

Discussion Document

He Pukapuka Matapaki

Developing a new strategy to prepare
for an ageing population

*E whai wāhi ana ki ngā mahi hei
whakarite i te Rautaki Kaumātua
Ora hou*

June 2018



New Zealand Government



Office for Seniors
Te Tari Kaumātua

Administered by the Ministry of Social Development

Kia ora

Mālō e lelei

Talofa

您好

हेलो

नमस्ते

ਸਤ ਸ੍ਰੀ ਅਕਾਲ

안녕하세요

Ngā Ihirangi

Table of Contents

Message from Minister for Seniors, Hon Tracey Martin	4
He Tīmatanga Kōrero – Introduction	6
How ready are we for this change?	7
Starting a conversation	8
How you can be involved	8
He aha ā mātau mahi, he aha hoki kei te mahia? – What are we doing and what else is going on?	9
Ngā wheako i tāwāhi – Overseas experiences	11
What can we learn?	11
He tiroiro i ngā tatauranga – Looking at the numbers	12
Ageing and health	12
Different family structures	13
Increasing cultural diversity	13
Contributing to society	14
Working	14
Housing	15
Retirement income	15
Cities and regions	16
Kia tīmata te kōrerorero – Let’s start a conversation	17
The face of “older” New Zealand is changing	18
Being respected, being connected	19
The potential of digital technology	20
Life can change unexpectedly	20
Work	21
Preparing for the future	23
Being safe and feeling supported	24
A place to call home	25
He aha ā muri ake nei? – What now?	27
Have your say	28
Publishing submissions	28
Notes	29



Message from Minister for Seniors, **Hon Tracey Martin**

*Nau mai, haere atu tāku pānui ki ngā
kaumātua o te motu me ō koutou whānau.
Ka rere atu rā te aroha ki a rātau mā kua
whetūrangitia, ka rere hoki ngā mihi ki a
koutou e takatū tonu nei. Tēnā tātau katoa.*

The Positive Ageing Strategy was introduced in 2001. That does not seem that long ago, but our world is a very different place today. Our population has grown by over a million, and the number of people aged 65+ has increased by almost two-thirds. Three quarters of Kiwis owned their own home, now it is under two-thirds.

At the turn of the century the average life expectancy for someone turning 65 was in the early to mid-70s. Someone turning 65 today can expect to live into their mid- to late-80s and often longer.

And just think about how much technology has changed our lives. The 2001 census was the first to include a question about household access to the internet and fax machines. It would be another few years before Facebook entered the public domain or Apple launched the iPhone. Remember when people rode on a bus without a mobile phone in front of them?

Today, around 750,000 New Zealanders have had their 65th birthday. By 2036 this is likely to be over 1.2 million people. Many of the next generation of older people will be healthier, live longer, be more skilled and more educated. They are much more likely to remain in the workforce – and to want to.

At the most basic level, people's needs will be the same: a warm dry home, financial security, health, safety, and a community to belong to. But we will be a much more diverse society, with an increasing proportion of older people who are Māori, Pacific or Asian. In our regions, communities will need to anticipate not only a growing older population, but fewer younger people than previous generations.

We need to plan for this. If, in a little under 20 years, people aged 65+ are to make up almost a quarter of our population, the implications for our economy, workforce, healthcare and government services will be significant. We need more than a “whole-of-government approach”.

We need everyone – government, local government, non-governmental organisations, communities, whānau, family, individuals, and businesses – to work together. I can't help but be excited by the opportunities this change in our population will bring. But we must be prepared. This is why we need a new Strategy to assist us to respond effectively to our ageing population, and why I am committed to a national conversation about how we can do this well.

This document is just the start. It outlines what we think some of the issues are. But the aim isn't to tell you what we believe or think should happen. It is to find out what **you** think, and to understand **your** priorities.

Over the coming weeks we'll be asking New Zealanders of all ages what they want for the future. We'll be holding this conversation online and in person, in cities, towns and regions. And I invite you to take part.

Kiwis are living longer. Let's make sure we live well too.

A handwritten signature in black ink, appearing to read 'Tracey Martin', with a stylized, cursive script.

Hon Tracey Martin



He Tīmatanga Kōrero **Introduction**

New Zealand is changing. Like most developed countries, our population is ageing. Over the next 30 years, our ageing population will alter the structure of New Zealand's society, how our communities function, and our working and housing needs. At the heart of this change is the challenge to meet New Zealanders' future needs and support their wellbeing.

This is still our aim. Councils and others have used the 2001 Positive Ageing Strategy to inform their own strategies and implementation plans so they can make a difference in people's lives at the local level. Our current 65+ population is living longer and most are living healthier. They have a lower risk of material hardship than other groups. They are also more educated than previous generations.

However, while most of the current 65+ population are well-placed, the prospects for some people are not as good, so we may need to respond differently. For example, upcoming generations of older people are likely to have lower rates of mortgage-free home ownership, higher levels of debt and higher rates of poverty.

We have also identified a number of changes and trends that have happened since 2001. Population ageing and increasing ethnic diversity are transforming the demographic make-up of New Zealand. Technology has made huge advances and is embedded in most of our lifestyles. People of all ages are becoming more concerned about things like housing, secure employment and climate change. The changing nature of work is increasing the need for lifelong/continuous learning.

A new strategy for an ageing population will reflect these changes and align with other government strategies. Its purpose is to continue to provide a common platform to support central and local government, non-governmental organisations, businesses and communities to more easily work together to achieve better outcomes for older New Zealanders. We will develop an action plan to follow the new Strategy.

It is important that the new Strategy reflects our diverse culture and heritage and the Government's commitment to Te Tiriti o Waitangi.

How ready are we for this change?

The 2001 vision

In 2001, the New Zealand Positive Ageing Strategy set out a vision for a society where people can age positively, where older people are highly valued and where they are recognised as an integral part of families and communities.

New Zealand will be a positive place in which to age when older people can say that they live in a society that values them, acknowledges their contributions and encourages their participation.

Starting a conversation

Ageing is a part of life and we all approach it in our unique personal way. That's why we want to hear from you. Your insights will help us shape the vision, scope and priorities for the new Strategy.

This document is a conversation starter and not an analysis of all the issues. It includes issues we have heard in seniors' forums and from what advocacy groups and academics have told us.

The issues highlighted in this document are designed to spark your thinking and to encourage feedback on the wider range of challenges and opportunities ahead. We look forward to hearing your ideas.

- ▶ **What should our vision for positive ageing be now and in the future?**
- ▶ **What should we consider as we prepare for, and respond to, our ageing population?**

How you can be involved

There are several ways to put your views to us. You can:

- » send us a written submission
- » attend local meetings and discussions
- » hold your own meeting
- » take our online surveys
- » talk with us on social media

Find out more on page 28, or on our website **www.superseniors.msd.govt.nz/ageingpopulation**

The closing date for submissions is **24 August 2018**.

Who are we talking about when we talk about “older people”?

As people age, their concept of what is considered to be young, middle aged, old and very old shifts.

Some people feel they are old when they reach a specific age, while for others it's when they are affected by health and disability issues, or when they reach a life turning point, like retirement or becoming a grandparent, a great-grandparent or losing a family member.

There are various terms that can be used to describe older people. For the purposes of this document, seniors are regarded as people aged 65+. We are, however, interested in hearing from all age groups, including upcoming generations of seniors and those already aged 65 and over.

References relating to the content of this document can be found at **www.superseniors.msd.govt.nz/ageingpopulation**



He aha ā mātau mahi,
he aha hoki kei te mahia?

What are we doing and what else is going on?

Improving outcomes for older people is the responsibility of central government, local government, the business sector and every New Zealand community.

Through the new Strategy, we will create a common platform to support central government, local government, non-governmental organisations, businesses and communities to work together to achieve better outcomes for older New Zealanders and to respond effectively to the changing shape of our society.

There are several strategies that seek to address issues for older people and their family and whānau, as well as a range of cross-agency work programmes that affect older New Zealanders. We provided input into these strategies and you may have done so too.

Because these strategies have already gone through a comprehensive public consultation process, we won't be focusing on them as part of this conversation. We have outlined some key strategies below and we do want to make sure that this new Strategy complements and supports them.

Healthy Ageing Strategy (2016)

Health is a key aspect of ageing and wellbeing. This strategy takes a life-course approach that seeks to maximise health and wellbeing for all older people so that "older people live well, age well, and have a respectful end of life in age-friendly communities".

www.health.govt.nz/publication/healthy-ageing-strategy

Disability Strategy (2016)

As age increases so does the likelihood of living with a long-term health condition, or a disability that requires support on a regular basis. The Disability Strategy aims to make New Zealand a non-disabling society, changing attitudes and increasing inclusion and accessibility.

www.odi.govt.nz/nz-disability-strategy

Carers' Strategy (2008) and Carers' Strategy Action Plan for 2014 to 2018

Older people are often on both sides of the caring relationship: caring for partners, parents, friends or mokopuna, and also likely to require care later in life. The Carers' Strategy Action Plan provides resources and meaningful, practical support to help people in their caring role. A new five-year action plan is currently under development.

www.msd.govt.nz/about-msd-and-our-work/work-programmes/policy-development/carers-strategy

There is also other work underway on housing, employment, mental wellbeing, social wellbeing, family violence and digital inclusion.

- ▶ **How could the new strategy for an ageing population complement existing strategies and other work underway?**



▶ Ngā wheako i tāwāhi **Overseas experiences**

An ageing population is not unique to us. Due to factors such as declining birth rates and people living for longer, every country in the OECD is facing this issue.

What can we learn?

We know that other countries are facing similar issues and that they are considering wellbeing, health outcomes, housing and employment when planning what people need at different life stages.

While we can learn and be guided by international perspectives and approaches,

New Zealand has its own distinctive culture and diverse population. We need to understand what is relevant to us and our cultural setting.

- ▶ **What have you seen or heard about from overseas that might be useful for us to think about as we develop our Strategy?**



▶ He tiroiro i ngā tatauranga **Looking at the numbers**

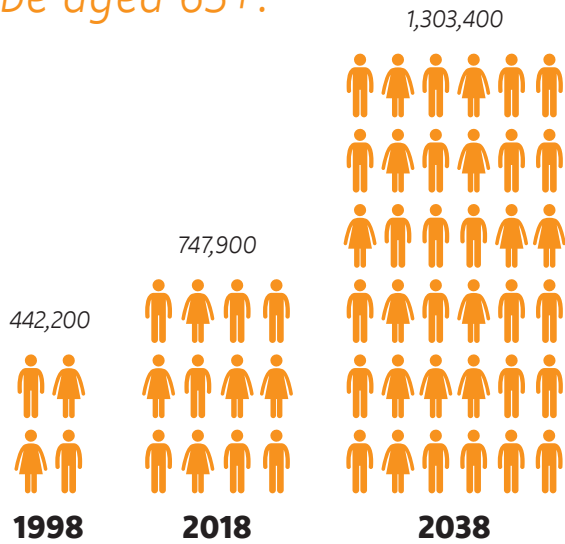
Most older people in New Zealand are doing okay. This may not continue for upcoming generations of older people. Fewer people will be reaching the age of 65 free of debt and many will still be paying mortgages, or living in rental accommodation.

This section provides a picture of the current situation of older people in New Zealand and projections for the next 15–20 years.

Ageing and health

The 65+ age group is growing rapidly, with a larger proportion of people living past the age of 80.

*By 2038, 1.3 million
New Zealanders will
be aged 65+.*



The percentage of the population aged 80 and over is projected to increase from 3.6 percent to 6.9 percent.

While life expectancy is increasing, many older New Zealanders will face poor health or disability. On average, a New Zealander who turns 65 can expect to live another 10 to 11 years before they will need assistance for a long-term health condition or disability. This varies by ethnicity.

Different family structures

Changes in family structure are affecting the way older people live in their later years.

Many older people are living alone and may be separated from family and whānau support. Nationally, single-person households are expected to rise from 393,000 to 599,400 by 2038. Of these, 56 percent will be people aged 65+. At the same time, the number of intergenerational households is growing.

Increasing cultural diversity

Life expectancy for Māori and Pacific peoples is increasing but remains lower than average.

While the older population in New Zealand will continue to be mainly New Zealand European, other ethnic groups will increase the diversity of older people in the next 20 years. By 2038 the number of older Asian New Zealanders will outnumber older Māori.

Contributing to society

Seniors contribute to society, their local communities and the wider economy in many ways. They add significant value through paid and unpaid work, volunteering, as carers for partners and other family members, through tax contributions and consumer behaviour, and they contribute value in terms of their knowledge, experience and commitment.

By 2061, it is projected that the 65+ population will contribute (in 2016 dollars)



\$94 billion
of consumer spending
per year



\$47 billion
worth of unpaid or
voluntary work



Total taxes (including GST) of
\$25 billion

Working

New Zealand does not have a compulsory retirement age.

Nearly one in four people aged 65+ are in some paid employment.



More people are working for longer. In December 2017, 24.2 percent of all people aged 65+ were still in some paid employment. A number of professions rely on high proportions of mature workers.

By 2038 there will be around 311,000 people aged 65+ working in paid employment, making up 10 percent of the total labour force in New Zealand.

Some older people remain at work because they need to work to supplement their income alongside New Zealand Superannuation. Others choose to continue working because they enjoy what they do and there is no reason to stop. There are some, though, who may not be able to, due to chronic health conditions or disabilities. Some cannot continue in their previous field of work – for example, physically demanding work. Overseas data suggests that unemployed people over 55 take longer to find work.

Housing

Older people are currently more likely than other age groups to own their home. In the 2013 Census, around 75 percent of people aged 65+ owned or partly owned their usual residence, compared to 44 percent of those aged 15–64. A greater decline of home ownership by younger age groups suggests that fewer seniors will own their own home in the future.

Home ownership among people 45–64 is dropping. The next generation of seniors will be less likely to own their own home.



More people are entering their older years with a mortgage. The proportion of home owners aged 65+ whose dwellings are mortgage-free fell from 83 percent in the mid-1990s to 72 percent on average in 2015 and 2016.

In 2016, 10 percent of people aged 65+ were spending more than 30 percent of their income on housing costs, compared to 2 percent in 1990.

Retirement income

An older person could potentially spend 20 to 30 years in retirement, so we need to think about how to prepare for retirement. Around 750,000 people are currently receiving New Zealand Superannuation or a Veteran's Pension. This includes "non-qualified partners" under 65 who are included in their partner's Superannuation or Veteran's Pension.

NZ Superannuation is the main source of income for many people aged 65+. Forty percent of single superannuitants (and 15 percent of couples) report that they have no other income.

2.7 million New Zealanders are KiwiSaver members. But over 42% don't contribute to it regularly.



Currently, while 2.7 million New Zealanders are now KiwiSaver members, 42.2 percent are not contributing to it on a regular basis. A recent Westpac survey found that women have lower savings amounts in their KiwiSaver accounts and are also less likely to have other investments to fund their retirement.

Life shocks such as a relationship breakdown, the death of a partner, redundancy, injury or a health setback can lead to a loss of income and/or housing and negatively affect retirement planning.

Looking ahead to the next generation of older people, those aged 45–64 who live alone have the second highest rate of income poverty after sole parents. Characteristics of this group include that they are renters, have a health condition, have experienced a broken working life and have minimal assets. This signals that higher numbers of older people are likely to require further financial support or face material hardship in future.

Cities and regions

Regions are ageing at different rates. In general, towns are ageing faster than rural centres or cities. Older people are moving from rural centres to towns, and younger people are moving to cities. That said, more than half of people aged 65+ live in cities.

There are currently two council districts where a quarter of the population is 65+. By 2038 there will 49 cities and districts where 25% of the population is 65+.

- » Thames-Coromandel is the district with the oldest median age – 50.7 years in 2013 (the national median age in New Zealand is 37.5 years).
- » By 2038, Central Otago, Tasman, Hauraki, Kaipara, Kāpiti Coast, Horowhenua, Marlborough, Central Hawke’s Bay and South Wairarapa districts, as well as the Waiheke Local Board area, are projected to have median ages over 50.

*Older people are moving from **rural** centres to **towns**, and younger people are moving to **cities**.*





Kia tīmata te kōrerorero **Let's start a conversation**

We know that we have an ageing population, and we know that we are not the only country facing this change.

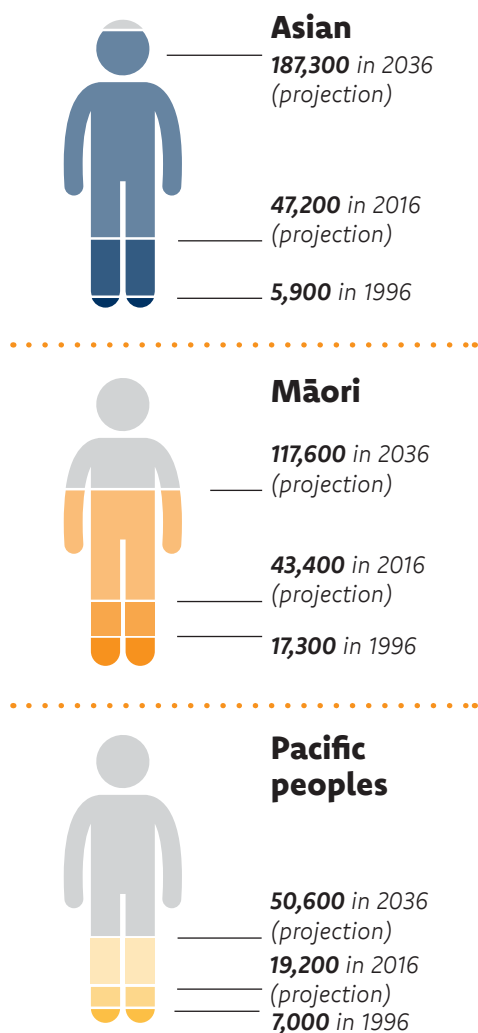
We know there are more challenges and opportunities. We welcome your thoughts on any or all aspects of ageing that are important to you, or that you anticipate will need to be addressed over the next 20 years.

The following sections will guide you through some of the challenges and opportunities that we have heard affect seniors. We've included a few stories and examples of some of the situations older people may face. Where these scenarios are based on true stories, the names have been changed.

The face of “older” New Zealand is changing

As more people from many different backgrounds are living into old age, they are bringing a greater diversity of life experiences. Their expectations and aspirations for older age will also be diverse.

Projected changes to population for Māori, Pacific and Asian New Zealanders aged 65+, 1996–2036.



For example, Māori life expectancy is growing, which means there will be a higher demand for services provided “by Māori for Māori” that will better accommodate the cultural requirements of older Māori and their whānau.

Ngareta has lived in Te Teko all of her life, together with her husband Jim, who recently passed away. They raised five children, who have all moved away to cities in search of employment. Ngareta lives alone, but her neighbours and whānau regularly check on her. She is a highly respected and valued member of her community and plays many roles for her marae, but is increasingly worried about who of her whānau will take on those roles for the marae when she passes on. She wishes that there were more local employment opportunities so that her children (and her many mokopuna) could return, and she could pass on her knowledge to her children, so that they are able to take on greater cultural responsibilities.

How do you think the expectations and aspirations of older Māori people can be best supported?

Toni migrated from Tonga to New Zealand in the 1970s to work and provide for his wife and five children. They live in a two-bedroom state house in Auckland. Now that they are restricted by diabetes and other health issues, they rely on their children and grandchildren to take them to appointments and to church, act as translators and manage their finances. They really need more care, but are not comfortable moving into a rest home.

It is difficult for Toni's wife to accept the fact that someone else would touch and care for her husband. They would prefer being cared for by their children and grandchildren.

▶ **How can we respond most effectively to diversity?**

Being respected, being connected

Overall, New Zealanders of all ages say they respect older people and acknowledge the value of their contribution to society.

Around 49,000 people aged 65+ say they feel lonely most of the time.



Our seniors are the holders of stories, a link to the past and the backbone of families, whānau and aiga. They bring knowledge, experience and commitment to society. They are often the guardians of traditions, ancestral stories, skills and arts and crafts unique to their culture and community. As previously mentioned, older people also add significant economic value through paid work, volunteering, as carers, through tax contributions (including GST) and as consumers.

▶ **How can we make sure people continue to feel valued as they age?**

We have heard that not all groups of older people feel well supported by their community. For example, people of diverse sexual orientation and sex or gender identity are a group that has historically experienced discrimination and limited recognition of their needs. People in this community are concerned that as they grow older and potentially more vulnerable, they will again experience discrimination. Many choose not to disclose their identities or histories when accessing services and can remain invisible in the aged-care sector and broader community.

▶ **How can we ensure all older people are respected and receive the support they need?**

Research indicates that many older people feel lonely, socially isolated and/or invisible. This can have a negative impact on their mental and physical wellbeing. Social isolation also increases the risk of elder abuse.

Participation in the community and social connectedness can improve mental and physical wellbeing, and reduce the risk of poor outcomes such as depression and anxiety.

Some rest homes and retirement villages in New Zealand and overseas have been experimenting with programmes that bring together children, parents and older people, or older people and animals, with benefits for all. Children build social skills, parents get to talk to other adults, and the friendships break down loneliness that some older people face.

Some rest homes also use visiting or resident cats or dogs to improve the wellbeing of the people living there.

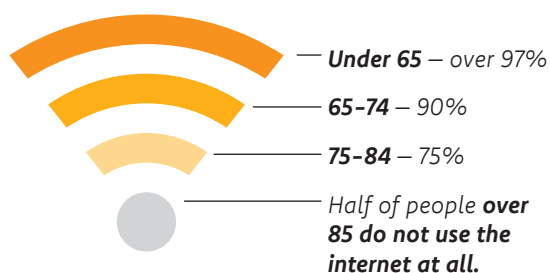
📖 **When Olivia, 21, left her relationship,** one of the first things she did was join a sewing class at night school. The tutor, Elsie, was in her 70s, and her husband had just passed away. Olivia and Elsie formed a friendship that provided valuable support to each other as they adjusted to the changes in their lives.

▶ **What helps older people stay connected?**

The potential of digital technology

Technology is embedded in most of our lifestyles. Technology can help older people remain in contact with family living far away. It can also be used to access digital medical records and other services that support health and wellbeing.

Internet usage by age.



One challenge is that some people are less comfortable with using technology to access information and services or to stay connected to their families.

📖 **Dorothea is in her 80s and lives in Christchurch.** When her son and his family moved overseas, they bought her a tablet so she could keep in touch, but she hasn't used it yet. Her friend Alice told her about a class she was going to that specialises in tuition for seniors in using digital technology and suggested she come along. Dorothea had never used a computer or tablet before. She's been using her tablet to Skype her family and friends ever since.

▶ **How can we help seniors access new technologies?**

Life can change unexpectedly

Being able to cope with and adapt to change is an important contributor to mental and physical wellbeing.

Life shocks such as the loss of a partner, redundancy, injury or health setback can negatively affect retirement planning. These changes and others, like losing independence or family moving away, can become a challenge for anyone as they age. Often such changes come all at once and they can take a toll on wellbeing and health.

📖 **When Philip turned 84, his GP felt his eyesight had deteriorated** to the extent it would be unsafe for him to continue driving, and so would not issue the necessary medical certificate for his driver licence. As Philip lived alone, he found it difficult to adapt to having no car. He relied on family to take him to medical appointments and didn't want to burden them by asking them to drive

him to see friends. He stopped going to his local Menz Shed and struggled to buy groceries. Philip stopped going out, and became increasingly depressed.

Natural disasters such as earthquakes and floods are different types of life shock that can affect whole communities. Rising sea levels and more frequent extreme weather events due to climate change are already affecting some communities.

There are many examples of how well older people respond and the important role that strong and resilient communities play in supporting people of all ages through such events. We need to think about how older people can be supported and contribute to community resilience, both during and after a crisis.

For example, the Canterbury earthquakes showed the importance of having a community that looks after one another. Older people experienced more social interaction in the immediate aftermath. However, in the months following the disaster, some found they couldn't go back to previous routines as libraries and coffee shops remained closed, and public transport was disrupted.

- ▶ **What could strengthen older people's ability to adapt to life changes and unexpected shocks?**

Work

Research tells us that being in meaningful work provides many benefits: increased social engagement and connectivity; improved wellbeing; better health outcomes; and increased lifestyle choices.

Volunteering or unpaid work provides many of the same benefits as paid work.

New technologies and differing consumer preferences are changing the nature of work. There may be fewer physically demanding jobs and a continued growth in the service sector. For some older workers, automation and globalisation will present particular challenges. They will need to upskill, learn new skills and make successful career transitions. To do so, they will need information on changing job and skill requirements and access to training opportunities.

The experience and knowledge older workers bring is key for many employers. Still, some people in their 50s and older tell us that they face barriers when trying to remain in the workforce.

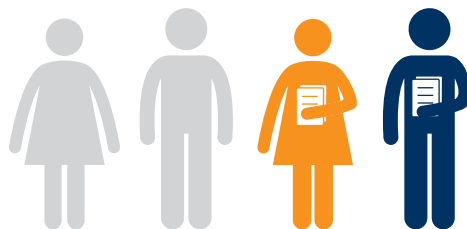
Barriers can include other people's attitudes, stereotypes about older workers, and a lack of confidence and interview skills from the jobseeker. Lack of training, non-accessible work spaces or a lack of support or flexibility when an older person is caring for someone else (like an ageing partner or their own parents) all add to potential difficulties for the job seeker.

- 📄 **Brigid, 57, had been working for the same bank branch for many years** but was made redundant last year when the branch closed. She has since applied for over 20 different roles and had two interviews. She was told that she was overqualified for one of the jobs, and no reason was given when she enquired why her application had been unsuccessful for the other. Brigid has now been unemployed for 10 months and is feeling desperate to get a job, but not confident that she'll find employment again.

A third
of today's workforce is
55 or older.



Nearly half (46%)
New Zealanders want to
keep working past 65.



Two-thirds
of those over age 65 want to
keep working because of the value
and satisfaction it brings.



31%
of respondents to a 2017 survey
on working past 65 said they will need to
keep working to pay their bills.



► **How can we better support older people to remain in work?**

We are aware that there are people who would like to retire, but remain at work because they need to. Others would like to move into a different role, including some who are working in physically demanding jobs or wish to work part-time. Some may not be employed, but wish to be.

In the modern work environment, people often need to keep building their skills and

retrain multiple times throughout their working life. They should be able to access the training they need in ways that work for them. For example, short modules may suit those in work better than long courses. New Zealand is facing a skill or labour shortage in some key sectors. We hear that some people think older people are taking younger people's jobs, but the reality is that some industries have a mature workforce and face staff shortages as people retire.

While some employers are already adapting to an ageing population and thinking about the benefits older workers bring, others have not yet considered how an ageing workforce might affect them.

For example, *Kiwi Can Do* courses are making good use of the skills of retired “tradies” as mentors for young trainees transitioning from the unemployment benefit into construction industry jobs.

Some countries have used wage subsidies to incentivise the employment of people in their 50s and older. Australia has introduced a Restart programme, which is a financial incentive of up to \$10,000 (GST inclusive) to businesses to encourage them to hire and retain workers who are 50 years of age and over.

- ▶ **What changes could employers make to help seniors stay employed or gain employment?**

Preparing for the future

People’s expectations about life in retirement have changed substantially from 50 years ago. Today’s older people are more active, more technology-savvy, more educated and more likely to have travelled. For many, retirement represents the opportunity to do the things they didn’t have time for when working, like spending time with family, travelling, and pursuing hobbies.

Putting plans in place for the future can substantially improve people’s wellbeing in the long term. The Commission for

Financial Capability describes retirement in three stages to encourage people to think about what they can do to prepare for the future.

- ▶ **What are your expectations and aspirations for life in retirement?**

Given that many people could be living 20 to 30 years of their life in some form of “retirement”, it is important to start thinking early about how to save enough money or other assets to maintain the desired lifestyle in retirement.

We know that it can be difficult to prioritise saving for the future, especially when there may not be enough money coming in in the first place.

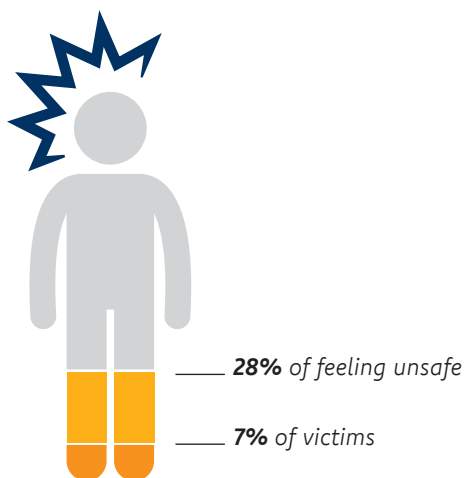
- 📖 **Barbara and Pete are in their mid-50s and have been low wage earners throughout their lives.** *They are supporting their youngest child who is still at school. Barbara and Pete have always lived in rented accommodation and never managed to save much money. They did both join KiwiSaver in 2007, but started KiwiSaver “holidays” in 2009 and haven’t contributed since. They are becoming increasingly worried about their retirement and feel they won’t have enough money to be able to live comfortably even after many years of working hard.*

- ▶ **What do you think would help people plan for their older years?**

Being safe and feeling supported

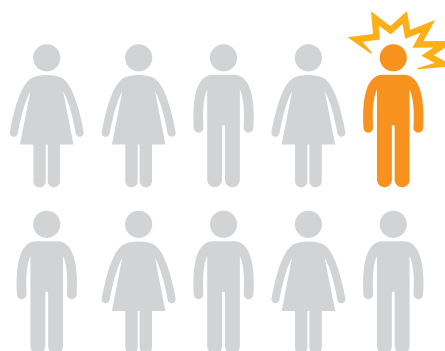
New Zealand is generally considered to be a safe country. Older people are less likely to be victims of crime, but often perceive that there is a high level of crime and feel vulnerable. Neighbourhoods have changed, with people less likely to know their neighbours and less likely to be at home during the day. Scamming is on the rise and seniors are often targeted.

Less than 7% of seniors are victims of crime. But 28% say they feel unsafe.



Moana and Herb, who are in their 80s, used to be able to paint their own house. They last painted it 10 years ago and it's starting to look shabby. When a caller offered a special deal to do the painting, they were delighted and paid the \$2,000 deposit straightaway. They haven't heard from the caller again.

One in ten people aged 65+ will experience some form of Elder Abuse in their lifetime.



We also know that as many as 1 in 10 older New Zealanders are likely to experience elder abuse. Women, Māori and those who are separated, divorced or widowed are at greatest risk of elder abuse. The majority of cases go unreported, and in 80 percent of reported cases, family members are the abusers. There are a number of protections for older people already in place, such as specialist elder abuse response services and legislation to deal with perpetrators of elder abuse.

Henry is 75 years old. Around eight months ago his wife died and his oldest son moved back home to support him. His son is recently divorced, and does not have regular work. His son drinks a lot and people suspect he has a mental health problem. He won't pay rent and often is verbally abusive and threatening when asked to help pay bills. Henry's friends say he has changed. He is tired and seems depressed. Henry does not seem to be taking care of himself and

his health has deteriorated. Henry is very protective of his son and won't hear anything bad about him. After one argument the neighbours called the police. But when they arrived, Henry told them he was fine and refused to talk about the argument.

▶ **What would reduce older people's risk of abuse and harm?**

Another concern arises in cases where family members may not even be aware that their actions are taking away the rights of their parents or grandparents to make their own decisions – for example, by speaking or taking decisions on behalf of their parents without their consent.

An Enduring Power of Attorney for care and welfare and/or property can provide peace of mind for a person that their wishes will be carried out as they would have wanted, if they lose mental capacity.

People often need support to make important life decisions. With age, some people may become more vulnerable due to health conditions – for example, due to dementia. According to Alzheimers New Zealand, dementia currently affects more than 62,000 New Zealanders. Providing support for decision-making means that decisions are made based on the rights and preferences of the older person.

Planning ahead – for example, by setting up an Advance Care Plan – allows people to tell others how they would like to be cared for if there comes a time when they can no longer make decisions for themselves.

It can be hard or awkward to have these conversations with family members, and it's easy to put them off until it's too late.

▶ **How can older people be supported to continue to make their own decisions and prepare for the future?**

A place to call home

Affordable, healthy and accessible housing is the foundation of social and physical wellbeing.

Most people are happiest if they can remain independent into their later years, living in a place of their choice and connected to their families, whānau, aiga and communities. While many people might prefer to turn to their family for support to live independently, not all families are able to offer such support.

There are a number of housing options available for older people, other than home ownership and private rental. This includes retirement villages, council flats, public housing and shared housing. As we get older our housing needs can change.

More older people are likely to be renters or to rely on public housing in the future. In addition to the cost and the uncertainty of tenure that can come with private renting, older people may face a limited supply of accessible housing and limitations on making structural changes to a property that would make it more accessible. Older home owners are also facing increasing costs of rates, maintenance and insurance.

📖 **Tamati and Moerangi raised three children in the Hutt Valley.** *Their children now all have whānau of their own, and are living across the wider Wellington region and in Hamilton. Tamati and Moerangi are finding that as they grow older, they are experiencing a number of health issues. They are lucky to live near both their doctor and Hutt Hospital and are reluctant to move away from their neighbourhood. Tamati and Moerangi wish their whānau were closer to them, and their children would like their parents to be more involved in raising their mokopuna. Their oldest child, Toma, wants to move back from Hamilton and bring his parents into his home with his partner and kids, but can't find affordable rental housing that would be suitable for his parents. Tamati and Moerangi's lease agreement wouldn't allow Toma's family to move in.*

▶ **What could improve the position of older renters in New Zealand?**

Intergenerational households are commonplace in many cultures. In recent years, it has become more widespread across families from a variety of backgrounds. Blending school-age children, young adults and older people in social living activities builds a community that enhances our understanding of one another.

Intergenerational living doesn't necessarily need to be family-based. For example, in Chicago, USA, Housing Opportunities & Maintenance for the Elderly (H.O.M.E.) helps older people remain independent and connected to their community by

offering non-family intergenerational living and providing a variety of citywide support services.

Different options are being trialled in other countries. Homesharing is a concept that is gaining popularity overseas. This is where an older person offers accommodation to a younger person at a reduced rate in exchange for support with basic tasks such as shopping and gardening. Both can benefit from the social connection, learn from each other, and the young person benefits from the affordable housing.

One recurrent theme that we have heard is a need for accessibility. This includes having housing that is suitable for all ages (lifetime design), enhances mobility and reduces the risk of accidental injury, with ready access to public transport, health and community services. Services provided to help with personal care, household chores, meals and transport can help people to stay in their own home for longer.

Age-friendly Cities and Communities is a model developed by the World Health Organization in 2005 in response to meeting the upcoming change in population demographics. The model encourages communities to identify what needs to happen to make their community a good place for older people to live. It's a community-driven model in which older people are a critical voice and key partner along the way.

▶ **What can we do to enable older New Zealanders to be more secure and healthy in their homes and communities?**



He aha ā muri ake nei? **What now?**

This document has outlined some of the issues that affect New Zealand's ageing population. We need your input to make sure we are considering the right issues as we develop the Strategy and subsequent action plan.

▶ **What do you think is missing?**

▶ **What else do you think is important for us to consider?**

Have your say

There are a number of ways to put your views to us. You can:

- » send us a written submission
- » attend local meetings and discussions
- » hold your own meeting
- » take our online surveys
- » talk with us on social media.

The closing date for submissions is **24 August 2018**.

Send us your submission

Email your submission to **ageing_population@msd.govt.nz**

Note that submissions must be in Microsoft Word format.

You can send your submission in hardcopy to:

**Strategy for an Ageing Population
Office for Seniors
PO Box 1556
Wellington 6140**

Public meetings

Check out the events calendar on **SuperSeniors.msd.govt.nz** for meetings near you. If you can't find a meeting in your area consider holding one. A guide to holding your own discussion is available on our website **superseniors.msd.govt.nz/ageingpopulation**

Online

You can take part on Facebook and Twitter throughout the consultation. We will consider online discussions as part of our analysis of submissions.

Follow us:

f Facebook.com/OfficeforSeniors

t @SuperSeniorsNZ

Watch for the hashtag **#AgeingNZ**

Surveys

During the consultation period we will run online surveys. These will cover topics including health, housing and working past the age of 65.

Watch for these by checking our website, or following us on Facebook or Twitter.

Publishing submissions

We will publish your submission on the SuperSeniors website, unless you request we do not.

- » Submissions from individuals will be anonymous – we will remove any personal details or information that identifies you.
- » You may also ask for your details to be withheld if your submission is requested under the Official Information Act.

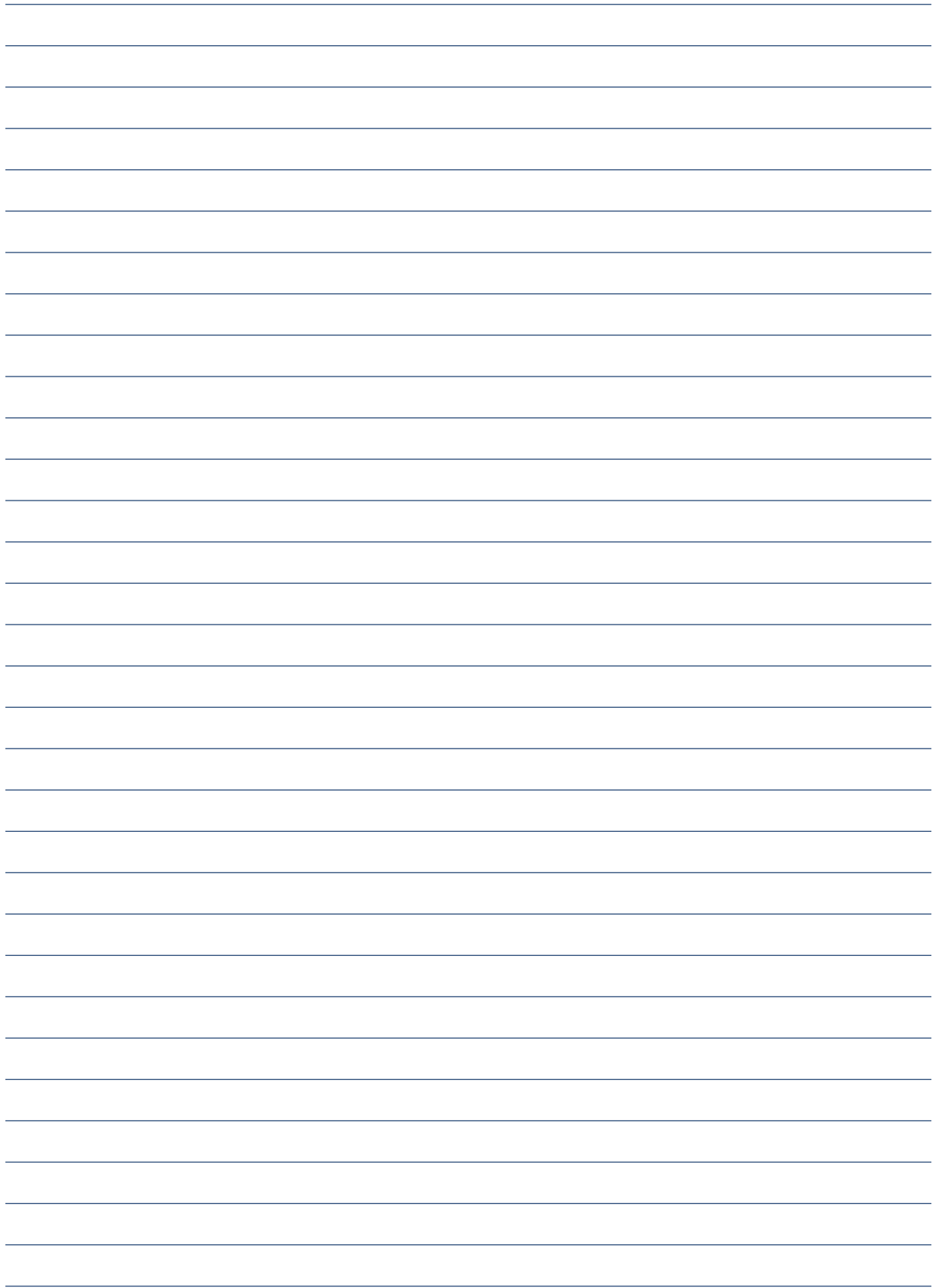
Consultation closing date

The closing date for submissions is **24 August 2018**.



Notes

Lined area for notes, consisting of 20 horizontal lines.





This work is licensed under the Creative Commons Attribution 3.0 New Zealand licence.

To view a copy of this licence, visit <http://creativecommons.org/licenses/by/3.0/nz/>

Please note that no departmental or governmental emblem, logo or Coat of Arms may be used in any way which infringes any provision of the Flags, Emblems, and Names Protection Act 1981. Attribution to the Crown should be in written form and not by reproduction of any such emblem, logo or Coat of Arms.

Published June 2018

Office for Seniors
PO Box 1556
Wellington 6140
New Zealand

Telephone: +64 4 916 3300
Facsimile: +64 4 918 0099
Email: osc@msd.govt.nz

Web: www.superseniors.msd.govt.nz

ISBN: 978-1-98-854132-7 (print)
ISBN: 978-1-98-854131-0 (online)



Office for Seniors
Te Tari Kaumātua

Administered by the Ministry of Social Development

New Zealand Government