

AGEING
WELL

Kia eke kairangi ki te
talkaumatanga

Older Tenants, Supportive Research-based Tools, and Building a New Future

Presentation to Christchurch Housing Form and TPA

Prepared by

Bev James (PP&R) and Kay Saville-Smith (CRESA)

1 August 2018

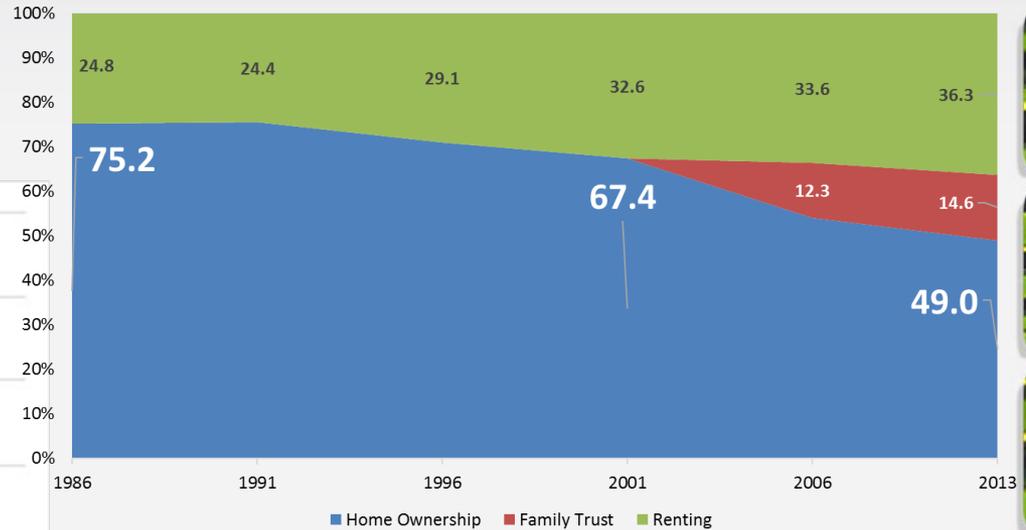
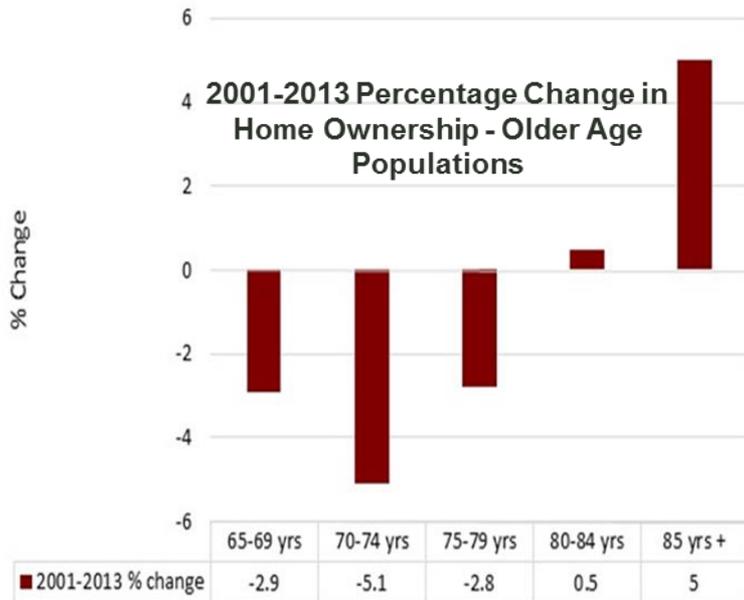


AGEING
WELL

Kia eke kairangi ki te
talkaumatanga

New Zealand is experiencing a tenure revolution

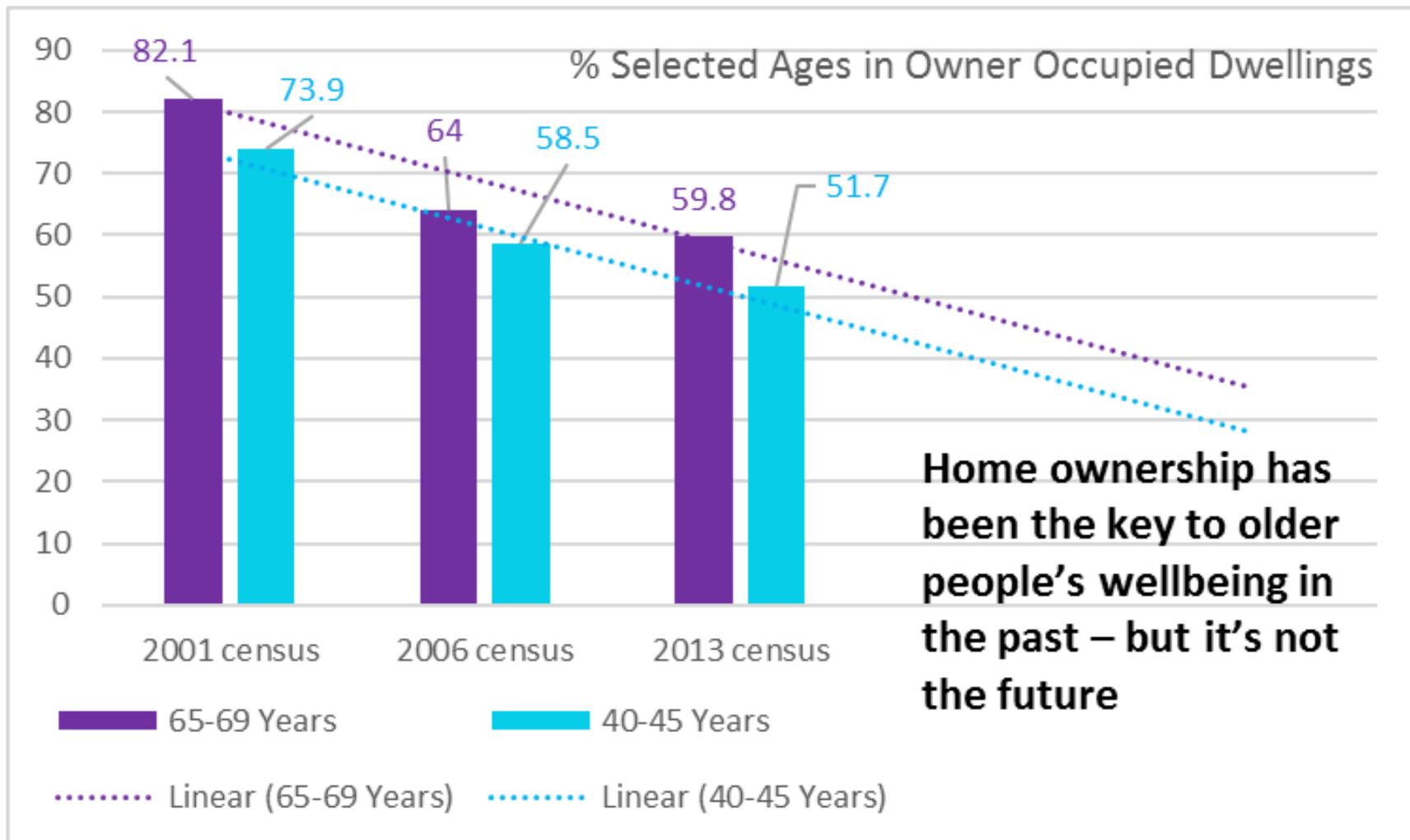
Total New Zealand (-34.8%)



Prepared by Dr Natalie Jackson

Prepared by Dr Kay Saville-Smith

Declining homeownership, selected ages



Top Five Places for Renting among the Baby Boomers

Youngest Boomers renting

- 27.2% in NZ
- 32.4% in Hamilton
- 31.1% in Auckland
- 30.3% in Porirua
- 29.4% in Tauranga
- 27.1% in Christchurch

Oldest Boomers renting

- 17.9% in NZ
- 22% in Auckland
- 21.2% in Porirua
- 20.9% in Hamilton
- 20.1% in Lower Hutt
- 17.7% in Napier

Becoming an older renter

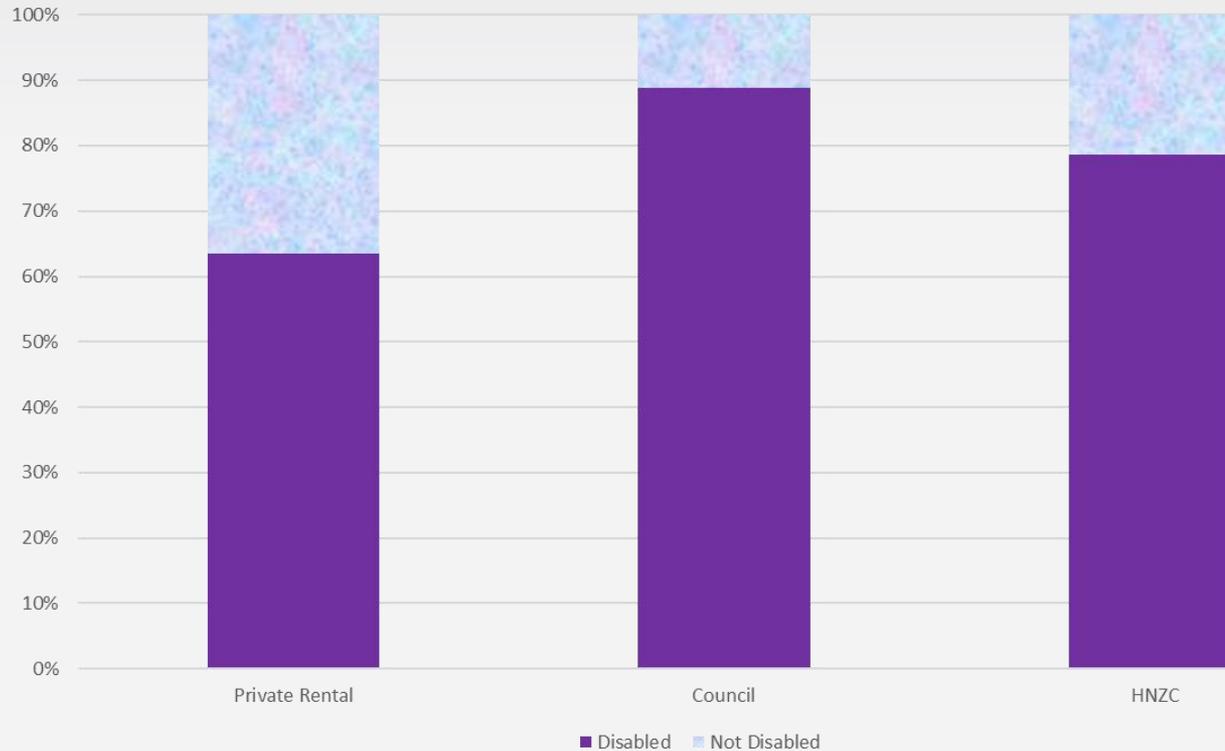
- Moving from owning to renting is common
- Not a choice and cannot return to home ownership
- Reasons:
 - Financial shocks – loss of a business, loss of investments, debt, inability to pay mortgage
 - Changes in personal relationships – marital break-up, death of a partner
 - Transfer of housing asset to children to ensure inheritance
 - Adverse natural events
 - Desire to return to live in close proximity to children and/or their marae

AGEING
WELL

Kia eke kairangi ki te
talkaumatanga

Older
tenants
report poor
health

Older Tenants by Disability Status 2013 Census and Health Survey



AGEING
WELL

Kia eke kairangi ki te
talkaumatuaatanga

- Home owners aged 55+ averaged 3.9 **GP visits** in the past year compared with 4.7 for private renters and 5.7 for public renters
- Although public renters visited their GP most often on average, they were also most likely to report they had **not visited their GP because of cost** (25%) or **not collected a prescription item because of cost** (20%)
- Home owners aged 55+ averaged 1.4 **ED visits** in the past year compared with 1.8 for private renters and 2.2 for public renters

**TABLE 1: PHYSICAL AND MENTAL HEALTH BY TENURE FOR PEOPLE AGED 55+
(REPORT HAVING BEEN TOLD BY A DOCTOR THEY HAVE THE CONDITION)**

	HOUSING TENURE						P-VALUE: PRIVATE AND PUBLIC RENTERS	P-VALUE: PRIVATE RENTERS AND HO/FTS
	Public renters		Private renters		Homeowners/family trust (HO/FT)			
	%	95% CI	%	95% CI	%	95% CI		
Had a heart attack	16.1	(13.6, 19.0)	9.4	(8.0, 11.0)	7.5	(7.0, 8.1)	0.0000	0.0187
Angina	14.7	(12.2, 17.5)	10.3	(8.8, 12.0)	7.4	(6.9, 8.0)	0.0052	0.0013
Heart failure	9.2	(7.5, 11.2)	5.5	(4.5, 6.8)	4.3	(3.9, 4.8)	0.0008	0.0545
Any other heart disease	20.8	(17.6, 24.4)	15.0	(12.8, 17.6)	14.3	(13.5, 15.2)	0.0094	0.5730
Stroke	10.3	(8.2, 12.9)	5.6	(4.3, 7.3)	3.5	(3.1, 3.9)	0.0017	0.0063
Diabetes	27.1	(23.5, 30.9)	14.5	(12.2, 17.1)	11.4	(10.7, 12.1)	0.0000	0.0170
Asthma	28.4	(25.2, 31.9)	18.1	(16.0, 20.4)	14.5	(13.6, 15.4)	0.0000	0.0023
Arthritis	43.4	(39.7, 47.2)	37.5	(34.9, 40.1)	36.8	(35.7, 37.9)	0.0131	0.6619
Chronic pain	41.0	(37.1, 45.0)	33.2	(30.5, 36.2)	29.1	(28.0, 30.2)	0.0016	0.0060
Depression	24.4	(21.1, 28.0)	19.9	(17.9, 21.9)	14.4	(13.6, 15.3)	0.0234	0.0000
Anxiety disorder	14.2	(11.7, 17.2)	10.1	(8.6, 11.8)	7.1	(6.5, 7.8)	0.0094	0.0007

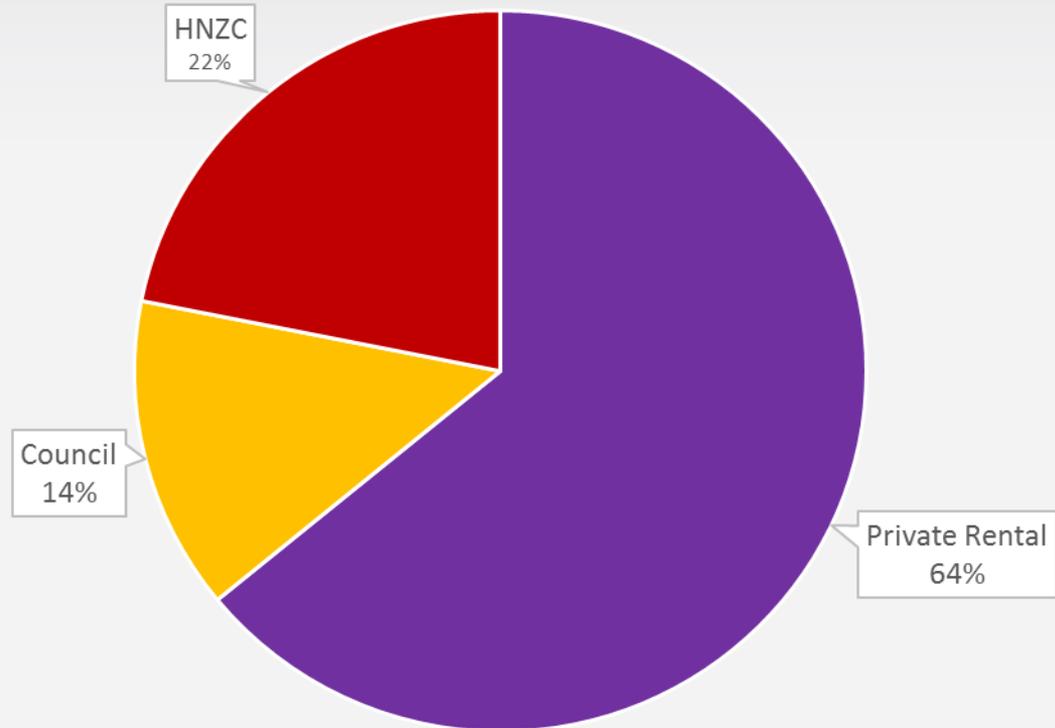


AGEING
WELL

Kia eke kairangi ki te
talkaumatanga

Landlords and Older Renters 2013 Census

The Private Rental Market
is the Major Provider of
Rental Accommodation to
Older People



Issues for Older Tenants

Can be the same as for any other tenant but also specific to older tenants

AGEING
WELL

Kia eke kairangi ki te
talkaumātuaatanga

- Many are not used to being tenants – don't know the ropes
- Online applications - Not easy for older people
- Rentals are almost always unaffordable
 - Pressure to move
 - Use of TAPs rather than AS
- Rentals are often insecure
 - Use of 42 day notices
 - Low elasticity
 - Older people are liked by landlords but needs poorly understood
- Tenancy can be de-stabilised by:
 - Need for
 - Repairs and maintenance
 - Home modifications
 - Hoarding
 - Financial abuse and scams
 - Changes in capacity:
 - neither landlords nor tenants are always aware of financial assistance for gardening etc.



AGEING
WELL

Kia eke kairangi ki te
talkaumatanga

- Older Tenant decision-support tool
 - Refine and adapt “My Home My Choices”
 - Tenancy information and rights
 - Where to access support, services and information
- Landlord tool – dwelling checklist
 - Adapt the Goodhomes repairs and maintenance tool
 - Key things the dwelling needs to have to keep older tenants safe and comfortable
- Landlord tool – tenancy support
 - What they need to know about older tenants
 - Indicators that something is wrong
 - Where to go for information about older people's services and needs
 - Best practice

AGEING
WELL

Kia eke kairangi ki te
talkaumatanga

- Build good quality rental accommodation
 - Build on Christchurch as a leader in partnership with central government
 - Revive the acknowledgment of housing as infrastructure
 - Renew the intergenerational contract through housing initiatives
- Reward Good Landlords and Good Tenants
 - Recognise community housing providers and good private landlords
 - Go beyond the WOF
 - Seek an effective Tenancy Tribunal
 - Encourage a rethink of rates rebates

