



Housing challenges of older women living alone

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Introduction

This report brings together the voices and experiences of thirteen older women aged between 57 and 83 who are living with housing stress or on low incomes. Through in-depth interviews, they spoke about what secure housing means to them, the pressures they are navigating, and the support that helps them stay well. Their stories inform every part of this report – the principles that follow, the findings, and the opportunities for Good Shepherd, other social service organisations, and government agencies.

The women who took part described both the challenges they face and the strength and resourcefulness they draw on to manage them. For many, housing challenges are shaped not only by limited income, but by lifetime patterns of low pay, caregiving, disability, racism, migrant experiences and the long-term effects of trauma. These overlapping and intersecting factors influence how older women access and maintain housing and how they experience the systems around them.

A consistent message across the interviews is that housing insecurity is not the result of poor choices or a lack of capability. It stems from system settings that have not kept pace with the realities of ageing alone. Rising living costs, inaccessible homes, unstable rentals and services that are confusing or slow to respond all contribute to the pressure women are under.

The insights shared here offer a clear picture of what secure housing looks like for older women, the barriers that get in the way, and the opportunities to support women to age in place with stability, dignity and connection.

Principles of housing security for older women

Before turning to the findings, it is helpful to set out what housing security means for older women. Across the interviews, women described not just the problems they were facing, but a clear picture of what a secure and nourishing home would look and feel like. These principles are not abstract ideals – they are grounded in lived experience and represent the foundations needed for older women to age well. They also serve as a compass for interpreting the findings and shaping the service opportunities that follow.

1. Knowing they can stay as long as they choose

Security of tenure – the confidence they can remain in their home for as long as they choose – is the foundation of housing security for older women. Many spoke about the reassurance of having a home they could settle into without fear of eviction, rent increases, or sudden changes in ownership. Stability enables them to plan, recover from hardship, and age in place on their own terms.

2. Living independently with dignity

Independence is tied to privacy, safety and the freedom to organise life in ways that feel right for them. A secure home lets women maintain their sense of self without needing to rely on others or manage living arrangements that feel unsafe or uncomfortable – this means having the choice to live alone, without being forced to take in a flatmate or board simply to make ends meet.

3. Feeling safe in and around the home

Safety includes both the condition of the house and the neighbourhood. Women need homes that are warm, dry and well maintained, and environments where they feel free from intimidation, antisocial behaviour or crime. Feeling safe becomes increasingly important with age and has a direct impact on health and wellbeing.

4. A home that works for an ageing body

As mobility and health needs change, homes must be accessible and easy to navigate. Women talked about the importance of flat access, safe bathrooms, good light and avoiding steep steps or driveways. Homes that suit an ageing body reduce stress, prevent injury, and enable women to remain independent for longer.

5. Affordability that covers more than the rent or mortgage

Housing security means being able to afford not just rent or mortgage payments, but the costs of living: nutritious food, power, transport, healthcare and small emergencies. Many older women were living on very limited incomes. A home can only truly feel secure if they can afford the life that goes with it.

6. Close to transport and essential services

As driving becomes harder or more expensive, living near public transport and everyday services becomes essential. A secure home is one that lets women reach the doctor, supermarket or community groups without relying on others or going without.

7. Staying connected to community, culture and whānau

Belonging is a vital part of aging well. Secure housing keeps women close to the people and places that anchor them — friends, whānau, cultural groups, places of worship and community organisations. For migrant women, being near people who share their language or cultural background is especially important. Just as important is the right kind of community. Women also stressed the need to live among peers and in neighbourhoods that feel safe.

8. Being able to keep a companion animal

Companion animals play an important role in many older women's lives, offering comfort, companionship and a sense of purpose. Housing that allows pets can strongly influence emotional wellbeing and help prevent loneliness.

9. Having support when it is needed

Most women manage their day-to-day lives independently, but at times need help with repairs, navigating services, sorting out paperwork or arranging home support. When that help is consistent, respectful, culturally responsive and human, it makes it easier for women to stay in their homes and feel confident asking for support when they need it.

10. Being treated with respect and dignity in every interaction

Feeling secure at home is closely tied to how women are treated by the people and systems around them. Respectful, patient and non-judgmental interactions — whether with landlords, banks, support services or community organisations — help women feel confident seeking help and navigating challenges. When interactions are dismissive or demeaning, it can undermine trust and add to their sense of vulnerability.

Findings

The following insights show how far many of the women in this research are from achieving the conditions described in the principles above, and what gets in the way of ageing well in a secure, stable home.

Security of tenure underpins everything

For the women in this study, having a home they could rely on was the foundation of their wellbeing. Security of tenure shaped almost every part of daily life – their sense of safety, their ability to plan ahead, their health and their confidence navigating the world. The older they became, the more stability mattered.

Even small signs of instability – a visit from a property manager, a letter in the mailbox, a rumour that a property was being sold – could trigger anxiety. For women living alone, with limited income or with past experiences of trauma, the fear of being moved on, sat just beneath the surface.

Whether women rented, owned their home, or lived in public housing, the desire was the same – to settle into a place where they could age on their own terms without the constant worry of upheaval.

“If you have a home where you feel safe and you can just do your own thing, it makes a huge difference to people’s lives.”

“Rental security is a huge thing the older you get.”

“I told my kids that I will stay here until I leave in a box... No way I’ll go into a rest home.”

“I try not to count down how long I’ve been here because it’s like counting down to when I have to leave.”

Too few suitable homes in the private rental market

Women described a private rental market that simply does not meet the needs of older single women. Even with wide searches, women struggled to find places that were physically suitable or financially viable.

Homes that were available were often damp, outdated or unsafe for ageing bodies. Women shared experiences and worries about steep driveways, stairs, cold bathrooms or layouts that made everyday tasks difficult. Short-term leases were common, preventing women from settling or feeling fully secure. Restrictions on pet ownership were also experienced by some, despite companion animals being an important source of connection and emotional wellbeing.

Women also spoke about broader market forces shaping their limited choices. The commodification of housing – where properties are bought and sold for short-term gain – meant rentals frequently changed hands. In these situations, women were forced to move not because of anything they had done, but because housing was treated as an investment.

“At one point, I was searching the entire country for accommodation I could afford.”

“This place is old and not Healthy Homes compliant, and it’s still more than half my income.”

“They were unfit for human habitation or only one- or two-year leases.”

“Most [landlords] are looking for short-term investment and big gains with property.”

“There are very few places for us to live... The primary question is where do I go?”

“It’s heartbreaking that I can’t have a pet even though I’ve been an exceptional tenant.”

The cumulative toll of forced moves

For many women, moving house was driven by factors entirely outside their control – a landlord selling, unsafe neighbours, living in leaky homes, or a relationship breakdown. These were not voluntary transitions, but evictions from stability. One woman had been forced to move six times in twelve years. Others described a pattern of being dislodged again and again before they could rebuild.

Displacement later in life was more than an inconvenience – it was physically exhausting and at times dangerous. Packing, cleaning and resettling took a significant toll on ageing bodies, especially for women

with chronic health conditions or limited mobility. The stress often triggered setbacks in recovery or long-term deterioration in health.

Financially, moving costs wiped out savings that had taken months or years to rebuild. Emotionally, women described fear, grief and fatigue that followed each upheaval – experiences that eroded their confidence and sense of safety, leaving them with a constant feeling of precarity.

“I was effectively homeless. The emotional and financial impact was just devastating.”

“I have been moving around all over the place. It’s been a very destabilising experience.”

“The physical impact of moving terrified me. That last experience almost destroyed me.”

“The loss of my health was even bigger than the financial loss.”

“She doesn’t like to move house because it is hard and stressful on her body.” [interpreted]

Public housing provides stability without guaranteed safety or suitability

Women living in public housing appreciated the security of long-term tenancies. Knowing they would not be moved on provided a sense of relief, but this stability did not always translate into comfort or safety.

One woman was still waiting for a placement, living in limbo and deeply stressed about when she would be housed and whether it would be in a community where she felt a sense of belonging. Others described homes that were cold, damp or in poor condition, with repairs that took months to be completed. Yearly inspections noted issues but did not resolve them, leaving women feeling overlooked and unheard. One woman paid out of pocket for essential repairs because waiting any longer felt too unsafe.

Neighbourhood safety was another significant concern. Whether it was in public or private housing, living alongside residents with gang affiliations, substance use issues or high instability left some women feeling vulnerable in their own homes.

“It’s disgusting, the attitude of Housing New Zealand... They take photos every year, but they never do anything about it.”

“She’s quite stressed...the landlord wants her to move out...and she doesn’t know when she’ll be able to get a house through social housing...she’s not sure where she’s going to go.” [interpreted]

“[Kāinga Ora] put me in one house around gang affiliated people and meth users.”

“We wouldn’t want to have the young ones here. We just wouldn’t survive it. Old people need a place that is really safe.”

Rising living costs are outpacing the pension, leaving older women with impossible choices

In every interview, women spoke about the same underlying pressure: the discrepancy between the cost of living and the NZ Super – referred to as the “pension” by most women – was growing. Whether renting or owning, many were spending more than half their weekly income on housing before they could think about food, power, transport or healthcare.

Women managed their budgets with immense discipline e.g. heating only one room, going to bed early to save power, shopping at discount stores, growing vegetables, through DIY – but still found themselves stretched to the limit. These were not small lifestyle adjustments. They had real health consequences.

For some women, using heating was an ‘absolute must’ because of health conditions, yet they could barely afford to run a heater. The same was true for nutritious food – seen by many as non-negotiable for them as they got older, but increasingly out of reach.

For many, these pressures were magnified by what can be described as a “single person penalty”. Living alone was essential for their safety, dignity and emotional wellbeing, but it meant carrying all household costs on a single fixed income. Women described living alone not as a luxury, but as a protective factor as they aged.

“I hate to say this, but I pay all my bills on a Wednesday, then I get my food, and then I’m counting pennies by Friday.”

“The rent is horrendous... At 76, I didn’t think life was going to be this tough.”

“I can’t afford to put on the heater or use the oven to cook... because I can’t afford the power.”

“Food parcels are great, but we really need meat at this age. That’s how old people get sick and end up with health issues.”

“It doesn’t matter if there is one or ten people living in a home, it costs the same to heat the house.”

“I have such a low pension and such high living costs – but why the hell should I be forced to live with someone? There’s mental abuse and theft to worry about.”

Homeownership offers stability but can trap women financially

For the women who owned their homes, home ownership provided deep emotional security. Knowing they could not be evicted was a source of grounding, particularly after years of instability, violence or displacement. But this stability came with financial pressures that were difficult to sustain on NZ Super alone. Insurance, rates, maintenance, heating and unexpected repairs often exceeded what women could afford.

Lending rules are technically income-based, but in practice older women on the NZ Super encounter significant barriers to borrowing. This left homeowners unable to access even modest top-ups or mortgages to maintain their homes, make accessibility modifications or keep their houses warm and safe. Even subsidised programmes were out of reach for some. One woman applied for a grant for a log burner but could not afford the required co-contribution.

Others wanted to become homeowners but were blocked. One woman had saved a healthy deposit yet was repeatedly declined for a mortgage because she was on NZ Super.

For many, this created a form of financial entrapment: too much to qualify for some public support, but too little income to access the private lending and legal pathways needed to stay secure. Some were even told by Work and Income to sell their homes – advice that went against their need for safety, continuity and emotional stability.

“Stability is really important to me... No matter what WINZ says or does, I know we have our home here.”

“I haven’t been able to borrow or remortgage for years... even though I have [80%] equity, the bank said, ‘You don’t have enough income.’”

“I have enough money for a healthy deposit, but I can’t get a mortgage. Once you’re over 60, the banks don’t want anything to do with you – so I’m stuck between a rock and a hard place.”

“I don’t want to be forced to sell my family home... I’d just like a little bit of happiness and connection in my life and that comes from my living situation.”

Older women have few financial pathways to respond to housing shocks or changing needs

Across renters and homeowners alike, a deeper systemic issue emerged – the women in this study had very few financial tools available when something changed. A rent increase, a major repair, the need to leave an unsafe flatmate or a period of being “between homes” all required money that simply wasn’t there.

With limited ability to earn extra income and significant barriers to borrowing on NZ Super, women had almost no way to smooth these shocks or adapt their housing as their needs changed. For renters, this could mean staying in unsuitable or unsafe homes because they could not afford the cost of moving. For homeowners, it meant living with houses that were increasingly hard to maintain, heat or make safe.

These women were not mismanaging money. They were operating in a system that offered almost no realistic financial pathways to change their situation.

“I can’t borrow because I can’t pay it back.”

“It’s like being between the frying pan and the fire.”

“To be eligible for the Warmer Kiwi Homes grant I needed to pay upfront, but that wasn’t going to work for me because I had no extra money at all.”

Navigating support systems is complex, confusing and often demeaning

Women described an information and support landscape that was difficult to navigate, especially for complex housing issues. Property disputes, legal questions, unresponsive landlords, confusing mortgage arrangements among other housing-related challenges often sat in a grey zone where free support services were not enough, but private services were unaffordable.

Experiences with some government agencies left women feeling judged, dismissed, confused or instructed to make choices that did not fit their reality or needs. For women living alone, the lack of clear, trustworthy guidance was a significant source of stress.

Migrant women, Māori women, and women with trauma histories often faced additional barriers – language gaps, cultural mismatch or a long-standing distrust of institutions. Without someone to help interpret the system, they struggled to access the support they needed.

“[The tenancy tribunal] was emotionally draining... It puts you off standing up for yourself again.”

“If a woman lives alone, when legal matters appear it can be extremely hard... the cost is enormous.”

“She was so rude, telling me how to live – to walk more and get out more.”

“I’m completely swamped and lost on where to go and who to talk to.”

“Living alone is lonely, particularly for those not born in New Zealand... We need direction or a guide.”

“They think that because I’m Māori, I’m not going to say anything.”

The role of trust – needing help but fearing harm

Trust played a central role in how women navigated both housing and support systems. Many came from generations where self-reliance was expected, and asking for help carried a sense of shame or fear of being a burden.

For others, past experiences of being judged, lied to or let down made it difficult to trust anyone – including the very services meant to support them. Trauma, discrimination and repeated instability left women cautious about who to turn to and what the consequences might be.

This tension between needing help and fearing harm meant some women stayed silent about unsafe conditions or unhealthy living situations because they did not trust that reaching out would lead to support. Instead, they carried the burden alone.

“You get to my age and with my trauma, it’s really hard to trust anyone.”

“People can lie through their teeth, and it puts you in a very vulnerable position.”

“A lot of older people are stuck in situations where they are terribly unsafe, and they won’t even speak up about it.”

“If anything needs fixing, you just keep quiet about it.”

“I had to be really, really careful when trying to talk to the bank. I didn’t want a big red flag on my name.”

Relational support strengthens women’s security and wellbeing

Among the challenges women described, one of the clearest positives was the impact of relational, human support. It made a profound difference when help came from someone who listened, understood their situation and took practical action without judgement. Women spoke with gratitude about pastors who stood beside them, Age Concern social connection coordinators who shared their cultural background, and service providers who arrived with a “we can fix it” attitude instead of judgement. These interactions rebuilt trust in systems that had often failed them and helped women feel less alone while navigating complex housing issues.

It’s also important to note that many women were or wanted to be active contributors in their communities. Some volunteered with migrant women’s groups, others supported other elderly neighbours, and some expressed a strong desire to teach gardening or DIY skills or uplift others. This mutual care was both a source of pride and a buffer against isolation.

These stories show that older women’s wellbeing is shaped not only by housing or income, but by the quality of the relationships around them. Any meaningful solutions to their challenges will recognise older women as both resilient and deeply capable, and ensure that support is relational, empowering and built on trust.

“I was so anxious about them coming out because my house was so old... but they were always positive and had a mindset of ‘we can fix it.’”

“Our pastor would advocate for us – he’s absolutely awesome.”

“If I have some minor things I need to do in the house or the garden, I contact [my Age Concern social connection coordinator] and she finds me a handyman that is respectful and sometimes [from my country] and I get help at a reasonable price.”

“I would love to teach other women how to do these things.”

“Now I have a 4-bedroom house and a little cabin...There are other grandmothers out there raising grandchildren, and it would be nice to have a community helping each other out.”

“We go to church together. We ride the bus together. We go out together...there’s lots of connection here.”

Support opportunities

While the findings describe the broader systems shaping older women’s housing insecurity, they also point to practical ways support can be provided. These opportunities build directly on what women said they needed – support that is dignifying, empowering and easy to access, delivered by someone they trust. They also recognise that financial and housing challenges are deeply intertwined and cannot be solved by a loan alone.

The opportunities below are not exhaustive but represent the areas with strong potential to reduce the financial and relational barriers older women face in securing safe, suitable housing.

A single, trusted relationship that reduces fragmentation

Women consistently said they felt overwhelmed navigating services, entitlements and housing options on their own. What made the biggest difference was having one person who stayed with them through the process, advocated for them and helped them make sense of the next step.

Support opportunity:

- A dedicated Housing Support Coach as the central point of contact, providing consistent, relational, warm navigation across financial, legal, housing and wellbeing needs.

Financial pathways that work for the “missing middle”

Many women in this study sat in what they described as a “missing middle” – not eligible for public support because of modest assets, yet unable to access private lending or legal services due to limited income, age or the complexity of their situation. This included both renters and homeowners. Without realistic financial pathways, even small setbacks became destabilising.

Support opportunity:

- Pension-friendly, no-interest loan products to cover repairs, heating, accessibility modifications, urgent maintenance or the costs of moving and setting up a new home.

Supporting women to stay safely in their homes for longer

Women spoke about homes that no longer matched their needs – cold, inaccessible, unsafe to move around or too costly to maintain. Simple, early interventions could prevent injury, improve health and help them age in place with dignity.

Support opportunities:

- Home suitability assessments (done collaboratively, not as inspections) to identify small but high-impact changes.
- No-interest loans or facilitated access to minor modifications such as grab rails, heating, safe flooring, ramps or bathroom upgrades.

- Partnerships with trusted tradespeople and community organisations to deliver repairs without shame or judgement.

Gentle support for transitions and housing instability

Women who needed to move – due to violence, unsafe flatmates, eviction or declining health – described the process as one of the most stressful experiences of their lives. A small amount of support at the right moment could prevent crisis and reduce the impact on their financial, physical and emotional wellbeing.

Support opportunities:

- A light-touch “housing transition” support pathway that helps women understand options, prepare for moves, navigate tenancy rights, avoid unsafe living situations and find a new place to live.
- Micro-grants or no-interest loans for the immediate costs of relocation, bond, storage, transport or essential household items.

Supporting essential living costs that determine women’s health

Heating, power and nutritious food were among the biggest pressures women described – and they were not optional expenses. For older women, staying warm and eating well are central to maintaining health, mobility and the ability to remain in their homes. Yet rising costs mean many are at risk of going without.

Support opportunities:

- No-interest micro-loans for energy efficient heating and/or appliances, insulation top-ups and essential home equipment – including support to cover required co-contributions for grants.
- Negotiated partnerships with power companies to provide reduced-rate or capped winter plans for older women.
- Food security support that prioritises fresh, nutritious food rather than processed parcels.
- Warm navigation to connect women to existing entitlements such as disability allowances, winter energy support and grants.

Empowering women through dignity- and strength-based practice

Throughout the interviews, women were clear that support only works when it respects their autonomy and does not diminish their pride. They valued practical help, encouragement and being seen as capable.

Support opportunities:

- An empowerment-first practice model, focusing on shared decision-making, capability building and validating women's life experience.
- Approaches that avoid shame, avoid "rescuer" dynamics, and reinforce independence rather than dependency.

Strengthening social connection without compromising independence

Women wanted to stay connected, but not by sharing their homes. What they sought was belonging – opportunities to be alongside others, exchange skills and feel part of a community.

Support opportunities:

- Optional, low-pressure pathways into community groups, Age Concern activities, cultural organisations or skill-sharing circles (for example, DIY workshops led by and for older women).
- Partnerships with local organisations that can provide connections without requiring shared living.

A broader role in shaping housing solutions for older women

Finally, this research highlights a shortage of safe, suitable, secure and affordable housing for single older women. Many of the challenges women described – insecure tenancies, short-term leases, unaffordable energy costs, unsafe placements and poorly maintained rentals – cannot be solved by individual support alone. They require shifts in how the rental market, public housing system and support services operate.

Support opportunities:

- Rental settings that better protect older women, including longer-term tenancies, stronger enforcement of Healthy Homes

standards and limits on passing maintenance or upgrade costs through rent increases.

- Safer placement practices in public housing, including age-friendly clusters and consideration of safety when allocating neighbours, to reduce the risk of older women being placed next to volatile or unsafe tenants.
- Pathways between emergency, transitional and long-term housing so older women who have been displaced are not left in limbo or unsafe temporary accommodation.
- Tenant-side navigation and rights support for older women facing intimidating property managers, complex tenancy disputes or Tribunal processes.
- Age-friendly rental models such as micro-apartments, small clusters and long-term affordable rentals designed specifically for older women.

Conclusion

The stories women shared in this research make it clear that housing insecurity is not the result of personal failings, but of systemic settings that leave older women without stable, suitable or affordable options to age alone on a low income. Many are managing inaccessible homes, rising living costs, complex legal or financial barriers and long waits for support – all while trying to maintain their health and independence. These challenges would be overwhelming for anyone, yet the women who took part in this research continue to cope, advocate for themselves and support those around them. One woman captured both the inequity and the aspiration at the heart of this work:

“I am surrounded by huge houses with two people living in them. That’s okay. I understand that people can make that choice if they have money, but there are a lot of people who just want our own little space for ourselves and maybe a pet. And so many people on lower incomes are just scrambling against each other for something we can afford.”