|
| Financial crisis                        | 18  | 29  |
| Divorce/separation                      | 17  | 30  |
| Unable to re-buy                        | 6   | 14  |
| Lifestyle                               | 5   | 7   |
| Live close to family                    | 3   | 7   |
| Return home /tūrangawaewae <sup>5</sup> | 3   | 5   |
| Illness/accident                        | 2   | 10  |
| Give support to family                  | 2   | 6   |
| Relocation for work                     | 2   | 3   |
| Mortgage debt                           | 1   | 11  |
| Widowed                                 | 1   | 5   |
| Job loss                                | 1   | 3   |
| Business investment                     | 1   | 2   |
| Prison                                  | 1   | 1   |
| Intergenerational housing transmission  | 1   | 1   |
| Decumulation                            | 1   | 1   |
| Divest homeownership responsibilities   | 0   | 6   |
| Natural disaster                        | 0   | 2   |
| Receive support from family             | 0   | 2   |
| Family violence                         | 0   | 1   |
| Unknown                                 | 1   | 1   |

Like the former homeowners, most renter-owners (7) rented from private landlords, while one rented from a not-for-profit landlord.

### *Sudden shock*

The sudden shock pathway, the most common identified in the literature, was the most common pathway to renting among former homeowners (38 participants). The most frequently mentioned triggers

for homeownership loss were divorce/separation and financial crisis. Divorce/separation was the primary trigger for 17 former homeowners, and 30 participants mentioned this as one of several factors contributing to their transition to renting. Only one renter-owner experienced this pathway, due to domestic violence leading to separation. Participants noted a close association between marital breakdown and financial stress. Following divorce/separation, some had not been able to liquidate their housing equity, while for others, their share of sale proceeds was insufficient to buy another dwelling, as Hoani found:

My marriage ended and I moved back here [ancestral home where he grew up]. I was unemployed and there was nowhere I could really afford ... This one had been empty for a while and the landlord knew me. I like that it's got a big garden.

(Hoani, tāne, 56).

Financial shock was the primary trigger for 18 former homeowners and mentioned by 29 participants in all. They experienced crises ranging from bankruptcy and financial abuse perpetrated by friends or family to job loss. Two lost their homes due to the global financial crises, while others used their housing assets to pay business debts. Comments included:

I've been renting about seven years, owned a home before that. I put money into Bluechip investments [a finance company], lost the home in the collapse ... we were persuaded to invest by friends.

(Keith, man, 81)

We owned a house before 1998; my husband ran an electrical business... when the market crashed in the late 1980s, people couldn't afford to pay for the work my husband did. We fell into debt, lost the business and eventually our home.

(Ariana, wahine, 64)

We sold it [the house] to put money into the shop, then we went bankrupt. The worst thing I ever did was to sell the house.

(Dougal, man, 68)

Three women experienced financial abuse resulting in home loss. Avery (woman, 69), a homeowner with several rentals, had to sell all her houses to cover debts after she lent most of her savings to

a friend who did not repay the loan. Consequently, Avery made seven moves in five years, shifting between homelessness and dilapidated rentals. Marigold (woman, 86) experienced financial abuse after issuing a loan to her son, which was never repaid. She and her husband sold their home to manage the debt and moved in with another family member. This was followed by several moves and eventually marital breakdown.

Job loss forced Rita to leave homeownership. Trading down to lower-cost homes through two relationship breakups, she retained homeownership until becoming unemployed in her fifties, ultimately resulting in renting:

I sold the Auckland house and went to Dunedin. I bought a property there looking to be mortgage free ... felt very isolated. So I decided I would reunify with the family but I lost money on the [house] sale and was already out of pocket ... I couldn't get a loan because I couldn't get a job to service it, so I was locked out of homeownership and was using savings for my day-to-day costs ... I was caught between a rock and a hard place really.

(Rita, woman, 65)

Hana also talked about job loss which, alongside financial commitments to whānau, made retaining homeownership unviable:

My husband lost his job; we have grandchildren at university and on a mission so made the decision to sell our house and rent. We moved to what we could afford. I wanted to stay in our last place, but we couldn't afford the rent.

(Hana, wahine, 71)

Three participants mentioned sudden illness or accident as the chief trigger for leaving homeownership, and 11 participants mentioned it as one of several factors. A health crisis was often combined with financial stress. For example, Areta experienced ill-health and business failure at the same time and this meant she was forced to sell and become a renter:

Basically, I got sick. Then it was just impossible once I lost [the business] ... My health was shot and my finances were shot, and I just couldn't afford to own a place.

(Areta, wahine, 76)

Sometimes sudden shocks led to new beginnings with whānau and a return to a previous home base, as Kahurangi explained:

My wife and I used to have our own home but then our business went bankrupt and my wife sadly passed away. I sold up everything to pay back the debts ... no option but to rent ... [I] really wanted to come home. This place was big, close to the sea, and had a huge vegetable garden... [I] made the decision to move into it with my daughter and moko [grandchild] who live with me.

(Kahurangi, tāne, 61)

For Kahurangi, as for other participants, renewed relationships and the perception of ‘coming home’ helped people to cope with financial and other stressors.

### *Tenure churn*

Tenure churn involves switching between ownership and non-ownership multiple times (Wood et al., 2013). Only three participants experienced this pathway. Two women’s experiences showed declining ability to retain homeownership due to combined personal and market factors, including relationship breakdown and job loss. Rising house prices and illness compounded difficulties. Julia, for example, had experienced divorce and illness, as well as personal and financial challenges, which led to her switching between homeownership and renting:

Me and my husband bought a place in Taita. Then after we got divorced, we sold the house and I went to Australia... blew all my money and then came back, worked on the ferries and bought a house in Lower Hutt. Then I sold that house and went back to Australia. I was a fool with my money, I just wanted to be happy ... When I wanted to come home, I didn’t have enough money to buy and then I got sick.

(Julia, woman, 69)

Fergus experienced multiple shocks over many years during which he owned four houses between stints of renting:

We bought our first house in Invercargill. Then to Alexandra, renting there, then renting in Twizel, then Christchurch – we bought a house there. Then we went to New Plymouth and bought a house there at the top of the cycle, we paid a lot. Then I got made redundant, so we bought a dairy, then that went under... Then we returned to Invercargill, because my wife’s mother

was ill ... [bought there] then the market went bust ... Then we sold the house, and were looking at a unit to buy here but they were too expensive ... My wife had an illness, she was on an invalid's benefit. I got made redundant again in my fifties and then I was on a benefit. I got a part-time job cleaning but couldn't afford to buy.

(Fergus, man, 73)

These narratives show the cumulative effects of business failure, moving for work, redundancy, house price increases, family caring responsibilities and illness.

### *Planned choice*

The planned choice pathway involves a proactive, rather than reactive, decision to rent. Eleven former homeowners and two renter-owners deliberately planned to rent. For most, a desire to live in a preferred location was paramount. This was associated with lifestyle as well as movement for work, health or a return home. Leaving homeownership to pursue a lifestyle choice embodied a sense of freedom, including the flexibility to respond to opportunities and life changes. For Nikau (tāne, 58), the life change was his wife dying and him meeting someone new. They moved away from where they were living to a place that was more supportive of their lifestyle together. Ari (tāne, 56) said he had simply moved for a job. Meanwhile, health reasons had dictated the move made by Aroha and her whānau:

Our baby was born with a congenital disorder which means we needed to be close to the hospital and so we moved ... to a rental in town.

(Aroha, wahine, 58)

Choosing to rent in a preferred location was also important for renter-owners, who found renting convenient for lifestyle reasons or for accessing services. Ana moved from her owned home to a rental to improve her health, with her choice strengthened by the safety net she had as a homeowner:

I was sick of living in the urban area and this house is far enough out of town to be called rural. I needed to move out of town for my health. We didn't want to sell our home, so we decided to rent out here. I feel we had a choice about this place; we always have choices.

(Ana, wahine, 56)

Henrietta (69) liked the flexibility of renting and as she got older, renting became a deliberate strategy to reduce home management. She saw no disadvantages and if her life changed because of illness and she needed full-time care: “It’s much easier for my daughter to deal with, no hassles, pack up my stuff, cut and dried.” Gwenda deliberately chose to decumulate, investing house sale proceeds to increase her income and maintain her living standards. This worked especially well when she became eligible for superannuation at 65:

I took voluntary redundancy in my early 60s, had a small mortgage – sold the house, paid off the mortgage and invested the rest ... I did the pros and cons for renting. There are more pros – no maintenance worry, no unexpected expenses – you know where you stand.

(Gwenda, woman, 65)

For some participants, renting enabled the achievement of multiple life goals. Donna’s goals included staying in a place where she had lived for 35 years, although relocating to a dwelling suitable for later life. She enjoyed travel, which she funded from house sale proceeds, and prioritised her well-being by reducing the stress she associated with homeownership:

I chose to rent now to lift the burden of maintenance and insurance and rates. It was a lifestyle change; I started renting before my operation. I’ve found renting to be as I had planned. ... I’m settled, life ticks along fine here, it fits my lifestyle.

(Donna, woman, 68)

In summary, the participants’ reasons for planning to rent echoed those identified in the literature: a lifestyle change, moving to a preferred location, decumulation or a desire to relinquish the costs and responsibility of homeownership (Helderman, 2007; Hulse et al., 2019; James et al., 2019).

### *Kinship ties*

Whānau and family decision-making, relationships and reciprocities across households, as well as place-based connections, were the crux

of the move to renting for ten former homeowners and four renter-owners. The main factors triggering the kinship ties pathway are giving or receiving care and support, desire to live close to family, returning to home or *tūrangawaewae*, and intergenerational housing transmission. While the majority travelling the kinship ties pathway were Māori, three were non-Māori, indicating the resonance across cultures of kin-related reasons for moving.

The theme of caring was articulated by Wikitoria (wahine, 80) who left homeownership in Australia when she and her husband divorced. Subsequently, Wikitoria chose to rent a unit with her mother, so she could care for her and eventually bring her back home. Kinship ties were a major driver of Wikitoria's decision-making, including her obligation to ensure her mother returned to her home place.

Four renter-owners had chosen to move location and rent so they could be closer to and support family members. Tai (tāne, 56) had moved in with his daughter and her children and taken over the rent payments as his daughter was struggling financially. Kara (wahine, 57) had moved with her husband and two adult children to their present location so she could support her sister who was in an abusive relationship.

Wanting to live on *whānau* land or close to *marae* were key drivers to renting for two Māori former homeowners.<sup>6</sup> Tiana (wahine, 80) wanted to leave homeownership when her husband died. So far, she has lived in two rental flats constructed for *kaumātua* (elders) near her *marae*. Awhina's (wahine, 89) motivation for leaving homeownership was a combination of returning to her *tūrangawaewae* and vesting the family home in her children through a trust structure. After selling her home to the trust, she considered living with her daughter; however, an opportunity arose to rent a unit on *papakāinga* land near the *marae* where she grew up.<sup>7</sup>

The strong influence of kinship on the decision to rent is found not only in the kinship ties pathway but is also a contributing factor

in other pathways, although not as the key driver of homeownership exit. Participants talked about giving and receiving kin support, including financial support. For example, Selina's (woman, 87) divorce triggered her loss of homeownership. Subsequently, she moved into her parents' home to care for them until they died. Afterwards she became a renter because she could not afford to own again. Kinship ties can call someone home to receive support when times are tough. Rawiri's brother, for example, took care of him and offered a sense of home:

As I said I came home and needed somewhere to rent. My brother made all the decisions as he knew I was in trouble. If I hadn't of come home, I'd be dead by now as I had no job and no family when I came out of prison and I thought about committing suicide. I moved to this house as its next door to my brother's place.

(Rawiri, tāne, 55)

### **The nature of choice**

We found that the participants' experiences of choice were more nuanced than choosing to rent or being forced to rent through loss of homeownership. Participants who chose renting as a life strategy were not alone in expressing a strong sense of agency in their decision to rent; those who had experienced sudden shocks also talked about their rental choices. Unlike those for whom renting was a planned project, their framing of choice was not so much about renting as a preferred tenure but around selecting between different rental properties or locations. For example, Ingrid, whose homeownership loss was due to a failed business venture, expressed a sense of choice when describing how she selected a private rental, although her choice was constrained by circumstances:

It was hard to find [a rental property]. Thrilled this was available, and a good price! We had good references, everything worked out. Having to fit into a two bedroom, we had to get rid of a lot of stuff... Maybe in other circumstances we wouldn't have chosen to do that.

(Ingrid, woman, 69)



Even if renting was a planned choice, changes in personal circumstances and/or housing markets resulted in future housing options being reduced in ways some participants neither anticipated nor planned for (James et al., 2019; Preece et al., 2020; Wood et al., 2020). Hugh (man, 60) moved for work and chose to rent until he and his partner could find an affordable home in the right location. Five years on, house prices had risen steeply, leading Hugh to see continued renting as inevitable, although with advantages: "... at this age and stage it would be scary to have a big mortgage, so in a way it's reassuring not to owe the bank." Likewise, Katrina (woman, 77) and her husband made a work-related move in their fifties and chose to rent rather than commit to buying in an unfamiliar place. Later, Katrina's circumstances changed so that homeownership became unaffordable. Rather than interpret her situation as one in which her only option was to rent, Katrina viewed her continued renting as a choice not to own and embraced the opportunity renting allowed for her to return to her home place where she wanted to be buried.

Zara (woman, 70) had reconstructed her sense of choice. She initially saw the decision that she and her husband made in their fifties to sell their home and rent as a planned and sound decision, enabling them to invest in a business. Looking back, she felt this decision was the "wrong choice" as it had led to significant financial loss in the Global Financial Crisis, and constrained future housing options. Zara stated that she would now "advise people never to sell their home".

### **A return to homeownership?**

Most of the participants would have liked to re-enter homeownership but recognised that it was unfeasible given their financial circumstances and life stage. Older renters are less likely than their younger counterparts to be able to return to homeownership because they are generally retired and often live alone, and therefore have less household income to devote to housing costs (Colic-Peisker et al.,

2015; Wood et al., 2013; Wood et al., 2020). Even if employed, their age usually prevents them meeting prudential lending criteria. As those on the tenure churn pathway explained, the chances of regaining homeownership reduced as they aged and their earning capacity declined. Anita talked about her slim chances of owning again, due to her bank's lending criteria:

I have been to the bank but it's unaffordable at my age – out of reach with a single income. I was told now that I am 60, [bank] said they would only lend up to a certain level, not enough to buy a house.

(Anita, woman, 60)

It was not only lack of a housing asset and limited household incomes that precluded saving towards homeownership – high rents also reduced ability to save: 28.7 per cent of participants said they found it hard to pay their rent, while 40.9 per cent received the Accommodation Supplement, indicating that their rent was unaffordable.

## Discussion

We identified four pathways to renting: sudden shock, tenure churn, planned choice and kinship ties. Either alone or in conjunction with other factors, divorce/separation was the most common trigger and is associated with all pathways, reinforcing that this event significantly constrains housing choices. This is because remaining in homeownership is predicated on sufficient income, savings and housing equity, all of which are eroded when former partners split their assets and establish separate households.

While the dominance of divorce/separation as a driver of homeownership loss is confirmed by several studies (Helderman, 2007; Köppe, 2017; Ong et al., 2019; Wood et al., 2020), the bi-directional rather than one-way link between relationship instability and housing precarity should be acknowledged. As Coulter and Thomas (2019) argue, rather than homeownership loss simply being an outcome of separation, housing stress (particularly mortgage

arrears) can be an antecedent and predictor of separation. The entanglement of relationship stress and financial pressures that we found in this study made it difficult to distinguish the relative influences of divorce/separation and mortgage arrears on exit from homeownership, although 11 participants identified mortgage debt as a contributing factor (Table 8).

The sudden shock pathway was associated with the most homeownership exit triggers (13), and those were mainly negative factors (Table 9). The tenure churn pathway was also associated with negative factors, reinforcing that housing market barriers, as well as job loss, debt and illness, are not only drivers to renting but also reduce the ability to regain homeownership. Participants experiencing this pathway showed how chances of returning to homeownership reduce over time, with retirement a critical point at which renting becomes permanent. Movement for work, lifestyle and to provide care for family are also apparent in this pathway. Underlying all pathways is the influence of changing housing market conditions across time and place. The participants' earning power and ability to buy a home were affected by moves between different housing and labour markets, including to and from Australia and New Zealand. The combined effects of rising house prices, reduced equity, mortgage lending criteria and declining job opportunities were implicated in participants' exit from homeownership. This was especially apparent not only among those experiencing sudden shocks but also evident among those who chose to rent in a certain location for work-related reasons then found their ability to return to homeownership disappeared over time.

Participants experiencing the sudden shock and tenure churn pathways were more likely than others to have experienced multiple shocks and to be in a worse financial situation. They had lower household incomes and were more likely to receive the Accommodation Supplement. They were more likely to live in lower-priced rentals provided by councils or not-for-profit housing providers. They also

appeared to experience past housing insecurity. Of the 14 former homeowners who reported some type of homelessness within the five years before their interview (James et al., 2020), all bar two had experienced the sudden shock or tenure churn pathway.

**Table 9: Interaction of pathways and triggers**

| Trigger                                | Pathway      |              |              |                |
|--|--------------|--------------|--------------|----------------|
|  | Sudden Shock | Tenure Churn | Kinship Ties | Planned Choice |
| Divorce/separation                     | √            | √            | √            | √              |
| Financial crisis                       | √            | √            |              |                |
| Unable to re-buy                       | √            | √            |              | √              |
| Illness/accident                       | √            | √            |              | √              |
| Mortgage debt                          | √            |              |              |                |
| Widowed                                | √            |              | √            | √              |
| Job loss                               | √            | √            |              |                |
| Prison                                 | √            |              |              |                |
| Natural disaster                       | √            |              |              |                |
| Give support to family                 | √            | √            | √            |                |
| Receive support from family            | √            |              | √            |                |
| Live close to family                   | √            |              | √            |                |
| Return home /tūrangawaewae             | √            |              | √            | √              |
| Intergenerational housing transmission |              |              | √            |                |
| Lifestyle                              |              | √            |              | √              |
| Decumulation                           |              |              |              | √              |
| Divest homeownership responsibilities  |              |              |              | √              |
| Business investment                    |              |              |              | √              |
| Relocation for work                    |              | √            |              | √              |
| Relocation for education               |              |              |              | √              |

We found differences between the participants' experiences were not only related to the pathway they travelled but also whether they were renter-owners, suggesting different triggers, motivations and resources. The most common pathway among the eight renter-owners was the kinship ties pathway, followed by the planned choice pathway. In contrast, the most common pathway for former homeowners was the sudden shock pathway. It was not automatic that the ownership interests of renter-owners provided them with more security, resources and housing choice compared with former homeowners. Furthermore, the extent to which renting was perceived as a choice among renter-owners depended on the conditions under which they left their owned home, the level of control they maintained over the use of that property, and the potential resources it conferred (such as a rental income or sale proceeds). One renter-owner had very little control of the home in which she retained an ownership interest. She received no income from the house and could not return to live in it. Consequently, her financial situation and housing options were like those of former homeowners who have no housing asset. In comparison, other renter-owners talked about their owned home as a "safety net" (Hulse & Mcpherson, 2014), a place to which they could return to live or an investment they could sell. They had more resources and options than former homeowners.

We found differences between Māori and non-Māori journeys to renting. Māori were represented across all pathways except tenure churn, indicating that Māori movement from homeownership to rental accommodation is unlikely to be reversed by a shift back to homeownership even when this remains an aspiration. Māori former homeowners were mostly involved in the kinship ties pathway, with responsiveness to kinship obligations also guiding the pathway into rental accommodation for the renter-owners. Rankine (2005) contends that the mobility of being tenants is preferable for some older Māori as it allows them to respond to both employment opportunities and whānau, hapū and iwi (i.e. kinship) commitments. Retaining their own home, however, was not a barrier to similar

responsiveness from the Māori renter-owners in our study. They did not question the need to be with kin in their rental accommodation, and simply rented their own house to others. In a very real sense, their home was where their heart was – supporting and being with kin.

### **Conclusion and policy implications**

The participants' experiences of the transition from homeownership to renting provide rich insights into the impacts of tenure change on older people. Our study illustrates profound structural changes, where there is no longer a typical, orderly housing career in which life cycle stages and housing trajectories are intertwined through a progression to eventual outright ownership (Burke et al., 2008; Köppe, 2017; Ong et al., 2015). Instead, complex and risky housing pathways have emerged in which retaining homeownership is difficult and there is increased reliance on the rental market in later life. Renting is not often the preferred choice but instead the only viable option, given labour market, housing market and policy settings beyond one's control that impose financial pressures that consequently limit housing choices and opportunities. Compounding the impacts of structural changes are personal events, such as divorce, financial misadventure and ill health.

In the fewer instances in which renting is a preferred option, we note that some derive benefits from renting in later life, including freeing up housing equity, freedom from homeowner responsibilities and living in a preferred location. Our findings about the significance of kinship ties in housing choices suggest that the value of kin resources, kin dwellings and intergenerational provision of care can be realised, or enhanced, through renting in later life. Our findings suggest that older tenants and their housing are pivotal to providing shelter and support to younger kin.

As mortgage-free homeownership declines and more people reach retirement as tenants, it is essential that collaborative and

intersectoral policy responses are developed to support older people across all areas of their lives and that enable seniors to continue to support kin. Currently older former homeowners who rent are an under-recognised group, but their experiences bring into stark relief the implications of homeownership loss in a society where owner-occupation in later life, and the accompanying housing asset, underpin policy critical to ensuring the well-being and independence of our ageing population. This study reveals important policy implications arising from homeownership exit, spanning retirement income policy, aged care, income support and housing provision. Without a housing asset, older people are exposed to unpredictable housing costs and tenure insecurity as well as potential retirement income inadequacy (Saville-Smith, 2019). Very few of the participants in our study followed a deliberate plan to rent in order to decumulate their housing asset; instead, most had to sell and rent due to financial necessity. They retained no nest egg to enhance their living standard or to help with health costs as they aged, and restricted financial circumstances were evident. Their experiences suggest that, as the numbers of older renters grow, upward pressure on public housing, the Accommodation Supplement and income support payments is inevitable.

Our participants are part of a growing demand for rental accommodation responsive to older people's needs. There is a dearth of small dwellings (Saville-Smith, 2019), much of the rental stock is in worse repair than owner-occupied properties (White et al., 2017), and there is no requirement for basic accessibility in the Building Code for residential housing (James et al., 2018). Compared with older owner-occupiers, older tenants in Aotearoa New Zealand are in poorer health, use health services more and have unmet health needs (Pledger et al., 2020). Policy responses should address features of rental housing that enhance health, including condition and accessibility, warmth and tenants' access to modifications and equipment to increase their safety and independence.

Poor-condition housing has implications not only for public expenditure on older people's health but also on residential care. If rental housing cannot provide a safe living environment in which home-based care can be delivered, then, as shown elsewhere, older tenants will be more likely to enter residential care (Rouwendal & Thomese, 2013). Since, in general, older tenants lack assets with which to fund their own care, increased pressure will be exerted on public funding of residential care.

One solution is to build age-friendly social housing to address significant shortcomings in the suitability of Aotearoa New Zealand's rental stock, which for older renters is generally unaffordable (Johnson et al., 2018). Other solutions are offered by Australian research recommending policies to prevent homeownership loss, such as limiting exposure to mortgage debt (Ong et al., 2019). Our participants' experiences show that, regardless of the timing and primary trigger for transition to renting, re-entering homeownership is challenging in mid- to later life due to a convergence of financial and personal changes. Alongside our study's evidence of tenure churn and the current lack of housing options for older people, difficulties in re-entering homeownership suggest consideration of intermediate tenures such as shared ownership for seniors with modest assets.

## Notes

- 1 Accessed 3 July 2020 <https://www.stats.govt.nz/news/new-zealands-population-reflects-growing-diversity>
- 2 The last birth cohort covers seven years due to the gap between the 2006 and 2013 censuses caused by the Canterbury earthquakes.
- 3 Based on Dr Natalie Jackson's analysis for the Life When Renting research programme, Ageing Well National Science Challenge. This is a customised data set based on the usual residence of individuals in households of private dwellings at each census. Non-private dwellings such as aged residential care are excluded.



- 4 A minor urban area is a town with a population up to 9999 people. <http://infoshare.stats.govt.nz/Census/2013-census/info-about-2013-census-data/2013-census-definitions-forms/definitions/geographic.aspx#gsc.tab=0>
- 5 A person's tūrangawaewae is their ancestral place.
- 6 A marae is a Māori community complex, including a meeting house.
- 7 Papakāinga is ancestral Māori land.

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