

Better Later Life He Oranga Kaumātua 2019 to 2034

DRAFT

**Making the future better for
New Zealanders as we age**
Kia Oranga Kaumātua
ō Rā ki te Ao

APRIL 2019



Kia ora

Mālō e lelei

Talofa lava

您好

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नमस्ते

ਸਤ ਸ੍ਰੀ ਅਕਾਲ

안녕하세요

Ngā Kōrero o Roto

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Foreword – Minister for Seniors



E ngā mātāwaka o te motu, tēnā koutou katoa. Kei aku rangatira, koutou aku kaumātua kia whakapuaki nei au i ēnei mihi itiiti āku i tō koutou manawanui ki te tuku i ō tātai whakapapa, ō whare kōrero ki ngā whakatipuranga e kitea ai he rangatira mō rātou. Nā koutou i iri ai ngā kohinga kōrero ki ngā pakitara o ngā whare tīpuna. E hua ake nei tōna whakatinanatanga ko tātou kua whāiti mai ki te whakaaro kotahi ki te mahitahi atu i konei.

I am pleased to release ‘Better Later Life – He Oranga Kaumātua 2019 to 2034’ for public consultation. This draft strategy recognises that we need to take a fresh look at what we have to do to make sure New Zealand has the right policies in place for our ageing population. We need to think about the issues we face as a country. Just as importantly, we need to think from the perspective of every single New Zealander and what they want as they age.

This draft strategy, based on what New Zealanders have told us they want, is designed to test our thinking and focus on the priorities for action to help ensure New Zealand is a great place to age.

By 2034 we expect that there will be more than 1.2 million people 65 and over, almost a quarter of our total population, and nearly 180,000 people aged 85 and over. This will represent a significant change for New Zealand and is cause for celebration. People are not only living much longer, they also tend to be healthier for longer. This gift of longevity means that we need to rethink the existing notions of old age and retirement.

In 2018 I held a national conversation to ask what people thought a new strategy for an ageing population should cover. I appreciate that many people and groups contributed submissions. I really enjoyed the workshops I attended.

The proposed areas of focus in the draft strategy reflect what many people said were important for a better later life. These are having an adequate income and a place to live, feeling socially connected, being able to get around in their community and having access to affordable health care. Some older New Zealanders will need support to achieve these things.

People also said it's important that society continues to value older people and to stop using stereotypes when thinking about and interacting with older people.

All too often the conversation on an ageing population focuses on what it will cost. I want this strategy to be different, looking more broadly at how people can have better later lives and also recognising the significant contribution older people have made and continue to make to New Zealand.

Good progress has been made in preparing for an ageing population but there is more work to do. We need to take a long-term view and work together and prioritise our efforts to ensure New Zealand is a great place to age. Central government can provide leadership but local government, non-government organisations, families and whānau and individuals all have an important role to play in making the future better for New Zealanders as we age.

I welcome your feedback on the draft strategy and whether you think it is on the right track.

A handwritten signature in black ink, appearing to be 'Tracey Martin', with a stylized, flowing script.

Hon Tracey Martin

Te take me whai rautaki hou

Why do we need a new strategy

We (meaning all New Zealanders) need to look at the actions we need to take to make sure New Zealand embraces the opportunities that an ageing population and longevity brings.

A new strategy will help ensure we create opportunities for everybody to participate, contribute and be valued as they age. Many older people are living well, but the number of those who are not is expected to increase in future.

Although much was achieved through the previous strategy – the Positive Ageing Strategy 2001 – there is still more to do.

The number of people over the age of 65 is increasing, and this trend will continue. The ways we live are changing – our population is more diverse with many different family structures. Technological developments will continue to affect our lives.

An ageing population also reflects increased longevity, which is an achievement offering many opportunities for older people and society. Many of us will continue working as we age, supporting families and whānau, passing on knowledge, volunteering and contributing to society.

We need to pay particular attention to the interests of Māori, and be guided by the principles of Te Tiriti o Waitangi as the founding document of our country. We will work with iwi, hapū and whānau to ensure that these principles guide the development and implementation of the strategy and the needs and aspirations of kaumātua are reflected in it.



He taonga nui te aroha ki te tangata.

Goodwill towards others is a precious treasure.

Te hononga o tēnei rautaki ki ērā atu rautaki whai pānga

How this strategy fits with other related strategies

This strategy has links to, and complements, a number of other strategies, including:

- **Healthy Ageing Strategy 2016**

Health is a key aspect of ageing and wellbeing. The Healthy Ageing Strategy takes a life-course approach seeking to maximise health and wellbeing for all older people so that “older people live well, age well, and have a respectful end of life in age-friendly communities”.

- **New Zealand Disability Strategy 2016**

As age increases so does the likelihood of living with a long-term health condition, or a disability requiring ongoing support. The New Zealand Disability Strategy vision is: “New Zealand is a non-disabling society – a place where disabled people have an equal opportunity to achieve their goals and aspirations, and all of New Zealand works together to make this happen”.

- **New Zealand Carers’ Strategy 2008 and New Zealand Carers’ Strategy Action Plan**

Older people are often on both sides of the caring relationship at different times. They may be caring for partners, parents, friends or mokopuna, but may require care themselves later in life. The Carers’ Strategy Action Plan provides resources and meaningful, practical support to help people in a caring role.

There are many other strategies that include or impact older people – for example, the National Strategy for Financial Capability 2015 and the Careers System Strategy (under development). There are other work programmes with implications for older people too – these include digital inclusion, family violence and sexual violence, employment, housing, and reviewing retirement income policies. As other strategies and work programmes are developed, they will need to consider and address the issues and interests of older people and be guided by this strategy.

Te arotahi me te reo

Focus and language

Focus on 65+, but we consider the next generation of older people too

The Positive Ageing Strategy 2001 focused on those aged 65+, as does this one. However, this strategy also considers the next generation of older people currently aged 50 to 64. This recognises that those in their 50's will be 65+ within the timeframe of this strategy.

Language

In this strategy the term:

- 'Older people' is used to mean people aged 65+ but recognises that people age differently and have different aspirations and needs.
- 'Older worker' is used to mean people aged 50+ working or seeking work.
- 'Later life' is used to reflect the years after reaching the age of eligibility for New Zealand Superannuation (NZ Super), because New Zealand does not have a retirement age.

Health and disability

This strategy takes a wide view of wellbeing, recognising that the New Zealand Healthy Ageing Strategy 2016 and the New Zealand Disability Strategy 2016 focus on health and disability issues respectively. Collectively the implementation of these strategies will contribute to making the future better for ageing New Zealanders.



Fakatōtō la'ā.

Slowly growing older in later years.

Te take me whakahou

The case for change

Current situation

Many older New Zealanders enjoy a good life and will continue to do so. They contribute to society, their communities, the economy, and their families and whānau through paid and unpaid work, volunteering, as carers for partners and other family and friends, through tax contributions and consumer spending. They contribute value through their knowledge, experience and commitment.

Many older workers are valued by employers, but challenges remain for some, including negative attitudes among some employers and other employees. Some older workers might not be upskilled or offered retraining because they are not seen as warranting the investment. This is despite the fact that older workers tend to stay with the same employer for considerably longer than younger people.

The majority of employers are not well prepared for an ageing workforce. Population and workforce ageing already contribute to skills and labour shortages in some sectors.

Some of our communities are well set up for our ageing population. Others do not have enough facilities, accessible places, and services for older people. Public transport is important for mobility and accessibility, and not everyone has good access to other options such as walking or driving.

However, growing numbers of older people are not doing so well. For some, lifelong disability and health issues, job losses and relationship breakdowns can affect their later life.

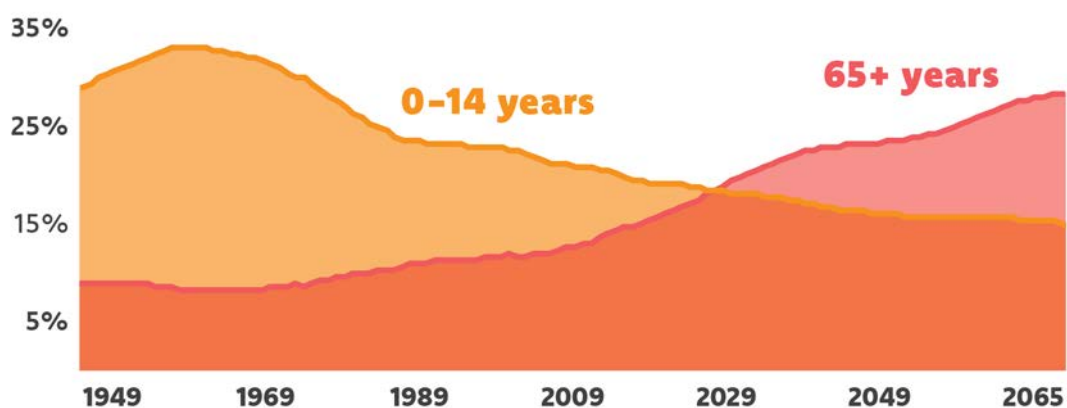
Older people can face a range of housing issues, including affordability, accessibility, quality, location, insecurity of tenure, homelessness, and challenges in releasing equity from housing. These issues can have a significant impact on our wellbeing as we age.

All of these current challenges and opportunities are expected to continue into the future.

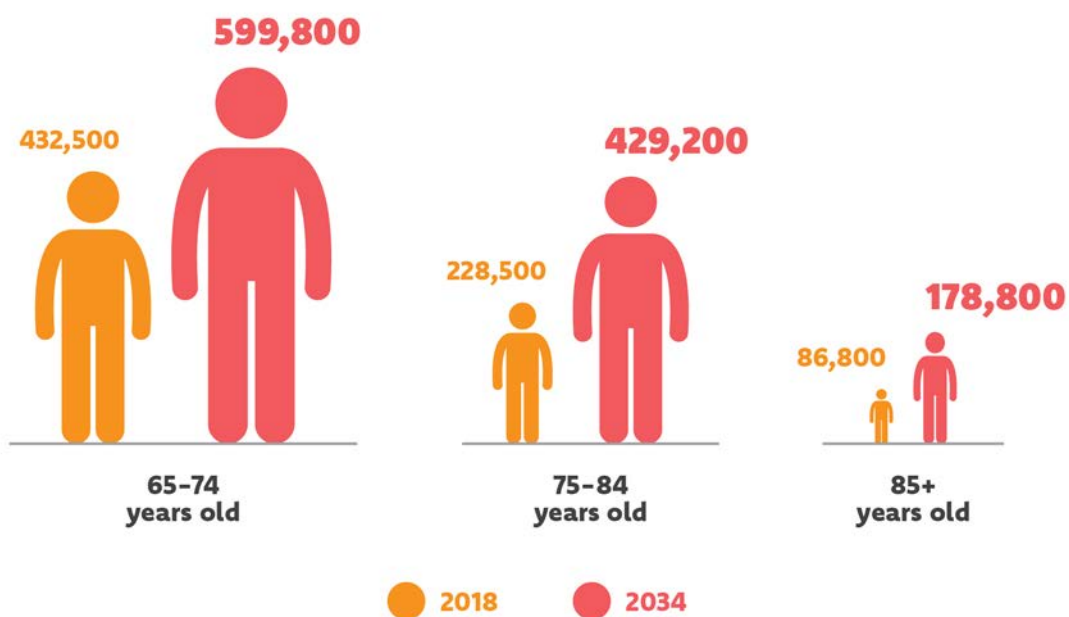
What is changing?

We are living longer than ever before. By 2034, more than 1.2 million New Zealanders, almost a quarter of our total population, will be aged 65+. During the next decade there will be more people aged 65+ than children aged 0 to 14 years.

New Zealand's population is ageing.



The make up of the 65+ population is also changing with more people living longer.



Our population is more diverse

New Zealand is becoming increasingly diverse. There are more than 200 ethnic groups in New Zealand, and collectively, we speak 160 different languages.

Numbers of older people are increasing across all ethnicities.



As well as ethnicity, diversity also includes differences in age, religion, philosophy, socioeconomic background, sexual orientation, gender identity, intelligence, physical abilities, mental health, physical health, disabilities, genetic attributes, personality, or behaviour. The people that make up the older population are increasingly diverse, and have different needs.



ਚੰਗੀ ਮੈਟ ਚਾਹੋ ਤਾਂ ਬੁੱਢੇ ਨੂੰ ਪੁੱਛਣ ਜਾਓ.

Need a good piece of advice? Consult an old person.

The ways that older people live are changing

Many older people live alone but also in intergenerational households, retirement villages or residential care.



By 2034 it is estimated
people aged 65+ living
alone will make up

55%
of all people living alone

Our population is highly mobile and people are having fewer children. This is expected to result in more older people living alone without family and whānau support. However for some groups, intergenerational households are expected to increase.

Families and whānau

Increasing longevity positively impacts families and whānau. Many older people contribute to our families and whānau – passing on knowledge, skills and traditions, and providing help like looking after grandchildren/mokopuna. Kaumātua Māori often have cultural responsibilities maintaining cultural rituals and needs of whānau, hapū and iwi.

Some older people will have increased caring responsibilities because they are caring for both older and younger generations. However other older people will not have family or whānau who can provide day-to-day care.

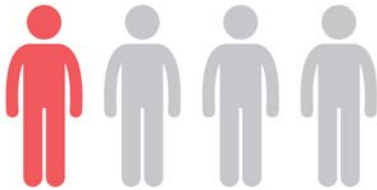


જે કામ સુઈ કરી શકે તે તલવાર નથી શકતી
જે કામ ધરડા કરી શકે છે તે જુવાન નથી કરી શકતો

*What a needle can do, cannot be done by a sword, or as what
an elder can provide cannot be done by a younger generation.*

An ageing workforce and more older workers

Nearly one in four people aged 65+ are in some paid employment.



The New Zealand workforce is ageing. Many occupations in the education, health and other sectors already have significant proportions of older workers. There is increased demand for workers in some industries too, including the aged care sector. Many workplaces will need older workers to maintain or grow their businesses.

People may want to work for financial or social reasons, for a sense of purpose, or because they do not feel ready to retire. In the future working past 65 may become the norm.

Greater contribution by older people

Older people make a significant contribution to society. By 2036, it is projected that the 65+ population will contribute (in 2016 dollars).



\$50 billion
of consumer
spending per year



\$25 billion
worth of unpaid
or voluntary work



\$13 billion
total taxes
(including GST)

Older people are also likely to lead new businesses, invest and drive technological developments, and innovate in other ways for everyone's benefit.

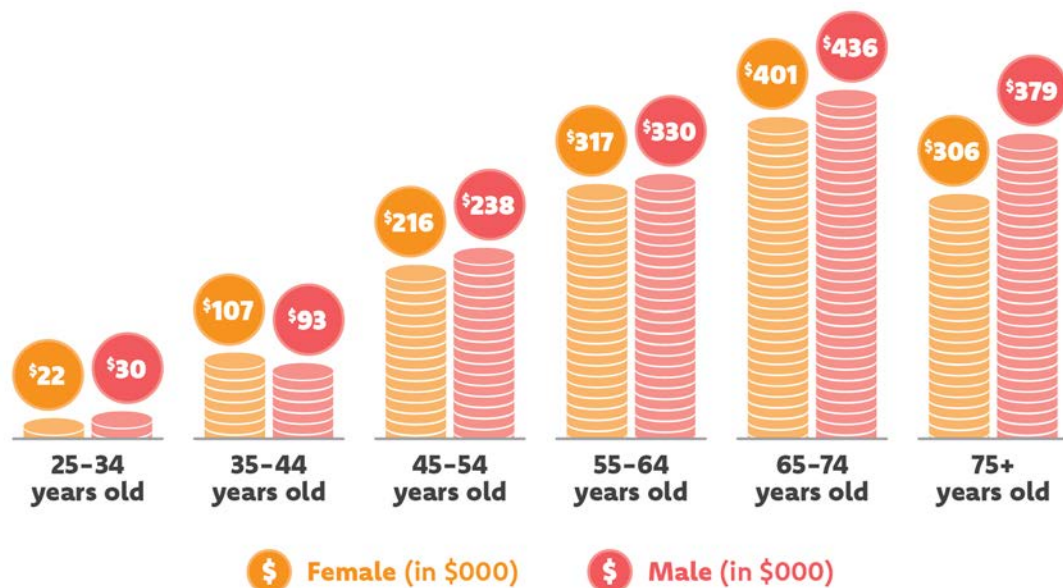
Increased poverty

Currently our older population has a relatively high net worth because of universal NZ Super and high levels of mortgage free home ownership.

However many older people are wholly or almost wholly dependent on NZ Super and other government assistance for their income.

In future, there may be increasing numbers of older people experiencing poverty and material hardship, reaching their older years with a mortgage, renting or with limited savings. Increasing longevity may mean that people's savings may be insufficient for their lifespan.

Women tend to have lower levels of savings, reflecting gender pay gaps and lower levels of workforce participation during their lives.

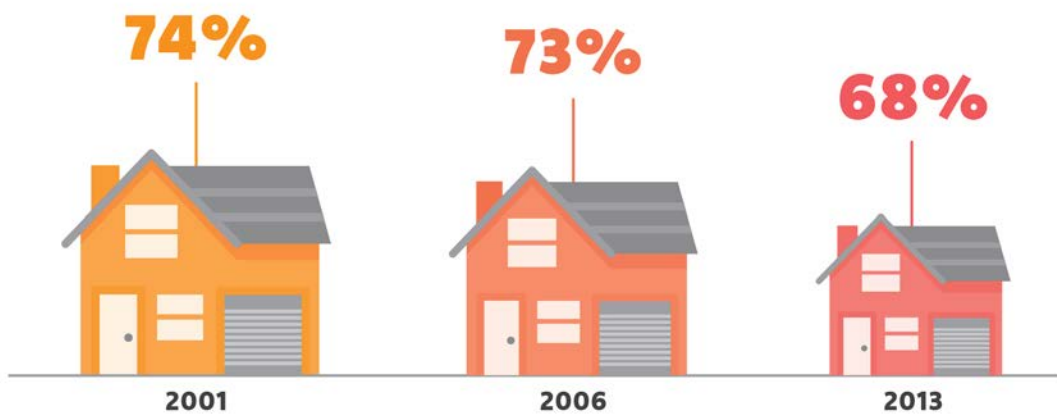


As women generally live longer their savings need to last longer. Caring responsibilities also impact on peoples' ability to prepare for later life.

People living in areas of high deprivation, which includes a higher proportion of Māori than non-Māori, are more likely to be affected by a lack of economic activity and employment, and also struggle with poverty, chronic illness and multiple disabilities. This creates further barriers to preparing for retirement.

Housing

Older people are currently more likely than other age groups to own their own home, but this is dropping.



For older people who own their homes, the numbers with mortgages are increasing.



While more people are entering later life with a debt/mortgage, more older people will be renting in the future too.

“家有一老，如有一宝。
An elderly at home is a treasure.”

Some may need more support

Based on current trends such as reducing home ownership, increases in financial hardship amongst those aged 50 to 64, and the projected increase of the ageing population, there is a risk of more older people experiencing poverty and a need for some assistance alongside NZ Super.

Savings schemes such as KiwiSaver may mean that some New Zealanders will be better prepared for later life. Others, for varying reasons, may have little or no savings or may be in debt.

Technology is changing our lives too

Technology presents an opportunity to improve the lives of older people – improving health care and connections with family and friends. Conversely, those who do not have digital tools or do not have access to technology are unable to realise its benefits.

Internet usage by age



In the next 15 years there will continue to be significant technological developments that can improve the lives of older people, health care services, connection with families, whānau, and friends and facilitate life-long learning.

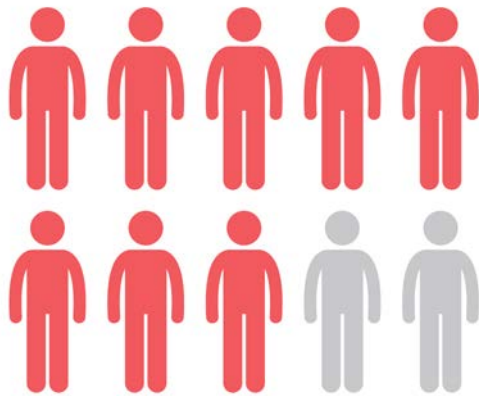
These developments may also be a barrier for some older people who are digitally excluded or have limited skills, unable to afford the internet or other digital technology, or find it difficult to upgrade the technology they have. Some people are concerned that digital services reduce face-to-face interaction, which they value.

Our world is increasingly moving online, and in the future we expect the proportion of older people comfortable with digital technology will increase because they are more familiar with it.

Attitudes to older people

While there are high levels of respect for older people, some people view them as a burden. We need to change this. It is important that older people are connected to their communities and can contribute.

Eight in ten people said they had respect for seniors



20%
of people aged 50+
have **felt invisible**
because of their age

More partnerships and community-driven change

Communities have always taken a strong lead in pursuing local opportunities and addressing challenges to ensure they are good places to live in. The World Health Organization's Global Network for Age-friendly Cities and Communities will become increasingly important. New Zealand is an affiliate member of this network and some communities are actively working towards being age-friendly. We are also seeing increased use of different models such as social enterprise and crowd funding to achieve community aspirations.

“오래된 현악기에서 깊은 선율이 울려나온다.
The older the violin, the sweeter the music.”

Impacts on central and local government spending

There is likely to be greater government spending on older people through NZ Super and health care as numbers increase. This will present a challenge for New Zealand, including how best to plan for our ageing population, with potential financial implications such as increasing NZ Super costs.

While people are remaining healthy for longer, more will have health-related issues and disabilities. Advancements in health care help but could also increase demand for new services.

Ageing is likely to impact more in some regions, particularly in small towns and rural areas. By 2038 only three territorial authority areas are projected to have less than 20 percent of their population aged 65+. Demand will increase for locally provided services and infrastructure. At the same time, more people reliant on NZ Super could mean councils could face increasing rates arrears and/or pressure to not increase rates – limiting their ability to provide for community needs and aspirations.

Broader economic impacts

Population ageing will have a range of effects on the broader economy.

As the population ages there may be more older people drawing down on savings and investments, while younger people may save more for their later years. The national mix of investments could change should more older people prefer lower-risk term investments rather than investments yielding the greatest benefit to economic growth. Economic growth could also be limited by skill and labour force shortages as the population ages, but also mitigated by a more skilled workforce and increased contributions by older people.

Climate change and natural hazards

The impacts of climate change and natural disasters such as earthquakes may affect older people in a number of ways. Some older people living in coastal communities could be at risk from rising sea levels and coastal erosion, as well as increased risk of flooding in areas with high proportions of older people.

In the future, insurance could become unaffordable or unavailable in certain areas, impacting on older people's financial security and living choices.

Global context

New Zealand's population is slightly younger than the OECD average. While our older population is growing, other countries have aged faster, such as Japan, where more than 25 percent of their population is aged 65+. New Zealand can learn from the experiences of other countries adapting to demographic changes and an ageing workforce.



आसमान के तारों को छूने की कोशिश करने से बेहतर है
अपने बुजुर्गों की सेवा और आदर करना।
उनके चरणों में ही स्वर्ग बसा है।

*Instead of looking up high at the sky,
respect your elders.
Heaven is at their feet.*



Better Later Life He Oranga Kaumātua 2019 to 2034

This strategy has been developed to drive action to ensure that all New Zealanders recognise older people's potential. It creates opportunities for everyone to participate, contribute and be valued as they age.



Wawata Mātāmua Vision

Kia noho ora tonu ngā kaumātua
**Older New Zealanders lead valued,
connected and fulfilling lives.**



Ngā Mātāpono Guiding principles

- Te whakaaro nui ki te tangata i ō rātou rā ki te ao
Valuing people as they age

Older people should be treated with respect and dignity, and their past and current contributions to society, their communities, families and whānau recognised and valued. Increased longevity is recognised as an achievement of our society. Older people have the right to make decisions and have their voice heard, including planning for what will happen if their capacity is diminished.

- Te noho haumarū
Keeping people safe

Older people should feel and be safe, living free from abuse and neglect.

- Te aronui ki te āhua ake o ia tangata
Recognising diversity and that everyone is unique

People have different needs and aspirations. This may be because of health issues and disabilities, socioeconomic background, gender and sexuality, family circumstances, and an individual's life experiences and choices, where they live, life stage, ethnicity and culture. People should have equitable access to services.



- Te whakarangatira i te kaumātuatanga mā ngā tikanga whānau
Taking a whole-of-life and whānau-centred approach to ageing

A whole-of-life approach acknowledges that how people age and how long they live is influenced by a range of factors, including their life experiences, cultural and socioeconomic background, ethnicity, genetics, and how well they live and have been able to prepare for ageing. It also recognises the benefits of a whānau-centred approach rather than dealing with an individual in isolation.

- Te mahitahi ki te whakamahere i ōna rā ki te ao
Taking collective responsibility to plan and act for later life

This strategy is a call to action. Everyone has a part to play in creating a better future for older people in New Zealand. Individuals, families and whānau, communities, non-government organisations, businesses, and central and local government will all need to work together to achieve the vision.



Ngā Kaupapa Matua hei whai atu **Key areas for action**

The strategy identifies five key areas, and within each what we want to achieve and what needs to happen to do this.



Preparing for financial and economic security



Improving access to health and social services



Providing housing choices and options so people can age in the community



Enhancing opportunities for social connection and participation



Providing accessible built environments so people can participate in their community



Te whakarite mahere ahumoni,
ōhanga, taituarā hoki (me ngā
mahi ka utua te tangata)

Preparing for financial and economic security (including through employment)

This key area focuses on economic and financial security. It includes workforce participation, recognising the importance of earnings in achieving financial security.¹

Financial security

A person's income and assets can affect overall life satisfaction, health and wellbeing in later life as well as life expectancy. People's lifetime earning history can significantly impact their later financial security.

Being financially prepared and having the knowledge and skills to manage money is important – people who are better prepared are likely to enjoy a better standard of living, and less likely to require additional support. With people living longer than ever before, it is increasingly important we prepare for our later life earlier.

For some, KiwiSaver will provide more financial security in later life, but many members don't regularly contribute. KiwiSaver provides a lump sum, not an income stream so how people spend their KiwiSaver may also affect how well placed they are in later life.

¹ While both paid and unpaid work have many of the same benefits, volunteering and unpaid work are more about a sense of duty, being socially connected and participating. Therefore, they are included in the key area – enhancing opportunities for social connection and participation.

Economic impacts

As numbers of older people increase, central government will need to spend more on NZ Super and health care costs. We also expect to see increased numbers of financially vulnerable older people needing extra support in the future, including housing support.

Local government faces increased demand for infrastructure, services and changes to their rating bases as numbers of older people on fixed incomes increases.

Population ageing will also impact on the economy more broadly through potential effects on saving, investment, the availability of capital, and on labour.

Increased numbers of older people in the workforce and older people spending more will mean greater contributions to the economy, and government revenue. Reducing work-related barriers faced by older workers may assist with workforce shortages.

What we want to achieve

- All older people have sufficient income, assets and other support to enjoy a good standard of living.
- New Zealand is financially prepared for an ageing population.

What needs to happen

- Encourage people to save for later life earlier.
- Provide information on the impact of different choices on retirement savings, including time out of the workforce.
- Provide tools to help people acquire the knowledge and skills to be able to manage their finances, including their retirement savings.
- Ensure additional assistance is available when needed to assist with basic needs.
- Undertake timely planning across local and central government to respond to the financial and economic impacts of an ageing population.

Paid work and business owners

Being employed or owning a business offers financial benefits as well as a sense of purpose and social connection. Older people have valuable skills and contributions to make in the world of work. Numbers of older people in the workforce and owning businesses is predicted to increase, as many choose to continue working.

Older people will be increasingly important for the workforce in the future. However, current trends show some older workers losing their jobs struggle for longer to re-enter the workforce, with impacts on wellbeing and how well placed they are in later life.

Workplaces need to prepare for older people remaining in the workforce, including options like offering flexible working arrangements or supporting the upskilling or retraining of older workers to use new technologies. Ageism and negative stereotypes can be an issue too – affecting both younger and older workers.

Lengthy and expensive qualifications are not always the best approach to upskilling and retraining older people. They make it difficult for older people to continue earning while they upskill.

Some older workers in physical roles may find it challenging to work until reaching the age of eligibility for NZ Super and may need support to retrain for less physically challenging roles, or require greater levels of support at an earlier age. Different approaches to support will be required for those with higher or complex needs and disabilities as they age.

What we want to achieve

- Older people can work if they wish or need to.
- Older workers are treated fairly; recognised for contributing their expertise and skills.
- Those who cannot work up to the age of NZ Super entitlement due to their health or a disability are provided with support.

What needs to happen

- Encourage employers to consider and respond to the impacts of an ageing workforce on their business and future workforce needs.
- Support and encourage workplaces to hire/retain older workers – creating working environments that support them through upskilling, retraining, flexible work environments, and providing opportunities for learning and development irrespective of age.
- Address ageism, discrimination, negative stereotypes and attitudes towards older workers.
- Improve support for older workers who are looking for work, wanting to start their own business or need to upskill or retrain.
- Provide support via health and disability benefits to those that need them.

Nāu te rourou, nāku te rourou, ka ora ai te iwi.
With your basket and my basket the people will live.



Te whai wāhi atu ki ngā ratonga hauora, pāpori hoki **Improving access to health and social services**

The two health-related strategies, the Healthy Ageing Strategy 2016 and the New Zealand Health Strategy 2016, set the direction for health priorities for older people, as the New Zealand Disability Strategy 2016 does for disability issues. The key area for action in this strategy looks at factors linked to these strategies, and older people's access to wider services to support wellbeing.

Health services

Being in good health can help people live a better later life. The Healthy Ageing Strategy 2016 provides the framework and the priorities for action for healthy ageing. It notes that an increasingly older population will mean steadily increasing health care needs, higher rates of long-term chronic health conditions and disabilities requiring regular support.

The Healthy Ageing Strategy recognises inequities in health need to be reduced, in particular for Māori, Pacific people, migrant and refugee communities, and people with disabilities.

Things like poor financial security, social isolation and unhealthy choices in younger years can adversely affect an older person's health. The built environment can also contribute to improving people's health.

What we want to achieve

- People enter their later years as fit and healthy as possible.
- People have equitable access to the health services and other support they need to live well.
- People recognise the impact of the key areas in the Better Later Life Strategy on health outcomes for older people.

What needs to happen

- Continue implementing the Healthy Ageing Strategy 2016 and the New Zealand Disability Strategy 2016.
- Encourage people to stay as fit and healthy as they can throughout their lives.
- Understand the links between health, financial security, mobility and social isolation.
- Improve access to health services for vulnerable population groups.

**In the end, it's not the years in your life that counts.
It's the life in your years.**

Abraham Lincoln

Social services

There are multiple providers of services for older people in the social services system, including the Ministry of Social Development, the Accident Compensation Corporation and government-funded providers.

Service delivery models need to address the needs of New Zealand's ageing population. Social service agencies need to take a person and whanāu-centred approach working to provide services for older people. This will avoid gaps or duplication making it clearer where to get help when there are multiple points of contact.

What we want to achieve

- People have equitable access to the social services they need to support them to live well.

What needs to happen

- Work across government and social sector agencies to improve access and co-ordinate assistance to socially isolated and other vulnerable older people.
- Develop initiatives that better address the physical and social determinants of health.
- Consider the needs of older people when designing and delivering social services.

Culturally appropriate and whānau-centred services

The way services are delivered affects how well supported people are. To ensure services are effective and reach the people that need them, services need to be designed and delivered so they work for their users.

For Māori, a whānau-centred approach is important when addressing issues for an individual in the whānau. This may also be important for other cultures. When social services are designed for older people, whānau need to be considered. This is also important for the delivery of services.

Kaumātua need access to whānau-centred social, health and support services to maintain the cultural links, significant obligations and connections that sustain whānau, hapū and iwi.

What we want to achieve

- Services designed to support older people have a built in whānau-centred approach.

What needs to happen

- Those designing and delivering services recognise the importance of, and include, a whānau-centred partnership approach.



Mauri tū mauri ora.

An active soul is a healthy soul.



Ngā ara kōwhiri kāinga
noho i te hāpori

Providing housing choices and options so people can age in the community

This key area focuses on that having a secure place to live as fundamental to wellbeing. Most people prefer to remain independent, living in a place of their choice and connected to their families, whānau, and communities. Housing-related issues and opportunities were the most-mentioned theme during the consultation process.

Ageing in the community safely and independently can improve older people's physical and mental health and wellbeing, and social connectedness. It also reduces the chances and period of time that older people are in residential care services.

Ageing in communities

Many older people want to age in the communities they already live in, while others wish to move closer to family and whānau, or to move to retirement villages or locations that offer the lifestyle they want.

Limited availability of accessible and affordable housing with good access to services can affect the choices an older person has about where they live. In many regions, new builds are designed for young families even though there is a shortage of dwellings suitable for older people. The high costs of houses, retirement village units, or modifications also act as barriers.

More older people are paying mortgages, which can be difficult if their sole source of income is NZ Super. Home ownership costs such as rates and insurance are also increasing.

The demand for affordable rental and shared housing in New Zealand is growing. Renters may face rent increases, uncertainty of tenure, lower quality housing, and homes with limited accessibility. There may be increased demand for housing assistance.

There are particular obstacles in securing housing for those that are particularly vulnerable, including those with multiple disadvantages or those under the Department of Corrections' supervision.

The size and mix of our housing stock will need to change to meet the needs of an ageing population. A variety of innovative housing options and interventions to address homelessness are emerging.



**He pukenga wai he nohonga tāngata,
he nohonga tāngata, he putanga kōrero.**

*Where waters converge and pool, people gather.
When people gather, conversation flows.*

What we want to achieve

- People can age in a place they call home, safely and where possible independently.

What needs to happen

- Provide adequate protections for older tenants.
- Encourage the development of a variety of accessible housing with good access to public transport and services to accommodate the diversity of older people.
- Encourage the use of universal design² in new builds so housing is accessible, safe and functional for all life stages.
- Provide tools to help older people consider their housing options.
- Provide sufficient public and community housing suitable for older people, with appropriate support.
- Provide effective interventions for older people who are experiencing or at risk of homelessness.
- Build recognition of the importance of cultural diversity in the design and provision of social services.

² Universal design is about producing environments that are accessible to all people of all abilities, at any stage of life.



Kia maha ngā ara tūhonohono **Enhancing opportunities for social connection and participation**

As well as social connection and participation, this key area addresses loneliness, valuing and respecting older people, supported decision-making, safety, digital inclusion, responding to change, volunteering, and recognising and responding to diversity.

Preventing social isolation and loneliness

Social connection is important for wellbeing as loneliness and social isolation have a strong relationship with poor mental and physical health outcomes.

Paid work, volunteering, sports and hobbies, attending classes to learn new things, and spending time with friends, family and whānau are all important for social connectedness.

Evidence suggests loneliness is increasing, and people aged 75+ (alongside those aged 16 to 25) are the most likely to feel lonely most or all of the time. As there are many reasons for social isolation and loneliness, different approaches are needed to address these for different people and circumstances.

A lot of older people live alone and we expect this number to increase. While this does not mean they are lonely or socially isolated, the risk is higher.

For Māori, isolation from whānau, hapū and iwi can lead to cultural isolation and may mean they don't access the social and cultural support they require.

The way we design our communities and built environments can also have an important impact on whether people are socially connected.

What we want to achieve

- Socially connected older people participating in their communities.
- Reduce the incidence of loneliness amongst older people.

What needs to happen

- Increase the uptake of the Age-friendly New Zealand programme, which includes a focus on social connection and participation.
- Promote volunteering, networking and paid work among older people, to support wellbeing and social connection.
- Increase the accessibility of the built environment for older people with disabilities to help them participate in society (New Zealand Disability Strategy 2016).
- Encourage people to decide how they might want to live in their later years – thinking about what they want to do, the activities that could help build and maintain their social connections, and transitioning between work and leaving the workforce.
- Raise awareness of loneliness and social isolation and encourage communities to address this.
- Take a joined-up approach across government and social sectors to co-ordinate assistance to socially isolated and other vulnerable older people (Healthy Ageing Strategy 2016).
- Address loneliness earlier in a person's lifetime so they have the necessary tools when they are older.

Valuing and respecting

New Zealanders generally respect older people, valuing their contribution. However, this is not always the case and some older people are affected by racist or sexist attitudes as well as ageism. This could increase if older people are thought of as a burden on society or younger people feel they have not had the same opportunities. On the other hand, increased numbers of older people can increase opportunities for intergenerational contact and understanding. Kaumātua often play a critical role in the cultural life of their whānau, hapū and iwi. While this role brings respect, it also brings demands that can impact on their wellbeing, economic prosperity or health.

What we want to achieve

- All older people are respected and valued.
- Everyone has opportunities to contribute to society regardless of their age.

What needs to happen

- New Zealand society values older people and recognises their lifetime of contribution.
- Promote positive attitudes and imagery of older people.
- Confront and address ageism.
- Focus on the benefits of an ageing population in addition to the challenges.
- Encourage intergenerational connections.
- Engage with different groups to ensure they have the opportunity to provide their view on matters affecting them.

Supported decision-making

The majority of older people make their own decisions, but some may no longer be able to. The New Zealand Disability Strategy 2016 recognises that disabled people have the right to make their own choices and decisions on things that affect how they live.

What we want to achieve

- People retain the right to make choices or decisions about their lives as they age.

What needs to happen

- Encourage the uptake of mechanisms such as enduring power of attorney so people have a say in their future.
- Ensure those who need support to communicate or make decisions receive it in an appropriate way at the right time (New Zealand Disability Strategy 2016).
- Continue implementing of the Advance Care Planning Strategy, encouraging people and health professionals to talk about advance care plans for health and end-of-life care.

Safety, including elder abuse

To enjoy their community, older people need to feel and be safe. While older people are less likely to be victims of crime than others, they are also less likely to feel safe walking alone in their neighbourhood after dark.

Numbers of people suffering elder abuse and neglect could increase as numbers of older people increase. As abuse is usually at the hands of a family member or a person of trust, the impact on victims is significant.

What we want to achieve

- Older people feel and are safe.
- The prevalence of elder abuse is reduced and victims are well supported.

What needs to happen

- Communities work to identify and address safety concerns for older people.
- Create a co-ordinated, system-wide approach to preventing, identifying and reducing elder abuse.
- Raise awareness of the risk factors and occurrence of elder abuse.
- Victims of elder abuse access the support they need.

Digital inclusion

Our world is increasingly moving online, with more services able to be accessed remotely. Many, but not all, older people are tech-savvy with some less able or choosing not to use technology. Older people, especially those on low incomes, are less likely to use the internet than younger people. Some people avoid using the internet because of concerns about scams and viruses – scamming is on the rise and older people are often targeted.

Technology offers significant benefits and can increase the ability of older people to age in their communities. Things like smarter homes and gadgets/apps to monitor health reduce the need for family or health sector carers. Technology may also help people stay socially connected, keeping them in touch with family, whānau and friends.

The increasing move to online services may make it harder for some older people to access services like banking, and making appointments. Reduced face-to-face services can also negatively impact social connection.

What we want to achieve

- Older people use technology to help give them a better life.
- People who do not use technology can still access the services they need.

What needs to happen

- Develop digital inclusion policies.
- Ensure multiple channels of access to government services.
- Encourage innovation for technological solutions to help older people.

“Ageing is not ‘lost youth’ but a new stage of opportunity and strength.

Betty Friedan

Responding to change

Changes to the ways we live, work, connect and access services are happening at an ever increasing pace. We need to be able to adjust to changes and recover quickly from difficulties.

People experience significant life changes as they grow older, they could develop poor health, lose a spouse or partner, sibling or friend, need to move house, transition into residential care or lose their job or driver licence. Some changes may make it more difficult to stay socially connected or to participate in the community. Coping with change is affected by the level of social support an older person has.

Being able to adapt to change means that older people will be better placed to deal with changes that may impact their lives.

What we want to achieve

- People access support to help them cope and adapt as they age.

What needs to happen

- Raise awareness of ways of adapting to change for older people.
- Encourage people to prepare for expected/likely changes.
- Encourage social connection.
- Support older people to make their own decisions.
- Provide opportunities to master new activities, encourage and support lifelong learning.

Volunteering

Many older people volunteer, contributing to communities and participating in society. This is reciprocal, with many volunteers gaining as well as giving with associated health, wellbeing and social connectedness benefits. They volunteer in a huge variety of roles, providing invaluable support to schools, charities, and non-government organisations.

The value of this contribution is far-reaching. Many organisations would be unable to carry out their work without this support. Many older people provide volunteer services that support other older people.

Volunteering can be challenging where older people are living on a low income, experiencing health issues, or unable to access transport.

What we want to achieve

- Those who wish to volunteer can do so.

What needs to happen

- Promote the value of volunteering to older people.
- Encourage organisations to consider the needs of older volunteers, and address potential barriers.

Recognising and responding to diversity

Being aged over 65 doesn't mean that a person has a particular level of health or mobility or lives in a particular way. People are diverse and have different needs. Some older people are frustrated at being treated a certain way because of their age without consideration of their individual circumstances.

Cultural and language differences can make it difficult for some people to engage with others, and access appropriate services.

What we want to achieve

- Recognise older people are diverse with diverse aspirations and needs.

What needs to happen

- Plan, design and deliver services, recognising diversity and differing needs.
- Challenge negative stereotypes.
- Promote the positive and diverse portrayal of older people in all media.
- Provide channels to engage diverse groups of people, hear their voices, and provide opportunities for them to participate on matters impacting them.



He kitenga kanohi he hokinga mahara.

To see a face is to stir a memory.



Te hanga taiao e māmā ai
te whai wāhi atu o te tangata
ki tōna hāpori

Providing accessible built environments so people can participate in their community

The built environment includes the design of local places, transport, and how housing connects with services. This can affect how connected people are with their communities, how active they are and can significantly affect physical and mental wellbeing.

Having age-friendly environments and transport options available allows older people to connect and participate in their communities and to access services.

Age-friendly environments and communities

As the density of housing increases in some urban areas, the built environment may become busier. In some rural environments a declining population can mean fewer services are available locally. Good environmental design such as through the Age-friendly Cities and Communities programme can support older people's community participation. Including older people as partners in developing these spaces can make environments more age-friendly.

The accessibility work programme announced in 2018 will focus on how to achieve full accessibility for disabled people, but will also look at how to improve accessibility for other groups including older people.

Local councils have a key responsibility for ensuring built environments meet community needs. Access to local facilities such as parks, pools, community centres and libraries can be important sources of exercise, social connectedness, and wellbeing for older people.

What we want to achieve

- New Zealand communities, places and spaces, and community facilities are age-friendly and accessible.

What needs to happen

- Continue to encourage the development of the Age-friendly Cities and Communities programme.
- Work towards full accessibility for all New Zealanders, including older people, through implementing the New Zealand Disability Strategy 2016, as better access for disabled people will also benefit older New Zealanders.
- Encourage local authorities to plan for and act to respond to an increasingly ageing population, including providing appropriate community infrastructure and facilities.

Transport

Good accessible public transport and mobility schemes, and well-maintained pedestrian environments are important for older people.

Active transport, including walking and cycling, supports physical and mental wellbeing. We can support a healthier ageing population by making it easier and safer for people to access everyday destinations by walking and cycling.

New transport technologies will create new opportunities, as well as risks, for an ageing population. Electric bikes and mobility scooters can make it easier for older people to travel. Cars are also becoming increasingly automated. Self-driving cars could eventually allow more older New Zealanders to access places by car. Urban spaces will need to accommodate different forms of transport, often competing for space.

What we want to achieve

- Older people can easily and safely get to where they want to go.

What needs to happen

- Improve the public transport network so it better meets the needs of older people, including those with disabilities.
- Provide footpaths and cycle lanes that are safe to use to encourage walking and cycling.
- Provide a range of transport options so older people are able to move around, irrespective of where they live or any disability issues.

He rau ringa e oti ai.

*With many hands make light work
and the job will be finished.*





Mā wai e āwhina ki te tuku i te rautaki **Who will help deliver this strategy**

This strategy provides a common road map for central and local government, non-government organisations, businesses and communities to achieve better outcomes for older New Zealanders, identifying key issues and trends and areas for action.

Government cannot deliver this strategy alone. Everyone has a role in implementing it.

Central government has a role in addressing older people's issues and continuing to respond to an ageing population. The development of the strategy is only one step. Central government can show leadership, as well as ensuring that appropriate policies are in place to respond to the challenges and opportunities that arise from an ageing population.

Local government also has a key role in making sure communities cater for the needs of their older populations, through their plans and policies. Through urban planning and encouraging local spaces to be accessible, local government can significantly impact how liveable a place is for older people and whether they can age in their community. Public transport, design of public spaces and provision of local facilities all affect older people's ability to stay in their community, to stay connected and physically active, and to feel safe in their environment.

Families and whānau have a significant role in supporting their older loved ones. At the individual level, how well we prepare for later life can greatly affect how well we live in our later years.

Non-government organisations, social enterprises, businesses and community groups also have a key role in dealing with older people's issues and continuing to support an ageing population.



Tuaā sinasina.

Ageing with dignity.

Ētahi kaupapa mātāmua

Possible initial priorities

This strategy emphasises many things we can do to ensure that all people can live a better later life. An action plan to implement the strategy will be developed over the next two years, detailing who is responsible for each action.

To maintain momentum in the meantime, some key initiatives are already underway and a number of initial priorities could be agreed and progressed subject to funding decisions.

Some of the possible initial priorities focus on vulnerable people, like those subject to elder abuse, those with insecure rental tenure and/or are socially isolated. Several priorities have broader benefits for all older New Zealanders, such as continuing to implement the Age-friendly Cities and Communities programme and encouraging positive attitudes to older people.

Preparing for economic and financial security

- Encourage workplaces to employ people over the age of 50 and provide guidance to employers on supporting older workers to contribute their potential. Reduce barriers to older workers' employment.
- The State sector to role model good practice in the employment and support of an ageing workforce, to trial approaches that could be used outside of government.
- Identify opportunities to further enhance the SuperGold Card to improve awareness and access to discounts.

Improving access to health and social services

- Continue to implement the Healthy Ageing Strategy 2016 and the New Zealand Disability Strategy 2016.
- Work across government and social sector agencies to improve access and coordinate assistance to socially isolated and other vulnerable older people. Develop initiatives that better address the physical and social determinants of health (Healthy Ageing Strategy 2016). *Note this is a priority under the social connection area as well.*

Providing housing choices and options so people can age in the community

- Reform the Residential Tenancies Act 1986 to improve security and stability of tenure, promote good-faith relationships in the rental environment, and ensure there are appropriate protections in place for both landlords and tenants.
- Increase the supply of public housing.
- Strengthen Housing New Zealand's focus on tenants' needs to ensure older people in public housing feel secure and supported.
- Reduce homelessness and support people who are at risk of homelessness.
- Establish a cross-government working group to identify and progress opportunities to improve housing options for older people and better enable older people to live in age-and disability-friendly homes (Healthy Ageing Strategy 2016).

Enhancing opportunities for social connection and participation

- Combat elder abuse by raising awareness and reducing its prevalence.
- Improve digital skills and inclusion of older people to ensure they are not excluded from the benefits of a technological world.
- Encourage positive attitudes to older people and raise awareness of age discrimination.
- Work across government and social sector agencies to improve access and co-ordinate assistance to socially isolated and other vulnerable older people. Develop initiatives that better address the physical and social determinants of health (Healthy Ageing Strategy 2016).

Providing accessible built environments so people can participate in their community

- Encourage local authorities to continue to plan for, and take action to respond to, an ageing population.
- Continue to encourage the development of the Age-friendly Cities and Communities programme.



家有一老, 如有一寶。

An elderly at home is a treasure.

Te whakatinana i te rautaki – te anga whakamua

Implementing the strategy – next steps



The Office for Seniors will work with other agencies to develop an outcomes framework to measure the progress towards implementing the strategy by the end of 2021.

Once the action plan has been developed, progress will be tracked by two-yearly reporting to the Government on actions taken. These reports will be published on the Office for Seniors website www.superseniors.msd.govt.nz

Five years after the action plan for this strategy is in place, a review of the strategy will be undertaken. This is unless the Minister for Seniors considers that the strategic context has not changed substantially to warrant a review.

New information and emerging issues means that this strategy needs to be flexible and may need to be adapted to recognise changing circumstances.

Ngā whakahokinga kōrero

Consultation feedback

Have your say

We would value your feedback on the draft strategy. There are a number of ways to provide your views to us. You can:

- Complete our online submission form or print off our Word document version from the SuperSeniors website at **www.superseniors.msd.govt.nz**.
- Talk with us on social media and respond via Facebook and Twitter throughout the consultation:
facebook.com/OfficeforSeniors
twitter.com/SuperSeniorsNZ

You can email your completed submission to **ageing_population@msd.govt.nz**

OR

You can post your submission to:
Strategy for an Ageing Population
Office for Seniors
P O Box 1556
Wellington 6140

Publishing submissions

We may publish your submission on the SuperSeniors website, unless you request we do not.

- Submissions from individuals will be anonymous – we will remove any personal details or information that identifies you.
- You may also ask for details to be withheld if your submission is requested under the Official Information Act.

Submission closing date

The closing date for submissions is **3 June 2019**.

Author

The Office for Seniors

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