

2025 Long-Term Insights Briefing – Proposed Topic

Consultation summary



**MINISTRY OF SOCIAL
DEVELOPMENT**
TE MANATŪ WHAKAHIATO ORA



Office for Seniors
Te Tari Kaumātua

Contents

Contents	2
Introduction.....	5
Background	5
What is a Long-term Insights Briefing?	5
Why did MSD propose this topic?	6
How did MSD consult on the proposed topic?	6
Detailed summary	7
Responses to the online survey	7
Written submissions.....	8
Workshops with experts/stakeholders.....	11
Next steps	15

Summary

In October 2024 the Ministry of Social Development (MSD) sought feedback on the proposed topic of our upcoming report, the 2025 Long-term Insights Briefing (or LTIB). The topic we proposed was **current and future disadvantage for older New Zealanders**.

Consultation occurred through several channels, including a written discussion document, a short online survey, and a series of online and in-person workshops with experts and stakeholder groups.

The key points that we heard from consultation are:

- Near-universal support for the proposed topic, across survey responses, written submissions, and virtual workshops.
- a broader range of views on how the topic had been specifically framed:
 - some emphasising the need to draw attention to several serious risks to future wellbeing for older New Zealanders
 - others were concerned about the negative and 'deficit-focused' nature of the way the topic was articulated.
- Other comments on the overall approach, including:
 - the need to consider the wellbeing of older people within the context of their wider families and whānau - those who often provide support to older people and/or those who older people provide support to
 - the importance of not discussing 'older people' in general terms, and not treating people across 30+ years of life span, and a variety of different circumstances, as a single group.
 - cautioning against using 65+, older age, and 'retirement' as synonymous, particularly as many continue to work or otherwise lead active lives.
 - the need to take a geographical lens, and look at differences across urban, rural, and provincial areas.
- Feedback from those on specific groups of older people, including:
 - **Māori** – the need to recognise that many kaumātua are very active in older age; the impact of lifetime disadvantage, structural inequities, and various issues faced by Māori; and a need to respond to older Māori who are marginalised and culturally dispossessed.
 - **Pacific** - the risk of presenting older people as a 'burden', the importance of taking a multi-generational lens, the need to consider the needs and

dynamics of different specific Pacific identities and communities, and the particular impact of climate change on older Pacific people.

- **Other ethnic groups** - different understandings of family and collective living arrangements across cultures; social isolation and the barriers that many recent migrants and refugees face accessing services; issues related to qualifying for New Zealand Super (NZS) on residency grounds.
- **Disabled people** – the impact of a lifetime of underemployment for many disabled people; the fact that people with different types of disabilities have different needs and trajectories; ongoing accessibility problems and their impact, and issues for older disabled people accessing appropriate housing, support services, employment assistance, and transport.
- **Other groups** there should be a dedicated focus on including older women, single older people, rainbow older people; and older people who are homeless or in insecure housing.
- The need to consider additional future trends, including:
 - wider impacts of changes in housing tenure – on multigenerational living, care arrangements, accessibility, tenure security, and intergenerational wealth transmission;
 - future pressure on care – including informal arrangements and also availability and costs of in-home support and residential care;
 - access to, and costs of, health services within the context of population ageing pressures;
 - risks associated with technological change, as they relate to access to Government services and capability to negotiate daily life more generally;
 - the impact of climate change and ‘managed retreat’.
- Consultees raised a broad range of issues that they thought the LTIB should cover when considering disadvantage for older people. These include issues related to:
 - societal attitudes, ageism and discrimination;
 - supporting employment for older people
 - physical and mental health issues;
 - the cost of living;
 - functional ability, accessibility and transport; and
 - social isolation/connection and social support.

Introduction

In October 2024 the Ministry of Social Development (MSD) sought feedback on the proposed topic of our upcoming report, the 2025 Long-term Insights Briefing (or LTIB). LTIBs provide information and analysis about medium and long-term trends, risks, and opportunities that affect New Zealand.

The topic we proposed was **current and future disadvantage for older New Zealanders**.

MSD chose this topic because evidence suggests 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 document provides a summary of what we heard through the consultation and next steps in the process for MSD's 2025 LTIB.

We would like to thank all those who took the time to participate and provide input on the topic and scope of MSD's next LTIB, whether this was by completing a survey, providing a submission or participating in a workshop. The feedback provided has been invaluable and we are grateful for the wide range of insights that were shared.

Background

What is a Long-term Insights Briefing?

Government departments are required to publish a Long-term Insights Briefing (a LTIB) at least once every three years. The purpose of the LTIBs is to share:

- information about medium and long-term trends, risks, and opportunities that affect or may affect New Zealand and New Zealand society
- information and impartial analysis, including policy options for responding to these matters.

The LTIBs are not government policy and are independent of Ministers.

They provide the opportunity to explore and better understand critical issues affecting our future. Departments select the subject matter for the LTIB. They do this by taking into account the purpose of LTIBs and those future trends, risks, and opportunities that are particularly relevant to their department's functions.

The legislative requirements for LTIBs are set out in the Public Service Act 2020. This can be found at <https://www.legislation.govt.nz/act/public/2020/0040/latest/LMS106159.html>.

Why did MSD propose this topic?

MSD chose the topic because evidence suggests 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.

The NZ population is rapidly ageing, due to life expectancy gains and declines in fertility rates. The share of the population aged 65+ is projected to grow from around 17 percent now to 21 percent by 2035, and to 24 percent by 2055. The share aged 85+ is projected to grow from around 2 percent to 3 percent by 2035 and 5 percent by 2055. By 2058, the number of people aged 65+ is projected to nearly double, and the number aged 85+ is projected to more than triple.¹

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 people. There is evidence, however, that there are groups of New Zealanders who experience hardship and disadvantage as they age. This can be due to factors that affect them across the life-course or that are specific to later life. This group may continue to grow over coming years as the cohort currently in middle-age approaches 65 with fewer assets and more ongoing costs. Growth and changes in this age group also suggest greater absolute numbers experiencing disadvantage. This could put pressure on services and supports across government, including those provided by MSD.

How did MSD consult on the proposed topic?

Consultation on the topic occurred throughout October 2024, with consultation being supported by a written discussion document. In addition to consultation on the proposed topic, as required by legislation, we also took the opportunity to ask the public and stakeholders what they felt were the key issues, and what we should focus on as part of the proposed analysis.

We provided a number of avenues for people to provide feedback:

- Written submissions through an online submission form posed the following questions:
 - Do you have any feedback on the choice of topic itself? What issues should we be considering as part of this topic?
 - How should we think about the diverse needs of older people? Are there particular groups of older people we need to think about in different ways? If so, who are they and how might we consider their needs or situation?

¹ All from StatsNZ Population projections (2022 base), median scenario

- What are the most critical changes we expect in the coming decades that would impact on the wellbeing of older people in the future? Have we missed any critical future trends in our proposed analysis?
- Do you think there are other significant aspects of the proposed topic that are not captured in the issues and proposed analysis? Is there any other feedback you want to provide?
- A short online survey asked the public about whether they thought the proposed topic was important, how well they thought NZ was prepared for an ageing population, the factors that are important for ensuring people can live well, and life events that limit their ability to live well later in life. We also asked which area of MSD's current responsibilities should receive the most focus through the analysis, and whether there were any other long-term issues missing that should be considered.
- A series of online and in-person workshops with various expert stakeholder groups, including academics, researchers, advocates, and people with in-depth knowledge of specific ethnic perspectives or issues. MSD also engaged with its Māori Reference Group and Pacific Reference Group, its Chief Science Advisor, and Chief Advisor Māori. These sessions were focused on the same set of questions included in the submission form.

Detailed summary

Responses to the online survey

Through the online survey, MSD received 58 responses, of which more than half (30 or 52%) were from respondents aged over 65. 51 responses (88%) were from individuals, and 7 (12%) were responding on behalf of an organisation. While the survey responses do not give a representative sample of the population, they do provide insights into those who engaged with the process and provided feedback. Of those who submitted:

- 56 (97%) either agreed or strongly agreed that the proposed topic is important for NZ to consider now, with 44 (76%) in strong agreement. 2 submitters (4%) strongly disagreed.
- 42 respondents (72%) thought New Zealand was either unprepared or very unprepared for an ageing population, 11 respondents (19%) were neutral and 5 (9%) thought NZ was prepared or very well prepared.
- In terms of those factors most important for ensuring people can live well when they are older, the most highly ranked topics were 'access to services' and 'savings', followed by 'home ownership' and 'social connection'.
- When asked to rank those events in adulthood that limit people's ability to live well when they are older, the highest ranked were the development/worsening of a long

term health condition or disability, followed by loss of housing, and relationship breakdown/separation/divorce.

- When asked to rank which area of MSD's work should receive the most focus, the highest ranked area was social housing, closely followed by income support.
- There were 42 responses to the question about other long terms issues that should be considered. Suggestions in the free-text responses included:
 - measures earlier in life to prepare people for later life, and taking a 'social investment' lens
 - issues of **equity and inequality** for specific groups, including gender (especially unpaid care) and ethnicity (especially inequity of outcomes).
 - issues related to **societal attitudes, ageism and discrimination** against older people
 - **physical and mental health** issues, including health inequities, and issues related to enduring power of attorney
 - access to, and costs of, **health services**, including demand and waiting lists, health insurance, primary care and geriatricians, person-specific health strategies.
 - availability and costs of **care**, including in-home care and aged residential care, and the residential care subsidy.
 - the **cost of living**, including specific costs such as public transport
 - access to **suitable housing**, including age-appropriate housing, housing design/accessibility, security of tenure, and retirement villages.
 - issues related to **functional ability, accessibility and transport**
 - issues of **relationships and social support**, including the role of extended family, whānau and iwi; relationship breakdown and family violence; social isolation/connection and loneliness, volunteer support.
 - **service provision**, including workforce training and cost effectiveness.
 - the impact of **climate change** on older people, including 'managed retreat'.

Written submissions

MSD received 16 written submissions overall, from 14 organisations and two individuals.

Written submissions were universally supportive of the topic. Several submissions raised the potential for population ageing to place stress on existing supports, and to have negative impacts on already-disadvantaged groups, including refugees and migrants, disabled people, Māori and Pacific, and rural older people.

A number of submitters noted the heterogeneity within the older population, and encouraged a focus on specific groups. Some submissions argued for a strong focus on older women in the analysis, as they make up a greater share of the older population, and have longer life expectancy, and tend to have lower lifetime earnings and savings and other kinds of disadvantage/inequity throughout their lives. Another submitter argued that there needed to be a specific focus on *single* older women and men, and noted research that indicated single older women in particular faced significant cumulative disadvantage. Another submitter noted that LGBTQI+ older people can be disadvantaged by services set up with narrow heteronormative and cisgendered expectations, which, amongst other impacts, contributes to a sense of isolation. One written submission noted that rural and urban communities have different needs and access, and the importance of analysing differences in access to care and support in rural communities.

Some submitters offered suggestions as to the approach we could take to the analysis. One submitter cautioned against 'reinventing the wheel' and building on what has already been developed on this subject. Another emphasised the value of engaging directly with older people and those with lived experience, through focus groups, surveys, or community forums.

One submitter emphasised the importance of taking an approach which considered each generation of older people, including the historical and economic events that are specific to that generation, and also that considered the interdependence of various economic and social factors and how they interacted with one another. Another submitted noted the urgency of acquiring data on the 50 plus group, and the extent to which they were facing life shocks. A different submission noted that limiting the definition of 'older people' to over 65s impacts the visibility of vulnerable populations who experience age-related disadvantage earlier, including Māori and Pacific people and disabled people. They noted the variability in those over the age of 65, and warned against age banding, where all those over the age of 65 are often homogenised in data sets.

Several submitters emphasised the need to consider the wellbeing of older people within the context of their wider families, particularly younger people there to support and care for them. Others emphasised the need to recognise the contributions older people make, such as by caring for grandchildren. Focusing on 'retirement', one submitted noted, masks the unpaid labour that older people do in community through family care and volunteer roles.

Most written submissions focused on specific issues, such as:

- the importance of maintaining existing settings around NZS;
- various issues and challenges related to housing, including:
 - the need to focus on changing tenure patterns, housing stress, and housing insecurity, and to consider the 'knock on effects' of declining home ownership on support and care

- the need for different types of built environments suitable for different levels of need/ability, including appropriate/accessible and affordable housing.
- the issue that housing options seldom provide sufficient options for larger extended families, for gathering spaces for cultural groups, or for families with disabled elders or children.
- the implications of retirement villages, which do not cater to those without a housing asset.
- the potential for recent increases in local authority rates to increase financial pressure and push older New Zealanders to sell their homes
- concerns that the model in place for aged care requires review and reform;
- specific matters related to employment in older age, such as:
 - the need for career information and support to help support people to plan and make decisions as they approach older age;
 - the increasing importance of continuing paid employment past the age of 65 for financial or psychological wellbeing or both
 - problems with support funding for older people with impairments who choose to continue to work.
- how to ensure social connectedness for those who have retired, as social connection and identity is often connected to one's employment.
- various issues related to health, disability, impairment and accessibility:
 - worries about future access to healthcare, given pressure on the health system, and the cost of health insurance for older people (especially those with an impairment)
 - the lack of preventative rehabilitation while still under 65, which helps ensure people retain functional abilities.
 - accessibility and the role of digital exclusion in relation to access to Government services, and the concern that technology may 'lock out' those who cannot navigate the complexity of the systems.
 - concerns about difficulties getting to appointments and accessing services once people have lost their drivers licenses;
 - the fact that older New Zealanders are more reliant on public transport,
 - transport issues for those with physical impairments
 - the limited number of total mobility vans (and the consequential impact on social isolation)

- the importance of explicitly considering the expected increase in the number of people experiencing dementia, particularly as social disadvantage and poverty are significant drivers of dementia risk.
- the fact that agencies continued to work in siloes, and the need for a more integrated system of care that simplifies the process of receiving social services and health care for older people
- that the LTIB provided an opportunity to better understand the impacts of economic harm (both in intimate partner relationships and elder abuse) for older women.

Workshops with experts/stakeholders

A summary of some of the key points raised throughout these sessions is below.

Do you have any feedback on the choice of topic itself? What issues should we be considering as part of this topic?

Throughout the workshops, stakeholders again generally agreed that the topic was very important, and a critical thing for MSD to think more about. There were a broader range of views, however, on how the topic had been specifically framed. Some saw the LTIB as an opportunity to draw attention to a number of serious risks to future wellbeing, whereas others were concerned about the negative nature of the way the topic had been articulated, and were worried that this might lead to an exclusive focus on people's 'deficits' rather than their strengths.

There were also different views about how narrowly to frame the concept of disadvantage. Some congratulated the focus on matters broader than the financial, particularly given how it intersected with so many social issues, while others saw the emphasis on the financial as critically important, as this was a large and important issue in and of itself and one that was fundamental to many other outcomes.

There was some concern about the potential for the briefing to discuss 'older people' in general terms, which meant 30+ years of life span (and a variety of different circumstances) would be 'crunched down' into one cohort (65+). Several sessions discussed the need to split into 'younger' and 'older' older people, as those in their 60s were likely in a quite different position to those in their 80s and 90s, and some suggested doing analysis on the basis of decades. A number of participants cautioned against using 65+, older age, and 'retirement' as synonymous, as many continue to work or otherwise lead active lives, and some groups argued that there were different cultural values and understandings of older age in this regard.

Many emphasised the need to take a geographical/spatial lens, and look at differences across urban, rural, and provincial areas. This included considering issues of access to health and other government services, but also other community facilities/amenities that support wellbeing. Issues related to 'rural depopulation' were also raised.

A common theme was the importance of seeing older people within the context of their broader family and whānau (or lack thereof). Many older people care for those younger than them, whereas others are reliant on members of their family for their care, and others do not have children or other relatives to care for them at all. Workshop participants raised the need to attend to the specific situation of those who are living alone and who do not have people to support them.

How else should we think about the diverse needs of older people? Are there particular groups of older people we need to think about in different ways? If so, who are they and how might we consider their needs or situation?

Specific sessions were held to discuss issues and considerations specific to Māori and Pacific older people, ethnic and migrant communities and disabled older people. Participants in these sessions raised many of the same general issues for older people described in this summary, and also discussed issues more specific to these population groups:

- *Māori* – participants discussed how many kaumātua were very active in older age, with many responsibilities and demands, including marae, cultural events, childcare, and responsibility for tikanga for tangi, and the strain that caring can place on whānau. There was discussion of the need to consider the impact of lifetime disadvantage and how to ensure housing security for older people where home ownership is not a realistic option. Issues faced by many Māori were also raised, including: loss of land as an asset; issues with physical isolation and access; structural inequities; particular vulnerability to climate change and extreme weather events; the impact of chronic illness; and specific considerations related to ‘end of life’ and palliative care. Participants also discussed issues of marginalization and gang membership for older Māori, and how to respond to those who are culturally dispossessed and for whom the marae (or other “Māori spaces”) might not be a locus for social life.
- *Pacific peoples* - participants discussed the risk of presenting older people as a ‘burden’ or ‘cost to be managed’, and also the importance of taking a multi-generational lens, and consider not just the ways in which they may rely on younger generations for support, but also the ways in which they support younger people. They also discussed the need to consider the needs and dynamics of different specific Pacific identities and communities. The impact of climate change on older Pacific people was highlighted, including the importance of the strong connection people have to the Pacific region and the possible need for relocation from particular areas (e.g. Tuvalu) - this was connected to the potential for an influx of ‘climate refugees’ over next 20 years, but also to eligibility for income support once a move to NZ was made.
- *Other ethnic and migrant communities* – participants discussed the need to take care regarding cultural understandings of what family is, including responsibilities to

them, and different collective living arrangements, and also to consider language as a potential barrier to accessing services. Recent migrants and refugees often face language and cultural barriers, often had difficulties accessing support, and are at high risk of social isolation. Specific issues were raised related to those who do not qualify for NZS on residency grounds, who were more likely to experience disadvantage.

- *Disabled people* – participants discussed the fact that disability often meant experiencing the consequences of a lifetime of unemployment; the lack of housing stock that meets the needs of people with disabilities as they age (including Kainga Ora homes); issues with receiving appropriate support services and care for older disabled people; inequities between Accident Compensation Corporation and Ministry of Health entitlements; issues with accessibility and a lack of suitable transport. They also discussed how people with different types of disabilities have different needs and trajectories, and how Maori and Pacific people with disabilities often experienced additional challenges.

Though the workshops, a number of participants discussed additional groups that needed explicit consideration, particularly:

- women, who are more likely to be financially disadvantaged and not own their own homes, and are also more likely to care for others.
- rainbow people have often experienced discrimination across their lifespan and may feel reluctant to engage with services.
- the homeless and those in insecure housing and a growing ageing population living in campsites.

What are the most critical changes we expect in the coming decades that would impact on the wellbeing of older people in the future? Have we missed any critical future trends in our proposed analysis?

A number of participants raised likely future challenges that should be considered, including:

- how the implications of changing patterns of housing tenure are critical, both in terms of weekly outgoings, but also on care arrangements, multi-generational living situations, security of tenure, and the intergenerational transmission of wealth. When discussing housing, the issue of climate change was also raised, particularly the impact of 'managed retreat' on older people.
- the likely increase in need for employment amongst older people, given the potential for future workforce shortages and also increased economic pressure on older people, which was also discussed within the context of ongoing issues related to ageism and employer attitudes towards older workers.

- future shortages of aged care beds were raised, as was the likely significant increase in need for informal carers, particularly given that an ageing population will mean fewer family caregivers.
- the need to manage increased numbers of people experiencing different health conditions within the context of population ageing and demand pressure on health services. This included age-related health conditions (Parkinson's, Alzheimer's, dementia) and more general physical and mental health issues.
- the risks associated with technology was discussed, and how to ensure older people were able to access services and supports and also have the capability to navigate a fast-changing world.
- changes in social cohesion was raised as a risk to the future wellbeing of older people.

Do you think there are other significant aspects of the proposed topic that are not captured in the issues and proposed analysis?

Participants raised specific issues that they felt were missing from the discussion document, including:

- Analysis of take up of NZS amongst those who are entitled to it, and work to understand why some might be missing out.
- The need to look at the role of unpaid carers within our older population, including those caring for grandchildren and caring for partners.
- The need to consider 'ageing in place' and residential care and the importance of access to home support within the context of (increasing) financial disadvantage.
- Issues of workforce capacity and capability in relation to the future support needs of the older population
- Issues of elder abuse within the older population – this was raised by Māori, Pacific and other ethnic consultees in particular
- Issues related to dying and affordability of costs associated with death, within the context of financial hardship.
- The role of ageism in relation to both employment and also wider wellbeing and experience of older people

Next steps

Feedback received during consultation will be used to help us develop the draft LTIB. Given the breadth of the proposed topic, MSD's primary focus will be on areas most directly relevant to its responsibilities in: employment services, income support provision, housing supports, and community services funding and provision.

In 2025, we will seek public feedback on the draft Long-term Insights Briefing.

The final Briefing will go to the Minister for Social Development and Employment and the Minister for Seniors. The final LTIB will be presented to the House of Representatives in late 2025.

