Meeting the future needs of older Māori

Supplementary paper supporting MSD's 2025 Long Term Insights Briefing

MINISTRY OF SOCIAL DEVELOPMENT
TE MANATŪ WHAKAHIATO ORA

Office for Seniors
Te Tari Kaumātua

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Introduction

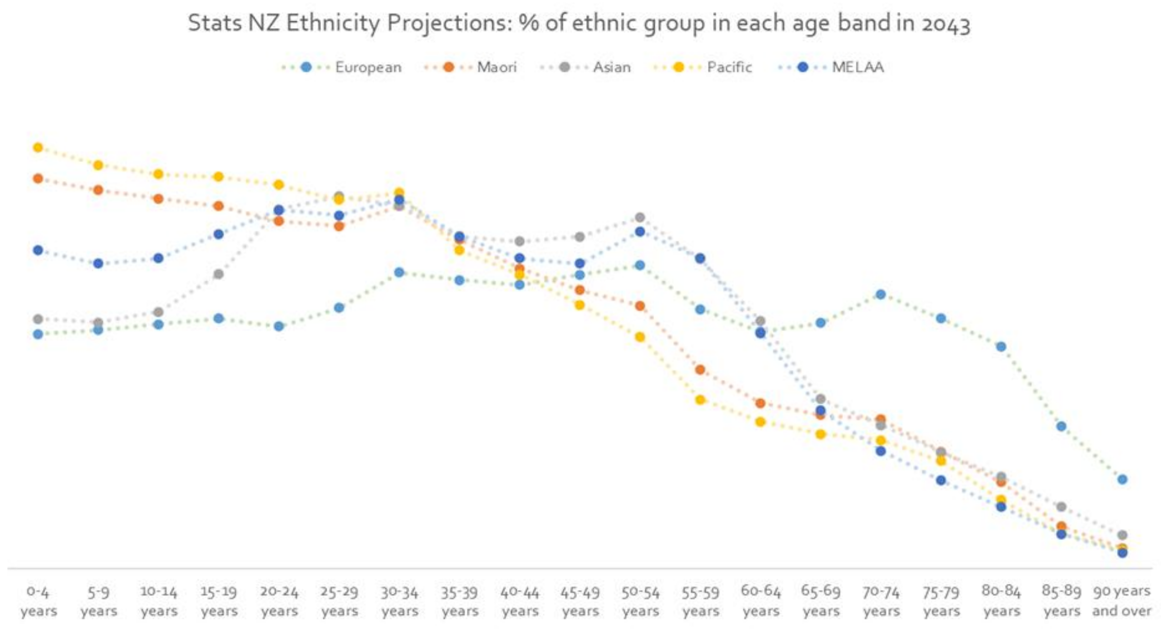
Long-Term Insights Briefings provide the public with information about medium and long-term trends, risks, and opportunities affecting Aotearoa New Zealand at least 10 years in the future, and options for how we might respond. The topic for the Ministry of Social Development's (MSD) current briefing is current and future disadvantage for older New Zealanders. We chose this topic because initial evidence suggested disadvantage for older people has the potential to become an issue of increasing significance for New Zealand, due to a combination of demographic changes, social and economic trends, and public finance constraints.

This supplementary paper focuses on **current and future disadvantage for older Māori.**

Growing numbers of older Māori

The Māori population has a younger age structure than the total New Zealand population, but the older Māori population is also growing. Now comprising eight percent of New Zealand's total over-65 population, this is expected to grow to 11 percent by 2043.[1]

Figure 1: Projected population by ethnicity in 2043

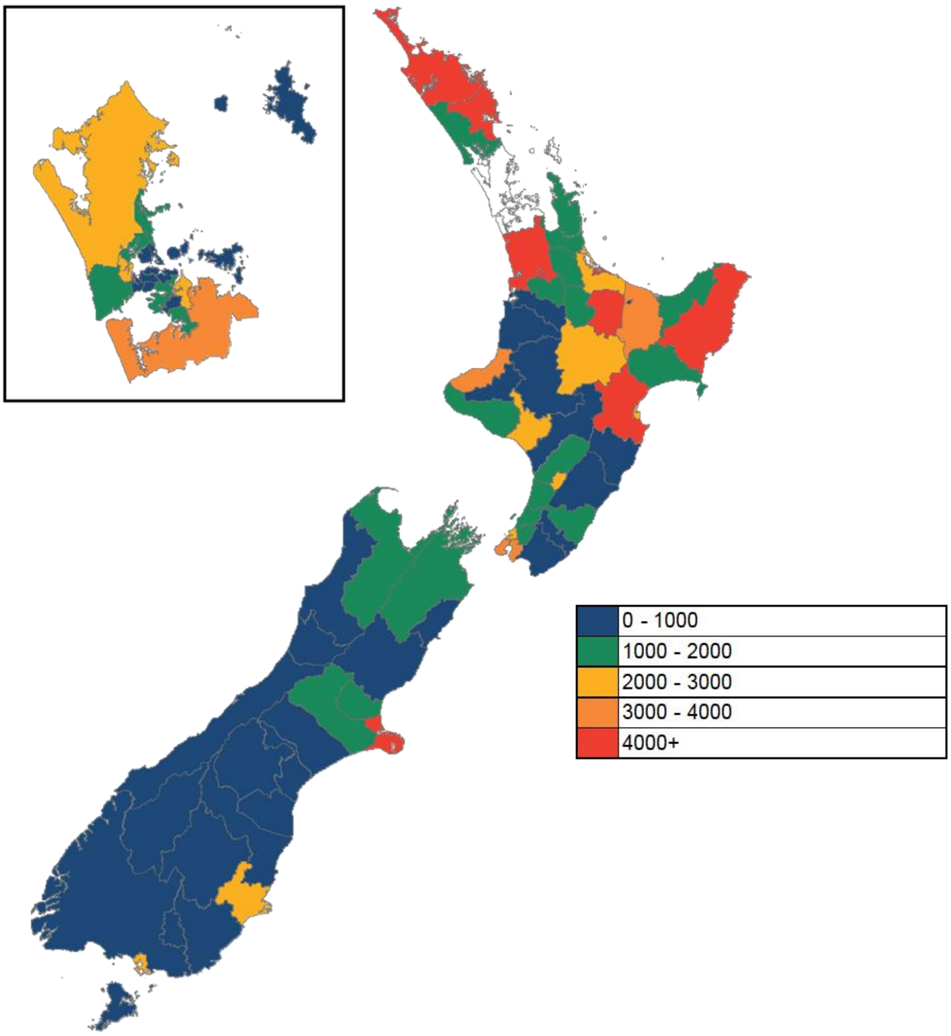


Older Māori currently tend to live in less densely populated parts of the North Island, with the highest numbers in the Far North to Whangārei, Rotorua District, Gisborne District and Christchurch City. Only 18 percent of older Māori live in Auckland, and 60 percent live in the North Island outside of major urban areas (Figure 1). Infometrics (2024) estimate that 10

[1] National ethnic population projections, by age and sex, 2018(base)-2043 update

percent of Māori over 65 live rurally.[2] This geographical distribution is unique to older Māori, with older non-Māori tending to cluster in cities or provincial locations.

Figure 2: Geographical projections for older Māori in 2043



Projections suggest that by 2043, Waikato and Hawkes Bay Districts will be added to the list of locations with the highest populations of older Māori.[3]

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[2] https://rep.infometrics.co.nz/rural-areas/ethnicity/population/age-composition?compare=new-zealand&ethnicity=maori

[3] Subnational ethnic population projections: 2018(base)–2043 update | Stats NZ

Māori perspectives on ageing and the impact of colonisation

To identify opportunities to address disadvantage for older Māori, it is crucial to understand cultural expectations around ageing, resilience factors specific to older Māori, and the impact of colonisation on the lived experiences of this group. This section explores these issues and considers implications under Te Tiriti o Waitangi, the Treaty of Waitangi.

Kaumātuatanga: older Māori play a key role in preservation of tikanga

Research undertaken by the Retirement Commission and others suggests that the concept of "retirement" has less currency for some Māori (Retirement Commission, 2022). Traditionally, elders held mana and were regarded highly for their wisdom and experience. For many, ageing is seen not as a period of decline but an active period with older people playing vital roles in their whānau, hapū, iwi, and communities.

> *I think ageing and old age is about the roles, responsibilities and expectations that come with it for kaumātua – it's never about retirement or pensioning them off, they still have mahi to do." (Allport et al., 2018).*

Kaumātua have key roles in sustaining tikanga and play particularly significant roles at marae; including the preservation and transmission of Māoritanga. Hokowhitu et al. (2020) suggest that sustaining elders' contributions can enhance their wellbeing, with improved outcomes for kaumātua having the potential to be transformative for Māori communities more broadly.

Responsibility for supporting elders traditionally sat with whānau, hapū, and iwi. Protective factors for older Māori include whānau, language and cultural connections, turangawaewae, and the support of services imbued in Māori values.

Older Māori however are not one homogenous group. There are those who have limited contact with or are disenfranchised from their iwi. Growing urbanisation also plays a role in disrupting traditional social structures. It is important to ensure the needs of this group are also considered (Wood, 2017).

Active protection of Māori interests: considering Treaty principles

The principles of the Treaty of Waitangi have been considered in relation to the topic of this Long-Term Insights Briefing, particularly the principles of active protection and partnership:

- the principle of active protection requires the Crown to actively protect Māori interests;
- the principle of partnership requires the Crown to act reasonably and with the utmost good faith towards Māori. Inherent in this duty is a requirement to make informed decisions on matters that affect Māori interests.

The significant roles played by older Māori as described above and highlighted during consultation on the Long-Term Insights Briefing, are important context when considering policy options. Some people consider these roles as taonga deserving of active protection.

Our analysis (outlined in the rest of this report) has demonstrated that older Māori are over-represented amongst statistics for poverty, hardship, and wider disadvantage, and are also disproportionately impacted by many of the specific risks and issues we cover throughout. Actions to address these forms of disadvantage are likely to be consistent with the principle of active protection, provided they are effective for Māori, and that specific consideration is given to what will be effective and culturally appropriate for whānau. Our analysis is consistent with DPMC guidance on application of Treaty principles (CO(19)5: Te Tiriti o Waitangi/Treaty of Waitangi Guidance; particularly paragraphs 61-62.)

Colonisation's influence on disadvantage for older Māori

Disadvantage for Māori is driven by the legacy of colonisation and loss of land, which is central to identity and wellbeing for Māori. Colonisation and its consequences have resulted in diminished Māori control over ancestral lands, disruption of cultural and economic foundations, and impacts on the transmission of intergenerational wealth.

The introduction of western institutions, deliberate assimilation policies in the 19th and 20th centuries, and the economic downturn of the 1980s which significantly impacted Māori urbanisation, employment and living conditions, have all contributed to disadvantage, discrimination, and marginalisation for Māori. These factors have contributed to a cycle of unemployment, inadequate housing, and poor health outcomes that persist today, affecting Māori of all ages and perpetuating disadvantage into later life.

Older Māori experience high levels of hardship and multiple disadvantage

Issues of disadvantage impact heavily on older Māori. They experience higher than average material hardship rates at 8 percent, compared to 3 percent for the total 65+ population (Perry, 2025).[4] Older Māori are more likely to experience multiple disadvantage in two or more areas than most other ethnic groups. This was experienced by 25 percent of Māori, 30 percent of Pacific older people, 22 percent of MELAA[5], 19 percent of Asian, and 13 percent of European.[6] Health, housing and economic disadvantage are some of the key issues for older Māori.

[4] Using Dep-17.
[5] Middle Eastern/Latin American/African
[6] Multiple disadvantage is defined as experiencing two or more of the following domains of vulnerability: health, housing, social, finance and access. MSD, the Social Investment Agency and Ministry of Health have worked together to build an evidence base on the needs of people aged 65 or older, drawing from data gathered in the census and held in the Integrated Data Infrastructure on health, housing, finance, social

Poor health

Although increasing, Māori have a lower life expectancy than other ethnicities (73 years for Māori compared to 78 years for Pacific people and 80 years across all ethnicities) and amenable mortality[7] is substantially higher than for non-Māori. Older Māori experience higher rates of disability and long-term conditions and live fewer years in good health. As this population grows, we are likely to see increased need for financial support to older tangata whaikaha (disabled people) (e.g. Disability Allowance), and for supports that coordinate health and social needs. There are likely to be implications for whānau caregivers who may also be older people and who are at risk of vulnerability due to age and the stress of caregiving.

Findings from the Life and Living in Advanced Age Cohort study (LiLACS)[8] showed that engagement in volunteering, paid work, and/or caregiving was associated with higher physical health-related quality of life for older people, although it is unclear whether this engagement improved health, or healthier people were more engaged. The study also found that fewer Māori than non-Māori had a high use health card (Lapsley et al., 2020).

Models of integrated health provision for older Māori through Whānau Ora

Through Whānau Ora, the **Rauawaawa Kaumātua Trust**[9] delivers culturally focused and integrated health, social and community-based support for older people, including social enterprise opportunities. Their Kuki Reka Kani (cookie cutter) initiative both supports outcomes for older Māori and has generated income for the organisation's facilities.

Te Whānau o Waipareira jointly with **Ngā Tai ki Tāmaki Whenua** are developing a Whānau Ora Precinct in Māngere, near Middlemore Hospital. This will provide homes and primary care health services for older urban Māori. It includes a whare Manaaki for residents' use, with a view to community-building. [10]

Housing

Evidence suggests that housing costs create significant affordability challenges and contribute to hardship for older Māori. A higher-than-average proportion of older Māori still have mortgages (18% compared to 13% for the wider population) or continue to pay rent

connection, and access. The original work was published in June 2023, and drew from the 2018 Census. For this LTIB, we have updated the analysis to draw on 2023 data.

[7] Amenable mortality refers to avoidable premature deaths. These deaths could have been avoided if the patient had received effective and timely healthcare.

[8] The LiLACS longitudinal study is investigating the predictors of good health outcomes for older Māori and non-Māori using an experimentally designed approach that samples both Māori and non-Māori.

[9] Home - Rauawaawa Kaumatua Charitable Trust.

[10] Waipareira Trust | Waipareira Building A Whānau Ora Precinct With Health Facilities & Kaumātua Housing

beyond age 65 (35% compared to 20% of the wider population) (Retirement Commission, 2022).

For many older Māori, issues with housing extend beyond consideration of the home and whenua as an economic asset to "a point of cultural reference for whānau, and a place where mokopuna could plant their feet" (James Henare Research Centre, 2022).

Many Māori-led kaumātua and papakāinga developments provide positive housing solutions in particular rohe, responding to growing need (see case study below). A key concern is the ability for these to provide housing at scale in response to growing population needs.

Papakāinga as places of connection and wellbeing for all older Māori

A series of studies conducted as part of the Building Better Homes, Towns and Cities National Science Challenge identified opportunities to improve affordability, collective wellbeing, cultural revitalisation, and sustainability through papakāinga, Māori co-housing and intergenerational housing solutions. These include solutions for Māori who may not have strong connection to their iwi or marae. One study of an urban papakāinga describes the positive impact of living in the village on residents' autonomy, identity, connectedness, cultural wellbeing, and access to Te Ao Māori.[11]

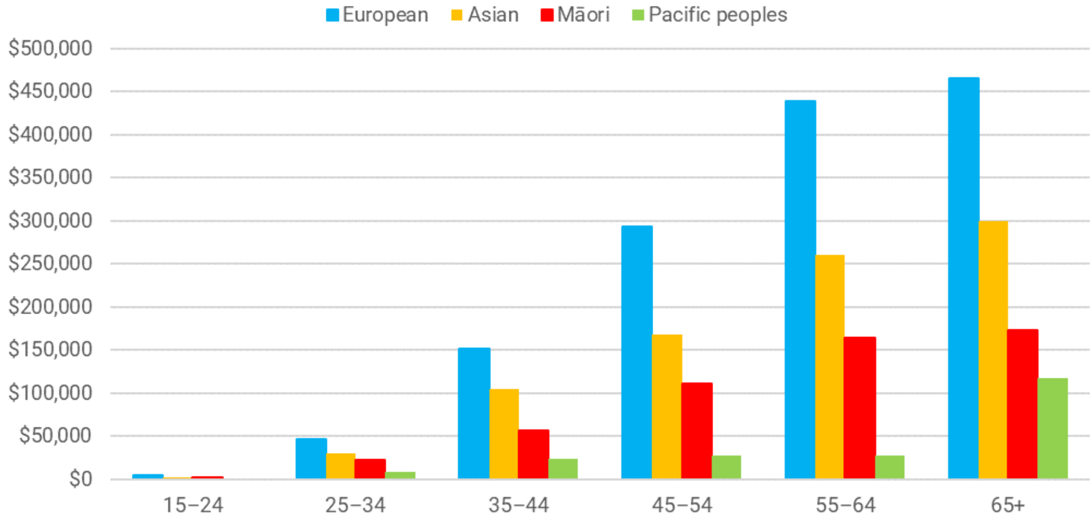
Te Puni Kōkiri has previously supported the development of small-scale papakāinga that enable inter-generational living, with funds contributing to feasibility assessments, and infrastructure and construction costs.[12]

Economic disadvantage

Low net worth in the lead-up to the age of eligibility for NZ Superannuation is a key driver of disadvantage for older Māori, with evidence of significant inequalities in the distribution of wealth in New Zealand (Figure 2).

[11] Moa Crescent Kaumātua Village: Hauora Kaumātua, Toiora Kaumātua - Building Better
[12] Supporting new homes and papakāinga

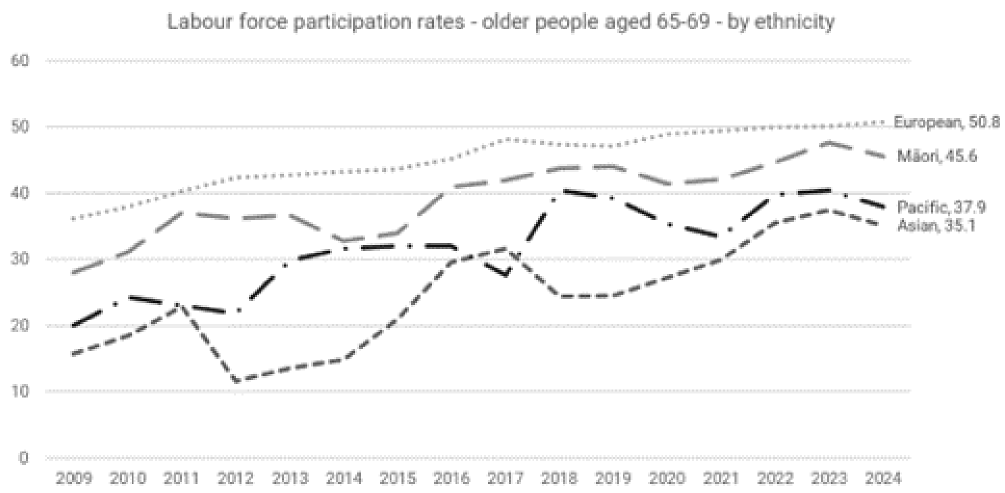
Figure 3: Median net worth for individuals by ethnicity[13]



This reflects low earnings and other forms of labour market disadvantage over the life course. Despite increasing employment amongst people aged 18-64, Māori experience lower pay relative to Europeans (Motu, 2022). This is explained largely by "individual and job-related characteristics for males; and educational attainment and job-related characteristics for females" (Cochrane & Pacheco, 2022, p9).[14]

Like other ethnicities, Māori are increasingly working into later life (Figure 3), but lower rates of labour force participation are consistent with working-age employment patterns. They may also reflect poor health amongst this age group.

Figure 4: Labour force participation in older age by ethnicity



A Retirement Commission survey found that, for those aged 65-69 still in paid employment, 68 percent are working because they want to, and 32 percent because they have to. Those

[13] Household net worth statistics: Year ended June 2021 | Stats NZ

[14] In 2022 Motū estimated a 16.7 percent gap between average hourly earnings for Māori and European men, and a 23 percent gap between wāhine Māori and European men.

who need to work were less likely to have their own home and more likely to still have a mortgage compared to those who work because they want to. Although we do not have specific data for older Māori, we suggest they are more likely than the general population to fall into the 'need to work' category, given their higher housing costs and lower levels of savings as reported above.[15]

Lower net worth may also reflect lower levels of home ownership for older Māori compared to the total population; 47 percent of Māori over 65 own their own homes, compared to 66 percent of the total NZ population (Retirement Commission, 2022). There are close ties between home ownership, financial security, wealth accumulation and intergenerational wealth transmission.

KiwiSaver supports retirement savings for those who contribute with membership by Māori at 82 percent. Māori, particularly women aged 55-64 are over-represented in the group who do not make contributions (Retirement Commission, 2022). The main LTIB report discusses the ways in which KiwiSaver can perpetuate inequities in earnings, which is relevant for Māori with low income.

Older Māori (aged 65 and over) are more likely to receive MSD income-tested benefits[16] than older Europeans, but less likely than Pacific or Asian older people (SIA, 2023).

The Retirement Commission (2022) notes Māori receive NZ Superannuation for fewer years than other ethnicities because of shorter life expectancies.

Pre-retirement savings: alternatives for Māori

Ngāi Tahu's **Whai Rawa investment scheme**[17] offers an alternative to KiwiSaver. It is an iwi-based retirement savings and investment plan with matched savings and distributions made by Ngāi Tahu. Withdrawals can be made from age 55 (ten years earlier than KiwiSaver). The broader Whai Rawa scheme supports savings and investment across the life course to grow and support outcomes for Ngāi Tahu in education, home ownership and retirement, in accordance with iwi values.

Another perspective on financial outcomes for older Māori is offered in critiques of the fit between mātauranga Māori understanding of economics and western economic models employed in New Zealand.[18] A 2019 literature scan by Menzies et al. discusses innovative ideas for addressing (collective) collateral financing, such as loan guarantees for housing development on multiply-owned[19] Māori land. Such ideas may have particular pertinence

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[15] Specific survey results for Māori are not available.
[16] Main Benefits, Accommodation Supplement, Temporary Additional Support, and/or Special Needs Grant/s
[17] [Benefits – Whai Rawa – Te Rūnanga o Ngāi Tahu]
[18] "A number of writers have reviewed the issues linked to building on Māori land. Livesey (2010) found that the interpretation of concepts such as return, risk, and timing are very different in developments on Māori land than in developments on general land" (Menzies et al, 2019, p32)
19 Land owned by more than one person.

given the distinct relationship between home ownership and hardship in later life, as discussed in the main LTIB.

Social connection and isolation

Older people report they are lonely less frequently than younger people; the 2023 General Social Survey found 75 percent of people over 65 would find it easy to ask for support compared to 67 percent of the general population. Although we do not have specific data on Māori older people, the wider Māori sample reported about the same levels of social support as the total population (StatsNZ, 2023).

A range of other factors can impact older people's ability to participate fully in their communities, such as elder abuse. One in ten older New Zealanders experience abuse; Māori were significantly more likely to report experiences of harm to elders than non-Māori (Office for Senior Citizens, 2015).

Understanding harm of older Māori

MSD funds a range of community services that support older people in New Zealand. MSD funded providers deliver Elder Abuse Response Services (EARS) that address the immediate needs of older people experiencing or at risk of experiencing abuse and neglect. MSD has research underway to explore cultural perspectives on the abuse of older people. The findings of this work will help inform future investments and policy decisions about preventing and reducing harm to older Māori.

Preventing and responding to hardship and disadvantage

This paper has highlighted that older Māori play a unique role in the preservation of Māori culture, but are over-represented amongst those experiencing hardship and disadvantage, with health disadvantage, housing and wealth as key concerns.

Governments could consider a range of approaches to prevent and mitigate disadvantage, as outlined in the main LTIB, including tailored supports for older Māori.

Such policies and services could include integrated responses to support health and wellbeing, including prevention of disadvantage for whānau caregivers; access to supports rurally / in areas where older Māori live, including for Māori not connected to their iwi; access to affordable housing that enables cultural connections to be maintained; and alternative approaches to financing later life that consider cultural expectations of wealth sharing. Specific examples of these have been highlighted throughout this paper.

Consistent with the principle of active protection under the Treaty of Waitangi, actions to address disadvantage should give regard to evidence of their effectiveness and cultural appropriateness for older Māori and their whānau.

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