

Kāinga Noho – Kāinga Whenua

Housing and Whenua: Kaumātua Voices



Ko te tikanga ko te mahi a te kaumātua he noho ki te pāinaina i te ahi i te wā o te whakatā
Tē tāea e te nuinga te kohi toutou hei tahu i te ahi - he wawata noa
Ko ngā ringa me te ngākau o te kaumātua kei te mahi mō ngā uri whahaheke mō anamata

*The old people by right ought to be basking in the warmth of the fire in retirement
Many are unable to even collect kindling to light their fires - this remains a fantasy
They are busy and their hearts focused on working for their descendants to secure the future*

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A report prepared for the Retirement Commission

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Home ownership and living arrangements make up an important part of planning for retirement. Traditionally a house was part of the asset portfolio for retirees with the aim to be mortgage free, and the ability to downsize if desired, especially from stand-alone homes on full sections (although rates of home ownership have varied by ethnicity).

The housing options available to seniors are changing due to increases in house prices and fewer smaller houses. There is a small but increasing movement towards alternative living arrangements, such as co-housing, some seniors are 'flatting', and there is continued use of 'granny flats' and multigenerational living. How these changes impact pre-retirement savings and retirement income is not well understood.

Te whāinga paetae (Objective)

To understand the expenses and income of retired people living in diverse housing situations.

Tirohanga whānui (Overview)



This report has been developed to record the voices of older Māori and their experiences of housing arrangements in order to better understand how pre-retirement savings and retirement income impact on housing and housing options for older Māori. The report aims to highlight kaumātua voices and bring new perspectives to current knowledge around older New Zealanders, their housing situations, expenses, and the role of savings and retirement income. The project was developed as kaupapa Māori research from its inception. The research was conducted by the mainly Māori research team at the James Henare Research Centre. Kaumātua participants included three men and thirteen women. Seven of these affiliate to Waikato-Tainui; nine affiliate to Ngātiwai. Three were affiliated to other iwi but had married into

either Ngātiwai or Waikato-Tainui where they have spent most of their adult lives. The ages ranged from early 60s to nearly 90.

Utauta rangahau (Methods)

Kaumātua

The participants are all respected kaumātua, highly regarded in their respective iwi and active in marae and iwi activities. We focused on participants from iwi, hapū and whānau where we have had the most sustained contact and where the research team have established relationships with individual participants. Most participants resided within their own rohe and felt connected to the whenua and their whakapapa¹. These connections provide an opportunity to better understand social living within Māori social norms, but also frame these connections within the whenua (land providing identity), te reo (Māori language), te ao turua (environment) and whanaungatanga (extended families). We have chosen to focus on those who are connected to their iwi and marae to record the richness of local mātauranga and practices of living together.

¹ Research drawing on the 2013 Census and Te Kupenga 2013 showed that 91.4% of people who identify as Māori know their iwi and whakapapa (Greaves et al, 2013). This suggests our findings, while specific to our two rūpū, are general to Māori in other iwi.

Our two regions are characterised by heightened disadvantage, making the voices of kaumātua heard in the design of strategies for overcoming disadvantage. Findings from LiLACS NZ has shown that older Māori living in areas of higher socio-economic deprivation are more likely to attend marae on multiple occasions, and are also more likely to report wellbeing (Durie, 1999; Dyllal et al., 2014). Nationally, Te Tai Tokerau has the highest proportion of confident speakers of te reo Māori, making it a rich environment in which to study kaumātua, while Waikato has a larger population of kaumātua (Te Puni Kokiri, 2017).

Participants were mostly independent and living in the community, and making contributions to whānau, marae and the wider community. Some were still engaged in paid work, while others continued to volunteer their expertise of te ao Māori within iwi contexts, and more broadly to both local and national organisations. A number of participants were both caregivers as well as recipients of care. The importance to kaumātua of engagement with their mokopuna is notable. It was found that nearly all kaumātua participants contributed to the upbringing of their mokopuna.

Wānanga

Two wānanga with five and nine participants respectively lasted for two hours, while the third with a married couple lasted for one hour. Four researchers were present in the first two wānanga and two researchers were present in the third. One kuia was supported by her daughter as a sign language interpreter. The wānanga were all facilitated by one of our senior researchers, who is an experienced interviewer. An interview schedule was prepared by the research team and guided each of the wānanga. The wānanga all involved whakawhanaungatanga (introductions), whakamāramatanga (explanation of the project), followed by patapatai and kōrero (questions and discussion). The wānanga were conducted predominantly in English, but participants often used te reo Māori in their responses. These responses have been both transcribed and translated into English.

Given the time constraints of the study, thematic analysis processes were chosen since the approach provides a straightforward process of data analysis. The team discussed issues and together determined key themes to ensure consensus around the priorities of themes.

Our wānanga began with karakia, followed by whakawhanaungatanga with introductions of all those present. An outline of the project was made by our facilitator, who indicated the types of things we were looking to discuss. At the first of our wānanga, we were told that kaumātua would be reluctant to talk about their financial circumstances, citing issues around privacy. Our facilitator acknowledged the concern and assured the rōpū they need not discuss anything they felt uncomfortable answering. Following discussion of consent, the wānanga proceeded.

Horopaki whānui (Wider context)

The past 30 years has seen a dramatic decline in home ownership and dramatic increase in rental accommodation (Johnson et al. 2018). This means that housing options for older Māori

will also be changing. How these changes are impacting housing options for older Māori is not well understood.

We are seeking to understand how the experiences and aspirations of older Māori can provide a platform for understanding the direction, preferences and housing aspirations for older Māori in their later years. We start by discussing understandings of 'retirement' before exploring current living situations and the nature, form and preferences for Māori housing options within our two participant groups. The purpose of this is to foreground the context in which older Māori are making housing choices.

Ngā waiaro (Attitudes)

Ngā waiaro ki te whakatā (Attitudes to retirement)

Each wānanga elicited a similar response to the term 'retirement'. The first wānanga began with discussion of what 'retirement' means. The kōrero around retirement elicited laughter as participants grappled with the concept. When asked about retirement one participant asked the others "Do we really retire as kaumātua?" before replying "Kao, kao. Katakata ana koutou. He aha tēnā kōrero 'retired'?" (No, no. You are all laughing. What is that word 'retired?'). Responses to the concept were consistent across the group - "I am just trying to find out what that means," said one. The term appeared untranslatable for those present "he aha te kupu 'retirement'?" ("what is the word 'retirement'?"). Another referred to the concept of retirement as being non-existent within the Māori world "ki ahau kaare kau he kupu Pākehā, he kupu mo te retirement. He kupu Pākehā tērā. Kaare tāu i te reo Māori" ("To me, that is not a word. There is no word for retirement. That's a Pākehā word. There is no word in Māori"). Kaumātua are always working for their whānau and community. There was a strong focus on marae responsibilities and ongoing involvement with mokopuna. Discussing the sense of community activities and responsibilities to whānau and tūpuna, one kuia observed: "When we stand, we're never standing alone."

Within the third wānanga another asked "Can you translate that word for me? I need to understand what that word means, because in Māoridom we don't have that". She went on to say "Right now I am busier than I ever was", before outlining her commitments within the community to ensure that "the health and wellbeing of our people is considered in all factions."

Many viewed their later years as a time for looking after the younger generations. This involved providing care, tending gardens, and preparing and cooking meals for whānau. It also involved the teaching of te reo me ōna tikanga Māori (the Māori language and customs) and the values handed to them from their tūpuna. The youngest kuia in the group acknowledged the efforts of the older ones within the group for securing the wellbeing of the younger generations. Directing her comments to one of the oldest kuia there, she said "We are aware of your work and you are a model for us and we will continue to focus on the mokopuna and the future."

As elders, kaumātua hold special roles and status within their whānau, hapū and iwi. As holders of mātauranga Māori, they give mana to those around them, enriching and providing cultural strength for their whānau and ensuring continuity between past and future generations. Many were involved with work on or around the marae, attending events and representing whānau in marae and iwi affairs, As one kaumātua pointed out, “The marae is my home as well.” Understanding their roles as kaumātua involved being a part of the community and feeling included extended “to where the home is and what we do to support the community we become a part of.”

Ngā waiaro ki te whenua (Attitudes towards the whenua)

As is typical of kaumātua in Aotearoa, our participants felt connected through a sense of history and whakapapa to their iwi and rohe. One participant, describing her attachment said, “It warms my heart so much. You just feel it’s the one place that nobody can take away from you.” Three participants were living in the rohe of their husbands, and all enjoyed living in the rohe of their spouses. They felt well supported within these communities, with one drawing attention to the life she found in Waikato: “I have migrated ... but I am very privileged to be living in Waikato and it has been 58 years, and I really feel, as I have mentioned it a few times, privileged to be in that environment.” Participants described how their children had grown up in Waikato and were strongly connected to their Tainui roots, which provided a sense of continuity and connection. The kuia who had married into Ngātiwai credited the strong whānaungatanga links for keeping her in the rohe: “This is home now.”

However, for those living in the rohe of their spouses there were complex issues around ahikā (continuous occupation). One kuia was able to reflect on living away from her rohe: “I haven’t had the privilege of being ahikā there, but my whānau are still there.” Another felt connected to her husband’s whenua, where she has lived for many years with her children and mokopuna. Reflecting on the connection to her husband’s rohe she said that while “it is a different connection, it is still a connection that is important to me.” She differentiated her feelings for her husband’s land, describing the situation as a “connection to the land and to my husband and the memories that are really important even though this is not my land ... it affects my intellect, my emotional wellbeing, and my heart.” Even though her husband had passed on, her connection remained undiminished.

Te ngaro o te whenua (Loss of land)

The significance of ancestral land to our participants was emphasized through all three wānanga. The land provided a spiritual connection to the past and to tūpuna, and a point of connection for coming generations. The historical loss of land was painful for many of those present and was raised as an important point of discussion in relation to their homes and

housing decisions. Throughout the wānanga, participants spoke of the loss of land, and of their concern about losing more: “This block out here, most of the owners have been bought out by Pākehā. It’s quite common ... I don’t have to go down that path, but it is an issue, a huge issue.” It was considered important for all those present to retain what land they had, and in some cases to reclaim land that had been lost through raupatu (confiscation) or through the gradual acquisition by others. One kuia described the process: “what we have begun to do, is to claw back what remnants there are.”

Another kuia described the deliberate strategy laid down by her father-in-law of maintaining continuous occupation of the land so that it could not be taken by the Department of Conservation. Her own vision for the whenua is “just to be here, so our children can have a place to come home... The important thing is that we need to keep the home fires burning [ahikā].”

Several spoke of influential Tainui figures involved in the Kīngitanga, who had made special efforts to retain the whenua. One kuia spoke of the history of land ownership and the efforts of King Korokī to keep iwi Māori on their own land to care for the marae. She spoke of King Korokī observing whānau leaving Māori land to live in Pākehā housing on the other side of town. He asked “Mā wai hei tiaki a Waahi? Mehemea ka haere koutou katoa ki waho, mā wai hei tiaki a Waahi?” (Who will look after Waahi if you all leave? Who will look after Waahi?). She spoke of his ‘vision’ in retaining the land they had. King Korokī had secured land and established an expectation that the land was to be for Māori. One participant related a story of a family who owns one of the houses, now living in Australia. They were told by the Committee Chair of the whenua that they were not to “get a Pākehā to come and live there. This was for Māori to look after our marae ... He [King Korokī] gave it for the whānau, not for the Pākehā to live there, otherwise we lose it.” There was an implicit understanding within the community that they could only sell their homes to other Māori. Participants described not only King Korokī’s efforts in retaining the whenua, but also those of Princess Te Puea, who sought to ensure there was land for families close to the marae.

The next kuia who spoke about the loss of land, described how she and her husband had, over the years, taken the opportunity of purchasing land and building upon it. She also spoke of her ‘vision’ of having land for her whānau, which now spanned four generations. While she and her husband had looked to secure land, she was also aware that her children were looking “to have their own home rather than looking at a papakāinga where we can all be together.” Having land and being able to build on it also featured as part of her retirement plan. She envisaged a future where she would be able to have “responsibility for our wellbeing ... and that it is in the realms of our mokos to realise.” She noted that having their own land allowed her to develop her own

papakāinga, with a small flat adjacent to the main whare. Even though she might not be able to realise her vision, she was putting as much as possible in place to secure the future of her mokopuna.

Not only were there concerns around the loss of land, but the impacts of climate change. One participant within the Ngātiwai rūpū highlighted the effects of climate change on the land, especially flooding that washed away nutrients, “I have dreams about, you know, doing some sort of farming or some sort of horticultural thing down in the valley. But there's so much money that would have to be poured into just getting the land viable.” In response to the lack of action by the council, Ngātiwai are developing plans to restore the land to a viable condition and mitigate the ongoing damage of climate change. According to their most recent State of the Environment Report, Northland Regional Council currently only provides funding to support tangata whenua to undertake monitoring projects and to also develop environmental planning documents, but not for the actual restoration projects (NRC, 2012). Yet research published earlier this year points out that “the impacts of environmental change and policy can feed back to ecosystems by altering the ability of the Ngātiwai to successfully interact with, and manage, the environment” (Yletinyn et al, 2022). Likewise, the pollution of the Waikato River will take decades and significant resources to repair and is something Waikato-Tainui would like to manage themselves.

Ngā waiaro ki ngā kāinga noho (Attitudes towards housing)

For our participants, the house and the whenua it was on, were rarely described as an economic asset to be used to support the costs of retirement. No one among those who owned or co-owned land and homes across the three wānanga demonstrated a willingness to sell their land to support their older years. Rather, participants described the house and the land it was on as a point of cultural reference for whānau, and a place where mokopuna could “plant their feet.” When asked about what would happen to the land they lived on, those who were in ownership of their houses indicated a clear intention to pass their homes to the next generation. Owning land enables kaumātua to provide a sense of continuity, identity and belonging for themselves and their whānau. No one within the group spoke of selling their homes. In fact, participants were adamant they would not do so and were actively looking to secure their homes for the next generation. They have strong ties to the whenua and its history, rather than to the houses per se. Whakapapa, marae and whānau are the main motivators for where they live, with financial factors being a secondary consideration.

Te nahanaha nohonga (Living arrangements)

Participants were asked about their living arrangements and whether they lived with others. Most participants within the Waikato described living in intergenerational households. Five of the seven kaumātua either lived with their mokopuna or looked after mokopuna periodically. It was not uncommon for participants to have mokopuna stay with them for extended periods. Nor were mokopuna necessarily dependent. One kuia had her mokopuna live with her while he and his wife saved for a house deposit.

Most of the Ngātiwai kaumātua also live in intergenerational housing and home ownership arrangements. For example, one is in a whānau papakāinga, one lives in a 'granny flat' under his son's house, and one lives in a converted garage on land bought from her tūpuna so that she can lend her own (mortgage-free) home to her daughter. She shares the mortgage on the second piece of land with her son. Her grandchildren and great-grandchildren "can't wait to get back" to the rohe, to the "whenua of their tūpuna." One couple live on whānau land, in a whare they built themselves, with their Down Syndrome son. Forgoing all else "to maintain ahikā is the key reason" for kaumātua living where they do, despite the costs. This includes those who pay rent on papakāinga or for Kainga Ora homes.

Participants valued being involved with their mokopuna and having their mokopuna stay with them, although caring for mokopuna raised concerns around the financial wellbeing of older people when providing care. One kuia said "What I see today - a lot of this awahi is being carried by our old people. That's what worries me... We, the old people, use our money to look after the young ones".

Kaumātua could find themselves looking after mokopuna, sometimes unexpectedly. One participant related a story of how a nephew asked if he and his children could come to stay, "my nephew came home and found someone on top of his wife and he had to leave Invercargill." And he said "Uncle can I come and stay for a week?" "Of course you can come up." "And can I bring the kids?" and they stayed for three years. But kei te pai." Western understandings of 'family' do not reflect the intergenerational arrangements and responsibilities of kaumātua. These arrangements place a financial strain on kaumātua that are not reflected in payment of Superannuation.

Another, the oldest within the group, for the most part lived alone, although she was supported by a niece, and periodically had a mokopuna live with her. She had made it clear to her mokopuna that her place was one of safety, where they would always have a place to come "No matter what the circumstances are, and whatever happens to them, they know they can

come home, that they have a place available to them". When asked about what would happen when "ka mate tonu koe?" (when eventually you die?), she replied that it was already arranged that her house would be transferred to her mokopuna.

Te nahanaha nohonga kāinga wetiweti (Undesirable housing arrangements)

When asked about whether participants would consider retirement homes, some were emphatically opposed. While others were less certain, there was nonetheless an aversion to going into a home: "I don't know if I'd go across the river to the Pākehā one with other kaumātua who are there and sometimes it could be so sad when you walk in there and you are left on your own." Others said they would consider them, but only under certain situations "if I get to the stage where I don't know what I'm saying or I don't know what I'm doing, put me away." Another expressed a similar sentiment:

For me I would consider going into a rest home for the simple reason - my daughter does enough for us now. My children do enough. I don't want to be a burden to them. I just want them to enjoy their lifestyle and that's why I don't mind retiring into a rest home. It sort of takes the responsibility away from my children. But I know, I know for a fact, they will refuse that.

While there was some discussion around going into retirement homes there was a clear preference: "I would rather stay with the whānau." However, when asked if participants would consider a retirement home if it was established at the marae or in a Māori environment, participants responded more positively. The idea of a kaumātua village in the local area of Hopuhopu, with a view over the culturally and spiritually significant Waikato River was particularly appealing for one who said, "wouldn't it be wonderful?" She spoke of how appealing it would be to have "our own institution ... to awhi and to still be a part of our whānau and our community and our hapū we live in." The importance of being within a Māori environment was repeated through the wānanga, and there was a further preference for the papakāinga to be close to their marae, "that to me is a priority - to awhi our existing papakāinga, particularly around our marae where possible." While there was discussion around the papakāinga being established on Hopuhopu going back years, that plan had never come to fruition.

There was concern around what things like Alzheimer's or dementia would mean for their children: "If I become incapacitated, that means there is a little bit of burden for my family to look after me. How do we deal with that? Are we making plans for that?" To address concerns around dementia, one participant spoke of the potential of papakāinga to provide a range of facilities to cater for different needs, such as having dementia apartments on site. Some

participants expressed a preference to go into a home to avoid placing that burden on their children. Several had been reassured by their children that they would not need such a facility and that they would be looked after by whānau. While it was clear that a number of participants had discussed care with their children, there were also intergenerational assumptions that children would provide care for their parents in their later years.

Te nahanaha nohonga kāinga papai (Ideal housing arrangements)

Our participants, irrespective of whether they lived on their own ancestral whenua or the whenua of their spouse, spoke of the significance of the whenua from a spiritual point of view. Participants spoke of the importance of the whenua as an important means of remaining connected with wider whānau, and maintaining continuity through the generations. One koroua, living on papakāinga, described his attraction to the land “for me [it] is that when we were born, our whenua [placenta] was buried around here and that is the attraction I have for the whenua [land] back here. I come back to the land. Yes, so that is where I come from.” He described how his parents, as well as “our tūpuna”, had lived on that land over many generations, before describing how the papakāinga was set aside for those who were able to whakapapa to that particular whenua.

Others similarly indicated the appeal of housing on papakāinga or whānau land. Although the term ‘papakāinga’ was never explicitly defined by those present, there was a common understanding as to what it meant. Participants considered it a privilege to have whānau living nearby and spoke positively of papakāinga as providing the opportunity of living with whānau. When probed, participants considered that an ideal arrangement would be to have whānau living adjacent. One kuia summarised her desire for a papakāinga as “just trying to get the family to come together to organise and build something that we can all collectively use and share.”

One participant prioritised the wellbeing of others within his whānau, waiting to build his house until his siblings had completed their homes. He is in his twilight years and only now awaiting the completion of his whare. This sacrifice speaks to what we call ‘whakaaro rangatira’ (noble thoughts). This participant and his wife received support from a daughter who visited or called every day, and were expecting that once their new home was built on their papakāinga, she would move in with them. For the time being, their mokopuna was living with them until their new whare was completed.

Some spoke of whānau taking the initiative in developing their own papakāinga plans “we [the whānau] have talked about papakāinga issues and the whānau is still open now to papakāinga

housing and buying land.” Their efforts, however, had been constrained by the more pressing need of finding a house to buy, before developing long-term plans.

Ngātiwai participants all mentioned papakāinga on ancestral land as their ideal living arrangement, but only one was actually living on papakāinga. A Waikato participant spoke positively of developing papakāinga plans over the years and commented that “here in Ngāruawāhia we have five families that have worked in their own papakāinga schemes. It is beautiful. It is really beautiful.” Others pointed to the practical, spiritual and emotional benefits of being close to whānau, but cited financial constraints as the main obstacle to achieving their papakāinga aspirations. None wanted to live in conventional retirement homes, but liked the idea of an iwi-based kaumātua care facility in case they became infirm and a burden to their whānau.

One felt that papakāinga provide the opportunity for the āhuetanga (the characteristics or features) of te ao Māori to be present, providing a source of comfort and confidence:

From a te ao Māori view, if I can't have those kind of āhuetanga around me, how do I then rest and not worry about anything? You have got to have the life you know, the things you believe in, and Rangi and Papa and those kinds of beliefs. And I will be surrounded with all those āhuetanga nō ngā tūpuna tuku iho [features belonging to our ancestors].

Papakāinga arrangements involved kaumātua in the decision-making process regarding the whenua and who were able to live on it. This was an empowering process. However, these arrangements were not always straightforward. One participant raised other potential issues with whānau living on papakāinga. She described how one whānau had gang affiliations and was eventually evicted. Kotahitanga was required for the effective management of papakāinga, “if you act in another manner instead of all together as one, it won't work.”

Participants talked about the complexities of building on whānau land, and the pressures created by multiple ownerships. One participant said “it made it extremely difficult for Māori because as our families grew our land diminished.” Multiple ownership problems were particularly complicated “when we have to get finance.” One participant spoke of the need to push “the powers that be to let finances open up.” She noted someone within her rohe who was developing a papakāinga and looking at ways of creating papakāinga options for whānau. The participants pointed to the challenges of financing shared-housing, especially on land with multiple owners, through conventional finance providers, such as banks. There was a comment that having numerous tribal affiliations added to the complexity of land ownership, particularly

“when the Native Land Court individualised title.” When this issue was raised there were a number of voices of assent.

While there was a preference for papakāinga, there were barriers in terms of building costs, leaving one kuia resigned to delay the development of housing for future generations, “It is something that is going to cost a million just to get services on it.” There was concern expressed about the cost of building on whenua “to even go back on land that used to be ours costs you millions. Whichever way you go you are stuck.” As a result, some of the purchased land remained undeveloped, and a task to be undertaken by coming generations. That will be the “future for our mokos and our mokos’ mokos.” While papakāinga was considered an important alternative, participants recommended that their children concentrate on buying a home before considering retirement savings.

Te whakamahere mo anamata (Planning for the future)



A key feature of the wānanga was the way in which kaumātua spoke less about planning for themselves and more around planning for their children “We live for our children and that is what it is about.” Securing the whenua for future generations dictated many of the decisions. The whenua itself provided “somewhere where the kids and moko can always come back to.”

For one participant, plans for her retirement and housing arrangements were made collectively as a whānau. “It is really about communicating with ourselves. I think it is really important as a whānau to be on the same page about what our future is holding.” Passing on the family home was often discussed with the wider whānau, who could be brought together to discuss future arrangements.

One participant described a whānau hui: “We had the hui. His cousins, they are all my mokopuna, they come to the house and they asked “Nan, what do you want to do with the houses?” Well, I says, I want to give it to you fullas.” She noted that whānau hui could involve the whole whānau, “even the one in Australia was on the phone and listening.”

One participant talked of a bach at the end of their property where her children have lived and where she and her husband could go “I always thought at least when we get too old that is where we can go.”

Whiwhinga pūtea me ngā utu whakahaere (Income and expenses)

Superannuation was the primary form of income for participants, and there was consensus that the superannuation was not enough. “And it’s harder when you are looking after mokopuna too,” said one.

Superannuation was considered inadequate to cover expenses, even though “Māori are very good at living within their means – they’ve had to be.” For example, one kuia mentioned a relative who only showers every second day to save on power. The winter energy payment, said one, makes a noticeable difference. While not asked specifically, no one mentioned using Kiwisaver or the Accommodation Supplement in addition to their Super, although some participants did discuss the Winter Energy Payment.

Their expenses (past and present) in relation to income have left very little money for saving. Participants discussed how their rising living costs had affected their spending. Rental costs, the rising cost of food, utilities, and petrol, together with care for mokopuna created financial pressures within the home. One participant spoke of the need to cut costs “Once upon a time you could buy a bag of potatoes, now you will just buy three or four and make that last.” Limiting the use of the car was also mentioned as a cost-saving exercise, saving not only on petrol, but on the wear and tear of the vehicle. One kuia described being financially supported by whānau when necessary, “Super doesn’t go very far and in my case my whānau have helped me out when I have needed help financially.” They do not like to be seen as complaining though, so will rarely mention financial hardship.

Some spoke of iwi-led initiatives that supported kaumātua. Waikato-Tainui kaumātua spoke of an iwi grant for which they could apply once a year to support age-related health costs. Those who lived outside their rohe spoke of grants being available to them and having made use of them, with the proviso that they contribute to the iwi: “It is not a bad system I think because they are always there to support you, as long as you support the iwi in different ways.” While participants supported their iwi initiatives, there was a comment that there were some kaumātua who had greater needs, “the needs of our kaumātua ... they vary. It is not just the hearing aids and all that sort of stuff. What with this mate [sickness, implying COVID-19] that is going around, [they need] warm clothing.”

There were some within the rōpū who were active in volunteer work, contributing expertise in governance and advocacy roles.

Kuia: Once you have that status of being a kuia, you're on demand for all these meetings, you know, like, for instance, you never know what your week is going to bring. Because you get phone calls out of the blue. Can I please pick you up for this meeting? Can I please? That sort of 'busyness'.

When asked if she was being paid, she said "I would love to just say yes. We're all in the same boat. We're all needy."

Several participants raised the issue of how their expenses included the giving of koha at events. Going to the marae involved the giving of koha "every now and again [and] when you go to a tangi and you have to put a koha in every time." As one kuia explained,

All my mokopuna, all the nieces and nephews, we've nursed them all of these years... We're still teaching them about koha, because they wonder, 'Ooh, what's happened to all your money?' It's not the sort of thing that you publish around that you've given koha and we're trying to teach them that too, to contribute towards it.

Expenses were compounded by the cost of transport to and from marae and community activities, particularly for those required to travel to another rohe. This cost was sometimes subsidized by Waikato-Tanui and this was very much appreciated.

Ngātiwai do not have the health grants and subsidies that Waikato-Tainui offer. In addition, the kaumātua there face the additional cost of providing upkeep of iwi facilities. Travel is similarly a significant expense in their region, with very little transport infrastructure and significant distances between marae and main centres.

While papakāinga are trust or whānau owned, there were ongoing associated costs. The cost of living for some included paying rent, for others, paying rates. For one participant rent on papakāinga accounted for nearly half their pension, while those living with whānau contributed to rental costs, "to do in to help pay rent." The process of living on papakāinga or whānau land owned by a trust could involve an application to a trust and approval process where there were multiple owners or beneficiaries. Rent was then paid to the trust. Some rented because they could not afford to buy; others rented because they wished to be on papakāinga.

The ongoing expenses are significant, including house, car and funeral insurance, travel, power, phone, koha, medical bills, mortgage, rent, and supporting tamariki and mokopuna. There is little to nothing left for unforeseen expenses, particularly medical costs. One couple had saved up and bought solar panels for their whare to replace the old petrol generator. Their remote

island location leaves them vulnerable in emergencies, so they have also cleared a landing space for the emergency helicopter that would be their only way of accessing emergency care.

Te utu rēti (Cost of rates)

The Ngātiwai kōrero focussed heavily on rates as a financial burden. Recent rates increases resulting from beach property developments in the area are putting enormous strain on kaumātua. Where land has been shared between whānau, they now each have to pay rates, in contrast to a single rates bill in the past. The cost is particularly burdensome given the value of the land, as a financial asset, is unlikely to be realised through its sale:

But with our own lives, what really is a concern for me is rates for our old people. Yeah, that's most important in our area, because we have people on the coastline whose rates have gone up an enormous amount and we just can't afford it. So you know, probably one of the biggest concerns I have with living at home [whenua and rohe]. We can't afford to pay them because they're beyond our reach. But it's the whole area, Whananaki, and all the old people just can't live here anymore 'cos it's too dear. The rates are too dear.

The kaumātua also pointed out that they receive very little for those exorbitant rates – no water, no street lights, no sewerage, no footpaths, no playgrounds. They provide and maintain all of those things themselves. The only service they receive is rubbish collection.

The increase of luxury holiday homes on the coast was seen as one cause of high rates. The idea that whānau blocks of land were seen as 'lifestyle' blocks by Council was another, even when blocks had not been officially parceled up. "But we haven't parted it up or anything like that. We haven't divided officially but now Council decides that it's a lifestyle block, so we are now being charged separately and three times what I paid in the past." In response, one kuia suggested bringing in means testing for rates, so that mana whenua are not automatically charged the same as owners of luxury holiday homes and lifestyle blocks.

Te whakamahere mō te whakatā (Planning for retirement)

Only two participants spoke of planning for retirement. When preparing for older age, one kuia said "It is about doing a plan up - I'm sorry to say again, but that's what it is about." Having a plan, she said, involved her children whom she considered as integral to the planning process:

We maintain our own property and we do that collectively as a whānau ... Anyway, it is really about communicating with ourselves. I think it is really important as a whānau to be on the same page about what our future is holding. It is their future that we look forward to, myself and their father, and also theirs and their children and so on.

There was little discussion as to how others prepared for their retirement. As part of the Ngātiwai kōrero about savings and planning, they raised the sobering topic of how most Māori men tend to die a lot younger. Working in demanding physical jobs, such as freezing works, mining, and forestry, takes a high toll on their health. One koroua said:

A lot of Māori men die younger, and often the burden is left to the women to carry on sustaining the whānau and it's not a comment about their genes, but more possibly because they may have worked harder, longer, you know, and had to endure a whole lot of other things. Because in the end, we also, Māori end up having to pay for Superannuation for the greater good of all New Zealanders, even though we don't live long enough to claim Superannuation.

Most of the male relatives of the kaumātua had passed on in their 50s, meaning a shorter time to work and save, and no benefit from saving for retirement. The financial burden falls heavily on the women, for themselves and their whānau, as well as leadership responsibilities. One kuia described:

My father was only 53 when he passed away... My father died early and his brothers - he had three older brothers and they all died very early because of the type of work they were involved in. Working in the bush and getting wet and you know when they walk out of the bush then they're soaking wet. So you can imagine, they must have had pneumonia so many times.

They all felt that this was a significant equity issue for Māori, with long-term impacts on savings and financial security.

Towards the end of the wānanga, the conversation turned towards savings plans. One kuia with Ngāi Tahu links was involved with Whai Rawa, a Ngāi Tahu savings programme that was established to improve the wellbeing of Ngāi Tahu Whānau. She makes regular contributions and has established accounts for her moko to support their long-term savings plans.

There was some talk around savings over the years, but the needs of whānau took priority and savings or investments were used to support children. One kuia said: "And for me, why do I need the money? I won't be here soon. Let's just keep it for them." Another kuia spoke of cashing in her insurance policies:

We took life insurance and we had to cash them in because of other needs, and awhi-ing our own whānau – our daughter into a whare ... and so we thought that was a priority. Even with medical insurance – we didn't get sick so we cashed those in as well.

It was looking at ways and means of adding to what we were already working for and helping out our family.

Several spoke about supporting whānau into housing or with living costs. One kuia spoke of a family trust that they have been paying into for years to provide for their children and mokopuna. Another mentioned that she had taken a mortgage out on her house so she could buy a car for her son. And while supporting children financially was clearly a priority for a number of participants, it impacted their abilities to save for their later years. When asked about her savings, one kuia responded, “That’s a hard question because when you have mokopuna no matter how much you save, “I’m going to get my power cut off,” someone is going to ring you “I’ve got no petrol,” someone is going to ring you “I’ve got no kai” – it’s hard.”

As the wānanga drew to close, the kaumātua thanked the research team for the opportunity to participate and to contribute their experiences and understandings of housing and the whenua. Our facilitator then closed the wānanga with a karakia.

Kōrero whakatepe (Conclusion)

A key focus of the study was on understanding how kaumātua conceptualize home ownership and their living arrangements through their ‘retirement’ years. The analysis of their kōrero then focused on what they valued in terms of the whenua, their homes and their aspirations for future generations. While this report was exploratory in nature, the data nonetheless revealed commonalities in experiences between our two rōpū. For our participants, the house and the whenua it was on, were rarely described as an economic asset to be used to support the costs of retirement. Rather, the house provided a point of cultural reference for whānau, and a place where mokopuna were on their tūrangawaewae. Participants felt a strong connection to the whenua, and for many it was important to instill the value of those connections to successive generations. Connection to ancestral land was differentiated between ancestral rohe and land that was married into, but both were seen as incredibly strong connections.

There were significant efforts to retain control over their whenua, purchase whenua, and retain their whenua. Living on ancestral whenua was considered to be an inheritance and connected with the role of ahikā. There was concern to secure housing for children and mokopuna, and this was nearly always connected with ancestral whenua. Our wānanga have provided perspectives that reorient the Western concepts of retirement, housing and land ownership which have guided policy and practice within Aotearoa. These findings demonstrate high levels of social engagement, particularly within the household, between kaumātua, their children and mokopuna. Intergenerational care was a significant feature within the kōrero that was shared with us and is clearly woven through our participants’ lives. However, their care arrangements,

usually involving the support of children and mokopuna, determined their spending priorities. There was a strong focus on the future of children and mokopuna. In considering the best advice for supporting kaumātua into their retirement years, intergenerational care will need careful consideration. Savings were often used to support whānau, with several drawing attention to supporting whānau into their own homes. Commitments to support whānau limited the saving potential for many kaumātua, who actively supported their children and mokopuna. Children were often supported with day to day living costs, and in savings for a home.

The participants we spoke to, valued being a part of their iwi and participating in marae activities. Living close to the marae provided opportunities to be involved in marae activities and in the company of others. The role of papakāinga to facilitate ongoing familial and social roles was viewed as central to their wellbeing².

Among Māori there are options that may not be available to non-Māori in the form of housing on whānau land and papakāinga. Building papakāinga on whānau land was preferred to non-Māori alternatives, but the ability to purchase land or extend current living arrangements was impeded by the associated costs. While kaumātua were aware of the development of papakāinga within their rohe, the development and extension of papakāinga was yet to be fully realised within the community.

Whakarāpopoto o ngā hua matua (Summary of key findings)

- Superannuation remains, for many, the only source of income.
- Superannuation is not sufficient to meet their basic living costs, especially given the rapid rise in inflation and rates.
- There is a preference among kaumātua for living with or close to whānau.
- Among other preferred options are papakāinga or living on whānau land.
- Finance for papakāinga and building on whānau land is difficult to access.
- Kaumātua lead busy lives, contributing voluntarily in a range of activities to the wellbeing and care of their whānau, marae and communities.
- The role of intergenerational care and responsibility for sharing mātauranga is of critical importance to kaumātua.

² Every kaumātua in our wānanga was strongly connected to their iwi, whenua, whānau and whakapapa. These observations, therefore, may not fully apply to all older Māori, who may not have those connections, but we expect the values expressed to resonate with many.

- The whenua was rarely described as an economic asset to be used to support the costs of retirement.
- The house provided a point of cultural reference for whānau, and a place where mokopuna were on their tūrangawaewae.

Ngā kupu whakahau (Recommendations)

- Careful consideration will be required to ensure whānau are included in care, savings, and legacy planning.
- Provide Te Ao Māori resources to support retirement planning and financial literacy.
- Exploring and encouraging pathways for Māori to access financial services, particularly for shared and collective ownership.
- Work with iwi and hapū through marae to raise awareness about support and options available.
- Allocate resources to develop papakāinga or whānau land.
- Open up finance options for collective land acquisition.
- Provide rates rebates and/or means testing for rates for tangata whenua.
- Consider the health burdens for kaumātua in rural regions and who bears the costs.
- Provision of subsidized health insurance for over 70s.
- Inter-agency collaboration is needed to encourage housing solutions for Māori.
- Develop critical infrastructure to support kaumātua wellbeing.
- Adjustment to NZ Superannuation better reflect the intergenerational responsibilities of older Māori.
- Better understand and compensate unpaid work done by kaumātua, such as caring for mokopuna.
- Provide funding for further research in this area.

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