Appendix 2

**Top issues to arise during the first phase of consultation**

*Housing*

1. Housing was the most mentioned theme. Submitters and participants in workshops and hui raised a number of issues around housing, including housing affordability and the lack of diversity of housing stock. They also mentioned the need to embrace options such as house sharing and intergenerational housing. While retirement villages were seen as good options for some older people, submitters felt that they are not suitable or affordable for everyone and thus a range of options are needed.
2. Submitters raised the challenges associated with home ownership, including keeping up with maintenance and increasing rates. The challenges and insecurities associated with renting were also discussed, along with a lack of appropriate public housing for older people who are not home owners and cannot afford private rentals.
3. The housing work programme is already working towards addressing some of the issues raised. For example, the primary objective of the targeted reforms to the Residential Tenancies Act 1986 is to improve tenants’ security of tenure while maintaining adequate protection of landlords’ interests.

*Health*

1. Submitters often mentioned health. People raised concerns around both the accessibility and affordability of health services. They also spoke of the importance of building habits to maintain good health from a young age, to improve quality of life in later years and reduce demand on services.
2. Issues around the suitability of the current model of residential aged care were raised, as well as the need for support for family and whānau supporters or carers. End-of-life and palliative care options were also brought up throughout the consultation. Some submitters spoke of the importance of mental as well as physical health.
3. The Ministry of Health’s Healthy Ageing Strategy and Action Plan addresses a range of issues with a focus on prioritising healthy ageing and resilience, enabling high quality acute and restorative care, ensuring older people can live well with long-term conditions, better supporting older people with high and complex needs, and providing respectful end-of-life care.[[1]](#footnote-1)

*Financial Security*

1. Submitters discussed a number of aspects of financial security. A large number of comments were about various aspects of New Zealand Superannuation (NZ Super), including its affordability into the future. Some suggested means-testing NZ Super, others were in favour of increasing the age of eligibility, and others felt that the current system was working. Many felt that NZ Super was not sufficient to meet an older person’s full cost of living.
2. Submitters raised income inequity as a key issue, noting that not everyone will reach older age in the same financial circumstances. They highlighted the importance of continued support for vulnerable older people. Some submitters also spoke of the the need to encourage younger people to build good saving habits and plan for income in later life. The Commission for Financial Capability is conducting a review of Retirement Income Policies later in 2019, and is actively working to encourage saving and financial planning.

*Work*

1. Comments around work addressed both paid employment and volunteering. For paid employment, people spoke about the growing numbers of older people keen to stay on in the workforce. Submitters also spoke about people who needed to stay on in work, due to their financial situation, and people who due to health or other circumstances were unable to continue working. The issue of ageism was also raised as one of the barriers to remaining in employment. The Ministry of Business, Innovation and Employment is exploring ways of removing barriers to older peoples’ continued participation in the workforce.
2. The contributions that older people make through voluntary work were acknowledged in submissions. These contributions were recognised as beneficial to society and to volunteers themselves. Some people thought that demand for volunteers would likely grow, and younger people need to be encouraged to take up volunteering from an early age. People also raised the point that there can be costs associated with volunteering, for example travel costs, and for some people it may be too expensive to volunteer once they are no longer in paid work.
1. The Healthy Ageing Strategy’s action plan is due for review and updating in the first half of 2019. This update will allow any health-related findings from the development of Better Later Life to be considered for inclusion in the Healthy Ageing Strategy’s revised priority actions. [↑](#footnote-ref-1)