

# We want to think about the wellbeing of New Zealand's ageing population

Every three years we produce a **Long-term Insights Briefing**, which provides information and analysis about medium and long-term trends, risks, and opportunities that affect New Zealand.

Our proposed topic for 2025 is:

## Current and future disadvantage for older New Zealanders.

People aged 65 and over are a significant and growing population group in New Zealand growing from around 17% now to 21% by 2035, and to 24% by 2055.

Universal access to New Zealand Superannuation and the public health system, combined with high home ownership rates, have made New Zealand a good place to grow older for most.

However, evidence suggests that more New Zealanders could experience hardship as they age due to decreases in homeownership rates, increases in the cost of living, and life expectancy increasing faster than health expectancy. This group may continue to grow over coming years, which means this could become an issue of increasing significance for New Zealand.

MSD would like to better understand these kinds of issues for New Zealand's ageing population and their implications for policies and services. For this reason we have chosen this as our topic for the 2025 LTIB.


## We want your feedback on this topic.

We welcome your thoughts on:

- Do we have the right topic? To what extent is the issue an important thing for the Ministry of Social Development to consider?
- What are the most critical changes we expect in the coming decades that could have a significant impact on the wellbeing of older people in the future?
- Are we missing anything significant? Is there any other feedback you want to provide?

A consultation document with more information on the subject and our proposed analysis can be found on [MSD's website](#).

You can provide feedback either by completing a [short survey](#), or by contributing a [written submission](#).

 More information on Long Term Insights Briefings can be found at the DPMC website [dPMC.govt.nz/our-programmes/policy-project/long-term-insights-briefings](https://dPMC.govt.nz/our-programmes/policy-project/long-term-insights-briefings)

Currently, 1 in 6 New Zealanders are aged 65+



By 2035, this will be 1 in 5...



And by 2055, this will be 1 in 4



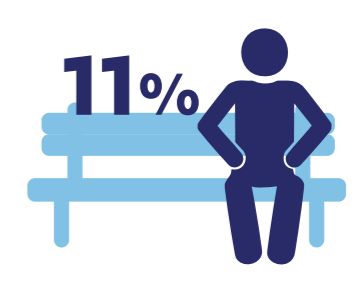
Stats NZ, 2022



40% of older people are solely reliant on NZS for income



9% of older people report not having enough money to meet everyday needs



11% of older people report feeling lonely at least some of the time

Ministry of Social Development, 2019; Stats NZ, 2024

In 2020



80% of people aged 65+ were homeowners

and 20% were renters

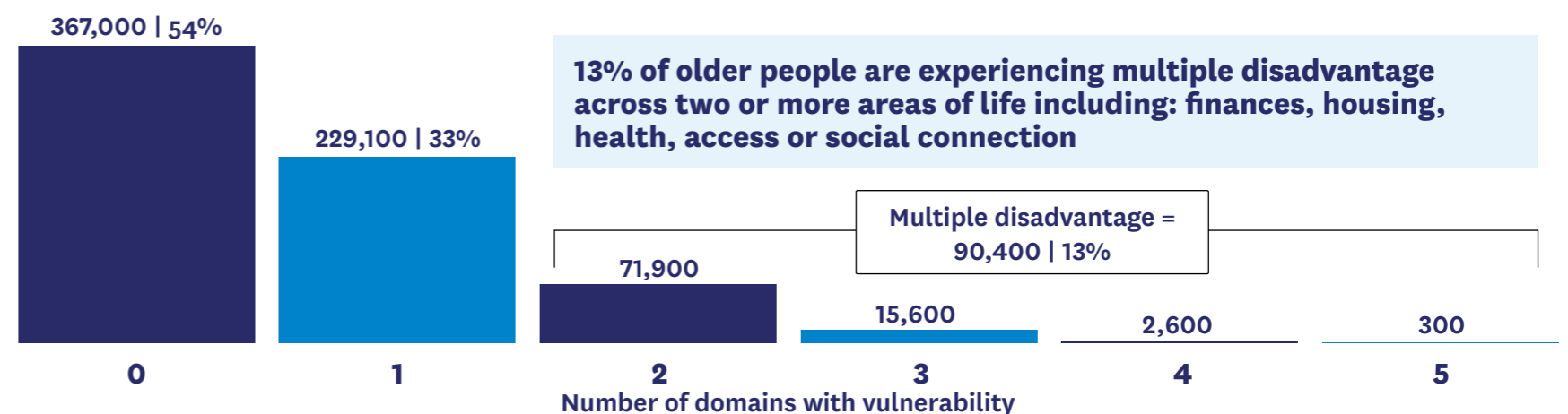
By 2048



60% of those aged 65+ will be homeowners

and 40% will be renters.

Retirement Commission, 2022



Social Investment Agency and Ministry of Social Development, 2013