

THE EXPERIENCE OF

Homemaking in Unaffordable and Precarious Housing

A research monograph by



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Preface

Housing is the platform on which people build their lives. It is no secret that the housing system in Aotearoa/New Zealand has struggled to deliver secure and affordable housing. There is an under-supply of housing relative to our population. The production of low-cost housing for owner-occupation has withered away. High house prices have fuelled the transformation of the housing system into a housing market and the housing market into a property market. There are inevitably winners and losers in that process.

The burden of an underperforming housing system impacts across scale. Housing costs and under-supply put the brakes on local economies, while excess housing costs and precarious housing impact on the provision of vital services and the key workers that provide them. Housing costs have driven inequality but also have shifted costs onto other sectors such as health, education, income support and justice. But the people most stressed by unaffordable housing, and who are most exposed to housing insecurity are low-income households.

The Affordable Housing for Generations Research in the Building Better Homes, Towns and Cities National Science Challenge has tackled many aspects of the conundrum of the housing crisis in this country. It has explored how housing markets and housing distribution are associated with wellbeing. It has looked at the price points at which housing is affordable. It has delved into the interaction between dwelling performance and affordability across the life cycle of dwellings. The research has considered different ways that affordable housing for low- and middle- income houses might be leveraged. Much of that research addresses issues around structural aspects of the housing system. The research component reported here, however, focuses on lived experience of those who are burdened by the insecurity of unaffordable housing.

Low-income households, especially those in the rental market who have little control over their housing costs, whether young or old, have had to confront housing costs eroding their buying power and living standards. These households have limited negotiating power around the price or conditions by which they access housing. They find themselves in a situation where they are merely price takers. Often they have to accept inadequately performing dwellings. Their access to dwellings, or even temporary accommodation, is contingent of the decisions of and conditions set by others. Moreover, those conditions frequently determine aspects of their lives which others who have affordable and secure housing can control.

Decisions around who can visit or stay, whether to have a pet, how often we want to vacuum the floors, what colour our walls are, whether we hang pictures, how we neglect or improve our section, are taken for granted by those lucky enough to have secure and affordable housing. This is not the case for all. Moreover, while many of us can make decisions about our homes in the knowledge that we are likely to have a secure housing future (either in our existing dwelling or another broadly amendable to our tastes and needs) there are many who do not.

Notwithstanding, individuals, whānau and families burdened by severely unaffordable and precarious housing actively pursue homemaking. Active homemaking is a testimony to the centrality of housing and its function as the infrastructure of wellbeing. This research shows the commitment of people struggling against the housing odds to make life better for themselves, their whānau and their communities. The research demonstrates how much more could be achieved through stable and affordable housing and what is at the heart of a home.

**Dr Kay Saville-Smith, Co-Leader
Affordable Housing for Generations**



1

PATRICK BARRETT

***Making sense of the
links between housing
affordability and the
meaning of home***

Introduction

The housing affordability question is typically approached in a way that focuses on house prices and household incomes. In this collection we take a different approach, concentrating instead on the implications of affordability-related housing stress for homemaking and meanings of home. How do people make a home when housing is unaffordable? Different social groups will experience this differently, and we are interested in understanding these different experiences, with the goal of reflecting on how we might better respond to their particular needs and homemaking aspirations.

In Aotearoa New Zealand, the government's principal housing advisory body, Te Tūāpapa Kura Kāinga (Ministry of Housing and Urban Development) has recently updated how it measures housing affordability in response to how the affordability of renting, saving for a deposit, and servicing a mortgage has changed over time. The revisiting of definitions of housing affordability has been a common trend as many countries have experienced housing affordability crises, indicating lingering questions about the adequacy of standard measures of affordability. In New Zealand's case, the updated measures, however, continue to focus on calculations of the ratio of household incomes to house prices, including mortgage interest rates for home buyers. In this monograph we acknowledge the standard housing affordability framework and measures, but aim to bring additional understanding and context by focussing on housing affordability and its connections to deeper questions relating to finding and making a home. Specifically, we examine the experiences of people facing the challenge of finding and making a home in situations of affordability-related housing stress. The central question is, how do individuals and households negotiate the experience of homemaking when housing is unaffordable? We report on research that has focussed on particular groups who are more likely to face affordability challenges – younger people with disabilities, younger Māori mothers, young adults making the transition into independent housing, refugees, and older adults, including the particular situations of older Māori.

Adopting a different perspective on housing affordability by reflecting on the intersection between dimensions of affordability on the one hand and meanings of home and homemaking on the other, allows for new insights into the way housing unaffordability profoundly influences how the fundamental human need of finding and making a home is met. The transformations in housing over the past 30 years are marked by new entanglements between affordability challenges, homemaking, and the meaning of home. Our approach is a response to the challenge to examine the evolving linkages between the material dimensions of housing, dimensions of affordability, and the meaning of home, and the promise that when examined together there is potential for a better understanding of the lived experience of housing unaffordability (Smith 2008; James et al., 2022).

These new entanglements reflect the effects of the “increasing dominance of financial actors, markets, practices, measurements and narratives” (Wijburg, 2020, p. 1), and related changes in the way investment in a home is understood (Murphy and Rehm, 2016). The transformations in housing also include periods of historically rapid house price inflation and associated increases in housing unaffordability, a consequence of which has been a growing gap between people's housing expectations and the chances of these being realized (Crawford and McKee, 2018). An increasing number of people, particularly those in the rental sector, those yet to become homeowners, or those who fall out of homeownership, are facing the challenge of finding and making a home. According to Crawford and McKee (2018 p. 182),

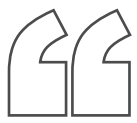
at the intersection between affordability and the meaning of home there are new tensions evident in a “gap between subjective [housing] expectations ... and the objective chances for their realization”. We argue here that our understanding of housing affordability issues will be improved by a deeper appreciation of how people manage aspirations and expectations as they relate to homemaking in unaffordable housing contexts. An important aim is to complement narratives of unaffordability conveyed in official housing affordability statistics by providing an account of the subjective experiences of housing affordability stress, and enhance the story told in official housing affordability metrics by directly capturing experiences of unaffordability and their implications for wellbeing and security.

Focussing on the relationship between the price of housing on the one hand and household incomes on the other says little about the human experience of homemaking and the meaning of home. Scholarship on the meaning of home has treated housing as more than an economic investment in a physical shelter, and understands home as a multidimensional part of the human experience that brings together a complex mix of materials, ideas, identities and relationships (Sixsmith, 1986; Mallett, 2004). A focus on the meaning of home recognizes cultural and symbolic meanings associated with place, family and connections (Somerville, 1997). Homemaking, then, is experienced by different groups differently. There is a need to recognise and account for a diverse set of meanings of home. In the Aotearoa New Zealand context, this of course includes the distinctive meanings of home that emerge from Māori cultural norms and values (Boulton et al., 2022). It also includes young adults and young parents, people with disabilities, new migrant groups including refugees, and older adults. Our focus on particular groups captures those experiences in a way that respects differences in life-stage and family make-up, cultural differences, and social need. Different groups bring different needs, priorities and aspirations to the process of homemaking when housing is unaffordable, and we aim to provide accounts of their experiences from their perspectives, and



on their own terms rather than from the ‘objectively’ observed view of experts. Understanding their experiences has potential to enrich our understanding of the issue of housing affordability, bolster initiatives to meet pressing housing need, draw attention to the need to protect housing rights, and in so doing challenge financialised and market-led housing rationalities.

What follows is a brief review of scholarship on housing affordability and the meaning of home. The review provides a basis for a set of criteria to guide the examination of the experience of different groups struggling to make a home in environments where dwellings both to rent and to buy are unaffordable. Subsequent chapters provide accounts of the experiences of homemaking in a context of constrained affordability by younger people with disabilities, young Māori mothers, young adults in transition to independent housing, former refugees, and older adults, including the particular situations of older Māori.



Different groups bring different needs, priorities and aspirations to the process of homemaking when housing is unaffordable.



Measuring housing affordability

At a fundamental level, measures of housing affordability are a way of describing the material wellbeing of people within households in relation to their housing situation. Material wellbeing refers to levels of financial stress or security and to either economic deprivation or security. Material wellbeing is largely determined by household income and financial and physical assets. Low-income households and households with limited or no financial assets are more likely to experience poverty or material hardship. Households in this situation face significant challenges in renting or purchasing housing in a preferred locality at a reasonable price, in meeting ongoing housing costs, and retaining sufficient discretionary income to achieve an acceptable standard of living.

There is a significant literature on measures of material wellbeing within households (Perry, 2017). Essentially, such measures are an attempt to express “the challenge of each household in balancing the cost of its actual or potential housing, on the one hand, and its non-housing expenditures, on the other, within the constraints of income” (Stone, 2006, p. 151). Observing how households balance housing and non-housing expenses is not straightforward given that household income and housing costs are closely linked, they change over time, and are influenced by multiple factors at both household levels and wider economic and policy contexts. Both household income and housing costs, for example, are shaped by labour markets and employment, the ability to borrow, by the supply of affordable housing, and by choices about how much housing to consume.

Measuring housing affordability typically involves quantitative analysis of survey data about household incomes and house prices, and in the Aotearoa New Zealand case Statistics New Zealand Household Economic Survey data (Perry, 2017). Within this quantitative framing, housing affordability is typically understood as an economic issue. The focus is on using reliable and valid research methods, with special attention given to sampling measurement and scaling, statistical analysis, and the use of surveys, questionnaires and focus groups. In practice, as Bentley (2021) says, most measures typically compare housing costs with household incomes, the most common housing affordability research approaches being housing expenditure to income ratios and residual income measures (OECD, 2021; see also Stats NZ, 2020; Meen, 2018). These produce metrics to indicate price to income ratios, measures of the proportion of income spent on housing costs, and residual income measures. They are sometimes supplemented by measures of housing quality that attempt to account for the general state of maintenance and problems like dampness, cold and mould. There are also subjective measures involving the use of general social survey research designed to understand housing satisfaction. There are, therefore, a number of housing affordability measures and it is generally accepted that no one measure fully takes account of the range of issues affecting the ability of households to access decent housing (Robinson et al., 2006).

While each measure provides a simple rule-of-thumb to assess affordability (Robinson et al. 2006), they say little about issues like overcrowding, maintenance deficiencies, the impact of location on the need to travel for access to employment and other amenities, and subjective assessments of the determinants of housing satisfaction (OECD, 2021; Murphy, 2014). Despite these complexities, housing expenditure to household income ratios and residual income measures remain the principal means by which housing affordability is assessed in Aotearoa New Zealand (Stats NZ, 2020, p. 45).

No single measure, then, captures the variety of concerns around the ability of households to access secure housing, and they provide only a limited view of the experience of unaffordable housing. In important respects, a consequence of the lack of consensus about and consistency in measuring affordability has been the marginalization of attempts to address unaffordability (Dufty-Jones, 2016). Despite this, they continue to be the basis for advice to governments on the ability of households to meet housing costs, to define the level of housing need for public policy purposes, and to identify households in particular need for housing support (UK Affordable Housing Commission, 2019).

Research on meanings of home

Research on the meaning of home represents a different field of study, one that rarely speaks to quantitative housing affordability analyses. One consequence of this is a poor understanding of the experience of homemaking for groups living in unaffordable housing. Additionally, the needs of individuals and groups facing particular housing affordability challenges tend to be marginalised when quantitative data on affordability is aggregated.

Research on the meaning of home is typically an interdisciplinary endeavour that explores factors that contribute to the fundamental concept of home, that being a place where people feel secure, safe, and connected. It is concerned with factors such as the social, cultural, emotional, and physical aspects of living spaces and the profound impact these have on people's lives. It is concerned with understanding the underlying conditions for meeting a fundamental human need in terms of what constitutes a home. Given this, researching the human experience of the home is an interpretive exercise concerned with the analysis of subjective experiences, drawing on qualitative methods – in-depth interviews, case studies, life histories, and narrative analysis.

Scholarship from the late 1990s and early 2000s on the meaning of home has reiterated notions of home as a set of meanings and emotions anchored in ideas of security, identity and belonging. It reveals home as having multiple meanings, with traditional notions referring to it as a place of shelter and security, as well as “a source of [identity], emotional wellbeing, comfort, and happiness” (Porteous and Smith, 2001, p. 31). The home is described as holding “considerable social, psychological and emotive meaning” (Tester and Wingfield, 2013, p. 71) that is socially produced and reproduced through relations beyond its physical space (Easthope, 2004; Somerville, 1997).

The definition of home as a source of “ontological security” (Dupuis and Thorns, 1998) has been a significant contribution to the theorisation of the meaning of home. The concept of ontological security draws on Giddens’ (1991, p. 92) notion of security as “the confidence that most human beings have in the continuity of their self-identity and in the constancy of their social and material environments”. There is a strong place-based dimension to this self-identity. The ontological security provided by housing is a key aspect of such a social and material environment, and Dupuis and Thorns (1998) emphasized how “constancy in one’s housing situation and the ability to feel in control over one’s housing deeply affect[s] the ability to feel secure” (Acolin, 2020, p. 5).

While much of the research on the meaning of home has been approached through a lens that assumes the experience of white, middle-class, heterosexual, nuclear families who are owner-occupiers (Manzo, 2005; Meers, 2021), more recent analyses have questioned such assumptions and recognized home as a mix of “complex, inter-related and at times

contradictory socio-cultural ideas” (Mallet, 2004, p. 84). There has been attention on more contested and contradictory meanings of home and a “shift in focus from ... idealised notions of ... at-homeness and rootedness, to a more complex and ambivalent view of home as spaces of both belonging and alienation, intimacy and violence, desire and fear” (Blunt & Varley, 2004, p. 3). In this respect the notion of home has come to be recognised as an essentially contested concept, something that is “heavily political”, not only among scholars who debate the meaning of home, but also in a more fundamental way for “renters, homeowners, homeless people, [and] the government” (Meers, 2021, pp. 10-11). New research in the Aotearoa New Zealand context, for example, has approached this question through different lenses, taking account of Māori perceptions, and drawing attention to the impact of Māori cultural norms associated with the notion of home. These have emphasized meanings of home as a place of connection, particularly connection to land, or whenua, and the environment, and to themes of safety and security (Boulton et al., 2022).



New research in Aotearoa draws attention to the impact of Māori cultural norms associated with home.

Home as a site of both security and insecurity

Recent housing scholarship, then, has led to a rethinking of the prevailing discourses on the nature of home (Murphy and Rehm, 2016). Smith’s (2015) contribution has been to observe several paradoxes as they relate to homeownership, including what she refers to as: a ‘spatial paradox’ in which housing is both a material shelter that is consumed and an asset with the expectation of financial returns; a ‘financial paradox’ arising from the way investing in homeownership is seen, self-evidently, as a wise use of funds and a source of security to such an extent that there is now a systemic concentration of investment in residential property, this running directly against investment portfolio principles which recommend diversification across asset types; and an ill-guided hope that mortgage-backed homeownership will provide some kind of safety net when welfare needs appear. In the era of financialised homeownership cultures, she explains, home has become both a form of security and insecurity, where “security and safety comfortably co-exist in the same space, place and time, as their demonstrably precarious opposites” (Smith, 2015, p. 62). The insights from this body of scholarship have much potential to inform a research agenda that examines the experience of new insecurities associated with housing in the current crisis of unaffordability.

The detailing of new insecurities among homeowners in mortgage-backed homeowning cultures is in part a reflection of the way much research on the meaning of home has tended to assume homeownership as the norm. While mortgage-backed homeowners are facing new forms of finance-related housing stress, those facing the most stress continue to be renters. While high house prices and new insecurities for highly leveraged home buyers have become a key element of public concern, so too have questions relating to the affordability of rents (Bentley, 2021).

Low-income households across the life course are more dependent on rented housing, and there is a need to consider the intersection between rental affordability and homemaking. Renters typically have lower incomes than homeowners and spend a greater proportion of incomes on housing, and there is a substantial body of evidence documenting better outcomes for owners compared with renters (Stats NZ, 2020). The extent to which owning offers benefits relative to renting is dependent in large part on the regulatory context which defines rights in rental markets. Renting, however, does not necessarily translate into insecurity, and cross-nationally the evidence indicates that in well-regulated rental jurisdictions, renters are able to secure the same kind of ontological security as owners (Acolin, 2020, p. 20; Easthope, 2014).

The notion of “secure occupancy” developed by Hulse and Milligan (2014, p. 644) offers useful insights into security of tenure for renters. Secure occupancy, they observe, is shaped by:

- Access to rental properties with affordable rents and the capacity to meet initial entry costs;
- Ongoing affordability in terms of the ability to meet regular rental costs, and any increases in these over time;
- Laws regulating the rental housing sector which can set out the length of rental contracts and termination procedures;
- Regulations determining the rights and responsibilities of landlords and tenants as they relate to rent payments, and the condition and state of repair of properties;
- Tenancy and property management conditions that affect the day-to-day life of tenants, such as rules affecting the right to modify properties to accommodate disabilities, or make alterations, decorations, or own pets; and
- Access to procedures for tenants and landlords to seek redress in the case of disputes.

They also refer to the impact of the cultural norms that shape the views of landlords and renters. It is a combination of these factors that shape perceptions of security and the ability to feel ‘at home’ in a rental dwelling, - at homeness referring to “safety, privacy, lack of surveillance, [and] control over one’s environment” (Hulse and Milligan, 2012, p. 644).

Insecure occupancy implies a higher risk of involuntary and often regular moves, shorter tenancies, less autonomy within a rented house, and fewer rights. It can also mean fewer opportunities for renters to make adaptations and adjustments to spaces in response to family and household needs, and therefore to make a home. Vulnerability to eviction is a key difference between ‘housing’ and ‘home’ (Chisholm et al., 2021), while residential mobility linked to insecure rental leases particularly affects low-income families across the life course, with negative implications, for example, for children and older people.

Secure occupancy is particularly important to low income groups who typically have little choice about renting (and its quality) over the long term, and who may lack control in other areas of their lives, as in the case of low income families with children who value stability in the child’s school and social lives, or older people who value a stable home base (Saunders, 1989; James et al., 2022).

New Zealand, by comparison with other jurisdictions, has a lightly regulated private rental sector, and prior to recent legislative changes, it has been one of a few countries allowing the termination of tenancies without grounds. Amendments to the Residential Tenancies Act have introduced greater precision in terms of the grounds for termination and other changes

to improve security for tenants, but still lack protections evident in other comparable countries. Recent research shows that renting continues to present threats to the ability to make a home through tenure insecurity, unaffordable rents, and the associated financial stress that drives vulnerable, low-income renters to greater housing precarity (James et al., 2022).

Researching intersections between housing affordability and the meaning of home

We propose, therefore, that housing affordability research that focuses only on household income to housing expenditure ratios or residual income after housing expenditure provides only a limited view of the issue. Such research says little about the quality, standard and suitability of a dwelling, and it is unable to answer questions about whether housing arrangements provide for the making of a home. In this regard, the observation by Saville-Smith (2019, p. 76) is relevant:

A dwelling that is an affordable home is not simply a matter of price, but the data shows that a dwelling that costs more than an individual or household can afford undermines its security and compromises the dwelling as a home. A dwelling that is priced more than can be afforded is transformed from a place of comfort to an arena of material struggle. It is associated with under-investment in many of the goods and services that generate wellbeing, it contracts rather than expands life chances, and makes precarious social, cultural and economic participation.

When housing is unaffordable it becomes an arena of material struggle where dwellings are transformed in ways that undermine their potential to provide the security, stability and connection associated with meanings of home, threatening the wellbeing of household members.

We take ‘homemaking’ to refer to the ability to be safe, secure and comfortable, to have control and to exert a sense of self in one’s domestic environment. Meanings of home continue to be underpinned by notions of security, connection and identity, as well as socially powerful narratives around the superiority of ownership and of the responsible investment figure who pursues the ‘right’ kinds of steps in a housing career. We have, however, pointed to the increasing recognition of the contested nature of these meanings. As noted above, new insecurities in mortgaged-backed homeownership cultures co-exist with traditional notions of home. It is non-owners, however, who are more likely to experience dwellings as arenas of material struggle.

We might understand that struggle as a housing “aspirations gap” (Crawford and McKee, 2018), this referring to the way homeownership continues to be symbolically important in shaping housing aspirations, but also reveals a gap between these aspirations and the objective chances of realizing them. Research on the aspirations gap has focused on the current generation of young adults transitioning towards independent living and parenthood who no longer have the same opportunities for homeownership open to their parents. An aspirations gap, though, can also be seen in other social groups including people with disabilities, older renters, those who through life events like unemployment, separation or divorce fall out of homeownership, and younger and older Māori who aspire to live closer to whānau. The aspiration may not even be for homeownership, but instead simply for security, connection, autonomy, or greater control within a dwelling that is rented or within some other tenure.

Another aspect of the experience of housing as an arena of material struggle is dealing with the “fallacy of choice” (McKee et al., 2017) – the assumption that there are choices over the type of tenure or form of home. In unaffordable housing environments, it is impossible for many to realise the ambition of owning a home, and instead they are required to level down expectations and make trade-offs. Trade-offs imply making a choice from a limited array of options and forgoing some alternatives in favour of others. The identification of ‘Generation Rent’ aims to capture how younger adults have become a generation that will only ever rent (McKee et al., 2017). That research has identified trade-offs made by younger adults in terms of delaying the starting of families, in the location in which they live, and in household composition. We can expect other social groups to make different trade-offs, these reflecting different life cycle stages, cultural norms, and underlying values around, for example, the meaning of family and whānau and attachment to place. These could include decisions to take on expensive rental accommodation to be close to whānau, or important neighbourhoods, or to services like public transport. When people experience housing as an arena of material struggle, then, they can also be seen to exercise agency and make choices to take advantage of opportunities within their social and material environments to pursue a sense of security, connection and identity. They may not eliminate affordability-related challenges, and what is of interest is how they respond to such challenges.

This brief review raises a series of questions about the experience of homemaking when dwellings are unaffordable:

1. How do different social groups with diverse needs experience and approach homemaking when housing is unaffordable?
2. How do they experience the contested and contradictory nature of home as both a place of security and insecurity, connection and detachment, stability and uncertainty?
3. How does housing unaffordability limit or place barriers to developing meanings of home?
4. How do individuals and groups exercise agency and take advantage of opportunities in such environments to create meanings of home?
5. What do people trade-off in the pursuit of a sense of home (these could be things like tenure choice, household composition or size, housing quality and level of maintenance, weather-tightness, energy efficiency, location, access to transport, and access to amenities such as education and health services)?
6. Given different values and needs across different groups, what are the different trade-offs different groups make in pursuit of a sense of home?
7. What homemaking activities provide the sense of security and control, connectedness and place identity associated with that?

We address these question in the following chapters.

Chapter outline

What follows is an account of research examining the experiences of young adults with disabilities, young Māori mothers, young adults moving into independent housing, former refugees, older renters, and older Māori returning to papakāinga and marae-based housing. We also provide a review of scholarship on the experience of pet ownership in rental accommodation given that it exemplifies issues relating to control and constraints on homemaking for renters - on how and with whom they live. Each chapter aims to bring the experiences of homemaking in affordability constrained environments for these groups to the fore. The chapters report on original research by summarizing the challenges in finding secure, affordable housing, outlining the nature of the research, and providing a summary of the findings about how individuals and households within these groups experience dwellings as arenas of material struggle. The chapters also outline how within these circumstances individuals and households develop a sense of security, connection and identity, and negotiate tensions between normalized discourses around the meaning of home and the objective realities that these will be difficult to achieve in unaffordable contexts. The final chapter reflects on policy and programme responses to meet the needs of these groups.



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2

TARA COLEMAN

*The housing and
homemaking experiences
of young people with
disabilities*

Introduction

The following chapter explores the housing and home-making experiences of young people with disabilities. The question of how experiences of disability, housing and homemaking interweave and inform the meaning of home among people living with disabilities (PwD) is important for three key reasons. First, disability prevalence related to population ageing and improved life expectancy for people experiencing disabling injuries and illnesses has been increasing for several decades (Vos et al., 2017). Second, the rights of PwD and their meaningful inclusion in everyday life, including within our communities and debates and policy making related to housing and infrastructure, remain inadequately considered (Tucker et al., 2022). Third, the extent to which any person is able to access adequate housing and establish a strong sense of home is related to well-being and quality of life.

Like elsewhere, PwD in NZ experience powerful constraints related to housing and living arrangements. They face considerable housing stress, are under-served in housing assistance initiatives, and are underrepresented in owner-occupation (Groot et al., 2017). In the NZ context, PwD may be able to access funding entitlements (e.g., for gardening assistance and the costs of some modifications, and the accommodation supplement¹). However, even when accessing such support, PwD must negotiate an inadequate, poorly repaired, over-priced and sometimes culturally inappropriate housing stock (Officer et al., 2022). They may also face stigma and NIMBY thinking (e.g., NIMBY responses to special housing for assisted living, sometimes called ‘community housing,’ and high-needs disabilities). Barriers to housing for PwD also relate to tenure type. Access to social housing may be possible for some who are prioritised and may (sometimes, but not always) allow people to undertake necessary modifications. However, it is well known that there is a shortfall of accessible housing stock, as well as housing that can be adapted to meet people’s needs at an affordable cost (Del Pero, 2016). In the private rental sector affordability constraints are experienced by many alongside discrimination, and a lack of rental history and references act as barriers to establishing a tenancy. Homeownership for the vast majority of young New Zealanders (regardless of dis/ability) currently relies on financial support from family. Additionally, securing finance without a long employment history may be impossible due to prudential banking requirements. Since the barriers to employment faced by PwD are many, it is common for PwD to have a limited or entirely blank work history.

Housing that is secure, affordable and meets the needs of PwD is rarely found anywhere in the world (Officer et al., 2022; Del Pero, 2016). Housing is typically produced by able-bodied professionals who must deal with a complex and ableist regulatory environment. For people who experience physical disabilities, ableist housing design restricts their housing options and experiences. Movement around their homes, as well as other people’s homes (e.g., family homes, see Imrie, 2003; 2004), is often limited. For those experiencing mental health disabilities, poorly designed housing can reinforce feelings of isolation or depression (e.g., when it is too small to accommodate friends, family members or other visitors, such as service providers, and when it is oriented away from neighbourhood views). Poorly located housing is a significant issue for PwD who often rely on public transport to access services, social connection and employment (Wiesel et al., 2015). Insecure housing, such as short-term arrangements or rising costs, may particularly disadvantage PwD by increasing stress and exacerbating feelings of exclusion (Weisel et al., 2015).

¹ In NZ, the accommodation supplement is a weekly payment to support rent, board or costs related to home ownership. The payment does not cover the total affordable housing cost.

The chapter reports specifically on research examining the housing-related experiences of 15 research participants aged 18 to 25 living with physical and mental health disabilities in Auckland, New Zealand. It explores how the meaning of home may be informed by opportunities, constraints, and trade-offs related to experiences of disability, housing, and home-making activities. All participants reported on in this chapter described themselves as experiencing both a physical disability and a mental health disability. Seven participants described their mental health challenges as related to, but not caused by, their physical disabilities, while eight stated that their mental health challenges were directly caused by their experiences related to physical disability.

Challenges in finding secure, affordable housing

Auckland, where this study was set, was found to be the seventh most unaffordable housing market in the world by the Demographia (2019) International Housing Affordability Survey (Cox and Pavletich, 2019). During the past two decades, Auckland's market has experienced extensive speculation on capital gains alongside an upward trend in property prices (Yang and Rehm, 2021). Though currently experiencing a slight decline, Auckland's market remains highly priced and across NZ housing affordability is a heated political issue.

Of the 15 young PwD who took part in this study (seven women and five men), 12 were living with their parents though they aspired to be independent renters or flatmates in a shared rental property. These 12 participants had searched for but been unable to afford their desired rental situations. All stated that they would like to live independently from their parents but were unable to move out of the family home due to Auckland's high prices and barriers to employment opportunities (such as expensive public transport, inaccessible work-places, lack of full-time employment opportunities, and poorly paid part-time options). These 12 participants described their reliance on parents as fraught with disagreements concerning their home-making activities and the level of independence they were afforded within and beyond the family home. These disagreements were described by participants as a significant issue that raised unsettling questions about the future and how long living arrangements would be tenable (for both participants and their parents). The remaining three participants (two women and one man) had secured private rental accommodation – two as flatmates in shared homes, and one as the sole occupant of a studio apartment. However, all three were only able to afford to rent because they had financial support from parents and had signed discounted short-term tenancy agreements. Thus, for all 15 participants in this research, reliance on parents and related challenges to independence and agency, as well as housing precarity and insecurity, were key features of their experiences relating to housing, home and disability.

Methodology

The 15 young PwD who participated in this study undertook in-depth interviews. The primary objective of the interviews was to scrutinise participants' experiences of housing, home-making, and disability and explore how the meaning of home may be shaped by related opportunities, barriers and trade-offs. Interviews took one hour to complete and included questions about past and present housing experiences, personal agency at home, and a range of other dis/abling factors shaping participants' home-making activities and sense of home. Disability was defined as an experience based on difference or impairment that is shaped by barriers within physical, social and cultural environments, including housing, transport, public services and facilities (Scotts, et al., 2007). The research strategy positioned

experiences of disability, housing and home as interdependent and allowed home to be investigated as both potentially exclusionary and enabling for young PwD.

Homemaking experiences of young people with disabilities

The interviews provided insight into how this group of PwD experienced their dwelling situations. The overarching theme was that given affordability-related challenges, they were heavily dependent on parental support, the actual dwellings were unsuitable in terms of size, design and privacy, and they had little control over housing decisions within the context of parent and landlord relationships. Access to appropriate, quality public transport was limited and unaffordable, affecting independence and mobility. Within these choice-constrained housing environments, they did, however, gain a sense of home through a variety of place-based activities that promoted feelings of continuity and connection.

Unaffordable housing and dependence on parental support

All twelve participants who were living with their parents explained their living arrangements as “not a choice but the only option” (Veronica², aged 23). These participants emphasised that they lived with their parents only because they could not afford to live independently. Jen (aged 24) had searched for rental accommodation but found that everything was out of her price range. David (aged 19) explained that he would like to move out of the family home but was unable to work full-time due to his disabilities and therefore could not afford an independent living situation.

For the three participants who were private renters, independent life was more of a reality (Emma, Alison and Henry, discussed below). But all three emphasised that they were only able to rent because they continued to receive financial assistance from their parents. Affordability-related challenges continued to affect their ability to establish a sense of home. For example, Emma (aged 25) voiced regret about choosing to rent a studio apartment because the only one she had been able to afford was “cold, damp, not very attractive, pretty run down, and makes me feel run down too”.

In addition to problems related to the quality of the apartment, Emma stated that the costs associated with renting caused her to “worry and stress at night a lot of the time” which worsened the pain and depression she suffered with. Henry, who rented a room in a shared house, had a similar experience, as he explained:

The price of housing in Auckland is really bad for my mental health. You have to pay for poor quality housing at such high prices, as well as home care assistance. I also need transport help and some home modifications. Disabled people also pay more for health care because we use health care more. Everything is hard to access and affordability is such a big issue and a big barrier. (Henry, aged 23)

Both Henry and Emma received the accommodation supplement but struggled with the high cost of living in Auckland, including food and transportation costs, as well as health care costs. Alison, who described her parents’ financial support as “substantial” and the only reason she could rent a room in a shared flat, worried less about money. Nonetheless, she stated that she was stressed about how she would be able to “afford to be alive in the future”. These worries

2 All participant names are pseudonyms chosen by participants.

stemmed from the fact that her parents were planning to move overseas and would need to use all their resources to achieve this move. She was therefore not sure if she would continue to receive financial support from her parents in the future.

All 15 participants in the research had actively tried to improve their financial capabilities through employment opportunities. The majority (11) agreed that it was impossible to find work that was paid well enough to afford Auckland's high prices "as a young person, let alone a disabled person", as Daniel (aged 25) put it.

Unsuitable housing, dwelling size and privacy

Fourteen of the 15 participants stated that they lived in unsuitable housing. Some referred to the absence of amenities, such as having no bath or shower, no hot water provision, and inadequate heating (these amenities are legal requirements in NZ). All 14 participants described their dwellings as unable to accommodate equipment they relied upon as people living with disabilities. For example, five participants lived in houses that could not accommodate their wheelchairs in a kitchen, bathroom or stairwell. Kate explained:

Our stairs are so narrow that I have to leave my wheelchair at the bottom and crawl up. I can never have my wheelchair upstairs. (Kate, age 21)

Four participants were unable to use the top floor of their homes due to narrow and steep stairwells through which wheelchairs could not be transported.

Three participants resided in small bedrooms that could not fit the modified beds they relied on (all three required beds that accommodated hoists). Consequently these participants were forced to use beds which compromised their sleep, health and wellbeing. These participants nonetheless described themselves as advocates for small house builds which they felt were



more likely to be affordable for both young people and PwD. However, they stated that small builds should be better designed with the needs of those experiencing illness and disability in mind.

Lack of privacy was identified as a down-side of small housing by several participants who were living with their parents. Jen (aged 24) described herself as “living in a small unit, there’s very little privacy between me and my parents” and Jed (aged 18) stated he lived in “a tiny apartment where me and my parents are on top of each other.” Amy (aged 19) said she lived “basically in my parents pockets” in a two bedroom unit. Lack of privacy was identified as having a negative impact on health, wellbeing and sense of home by these participants. As Jen explained:

I need a private space where I can rest and recharge. That’s what home means to me, a place to just be, to regenerate, if I can’t rest and relax I get more [physically] uncomfortable and I get frustrated. I start thinking I don’t really belong here and I shouldn’t be here. (Jen, aged 24)

To manage the lack of privacy, Amy (aged 19) took housesitting jobs when she felt well enough to do so, and Jed (aged 18) sometimes stayed with his girlfriend.

Jen (aged 24) asserted that she would have more privacy from her parents at home if they allowed her to use the backdoor entrance. The fact that they would not give permission for Jen to use the backdoor illustrated to Jen that “it’s their home, not mine, and they have the power here”.

Parent and landlord relationships

Parental power, therefore, influenced participant’s opportunities to develop a sense of home. In particular, those who were living in the family home emphasised parental power as a meaningful limit upon their decision making opportunities, as well as management of their physical and mental health disabilities and home environments. Veronica (aged 23) explained that although animals meant a lot to her and helped her to cope with anxiety and pain, she was not allowed to keep pets because her parents disliked them.

John (aged 24) also explained difficulties inherent in accepting financial support from parents which meant his own health and wellbeing was not prioritised. Because his parents housed him, John felt that he had to do whatever they asked him to do at home. This meant that John was left without the energy he needed to maintain a specialised exercise programme required for him to feel well. John’s experience of home as on his parents terms also made it difficult for him to ask his parents for assistance with home maintenance and repair tasks. Though his bedroom door did not close properly and his bedroom carpet was badly torn, he felt he had to be grateful to his parents for accommodating him and could not ask for repairs to be undertaken.

As a young adult living with a disability, Daniel too felt that he could not discuss with his parents issues relating to housing, such as heating and maintenance and repairs, since they were accommodating him:

The whole house is really hard to heat, it is absolutely freezing. But it’s not like I have a landlord or real estate agency I can ask to sort out a heat pump with or something. It’s Mum and Dad, and they have financial stress already, and some of that stress is because they have a disabled son they are accommodating. (Daniel, aged 25)

For those who were renting, landlord relationships were similarly difficult and constraining, which made organising house repairs problematic. Henry (aged 23) stated that, due to his visible disabilities, his landlord was uncomfortable around him and refused to communicate with him, preferring to talk to Henry's flatmates. Henry explained that because his landlord did not communicate with him, he never knew when the landlord might arrive at his rental property and this undermined his sense of home. On one occasion, though illegal to do so, Henry's landlord walked into Henry's lounge without even knocking, causing Henry to be both scared and uncomfortable. Henry stated that, though his feelings of fear and discomfort had lessened over time, they had persisted to the point that he was never quite fully relaxed when at home.

Emma had also experienced difficult behaviour from her landlord that she felt reflected discomfort about PwD and discrimination regarding PwD as tenants:

The landlord comes over so often to mow the lawns they are so short they turned brown. I think he is really just checking on me. He was reluctant to have a disabled person, kept asking if I could really manage to live without my parents or a carer. (Emma, aged 25)

Her landlord's frequent visits undermined Emma's 'quiet enjoyment' of her rental property (legislation in NZ states that tenants have the right to the 'quiet enjoyment' of the house they rent).

Location and quality of public transportation services

One aspect of the environment beyond the home that influenced participants' sense of self, home and belonging, was the location and quality of public transportation services. The majority of participants (11) described their public transport options as "limited" (Alison, aged 23), "basically inaccessible and overpriced" (Veronica, aged 23) and "unreliable and frustrating" (John, aged 24). Jed (aged 19) was particularly frustrated with local bus and train services, which he felt undermined his ability to maintain employment and life in general. Jed regularly found himself having to ask his parents to drive him to work – a situation that he said caused him considerable conflict at home and undermined his efforts toward independence.

Veronica lived within reach of a transport hub. This enhanced housing affordability but raised the issue of noise and daily commotion. Veronica found that traffic activity and associated noise negatively impacted her mental health and wellbeing. Consequently, she questioned how long she could live in the vicinity:

I live right by a traffic hub. You'd expect I'd be happy about this. But I struggle with loud noises and lots of movement. So lots of buses and trains are a big problem for me. I can't think straight, I can't concentrate. I feel so useless when I get like that and that's when I start thinking that I should move. (Veronica, aged 23)

Place-based memories facilitated by the family home

Despite the challenges, many participants were able to construct a sense of home to some degree. For nine of the 14 participants who lived with their parents, residing in the family home allowed access to individual childhood memories, as well as shared family memories, which elicited feelings of familiarity, comfort and belonging. These participants regarded memories as protective at times when they felt disabled by physical and social barriers. For example, Kate explained how feelings of familiarity and continuity at home supported her to feel positive

about herself and her life even when her health was challenging and people's reactions to her disabilities were difficult:

The family home is where there are lots of memories, books I grew up with, photos of old friends and families I grew up with... When I'm in a lot of pain or I've been dealing with people's bad reaction to my disabilities... being here [in her parents house] helps me get back to feeling safe and grounded.

(Kate, aged 21)

For David, living in the family home allowed him to continue to spend time in a garden he had grown up with – a garden that he perceived as therapeutic and a buffer against isolation and depression. David's therapeutic experience of the family garden also strengthened his sense of home. He explained that when in the garden, he could see his neighbours going about their lives and feel a sense of community despite having mobility challenges that meant he could not always participate with others beyond the home space.

Home-making as a tenant

For the three private renters in this study, restrictions on how many pictures they could hang at home, and the extent to which they could personalise accommodation, influenced how 'at home' they felt. Alison (aged 22) stated that she was not allowed to hang pictures in her rental therefore didn't feel able to decorate or make a proper home. Emma (aged 25) who had rented a small apartment due to financial constraints, found that the living space did not accommodate her favourite pastime of sewing. For Emma, sewing was a way to cope with stress and feel at home. Not being able to sew meant she was without a preferred coping mechanism.

Since she had left the family home and gone renting, Emma was able to socialise more with friends at home. She said her parents never liked her to have people visit and there was not much space in the family home for socialising separately from her mother and father. Emma was therefore very pleased with the opportunity to entertain friends that becoming a renter had afforded her. Similarly, Henry (aged 23) identified opportunities to socialise with flatmates as another advantage of renting that directly benefited his mental health and sense of belonging.

Alison, who also lived with flatmates described how renting in a shared context benefited her sense of self and home:

With my flatmates I feel like they want me here. Because they chose me over other applicants for the room. It's not like living with Mum and Dad where I always felt like a burden. Here I feel I'm a legitimate flatmate with something to offer the place. I feel like being involved here and making this home.

(Alison, aged 22)

For Alison, another advantage of renting was being able to listen to music whenever she wanted. Alison explained that listening to music was a way for her to release stress but hadn't been allowed by her parents very often when she lived at home.

However, Emma, Alison and Henry all agreed that, as private renters, money was a constant stress. Emma said she "worried most days" about how she could continue to afford to rent. Alison said that she "felt down pretty consistently" because she would likely have to move back in with her parents if she couldn't earn more to pay the rent. Henry stated that, due to financial hardship and challenges finding employment as a disabled person, he was never able to feel secure.



As private renters, money was a constant stress. Emma said she “worried most days” about how she could continue to afford the rent.

Emma, Alison and Henry agreed that in the future they would like to own small houses that were affordable but well designed and accessible with nice views and connection to nature and community.

Discussion and conclusions

The housing and home-making experiences of young PwD in this study illustrate financial, physical, attitudinal and ‘felt’ opportunities and barriers to suitable and secure housing, a strong sense of home, and independent life.

For young PwD residing in the family home, decision-making opportunities, and access to privacy are significantly constrained by the exercise of parental power. In this context, the preferences of parents dominate and young PwD typically make significant trade-offs. Opportunities to engage in preferred pastimes and activities that support ones’ ‘quiet enjoyment’, health and wellbeing (such as exercise, pet ownership, participation in music), for example, may be compromised in order to be accommodated by parents. Likewise, entertaining friends, engaging in home repairs and personalisation may be limited. Meanwhile, young PwD in the private rental market face an inaccessible and overpriced housing stock and tenancy laws privileging the preferences (and sometimes the biases) of landlords. Like those living with their parents, young PwD who are renting face difficult trade-offs (such as living in inaccessible housing or being unable to decorate and personalise) in order to gain privacy and independence, as well as opportunities to socialise with their peers and feel a sense of home and belonging.

Additionally, the housing and home-making experiences of young PwD in this study highlight issues of housing affordability and poor housing design, as well as the complexities and demands of negotiating the parent-child relationship in the context of disability and housing and employment markets experienced by PwD as exclusionary. Reliance on parents (due to living with them or being financially supported by them to rent) also raises the question of how changes in parent circumstances (e.g., relocation, employment, retirement and ageing) might disrupt the housing situations and everyday lives of young PwD.

For those young PwD who face inaccessible homes based on ableist design, not only is their movement restricted but also their sense of home and belonging is reduced – these factors are determinants for poor health and wellbeing. Inadequate access to reliable and affordable transport is also a determinant for poor outcomes and, whether living with parents or renting, young PwD are typically not well served by current transport options. Added to the stress and anxiety related to financial challenges and reliance on parents, these different but interconnected determinants significantly undermine the housing and home-making experiences of young PwD, as well as their everyday lives.

Despite the challenges, at times young PwD in this study did engage in home-making activities thereby constructing a sense of home that promoted feelings of continuity, connection and belonging, to some degree. A strong sense of home and belonging was more likely when positive place-based memories and a sense of connection to community was also felt. However, the interconnections between unaffordable housing, abelist design, employment and transport systems, discrimination, NIMBY attitudes and practices, and the current lack of diverse homeownership options (e.g., shared equity schemes and small homes that are accessible as well as affordable) urgently require further exploration and attention to improve the housing situations and lives of younger PwD.



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3

ANNA ADCOCK & FIONA CRAM

*Young Māori mothers in
and around Horowhenua
talk about housing
and home*

Introduction

This chapter reports on research into the housing experiences and meanings of home for young Māori mothers in and around the Horowhenua District, the home place of Muaūpoko Iwi. A key concern for Muaūpoko Tribal Authority has been the growing demand for housing in the Horowhenua as the region's economy and population continues to grow. This demand has been reflected in increases in rents and house values (Horowhenua District Council, 2021). Such increases impact housing affordability and further drive up the cost of living for Māori whānau (family networks that extend beyond the household) (Statistics New Zealand, 2023). What follows is a brief overview of existing research on housing challenges for young Māori mothers, an outline of this study and its methods, and a description of what we found when young Māori mothers in and around Horowhenua talked about home and how it is affected by housing affordability challenges.

Housing challenges for young Māori mothers

Many young Māori face affordability-related challenges in finding and making a home (Adcock et al., 2021; Amore et al., 2021; Paul & Ratana, 2022; Ware, 2019). How young Māori mothers experience homemaking is important because secure quality housing for young families is central to supporting health and wellbeing (Taylor & Edwards, 2012). Low quality housing and discriminatory housing practices negatively impact on the health, safety, employment, social connectedness, and identity of young whānau (Adcock et al., 2021; Houkamau & Sibley, 2015; Johnson et al., 2018; Kiro et al., 2019; Saville-Smith & Saville-Smith, 2018; Solari & Mare, 2012).

Housing policies in Aotearoa New Zealand have failed to address inequities for Māori (Johnson et al., 2018). Māori in all age groups are less likely to live in an owner-occupied home (than New Zealand Europeans), but for Māori children (0-14 years old) the difference is significant (44 percent cf 66 percent); and in the 2018 General Social Survey, 17 percent of Māori renters reported their housing was unaffordable (Statistics New Zealand, 2021). Rental stock tends to be of poorer quality than owner-occupied dwellings and social housing, increasing health and safety risks and challenges in creating a sense of home (Johnson et al., 2018). Māori are also estimated to make up almost a third of those who are severely housing deprived (without shelter, living in temporary accommodation, or sharing overcrowded accommodation), with young Māori even more disproportionately affected (Amore et al., 2021). The barriers to Māori having quality, secure, affordable housing and the opportunity to make a home have a long history and reflect processes of colonization and the loss of land and rangatiratanga (sovereignty) (Cram, 2020).

'Home' is, of course, more than just a physical structure — it is a place filled with meaning (Boulton et al., 2022; Cram, 2020). For Māori, home can and should be a place of belonging and connection to whānau, whenua (connection to land), whakapapa (genealogies), and wairua (spirituality) (Boulton et al., 2022; Cram, 2020). Having a home is critical to the wellbeing of children (Taylor & Edwards, 2012), and, therefore, to the flourishing of whānau, hapū (subtribe) and iwi (tribe). Given the youthfulness of the Māori population and the tendency for younger entry to parenthood, the inaccessibility of homeownership and burden of housing insecurity will contribute to the risk of future inequities for Māori whānau (Kiro et al., 2019).



For Māori, home can and should be a place of belonging and connection to whānau, whenua (connection to land), whakapapa (genealogies) and wairua (spirituality).

Previous research with young Māori mothers has found common experiences of damp, cold rental housing that impacts the health of their whānau, and feelings of powerlessness when challenging landlords and property managers (Adcock et al., 2021; Ware, 2019). Even so, young Māori mothers report that they prioritise their children’s wellbeing and safety, and they aspire to make their accommodation, whatever the condition, a healthy home (Adcock et al., 2021). The importance of relational autonomy — having their own space while also staying well-connected to their wider whānau and community — has been emphasised (Adcock et al., 2021; Ware, 2019). Understanding the experiences of young Māori mothers is necessary if we are to provide appropriate support and access to housing that is responsive to their needs and aspirations for ‘home’.

Methodology

This research was conducted using a Kaupapa Māori (by Māori, for Māori) approach in relationship with Muaūpoko Tribal Authority and supported by their kaiāwhina (community support workers) who provided invaluable guidance, advice, and networks. Eleven Māori mothers aged between 20 and 32 years were interviewed between November 2020 and June 2021. They were approached because of their connection to Muaūpoko Tribal Authority, including taking part in whānau activities and delivering or receiving support services. In-depth interviews were conducted in-person at the Muaūpoko Tribal Authority office in Taitoko (Levin), in public spaces nearby, or in participants’ homes.

Participants were asked about their current accommodation, what makes a house a home, support and connectivity, their community, and their aspirations. The HOMING method was utilised as an activity to help facilitate discussion (Cram et al., 2023). For this activity, each participant was asked to write/identify 10 characteristics that make a house a home on 10 blocks. They were then asked to rank the characteristics from least to most important and discuss their choices (see Figure 1). Finally, they were asked to rearrange the blocks into three towers: those things present in their current accommodation (with a green base), those that are sometimes present (orange base), and those that are currently missing (red base) (see Figure 2). Themes from the interviews are presented in the next section, illustrated with selected participant quotes.¹

Figure 1 (overleaf): Ten characteristics ranked from most (top) to least (bottom) important by Hera (22 years old, mother of 2). Keeping her whānau together was the most important thing for Hera, who at the time of the interview had spent a year living between her mother’s house and emergency housing motels with her partner and two children while waiting for social housing.

1 All participant names are pseudonyms.



Figure 2 (right): The ten characteristics (above) rearranged, indicating their presence (green), partial presence (orange), or absence (red) in current dwelling (by Hera). Hera was happy to say that she always had her whānau and enough kai (food), but moving around meant that other important aspects of home were not consistently present.



Findings

The recent housing histories of the young mothers were generally characterized by uncertainty and financial strain. Despite this they enacted different ways of claiming a sense of home through their prioritisations and homemaking skills. Sometimes, finding and making a home meant compromising on aspects they deemed less important, such as quality of housing or location. However, the young mothers took this in their stride. They all aspired to a future where they would be able to be secure and autonomous in their housing and expressed a desire for decision-makers to do better in supporting young Māori whānau into housing they could make into homes.

- The mothers were all living in either Taitoko, smaller Horowhenua settlements outside of Taitoko, or in Ōtaki (a town in neighbouring Kāpiti Coast District).
- The majority identified as Muaūpoko descendants or as being part of Muaūpoko whānau through adoption or partnership.
- The mothers had between one and four children, and three were pregnant at the time of the interview. Most had full-time or shared care of their children (two mothers were not living with their children at the time of the interview).
- Most of the mothers lived in private rental accommodation with or without partners, sometimes with other whānau members or flatmates. Their weekly rent ranged from \$380-\$450 for 2-3 bedrooms.
- Other mothers lived with whānau members in their whānau members' homes (with or without partners), either long-term or temporarily while they looked for other housing. They contributed to household bills or paid up to \$100 per week for board.
- One of the mothers was about to enter transitional housing (after staying with whānau). One mother was spending time between emergency housing and her mother's house, while another mother was about to lose her rental and had been offered emergency housing, but she was reluctant to take it because of safety concerns. None of the mothers lived in social housing, although many talked about being on a waiting list for it (or having spent time on a waiting list for it unsuccessfully in the past).

Unaffordable and unsuitable housing

They always choose better families with better incomes... Landlords or property managers are looking for a specific person. They'll judge you for being on WINZ. That's a huge thing... Better families with better incomes always get the house before someone who doesn't have a lot. (Tina, 20 years old, mother of 1 and pregnant, living with child and partner in a private rental after relocating and staying with whānau).

As articulated by Tina (above), affordable and suitable housing that mothers could rely on long-term was often not easy to find in and around Horowhenua, due to a lack of suitable private rentals and social housing. Many had moved between living with whānau, private rentals, emergency housing, and transitional housing, each with its own challenges and set of complex social dynamics.

Private rentals were seen as more readily available than social housing and as offering more independence than living with whānau. However, the mothers described experiencing discrimination by landlords and/or property managers based on age, ethnicity, employment status, and/or having young children. Securing private rental accommodation was often posed as being based on luck or who you know. When a private rental was secured, it did not always mean the mothers felt secure. They described feeling like they were reliant on landlords and property managers, who often expressed negative perceptions of the mothers and could penalise them, intimidate them, or get rid of them with impunity.

Those living with whānau members, in their whānau members' homes, felt a sense of community and support, but also experienced challenges in terms of space and independence. Living with/boarding in the homes of older whānau members was a last



resort for some mothers who had spent time homeless, in emergency housing, or who found themselves unable to cover rent when their situation changed (e.g., following a relationship breakdown or after losing work). The mothers talked about not wanting to be a nuisance and wanting to have their own space.

When it came to talk about social housing, many mothers lamented long waitlists. Some, who had lived in social housing before, talked about the poor quality of the housing and how they thought this had impacted the health of their young children. There was often a sense of fear in the mothers' talk about emergency and transitional housing, as it was perceived as an unsafe environment for themselves and their children. One mother described having recently spent time living between a tent and car with her baby after having to leave their accommodation. For her, it was the safest available option at the time and meant she could have some control of their environment.²

Often the costs of accommodation, including rent, utilities, food, transport etcetera were high in relation to their incomes. When social support services were not responsive to the needs of their whānau, the mothers felt let down and frustrated. They knew that not receiving adequate support put them at risk of financial crisis.

Claiming a sense of home

I don't even care about how many bedrooms. I'd have a one bedroom and still be able to make it work. I think it's just having a space for my kids really. So they can be them and do whatever they want to do without getting growlings. (Hera, 22 years old, mother of 2, living with children and partner and moving between her whānau members' home and emergency housing after losing their rental).

Claiming a sense of home in their housing situation, when they could, provided a sense of security and strengthened their sense of identity as mothers. Hera's quote (above) aptly conveys the sentiments of the young mothers in this study. They prioritised their children, rationalising their safety and wellbeing as the most important part of 'home', with material things deemed less important. As long as they had a safe space and food for their children they felt that they were doing okay.

As well as their children, their whānau and a sense of community/collectivity were frequently talked about as important aspects of home, while they also expressed the desire to be autonomous and in control of their home affairs. The mothers sought a relational autonomy where they could make decisions about themselves and their children's wellbeing while also being connected in with whānau, peers, support services, and having a sense of community and connection to place. One mother talked about having a whānau member perform a cleansing rite with karakia (incantations/prayers) in their new rental property to ensure that it was ready to be their home.

The young mothers also prioritised cleanliness and tidiness and took pride in their homemaking skills to challenge negative stereotypes of young mothers. They created a homely environment through planning and choosing décor to suit their preferences, keeping things clean and tidy, and gardening and taking care of their outside spaces.

Cultural identity, i.e., being Māori (and/or being Muaūpoko) was also crucial to the young mothers. They aimed to maintain a sense of community and autonomy while creating a

² At the time of the interview she had been in a rental property for two months, with her baby and her mother (who had also had to leave her accommodation).

comfortable and organised living environment. Strengthening their connections to Te Ao Māori (the Māori world) and their whakapapa was another way that the mothers created a sense of personal and/or collective identity and home. For the majority of mothers, they were living in their (or their children's) tribal homelands, and they saw this as important for retaining a connection to their whakapapa. Māori immersion education (kōhanga reo, kura kaupapa Māori) was important to many of the mothers — to provide a strong cultural foundation for their children, so finding a home nearby was a priority.

Choices and trade-offs

I move to [another town about an hour away] next Tuesday for transitional housing, so I can get into my own place. Because I can't handle living with mum and dad... I want my own space. I want to be able to live in my own house again. (Miri, 26 years old, mother of 2 and pregnant, living in whānau members' home after several months in emergency housing, not living with her children).

For Miri (above), the decision to move to another town was straightforward. She preferred to take the support offered to her to obtain her own space rather than stay close to her whānau and support networks. While she struggled to live with her parents, she was leaving behind her sister and niece who she was close to, and she did not have a car to return for visits. But this move was framed as a temporary solution to her accessing permanent housing hopefully closer to her whānau. As illustrated in the narrative above, the young mothers in this study often made trade-offs when necessary — in location, amenities, and their work/study options — and rationalised these decisions as acceptable compared to the alternative. In doing so, they enacted autonomy and resilience, albeit restricted. They saw their compromises as short to medium term while looking forward to a future where they would not have to compromise as much.

For a few, like Miri, moving out of the town or region they were based in to find suitable housing was a consideration, even if it meant leaving behind support networks. These decisions were not always taken lightly — they were sometimes posed as a last resort. The mothers wanted to stay within the communities they were a part of but had few options to do so aside from emergency housing. From their own experiences of emergency housing in the past or what they had heard from others, this was not a real option for a lot of the mothers as they deemed it unsafe (as discussed earlier).

Some of the young mothers had made the decision to move in with older whānau members and board with them indefinitely in order to save money and provide a stable home for themselves and/or their children (as discussed earlier). These mothers were grateful for the care and support of their whānau. But living with older whānau members could also be challenging for the mothers when they felt like their independence was compromised or they disagreed with some of the lifestyle choices of whānau members.

The young mothers talked about accepting things about their housing that they did not like because they were grateful to have accommodation. These aspects related to the amenities or maintenance of the home. They tolerated going without some things, such as curtains/blinds or functioning lights, as long as they had the most important things; their children and/or whānau. One mother asked for a fire alarm for her rental property and the landlord provided one, but the mother did not have the tools to install it properly. She was unhappy about this but appreciated other things, such as the location of the house in a safe cul-de-sac.

Sacrificing employment and training opportunities to be home and present for their young children was another trade-off that the mothers talked about. Even though it meant they would put their own career aspirations on hold and experience more financial hardship, they felt it was worth it for the bonds they could create with their children. Part of what made their housing a home was them being able to be there for their children.

Aspirations for housing and home

It's really hard to find a house, and when you do get a house, it's like, 500 and something a week. I can't really say make the rent cheaper you know... Maybe more incentives to help people buy houses. Or like, there are things where you can go to their workshops or whatever to help you understand buying a house. (Irihāpeti, 30 years old, mother of 2, living with children and partner in whānau members' home after losing their rental).

Although the mothers in this study were well aware of the challenges they would face in trying to become homeowners, they still aspired to this. They voiced concerns about the injustice of the current housing situation in Aotearoa. As Irihāpeti suggested above, the young mothers emphasised that housing policies and support services need to do more to support young whānau, calling for systemic change. They exerted agency in the ways that they refused to take responsibility for being on the back foot in the housing crisis.

While acknowledging the difficulties posed by the housing crisis, the mothers saw homeownership as a means of providing stability for their children. Some were content with renting or boarding until they achieved better financial security, aiming to have their own space where they felt autonomous and in control.

For some of the mothers, being a sole parent or sharing custody with their ex-partners was preferable to staying in a toxic relationship or feeling obligated to bear an unequal share of parenting responsibilities. They prioritized the safety and happiness of themselves and their children over normative ideals of a nuclear family home. While they expressed relief at making such decisions, they acknowledged that these were not made easily. Despite the housing and homemaking challenges they faced, the mothers displayed resourcefulness by discussing alternative solutions for long-term housing. Ideas included buying out whānau shares from a family home, building on whānau land, pursuing self-sufficiency to reduce living costs, or even considering relocation to Australia for higher income opportunities. Their aim was to secure a better future for themselves and their children.

In this pursuit, the importance of Māori support services like Muaūpoko Tribal Authority and Whānau Ora providers in supporting young whānau was emphasised. The young mothers expressed feeling genuinely seen and treated as humans by these services, which stood in contrast to their experiences with government agencies, such as Work and Income New Zealand.

Conclusion

The young Māori mothers in this study valued having a space where their children could be safe and happy, and where they felt they could be autonomous and develop their own sense of home. They wanted to feel valued and respected in their decisions. As well as being able to feel autonomous in their home making, they also wanted to be located within support systems of whānau, friends, and social services like Muaūpoko Tribal Authority, who could assist them



when needed. This can be interpreted as a desire for relational autonomy, an interdependence free from isolation and overbearing relationships (Adcock et al., 2021).

As has been found in previous research, securing long-term or permanent accommodation for these young women was challenging due to a lack of affordable and suitable housing, and experiences of discrimination based on their identities — which they saw as unfair (Adcock et al., 2021; Houkamau & Sibley, 2015; Saville-Smith & Saville-Smith, 2018; Ware, 2019). Housing insecurity then created stress. This was expressed in multiple ways, such as fearing emergency housing, a reluctance to make complaints or requests to landlords or property managers, and an avoidance of social services (e.g., Work and Income New Zealand). Some of the mothers reported currently or previously living (with or without their children) in circumstances that would be described as severely housing deprived, which is not surprising given that Māori, and especially young Māori, are disproportionately represented in this category (Amore et al., 2021).

The mothers considered 'home' as more than just 'housing'. Their connections to whānau, whenua, and whakapapa imbued their living spaces with meaning (Boulton et al., 2022; Cram, 2020). They were willing to move around different housing and sacrifice some of the things they deemed important in order to move towards their ultimate goals of homeownership and/or housing security. Constructing a sense of home mattered more to them than the specific location or dwelling quality, highlighting the resilience of young Māori mothers to find happiness and pride despite their living arrangements.

Looking ahead, the mothers aspired to own their own homes one day, or at least have secure housing to provide stability for their children. They shed light on the lived realities of the housing crisis and the barriers to homeownership for young whānau, connecting inaccessibility to insecurity and injustice. Recognizing the threat this posed to their futures and their children's futures, they called on the government and social service providers to take more action in supporting young whānau in securing housing (Kiro et al., 2019).

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Vignette: He Whare Moemoea

By Irirakau Tawa & Joanne Donovan

What are the housing realities, challenges, and aspirations of young Māori mothers, and what is a 'dream home' - he whare moemoea - from the perspective of one young Māori mother?

In this vignette, we hear from young housing design researcher Irirakau Tawa, who interviewed one young Māori mother and asked about her dream home.

This young mother lived with her partner, two children, and one on the way, in a whānau home which she hoped to own one day. Through a series of interviews, the young māmā described her wairua, āhuatanga, whānau and moemoea of what she wants in life.

She described her current home as a three-bedroom, sturdy brick house with an open plan kitchen, dining and living area, with a sliding door to 'out back.' It had a fireplace and underfloor heating, a big bathroom, a good size washing area, and 'quite good' storage. The backyard needed landscaping, but it did have trees and very good sunshine. She described herself as a working mother with a family-oriented lifestyle. She had three sisters and 'plenty of relations to visit and hang with.' She was often at home, spending most of her time in the kitchen and living areas, as she loved hosting 'with lots of food,' but was also often away visiting her wider family.



At times, our house can have anywhere between five to 15 adults and children. [I] love having kids over, [it's] hard work, but worth it.

When asked about her dream house, she described one that was big enough, with insulation, good sized bedrooms, and ample storage. She described how "family and food" were central in making a house a home. By family, she meant, "community, neighbours, hapu, iwi and friends." She also referred to the importance of place in terms of tūrangawaewae and connection to whakapapa, and the importance of safe, friendly communities.

I think you can make a home anywhere. Making memories in a place where your family can forever own land is pretty important to me, but then sometimes life calls for a move or better lifestyle elsewhere, so really, the people that surround you and the feeling you have where you are. "All I really think about is ensuring my kids will have a home [that is] happy and safe.

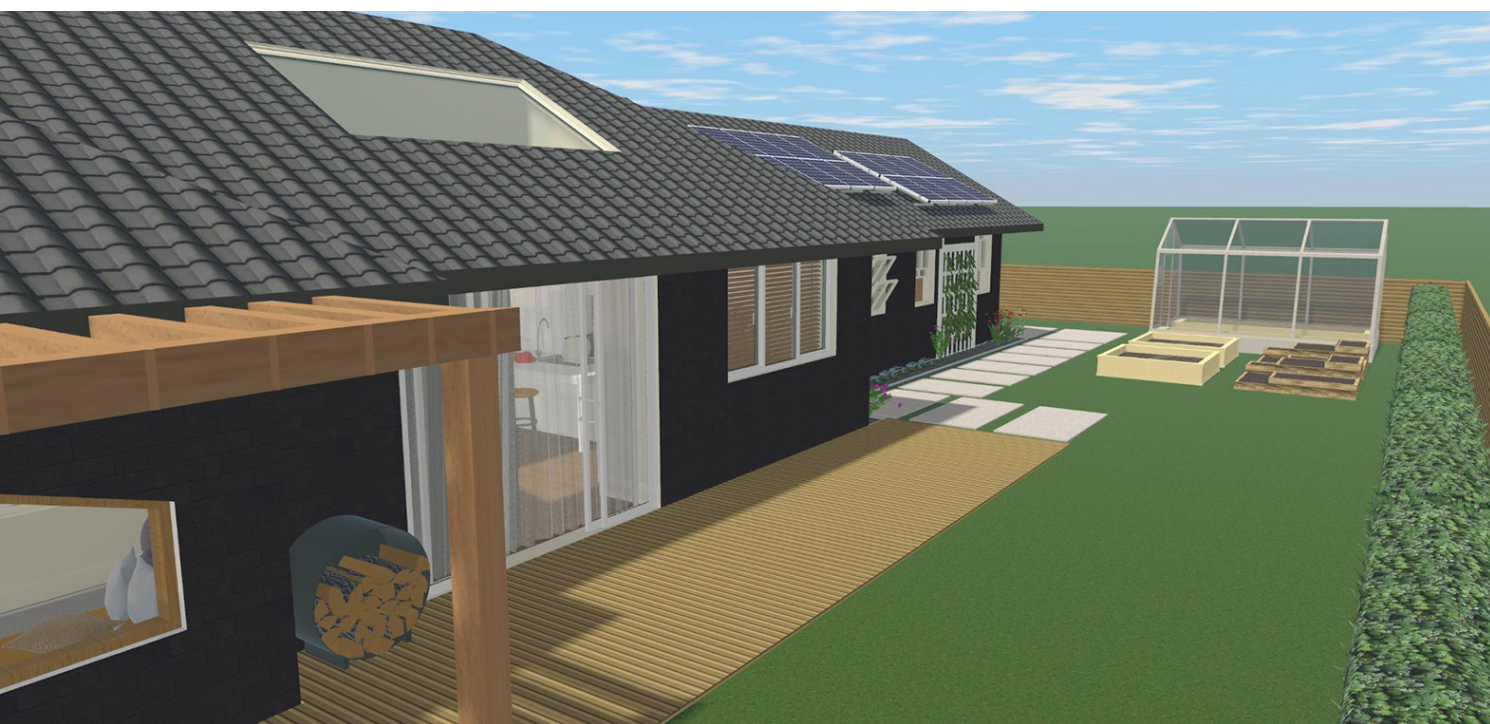


When asked about her dream home, she referred to the importance of sustainability and the ability to garden for home grown produce. Her preferred house design was modern-contemporary in neutral, earthy tones that draws nature from the outside, indoors. During the interviews, Irirakau introduced the idea of integrating a “poutama” designed feature wall, which resonated for her after she connected to its deep-rooted significance in Māori tradition. This design, inspired by tukutuku (latticework), symbolizes growth and the pursuit of excellence. Incorporating poutama ensures that future generations connect with our Māori heritage as we do within a whareniui (ancestral house), fostering a sense of belonging and honouring our historical art significance.

Attaining motuhaketanga

This young mother’s connection with history was expressed when she described with admiration a specific historic event during the 1860’s Waitara land wars, where a Kuia defiantly removed survey pegs, asserting Māori land rights and symbolizing the first act of resistance in Taranaki. Before these conflicts, life in Taranaki revolved around a harmonious relationship with the land.

Her journey mirrors that of the Kuia’s spirit of revitalizing Māori culture and reclaiming motuhaketanga (sovereignty). She sought to honour her ancestors and ensure their struggles were not in vain by embracing sustainable solutions like solar power and water collection. She



4

JAMES BERGHAN

*Young peoples’
experiences in the
early stages of
independent living*

Introduction

The transition from living with parents to living independently is a period with challenges for finding and making a home. For many young people, entering tertiary study involves moving from the family home to more independent types of living. This shift is a marker of a transitory life stage and can be described variously as ‘emerging adulthood’, ‘young adulthood’, or ‘post adolescence’. Typically occurring when a young person is in their 20s, and into their 30s, emerging adulthood is a life stage of frequent change or flux – personally, professionally and emotionally. It describes a fluid time in a person’s life as they move from adolescence to adulthood, traditionally marked by milestones such as finishing school, entering stable and permanent full-time employment, perhaps getting married and starting a family, and becoming financially independent from parents.

This chapter reports on the housing experiences of a range of students in emerging adulthood from the University of Otago, Dunedin. The university has a high proportion of students who arrive in the city from other areas of New Zealand or abroad. In 2020, more than 85 percent of the university’s students came from areas other than Dunedin (i.e. they had specifically moved to the city to study). According to 2020 University figures, only 2,968 students were from Dunedin, from a total roll of 20,721 students (University of Otago, 2021). Most students in their first year of study opt to live in a residential college, with 14 colleges accommodating over 3,500 students and another college currently under construction, with capacity for a further 450 students (University of Otago, n.d.). For their subsequent years of study, many students then move into private shared accommodation (flatting), though others might choose to stay on at the residential colleges, or board with family or friends. It is not uncommon for flatting arrangements to vary year upon year, with students either moving into different houses, changing the group they are flatting with, or both. Often, though, students are only in the city during the main teaching semesters (approximately nine months of each calendar year), with many returning to their hometowns and regions in the university break times. This creates a relatively unique ebb and flow of the population in Dunedin city, with the transient student population increasing and decreasing the city’s population by around 10-15 percent at a time.

This study aimed to explore how emerging adults (particularly those with flatting experiences) navigate the dynamics of independent living. In the context of the various COVID-19 lockdowns (nationally, regionally and localised household-level lockdowns), being confined to the home placed even greater emphasis on the role of the house for wellbeing and the relationships of those within the home, particularly for young people (e.g. Akuhata-Huntington, 2020; Smith et al., 2022). I argue that, despite the often-transient nature of student housing in Dunedin, young people engage in a variety of home-making activities to establish a sense of home and exhibit a range of coping strategies in challenging times, particularly in non-kin households (i.e. flatting households).

The chapter begins by introducing research on the context of emerging adults and housing in Aotearoa New Zealand (NZ). It outlines the research design and findings from this study, before discussing overarching themes of a sense of home, and choices and trade-offs this cohort make with their housing decisions. The chapter concludes with a brief summary of the ways in which emerging adults in this study navigate tensions between home and affordability.

Existing research

The University of Otago is known as a 'residential university'. Most Otago students normally reside in areas outside of Dunedin (the location of the primary university campus), and temporarily move to the city to study (University of Otago, 2021). Many students will live in one of fifteen residential colleges, managed and operated by the University or affiliate organisations, though these are mostly for first-year students (University of Otago, n.d.). By and large, students in their second and subsequent years of study participate in the flatting culture of shared accommodation (Tenci et al., 2023). As well as the social advantages of living with others, sharing resources by living with others is a more economically viable option than living alone (Clark, 2017; Clark et al., 2018). This is particularly important in the face of escalating education costs. Despite the introduction of the fees-free scheme for the first year of tertiary study, more students are having to borrow money to live week by week (Point and Associates, 2022).

Tenure models remain a significant marker of inequality. Housing tenure in NZ generally comprises owner-occupied homeownership, alongside a private rental market and smaller public sector rental market (James, 2007). People who do not own their homes generally have less security, poorer affordability, and worse housing conditions, with flow-on effects for physical and mental wellbeing (Stats NZ, 2021). For young people and emerging adults, these effects are more evident as student flats are largely served by a private rental market. Young people aged 15-24 years of age are the least likely age group to own the home they live in (Stats NZ, 2021). On top of this, young people (especially students) are sometimes unpopular with landlords, classified as a 'not preferred' category of rental tenants by more than half of landlords in a 2003 survey (Saville-Smith and Fraser, 2004).

Research design

Typically, housing policy and research tends to subsume young adults' housing experiences into broader, household-level effects and experiences (James, 2007). This study spotlights the experiences of emerging adults in response to calls for targeted research on this age group. The Dunedin flatting culture often sees students changing their living arrangements (the home, or the people they share the home with, or both) on an annual basis, meaning this group engage in multiple and varied experiences of home over a relatively short time span. This paper is based on the first component of a study involving university students in Dunedin and their varied experiences of 'home'.

This study focuses specifically on the experiences of 58 third-year university students and their reflections on housing, particularly throughout the COVID-19 pandemic including national, regional and household-level lockdowns. The participants in this stage were from a cohort of students enrolled in SURV303, an introductory urban design course at the University of Otago. All students in the course were introduced to the research project and invited to participate, following a discussion of the aims of the project, what data were being collected and what would happen with that data. Fifty-eight of the 63 students enrolled in the course took part overall: 25/63 participated in the first step, a focus group session on housing and what makes a home; then 58/63 students participated in the second step, which involved completing an online questionnaire responding to five open-ended prompts about housing, home, wellbeing, housing optimism, and the COVID-19 pandemic. Participants gave informed consent at the beginning of the study, and then again at the end of the questionnaire (in case they had

changed their mind after completing any responses). These data were collected throughout April and May 2022.

Iterative thematic analysis of the data (including co-created brainstorm notes in the focus group and the text-based reflections), with a focus on the development of overarching themes, was carried out using Microsoft Excel (Morgan & Nica, 2020).

Findings

The students who took part in this pilot study had experienced a range of housing situations. While studying, the most common living arrangements were shared accommodation (flatting) with other students. Flats were mostly 4-5 bedrooms in size (i.e. 4-5 residents sharing accommodation together), although there were several larger flats with 8, 9 and even up to 17 bedrooms. Beyond flatting, other living arrangements included boarding in a homestay arrangement with a host family, living alone in a studio unit, living in a residential college (as a residential assistant, supporting and mentoring first year residents), shared accommodation but only with a partner, living at the family home, or two students who, separately, lived in a van during their study.

Perhaps uniquely for a study involving undergraduate students, most participants in this study were male (21/25 in stage one and 48/58 in stage two). The School of Surveying tends to attract more male students than females, meaning males are greatly overrepresented in the pool from which participants were sampled. The mean age of participants was 21.1 years of age, with most students having had attended university for at least two years prior to participating (i.e. they had at least two years of housing experiences to draw from). Similarly, it is important to note that this sample represents experiences of a cohort of young adults who are relatively well-resourced. For instance, this study does not canvas experiences of homelessness (nor does it try to). An increasing body of research is emerging on issues of youth homelessness (Paul and Ratana, 2022). Instead, this study aims to shed light on the lesser researched, taken-for-granted experiences of young adults in tertiary education.

From the focus group session, students worked in small groups of 4-5 to negotiate a list of their top five things that make a house a home. Consistently, their conceptions prioritised social dimensions of home, with 5/6 groups rating variations of the term 'people' as the most important thing in a home (with the sixth group rating 'people' second, to 'memories'). Other common important factors that featured included safety and security ('protection' from outside factors), comfort (a welcoming environment that you could relax in, as well as having access to basic needs such as water and heating), and belongings and possessions (being able to put your 'stamp' on a place with your own personal touches).

In the context of COVID-19 and the national, regional and household-level lockdowns, participants experienced homes as arenas of material struggle (or arenas of compromise) in different ways. The role of the home as a space for safety and security seemed to take primacy, at least in the first national lockdown in 2020. For those who had the option to, many students chose to return to their family home for the first lockdown due to the fear and uncertainty of the lockdown, what the lockdown would be like and how long it would last. The family home was perceived as a safe, stable place to retreat to. For the second and subsequent lockdowns, the social elements of housing and home re-emerged, with more students choosing to stay in their student accommodation and live with their non-kin, peer

households than return to the family home once that uncertainty of the concept of a lockdown had somewhat subsided.

Interestingly, several students noted how their own thinking had shifted when thinking about and choosing new living arrangements for subsequent years of study. The lockdowns had shown some students what was important to them and perhaps had been missing (or at least, had been taken for granted) in their past experiences of housing. For instance, one student noted how important it was for him to have outdoor space at the home or easy access to outdoor space such as a public park nearby, to destress and clear his head: “for me, I really need that.” This was now a priority for him, when assessing future living arrangements. Similarly, others reflected on how they were assessing potential flats based on their ability to provide both shared and separate spaces, so that they could have space to retreat should they be confined to the house in another lockdown arrangement.

Threats

The temporary and fluid nature of rental tenancies emerged as a threat to emerging adults’ experiences of ‘home’. For students who are flatting, most tenancies are set up as year-long tenancy agreements, with groups changing their household group, their house, or both, on an annual basis. These constant moves limit the ability of residents to ‘lay down roots’ in a particular house, reaffirming feelings of ‘temporary-ness’ and of only being a short-term resident in the city. Similarly, the design of houses emerged as a threat to social connection and wellbeing. Many participants identified the importance of having access to nature and spaces to retreat to, as important contributors to wellbeing. The lockdowns accentuated how, for some students, the design of the house supported or inhibited access to these spaces.

Affordability related stress also fed into students’ feelings of a lack of control over their lives and optimism for the future. Affordability narratives increasingly discuss housing as a ‘crisis’, with participants reflecting on feeling as though it is becoming harder and harder to enter the housing market and attain homeownership:

I don’t see myself affording anything other than a section in the middle of nowhere, bar winning the lottery, moving overseas, or seeing a substantial crash in the housing market. (Reflection, 2022).

...[it] kinda feels like we’re drowning in a sea of debt. (Reflection, 2022).

Particularly in New Zealand, the housing market seems impossible to get into and requires a pre-existing wealth that many do not have. I feel that without considerable help, I would not be able to put down a deposit on a house, let alone think of building my own. (Reflection, 2022).

The house prices at the moment are so high it seems difficult for someone of my generation to own any house let alone a dream house. (Reflection, 2022).

Students commonly reflected on how housing unaffordability might mean deferring their homeownership aspirations until later in life, remaining in shared accommodation for longer, or abandoning homeownership aspirations entirely.

A sense of home

Despite threats to security, autonomy, wellbeing and identity, this group of emerging adults do find ways of claiming a sense of home. That sense of home tends to vary across multiple residences, and students commonly used different language to describe those different residences. The family home was typically referred to as 'home', while their student accommodation would be referred to as 'the flat' or 'the apartment', indicating that the connections in their student housing are not as deep or embedded as those formed in the family home.

Nevertheless, the attachments being formed in student accommodation tend to place much more value on the social environment rather than the built environment. While many students chose to return to the family home for the earliest COVID-19 lockdown, more students in this group chose to stay in their student accommodation for subsequent lockdowns (43/58). Once the initial fear or uncertainty associated with the pandemic had subsided, much more emphasis was placed on the social aspect of housing:

The rest of the lockdowns, I [stayed] in Dunedin...I had a good time but not because of the house. More because of the people. This made me realize that friends are also a key component to mental health and a good housing environment. (Reflection, 2022).

I feel that the people you are with are more important in making a comfortable living situation, rather than the physical characteristics of a house. (Reflection, 2022).

This was further emphasised when students reflected on their lessons from the lockdowns, and how much value they placed on being with others in their age group:

We've actually talked about that as a flat [i.e. if there were to be another lockdown] and we all decided that we would stay in the flat. Not having someone my age was a real challenge. (Interview, 2022).

Choices and trade-offs

The students in this study made a range of choices and trade-offs between different housing characteristics in their pursuit of a sense of home. The most common characteristics being traded included location (proximity to campus, facilities, and friends), housing quality and affordability, with trade-offs being made between various combinations of the three.



Five out of six groups rated variations of the term 'people' as the most important thing in a home. Other common factors included safety and security, comfort and belonging and possessions.

The location of their accommodation was a common motivating factor for decision-making. Some students would accept a lower quality of housing in a prime location with easy access to the university campus:

The house itself really should be condemned, the identical flat next-door has already been and my house is at a very similar level...but the location is amazing – 20 seconds from the library, 40 seconds from School...you can't really beat it. (Reflection, 2022).

I love the location of our flat, being central to University and the Dunedin student area where we have access to facilities like Unipol, Logan Park, and can easily visit friends...even if our flat is overpriced and trashy. (Reflection, 2022).

Conversely, other students preferred to trade-off the easy access to campus in order to attain better quality housing:

I really like the flat itself. It is fairly modern, spacious and gets a lot of sun. The only downside to the flat is the location – it is 15-20 minutes from [most of my classes]. (Reflection, 2022).

The flat itself is very nice compared to other flats. It has good heating, nice, tiled floors, nonsticky carpet, leather couches, and gas hobs which heat up much quicker than the electric ones...though the actual location is quite far from the campus which leads to a long walk or a good bike away. (Reflection, 2022).

Similarly, housing quality was often traded for better levels of affordability:

It is a cheap flat...we pay much less for rent than everyone else I know. But this low rent shows itself in other ways...the flat gets very limited sunlight. The walls are damaged, and paint is flaking off, the curtains have old mold stains on them, the carpet has rips and burn patches, and the kitchen shelving is falling apart. Overall, the flat is cheap and liveable, but it's not in a very good condition. (Reflection, 2022).

The flat is relatively cheap and close to uni, but leaves a lot to be desired in terms of space...there are a lot of small issues with the size and quality of the house. (Reflection, 2022).



Irrespective of the physical and economic qualities being traded off, the young people in this study reflected on the different ways they engaged in homemaking activities such as decorating their rooms, displaying photos and possessions, and hosting friends and events, to make their accommodation (however temporary it was) feel more homely.

Negotiating tensions

Normalised discourses around the meaning of home emphasise the pursuit of homeownership as the necessary and expected trajectory into adulthood and independence. For this group of young people in 'emerging adulthood' and transitioning from the family home to independent living, house-sharing can be a positive and socially supportive way of life. Shared housing arrangements with friend groups and other non-kin households can be a valuable step towards increased independence from parental supports. However, the roots that young people put down in shared homes tend to be fluid, transitory, and easily changed.

In times of crisis such as the first COVID-19 national lockdown, many young people returned to the safety net of the family home with its strong sense of safety and security. However, in less precarious times, the social environment became the predominate reason in housing choices. A sense of independence and of living with others of a similar age and life stage were prioritised. While the young people in this study still engaged in physical homemaking activities through personal touches in the decorations and possessions they displayed, a sense of home emerged more through the social interactions they engaged in with others in their household group, and in the neighbourhood more broadly.

Around the world, young people are experiencing decreasing or delayed access to homeownership and are spending longer periods of time in shared accommodation before moving into homeownership (Fondation Abbe Pierre – FEANTSA, 2020; Matel, 2022). The reflections in this study similarly reiterated those social expectations of shared housing as a transitional phase. While these students had varying levels of optimism about their future housing prospects, most reflected on shared housing as a 'stepping stone' into homeownership rather than an end on its own. Some spoke of how they believed they could achieve their goals of homeownership through 'hard work' and by being prudent with their spending, while others were perhaps more realistically resigned to the fact that they would need help from partners, parents or friends. Students commented on co-sharing ownership models as becoming increasingly viable alternatives to conventional homeownership pathways later in life, either with family members or even friends. Perhaps insights from young people's experiences navigating the dynamics of non-kin households could offer lessons for homemaking for shared living situations that might occur later and longer across life.



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5

FIONA CRAM

***Older Māori returning
to papakāinga and
marae-based housing***

Introduction

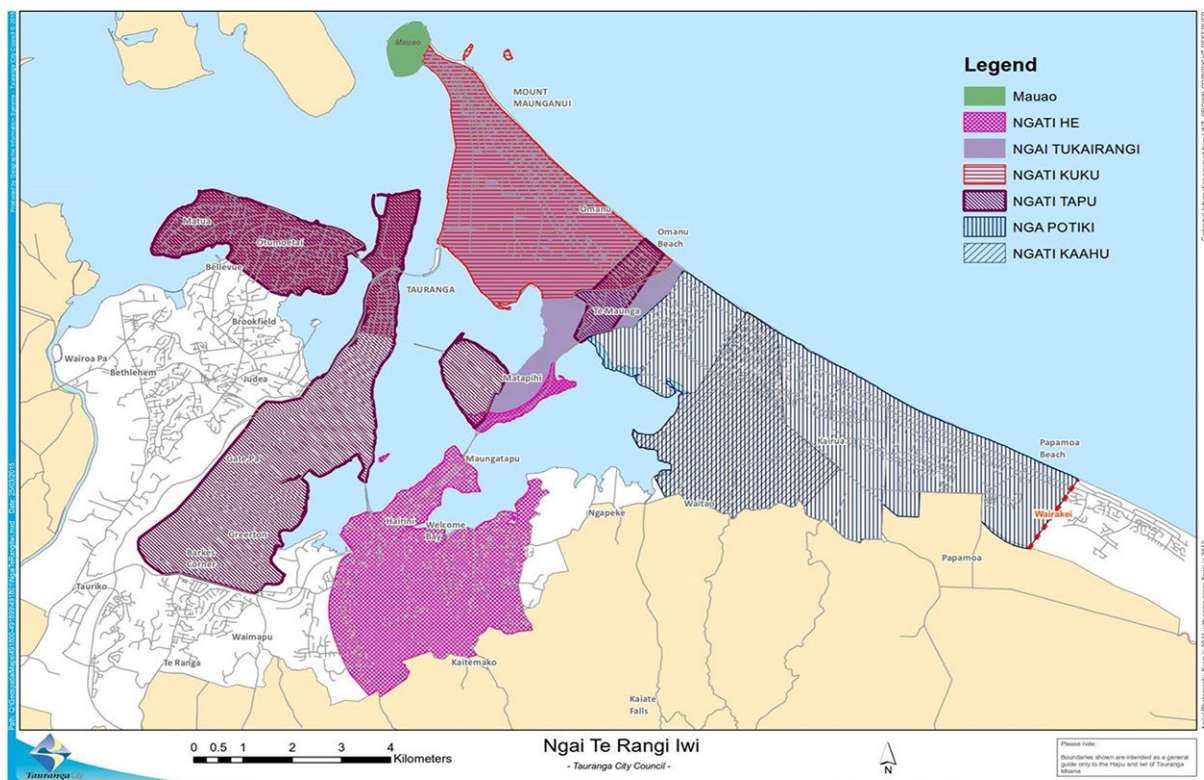
This chapter provides insight into what it has been like for older Māori from Ngāi Te Rangi to be able to live in housing on their ancestral whenua, close to their marae. The chapter begins with a very brief history of Ngāi Te Rangi to provide a context for the loss of their ancestral homelands and the consequent housing challenges they face. After these housing challenges are explored for older Māori, papakāinga are described as a culturally responsive housing solution. The views of kaumātua are then canvassed and discussed.

Ngāi Te Rangi

Ngāi Te Rangi is mana whenua across a large portion of Tauranga Moana (see Figure 1). The people of Ngāi Te Rangi are descended from the crew of the Mataatua waka, and Ranginui's brother, Whaene. They secured Tauranga Moana as their permanent home when they fought and displaced Waitaha and Ngāti Ranginui peoples to return to the ancestral land of Whaene (Black, 2017). The security of their location on this ancestral land was however severely undermined by the arrival of colonists. Between 1886 and 1997, 40,000 acres of Ngāi Te Rangi land was alienated. After the Second World War the town of Tauranga grew into a city, pushing up against local Māori settlements in the process. Māori did not need to leave their kāinga in the Bay of Plenty to 'migrate' to an urban setting; the urban setting of Tauranga and Mount Manganui quite literally came to them (Waitangi Tribunal, 2010).

By 1997 the Iwi had less than 20 percent of the land they had been left with following confiscations in the 1860s and had been seriously undermined as the (previously) dominant Iwi in Tauranga Moana. Their loss of control over territories, including the harbour and foreshore, because of the demands of an expanding urban centre and increasing population, compromised food gathering and harvesting and consequently the kaitiakitanga rights and

Figure 1. Ngāi Te Rangi Iwi



Source. Tauranga City Council (2019)

mana of Ngāi Te Rangi (Kay and Bassett, 1998). By way of redress for this loss, Ngāi Te Rangi received \$26.5 million and 212 hectares of scenic and wildlife reserve lands in the 14 December 2013 settlement of their historic treaty claims. Ngā Pōtiki ā Tamapahore, a hapū of Ngāi te Rangi (see Figure 2), received a \$3 million financial settlement (Black, 2017).

Housing challenges

At the 2018 Census an estimated 17,205 people affiliated to Ngāi Te Rangi, 40.3 percent of whom resided in the Bay of Plenty and 20.1 percent in Auckland. Housing insecurity and the pressure of rising rental costs can impact negatively on the financial security and wellbeing of Ngāi Te Rangi whānau. Less than one third (30.3 percent) owned or partly owned their own home. Just under 2000 people (11.3 percent) were 60 years old or older (Te Whata, 2022). Even though older Māori may be more likely to own their own home, this is no guarantee of their wellbeing or their access to cultural supports (BBHTC, 2018).

Older people who do not own a home face a number of challenges finding rental accommodation. According to Age Concern Chief Executive Karen Billings-Jensen (Saville-Smith et al. (eds), 2022), older people may struggle to find rental housing if they are not familiar with or are unable to access on-line renting portals. Even if older Māori are able to navigate their way to identifying rental options these may not be suitable for them (e.g., distance from services, lack of modifications for older people) or they may experience discrimination (Williams, 2015). The cost of rental accommodation may also restrict the options available to older Māori whose sole source of income is their Superannuation (Lysnar et al., 2016). As I have explained,

When you don't have control over your housing and your housing costs are 50 percent of your household income, you make fundamental decisions. There is no security when you must decide whether to pay the rent or to eat.
(Cram, in Saville-Smith et al., (eds), 2022, p. 15).

Analysis by Charles Waldegrave and colleagues also “reveals that as each generation ages in Aotearoa, they have less financial security, less homeownership and are reaching retirement with increasing debt” (Saville-Smith et al., (eds), 2022, p. 8). These challenges may mean that the six dimensions of housing adequacy identified by Habitat for Humanity (2018)—affordability, suitability, habitability, tenure security, freedom from crowding and freedom from discrimination—are not present in the housing stock able to be obtained by older Māori renters, most of whom will be reliant on private landlords (Johnson, 2017).

Papakāinga housing

Traditionally, papa kāinga were a communal living environment – a cluster of dwellings on ancestral land where kinship collectives (e.g., whānau, hapū) resided together (Wellington City Council, 2021). In 1982 the Tairāwhiti Māori Council defined the literal interpretation of papakāinga [sic] as,

[T]he land which a Māori owns and on which he/she lives or intends to live ... the land from which a Māori obtains sustenance ... land which a Māori occupies on a seasonal or temporary basis for the collection of seafood, wildlife, etc.
(Tairāwhiti District Māori Council, 1982, p. 4).

These core ideas of kinship and whenua have been retained in papakāinga planning today. The papakāinga guide developed by Te Rūnanga-Ā-Iwi O Ngāpuhi (2019, p. 13), for example, is clear that “the whenua you are about to enhance and preserve for future generations is the most important element in the papakāinga process.”

As a culturally responsive housing solution for older Māori, papakāinga housing strengthens residents’ connections with their human and non-human relations and with the whenua, potentially reducing their cultural isolation and loneliness as well as providing them with a roof over their heads (Saville-Smith et al., (eds), 2022). Papakāinga housing also supports kaumātua in their roles as “ahi kaa, the keepers of the home fires” (Tepora Emery, in Saville-Smith et al., (eds), 2022, p. 21). As kuia Mere Whaanga (2022, p. 91) has written, “reconnecting to whānau land was and is critical to our sense of wellbeing.”

In 2002, Rau Hoskins and colleagues developed a design guide for Housing New Zealand Corporation, ‘Ki te Hau Kāinga – New perspectives on Māori housing solutions’ that included advice about the design of housing for kaumātua (e.g., indoor/outdoor access, heat systems, bathroom areas) (Hoskins et al., 2002). More recently, Rangimahora Reddy and her colleagues (2019, p. 9) described the importance of having “culture-centred, quality, Kaumātua community and housing that reinforces Kaumātua mana motuhake.” This, in turn, provides a foundation for positive ageing for kaumātua (Edwards et al., 2018). The provision of housing for kaumātua is also a koha, or reciprocal gift, from those Māori collectives who benefit from the time and energy that kaumātua expend on their behalf (Edwards, 2010; Reddy et al., 2022).

The Ngā Pōtiki a Tamapahore papakāinga at Mangatawa was developed with input from their shareholders. The kaumātua flats on the papakāinga were co-designed with kaumātua, and in accordance with District Plan provisions. The papakāinga concept also included a range of community and social facilities alongside kaumātua housing that would create an environment that would facilitate intergenerational interaction and sharing (also Potter, 2022) for more description of the papakāinga). As explained by Colin Reeder, when he was Chair, Ngā Pōtiki ā Tamapahore Trust:

In the 1980s the Trust had social housing consisting of 10 one-bedroom flats. Recently they have built another 10-12 that are well-constructed and well-insulated. In addition, they talked with kaumātua in the older flats first to see what they would want in new accommodation. Kaumātua housing is part of the Trust’s wider housing strategy. Victoria Kingi is on the Trust and has been a key driver of this strategy. (Reeder, personal communication, 8 February 2017).

The kaumātua flats at Tahuwhakatika Marae, Pirihihi were also developed by Ngā Pōtiki. The Pirihihi Whānau Trust provided the land and contributed to the build price. In addition to having serious housing need, the papakāinga residents need to be connected to the family of the Trust.

Methodology

The research described here was conducted in Tauranga Moana and in relationship with Ngāi Te Rangi and Ngā Pōtiki. The kaumātua interviewed resided in kaumātua papakāinga housing (see Figure 1) at Mangatawa and Pirihima, on their whenua and close to their marae. They were asked about their housing and the papakāinga, and the meaning of home for them.

Eight kaumātua (3 koroua, 5 kuia) with an average age of 78.6 years were interviewed as part of a larger project on older people's experiences of living in rental accommodation in Tauranga Moana. The conversational interviews (Keil and Elizabeth, 2017) took place in their flat, and lasted 40-60 minutes. The topics canvassed included where they had been living prior to moving into the kaumātua flats, and what contributed to their decision to move in a flat. They were asked about how they felt about that choice and what it was like for them to live there, including the things they liked about their flat and what made it and the papakāinga a home for them.

Findings

The kaumātua had many reasons for moving into the papakāinga. For some kaumātua, the passing of a spouse or a relationship breakup was the impetus for them moving. For others, it was a timely move to be closer to whānau. For many, their move into their flat was accompanied by a feeling they were moving closer to or back to their home place.

Haimona (koroua, 78 yrs) moved home when his wife passed away. He was approached about moving into the kaumātua flats and at first said 'no' as he was quite happy living where he was. He changed his mind when he was approached by the Chairman of the Trust to be kaumātua on the marae.

Heeni (kuia, 76 yrs) described herself as a "big shareholder in the land" the papakāinga was on. She was the first one on the waiting list to move into the new flats, as she was looking for a new place to live.

Henare (koroua, 72 yrs) was homeless after his wife kicked him out. He signed their house over to her as she was the main caregiver for their disabled daughter. The Chair of the Trust found out he had been sleeping in his car for a week and invited him to live in the papakāinga.

Hinewai (kuia, 72 yrs) had wanted to move into one of the older, one-bedroom flats on the papakāinga, saying they were compact and suitable for a person like her. The two-bedroom flat she was in was too big. Her teenage moko lived with her.

Hōhepa (koroua, 73 yrs) had been living in an urban council flat before he retired and moved back home to keep his cousin company. He had owned his own home for many years but had sold it when his partner passed away.

Makere (kuia, 82 yrs) had owned her own home in Tauranga Moana for 50 years. She decided to move when her husband passed away and waited for the bigger, two-bedroom flats to be built on the papakāinga. She lived with her daughter who was her caregiver.

Mere (kuia, 87 yrs) lived in a flat with her daughter (65 yrs) who was her caregiver. As she was quite frail, her daughter participated in the interview and answered some of the questions.

Moana (kuia, 89 yrs) had initially planned to move in with her daughter but then the option of a unit in the papakāinga came up. When she decided to move in, she had to borrow furniture as she had given all hers away because she would not need it at her daughter's house.

Claiming a sense of home

For those kaumātua who grew up around the marae, moving into the papakāinga was like returning home. Henare said it was “good to move back” to where he had grown up. He could sit in his living room and look out at his old hunting grounds. Moana commented that being near the marae and the urupā had a positive impact on her wellbeing. Makere also pointed out that from the deck of her flat she could see her two islands and her maunga (see Figure 3), and behind her was the marae. Her flat was very well positioned for a “million dollar view” from her deck that included the sites of cultural significance in her pepehā. Heeni agreed that it was a “beautiful view.

I love the views out to the beach and the ocean. It's always been with us, growing up and moving round the maunga. Hinewai

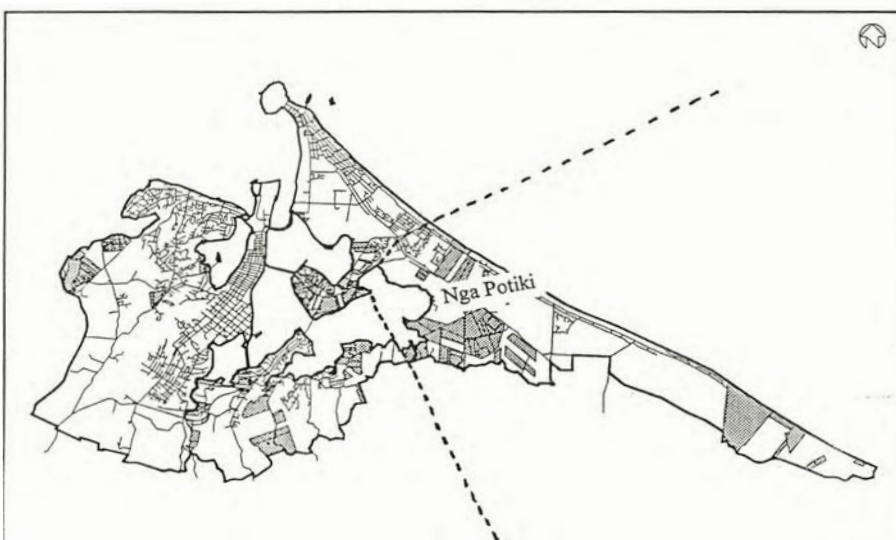
The flats they lived in also had their whānau living on either side. As Moana said, there's “whānau from one sister on one side and whānau from another sister on the other side.” Haimona explained that their sense of belonging together was because they shared a common ancestor. In addition, many of them had gone to school together.

All the kaumātua come together quite often, never lonely. We are not strangers here; we are connected in some way. Haimona

For Henare, this was a little more fraught as his next-door-neighbour was a cousin he had bullied when they were young. He said he had made peace with his cousin, and they now talked, but he still felt bad about his youthful behaviour.

To create a sense of home the kaumātua had decorated their flats with the precious objects, collections and pictures that reminded them of people, occasions, and places. The items on display in Makere's flat had been collected from around the world when she had travelled with

Figure 2. Ngā Pōtiki rohe



Source. Te Rūnanga O Ngaiterangi (1995)

her (now departed) husband. Being able to display these items was linked to the security the kaumātua said they felt they had; that is, security from knowing they would not be asked to leave their flat, that they would be well cared for, and that they were safe among their relations. As Mere said, “everyone’s got a son or a daughter not far away.”

Their sense of identity and security also came from being involved in cultural activities. Makere talked about going to occasions such as birthdays and tangi, as well as pōwhiri at different schools where she would be the kaikaranga. Similarly, Haimona described himself as “very busy” as he was a kaumātua at the marae and also supported school openings and council openings and blessings. He also did home blessings.

Choices and trade-offs

The kaumātua flats were affordable and the kaumātua felt well cared for. The kaumātua were also able to retain their independence. There was transportation into town so they could do their shopping and go to the doctor if they needed to, and there was a service that could provide them with meals if they needed them. Trust people also dropped by to see them and check that everything was good. Haimona described the papakāinga as “beautiful – the people are lovely, and the place is well-cared for.”

The flats enabled the kaumātua to host visitors. Henare’s son, for example, dropped by to see him for a cup of tea every day on his way home from work. Hōhepa said he saw his sisters a lot and his whānau dropped by often, while Mere’s moko visited with her and Heeni had her moko in the holidays and her whānau over for Christmas. Makere had had 17 people in her flat with its living area opening out onto a deck. She described her flat as having “room to entertain.”

Picture 1. Mangatawa papakāinga kaumātua flats



It was important to most of the kaumātua that their homes had two-bedrooms. This provided space for daughters who were caregivers for two of the kuia. Others appreciated that they could have whānau to stay. Living near their marae also meant that if they had more visitors than their home could accommodate, people could sleep in the whareniui.



Figure 3. View from the deck of a kaumātua flat

The flats were described as well-built and the kaumātua reported being warm in winter. The flats also came with whiteware and curtains. The modifications they might have expected to have to add to a home for older people were an integral part of the design (except for rails, which had to be added after the flats were finished). As Hōhepa described, the flats were “accommodating of elderly needs.” This was appreciated even if they were not yet needed by the kaumātua. Makere explained that this had all come about because the flats were designed by the hapū in close collaboration with kaumātua. Her conclusion was, “The Trust delivered on what kaumātua wanted in the new flats.” The additional supports some kaumātua had were supplied to them by their district health board. Haimona, for example, had risers for his sofa so it was easier to get out of, a chair for his shower, and a riser for the toilet.

There were things the kaumātua missed. Moana, for example, missed a social support group she had attended in the town she had lived in previously. And while Henare may have been expected to miss his wife, he said she sometimes stayed over. Heeni and Hinewai were the only ones who said they intended to move from the flats. Heeni had plans to shift into a granny flat with her daughter when her daughter built her house, while Hinewai longed to shift into one of the one-bedroom flats.

Negotiating tensions

Although disputes were not described, the kaumātua said that everyone was related and that the Trust helped sort out any disagreements. Makere also hosted a kaumātua hui once a month at one of the papakāinga, so they could meet and discuss any issues that concerned them. Heeni described these meetings as an opportunity for the kaumātua to “put in about things not working in the place.” The things that were not working were listed by some of the kaumātua. For example, paint peeling in the shower and rain coming in under the front door. Hinewai pointed out numerous issues as well that may have reflected her dissatisfaction with the larger two-bedroom flat she was in when she had wanted a one-bedroom flat.

When they returned to familiar surroundings near where they lived in the papakāinga, the kaumātua were also aware of how things had changed in the environment around them.

The river Moana had swum in as a girl was now contaminated and unsafe for her moko to

swim in. Henare described how the sewerage ponds had ruined the kaimoana in the bay. Hinewai also talked about the harbour being “poisoned by wastewater and development.” So, although they had returned home, the place itself was not in the same condition as they remembered it being when they were growing up.

Conclusion

Most of the kaumātua said the kaumātua flats in the papakāinga had provided them with a home where they could live independently and be well cared for. They lived among their relations, on their own whenua and in close proximity to their marae. They were also able to host visitors and entertain if they chose. This retention of their mana motuhake was foundational to their sense of wellbeing. As Victoria Kingi, the Mangatawa Papamoa Block trustee who negotiated the finance for and delivery of the Mangatawa Papakāinga kaumātua flats, has written, “Papakāinga is a cultural concept, living in communities and providing community support to the residents and the local marae ... The improvement in housing results in an improvement in health which is a benefit to the country at large” (Kingi, 2012).

The location of the papakāinga near their marae and close to their places of cultural significance made the kaumātua flats part of a cultural positioning system premised on whanaungatanga, whakapapa and pepehā (Paipa et al., 2009). When the kaumātua



introduced themselves, those listening would come to know their landscape – their maunga, their awa, etc. Residing in their flats put them in the middle of, and in communion with, this landscape. Exploring their views about their flat alone would therefore have limited our ability to explain what it means for them to live in the papakāinga. As Maxine Dignan (2017, p. 156) has written, “To feel a sense of place is a fundamental human need and in order to understand people’s experiences, it is critical to understand their place.” This small study speaks loudly about the papakāinga kaumātua flats enabling the kaumātua interviewed to reside in their home place.

This home place, however, looked different from the place they remembered growing up. The degradation of the environment noted by the kaumātua had also been described at the Waitangi Tribunal hearing of the Tauranga Moana claim; for example, Kiakino Paraire described the Waitoa Stream as now brown whereas it had run clear and “used to be the cupboard of the rivers for Ngā Pōtiki ... Eels, herrings, thousands of herrings used to come up out of that stream” (Waitangi Tribunal, 2010, p. 547). Of the degradation on the foreshore, Haare Williams testified, “The substance of the wairua of Rangataua has been butchered by the lust of commercial enterprise and development around the harbour. The people of Nga Pōtiki are now unable to provide kai a te rangatira, the titiko, to their manuhiri” (Waitangi Tribunal, 2010, p. 553). The restoration of waterways and fisheries is now a key feature of Tūhoromatanui, the Ngā Pōtiki environment plan for 2019-2019 (Ngā Pōtiki, 2019). As Pita Stokes, Heamana, noted in the Trust’s 2020-21 Annual Report,

The significance of cultural landscapes and seascapes to Ngā Pōtiki was repeatedly stressed by our kaumātua during the Waitangi Tribunal hearings. Many of those kaumātua have long since passed on, but their calls for a halt to the degradation of Te Tāhuna o Rangataua and Te Ākau ki Pāpāmoa continue to resonate with the Trust (Ngā Pōtiki, 2021, p. 7)

Without this holistic approach to caring for the people and the whenua, a papakāinga is just another cluster of houses. Exercising kaitiaki responsibilities for all our relations – human and non-human – is key to the sustainability of the mauri of our home places, our kāinga tahi. Ngā Pōtiki seem well on their way to caring for their kaumātua and drawing on their wisdom to achieve intergenerational longevity as Ngā Pōtiki ā Tamapahore.

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6

BEV JAMES, TARA COLEMAN
& FIONA CRAM

***“I treat it as my place”:
Senior tenants making
a home in uncertain
circumstances***

Introduction

Seniors often express a deep attachment to home and place, and want to stay in their home and within their community for as long as possible. This holds as much for older renters as older owner-occupiers, but older renters by comparison, face important challenges in creating and maintaining a home, with significant implications for their wellbeing and security.

‘Homemaking’ refers to the ability to be safe, secure and comfortable, to have control and to exert a sense of self in one’s domestic environment. Yet the ability to make a home is not a ‘given’ when renting. Older renters have fewer housing choices, less discretion over housing costs and less control over their domestic environment compared to older owner-occupiers.

The growing trend of older New Zealanders renting, exposes more seniors to insecure housing and the risk of homelessness (James et al., 2022). Reliance on renting is a significant departure from New Zealand’s traditionally high rate of homeownership. Up until the late twentieth century it was assumed that people would retire mortgage-free, with a secure roof over their head and a housing asset that could be used to support an acceptable living standard (Saville-Smith, 2019). Since the 1980s, homeownership has declined. In 2018, 20.3 percent of people aged 65 years and older, and 21.7 percent of those aged 55-64 years were renting.¹ Renting is higher among older Māori, around 38 percent (James et al., 2021). Growth in both numbers and proportions of seniors renting is evident across the country, and the highest proportions of older tenants are not in large cities, but in rural and minor urban areas. Almost two-thirds of older renters live in private rentals (James et al., 2022).

This chapter reports on our study of 108 older tenants’ experiences of homemaking. The study aimed to improve understanding of seniors’ experiences of homemaking within the context of NZ’s lightly regulated rental market characterised by limited choice, insecurity and unaffordability. The chapter draws on published material from the study about older former homeowners and seniors experiencing homelessness (James et al., 2022; James et al., 2021). Seniors who have recently left homeownership and those facing housing insecurity, such as homelessness, are especially affected by the need to (re)establish a sense of home. In addition, we highlight further data from our study on the homemaking experience of older tenants.

The study adds to knowledge about the growing numbers of older tenants and the issues they face, providing policy insights into supporting seniors’ wellbeing in rental housing. Four key factors influence older tenants’ ability to make a home: tenure security; rental affordability; dwelling condition and performance; and the tenancy contract and relations between the tenant and landlord.

¹ Analysis based on Statistics NZ customised tenure data prepared by Dr. Natalie Jackson for the Affordable Homes for Generations programme, Building Better Homes Towns and Cities National Science Challenge.

Challenges in homemaking

Homemaking for seniors is strongly influenced by tenure security². Homeownership is inherently associated with secure tenancy, because it allows more control over housing circumstances and provides the financial security of a significant asset. In contrast, rental tenure is associated with less security (Colic-Peisker et al., 2015). Loss of homeownership in later life increases housing insecurity. Older tenants in unaffordable private rentals are especially vulnerable to unsafe and unsuitable housing, which can result in eviction and homelessness (Colic-Peisker et al., 2015; James et al., 2022).

Seniors' ability to create a home is also restricted by the overall poor condition and performance of NZ's rental stock. Rental properties are in worse repair than owner-occupied properties, are more likely to be damp and to lack suitable heating (SHORE and Whariki Research Centre, 2022; White et al., 2017). Homemaking is further threatened by a severe dearth of accessible housing, a precipitating factor in seniors becoming homeless (Petersen et al., 2014). Matters of dwelling condition and performance, such as repairs, heating, and installation of accessibility modifications, are affected by tenancy legislation and subject to decisions that can only be made by the landlord. These factors can potentially jeopardise the health and safety of older tenants, who are generally more vulnerable compared to older owner-occupiers, since they tend to have poorer physical and mental health and are more likely to have a disability (Pledger et al., 2019).

The landlord's relationship with their older tenant is important in determining seniors' ability to make a home. While some studies have found seniors are preferred by landlords as tenants, others report seniors feeling they have been unfairly turned down by a landlord, due to age (Petersen et al., 2014; SHORE and Whariki Research Centre, 2022). Older tenants can be vulnerable to landlord abuse and invasion of privacy. Furthermore, they can be reluctant to request repairs, fearing it will result in a rent increase or eviction (Carlton et al., 2004; Petersen et al., 2014).

Older tenants' housing precarity is affected by financial insecurity. Generally, older tenants have fewer financial resources than older homeowners. They are more likely to live alone and therefore bear all housing costs (Perry, 2019; Pledger et al., 2019). Constrained financial circumstances, combined with reliance on the private rental market, expose older tenants to unaffordable rents. These can not only make the tenancy unsustainable, but also reduce seniors' ability to spend on things essential to homemaking, including basic goods and services (e.g., food, power and health services), activities that enable contact with others, and items to enhance the home (Colic-Peisker et al., 2015).

Study approach

We interviewed 108 tenants (68 women and 40 men) aged 55 and older living in Tauranga, Western Bay of Plenty, Marlborough, Waiheke Island (part of Auckland City), Te Wairoa, Napier and Hastings. These areas not only have older population profiles

² Tenure security is present when the tenant can stay in their housing for as long as they want, while meeting contractual obligations as a tenant.

compared to NZ as a whole, but also unaffordable rental markets and rising proportions of older tenants (Cram and Munro, 2020; James et al., 2022; James et al., 2021).

Purposive sampling was used to ensure most participants were living in private rental housing, where most older renters live. Of the 108, 72 percent lived in private rentals, while the rest lived in social housing provided by not-for profit organisations, councils or Kāinga Ora. To capture changing housing experiences and needs across later life, we included those aged from mid-fifties to 89 years. Almost one-fifth were aged 75 years or older.

Reflecting the high proportions of older Māori renting, 50 percent of participants identified as Māori, 44 percent identified as NZ European, five percent identified with other ethnicities and one percent identified with more than one ethnic group.

The main recruitment method was through organisations delivering services to seniors, private rental property managers, and public and not-for-profit housing providers. Face-to-face interviews took between 1.5 and three hours. The in-depth interview method enabled detailed exploration of housing histories and experiences of the rental market.

Findings

Tenure security

Many participants experienced tenure insecurity, evidenced through forced moves mainly precipitated through a landlord-initiated termination notice, or the rent becoming unaffordable. Vivian expressed a sense of precarity and vulnerability associated with ageing in the rental market:

The insecurity of renting is not compatible with the nature of getting older ... I'm not in a position to move, nothing is getting easier. ... Moving is expensive [and] ... the concept of two years as long-term [is problematic]. Long-term lease would be much better (Vivian, aged 66, private rental).

Sixty-one percent (66) of participants had owned a home in the past, but homeownership did not guarantee security (James et al., 2021). Around 40 percent of former homeowners started renting when they were 55 years or older. Multiple factors triggered the move to renting. Often a 'sudden shock' was experienced, with the most frequently mentioned shocks being divorce/separation and financial crisis. Sudden illness or accident were also implicated in homeownership loss. While some made a planned choice to leave homeownership or became renters in response to family needs, over half the former homeowners (38) had left homeownership because of circumstances beyond their control. For example, Fergus (aged 73) had exited homeownership in his fifties. He had experienced multiple setbacks including two redundancies, business failure, his wife's ill health and a sudden move to care for a family member.

Homelessness is an extreme example of tenure insecurity. Nineteen participants had experienced homelessness within the five years before being interviewed. They had lived in vehicles, emergency housing or uninhabitable dwellings, temporarily shared accommodation, or slept rough. Stewart talked of adapting to living in a bus, which was his home:

I just wanted somewhere to park my bus and be left alone ... It's a good way to live ... it's cosy ... It can be damp. If it's really cold, I just put on more clothes and go to bed. This way I am always warm enough ... This is permanent camping; you make do (Stewart, aged 73).

All except one participant had conventional housing and employment histories before becoming homeless. Fourteen had been homeowners. Most experienced homelessness for the first time in their late 50s or older. The main reasons for becoming homeless were related to unaffordable rents and insecure tenure, which precipitated sudden, unexpected loss of housing. Personal set-backs, such as a health crisis or divorce, put housing at risk, but did not necessarily lead to homelessness (James et al., 2022).

Rental affordability

The biggest problem that participants reported was rental increases. Many struggled to pay market rents, even with additional government income support (such as the Accommodation Supplement). Eileen expressed on-going anxiety about potential rent increases, which was detrimental to her security:

I worry all the time that the rent will go up more and more, or the landlord will want the place back. It's so difficult to find a rental on the island because it's a small rental market and an overpriced one. If the landlord wanted this place back or I couldn't afford a rent increase then I'd have to leave the island. It's scary to think about that. Not having security is a real disadvantage and people see you as a 'renter', someone impermanent, someone who can be moved on (Eileen, aged 74, private rental)

A few participants lived in material hardship, struggling to meet routine living expenses. Others talked about budgeting to pay their rent, by reducing spending on transport, food, outings or health care. This made it hard for some to stay connected to their social networks and services, which impacted on their wellbeing and contributed to feelings of isolation and loneliness. Zara commented:

We've had to significantly cut back on electricity use ... Just about covering expenses at the moment but we have been eating into savings ... I make jams and chutneys, living very cheaply. It's a challenge, medical bills are a big one. Dentists, we both need to go ... Unexpected expenses like new tyres on the car (Zara, aged 70, private rental).

Dwelling condition and performance

One-third of participants reported that the property where they lived had unmet repairs and maintenance. Over half said their heating did not always keep them warm in winter and just under half reported problems with cold and dampness.



Around 40 percent of former homeowners started renting when they were 55 years or older.

It was common for tenants to do repairs and maintenance, as Nikau explained:

Gee I don't think I have called [the owner] regarding repairs. I used to be very handy as a handyman and tended to just go ahead and fix problems I saw. I've done a lot of smaller jobs, repaired weatherboards, patios, replaced door window frames, some fencing, raised the garden (Nikau, aged 58, private rental).

Almost one-third of participants identified modifications needed to make their home safer and more accessible. Participants noted shortcomings with steps and stairs, their bathroom and toilet, the height of cupboards and the entrance to the house. The modification identified as most needed was a grabrail, a simple way of improving accessibility. Several participants had installed grabrails, and two had installed ramps, without seeking landlord permission. Only a few had approached their landlord or property manager to request a modification be installed. Those who made a request had mixed success. Those who had not requested modifications gave various reasons for not doing so, including not wanting to complain and thus put their tenancy at risk, or not expecting the request to be actioned. Nan (aged 76) voiced a common worry, that she might have to move because the dwelling was unsafe for her:

I have talked to the landlord about the shower but he won't do anything about it ... I realise I just cannot stay here because it's very dangerous with the bath. I have to look at the long term, this is not at all suitable for me ... I don't feel people realise for the elderly things can be quite difficult, like high cupboards. It's so difficult there are not enough rentals for older people, they are just not suitable (Nan, aged 76, private rental).

Landlord-tenant relationships

Some participants reported high trust, respectful relationships with their landlord or property manager. Tai (aged 56) talked of his rental being “warm and well-looked after by the owner”, while Dougal (aged 68) commented on his “... great property manager ... I just ring up and say something needs looking at”.

In contrast, others referred to what they saw as poor landlord practices, such as failure to do repairs and maintenance, overly-frequent property inspections, invasion of privacy, or harassment of themselves or other family members. The following comment illustrates the on-going sense of anxiety which typified some relationships with the landlord:

The landlady is renovating the property next door and hints that she might have plans for my place. But she doesn't say exactly, she just hints...I don't know what I'd do if I had to move or if she renovated and charged me more. Yeah, that is a worry. Not being able to get a straight message from her. It just reminds me it's her place in the end, not mine. (Johnny, aged 73, private rental).

Most participants were unfamiliar with their tenancy rights and responsibilities. They were unsure about what are acceptable or unacceptable landlord practices. One-quarter did not identify anyone they would ask for information or advice about their tenancy or tenancy rights.

Despite tenure insecurity, the variable condition and performance of rental stock, and sometimes negative tenancy experiences, the seniors actively engage in homemaking. They do so by navigating around the objective realities and constraints of their rental conditions.

Participants expressed choice and agency, even when their housing options were significantly constrained. They proactively made housing decisions to maximise their ability to create a home, by balancing trade-offs, often involving albeit limited choices, to maintain attachments to people and places. Homemaking also involved displaying personal possessions and making changes to their homes (e.g., painting, erecting shelves or making a garden), to the extent that they could.

Trade-offs

The rent was the main factor determining trade-offs. Trade-offs made to acquire an affordable rental included moving to a cheaper or less preferred location or opting for a smaller or poorly-maintained dwelling. Some commented that Council housing is sought after, not only because it is generally more affordable than private rentals, but also because it offers tenure security; however it was also pointed out that such housing is often old, small and in need of upgrading. Other seniors, finding their private rental barely affordable, chose to stay rather than move, and reduce food or transport costs to meet their rent obligations.

For a few, the search for an affordable rental has meant moving into non-residential premises (e.g., a farm building), a camping ground or a garage. Such accommodation often, but not always, costs less, although it has disadvantages, including not meeting residential building standards. Moreover, such accommodation may not be covered by tenancy legislation. Nevertheless, Tamati (aged 58), who lived in a camping ground cabin which had been upgraded by the landlord, was able to achieve a place of his own by putting his taonga on display. Tamati said, "I have learnt to be happy with what I have so it's my ideal living arrangement."

Location strongly featured in trade-offs. Some seniors spoke of foregoing affordability, good dwelling condition and warm housing to stay in a preferred location. Participants expressed a strong sense of home and place attachment, which for them represented security and stability. For instance, Waiheke participants talked about the island as a paradise, although they had to cope with housing challenges. In other areas participants talked about a sense of community and safety informing their rental choices. Living close to friends and services was highly valued. Both Māori and non-Māori participants expressed a strong sense of place, albeit in different ways. Māori especially emphasized the association of place with whānau and ancestral connections (Cram and Munro, 2020):



I've lived in different parts of the country and really wanted to come home. This place was big, close to the sea, and had a huge vegetable garden, so I liked it when I first saw it and made the decision to move into it with my daughter and moko [grandchild] who live with me (Kahurangi, aged 61, private rental).

A prevailing constraint on housing choice is the lack of suitable housing, particularly when accessible features are needed. Two-thirds of participants reported one or more long-term health condition or mobility impairment. Some seniors had taken-up a potentially unhealthy or unsafe rental simply because nothing else was available, while others endured unmet repairs and maintenance, in the belief that this would maintain good relationships with the landlord and guard against rent rises.

A pervasive sense of inertia was apparent among participants. Most preferred to stay where they were, despite deficits in their housing. Moving had negative financial, social and psychological consequences, disrupting seniors' social networks and access to services. The trade-off was between the downsides of their current housing, and the considerable costs of moving in a rental market where the ability to improve their accommodation is very uncertain. Anita summed up a common approach of acceptance and making the best of their housing situation:

I was looking for an affordable rental so I think I got lucky. But there were things about it that would put others off, like the neighbours and it's an old house. It was within a price range that I wasn't going over ... what the neighbourhood was like wasn't a consideration ... I was ambivalent [about the house]. It's just about the price, affordable (Anita, aged 60, private rental).

Homemaking

Sometimes seniors' housing choice is influenced by whether they can make changes or do activities that reinforce a sense of home and identity, such as gardening, alterations, keeping a pet, having people to stay, and displaying personal possessions. Kauri, who "loved" her home said:

I know everything I need to know about my home. Every step tells a story. All the marks on the walls, all the different paint jobs. This house is full of my whānau memories. I've lived in this home for 30 years, brought my kids up here, now I'm bringing my moko up here, that makes this house my home memories history ... The house is who I am, who I've been. People know this is the house that [I] lived in. I want to die here (Kauri, aged 69, social rental).

Tenancy agreements, along with landlord practices, determine the nature and extent of tenants' homemaking. Often making small changes such as hanging pictures, or improving safety by fixing furniture to the wall or installing a grabrail, must be agreed with the landlord. Our participants used two strategies to make changes that enhanced their sense of home. The first was to negotiate with the landlord. Negotiation enabled some participants to do repairs and maintenance, ranging from small jobs to renovations, with the landlord's agreement and sometimes financial contribution to the work. This helped those seniors to develop a sense of home, by facilitating control of their domestic environment. Nevertheless, it must be acknowledged that tenant improvements to the property also benefit the landlord. The second strategy was to make changes without asking for the landlord's permission. This was potentially a risk to the tenancy agreement, although it also gave those seniors a sense of control.

A few participants considered that a rental could never be their home, and as a result were relatively uninterested in homemaking. They felt that homemaking was pointless, believing renting to be inherently insecure, and a move always a prospect.

Our study shows that older renters aim to create and retain a home through their choices and trade-offs, although this is hard in an over-heated rental market with limited housing suitable for seniors. Our participants were clear about the most important housing features that would help them to make a home:

- An affordable rent.
- A good relationship with the landlord.
- A warm and well-maintained dwelling that supports physical needs.
- An ability to make small changes to make the dwelling a home.
- The availability of practical support if needed (such as help with the garden and housework).
- Being able to stay in their home as long as they want.

Both Māori and non-Māori emphasized the importance of tenure security, affordability, and warm, safe and well-connected housing, all of which affect their ability to make a home in rentals. However, differences were apparent. Māori expressed a strong preference for housing that allows support and accommodation for whānau (including caring for grandchildren) and providing hospitality to visitors (Cram and Munro, 2020).

Meeting the challenges for an ageing population in New Zealand's rental sector

New Zealand is experiencing profound structural changes in housing tenure. There is no longer a typical progression from entering homeownership as a young adult, to mortgage-free retirement. Renting is increasingly common in later life, and will expand further, as more people reach retirement with a mortgage (Perry, 2019).

Renting in later life is often not the preferred choice, but the only viable option. However, renting poses challenges for homemaking where:

- Rent is unaffordable.
- There are dwelling-related risks to health and safety.
- Moving is through necessity not choice.
- The relationship between landlord and tenant is poor.
- The senior has a limited understanding of their rights as a tenant.

Our findings reveal two critical challenges for New Zealand. The first is to re-invigorate homeownership, by ensuring that younger generations can become homeowners, and that owner-occupation can be sustained in later life. Owner-occupation is a key means of supporting seniors' security, living standards and sense of belonging.

The second challenge is to address entrenched shortcomings in the rental market, by increasing the supply of affordable, secure rentals that support seniors' independence and wellbeing. Currently, housing designed for seniors is a very small part of the country's rental stock. The widespread existence of unaffordable rents suggests an increasing risk of housing-related poverty among seniors. Moreover, our findings show that older tenants struggle to carry out a range of home-based activities, and that their comfort and safety is compromised due to the poor condition of rental stock.

Standards relating to dwelling condition, performance, accessibility and safety are not well reflected in tenancy legislation. Addressing these shortcomings would not only make the rental market more age-friendly, but also allow the choice to rent to become a real, preferred choice, rather than a consequence of housing precarity in later life.



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ELSIE HO

***(Re)making a new
home in a new land:
The experience of
former refugees***

Introduction

Access to safe, secure, and affordable housing is a growing challenge facing many New Zealanders today. For former refugees, their housing difficulties may be amplified by limited English proficiency, unfamiliarity with New Zealand (NZ) systems and processes, scarcity of financial and social resources, and a lack of adequate housing options. The findings from the Quota Refugees Ten Years On Research Programme show that, after ten or more years of living in NZ, 16 percent of former refugees owned or partly owned their home — a much lower homeownership rate than for the country as a whole, 56.8 percent (Searle et al., 2012). A majority of former refugees who did not own their own home lived in public housing, or in private rental accommodation (Searle et al., 2012).

Housing is a key dimension in former refugees' independent living and integration process (Ager and Strang, 2008). The housing conditions and experiences of former refugees can play an important role in shaping their sense of security and belonging, and have an impact on their access to healthcare, education, employment and community networks. Understanding the homemaking experiences of former refugees is important in providing an understanding about their resettlement or integration outcomes. Nonetheless, there are limited studies in NZ that investigate the struggles which this newcomer group face with respect to their specific housing needs, and how they, despite all the challenges, seek to remake a sense of home in their new country of resettlement.

Drawing on qualitative data generated from interviews with former refugees, this chapter explores how former refugees in NZ negotiate the experience of homemaking in an environment where housing affordability is constrained. The analysis provides insights into refugee perspectives on their housing journeys in NZ, the challenges they face in accessing safe, secure, and affordable housing, their homemaking aspirations and practices, and the choices and trade-offs they make in pursuit of a sense of home as they rebuild their new lives in a new homeland.

The New Zealand Refugee Quota Programme

This study has been focused on refugees¹ who have been resettled in NZ under the Refugee Quota Programme. As a signatory to the 1951 United Nations Refugee Convention and its 1967 Protocol, NZ contributes to the United Nations High Commissioner for Refugees (UNHCR) refugee resettlement programme and has been accepting refugees since the end of World War II. A formal annual quota for the resettlement of refugees was established in 1987, accepting 750 refugees a year. From 2018 NZ's annual Refugee Quota increased to 1,000 places, and then to 1,500 in July 2020. In the past two decades, the main source countries for quota refugees to NZ include Myanmar, Afghanistan, Iraq, Columbia, Syria, Bhutan, Somalia, Eritrea, Iran, and Pakistan. These top ten source countries of quota refugees accounted for

¹ A refugee is a person who, owing to a well-founded fear of being persecuted for reasons of race, religion, nationality, membership of a particular social group or political opinion, has been forced to flee his or her country (UNHCR, 2011). Most likely, they cannot return to their home country or are afraid to do so. War, persecution, and violence are leading causes of refugees fleeing their countries.

80 percent of the total quota refugee arrivals since 2000 (Department of Labour, 2009, 2010; Immigration NZ, 2023).

On arrival in NZ, quota refugees are granted Permanent Residence status which gives them access to all rights to employment, education, housing, income support and other services which are available to other NZ citizens and residents (Parliamentary Service, 2020). Most quota refugees spend their first five weeks at the Mangere Refugee Resettlement Centre in Auckland, where a reception programme is provided to prepare them for their new lives in NZ. After completing the reception programme, they are settled into local communities where accommodation, either public housing or private rentals, is located for them by Immigration NZ (INZ). They also receive settlement support services provided by community-based settlement support providers for up to 12 months (increased to up to 24 months from July 2022). Currently, settlement locations in which the majority of quota refugees are initially placed are Auckland, Hamilton, Palmerston North, Masterton, Levin, Wellington, Nelson, Blenheim, Christchurch, Ashburton, Timaru, Dunedin, and Invercargill (INZ, 2023). Overall, the NZ Refugee Quota Programme has explicitly identified English language, employment, education, housing and healthcare as the core areas of its strategy for refugee resettlement, the goal being to help former refugees to become self-sufficient in their new lives and participate fully in their new community as soon as possible (INZ, 2012).

While this study has only included refugees accepted through the Refugee Quota Programme as participants, it is important to note that in addition to quota refugees, NZ also accepts a small number of people who arrive to the country as asylum seekers and who have their status as refugees recognised upon investigation (known as convention refugees), as well as people from refugee-like situations sponsored to come to NZ under various family reunification policies (Quazi, 2009). These two later groups do not have the same level of settlement support as quota refugees. As such, they face huge challenges accessing information, support and services and often experience a more difficult pathway to housing than quota refugees (Blooma and Udahemukab, 2014). Owing to time constraints and practical challenges of locating and engaging convention refugees and family reunification members as research participants during the COVID-19 pandemic, these two groups have not been included in the current study.

Literature on refugee housing, affordability challenges and homemaking

Housing is an important part of the settlement process for former refugees who had experienced the trauma of forced migration, family separation and loss of home. Before arriving to their country of resettlement, many had spent extended periods in refugee camps, living in insecure, unstable and unhygienic environments while dealing with high levels of uncertainty about the future. The vulnerability of refugees suggests that adequate and secure housing is an essential resource which can give former refugees a sense of ontological security (Dupuis and Thorns, 1998), as well as a sense of home in their resettlement process. Housing and other areas of resettlement outcomes are inter-related. Until they are

well housed, former refugees may feel unsettled, with major impacts on their mental health and wellbeing (Couch, 2017). Also, they will find that their ability to access services and opportunities in health, education, employment and participation is greatly impacted (Philips, 2006).

Despite the importance of housing in the refugee resettlement process, the literature suggests that the housing experiences of former refugees are often characterised by insecurity, deprivation, and disadvantage. Homeownership is much lower among former refugees than for the country as a whole (Searle et al., 2012). Most former refugee families live in private rental accommodation, or in government-subsidised public housing. Some families live in emergency accommodation such as motels (Mortensen, 2020). Refugee housing conditions are often poor. For example, studies have found that former refugees often live in high deprivation areas (Perumal, 2010), and are more likely to live in over-crowded, unsafe and poorly maintained rental accommodation than other residents (Ministry of Social Development, 2008; Mortensen, 2020; Stats NZ, 2020). Those living in temporary accommodation often feel vulnerable, because of the threat of homelessness and exposure to racist harassment and abuse (Mortensen, 2020; Strang et al., 2018).

Housing affordability is a major problem for former refugee families. There are multiple barriers to former refugees finding decent, safe, secure, and affordable accommodation. Cost is one significant barrier, with many former refugees being on low incomes, or relying primarily on government benefits (Searle et al., 2012). Also, former refugees often do not have the language, customs, social networks and strategies needed to access housing in both the public and private housing markets (Mortensen, 2020; NZ Immigration Service, 2004).



This puts them in a disadvantaged position when competing with other residents for decent, affordable accommodation.

To understand how former refugees seek to remake a sense of home in a new country, the concepts of housing and home need to be distinguished. A home is not just a house but also a place of safety and stability, comfort and belonging, and emotional attachment. Studies have found that feelings of safety, family, friends, neighbours and neighbourhood, as well as everyday experiences around the house, are crucial for former refugees' sense of home, and impact on their identity and sense of belonging (Couch, 2017; Searle et al., 2012).

Homemaking is a continuous process of creating a sense of feeling at home (Kim and Smets, 2020). Among new migrants who live away from the country that used to be their home, feeling at home in a new place can be created by reproducing familiar living environments through everyday homemaking practices, such as decorating their homes with special objects, cooking particular foods, and listening to music from their original homes (Li et al., 2010; Longhurst et al., 2009; Philipp and Ho, 2010). As length of residence in the new country increases, they may adopt new lifestyles, and develop new friendships and support networks; these factors can further contribute to the establishment of a sense of feeling at home (Kim and Smets, 2020; Searle et al., 2012).

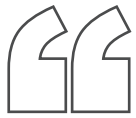
Former refugees often face complex challenges of finding safe, secure, and affordable housing and may end up living in poor housing conditions, however their experience of homemaking in unaffordable housing contexts is under-explored. The present study focuses on the housing experiences and challenges of former refugees living in one of the quota refugee settlement locations in NZ.

The study

This study employed qualitative methods using face-to-face interviews with a convenience sample of sixteen former refugees living in Hamilton, NZ. Qualitative interviewing is an important way of learning from former refugees because it enables participants to use their own words to express their attitudes, perspectives and lived experiences in depth (Alasuutari, 2010). By doing so, underlying contextual meanings each participant ascribed to their experiences are also captured.

Hamilton has a long history of refugee resettlement: former refugees from Asia, Africa and the Middle East have found homes in the city since the 1980s. NZ Red Cross was the refugee settlement support provider in Hamilton at the time of research. The city has a settlement centre which offers an information service to support the settlement of newcomers. The centre is also the base for several agencies which provide a range of settlement support services, including interpreting, translation, English language provision, employment assistance and network support.

Research participants were recruited mainly through contacts at the Red Cross. Former quota refugees from a range of countries, household compositions, housing tenure types, and years of residence in NZ were included in this study to capture a variety of family backgrounds, settlement experiences, housing circumstances and needs.



Housing affordability is a major problem for former refugee families. There are multiple barriers.

Research participants were 11 males and five females, who were former refugees from the Democratic Republic of the Congo (5), Myanmar (5), Afghanistan (3) and Syria (3). At the time of interview, six lived in Kāinga Ora public housing, five in private rental housing, three in owner-occupier housing and two in emergency housing. Participants ranged in ages from mid-20s to mid-50s, with the majority (11) in the 40-54 age group. Participants had lived in NZ for varying length of time; the most recent ones had been in NZ under two years, the longest twenty years. Thirteen participants were married, two were single and one was divorced. The most common household type was 'couples with children' (11); three participants lived with their children only, one lived with his mother and siblings, and one lived with flatmates. The average household size was 4.9 people per household, with nine out of 16 participants living in households with five or more people.

Participants were interviewed between February and April 2021. The interviews covered a number of themes, including participants' housing histories in NZ, what factors influenced or constrained their housing choices, what home means to them, and their homemaking experiences. Six interviews were conducted in English, and ten were conducted through interpreters. Interviews mainly took place in participants' homes or in the settlement centre, lasted an average of 75 minutes, and almost doubled in length with the use of interpreters. Interviews were audio-taped with participants' informed consent, transcribed or translated into English, and then analysed under different themes using an inductive thematic approach (Thomas, 2006).

The main findings are presented in two sections below. The first examines our participants' housing journeys in NZ and identifies barriers to affordable rental housing and homeownership. The second explores how our participants, who often faced affordability challenges, recreated a sense of home in their new country.

Refugee housing journeys: barriers to affordable rental housing and homeownership

All participants' initial accommodations in Hamilton were located by Immigration NZ: four were housed in public housing and 12 in private rental accommodation. At the time of interview, two families initially located in public housing had moved to homeownership. Of the 12 participants living in private rental accommodations when they first arrived, one had become a homeowner, four were allocated public housing, and four were on the public housing waiting list (two of them stayed in emergency housing motels).

Housing is a source of significant stress for participants living in private rental accommodation and in emergency housing. Low income and high rental costs are the main drivers of their housing stress. Most of those living in private rentals reported that they had to spend half of their household income on rent. One participant, who was single, decided to move out of his rental unit of seven years and went flatting, because he could no longer afford further rent increases. Family households faced additional obstacles in locating affordable accommodation. One participant, who was living with his brother's family when he first came to Hamilton, had been looking for a rental house when his wife became pregnant. They made a lot of tenancy applications which were all rejected due to inadequate income, no references, and discrimination linked to their refugee status. The participant found the experience of finding a rental property most frustrating:

It is so hard to go around and find a house. We don't have any choice. If we don't have the place, where can we go? We need a place to live.

Large family size is also a barrier. The two participants staying in emergency accommodation were from large families of seven people. Both families were housed in private rental accommodation when they first settled in Hamilton, but their landlords did not renew their contracts when their fixed-term tenancy agreements ended after one year. As new refugee families with limited English, no employment and fully dependent on government benefits, the unexpected eviction disrupted their resettlement process and left them in a vulnerable position:

That was really hard. The [Government] benefit is too small, and the rent is too high. We don't have any English. We don't know how to search for houses... I eventually called WINZ and told them that I had no home to go to. And they brought us here [a motel].

At the time of research, there were 24,000 families on the public housing waiting list, and the median time for them to get into a suitable house was 202 days (Cooke, 2021). Despite the long waiting list, participants in this study who resided in private rentals all wanted to get public housing, which could provide more affordable housing and greater tenancy security. One participant who was allocated public housing explained, his family used to pay a weekly rent of \$415 in a private rental. Their rental stress was greatly eased when they moved to public housing, paying an income-related rent of \$126 a week. They also did not have to worry about "being kicked out" by the landlord, and felt settled in their new home. However, some former refugees from large families were unable to get suitable public housing because of the limited supply of big houses. One family of seven (mother and six adult children) was allocated two separate houses in different suburbs. They were disappointed that the family was unable to live together in one house:

We had gone through a lot before we came to this country. Being together is our priority. But Immigration told us that finding a bigger house for a family of seven people is hard. That was why they gave us two houses. We tried to tell them that we want a bigger house, because we want to stay together to look after our mother and support each other, but they couldn't find that house for us.

Three families in this study started their homeownership journey four to seven years after their arrival in NZ. After initial periods of settlement support, including welfare benefits and government-subsidised public housing, these families had become financially self-sufficient through taking up paid employment and living frugally to save enough money towards their home deposits. At the time of interview, one participant was an early childhood teacher, another one was a fruit picker and the third one a meat processing worker, and their partners were food retail assistant, building trades worker and laundry worker respectively. From benefit recipients to homeowners, the participants had developed a sense of place and a feeling that they could put down roots in this country. However, all had found the process of buying a home extremely complicated and stressful: a language barrier and not knowing the housing market and the financial system were their biggest challenges:

We only want to buy a home if we can afford to pay the mortgage, but dealing with the bank was a terrible thing... We found it challenging to understand the terminology, to get information about how to get the First Home Grant, how they calculate mortgage rates, etc. The documents given to us were all written in English. We had to ask for help from different people throughout this process.

Journeys to belonging: Constructing a sense of home in a new land

Being adequately housed and feeling at home were important for all the participants interviewed. Although finding affordable accommodation remained a significant challenge for most, all participants made efforts towards creating a sense of home and belonging in their new land, and they also reflected on what the feeling of being at home or not at home meant to them. Emerging themes relating to the meanings of home were identified and are discussed below.

Reproducing familiarity through home decoration and gardening

In almost all interviews, participants talked about the different ways they had used to reproduce familiar feelings of their original homes in their new place of residence. Some decorated their houses with things that revealed their cultures and identities, such as family photos, Buddha statues, Islamic quotes and pictures. One participant who was flatting, bought a tablecloth to put on the dining table in the shared area. The tablecloth was not just for decoration, it was a form of expression of feelings of familiarity and comfort:



We only want to buy a home if we can afford to pay the mortgage, but dealing with the bank was a terrible thing.

We go out to work in the morning and come back here at the end of the day. We relax here. This is the place of our zen. If you come in but everything is messy, you are going to get less.

Some participants recreated a sense of home and comfort through gardening. For them, the flowers, fruits and vegetables they grew in their gardens were about memories of place and activities in their country of origin, and they were also about becoming settled in a new place:

The house has a small garden and we can grow vegetables — now we have tomatoes, pumpkins, chilis and silver beets. We used to have a garden in our country. I like to spend my time in the garden. I like to plant and I enjoy that environment... it just reminds me of home.

Keeping family together

Family togetherness is important in the participants' construction of home and belonging. Many participants had lost some members of their immediate or extended families when they were forced to flee. Their feelings of being at-home were closely associated with keeping family together:

I want everyone together in the house. Wherever our loved ones are, that is our home.

Some participants aspired to owning a home, which could give them a feeling that they have finally found safety and can put down roots, for themselves and for future generations:

When we own our house, we will have a sense of belonging here. Another reason is, we can give the home to future generations. If we don't have a house, our children will move out and live apart. We don't want to see that. We want to give them a home that they can always come back to.

Feeling safe

A sense of safety was also paramount for the participants. For most participants, NZ is a safe country to live in and to rebuild their lives. But half of the participants in rental accommodation did not feel safe in their houses due to unmet repairs, noise, lack of privacy, and anti-social behaviour in their neighbourhoods. One family living in an unsafe neighbourhood was on the waiting list for public housing:

We live in a unit in a complex, one of four units. We don't have any privacy. The neighbours always have parties and make a lot of noises. All noises come in from everywhere. It is very scary because they drink and they piss outside and you can smell the urine everywhere. I am afraid of the guys because they are big. Very noisy and drunk. We lock the door inside and won't go out when these guys are drunk.

Another family was arranged a motel for emergency housing when their private rental was no longer safe to live in:

The house is very old. The carpet is falling apart. From the kitchen you can see the light outside because the wooden wall is just so worn out. For three months the sink used to get clogged and we had to move things out of it in buckets. Dirty water. Each time I called the real estate company and they said they would come. But that didn't happen. I had to lie and tell them that the sink had flooded the house. And only then they came.

But the two families staying in emergency housing motels found motel accommodation not suitable for families with children. They had particular concern about their children's safety, reporting incidents of abuse, drug use and violent behaviours from other residents:

We don't feel safe because the motel gathers all sorts of people. They are really bad residents. They used to come to our balcony and sit there at night. They were drunk. Sometimes they smoked marijuana. They fought and argued. They swore at each other.

Whereas emergency accommodation is intended to provide short-term accommodation for people with urgent housing needs, one family in our study, a couple with five children, had been staying in a motel for six months while waiting for public housing. The family's housing experience had caused them constant stress, frustration and mental health distress, and disrupted their sense of home and their ability to plan for a future:

I have been here for two years and I am still in a motel. I want to work. I don't want to be staying like this. But until my family is settled in a house, I can't do anything with my life. It stops me from wanting to work or trying to find work. I feel that there is nothing left for me... I am here for my children. I want them to get a good education in this country. But for me, I have nothing.



Conclusion

The NZ Refugee Resettlement Strategy goal in the area of housing is that “refugees live independently of government housing assistance in homes that are safe, secure, healthy and affordable” (INZ, 2012). Providing resettled refugees access to safe, secure, affordable and decent homes is an implicit obligation of resettlement countries taking part in UNHCR refugee resettlement programme. The research outlined in this chapter suggests that we are not meeting these obligations in important ways. The affordability challenges faced by former refugees in our study are staggering and complex. Low income, high housing costs and limited supply of public housing are the main barriers to affordable housing. Systemic barriers for access to affordable housing include discrimination, language constraints, low financial literacy, and a lack of knowledge about the housing market and where to find information. Moreover, the existing stock of affordable housing provides limited options, and may not meet the diverse needs and circumstances of this newcomer group for reasons such as housing size, quality, location and neighbourhood safety.

Some participants in this study had moved into long-term, affordable, secure and decent accommodation, which had given them a sense of home and a secure base from which to rebuild their lives through education, training, employment and participation in the wider community. However, many participants were still experiencing critical housing stress and insecurity after their initial period of resettlement, a situation which fell far short of their high expectations of a stable, safe and secure life in resettlement. If we as a society are to truly welcome resettled refugees, addressing their unique and multiple housing affordability problems is crucial in facilitating their integration process.

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8

NINA SAVILLE-SMITH

***‘Pets non-negotiable’:
Pet restrictions and the
construction of home in
the private rental market***

Introduction

Despite steady increases in the number of renter households and awareness that homeownership is out of reach for many New Zealanders, renting continues to be perceived as a secondary, less desirable form of tenure. Due to their inability to achieve “idealized conceptions of home” (Toohey and Krahn, 2017, p. 661) renters are typically framed as less responsible citizens by comparison with homeowners, less likely to contribute to community cohesion, less likely to be responsible with housing properties, and in some cases a drain on taxpayer resources. Against the background of these perceived deficiencies, renters are more likely to be regulated and restricted in ways that homeowners are not.

One domain in which the secondary status of renters is evident, and which has been the focus of attention internationally, is that of companion animal ownership. While Housing New Zealand (now Kāinga Ora) became a ‘pet friendly’ landlord in 2018 (Kāinga Ora, 2018), attempts to expand this right to private renters have been unsuccessful. Whether a private tenant can have an animal remains at the discretion of their landlord. The ability of landlords to determine the terms by which a pet owning tenant can access housing, or exclude them from housing altogether, is an issue of concern given the number of households reliant on the private sector for housing and the cultural value placed on pet ownership.

At the time of the 2018 Census around 1.4 million New Zealanders were renting (Goodyear et al., 2021) with the majority (83.5 percent) renting from the private sector (Stats NZ, 2020). Over 40 percent of renters paid rents that exceeded affordability measures (Stats NZ, 2020). Although there is little data available that sheds reliable insight into the number of companion animal owners renting in the private market in New Zealand, international research has found around a quarter of tenants have a companion animal (Stone et al., 2020) and between 11 to 20 percent admit to keeping pets without their landlord’s knowledge or approval (Michelson Found Animals Foundation and HABRI, 2021; Rook, 2018; Applebaum et al., 2021b).

New Zealand has one of the highest rates of pet ownership globally. A national survey carried out by Companion Animals New Zealand (CANZ, 2020) indicates that 64 percent of Aotearoa New Zealand households have a pet. Higher income households and those of Pākehā and Māori ethnicity were most likely to have an animal, while Pacific households had the lowest rates of companion animal ownership. Of households without a companion animal, over half indicated they would like one. They described barriers to adoption including an unsuitable home or lifestyle, rental prohibitions and cost. Notably, 52 percent of 25-34 year olds and 33 percent of 35-44 year olds reported having a landlord or property that did not allow pets. These findings broadly track with international data which indicate that pet ownership is split along ethnic and socioeconomic lines, with homeowners being 1.56 times more likely to have pets than renters (Applebaum et al., 2021a) and younger, single, and low-moderate income households being the least likely to own pets. For some of these latter households, “pet ownership formed part of a long-term housing and life aspiration” (Stone et al., 2020, p. 65).



Pet ownership and challenges in finding secure, affordable housing

Pet ownership further complicates the already difficult process of accessing a suitable rental. Trademe listings suggest that between nine percent to 15 percent of rentals across New Zealand allow pets. Additionally, between 10 to 12 percent of these ‘pet friendly’ listings specified some restriction on the type or size of animal permitted¹. Owning a pet was found to be grounds for being turned down on a rental house for around 18 percent of renters nationally (Witten et al., 2017), and 25 percent of Māori renters in Wellington (Berry et al., 2017).

Not surprisingly, then, companion animal owners tend to spend longer searching for rentals (Michelson Found Animals Foundation and HABRI 2021; Rook 2018) and typically pay higher than average rents. According to data from Barfoot and Thompson, Auckland pet owners paid up to 49 percent more in rent than non-pet owners in 2019. In Central Auckland, where only two percent of rentals allowed pets, the average rent for a pet permissive dwelling was \$1013.50 compared to \$495.77 (Barfoot and Thompson, 2019).

The high levels of mobility associated with private rentals and competitive nature of the market compound the insecurity and vulnerability of tenants. Pet owners report “feeling powerless and discriminated against when they search for rental housing” (Applebaum et al., 2021b, p. 2). They may have to accept poor quality or subpar dwellings to remain housed, and many will remain in unsafe or otherwise unsuitable dwellings due to the difficulty of securing housing (Graham, 2019; Stone et al., 2020). A number of tenants experience persistent anxiety around their ongoing ability to care for their pet should they be required to move.

This chapter reports on a larger piece of research on the benefits of companion animal ownership and the implications for housing access in Aotearoa New Zealand. It presents

1 Review of Trademe listings conducted by the author in October 2021 and November 2022.

the findings of a preliminary literature review on the challenges for companion animal owners reliant on the private rental market in New Zealand and internationally. The research addresses two questions:

1. What are the perceptions, overarching narratives and realities of pet owning tenants?
2. What are the challenges for pet owners seeking housing in the private rental market and implications for their housing stability and wellbeing?

The review spans a broad literature, bringing together research from the fields of human animal studies, health, housing, sociology, law, and anthropology. This literature was identified through search terms related to: housing; renting; renters; rentals; companion animals; animals; and pets. It involved searching electronic databases such as OneSearch and Google Scholar. The review focused on material produced between 2011-2021, although when identified, earlier seminal works were also included for analysis. Publications that focused exclusively on assistance and support animals were excluded from review due to proposed legislative changes.

Forty-five potentially relevant references were identified. Of these:

- Twenty-one had a primary focus on housing;
- Eighteen had a primary focus on private rentals;
- Thirteen references identified challenges for older pet owners navigating the rental market;
- Six raised issues faced by 'young' (predominantly millennial) renters trying to secure housing with their pet;
- The majority of the literature came from the USA, Canada, and Australia; and
- Five pieces of New Zealand research were identified, but of these only one specifically focussed on pet keeping and rentals.

In addition, landlord and tenant submissions (250) to the proposed Residential Tenancies Amendment Bill (2020), on the question of the right of tenants to have pets and reports from major online news sites were reviewed to provide further insight into the NZ context.

Pet ownership and renting

The importance of human-animal relationships for human wellbeing has been well articulated in the domain of human-animal studies, health and homelessness studies. It is only more recently, however, that the implications of pet ownership for rental access and inclusion have begun to be recognised in housing research.

Pets have been found to be integral to constructing and maintaining a sense of stability, self-identity, and home. Animals “can serve as attachment figures” for their owners, acting as social buffers during periods of stress and major life changes, as well as providing a source of comfort, affection, security, and a sense of purpose (Amiot and Bastian, 2014, p. 17). A consistent finding is that the majority of pet owners view their animals as family members, and many consider the loss of a pet as akin to the loss of a friend or relative (Graham, 2019).

While the significance of animals in the construction of home and family cuts across housing tenure and other demographic divides, the ability to realise the benefits of pet ownership varies depending on an individual's resources. Furthermore, the relationship between people, their pets and their home is not straightforward or "uniformly positive" (Toohey et al., 2018, p. 202). Pets can "make a unique contribution" to meeting "needs related to belongingness and meaningful existence" (Muraco et al., 2018), while severely constraining owners' ability to meet their material needs. Some researchers have found that companion animal ownership can be "a pathway to housing insecurity" (Stone et al., 2020, p. 22).

Surveys of and interviews with landlords demonstrate they are aware of the importance of companion animals to their owners, and the benefits they can confer in terms of mental health and wellbeing (Graham et al., 2018). However, concerns about potential damage and nuisance, the threat to health and safety posed by animals, and the ongoing viability of their investment tend to override consideration of tenant wellbeing. These concerns constitute a discourse of risk that is commonly used to justify pet restrictions and higher rents (Matsuoka et al., 2020).

Landlord fears, however, are not borne out by research. Only a small proportion of animals cause property damage and the damage they do cause is relatively minor. A 2019 American survey of property owners and investors found the average cost of pet damage was US\$210, less than the monthly premium paid for pet permissive housing (Michelson Found Animals Foundation and HABRI, 2021). This research also found that tenants with pets remained longer in their tenancies reducing the costs associated with turnover, and pet permissive dwellings were let faster than other properties due to the high demand and a wider tenant pool. Pet owners were found to make good tenants (Taylor, 2016), looking after their property as they want to remain as long as possible. Pets were generally well received by neighbours, and landlords reported spending less time managing complaints or issues associated with tenants with pets (Michelson Found Animals Foundation and HABRI, 2021; Carlisle-Frank et al., 2005).

These researchers have therefore questioned the necessity of pet restrictions given tenants are subject to rules around damage, as well as local regulations, bylaws, and codes of conduct of animal welfare. Some suggest that pet restrictions serve primarily to keep stock low and rent high, allowing landlords to capitalise "on the bond between pets and their people" (Applebaum et al., 2021b, p. 9).

However, the low availability and poor affordability of pet permissive housing exacerbates the insecurity that tenants are already exposed to in the private rental market and forces them to make difficult choices between the relationship they have with their pet and their "basic and urgent need for a home" (Toohey and Rock, 2019, p. 21). While many tenants will trade-off dimensions of housing security rather than rehome their pet, more vulnerable and marginalised tenants, particularly those already subject to discrimination in the rental sector, may find themselves in situations where they are forced to choose between relinquishing their animal or becoming homeless.

Finding and making a home as pet owners

Debates around pet ownership reflect larger tensions between the rights of tenants and the rights of landlords or property owners to define the conditions under which a property may be used and the practices of family and home. Pet restrictions severely constrain the ability of tenants to make choices around how, where and with whom they live and limit opportunities for self-determination. They have been identified as particularly problematic for older renters on limited pensions (Toohey and Krahn, 2017; Toohey and Rock, 2019) and younger renters making decisions associated with family formation (Graham, 2019).

The challenges in accessing pet permissive housing heighten the challenges renters already experience when it comes to creating a home and exacerbate feelings of powerlessness associated with the insecurity of this tenure. Tenants who were unable to have pets due to issues of housing access, reported feeling less at home in their dwelling and in some cases feeling like second class citizens (Witten et al., 2017; Zwaan et al., 2017). Increasingly, pets are seen as “a privilege reserved only for homeowners” (Ministry of Housing and Urban Development, 2020, p. 51).

Tenant submissions to the proposed Residential Tenancies Amendment Bill (2020) captured the sense of frustration and unfairness felt by renters. As one tenant remarks:

While we have one rule for homeowners and another for tenants, we will have two classes of New Zealanders. How do you explain to a child that they are part of the underclass that doesn't have the right to the love and companionship of a pet? (Anonymous tenant submission, New Zealand Parliament, 2020).

Restrictions have the potential to disrupt “essential nurturing relationships” (Toohey 2018, p. 233) and have been identified as a key factor in animal relinquishments. Low-income tenants and tenants with disabilities, mental or physical health issues are more likely to have had to relinquish a pet to access housing (Stone et al., 2020). Pet relinquishment can result in negative health and mental health outcomes, lowered resilience, and a reduced sense of security (Graham, 2019; Applebaum et al., 2021b). Tenants who had to surrender a pet express lower levels of satisfaction with their dwelling than other tenants (Stone et al., 2020).

The contribution of pets to a sense of home

Pets are an important source of attachment security. Owners frequently rate their level of attachment to and trust in their pet as more secure than partners, friends and whānau (Lewis et al., 2009; Amiot and Bastian, 2014). Animals have been described as providing “important self-object needs, such as self-cohesion, self-esteem, calmness, soothing, and acceptance” (Walsh, 2009, p. 470), and tenants frequently report that their pets provide them with a sense of security and constancy during periods of stress and instability (Mueller and Hunter, 2019). Animals have been identified as a “critical component of making home,” following periods of abuse and housing insecurity (Stone et al., 2020, p. 65).

For companion animal owners finding somewhere that allows them to maintain the relationship with their animal is often more important than the physical attributes of a dwelling. ‘Home,’ in this sense, may be a place that enables tenants to engage in the relationships and “mundane”

practices of care that contribute to a sense of meaning and a stable sense of self-identity (Toohey, 2018). For tenants who experience barriers to social inclusion, pets provide a way of “participating in a valued cultural practice” that allows them to embed themselves within a wider nexus of meaning and maintain positive self-perception (Toohey, 2018, p. 169). Tenants frequently express a sense of pride in their ability to provide for their animal despite their material limitations.

Pets can also facilitate social interaction and social engagement with their neighbours and communities. Both dog and cat owners report that having an animal enhanced opportunities for social interaction (Toohey et al., 2018; Graham, 2019). Animals have been found to help bring people together within a community and contribute to “resident satisfaction and retention” (Michelson Found Animals Foundation and HABRI, 2021, p. 11). Participating in the practices of responsible pet ownership (for example, dog walking) provides opportunities for tenants to distance themselves from some of the negative stereotypes associated with the tenure and promote a sense of belonging in the wider community.

Housing trade-offs for pet owners

Pet owning tenants, therefore, actively manage their housing situations around their companion animal (Stone et al., 2020, p. 20). They are willing to make substantial trade-offs and bear considerable costs to keep their human-animal household together, often prioritising “their moral and emotional commitments to their pets” over their own wellbeing (Toohey and Rock, 2019, p. 25). Pet owners who are economically vulnerable experience higher barriers to housing access and are more likely than other tenants to make trade-offs that compromise their health and safety to accommodate their pet (Applebaum et al., 2021a; Toohey, 2018).

Tenants routinely trade-off affordability for pet permissive housing. In addition to higher rents, tenants in New Zealand have expressed support for rental bidding, as a way to gain an advantage when competing for a dwelling with an animal (Ministry of Housing and Urban Development, 2020) and some tenants report signing pet agreements requiring them to pay additional bond and cover the cost of professional cleaners, despite regulations prohibiting landlords from charging pet-related fees in this country (Zwaan et al., 2017).

Pet owning tenants also make trade-offs in terms of location, convenience and quality. Reports from New Zealand and overseas indicate that pet permissive housing tends to be located in less desirable areas and dwellings are generally of a lower standard than other rentals. Tenants and property managers report a perception that some units are only listed as pet friendly because “the landlord can’t rent them to anyone else” (Taylor, 2016). Available dwellings may be unsafe for animals as well as tenants, with some landlords unwilling to invest in, or even permit modifications that would make the property more suitable (Power, 2017; Graham, 2019).

A significant proportion of tenants acknowledge lying to landlords/property owners about having a pet out of desperation to access a property and a very real fear of homelessness. They may take elaborate measures, such as moving their pets out prior to inspections, to maintain their deception. Such actions can heighten insecurity, putting tenants at risk of

eviction and compromising their ability to access housing in the future (Applebaum et al., 2021a; Berry et al., 2017; Graham et al., 2018). In extreme cases tenants may turn to the informal housing market, enter, or return to unsafe or abusive housing situations or accept periods of homelessness to avoid relinquishment (Stone et al., 2020; Toohey, 2018).

Pet restrictions and homemaking

Pet restrictions in private rentals highlight the differential treatment of tenants and homeowners and construction of housing as “a site of investment rather than a site of family and homemaking” (Power, 2017, p. 350). The failure to recognise the importance of human-animal relationships and protect the rights of tenants reflect dominant assumptions of the value of homeownership, and the marginal status afforded to tenants.

These sentiments emerged strongly in landlord submissions to the proposed RTA reforms. While some landlords indicated a willingness to allow pets, the majority felt the matter should ultimately remain in their control. They regarded renting as non-aspirational and deviating from societal norms, and argued that allowing tenants to have pets would give an impression of permanence, reducing motivations to enter homeownership and achieve self-sufficiency. Many felt that if tenants wanted to keep pets, they “should be working towards their own flat or house purchase.” As one landlord stated:

Tenants need to accept, like the rest of us, that whatever circumstance we find ourselves in, imposes constraints on what we can choose to have or enjoy. For tenants, the right to have a pet is not something that is theirs. It can only remain at the discretion of the landlord (Anonymous landlord submission, New Zealand Parliament, 2020).



Pets are an important source of attachment security. Owners frequently rate their level of trust in their pets as more secure than partners, friends and whānau.

The barriers pet restrictions pose to housing access are of increasing concern given declines in homeownership and the proportion of households now dependent on the private rental market. Internationally the issue is being recognised as a matter of social justice and jurisdictions are taking steps to recognise the decision to have a companion animal as a civil right (Toohey, 2018; Applebaum et al., 2021; Toohey and Krahn, 2017).

In Belgium, courts have ruled that pet prohibitions undermine the “right to respect for a person’s family and private life and home,” and contravene the European Convention on Human Rights (Rook, 2018, p. 44). Western Australia and ACT have enacted legislation that requires landlords to prove the unsuitability of a pet request (Stone et al., 2020) and Calgary prohibits evictions on the grounds of keeping an animal, regardless of whether the tenant signed a no pets clause (Rook, 2018). Such policies seek to address autonomy and inclusion concerns and provide potential pathways forward that offer greater security for tenants and enhanced opportunities for claiming a sense of home.



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9

PATRICK BARRETT, BEV JAMES
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***Responding to the
experience of
homemaking in
unaffordable and
precarious housing***

Introduction: challenges to finding and making a home when housing is unaffordable

Analyses of housing affordability that focus solely on the ratio of household income to housing cost are at risk of ignoring deeper questions associated with people's ability to access decent and secure accommodation. A focus on access to housing as primarily a financial question diverts attention away from the fundamental human dimension of housing as 'home' and all that implies in terms of people's rights to housing that provides them with security, safety, stability, and a sense of belonging. This collection of papers considers both financial and human dimensions of housing affordability, investigating how the challenges of housing affordability shape people's experiences of finding a house and making a home.

Each chapter focuses on how these issues are experienced by different groups of people whose housing experiences and challenges are often hidden. Theirs are stories of the lived effects of unaffordable housing and their experiences speak to a sense of home that is clearly much more than a physical, material dwelling that provides shelter. They are not typically homeowners, and neither are they housed in emergency and transitional housing. Rather, they have obtained housing through the private or social rental sector, or from community providers or Iwi organisations, or even from family members. Given the context of Aotearoa New Zealand's light regulatory approach that, for many, fails to provide tenure security, these renters are vulnerable.

A consistent theme across the chapters is the insight that home is a dwelling that provides security, and an ability to meet basic needs of connection and belonging, be that in relation to family, whānau, or non-kin relationships. Home provides for self-expression and identity for each of the groups included in this collection: young adults with disabilities, young adults transitioning into independent living, young Māori mothers, former refugees moving into the private rental sector, seniors, and older Māori moving into marae-based papakāinga housing. In each chapter, themes of independence and autonomy, and being in control of one's affairs emerge. However, many of the stories people have shared speak to their lack of control over lived-in spaces, spaces that are in poor condition or which are not suited to the needs of individuals and households, and spaces in which there is a high degree of dependence on the quality of the relationship with individual landlords or other housing providers. There are stories of renters negotiating an economy of gratitude with landlords who have the power to terminate tenancies and force moves. These are also stories of limited access to tenancy-rights information and support. These, and other interconnected forces beyond their control, represent threats and challenges to people making a home, eroding individual and household wellbeing and creating a sense of powerlessness over the future.

The chapters also contain stories of people actively claiming and creating a sense of home, in spite the overlapping and cumulative impacts of unaffordable housing they are experiencing. While these 'against-the-odds' stories provide a ray of hope that homemaking remains an achievable aspiration, they should not weaken policy commitments to meet people's housing and homemaking needs as a citizenship entitlement. We therefore reflect in this concluding chapter on the policy and practice implications of people's housing and homemaking

experiences. In this way, we seek to enable the experiences of those participating in our research to speak to the policy and practice changes needed for them to have a house that shores up their sense of belonging and security, a house that is a home.

While we have focused on the lived experiences of particular households and communities, their experiences of inadequate housing are common and shared with many others. Affordability-related housing stress leads to overlapping dimensions of insecurity and undermines the achievement of independence and control for many people. Such challenges arise through different life stages, conditions, or events and include disability as a young adult or in later life, moving into independent housing, starting a family, or moving on from transitional housing. In addition, life shocks in later life, like a separation or divorce, redundancy, illness, accidents – all these factors beyond the control of individuals – can result in personal financial crisis that is exacerbated when rental housing is unaffordable, unsuitable, and poorly regulated. In these circumstances housing becomes, as we foreshadowed in the first chapter, an arena of material struggle where dwellings are transformed in ways that undermine the security, stability and connectedness associated with meanings of home. The policy and practice implications drawn from the chapters in this book therefore extend beyond its boundaries as they have the potential to strengthen the wellbeing of many renters across Aotearoa.

Four cross-cutting themes are described below: unaffordable housing takes away choice, a lack of suitable housing, insecure tenancies and occupancy, and the struggle to make a home. Policy can help eliminate these struggles by increasing the stock of affordable housing, providing greater diversity in tenure arrangements, improving the range, quality, and functionality of housing, and strengthening tenancy protections in ways that support homemaking. Each of these policy implications is canvassed in the second half of this chapter. Finally, we call for greater ‘housing literacy’ as the practice issue that will best support people to have a rental house that is a home.

Cross-cutting themes

Unaffordable housing takes away choice

A common experience across those who shared their stories is the challenge of homemaking in situations where housing is unaffordable. Housing unaffordability takes away choices, with this experienced subjectively in different ways. Young mothers, for example, described having little choice but to continue living in damp, cold housing while trying to protect the wellbeing and safety of children; young adults with disabilities did not have the option of moving out of the family home into independent housing; seniors described finding ways to live within household budgets after paying the rent by economising on food, heating or transport; former refugees described having no choice but to live in overcrowded, unsafe, poorly maintained accommodation in the private rental sector.

Housing unaffordability leads to difficult trade-offs that are a significant threat to wellbeing, creating anxiety and a lack of optimism about the future, particularly with the prospects of future rent increases. Younger people transitioning away from parental households described the hopelessness of never being able to advance in their ‘housing careers’ towards home ownership and instead becoming generational renters.

A lack of suitable housing

A limited range of accessible, quality housing is a problem closely tied to affordability. While the lack of suitable housing to meet the diverse homemaking needs of the population is most obvious in the design needs of young adults with disabilities and seniors, it is also an issue for young families, older Māori, and former refugees. Housing designs that do not meet accessibility and mobility needs, for example, through level entrances and appropriate fixtures and fittings, have implications for the ability of young adults with disabilities or seniors to create a home. As young adults noted, ableist housing designs restrict mobility and independence when living with parents.

Questions of housing suitability are also related to the way different home designs, including size and room layout, accommodate cultural values, practices and meaning making. Housing that accommodates large families is required for intergenerational families and whānau, and former refugee households that have a larger family size. Papakāinga are a response to the way housing in the private rental market does not meet the needs for kaumātua to connect with whānau and whenua.

Housing in poor physical condition, where there were problems with weathertightness, heating, and safety, has significant implications for the wellbeing of all groups but particularly people with disabilities, young families, and older people. It is now well-known that those more likely to live in rentals, such as households with children and younger people, Māori and Pacific families, are also more likely to experience hospitalisations from avoidable housing-related illness (Howden-Chapman et al., 2021).

Insecure tenancies and occupancy

The temporary and fluid nature of private rental tenancies is part of the struggle of finding and making a home when housing is unaffordable. The risk of tenancy terminations and forced moves exemplify insecure occupancy, undermining the ability of renters to lay down roots and achieve stability. This is vividly illustrated in the experiences of former refugee households in private rentals with fixed-term tenancy agreements that are not renewed and whose resettlement process is thereby disrupted. Requirements to move at the discretion of landlords profoundly threaten the ability to develop beneficial neighbourhood connections. Seniors, too, are increasingly reliant on private rental housing. Because more people are reaching age 65 and retirement as renters, there is an urgent need to improve the rental market in a way that makes it secure and safe for seniors. If this is not done, there are likely impacts on seniors' health and premature entry into aged residential care, with attendant personal and public costs (Ministry of Housing and Urban Development, 2023).

In the absence of robust tenure security protections, the tenant-landlord relationship is critical. Renters described an element of 'the luck of the draw' and reliance on the goodwill of individual landlords. The relationship between tenants and landlords is inherently unequal (Chisholm et al., 2021), and experiences of housing in unaffordable contexts included reports of poor landlord practices – discrimination, the failure to maintain and repair properties, carry out modifications where needed, overly frequent inspections, and harassment. Seniors and young adults with disabilities, for example, whose relationships with landlords in the

private sector were influenced by the stigma of old age and disability, reported difficulties in communicating their needs to landlords and abusive landlord interactions. The latter included unnotified inspections and invasions of privacy, all of which contributed to housing-related stress and anxiety.

Landlords, therefore, play a significant role in shaping the experience of making a home, and this is particularly problematic when rental housing is seen as principally a financial investment rather than a site for family and homemaking. Tenants talked about doing and having only what the landlord allowed and unjustifiable levels of surveillance in ways that threatened the 'quiet enjoyment' of a dwelling. The issue of pet ownership exemplifies the control and constraints on homemaking for renters - on how and with whom they live, and their ability to engage in the practices that bring them joy. The idea of 'pets as non-negotiable' - as essentially a nuisance and a threat to landlord investment - speaks to the ongoing stigma of renting and landlord attitudes.

When housing providers are parents, as in the case for young adults with disabilities, reliance on parents can be fraught with disagreements that have a bearing on the ability to create a sense of home. Young adults who depended on parents for housing, given the costs of moving into the private rental sector and the lack of appropriate social housing, described having to negotiate an economy of gratitude with parents within the context of obligations and ties associated with receiving parental support. These relationships influenced the ease with which they could request things like modifications, repairs, and heating, or use all of the dwelling in ways they would like. These factors profoundly affected their ability to make a home.

The struggle to make a home

Despite housing unaffordability, a sense of home is something that is actively pursued or claimed. The previous chapters show that in the face of limited housing choices, a lack of suitable housing, and insecure occupancy arrangements, individuals and households strive to exercise agency and self-determination in the pursuit of a sense of home. 'Ownership' is something that is performed (if not in a legal sense), evident in the quote by a senior that, "I treat it as my own." Such performance includes placemaking - giving dwellings meaning by displaying treasured possessions or taonga; hanging pictures and decorating; engaging in homemaking activities like entertaining and hosting visitors; enjoying hobbies and pastimes like listening to music or caring for a pet; and exercising some control by making changes or minor alterations (even without landlord permission). We observed that people engage in place-based metaphors emphasising the benefits of a particular location, a view, a neighbourhood, or feature of a house, in ways that enable a positive interpretation of an otherwise difficult housing environment.

When housing is uncertain or insecure, individuals and households, find ways to create a sense of home through social connections, place-based meanings, and connectedness to the neighbourhood and community. Young Māori mothers emphasised prioritising cleanliness, tidiness, and taking pride in dwellings and creating homely environments. They also referred to expressing their personal and cultural identity in the home by, for example, displaying connectedness to Te Ao Māori and whakapapa. A sense of home was also claimed by kaumātua through accessing papakāinga and marae-based housing and the reconnection

to whānau and whenua, and to memories of the environment and of culturally significant activities around the gathering and sharing of food.

The review of research into pet ownership within rental housing revealed how some renters actively managed housing around companion animals, despite the shortage of available housing and the often substantial costs involved in keeping their human-animal household together. For some tenants, being able to have a pet contributed to a sense of, safety, security, and wellbeing, despite the inherent insecurity of the rental market. Pets also acted as a social lubricant in some cases, allowing tenants to make connections with their neighbours and challenge the negative perceptions associated with renting. For more vulnerable tenants, the ability to care for their pets contributed to a sense of pride and positive self-worth in the face of ongoing challenges.

Implications for policy

This research contributes to evidence indicating that we need to ‘do housing’ better in Aotearoa New Zealand. At a broad level, effective housing policies play a key role in ensuring a well-functioning housing sector that contributes to social and economic wellbeing. Many of the social and economic challenges we face as a country can be linked back to housing—for example, pressure on the health system has links to poor quality, damp and overcrowded housing, concerns about levels of educational achievement among children has links to insecure tenancies and high levels of transience among young families, and the cost-of-living crisis can be linked directly to high housing costs (Howden-Chapman et al., 2021; Saville-Smith, 2019). Poorly designed housing policies over the past three decades and an over-reliance on the private sector have had a significant negative impact on housing-related security and wellbeing (Johnson et al., 2018).

From our perspective, and given the focus of our research on the meaning of home, a starting point is the need to recognise the right to a decent secure and affordable home. This is both a political and a policy challenge. Many solutions are already well known, but the contribution of this research is to recognise the implications of current housing policy settings, and the lived housing conditions they permit, on the potential for people to realise the right to a home. There is therefore a need to respond in ways that are informed by an understanding of the interconnections between unaffordability, a lack of suitable quality housing, and insecurity of tenure.

We identify four areas where there is a need for a specific policy focus, if these issues are to be addressed: 1) increasing affordable housing, 2) developing greater diversity in tenure arrangements, 3) increasing the diversity in housing typologies and improving quality and functionality of housing, and 4) ensuring security of tenure.

The need for more affordable housing

Social housing has been in decline in Aotearoa and future investment into that sector is uncertain. The government has a central role to play in leading investment in the stock of state and social housing to increase supply at the scale required to reduce existing waiting lists, particularly addressing the needs of at-risk groups and those in emergency and transitional housing, those struggling to pay market rents, and those who with some support could access homeownership.

There needs to be a continuing focus on increasing the supply of affordable housing, rather than housing per se. In addition, the need is not just for affordable housing, but increased supply of housing in a way that strengthens security of tenure and in the locations where it is needed. Doing so will address problems of housing precarity as affordable housing enables the putting down of roots. It facilitates social connectedness and participation in employment, education, and community.

Increasing the supply of affordable housing will require an active approach by state, private and not-for-profit housing providers, including iwi and non-governmental organisations. Ensuring housing affordability also requires attention to allowing well-designed residential intensification. This is a question for local government planning around allowing for housing density, minor dwellings and facilitating communal developments such as papakāinga.

Providing greater diversity in tenure arrangements

Further to improving the security of rental tenure, there is a need to develop and provide recognition and support for new forms of secure tenure that are described as ‘intermediate’ between renting and owner-occupation. These include papakāinga housing, cooperative and shared ownership, and homebuy and shared equity schemes. These intermediate tenures provide avenues to ensure housing costs can be managed, living standards supported, and wellbeing maintained. They are also a way of providing different pathways to move on from temporary, insecure housing arrangements – either into homeownership or into a tenancy where renters’ rights are respected. Alternative tenure arrangements therefore have the potential to diversify housing career pathways and provide and respond to the needs of both young and old, and to decreased and delayed access to home ownership.

Improving the range, quality, and functionality of housing

The limited availability of affordable, functional housing limits choices of finding and making a home and living independently. Increasing the supply of affordable housing, then, must recognise the diverse housing needs of different groups. For those facing challenges in finding and making a home, this includes ensuring housing designs and amenities meet the needs of people with disabilities, older people, and large and small households. This will require a commitment to building designs that are accessible and able to adapt to the needs of occupants as they change throughout the life course. For example, while older people constitute a diverse group, there are some common themes in their housing preferences, for an appropriately sized dwelling that is affordable to run, is warm, safe and secure, and supports their independence. There is a very strong desire among seniors to stay in their homes and their communities for as long as possible, whether they are owner-occupiers or renters (James, 2023).

There is a need, then, to create a diverse range of housing options and choices to increase the availability of accessible and culturally appropriate housing that responds to the different needs of different groups. The obvious example is papakāinga and marae-based housing based around core ideas of whanaungatanga and connection to whenua. This is a response that strengthens connections and reduces isolation and loneliness, reconnecting older Māori to whānau and whenua. The principle of culturally appropriate housing extends to housing that supports the needs of new refugees, and those with different family forms.

Even though housing is a significant determinant of health and wellbeing, much remains to be done to improve the quality and functionality of the national housing stock. Investment into renovating or replacing old, poorly performing stock is needed. Particular attention is needed to improve rental housing, which is older, colder, mouldier and in worse repair than owner-occupied housing (White et al., 2017).

Strengthen tenancy protections in ways that support homemaking

Our research showed that insecurity of tenure and an associated transience and ‘temporaryness’ as common housing experiences across all ages in the rental sector. Such residential movement is most often driven by private landlord decisions about rental increases and housing investment, rather than through tenant preference. ‘Landlord-instigated’ movement, as Pawson et al., (2017) describe it, has been the most common reason given by renters for moving to another rental. Secure housing should not depend primarily on the goodwill, wishes and whims, of landlords. Tenants need to have occupational security and be protected from poor landlord practices through an appropriate regulatory system. Recent tenancy protections need to be maintained and strengthened, particularly in directions that improve housing security and control in ways that allow renters to make changes to a property to increase the ability to make a home.

Practice issue

Attention to practice issues takes on greater urgency as more households of all ages are becoming reliant on the private rental market. A prevalent theme in our research, particularly noted by young people, refugees and seniors, was a lack of knowing where to go for help



and information about housing-related matters, whether they concern tenant and landlord rights and responsibilities, income support, or housing supply. We support calls for improving 'housing literacy' (Faulkner et al., 2023) so that people become more knowledgeable about housing options, are supported to access the housing services they need and can make informed housing decisions. For seniors in particular, this may mean both supporting seniors to increase their digital literacy, while also ensuring that those without access to digital technologies can still easily access needed services and make informed decisions. The increasing move to online requirements to access housing and engage with services risks disempowering, dis-connecting and discriminating against some people.

Conclusion

There has been a steady decline in homeownership in this country; 50 percent of children aged 15 and younger now live in rental housing, as do one-fifth of people aged 65 and older. Views that renting is a deviation from social norms, and an undesirable form of tenure have outlived their use-by date. Renting is fast becoming the norm, and yet our duty to care for those who rent has caught up with the lived experiences of those exposed to unaffordable housing and the restrictions it places on their lives. High among these restrictions is people's ability to make the place they live into a home. The lived experiences showcased in this monograph have informed our policy and practice implications that, in turn, have the potential to help ensure all those who rent can have a home that enhances their sense of belonging – in their community and in Aotearoa.



Increasing the supply of affordable housing must recognise the diverse housing needs of different groups.

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