

24 November 2025

Long-Term Insights Briefing Consultation
PO Box 1556
Wellington 6140

Submission on Meeting the future needs of older New Zealanders

Tēnā koutou

Age Concern New Zealand (ACNZ) welcomes the opportunity to submit comments on the *Draft Long-term Insights Briefing: Meeting the future needs of older New Zealanders*. This Briefing is very relevant to Age Concern New Zealand and our mahi with older people.

We are impressed with the Long-term Insights Briefing and congratulate the Ministry of Social Development and the Office for Seniors on its preparation and presentation. It is thorough, data rich and future focused. The Briefing will be an extremely useful resource for service planning and advocacy to enhance the wellbeing of current and future older generations.

Like the Ministry of Social Development and Office for Seniors, Age Concern New Zealand has a particular interest in people aged 65 and above who are experiencing hardship and poorer outcomes. The increasing number of older New Zealanders, in combination with decreasing home ownership rates; the on-going housing crisis; and high living costs, means that the number of over 65-year-olds experiencing material hardship will increase in the future. We are therefore very pleased to see the strong focus in the Briefing on poverty and disadvantage and trends in the key drivers of disadvantage.

We are committed to working collaboratively with the Ministry of Social Development, the Office for Seniors, the Selwyn Foundation and others to achieve actions in response to the United Nations Global Decade of Healthy Ageing. As members of the Aotearoa New Zealand National Forum our goal is to help make Aotearoa New Zealand a better place to grow older.¹

Age Concern New Zealand **supports** the approach and foci of the Long-term Insights Briefing. The document is detailed and provides an extensive summary of the trends, opportunities and challenges facing older New Zealanders and those who work with them.

¹ <https://nzdecade.org.nz/>

We have several comments on how the document could be further strengthened and outline our feedback in the Comments section below.

About Age Concern New Zealand

Age Concern New Zealand is a trusted charity working in local communities throughout Aotearoa New Zealand to support older people, their friends and whānau. We have 28 local Age Concerns operating in 38 locations throughout the country and a national office based in Wellington.

Our strategic goal is:

Every older person feels connected, has positive choices and can age well.

Our values of Dignity, Wellbeing, Equity, and Respect for older people are our guiding lights and underpin everything we do.

Our core services include advocacy and public awareness, social connection, health promotion, elder abuse and neglect prevention, and providing support through expert information, advice and referrals.

We are proud of our heritage in standing up for the rights of older New Zealanders for more than 50 years. As an organisation, our focus is on contributing to the overall wellbeing of older New Zealanders.

More about us can be found [here](#).

Our Comments

1. We support the four parts or topics in the Long-term Insights Briefing: (1) Older people in New Zealand, (2) Poverty, hardship and disadvantage; (3) Trends in key drivers of disadvantage and (4) Preventing and responding to hardship and disadvantage.
2. There is excellent data presentation in the graphs and figures throughout the document. These help to convey a lot of material in a visual and succinct way. We commend all the hard work that has gone into pulling them together.

Part one: Older People in New Zealand

3. We agree with the specific populations that have been identified as more likely to experience disadvantage. Women, Māori, Pacific people, ethnic communities, people with long term health conditions and disabled people; as well as the takatāpui and rainbow community often arrive at older age with fewer resources to enable them to live

well. It may be preferable and more respectful to separate out disabled people from those with long term conditions.

4. We are pleased that regional considerations have been included in Part one (and elsewhere in the Briefing). Our population is distributed unevenly across the country which has huge consequences for access to services and facilities.

Part two: Poverty, hardship and disadvantage

5. It would be useful to highlight the poverty experienced by some over 65-year-olds due to student loan repayments^{2 3}. It is only right that people with income above a certain threshold pay back their student loan, but it seems out of kilter with others on the same low fixed income who are not required to make student loan repayments, for example, some beneficiaries. There are multiple options that could be considered to address this issue, including a lower rate of repayment each fortnight.
6. We would like to see the added to this section the financial difficulty experienced by many older New Zealanders due to maintenance costs for their home. This could be mentioned along with the challenge of paying rates and insurance. Home maintenance is a health and safety issue as well as impacting the quiet enjoyment of their home. It also impacts the value of older homeowners' biggest asset.
7. Insurance premiums for dwellings have risen by 412% over the past 15 years, an increase that is placing huge financial pressure on older people as well as families.⁴ It would be worth referring to this in the Briefing along with the impact of climate change and severe weather events on insurance premiums.⁵ In some instances climate change is leading to some homes being uninsurable if they are in flood zones, a devastating situation for homeowners of all ages.

² <https://www.rnz.co.nz/news/top/578436/dinner-or-debt-pensions-cut-to-cover-student-loan-payments>

³ <https://www.rnz.co.nz/news/business/517795/tens-of-thousands-of-pensioners-still-paying-off-student-loans>

⁴ <https://www.stuff.co.nz/money/360882761/skyrocketing-insurance-premiums-putting-strain-families-heres-what-cut>

⁵ <https://www.wsp.com/en-nz/insights/hcf-premiums-under-pressure>

Part three: Trends in key drivers of disadvantage

8. It is useful to explore both here in sections 3.4 to 3.6 and in Part four various options to ensure New Zealand Superannuation is sustainable into the future. The options outlined are helpful and we appreciate this topic being covered in the Briefing. The sustainability of New Zealand Super and other related income support is of great interest to our organisation and to New Zealanders young and old. Reasoned and evidence-based discussion is vital to reduce anxiety among those currently receiving New Zealand Super and those who hope to in the future.
9. **Housing Sections 3.7 and 3.8.** Housing, home ownership rates and the increasing number of renters (including older renters) are key determinants of advantage and disadvantage in Aotearoa. We have several recommendations for your consideration:
 - a. We are pleased to see alternative housing models referred to in the Briefing. Community Housing Providers are mentioned but we would like to see greater emphasis on the important role they play in housing people in need. Increased emphasis to widen the range of housing tenure would be useful, such as rent to own and shared ownership.
 - b. We recommend a greater emphasis on age friendly and accessible environments and housing.
 - c. An Increased number of accessible homes is required to enable people of all ages to live well and age in place. This is a gap currently not addressed in this section. Universal design principles such as wider doorways and hallways; single level dwellings, grab rails and non-slip floors would help ensure housing stock is not only affordable but suitable for all ages and stages. It is more cost effective to design and build housing that is accessible than to modify it later. Modifications, for example, are often required if older people's functional abilities change as they age or they acquire disabilities in adulthood or later life. Building more accessible homes, along with making it easier and cheaper for modifications to existing homes, enables people to more readily age in place.
 - d. Intergenerational housing is a norm for many cultures in Aotearoa. We acknowledge that section 3.8 refers to multigenerational households, but it would be helpful to refer to the cultural aspects of intergenerational living contributing to the need for housing providers to build accommodation that enables this way of living.

- e. Greater numbers of smaller homes are required with one or two bedrooms to suit older individuals and couples living on their own. The Government Policy Statement released late last week stated that 55% of people on the New Zealand housing register require a one-bedroom home whereas only 12% of Kainga Ora's housing stock have one bedroom. ⁶ An increase in the number of smaller homes is clearly needed in our housing stock.
 - f. Finding affordable small homes can be challenging for older homeowners and private renters too. Those wishing to rent or buy a suitable smaller home, including those who wish to downsize, have few options, especially of single level dwellings. Medium and high-density housing helps to accommodate more people on less land but can be inaccessible for those with reduced mobility.
 - g. We would like to see reference made to the importance of creating a sense of community and social connection in housing developments for older people. This can be as simple as incorporating shared green space and seating and a communal shared indoor area. This is important for people of all ages.
 - h. We would like to see reference to homelessness among older people in the Briefing. Homelessness in later life can be due to changes in circumstances and later life shocks such as loss of a partner through death or separation, redundancy or lack of sufficient savings. It is a significant issue and merits coverage.
10. **Section 3.11 & 3.12 Health, disability and care.** This section is vitally important, and we have several suggestions for issues to include.
- a. Aged Residential Care (ARC) waiting time differences - Access to ARC facilities is impacted by the shortage of standard rooms. Most of the available beds are premium rooms which include an additional charge that the residential care subsidy does not cover. Newly built aged residential care homes offer the minimum number of standard rooms which means that older people who are unable to pay over and above the residential care subsidy find they must wait even longer for a room. They may also need to move away from the area they have been living to get into Aged Care, removing them from their social networks. This outcome disproportionately

⁶ <https://www.hud.govt.nz/assets/Uploads/Documents/GPS-HUD-2025/Government-Policy-Statement-on-Housing-and-Urban-Development-for-2025-v2.pdf>

affects disadvantaged groups, including some minority ethnicities and those with congenital or adult-onset disabilities (before reaching older age). Affording anything other than a standard room in Aged Residential Care is also challenging for those who have been unable to accrue retirement savings through earning low wages or no wage for at least part of their adult lives, such as people who have provided care for children or adults with disabilities or older relatives.

- b. Self-neglect_– we recommend including support service for self-neglect in the Support and care section (pp 58-59). Multi-agency support systems (governmental and non-government organisations) based in local communities and coordinated by Elder Abuse Response Services and related health services are required in all regions for cases of self-neglect.
- c. It would be useful in section 3.12 to add the need for future proofing to ensure in-person engagement with services remains possible. Even when older people have digital skills, with increasing age they may no longer be able to access online services. This can lead to increased vulnerability and dependency on others to act honourably when dealing with an older person’s affairs. It can also contribute to social exclusion which reinforces isolation.
- d. **Section 3.13 Communities – social connection and isolation.** We wish to clarify the meaning of a sentence in the final paragraph on Page 60 which commences “Trends point to an increasing number of older people living alone.” The sentence we are querying reads “The number of people aged 65 and older who live alone is projected to increase to 2 in 3 people by 2043”. Will you please clarify if this means that in the total adult population in 2043 that 2 out of 3 people in one person households will be over 65? Or does it mean as it reads now that 2 out of 3 over 65-year-olds in 2043 will live in one person households?
- e. **Section 3.14 Communities – elder abuse.** We recommend adding that Elder Abuse usually involves repeated actions or neglect from trusted people which harms older people’s wellbeing.

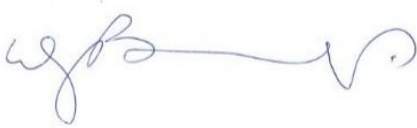
Part four: Preventing and responding to hardship and disadvantage

We have no other comments to add here other than what we stated in item 7.

Closing Comment

Thank you again for the opportunity to provide our submission on the *Draft Long-term Insights Briefing: Meeting the future needs of older New Zealanders*. We appreciate the opportunities to have input face-to-face and via a written submission. We look forward to continuing to work with the Ministry of Social Development and Office for Seniors in the future; we are very interested in the outcome of the consultation process.

Nāku noa, nā,



Karen Billings-Jensen
Chief Executive
Age Concern New Zealand