



DOORS TO DIGNITY

Ensuring all older
people are housed well



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FOREWORD

Tēnā koutou katoa

Over the last couple of years the Christchurch Methodist Mission has become increasingly aware of the number of older people in housing distress. We are seeing this in the growing waiting list for our affordable and social housing at Wesley Village and in the number of older people requiring emergency housing both in Christchurch and Blenheim.

There is a great deal of excellent, comprehensive research on older persons' housing, which we draw on in this resource. This tells us that by 2050 the number of over-65s who do not own their own home is likely to reach almost 400 000. That's nearly three times the number today.

Without the key asset of a house to sell when they retire, individuals are unable to access retirement village housing and, when the time comes, rest home/hospital care in the for-profit aged care sector. While a small number are able to secure affordable or social housing with a community housing provider or Kāinga Ora, most have to contend with the private rental market in which affordable, age-friendly housing is scarce.

This lack of access particularly affects women on their own, and Māori and Pasifika people. Many in these groups are not home-owners for reasons to do with the gender and ethnic pay gap, time spent caring for family/whānau members, and historical factors that have created housing deprivation in Māori and Pasifika communities.

The primary income for the majority of older renters is their NZ Superannuation. But finding a home that is affordable on superannuation is almost impossible. Coupled with this is the problem that many of the new apartments being built in our cities are not accessible for people with limited mobility.

The answer is quite simple: we need homes to be built that are affordable, accessible and warm, that foster cultural connections and that are embedded in local communities. We know the difference that living in such a home makes to physical and mental wellbeing. Health costs are reduced and people are able to stay longer in their homes before going into care. Quality, age-friendly homes are a good investment from both a social and economic viewpoint.

The Doors to Dignity campaign is being developed alongside a group of tenants from Wesley Village. They know the reality of struggling to find a place to call home and were keen to join this campaign. Thank you to all of the tenants who were prepared to share their stories for this publication.

The current challenge of older person's housing is urgent. Without intervention, it will become a full-blown crisis. Now is the time to act with foresight, compassion and courage.

Ngā mihi



A handwritten signature in black ink that reads "Jill Hawkey".

Jill Hawkey
Executive Director, Christchurch Methodist Mission

OLDER PEOPLE AND HOUSING: A STRUGGLE FOR MANY

Ageing in peace, security and dignity is something we all want for our elders and for ourselves. The foundation for this is access to decent housing. But increasing numbers of older New Zealanders are struggling to find and afford a home in which they can age even moderately well.

WHAT ABOUT HOME OWNERSHIP?

The long held expectation that home ownership would provide financial security for people in their retirement is undermined by the reality that more and more New Zealanders are reaching retirement age as renters. The Office for Seniors (*Long Term Insights Briefing, 2025*) estimates that, currently, about 138 000 people aged over 65 are not homeowners. By 2050 they expect an almost threefold increase in this number, to nearly 400 000.

WHY ARE MANY OLDER RENTERS IN A VULNERABLE SITUATION?

This large projected growth in renting is important because one of the most significant markers of inequality in housing in New Zealand is tenure: whether one rents or owns a home. Tenure security is about being secure and stable in one's home, and not having to worry about being evicted for no good reason.

According to the 2023 Census, people who do not own their home have less tenure security, poorer affordability, and poorer housing quality than home owners. This means that renters are more likely than home-owners to struggle with housing costs, to be cold in winter, and to have to uproot themselves often from their community to move somewhere new.

IS NZ SUPER ENOUGH TO GET BY?

The situation of older people renting is made more difficult by the fact that so many are on a modest, fixed income, receiving NZ Super and little else. NZ Super was not designed to be an adequate support for people renting their homes and many are having to spend well over one half of their income on rent, leaving little to spare for other essentials such as food, power, healthcare and transport.



ARE WE BUILDING ENOUGH AGE FRIENDLY HOUSES?

It has been clear for some time that New Zealand is not building enough homes to house our ageing population well. In 2009, it was estimated that we would need to build approximately 3,500 accessible homes every year to meet the growing need for age friendly housing. Our failure to address this meant that by 2018, the number had risen to 8,000 every year for at least the next decade. We continue to fall well short of building the number of houses needed.

WHAT IS THIS REPORT ABOUT?

This report focuses on older renters. This is not to deny the struggles of some older home-owners who also experience poverty, isolation and poor health due to their housing situation. But we recognise here that renters have fewer options, sometimes very few indeed, when it comes to finding somewhere decent to live.

For the reasons noted above, many are in a precarious situation: their housing contributes significantly to them being poor, socially isolated and unable to maintain good health.

The report is structured around the right to a decent home. This right covers many elements that are vital for older renters to be able to age well or even adequately. It includes quality housing, affordability, accessibility, tenure security, cultural appropriateness, and community.

The report includes the stories of some older renters as well as descriptions of some alternative models of housing that may widen the range of options available to older people to enable them to be housed well. To protect the privacy of those who shared their stories, names and some other details have been changed.



EVERYONE HAS A RIGHT TO DECENT HOUSING

The right to decent housing for all is enshrined in multiple international human rights declarations to which successive governments in New Zealand have given their support.¹ This right is also implicitly present, for Māori, in the guarantee of tino rangatiratanga in Te Tiriti O Waitangi.

What counts as decent housing?

Decent housing is clearly defined by the Human Rights Commission. It is housing that is:

1. HABITABLE
Warm, dry and healthy

2. AFFORDABLE
Costing no more than 30% of household income

3. ACCESSIBLE
Meeting all people's access needs without discrimination while being affordable

4. SECURE IN TENURE
People have legal protection from eviction, discrimination, harassment and unfair treatment

5. CULTURALLY APPROPRIATE
Enabling and supporting people to live in line with their culture

6. LOCATED NEAR EDUCATION, EMPLOYMENT AND HEALTHCARE

Having access to social facilities such as supermarkets, transport routes and marae

It is at a safe distance from pollution

7. ACCESSIBLE TO CORE SERVICES
Having clean running water, power, waste services, internet, and access to emergency services

These elements are just as important to our seniors as they are to younger people and families.

1. HABITABLE HOMES

WHAT ARE WE SEEKING?

Older people, ageing in place, live in safe, warm, dry, healthy homes.

Why is this important?

A habitable home is safe, warm and dry. It protects people from the cold, from dampness and mould, from heat, wind and rain, from environmental hazards such as pollution and it helps to protect against the effects of climate change.

Housing quality has a powerful impact on health and wellbeing. We know this instinctively, and there is strong evidence for it.² For older people, who tend to spend a lot of time in their homes and whose health may be declining, the quality of

housing is a significant determinant of health and wellbeing. Older people are hospitalised more often than the general population for housing-related illnesses and injuries and some of this is attributable to the quality of their homes. In particular, older renters have poorer health than their home owning counterparts.³ This is not surprising given that rental stock in New Zealand tends to be of poorer quality than owner-occupied homes.

What is the current situation?

New Zealand has Healthy Homes legislation, setting minimum standards in rental properties for heating, insulation, ventilation, moisture ingress and drainage, and draught stopping. This has been in full effect since July 2025.

This is a good start. A large scale Healthy Homes Initiative, funded by Health New Zealand | Te Whatu Ora has shown that healthy homes significantly reduce the incidence of housing related illnesses and injuries. A recent evaluation of the Initiative showed that the health benefits to residents of healthy homes include a decrease in hospitalisations, a reduction in school absences due to illness, and an increase in wages with less need for social welfare benefits for adults. The benefits of the Healthy Homes Initiative exceeded the cost to Health New Zealand | Te Whatu

Ora after one year with a five year return on investment of 507%.⁴ Other research has shown that when healthy homes standards apply, tenants experience an increased sense of place and greater feelings of security and wellbeing.⁵

However, while landlords are required to meet the standards, it is up to tenants to report failures of compliance. This may be challenging for some older tenants, particularly given the tight state of the private rental market and the possibility of a no cause eviction. With nearly one quarter of landlords less inclined or completely opposed to the standards (according to a 2022 MHUD survey) and a large number of exemptions possible, especially for older houses, it is still entirely possible that many older people will continue to live in substandard housing.

What can be done?

One way to address this would be to require an independent assessment of whether a property meets the Healthy Homes standards once it becomes

available for rent. This would lift much of the burden, and risk, of renters reporting compliance failures and ensure that all tenants are moving into a healthy home.



MIKE'S STORY

As a successful businessman, Mike was comfortably off. When his marriage ended, he and his former wife disbursed a good deal of money to their children. Mike rented a nice house but after a couple of years, the owners sold it. He rented another and the same thing happened. He recalls, "I was sick and tired of moving all the time."

He answered an advertisement for a country cottage – a former shearers' quarters on a farm. "I thought that sounded like me. No neighbours, plenty of sheep and cattle, plenty of mountains to look at. And the rent was reasonable."

He lived there for sixteen years, occasionally undertaking improvements in return for low rent. "When the owner died, his son took it over and was not interested in the house one iota. Did no maintenance. The roof needed replacing but he wasn't interested in that. The septic tank used to block, the toilet had tree roots. So there were a few 'ifs and buts' but generally it was a pretty good place."

Then Mike got sick. The rainwater system that provided his water was contaminated and he contracted leptospirosis. When he came out of hospital and tried to return home, the cottage was officially condemned: it had never had a permit, had no insulation, and had an untreated concrete floor that seeped moisture.

Although Mike loved the place, it was too unhealthy to live in, as-is. "When I got out of hospital," he says, "I was burnt out and all I wanted was surety of somewhere to live and start again."

Age Concern helped him find interim accommodation in a boarding hostel, but while he was there it went into receivership and residents had thirty days to leave. With just ten days to go before eviction, an affordable unit became available in the retirement community where Mike now lives. Although it's very different from his cottage in the country, it's secure, warm and dry.

"It took me about six months to get used to being here," he says. "At first, I couldn't handle all the people. But some residents were very good to me – understood the pain I was going through. I've grown used to it and now I enjoy it."



2. AFFORDABLE HOMES

WHAT ARE WE SEEKING?

Older renters paying less than 30 per cent of their income in rent.

Why is this important?

Living in an affordable home means being able to balance housing costs with available household financial resources so that there is enough income to pay for other essentials such as food, power, healthcare, transport and so forth. Households that pay 30 per cent or more of their income in housing costs such as rent are generally regarded as experiencing housing stress. Those paying 50 per cent or more are regarded as experiencing extreme housing stress.

Older people who cut back on essentials like food, power and healthcare in order

to pay the rent are likely to experience increased vulnerability in multiple ways. Being chronically cold and hungry will have important impacts on a person's health. A home that meets the Healthy Homes standards is no help if its inhabitant cannot afford to turn on the heating in winter. Social isolation increases for those who cannot afford to go out or to buy groceries in order to offer food to visitors. And those who are unable to find an affordable home may be forced into an overcrowding situation with family members, or into other forms of homelessness.

What is the current situation?

In 2022 the Retirement Commission's Review of Retirement Income Policies noted that among older renters, two-thirds of those aged 65-74 years and one third of those aged over 75 were spending forty per cent or more of their superannuation on housing.⁶ Some are paying an even higher percentage than this. That so many older people are spending such a large proportion of their income on rent points to a very significant level of housing stress.

New Zealanders who rent have one of the highest rates of severe housing cost burdens in the OECD. This burden rests particularly on those living on a low fixed income – which is the case for many older people because of their reliance on NZ Super. This is the main source of income for the majority of New Zealanders of retirement age: about forty per cent have

no other income while a further twenty per cent have only a little more. This income was designed to be adequate for those living freehold in their own homes, not for people paying rent week after week.

The rising number of older people in housing distress is clearly shown by the Ministry of Social Development's Housing Register. To be eligible applicants must be in serious housing need, unable to secure suitable housing in the private sector. Over the last five years, the total number of households on the Register rose significantly but then dropped back so that the June 2025 total is less than 5 per cent above the number in June 2020. But the total of those aged 65 years and over has continued to rise and now exceeds the 2020 amount by 90 per cent.

What can be done?

(i) A simple policy change, raising the threshold for receiving the Accommodation Supplement, would help those who have a very small nest egg which puts them over the threshold. This currently sits at \$8,100 for a single person and \$16,200 for a couple. But for many people this amount is barely enough for an unexpected emergency or to contribute to funeral expenses.

(ii) A long-term solution lies in significantly increasing the provision of homes suitable for older people on low-to-medium

incomes. Single bedroom homes, which are in demand by this group, account for only 6.9 per cent of houses and are not being built at anything like the rate required.

(iii) Other models of housing, such as co-operatives and co-housing, shared equity co-ownership, deed-restricted housing, and papakāinga, also need to be explored and supported by local and central government (see later in this booklet).



MARGARET'S STORY

Margaret is 72 years old and suffers from serious health issues. Recently she had to leave the house she jointly owns after experiencing abuse from her partner. He continues to live in the house and Margaret has had to go through a costly legal process to try to access her half of this asset.

In the meantime she is renting at the cost of \$510 per week. Having an asset like the house, even though she can't access it, has proved a barrier to receiving financial and housing support.

"I have no money in the bank – all my money is tied up in the house. All I've got to live on is my pension. I've only got a small amount left over after rent to pay for everything else. I've sold some things of mine to pay the bills. I have a heat pump but I can't afford to run it. When you are paying this much rent on a pension there's just no way you can do it."

After a long period of not knowing where to look for help – "I didn't know where to start" – she was put in touch with a CMM housing advocate who has helped her to access assistance from Work and Income, although she will have to pay this back.

"Once everything's sorted," she says, "I'll go up north to live near my family. It can't come soon enough."

3. ACCESSIBLE HOMES

WHAT ARE WE SEEKING?

Older New Zealanders living in age-friendly, accessible homes designed to adapt to their needs and choices.

Why is this important?

Age-friendly, accessible housing enables older people to age in place comfortably for longer and thereby stay connected with their families, whānau, friends, and communities. As well, accessible housing

has been shown to reduce the costs of in-home services and care, to reduce or delay the need to move into residential aged care, and to reduce the rate of injuries caused by falls at home.⁷

What is the current situation?

Only about two per cent of New Zealand housing stock meets accessibility standards. This current stock and the rate at which accessible homes are being built falls well below what is required for our ageing population. And, unfortunately for renters, research by the Retirement Commission suggests that, in the current environment, the private rental sector is unlikely to provide sufficient accessible housing to meet demand. A recent survey of over 700 landlords indicated that few had given serious thought to the needs of older tenants and only one in ten agreed

strongly that accessibility modifications would be a good investment for a property.⁸

New Zealand currently has no mandatory accessibility standards for residential buildings, and there are few incentives encouraging the use of accessible design in private housing. And yet, well established universal design standards exist and can be readily applied to new builds at relatively low cost.

What can be done?

Incorporating universal design into new homes has been shown to involve only minor marginal costs compared with retrofitting existing homes. The latter tends to be expensive, limited in scope and often associated with long wait times.

Mandatory standards have been shown to be vital for increasing the stock of accessible housing but on their own these are unlikely to provide the whole solution. Some combination of regulation and incentives may provide a way forward. This could include:⁹



(i) Well-established standards supported by detailed specifications and guidelines that could be used to establish mandatory accessible standards for NZ

(ii) Financial incentives and supports, such as loans, subsidies or grants, for private developers and community housing providers to improve accessibility

(iii) More government investment in accessible builds through Kāinga Ora



DAVE'S STORY

“You have to find a way round everything. There is a way to do it, but it’s almost like the system is against you. You have to know the system and know how to work in it.” That’s Dave’s summation of what you need to do to get your needs met, including finding accessible housing, when you are a wheelchair user.

He points out that he always has to think several steps ahead of his situation at any particular time. “If you don’t have things worked out beforehand, everything goes to custard really quick. I always have a plan B. That’s how I work.”

Dave has a degenerative disease and was in hospital care when he was told by a government agency that there was no point looking for a house, and that he might as well resign himself to being in hospital for good. That’s not something he was prepared to accept. But he knew the challenges.

“I couldn’t go out into a private rental. The private market rentals don’t have accessible.” He gestures around the living room in the affordable unit that is now his home in a small retirement community. Adjustments have been made to the layout of the unit to make it accessible.

The living room has the exercise equipment that he needs to work on daily, there are handrails placed to exactly suit his needs, he has engineered workarounds in the kitchen to make it useable and the doorways between rooms have been widened. “This is all accessible.”

“If you take me out of this environment where everything’s set up, then I’m screwed. Everything’s set up the way I want it – handrails, the bed, the kitchen are all set up so I can do it. You’re not going to have that in every place you go into.”

“Besides,” he says, “If you’re out in the marketplace, there’s no guarantee you’ll be in the same building next year. Landlords are there to make money – they’re in business, I understand that. I’ve been in business. I couldn’t rent in the private sector. I couldn’t afford most places and I couldn’t use them. I’d be in hospital if I wasn’t here.”

4. HOMES WITH SECURITY OF TENURE

WHAT ARE WE SEEKING?

Older people able to age in place, staying in their homes for as long as they wish.

Why is this important?

Security of tenure includes how often people move, how much control they have over their housing, and the degree of certainty they are able to have about their future housing.¹⁰

When people have security of tenure they are able to become embedded in their local community. They can build strong community connections, have ready access to local services, develop

relationships with local service providers and take opportunities to contribute to the community. For older people, who are likely to spend more time at home than those of working age, being connected in these ways is vital for both mental and physical wellbeing. As well, long term tenure allows grandparents to live close to whānau over an extended period, enabling them to take part in whānau life.

What is the current situation?

Nearly three quarters of older renters rent in the private sector. The remainder rent in social housing where tenure is much more likely to be long term and secure than in the private sector.

Renters in New Zealand tend to move house more frequently than owner occupiers. This is particularly true for private sector renters. According to the 2023 Census, people living in owner-occupied households stay in a house for, on average, 10.6 years. This compares with 4.6 years for people in non-owner-occupied households. The 2023 Household Disability Survey showed that 12 per cent of renters (both disabled and non-disabled) had moved four or more times in the previous five years compared with 3 per cent of current owner-occupiers.

The most common reason for moving is that a landlord has chosen to end a tenancy. The private rental sector in New Zealand does not have a culture of long-term tenure security and the situation has

become even more fragile with the recent introduction of no cause evictions. Another very common reason for moving is that the rent has become unaffordable.¹¹

For older renters, the likelihood of having to move, or seek residential care early, is increased by the reluctance of landlords to make accessibility modifications to their properties. While private sector landlords generally have positive perceptions of older tenants, only a small proportion have made or would consider making modifications to a property to address the needs of this group in ways that would allow their tenants to age in place (see previous section).

As increasing numbers of older people move into renting, the financial, social and psychological stress of frequent moves will have a significant impact on their health and wellbeing. This is likely to involve a rise in homelessness as rents in the private sector become increasingly unaffordable and homes fail to be age friendly.

What can be done?

The most likely providers to offer long term, affordable tenancies to older people are the state and community housing providers. Priority for social housing is given (understandably) to families with

children. However, the situation described here offers a strong case for an increase in provision overall, and the targeting of some of that housing for older tenants.

ĀNARU'S STORY

Following a marriage break-up in which the family home was sold, Ānaru rented a property with his partner. Over the years, Ānaru's health deteriorated and, in his fifties, he had to leave his job. A little while later his partner also became ill and passed away.

Then the owner of Ānaru's rental lost his job and decided to sell. For Ānaru, the reality of finding another property was challenging. "I'm quite au fait with computers," he says, "so I thought this shouldn't be too hard. There are renting sites online. Each day I would get 4 or 5 properties to view. You'd be given a time, go to the property and there'd be possibly 8 others at the same time. I'm standing there, 30 years older than the next oldest person. You stood there and you thought, this would be alright, and you watched people who were experienced house hunters. They would be talking to the owners, asking the right questions. Maybe I wasn't a forceful house hunter but that's not in my makeup.

So then you'd get home and text your interest in the property. And 2-3 days later you'd get the text saying, 'Unfortunately you've missed out on this property'. That happened heaps and heaps of times. I never really got close to getting a property. Not even close. To me I was the perfect tenant: guaranteed income, don't drink, don't smoke, don't have a wild life.

Meanwhile, my current landlords were putting pressure on me to be out. I was fortunate in having family who offered to support me into a motel. Then, with about a week to spare, an affordable unit came up here.

It was a massive weight off my head. My life is future proofed. My days of worrying, as an elder person trying to find somewhere to live, won't happen again.

I wouldn't have been on the street. I did have a parachute of the possibility of a motel. The only other possibility would be my ex-wife but they're already five in a rented property. Have they got room in the inn? No. Thank goodness I didn't have to ask.

There is a definite gaping great hole in trying to find housing for older people. And it's only going to get worse. You might own a house. But things change. Marriages finish. You can't guarantee anything."

5. CULTURALLY APPROPRIATE HOMES

WHAT ARE WE SEEKING?

Older people living in housing that enhances their expression of cultural identity and facilitates their cultural connections.

Why is this important?

Housing that reflects and respects the tino rangatiratanga of Māori is guaranteed under Te Tiriti o Waitangi. For kaumātua Māori, the importance of culturally responsive housing for health and wellbeing is well documented.¹² Housing arrangements such as papakāinga are known to strengthen mana motuhake (autonomy, identity), whanaungatanga (connectedness), mauriora (cultural wellbeing) and access to Te Ao Māori (the Māori world), particularly when kaumātua are involved in decision-making throughout.¹³

For Pasifika mātua, intergenerational living is closely connected with wellbeing. Cultural identity and connectedness are enhanced through multigenerational

housing that aligns with the concept of the Pacific village where family members can live close to one another (but not in the same house), extended family can be hosted and family gatherings can be held.¹⁴

Cultural expression is ever-changing and housing needs to be adaptable to allow this. For example, in some Asian communities in New Zealand, the expression of filial obligations between elders and their children is changing: traditional co-residence is becoming less important but family connection, expressed through a combination of close association with family members alongside elder independence, continues to be essential for wellbeing.¹⁵

What is the current situation?

Housing in New Zealand is overwhelmingly modelled around the Pākehā nuclear family form. This model is dominant throughout the private rental market, social housing and owner-occupied homes. This type of housing tends to inhibit cultural connection and cultural expression among non-Pākehā communities and can exacerbate social and cultural isolation.¹⁶ Non-Pākehā renters have few culturally appropriate options. Generally, the best that older renters can hope for is to find housing close to family members. But with the tenure insecurity that is characteristic of the private rental market, and a shortage of age-friendly housing in both private and social housing, this can be challenging.

There are, however, exciting examples of culturally diverse housing arrangements happening around the motu. Such housing is usually co-designed by the people who will live there and can be more affordable than renting or buying in the private market.



Examples include the Moa Crescent Kaumātua Village in Hamilton, Matanikolo (a multigenerational Pasifika housing development) in Mangere, the Our Whare Our Fare project in Porirua, Kāinga Tuatahi Ōrākei (an urban papakāinga) in Tāmaki Makaurau¹⁷ and many other community-based housing arrangements.

However, significant barriers face groups wishing to build in this way: the current financial and regulatory regime around property development in New Zealand does not readily support the collective housing arrangements that culturally diverse models of housing require.

What can be done?

Both central and local government should look at adapting regulations around housing development to allow more collective arrangements. Without action to address this, housing

developers will continue to build stock that is monocultural, unsuitable, and often unaffordable, for our culturally diverse population.



KORO'S STORY

Koro came to Ōtautahi as a young man in the late sixties and found work immediately. For many years he lived with a fellow worker who owned the house they shared. But when his co-worker passed away Koro had to find somewhere else to live.

This was not easy. Eventually, he found a place in a boarding house with eight other men, all much younger than him. This had limited facilities: he had his own bedroom but the residents had to share a single bathroom and a kitchen. The situation was cramped and Koro's health suffered.

He didn't want to be a burden on his children by living with them, but the boarding house was unsuitable for an older person.

Koro found a home at Whare Tiaki. "It's a lifesaver. It's like a pā," he says. "We get one another. We have the same sense of humour." He can enjoy the communal spaces – the lounge, kitchen and outdoor seating in a garden where he likes to sit in the sun with a cold beer and listen to his music. "If I had to stay in my room all day – that's not living."

He has heard from a cousin that kaumātua housing is being built back on his tūrangawaewae in the North Island and he would like to explore returning there to live in one of these places – "sooner rather than later" he says. "I'd rather travel there than be carried there." In the meantime, he enjoys the community of Whare Tiaki and his quiet space in the garden.



SIONE AND MOANA'S STORY

“Our families want to stay together. We don't want our parents in rest homes. We don't want our parents to live alone.” These comments come from Mele, who works in an agency that supports Pasifika families. Mele sees first-hand the challenge faced by many Pasifika families who wish to care for their elders.

She describes the case of Sione and Moana, and their five children. When their tenancy ended they could not find another affordable rental so moved into a three bedroom home with a relative who also had three children. With too many people and too few rooms, the family ended up living in the garage.

When Mele helped them into transitional housing, Sione's father came to stay. With kind hearts and fellow feeling, the couple invited another homeless family with two children to stay with them. To make things more manageable, Sione's father went to live in Wellington with his brother but Sione and Moana are keen for him to return.

Meanwhile, Moana's elderly parents came to live in Ōtautahi to be near their daughter. With no room to stay with the family, they went to live in a cousin's home across town. Both Moana's parents need round the clock care, so Moana has gone to live with them.

This splitting of the family leaves Sione as principal carer for the five children and Moana coming and going across town to attend to both parts of her family. This is very stressful for them.

The private rental market does not cater for Pasifika families' needs. Ideally this family want to live in close proximity, for example, in a cluster of houses that includes an accessible unit for elderly parents, a children's play area and space for the wider family to come and stay.



6. EMBEDDED IN COMMUNITY

WHAT ARE WE SEEKING?

Older people live in age friendly environments that enable them to feel safe, access local amenities and services and participate in their communities.

Why is this important?

Age friendly environments are known to enhance the wellbeing of older people.¹⁸ Neighbourhoods, towns and cities that are age friendly offer housing that enables older people to live near family and friends, to have ready access to local amenities and services such as shops, medical centres, marae and community facilities, and to take public transport to local events and places that are important to them. These environments celebrate and embody cultural diversity.

Age friendly environments enhance older people's participation in the community by enabling them to build relationships with neighbours and local service providers as well as offering them opportunities to contribute through volunteering and other forms of participation. These environments also enhance a sense of community cohesion that helps older people feel safe.

All of these factors significantly reduce the risks of social and cultural isolation and enhance the lives of older people ageing in place.

What is the current situation?

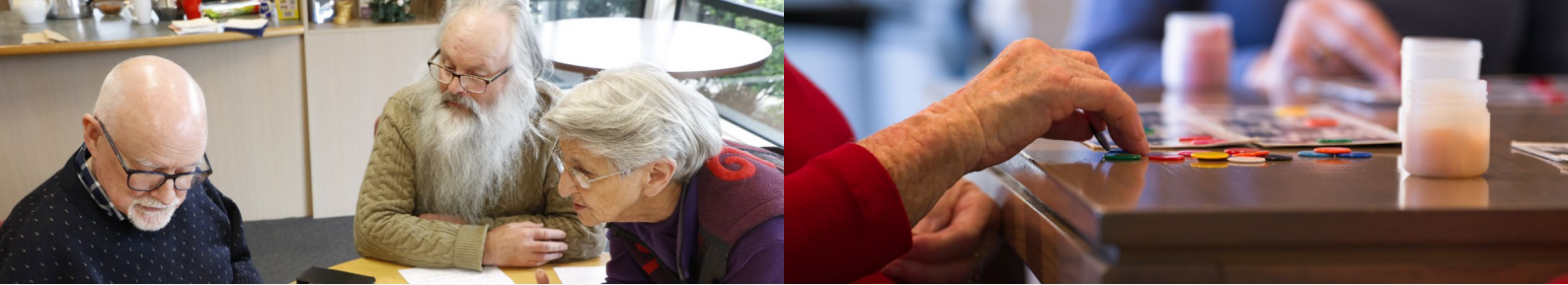
Social isolation is a significant issue among older New Zealanders. Approximately 10 per cent of people over the age of 65 report being lonely all or most of the time, and this rises to fifty per cent amongst those aged over 80.¹⁹ Social isolation can have a significant effect on a person's health and wellbeing including increasing the risk of depression and even of premature death among those who are severely and chronically lonely.

Cultural isolation is a profound form of social isolation for those who are not part of the Pākehā mainstream. This is known to have serious consequences for health and wellbeing among older people in Māori, Pasifika, Asian and other communities.²⁰ For kaumātua Māori, particularly those living in urban settings, cultural isolation arises from separation

from one's tūrangwaewae and loss of involvement in the cultural life of the marae and wider whānau relationships.²¹

Social and cultural isolation can be exacerbated for those older people who are renters for reasons outlined in earlier sections: insecure tenure can be a barrier to people ageing in place in their communities; affordability constraints can require people to move when rents rise beyond their means; monocultural forms of housing can hamper cultural expression and significant relationships.





What can be done?

The building of liveable neighbourhoods, towns and cities is an on-going project for local and central government. It is vital that their long-term planning takes account of the needs of older people. This includes planning for:

- (i) A culturally diverse mix of housing
- (ii) Neighbourhoods with close, ready access to shops, service providers and

community facilities such as libraries, recreation facilities, places of worship and green spaces

(iii) Accessible, affordable public transport

(iv) Level footpaths, walkways and lanes for mobility scooters that are free of busy traffic



ROSE'S STORY

"I feel safe here." Rose lives in a small apartment alongside other seniors in a retirement complex of affordable rentals. The complex is set in a landscaped garden, with a community lounge, an activities co-ordinator and support to access social and health services. The rent is affordable, the tenure secure. Rose can stay in this home for as long as she wants. And, most important to her, she knows she is safe.

Before coming to her present home, Rose lived in a Kāinga Ora house. Following her divorce and the move of family members to another city she lived alone. As she grew older, Rose was befriended by a neighbour who helped her with grocery shopping and other everyday needs. But that friendship soured when the neighbour, who had access to Rose's credit card, began to misuse the card and to mistreat Rose.

Without friends and family nearby, Rose felt powerless to challenge her neighbour. As the situation deteriorated, Rose ended up alone and homeless in a different city from her home. She spent a frightening night in a city park and the next day managed to find the Salvation Army office where she asked for help. She was supported by them into a place in a women's shelter and from there she moved into the YWCA. She had almost no possessions and was always frightened that the neighbour who had mistreated her would find her and demand money from her.

After some time at the 'Y', a unit became available in the retirement community where she now lives. There she can attend movie nights, go to fish and chip dinners, eat a regular hot cooked meal in the communal lounge with other residents and choose her level of engagement with other people. Rose is safe.

7. ACCESS TO CORE SERVICES

WHAT ARE WE SEEKING?

Older people live in housing that gives them access to clean running water, power, waste services, internet, and emergency services.

Why is this important?

The basic amenities counted in the NZ Census are: cooking facilities, tap water that is safe to drink, a kitchen sink, a refrigerator, a bath or shower, a toilet and an electricity supply. People in permanent living situations that lack these amenities are likely to be in housing distress.

Although not yet counted as a basic amenity, internet access is becoming increasingly vital for access to services as a growing number of government services move to offer their primary access online.

For obvious reasons, access to emergency services is important for older people. This usually means having ready access to a working phone service.

What is the current situation?

The 2023 Census recorded that people for whom basic amenities are most likely to be lacking are those living in motor camps, camping grounds, mobile homes, and some transitional or emergency housing (such as boarding houses). For example, about a third of motor camp dwellings lacked at least one basic amenity: those most likely to be missing were a bath or shower, drinkable tap water, and a toilet. These dwellings were more likely to be unheated than private dwellings.

Given these conditions, it is concerning that the age distribution of those living in motor camps is shifting towards older cohorts: in 2013, one fifth of motor camp residents were aged 65 years and over, but by 2023, over one third were in this older age group. Overall, motor camp residents are older and poorer than average. The median age of a motor camp resident is now around 60 years, in contrast to 38 years for the general population. The median income is about \$27,000 compared with \$41,500 for the general population.

People living in 'improvised dwellings' also tend to be older than the average population. Such dwellings are structures that are not intended to be lived in and that lack basic amenities: garages, sheds, and cars, for example. As with motor camps, people living in these dwellings have a higher median age (52 years) than the general population (38 years). Around 1 in 5 people living in improvised dwellings are aged 65 years and older.

The Census does not record the age distribution of those living in overcrowded accommodation but it is likely that for older people, living with family or friends is often an alternative to housing in motor camps and improvised dwellings. Overcrowding is an indicator of hidden homelessness.

These data suggest that the number of older people experiencing insecure housing and serious housing distress is on the rise.

What can be done?

It is vital to address the housing insecurity and distress experienced by a growing number of older New Zealanders. Central

and local government both have a role to play in the provision of affordable, accessible, healthy homes for the elderly.

LOUISA'S STORY

Louisa and her husband were living in a caravan on a Marlborough orchard where her husband was working. But last year he and others were laid off and they had to find somewhere else to live. "It was a struggle to get a place," recalls Louisa. The influx of seasonal vineyard and orchard workers in the area makes available housing scarce and expensive.

"We looked for housing, but there was nowhere we could afford. We ended up spending the winter in a tent in Seddon. It was horrible, but luckily my brother has a bus there and would let us sleep on the bus." The camping site they occupied had no power supply, and they were grateful to the owner who put one in so that they could have a heater.

They found help this year with a CMM advocate, who assisted them into transitional housing and then into a permanent one bedroom social housing unit.

"We're so rapt," says Louisa. "We've finally got a roof over our heads that we can say is ours. I finally get to have a place with an oven. You can't cook a good roast without an oven. Our journey was a hard one for an elderly person – a very struggling journey. Now we can finally settle down and just be ourselves again. It's a big relief."



OLDER WOMEN AND HOUSING

The Coalition to End Women's Homelessness²² has documented the particular vulnerability of older women to housing insecurity. The reasons for this are not hard to find.

Many women reach retirement age without sufficient savings or income to enable them to live comfortably, particularly if they are renting. This is often because the traditionally gendered nature of family life has meant that women with children are likely to spend a considerable proportion of their working life in non-wage or low paid part-time work. As well, more women than men are single parents and this often means spending time on a barely adequate social welfare benefit.

For those in paid work, the gender pay gap persists: in June 2024, according to Statistics NZ, this sat at 8.2 per cent, but the gap was considerably more for wāhine Māori, Pacific and disabled women.

For those women who have left home because of family violence, even if they co-own their home, there may be no access

to the wealth tied up in the house without an expensive legal process.

For all these reasons, women have lower KiwiSaver balances than men, on average, across all age groups under age 81.²³

These factors mean that many women do not have access to an adequate retirement fund and so enter their retirement years reliant on NZ Superannuation. As we have seen throughout this document, this is not sufficient income for those who are renting in the private market to maintain a reasonable quality of life. Thus, older women renting privately are a particularly at-risk group.

For some, this means that serious housing distress and homelessness may be only a single event away: the breakdown of a marriage or becoming widowed can leave a woman in poverty and sometimes subject to elder abuse, their safety at risk. The report from the Coalition to End Women's Homelessness documents the prevalence of such experiences, noting (p.33):



There appears to be an assumption that older women have family members or adult children to care for them and/or that they are financially secure on their own. Women described experiencing elder abuse from family members, a loss of assets and finances through divorce or separation, and a lack of financial control or security.

Ageing has a gendered dimension: there are more women (53.2 per cent) in the over 65 age group than men (46.8 per cent).²⁴ As the overall age profile of the population

shifts, the gendered nature of ageing will become a significant feature of the vulnerability of older people to housing distress.



What can be done?

Targeted funding for the provision of social and affordable housing for older people is essential in order to assist older women who are in housing distress and experiencing homelessness.

Those working in housing need gender disaggregated data relating to older

people so that the needs of this diverse group can be assessed and addressed.

Community Housing Providers and Kāinga Ora should engage with older tenants, especially women, to ensure that they feel safe, and should act on any concerns arising from this engagement.



TUI'S STORY

When her landlord of ten years gave her 90 days' notice, Tui was thrown into a panic. "I was beside myself," she recalls. "Where do you go with all your stuff? I've lived in that house for ten years. I didn't know where I was moving to. Didn't know what to take, how much to take, it was an absolute nightmare. At my age, I looked at so many houses but because I had two elderly cats I kept getting refused."

As a result, Tui became seriously depressed. "In the end I felt like I was just a waste of space. I was checking [for social housing availability] every couple of days, and Kāinga Ora were saying 'Nothing yet, nothing yet'. I was really panicking. You just destroy yourself in that process. I lost lots of weight. Got really sick worrying where would I rest my head at night – somewhere that's safe?"

The process of getting housing help from MSD was demoralising. "You've got obligations – there's all these rules and regulations for the homeless. You got to do this, attend this, go there, keep applying for houses and let them know when you've been declined. When you first start and you keep getting declined it's like, 'Oh my God, am I ever going to find a place?' One of the biggest things is beating myself up. How did I get to this age and have nothing – nowhere to live, no money in the bank?"

With only a week to go before her 90 day notice was up, Tui was able to move into Emergency Housing in a motel. "The move from my rental was so hard and so shocking to me that I didn't even pack a bag – all my clothes were in the back of the storage unit. The whole process was shocking."

Then after four months in the motel Tui was offered the Kāinga Ora house where she now lives. "It's a lovely new house. I am lucky to have this place. I have my pets – it is important to have pets. Loneliness killed me."

She is keen for this to be her long term home but there are some potential accessibility issues. "I have fifteen steps up and down. I'll stay as long as I can. I can imagine that in ten years' time, when I'm 74, those steps might be a challenge."

COMMUNITY-BASED INITIATIVES FOR AGE-FRIENDLY HOUSING

This section explores some forms of age-friendly housing that address cultural and social isolation, affordability and the health and wellbeing support needed for ageing well in place.

These models offer an alternative to individuals living on their own. Instead they offer residents differing degrees of embeddedness in a community, different forms of tenure and varying degrees of support and independence.

PAPAKĀINGA

There is a large and growing body of work on Māori housing, from culturally responsive design for individual houses to the development of papakāinga, both urban and rural.²⁵

Papakāinga support mana motuhake through the provision of culturally appropriate and mana-enhancing housing. The Ki Te Hau Kāinga Design Guide (2014) offers the following definition:



Papakāinga means a community based on Māori ways of living. Today, papakāinga can be used to describe both an ancestral land base as well as a collection of whare occupied by Māori connected by common kinship or kaupapa, and located in close proximity to one another, often in relation to a central, communal area or building such as a marae.

Beyond housing, papakāinga can include other activities and facilities (e.g. social, economic) to support self-sustaining communities.

Support for kaumātua

Papakāinga are usually multigenerational, providing support for kaumātua within the wider whānau, and benefiting from their contribution to the community. Papakāinga nourish the wellbeing of kaumātua by fostering traditional, communal ways of living. They provide environments in which shared spaces and activities offer social connection, cultural expression and wellbeing support while also enabling kaumātua to maintain their independence in their own private dwelling.

While most papakāinga are multigenerational some, such as the Moa Crescent Kaumātua Village in Kirikiriroa/ Hamilton, focus particularly on kaumātua housing. Kaumātua were involved in the co-design of the Moa Crescent development. In recognition of the wellbeing needs of residents, particularly since many have come from poor quality rental housing, the community is offered wraparound support from Rauawaawa Kaumātua Charitable Trust. This combination of support, independence and shared community life enables residents to age well in place.

Affordability

Affordability in papakāinga is addressed in various ways. In some cases, such as Moa Crescent, housing is offered as affordable rentals so that those whose sole income is NZ Super can afford to live there. In other cases, such as Kāinga Tuatahi at Ōrākei, the land is owned by the iwi, with whānau owning their homes with long term lease arrangements for the land on which the houses stand. This addresses affordability

by limiting mortgage costs to the price of building the house as the land remains in iwi ownership.

Whether the land is owned by mana whenua or by other entities such as Councils (as for some urban papakāinga-style arrangements), the separation of land ownership from home ownership is one possible key to affordability.

Challenges

The main challenges faced by mana whenua wishing to develop papakāinga involve financial and regulatory regimes that are designed around individual rather than collective property rights.

To enable papakāinga initiatives to thrive as a solution to the housing poverty of many kaumātua, both central and local

government must look at adapting regulations around housing development to allow more collective arrangements. Likewise, private lending institutions need to be much more open to allowing the development of housing arrangements on communally owned land.



COHOUSING AND CO-OPERATIVE HOUSING

What is the difference?

Both cohousing and co-operative housing involve a number of homes organised around shared amenities such as gardens/green spaces, a common house where regular shared meals, gatherings and events can take place, and sometimes other shared facilities such as a laundry and carpooling.

Cohousing homes are usually privately owned and the complex is planned, owned and managed by residents. There are relatively few examples in NZ, but cohousing is well established elsewhere.²⁶

Cooperative housing usually refers to a Limited Equity Housing Cooperative where

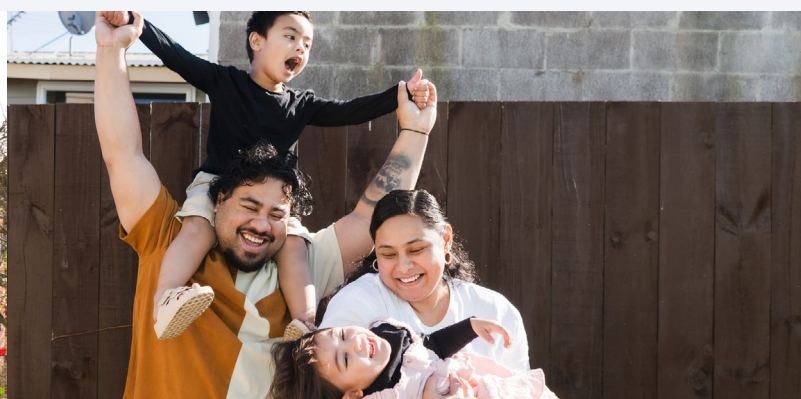
a building or buildings are owned jointly by all residents with a single 'blanket' mortgage. An individual owns shares in the non-profit corporation that owns the property and has the right to occupy a unit, paying the equivalent of rent to do so. There are several examples of co-operative housing in NZ.²⁷

These housing models are intentionally focused on building a community culture; opportunities for social interaction are 'built in' to the design and residents share a common intention to participate in this community culture.

Multigenerational living

As with papakāinga, these developments are often multigenerational. The Earthsong Eco-Neighbourhood in West Auckland is one example. It has thirty-two homes – both terraced housing and apartments – and includes a common house, owned jointly by residents. This has a dining hall, fireplace, sitting rooms, kitchen, children's playrooms, guest room and shared

laundry. The diverse age composition of the community allows residents to participate according to their capacity and ability. For example, older people who are no longer able to help with maintaining the gardens can contribute in other ways such as caring for children or helping to cook shared meals.



Can these models work for older people?

The potential of these models to address the housing needs of older people on low incomes is worth exploring. The community orientation offers environments where neighbourly relationships and shared activities can flourish, instilling a strong sense of belonging among residents. Such social connection is known to benefit the health and wellbeing of older people. This environment also offers opportunities to share knowledge, to work collaboratively together on the gardens and other projects and, through links into the wider community, to access services and support.

Are these forms of housing affordable?

These housing arrangements are not necessarily cheap, so whether they can be designed to be affordable for older people on low incomes is an important question. Typically, cohousing homes are privately owned, which may be beyond the budgets of some older people. However, these homes can be smaller, and therefore cheaper, than average, because amenities such as a laundry are shared. As well,

Successful examples of such schemes designed specifically for older residents have been built overseas.²⁸ These forms of collective living are not seen as a replacement for aged care services. Instead, the community agrees on what residents might expect from each other in terms of support and also the limits to that support: 'looking out for, not looking after,' is how one resident put it.

Forms of mutual support do exist, of course: residents might collect prescriptions or groceries for someone who is ill, or help with transport, in the ways that a good neighbour might.

residents share other resources such as lawn mowers and this keeps costs down.

The approach of the papakāinga examples discussed above provides a way forward: the separation of land ownership from home ownership makes purchase more accessible. Housing may be offered at affordable rentals. A mix of ownership and rentals is another option.



GROUP HOUSING

Group housing offers a step up from co-housing in terms of support for older people. In group housing, residents live in the same dwelling, but have their own studios with en suite. Dining and living rooms, and the outdoors, are shared spaces and meals are prepared by kaiāwhina or a housekeeper.

ABBEYFIELD

Abbeyfield is a not-for-profit organisation operating fourteen houses across New Zealand with two others in the pipeline. Purpose built houses cater for about a dozen people aged over sixty-five. New residents are accepted on the basis of need and suitability.

Residents each have their own studio, which they maintain, but come together for meals and connect at other times in shared living rooms, gardens and other 'bumping spaces' such as the laundry. A housekeeper is employed to maintain and clean the common areas, shop for

groceries and cook the meals. Nursing care is not provided.

There is no capital entry fee and rent is income related, covering accommodation, power, food and operating costs. Residents must be single and are eligible for the Living Alone Allowance. Depending on their circumstances they may qualify for the Accommodation Supplement.

One way in which this arrangement is kept affordable is the significant role played by volunteers who take on roles such as House Manager and Resident Applications Co-ordinator. Volunteers are also involved in maintenance and gardening, fundraising, marketing and publicity.

WHARE TIAKI

Whare Tiaki, operated by the Christchurch Methodist Mission, is a supported living facility for kaumātua Māori. Tikanga shapes the way the whare operates, creating a culturally-grounded, holistic model of care.

Values like manaakitanga guide the whare's everyday life, ensuring a warm and welcoming space and upholding the mana of those who frequent the whare. Tino rangatiratanga empowers kaumātua to make their own decisions and maintain autonomy.

Whanaungatanga brings whānau into daily life, fosters strong relationships and a sense of belonging. It connects people through shared experiences, whakapapa and mutual support. Wairuatanga is

supported through karakia, waiata, and connection to tangi, marae and a range of kaumātua events in the community. Arohatanga reminds kaimahi to serve with patience, empathy and humility.

At Whare Tiaki, kaumātua are honoured. Whare Tiaki Manager, Angeline Harema-Hughes, says "We ask ourselves, 'Does this uphold the mana of our kaumātua? Are we respecting their mana motuhake (autonomy) and wairua (spirit)? Are we supporting whānau and whakapapa to thrive?'"

"Kaumātua are the carriers of knowledge, wisdom and whakapapa. They connect us to our history and uphold tikanga. Honouring them shows respect for their contributions and ensures their mana is upheld as valued leaders in whānau and community life."



WHAEA KŌWHAI'S STORY

Whaea Kōwhai lived for eight years in a quiet back flat with neighbours that she regarded as family. They shared meals, invited her to their children's parties and looked out for each other. Then her landlord decided to sell.

On the same day that she received the 90 day notice, the water cylinder in the ceiling sprang a serious leak requiring major work. The combined stress of these events had a significant effect on Whaea's health. Suddenly her quiet life was at an end.

She contacted the Ministry of Social Development to seek housing support. "I was on the phone for hours trying to book an appointment. They asked me so many things and I had to provide a lot of information. I thought, they know so much about me, surely that will be enough to put me on the list for housing help."

It was not. It came to the final week before she had to leave her flat and Whaea Kōwhai was told she was not eligible for emergency housing support.

The stress was immense. "I had so much to do – getting my things into storage, cleaning the flat, getting the carpet cleaners in. Fortunately, my family stepped in to help and made everything spic and span, but I still had nowhere to go."

Like many older people, she didn't want to impose on family members because she knew they had no room to spare. "I didn't want to be a burden on them."

Whaea knew about Whare Tiaki but she was concerned about living in close quarters with other people. "But I came to Whare Tiaki and it was lovely. So like a home."

Asked about the te Ao Māori nature of Whare Tiaki, she says: "We can be ourselves here. We get one another – we don't have to explain ourselves. We manaaki. We support each other. I'm so blessed to be here. Different things are important to us and our kaimahi understand that."

"We were all used to being independent – we can get whakamā about needing support but I'm in the loving arms of Whare Tiaki – I feel I've gone back to whānau. It feeds your soul."

Reflecting on an out of town tangi she was about to attend, she said: "If I'd been living alone in my flat, I'd be coming back from the tangi and I'd be alone. But here – I'm with whānau."

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