# Meeting the future needs of older Pacific New Zealanders

**Supplementary paper supporting MSD's 2025 Long Term Insights Briefing**

MINISTRY OF SOCIAL DEVELOPMENT
TE MANATŪ WHAKAHIATO ORA

Office for Seniors
Te Tari Kaumātua

# Meeting the future needs of older Pacific New Zealanders

## Introduction

Long-term Insights Briefings provide the public with information about medium and long-term trends, risks, and opportunities affecting Aotearoa New Zealand, 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. This has been chosen because of initial evidence suggesting that 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 Pacific New Zealanders**. We have created this supplementary paper in recognition of New Zealand's history with and MSD's strategic commitments to Pacific people, and in response to the high levels of disadvantage experienced by the older Pacific population compared to other ethnic groups in New Zealand.

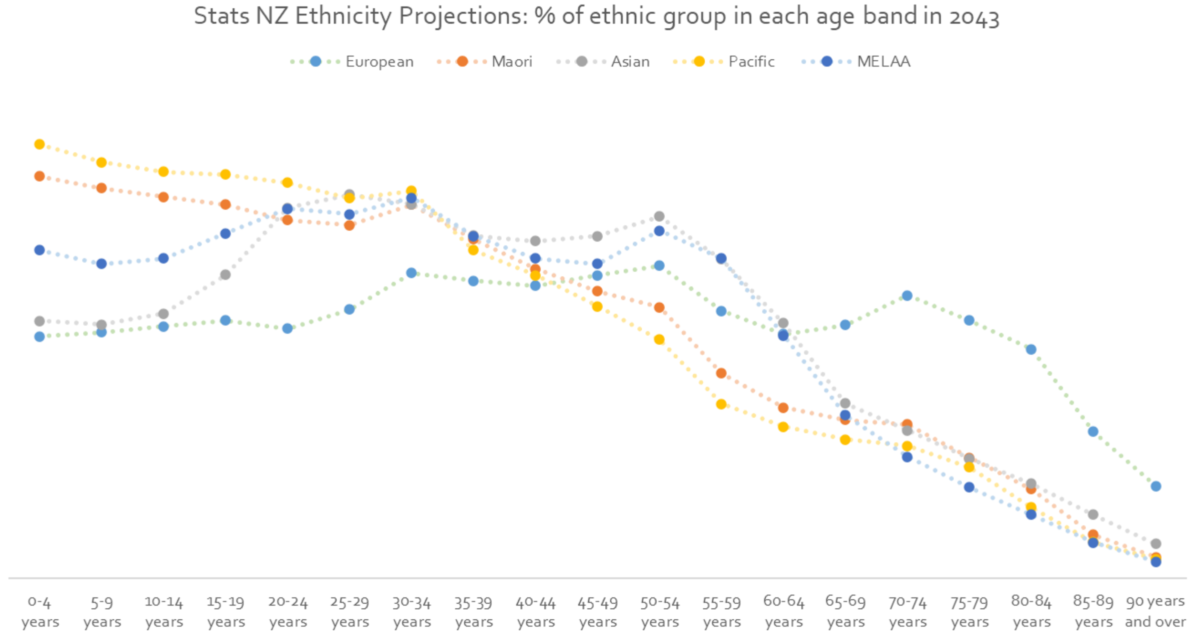
## Growing numbers of Pacific older people

Pacific older people in New Zealand come from various Pacific nations, each with its own language, traditions, and cultural values. The Pacific population in New Zealand is predominantly Samoan (48% of Pacific people), Tongan (22%) and Cook Island Māori (21%). There are smaller numbers from a range of Pacific countries including Fiji, Niue, Tokelau, Kiribati, Vanuatu, Papua New Guinea, and the Solomon Islands.

The Pacific population overall has a younger age structure than the total population of New Zealand and when compared to Pākehā. Like other ethnicities, there is also a growing over-65 population which, by 2043, is forecast to increase from three to five percent (or from approximately 32,000 in 2025 to 68,700 in 2043).[1]

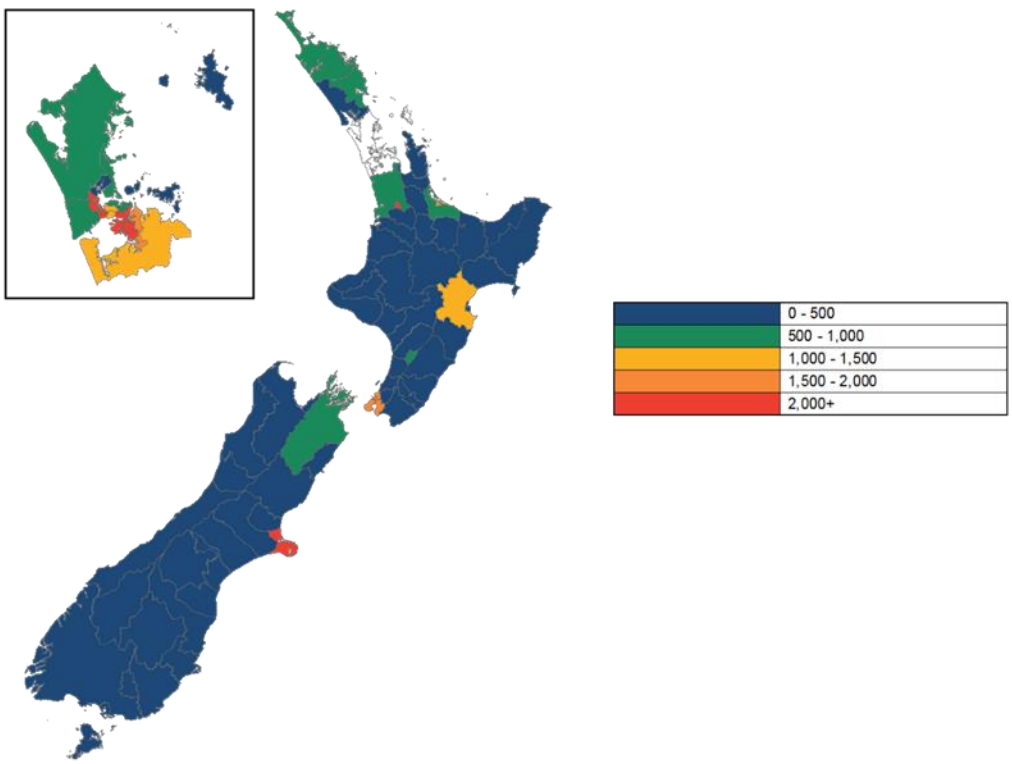
[1] National ethnic population projections, by age and sex, 2018(base)-2043 update

## Figure 1: Projected population by ethnicity in 2043




StatsNZ projections for 2043 suggest older Pacific populations will continue to be concentrated in Auckland, Porirua and Christchurch, with a growing population of Pacific older people in the Bay of Plenty (Figure 2).

## Figure 2: Geographical projections for older Pacific people in 2043



At the same time, the Pacific youth population represents a growing proportion of the overall population in New Zealand, a trend that is set to continue. This population is projected to grow larger and faster than the proportion of Pacific older people, with potential implications for policy choices about investment.

# Pacific perspectives and experiences of ageing

To address the needs of an ageing Pacific population, it is crucial to understand cultural perspectives and responsibilities around ageing and caring for elders, resilience factors specific to Pacific older people, and the impact of history on their lived experiences. Such insights can guide efforts to reduce disadvantage and enhance wellbeing.

## Pacific elders connect past and future generations

For many Pacific people, ageing is more about "eldership" than retirement (Tamasese et al., 2014). While retirement means withdrawing from one's position or occupation, or from one's active working life, many Pacific older people continue in paid, unpaid, or voluntary work. Pacific elders play an integral role in connecting past and future generations, and preserving Pacific cultural values, language, rituals, ceremonies, and artefacts. They are vital sources of leadership, wisdom, and cultural guidance, and are seen as foundational pillars of their families and communities, serving as guardians of cultural heritage and ancestral traditions, and preserving knowledge that might be lost in a rapidly changing world.

A 2021 study by the Ministry of Pacific Peoples estimated that Pacific people spend 66,000 hours per week on unpaid community activities, with Pacific older people (age 45+) more likely than other ages to be engaged in such work, and with existing measures underestimating the value of this work to the New Zealand economy.

Health and wellbeing are often rooted in family, community, and church connections, and in cultural values and practices. These provide physical, emotional, and spiritual support. In Pacific cultures, reciprocity, as a commonly shared value, flows across generations and geographical boundaries. This can look different across Pacific families, but could involve:

- parents providing materially for their children as well as extended family
- earning children meeting their own needs as well as contributing to family commitments, or foregoing earning opportunities to provide care for (often older) family members
- elders caring for their grandchildren
- intergenerational living under a single roof.

In many cases, cultural duties and responsibilities to care for elders are viewed as a blessing.

Cultural values and responsibilities can influence and shape financial practices within Pacific families. For example, remittances, fa'alavelave or other Pacific donation practices, and investing in education for family members may be prioritised over individual savings with an expectation that the wider family will support matua in older age. This reflects underpinning values of collectivism, love, and reciprocity (Retirement Commission, 2023). These practices can place financial strain on older people who may need to balance support to family members with meeting their own material needs. Practices of reciprocity mean the support is likely to be returned in future (Salvation Army, 2024).

Having choice and access to culturally appropriate social services can also support resilience for Pacific older people and their families, helping them to navigate financial, housing and health challenges, and overcome accessibility barriers (e.g., language and culture, knowledge and awareness, and stigma and discrimination). As collectivism is integral to Pacific cultures, it is important to consider holistic and family-centred approaches to addressing the needs of Pacific older people.

## New Zealand’s migration policies and economic downturns – impacts on older Pacific communities

The story of Pacific people in New Zealand is one of shaping the nation’s social, economic, and cultural landscape. Many of today’s older generation are first generation settlers, who navigated opportunities and challenges to settle into a new land while maintaining connections to the past. Pacific migration to New Zealand accelerated in the 1950s and 60s as part of migration policies to grow New Zealand’s agriculture and manufacturing industries. The largest settlements were in Auckland, Porirua, and Christchurch, where most Pacific older people live today.

Changes to migration policies following the economic downturn of the 1970s led to a turbulent period for Pacific migrants with increasing unemployment, an inability to work legally for some, immigration practices by the Government (for example, the ‘Dawn Raids’, which were widely recognised as racially discriminatory and unjust), and discrimination.

As a result, Pacific households often experienced hardship, struggling to build financial capital on limited incomes. Younger family members with New Zealand citizenship status often needed to work to support their families. Some became caregivers for family members, so that others could go out to work. Many were unable to finish school or pursue tertiary studies, with longer term impacts on employment opportunities and earnings. Jobs tended to be lower skilled and lower paid and those who worked illegally risked exploitation. These challenges perpetuate intergenerational hardship and are reflected in the levels of hardship and disadvantage we see amongst Pacific older people today.

# Key drivers of disadvantage

Our analysis has demonstrated that disadvantage impacts particularly on Pacific older people. Pacific older people experience much higher material hardship rates (14%) compared to the general over-65 population (3%) (Perry, 2025).[2] Pacific older people are also more likely to experience multiple disadvantage in two or more areas of life than other ethnicities. This was experienced by 30% of Pacific people, 25% of Māori, 22% of MELAA[3], 19% of Asian, and 13% of European.[4] Low rates of home ownership, and low savings and wealth are key issues for this group.

## Housing

Housing is critical to wellbeing and other social and financial outcomes are enhanced when Pacific families have secure long-term access to suitable housing. Home ownership rates for Pacific people are lower than for other ethnicities, with 35% of Pacific people living in owner-occupied homes in 2018 compared with 64% of the total population (Stats NZ, 2018). Barriers to home ownership for Pacific people can include rising house prices, discrimination in the lending markets, personal debt, low levels of savings, and lack of assets as security.

Many Pacific older people live in multigenerational homes, and the home is often central to the practice and retention of tradition, knowledge, and ways of living for Pacific families and communities. Safe, secure, and empowering multigenerational homes are a space in which these roles can flourish, and kāiga can thrive. New Zealand's current housing stock does not necessarily meet these needs, and there is little indication that sufficient new houses suitable for multigenerational living are being constructed.[5]

While multigenerational living can have benefits for cultural transmission and reducing loneliness in older age, unsuitable housing options for multigenerational living can have negative health and wellbeing consequences. In analysis of disadvantage for older people, housing vulnerability was a significant issue, with 60% of older people reporting an issue with housing quality or overcrowding (SIA, 2023).

Housing costs, particularly in Auckland where there is a concentrated population of Pacific older people, create significant affordability challenges for older people and are likely to contribute to hardship for this group. Data shows that Pacific older people are more likely to

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[2] Using Dep-17.

[3] Middle Eastern, Latin American, African

[4] 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 (IDI) on health, housing, finance, social 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.

[5] Ministry of Housing and Urban Development Long-Term Insights Briefing (2023), the long-term implications of our ageing population for our housing and urban futures.

continue to pay a mortgage (27%) or rent (46%) beyond age 65 than other ethnic groups (13% pay a mortgage, 20% pay rent) (Retirement Commission, 2022).

**Housing designed for multi-generational living**

There are a range of new social housing developments in New Zealand that are considering the needs of Pacific peoples in the design of the homes. **Penina Trust's multigenerational social housing development**[6] in Papakura (Auckland) was designed by Pacific architects with community feedback. The homes enable privacy and autonomy for Pacific elders with their own living spaces but are connected to a living area shared with the rest of the family. Though multigenerational homes need more bedrooms, the designs also need to reflect the function and meaning of the home for distinct groups of people. The Penina Trust homes at Papakura are designed to meet the needs of multigenerational Pacific families with large gathering areas for people to come together for birthdays, funerals, or community events and with enough space to facilitate the transfer of cultural knowledge from elders to younger generations.

## Economic disadvantage

Many Pacific older people experience economic disadvantage, driven by the combined effects of low lifetime earnings, low home ownership and structural barriers to building wealth. In addition, some Pacific older people are not eligible for NZ Superannuation due to not meeting the residency requirements (more on this below).

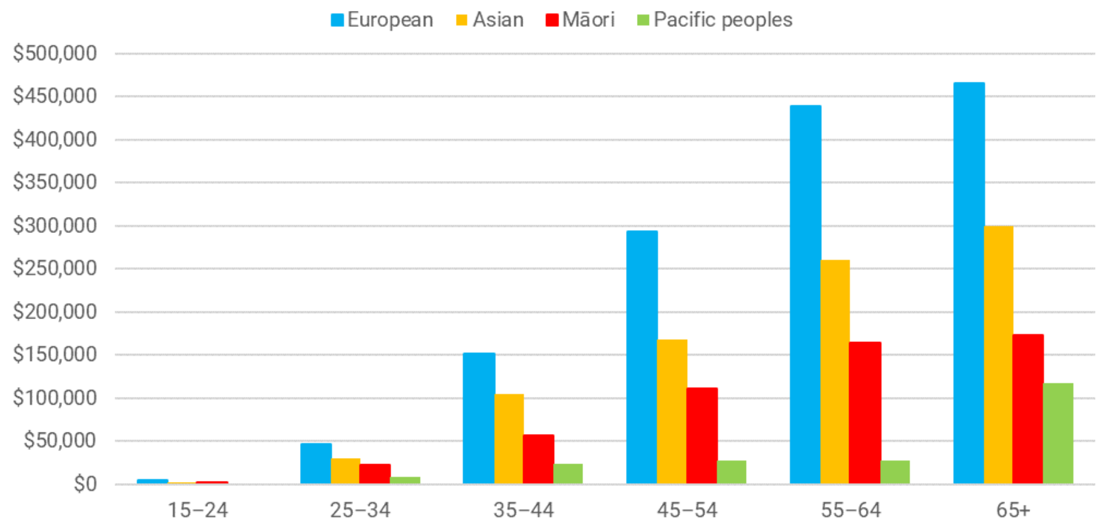
### *Low earnings and net worth*

Low earnings[7] and low net worth before the age of 65 are a key driver of disadvantage for Pacific older people, with evidence of pay gaps and significant inequalities in the distribution of wealth in New Zealand (Figure 3).

[6] https://pmn.co.nz/read/politics/multi-generational-social-housing-opens-for-pacific-families

[7] Earnings are the main source of income for working age Pacific people. In 2023, the median hourly income for working-age Pacific people was $28.34 compared to the national median of $31.61. The average annual household disposable income (before housing costs) in the same year was $47,797, compared to $60,790 for European and all other ethnic groups. Working age Pacific people experience labour market disadvantage including higher rates of unemployment and underutilisation compared to the total working age population.

**Figure 3: Median net worth for individuals by ethnicity[8]**




Increasing employment amongst the working age population has not led to significant gains for Pacific people compared to other ethnic groups in terms of financial remuneration or capital worth. Many Pacific people struggle on low salaries to save toward home ownership or retirement.

Low home ownership amongst the older Pacific population (27% compared to 66% for other ethnicities)[9] also plays a role, with close ties to financial security, wealth accumulation and the ability to pass on assets to future generations.

### *KiwiSaver*

Data from the Retirement Commission (2022) showed that 56% of Pacific people contributed to KiwiSaver, however those on incomes less than $50,000 were less likely to do so. Recent survey results found that Pacific people were more likely than average to be enrolled in KiwiSaver, but also more likely to pause their contributions. This was especially true if they were aged 18-34, likely due to high levels of financial stress experienced by this cohort (Retirement Commission, 2024). There are indications however that financial literacy is growing, with more Pacific people setting long term financial goals, seeking financial advice, and saving for retirement in 2024 than in 2023 (Retirement Commission, 2024).

As highlighted in the main LTIB report, KiwiSaver is likely to perpetuate existing disparities in earnings. Those earning less and/or working fewer paid hours will likely accrue a lower KiwiSaver balance than those earning more and/or working more paid hours. As a result, Pacific people are likely to accumulate smaller KiwiSaver balances over time, reinforcing existing disparities in wealth and potentially contributing to unequal living standards in older age.

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[8] Household net worth statistics: Year ended June 2021 | Stats NZ
[9] Retirement Commission, 2022.

### *Ineligibility for New Zealand Superannuation (NZS)*

NZS is the key financial support for those aged 65 and over in New Zealand, available to citizens and permanent residents. It is supplemented by the Winter Energy Payment from May to October, and older people may be eligible for various forms of supplementary assistance if experiencing specific circumstances.

As noted in the main briefing, each year there are 5,000-10,000 people over 65 receiving benefits other than NZS or the Veteran's Pension, most commonly due to not meeting residency requirements for NZS. Recent migrants or Pacific people who have moved to New Zealand in later life are likely to be amongst this group.

Up until July 2024, the residency requirements were that someone had to have been residing in New Zealand for at least 10 years since the age of 20, five years of which must be after the age of 50. Due to 2021 legislative changes, the minimal overall length of residency is gradually increasing from 10 years to 20 years, and will be phased in from 2024 to 2042. There are special provisions for Realm countries.[10] This will mean an increasing number of people will not be eligible for NZS, and may seek other financial support from MSD, which is paid at a lower rate.[11] Those affected by the change will likely be at higher risk of hardship and disadvantage, and will more likely be from Pacific and ethnic communities.

**A Pacific lens on wealth and supporting older people**

New Zealand's retirement settings are largely individualistic and do not always align with collective wealth practices among Pacific families. Combined with less equitable access to financial knowledge (Retirement Commission, 2023), it is clear there are opportunities for development that will benefit Pacific older people.

Pacific communities have consistently expressed strong desires to actively design and lead culturally appropriate solutions. Examples could include financial education initiatives built around cultural perspectives and values, financial capability approaches that balance community obligations with individual wellbeing, and investment opportunities to grow wealth.

The **Pacific Financial Capability Development Programme**[12] funded by Ministry for Pacific Peoples (MPP), supports Pacific families' ability to establish homeownership through financial literacy and financial management of their resources. In the two years leading up to 30 June 2023, 2,708 people enrolled in financial literacy programmes and 99 families purchased new homes.

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[10] Further detail available on the Work and Income website Change to residence criteria for NZ Super and Veteran's Pension - Work and Income

[11] Those people will either need to apply for a main benefit, which itself has a residency test, or apply for an emergency benefit, which is paid at the level of Job Seeker Support.

[12] Ministry for Pacific Peoples — Pacific Housing Initiative

**Pacific Prosperity through Social Enterprise**[13] was a collaborative pilot through MSD and MPP that aims to improve economic outcomes for Pacific people, consistent with MSD's Pacific Prosperity strategy. The pilot supported three Pacific social enterprises to develop sustainable funding models to incentivise Pacific communities to engage with future Government investments.

## Health, disability and care

The combined effects of lower life expectancy, high health needs, limited access to formal care and pressures on informal caregivers contribute to disadvantage for Pacific older people.

### *Health and disability*

Pacific people have lower life expectancy than the general population, driven largely by inequality across the life course, as well as in later life. In 2019, the average life expectancy was 75.4 years for Pacific males and 79 years for females, compared to 80 and 83.5 respectively for the general population.[14] Pacific people also experience higher rates of disability and long-term conditions and live fewer years in good health. The 2023 Household Disability Survey found that 43% of Pacific people aged 65+ are disabled (compared to 35% for the total population aged 65+). Amenable mortality[15] is also higher than for the general population.

Lower than average life expectancies and higher than average health vulnerabilities (SIA, 2023) have implications for an individual's ability to earn and save, and can have intergenerational impacts through reduced wealth transmission. While informal family caregiving for elders is considered a blessing, it can place financial strain on family members (Infometrics, 2014).[16]

### *Support and care*

Many Pacific older people prefer to age at home, but there are also barriers in accessing aged residential care (ARC). Evidence shows older Māori, Pacific and Asian populations are much less likely to be admitted to aged residential care (ARC) than NZ Europeans.[17]

For families living intergenerationally, the means testing applied to the ARC residential care subsidy can have unintended consequences. When a family home is assessed as an asset, older people may be ineligible for the residential care subsidy or may be offered an interest-

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[13] Pacific prosperity through social enterprise report - Ministry of Social Development
[14] https://www.stats.govt.nz/information-releases/national-and-subnational-period-life-tables-2017-2019/
[15] Amenable mortality refers to avoidable premature deaths. These deaths could have been avoided if the patient had received effective and timely healthcare.
[16] In 2014, Infometrics estimated the households of unpaid caregivers earned 10 percent less than households without caregiving responsibilities.
[17] For people aged 65+, funding for disability support is delivered largely by Health NZ, which in turn purchases services from non-government service providers

free loan secured against their home. This has implications for the entire household. In response, some families may choose to provide care within the home, which can place strain on household resources and wellbeing.

Groups consulted for this briefing were concerned about how the growing population of Pacific older people would be cared for in the future, and support for carers. As younger generations face increasing economic pressures and changing social norms, there is uncertainty about their ability, or willingness, to care for elders. Caring for a family member can have well-documented impacts on the finances, health and social wellbeing of carers. Increased 'demand' for family carers by a growing older population, risks contributing to further need by increasing the later life vulnerability of those who provide that care. MSD leads the Carers' Strategy, which outlines how government will improve the wellbeing of informal carers.

The Ministry of Health's 2025 Long-Term Insights Briefing "Ageing Well" considers options to improve long-term health outcomes for older people. It can be found here: https://www.health.govt.nz/publications/unlocking-the-potential-of-active-ageing

## Social connection and isolation

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

A range of other factors can impact older people's ability to participate fully in their communities, including elder abuse. Evidence shows one in ten older New Zealanders experience abuse. We do not currently have prevalence data for Pacific older people (Office for Senior Citizens, 2015).

### Integrating support

**MSD's Pasefika Proud** programme supports social change through by Pacific for Pacific initiatives that contribute to preventing family violence. An evaluation of this initiative is forthcoming.

**Vaka Tautua** is a Pacific health provider offering elder abuse response services. Matua Ola Response Service is Auckland based and supports Pacific matua (elders) to stay safe from elder abuse and neglect. The service provides counselling and advice, along with follow-up support to ensure Pacific matua are safe. Vaka Tautua runs weekly Matua Ola Manuia Day Programmes which help Pacific older people in South and West Auckland to be engaged, healthy, and active member of their communities. The programmed supports matua to stay connected with their community, learn new skills and technologies as well as celebrating Pacific cultures and languages.

**TOA Pacific**[18] is an Auckland based community organisation providing integrated services to support and advocate for Pacific older people and Aiga carers. Services include Maama, offering direct health support featuring exercise programmes using traditional Pacific music and dance, Family Centred Services to strengthen family safety and capacity, Aiga Carers to coordinate and support caregivers, and Empower to Pamper focusing on preventing neglect of elders.

## Preventing and responding to hardship and disadvantage

This paper has highlighted that despite making substantial and valuable contributions to New Zealand's communities and the economy, Pacific older people are over-represented amongst those experiencing hardship and disadvantage, with high housing costs and low 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 Pacific older people.

Specific examples of these have been highlighted throughout this paper (e.g. multigenerational homes in Auckland; financial capability support that considers cultural expectations of wealth sharing). There may be opportunities to better harness Pacific older peoples' strengths (e.g. as caregivers, mentors to younger generations, and community leaders) and to support the development of connected communities of Pacific elders.

[18] TOA Pacific Inc | Treasuring Older Adults, Aiga Carers Pacific Families

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