2014 Report on the Positive Ageing Strategy

Prepared by the Office for Senior Citizens
Commonly used acronyms

ACC  Accident Compensation Corporation
DHB  District health board
ED   Emergency department
MoH  Ministry of Health
MSD  Ministry of Social Development
NZS  New Zealand Superannuation
NZTA NZ Transport Agency
OSC  Office for Senior Citizens

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Introduction

“Old age is like everything else. To make a success of it, you’ve got to start young.”

Theodore Roosevelt

‘Positive ageing’ is something that everyone should experience.

The advantages are clear. Individuals benefit from ageing in good health and being independent, connected, respected and able to enjoy life. Society benefits from a healthy, happy and engaged older population that:

• contributes expertise and skills to the community and workforce, in both paid and unpaid roles
• has little demand for expensive health and social services
• provides positive role models for younger generations.

In today’s world it’s becoming more important than ever that we value the contributions of our older people, as skilled workers, volunteers, caregivers, mentors, leaders, taxpayers and consumers. The ageing of the ‘baby boom’ generation, together with a low birth rate and longer lifespans, means they’ll become a much greater proportion of our total population – and crucial to New Zealand’s social and economic development and growth.

The Positive Ageing Strategy articulates the Government’s commitment to enabling a society where people can age positively throughout their lives, and where older people are highly valued and recognised as an integral part of families and communities.

Comprising 10 key goals, it provides a common platform from which central and local government agencies and communities can develop strategies and initiatives for positive ageing – spanning the spectrum of health, financial security, independence, self-fulfilment, personal safety and living environments.
How well are we progressing towards the Strategy’s goals?

This report provides an update on progress towards the 10 goals, identifies opportunities for further work and suggests topics for further discussion.

Overall, New Zealand is progressing well. The Strategy’s achievements can be seen in many older people’s lives, their access to services and the support they both receive and provide in their communities.

Significant investments are being made in a number of areas, such as ensuring secure and adequate incomes, timely and accessible health services and affordable and accessible transport. However, more needs to be done in other areas, such as meeting the needs of an increasingly diverse population and responding to the access issues of older people living in rural communities.

Our challenge is to stay focused on our vision, to encourage debate and discussion, and to live up to our commitment to enable people to live rich, fulfilling lives in an environment of positive ageing for all.

“We want a society free of prejudice and discrimination against older people that captures the wisdom and experience that only age can bring, and uses this rich resource to build stronger communities in the future. To do this, we need to be able to identify the roles and responsibilities of individuals, communities, the voluntary and private sectors, as well as the Government, in the promotion of positive ageing.”

Prime Minister Rt Hon Jim Bolger, July 1997

Our ageing society is one of our greatest achievements

A growing number of older people are in good health, have valuable skills and experience and are making a significant contribution to our economy and society.

Positive and active ageing is critical

If we’re to tackle the challenge of population ageing and grow New Zealand’s productivity, we must enable people to stay active as they grow older and to continue contributing to society.

Our ageing population is growing

New Zealand’s ageing population will become more noticeable in the next 20 years as the last of the post-World War II ‘baby boomers’ reach 65.

Population ageing will continue

The ageing population is projected to continue due mainly to longer lifespans and a flat birth rate. By 2025 there will be more people aged 65-plus than children aged 14 years and under, with this gap likely to widen past this date.

Older people are becoming more culturally diverse

Our older population, while largely New Zealand European, includes a greater diversity of ethnicities. The older Asian, Māori and Pacific populations are likely to have a range of culture-specific needs.

Older people have changing needs

The needs and wants of the baby boom generation are likely to be vastly different from those of the generation before them.

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2 For the purposes of this report, ‘older people’ refers to people aged 65-plus unless otherwise specified.
Many of New Zealand’s regions are older than our cities
Many of New Zealand’s smaller cities and districts are expected to age more quickly than urban regions in the next 20 years. Auckland will continue to have the largest actual population of older people.

Rural areas are ageing quickly
By 2033 every city and district will have more older people than children, with the exception of Auckland and Hamilton, bringing challenges for local economies that already face shortages of health staff, carers, and other issues.

Councils have differing priority levels for older people
While some councils have developed positive ageing strategies and services for older people, others are doing little or nothing.

There’s an opportunity for more engagement at a central government level
A number of government agencies and District Health Boards (DHBs) have policies and programmes for older people. However, more government agencies could be actively looking at the likely implications of an ageing population for their policies and services.

Older people have high disability rates
Fifty-nine percent of people aged 65-pls are classed as disabled, compared with 21 percent of adults under 65 years.

Health is a dominant theme among services for older people
DHBs have developed a number of services and projects to improve older people’s health and wellbeing, and are working on preventive measures and wellness programmes that enable people to age in their own homes in the community.

Older people are staying in the workforce longer
An increasing proportion of older New Zealanders are continuing to work past the age of 65. However, research shows that most workplaces don’t have plans for an ageing workforce and a significant number of people have seen or experienced discrimination.

Employers are having to adjust to a new workplace dynamic
As the traditional ‘working-age’ population shrinks, businesses will need to retain and harness older people’s skills in order to sustain their long-term growth and profitability.

Older people are a growing consumer group
As the older population grows so will their spending power. Businesses will need to better understand this group and the role they will play as consumers in the future. The rapid expansion of businesses signing up to the SuperGold card shows the beginning of this consumer market.

Better understanding between generations is critical
Promoting positive attitudes and intergenerational understanding is an important part of ensuring that people of all ages are connected and respected in their communities.

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Released after extensive consultation in 2001, the Positive Ageing Strategy articulates the Government’s commitment to positive ageing. It recognises:

- the value and importance of lifelong good health and wellbeing
- that older people have an abundance of skills, knowledge and experience to contribute to our country
- that we all have an interest in ensuring that older people can be active participants in society for as long as they possibly can.

**Positive Ageing Strategy Vision**

- Our vision is for a society where:
  - people can age positively
  - older people are highly valued
  - older people are recognised as an integral part of families and communities.

New Zealand will be a positive place in which to age when older people can say that they live in a society that values them, acknowledges their contributions and encourages their participation.

**Ten aspirational goals**

The Positive Ageing Strategy has 10 goals for central and local government agencies and communities. The goals enable us all to be ‘on the same page’ in understanding and responding to the issues of ageing.
The 10 goals are:

1. **Income** – secure and adequate income for older people.

2. **Health** – equitable, timely, affordable and accessible health services for older people.

3. **Housing** – affordable and appropriate housing options for older people.

4. **Transport** – affordable and accessible transport options for older people.

5. **Ageing in the Community** – older people feel safe and secure and can age in the community.

6. **Cultural Diversity** – a range of culturally appropriate services allows choices for older people.

7. **Rural Services** – older people living in rural communities are not disadvantaged when accessing services.

8. **Positive Attitudes** – people of all ages have positive attitudes to ageing and older people.

9. **Employment Opportunities** – elimination of ageism and the promotion of flexible work options.

10. **Opportunities for Personal Growth and Participation** – increasing opportunities for personal growth and community participation.

This report builds on Older New Zealanders by:
- analysing trends and developments in positive ageing, including the results of local research
- reporting on progress towards achieving the Strategy’s 10 goals
- providing comment and questions for further discussion and debate.

Positive ageing spans the spectrum of health, financial security, independence, self-fulfilment, personal safety and living environments.

**Reporting on progress**

Since 2001 the Office of Senior Citizens (OSC) has provided a number of reports to the Government on the Positive Ageing Strategy. The last report was produced in 2011 as an online-only version, and in 2013 the Government released *Older New Zealanders: Healthy, independent, connected and respected*. This document outlined the actions the Government is taking to demonstrate its commitment to the Strategy’s vision.
Our older population

Our population is ageing

Forty years ago, the median age was 26 years (this means half the people were younger than 26 and half were older). Today it’s 37.5 years.  

We’re not the only ones

New Zealand’s population changes align with those of ageing populations around the developed world. However, New Zealand has a slightly younger population than those of other developed countries. For example, the median age in:

- Japan and Germany (which have the world’s oldest populations) is 46.1 years
- the United Kingdom is 40.6 years
- Australia is 38.3 years
- the United States is 37.6 years.

The number aged 65-plus is increasing...

In 2011 the first of New Zealand’s baby boom generation turned 65. Today 650,000 people (14 percent of the population) are aged 65-plus – a 55 percent increase since 1994. That number is projected to reach 1.2 million by 2034, with people aged 65-plus making up 22 percent of the population.

... and so is the number aged 80-plus

There has been an even larger increase in the number of people aged 80-plus. Between 1994 and 2014 the number of people aged 80-plus increased by 80 percent, and the trend will continue. Today more than 160,000 people are aged 80-plus; this number is expected to be 368,000 by 2034, a rise of 130 percent. Over this same time period the number of people aged under 20 is expected to increase by only 3 percent.

It’s all about longer lives and declining birth rates

The main reasons for the projected increases in our ageing population are the longer average lifespan and our flat birth rate (the peak was about four children per family in 1963; in 2013 it was fewer than two7). By 2025 we’ll have more people aged 65-plus than children 14 years and under. By 2055 we are projected to have 45,000 people aged 95 and over, a 700 percent increase on today.

Our population will continue to age

The spike in the number of baby boomers turning 65 will continue for 20 years, but that won’t be the end of the ageing population. It’s projected that 22 percent of our population will be 65-plus in 2034, and 27 percent in 2064.

Older people are staying in the workforce longer

More and more people are continuing to work after they turn 65. Currently 21 percent of those aged 65-plus are in some form of paid work, comprising just over 5 percent of our total labour force.8 By 2031, 31 percent are projected to be in paid work, which will be 12 percent of the labour force. As the ageing population will slow the growth in what’s traditionally seen as ‘working-age’ people (those aged 15–64), many businesses will need to retain and harness older people’s skills to ensure their sustainable growth.

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7 Total fertility rate (Māori and total population) (Annual-Dec), Statistics New Zealand, 2013.
8 Quarterly Household Labour Force Survey (December Quarter), Statistics New Zealand, February 2015.
**Older people’s cultural and regional make-up**

Most older people are New Zealand Europeans...

Of the total population aged 65-plus in the 2013 Census, 87.8 percent identified as New Zealand European, 5.6 percent as Māori, 4.7 percent as Asian and 2.4 percent as Pacific.

...but that’s changing

While the older population will continue to be mainly New Zealand European, increases in those from other ethnic groups will change the percentage in the next 10 years. It’s projected that by 2026, among those aged 65-plus, the number of:

- New Zealand Europeans will increase by 50 percent (258,000 more people)
- Māori will increase by 115 percent (37,000) – largely driven by increasing life expectancies, although Māori are still expected have lower life expectancies than the New Zealand average
- Asian peoples will increase by 203 percent (59,000), comprising people who already live here and Asians migrating to New Zealand
- Pacific peoples will increase by 110 percent (16,000).

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Our cities have large older populations
While the future populations of our largest cities, especially Auckland, will be younger than the national average, they’ll still have the largest number of people aged 65-plus. The number of those aged 65-plus in Auckland is projected to increase by 106 percent by 2033 (180,000 more people) and in Christchurch by 76 percent (almost 40,000).

Our regional city and district populations are ageing quickly
The oldest district in New Zealand is Thames-Coromandel with a median age of 51 (compared with the national figure of 37.5). By 2033 the median ages of Hauraki, Central Otago, Horowhenua, Kaipara, Kaikōura, Tasman, Kāpiti Coast, Central Hawke’s Bay and Carterton are also expected to be over 50.

Some smaller and rural districts’ populations are declining
Population decreases are expected in 25 percent of our cities and districts by 2033, reflecting the ageing population (with more deaths than births) and more people moving out than moving in.

What an ageing population means for our regions

► 2015
Number of cities and districts where 1 in 4 of the population is 65+: 2

► 2033
Number of cities and districts where 1 in 4 of the population is 65+: 48 (⅓)

This may mean

Some regions may face population decline, falling rate bases and a shortage of skilled workers

Local services, both public and private will need to adapt to an older population

Older people in small or remote areas may have difficulty accessing critical services, such as health and transport
The following pages summarise progress in each of the Positive Ageing Strategy’s 10 goals. They also include:

- examples of projects and services either designed especially for or affecting older people
- comment from OSC on how each goal is being met, as well as questions to encourage debate and discussion

This has been developed using the results of an online survey of central government agencies, councils and district health boards (DHBs) in September and October 2014. It also includes information gathered by OSC from research, information and meetings with government, council and community groups.

**What next?**

The purpose of this report is to encourage debate and discussion with local, central and non-government organisations, as well as the wider public, about how to plan for an ageing society.

Here are suggestions for how you can get involved:

- If you are with a local council, do you have a way for people to let their voice be heard in planning for an ageing population? If not have you considered holding a local forum to discuss the questions in the report with your community?
- If you are with a central government agency, have you considered how the ageing population will affect your policy and service delivery in the near, medium and long term future? If it will, have you considered ways for older people to have a voice in your policy and service delivery decisions?
- If you are a member of the public, you can talk to your council to see what they are doing for older people in your community.
- You can contact the Office for Senior Citizens at osc@msd.govt.nz if you would like to discuss the report.

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The survey was sent to 78 councils (40 responded), 20 DHBs (11 DHBs responded, although some provided joint DHB responses) and 34 central government agencies (13 responded).
Goal One: Income – secure and adequate income for older people

Along with health and housing, income is key to the wellbeing of New Zealand’s older people.

Income: key achievements

- Providing NZS to all people aged 65-plus
- Maintaining older people’s incomes and living standards
- Providing extra help for those most in need

What’s happening?

Spending on NZS is increasing

The Government has committed to maintaining NZS for all people age 65-plus who meet the eligibility criteria. In the 2013/2014 year, 612,466 people received NZS and the total expenditure on NZS was $10.2 billion. This is forecast to increase by 33 percent to $13.6 billion in 2017/2018.

While older people generally have low hardship rates...

The combination of NZS and a high rate of mortgage-free home ownership among those aged 65-plus has led to a low 3 percent hardship rate. Only 9 percent are on low incomes (after housing costs), compared with 16 percent for the population overall.\(^{11}\)

... those on fixed incomes are at risk

Around 40 percent of people aged 65-plus rely solely on NZS for income. This is likely an issue for those living in larger cities, but also in smaller areas such as New Plymouth, where the costs of living (eg, for transport, insurance, housing and rates) mean they may not have enough money to cover unexpected events and emergencies.

Rising council rates may affect older people’s disposable incomes

Councils in areas facing declining populations (and therefore fewer ratepayers) are becoming concerned about likely rates’ increases. These could reduce significantly the disposable incomes of older people, especially those who rely solely on NZS.

Those approaching an older age are likely to be more at risk of hardship

Hardship in older age is projected to be more likely for those currently aged 45–64, especially those who:

- don’t own homes or are still paying mortgages
- are on low incomes or not enrolled in KiwiSaver

These people are likely to face high ongoing costs in retirement, particularly if NZS is their sole source of income.

Options are needed for KiwiSaver pay-outs

When KiwiSaver members turn 65 they currently can access the full balance of their accounts as a lump sum and there are few opportunities to turn some or all of that money into regular income payments to supplement their NZS. Some providers give members access to draw down capital on a regular basis, however as balances grow more options will be needed to assist with decumulation.

Longer lifespans will require more savings and better financial capability

The longer that people live, the more money they need to fund their retirement – and the more, and the earlier, they need to save. The Commission for Financial Capability believes we need to boost people’s financial capability, especially given that:\(^{12}\)

- more and more people are enrolling in KiwiSaver,
- and therefore increasing their chances of a good income in retirement

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Commission for Financial Capability – 50 plus focus
The Commission is focusing its work to help New Zealanders of all ages, but particularly those over the age of 50. Its focus includes helping the public to be better prepared to plan for the transition from paid work, to using investment income, such as KiwiSaver, as a way to support their retirement years. The specific focus is on educating people aged 50-plus to be more financially capable – and in turn save for, and manage income in, their retirement years more effectively.

Veterans Affairs New Zealand and Ministry of Social Development (MSD) – Veteran’s Pension
The Veteran’s Pension is a fortnightly payment for veterans aged 65-plus who’ve served in wars or other emergencies. Veterans who qualify have the choice of the Veteran’s Pension or NZS. Changes introduced in December 2014 mean that more people will be entitled to Veteran’s Pensions and a new compensation payment will be available for veterans under 65 with a disability related to war service.

MSD – Disability Allowance
The Disability Allowance provides financial assistance to people with regular, ongoing medical costs such as for doctor and hospital visits, medicines, extra clothing and travel. At the end of April 2015, 130,000 older people were receiving the Allowance, at an average $24.51 a week.

Māori cite income differences from non-Māori
In a study by the University of Auckland, Māori participants (aged 80–90) felt less comfortable than non-Māori with their incomes. However, benefits such as the SuperGold Card were seen as “related to a higher quality of life”.

Examples of services, programmes and research

Department of Internal Affairs – Rates Rebate Scheme
The Rates Rebate Scheme provides a rates subsidy for low-income home owners. Many older people who rely solely on NZS qualify for the subsidy, as the income threshold is $24,250 per annum.

OSC – Enduring Power of Attorney information campaign
This campaign encourages New Zealanders to get Enduring Powers of Attorney (EPAs) so that they:

- have certainty for themselves and their families should they lose the ability to make their own decisions
- are protected from potential financial abuse

The campaign was developed after a review of the general public’s awareness and understanding of EPAs, which revealed confusion and misinformation, and in response to research indicating that only 17 percent of people have EPAs.

13 LiLACS Longitudinal Study, Auckland University, 2014.
PROGRESS ON THE POSITIVE AGEING STRATEGY

Goal Two: Health – equitable, timely, affordable and accessible health services for older people

Older people in good health generally enjoy a good quality of life and can contribute positively to their families and communities. However, as people age their health issues can become more acute and complex, and specialist care is often required.

Health: key achievements
• Providing access to residential care for those in need, particularly those with dementia
• Providing fall-prevention programmes for older people
• Supporting older people to live in their own homes for as long as they choose to and it is safe to do so
• Encouraging health professionals to train in hard-to-staff areas (which often involves working with older people)
• Focusing on health and wellbeing programmes for older people
• Providing better assessment tools for clinical assessments of older people in home care and aged-care residential facilities

What’s happening?

Older people dominate the health budget

Older people use more health and support services than younger people, and use more as they age. The 75-plus group receives about 90 percent of the support services for older people\(^\text{15}\) – and in 20 years’ time 11 percent of New Zealand’s population will be in this group, compared with 6 percent now.\(^\text{16}\)

However, while older people use a high proportion of the current health budget, we don’t know if this will increase as the population ages, because people are becoming healthier in older age.

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\(^{14}\) New Zealand Longitudinal Study of Ageing, Massey University 2014.

\(^{15}\) Briefing to the incoming Minister, Ministry of Health, November 2014.

\(^{16}\) Projected population of New Zealand by age and sex, 2014(base)–2068, Statistics New Zealand, 2014.
The dementia rate is increasing
Many DHBs have noted increases in cases of dementia, which means a greater demand for dementia-related services such as carers, both in-home and in aged-care facilities. In 2011 more than 48,000 New Zealanders had dementia (1.1 percent of the population); this is projected to more than triple to 147,000 in 2050 (2.6 percent). 17

Many older people have disabilities
Around 59 percent of people aged 65-plus are classed as disabled, compared with 21 percent of adults under 65 years. Māori and Pacific people aged 65-plus are more likely to be disabled, with 63 percent of Māori and 74 percent of Pacific people classed as disabled compared with 58 percent of New Zealand Europeans. Around 50 percent of older Asian people have disabilities.

Ageing (at 31 percent) is the third leading cause of impairment for adults, behind disease and illness (42 percent) and accident and injury (34 percent). 18

Health professionals are likely to be in short supply
Health Workforce New Zealand projects that doctors, nurses and associated health professionals will soon be in short supply, largely due to the health sector’s ageing workforce. For example, it’s forecast that by 2035 over 50 percent of the present nursing workforce will retire, and similar prospects are forecast for doctors and other medical specialists. The number of general practitioners (GPs) is already declining, particularly in rural areas.

The Ministry of Business, Innovation and Employment, MSD and MoH are working with the aged care sector to look at the skill needs and potential shortages of carers in relation to home and residential care.

Around 31,000 older people are in residential care
New Zealand has more than 650 facilities for older people who need long-term residential care. In 2014 about one in four of those aged 85-plus lived in aged-care residential facilities, with the rest living in their own homes. 19

We’ll need more carers, both paid and unpaid
Around one in 10 New Zealanders supports a friend or family member who needs assistance because of a health condition, injury or disability. 20 Carers are a critical workforce for the care of older people, including those with disabilities. The need for carers, both paid and unpaid, for older people (particularly those aged 85-plus) will likely increase in the future.

More older people are going straight to emergency departments
Many DHBs are noticing more older people attending emergency departments (EDs) with general health issues, often related to ageing. The Ministry of Health (MoH) is encouraging DHBs to have more ED specialist care teams (eg geriatricians and physiotherapists), so that older people can be better assessed and followed up with in-home care, if appropriate, to prevent further admissions.

Health and wellbeing programmes are helping older people
Older people who live healthy lives generally have better health prospects – and many DHBs and councils offer initiatives such as exercise and healthy eating and nutrition programmes. The Accident Compensation Corporation (ACC) and MoH are currently working on a new wellness and injury prevention initiative for older people.

17 Updated Dementia Economic Impact Report, Alzheimers New Zealand, 2011.
**Older people’s health issues could put pressure on the ACC system**

Although older people are expected in future to be healthier and more active for longer, health and age-related conditions increase with age and are associated with longer recovery times and higher health care costs. Falls are the main reason for claims to ACC for people aged 85-plus. ACC is preparing for the effects that the ageing population and the ageing workforce may put supply and demand pressures on its claim management, health and rehabilitation services – particularly in relation to elective surgery, residential care and home and community support services.

**Primary care and in-home support services are increasing**

DHBs have reported that more programmes and care are being provided to older people closer to their homes, if they choose that option and it’s safe, and more specialist support is being provided to prevent hospital re-admissions.

**Examples of services and programmes**

**MoH and Health Workforce New Zealand – Voluntary Bonding Scheme**

The Voluntary Bonding Scheme encourages graduates in the health sector to move into the communities and specialties that need them most, particularly aged-care nursing and general practice. Participants receive annual payments to help repay their student loans or as top-up income.

**MoH and MSD – Residential Care Subsidy and Loan**

The Residential Care Subsidy contributes to the cost of care for older people who are assessed as needing long-term residential care in an aged-care facility. The Subsidy is subject to income and asset tests.

Older people with assets that exceed the subsidy limit may qualify for a Residential Care Loan to help with the cost of their care, if they still own their own home and have limited other assets.

**MoH – Framework for Dementia Care**

Released in 2013, the Framework for Dementia Care aims to ensure that people with dementia get the services they need, from diagnosis to the end-of-life stage. The Framework encourages health and social services to work together, and emphasises services need to people’s wishes, cultural preferences and lifestyles. It also encourages health professionals to diagnose dementia early, so that people get the help they need as soon as possible.

**Planned dementia village in Rotorua**

Planning is underway for a dementia village in Rotorua that’s expected to be the first of its kind in the Asia-Pacific region. Inspired by a Dutch dementia village, De Hogeweyk, it will cater initially for about 80 residents, with each living in a small group with others who share similar interests and backgrounds. The village is scheduled to open mid-2017.

**Workforce action plans**

Health Workforce New Zealand and Careerforce (the industry training organisation for carers) are working on a ‘kaiāwhina workforce action plan’, which will provide a career pathway for those in the health and disability kaiāwhina/non-regulated workforce.

**MoH and DHBs – interRAI**

interRAI is an internationally recognised tool that nurses in aged-care facilities use in making clinical assessments of residents’ needs and developing tailor-made care plans. More than $14 million has been spent in implementing interRAI in aged-care residential facilities and more than 1,000 registered nurses have been trained to use it, completing more than 11,000 assessments to date.

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21 Dementia village set to change face of care, Rotorua Daily Post, 14 March 2015.
It’s encouraging to see:
• the increasing number of health and wellbeing programmes being provided
• the work underway to attract more people to train in hard-to-staff areas and to areas with skill shortages

However, the health system is forecast to come under pressure owing to:
• a rising shortage of health care professionals and carers, particularly for older people in smaller and rural areas, which could leave them isolated and vulnerable
• increases in the number of people with dementia. The forecast rise in the number of people with dementia will also place pressure on the system. The improved diagnosis of dementia and the drive to provide the right services at the right time need to continue, as does the development of innovative approaches, such as the planned dementia village in Rotorua.

What do you think?
• What are the resourcing implications of having appropriate services to enable older people to live at home for as long as they choose to?
• How can we address the likely shortage of health professionals and carers?
• How can we improve access to health services for older people in rural areas?

Goal Three: Housing – affordable and appropriate housing options for older people

Affordable and suitable housing is critical to people's health and wellbeing.

Housing: key achievements

- Helping low-income and at-risk older people with housing costs
- Improving the energy efficiency of current housing
- Progressing housing based on the principles of ‘universal design’

What’s happening?

Older people have high rates of home ownership...

Older people currently have much higher rates of home ownership (71 percent in 2013) than the total population (49 percent), and most still live in their own homes, either owned or rented.

The hardship rate for older New Zealanders is currently low -- despite being ‘low income’, high home ownership rates enable most to be ‘asset rich’ and able to sustain an adequate standard of living.

... but there are issues with housing suitability and affordability

Despite this, there is a range of issues associated with housing older New Zealanders. These issues include, but are not limited to, the following:

- there is a group of older New Zealanders with low living standards, with the majority of this category found in the group of those who do not own their own home and is especially pronounced within older Māori and Pacific populations and among those who are living alone
- the forecast rise in the proportion of older New Zealanders (currently aged 45-64) who will be renting may increase pressure on social services at the lower end of the housing scale, such as social housing demand
- as more older people (particularly those aged 80 and over) in the future may choose to stay in their own home, issues may arise in terms of; in-home support, the ability of older people to maintain a property in reasonable condition (particularly when they are asset-rich but on a low income), and with sustainability or accessibility as their needs change
- practices of some retirement villages, including contractual settings, fee arrangements, financial stability and quality including adequate supply of retirement village accommodation
- isolation of older New Zealanders in particular in rural and provincial communities
- the high proportion of people aged 65 or over who have a disability and may not have access to suitable accommodation
- barriers to downsizing, which put additional pressure on supply of housing especially for families.

Older people have a range of housing options

The increasing demand for, and supply of, retirement villages is projected to continue, particularly as more people reach the age of 75. Currently 4.5 percent of those aged 65-plus and 10.5 percent of those aged 75-plus are in retirement villages.

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23 Universal design enables people to live safely and independently in their own homes at all ages and with all abilities. It includes features such as safe and easy access into and around the home and easy-to-use bathroom and kitchen layouts.


Other housing options include:

- downsizing to smaller properties
- communal living or flatting options such as those offered by Abbeyfield, which provides affordable rental housing for older people in locations around the country
- the use of reverse equity mortgages

There is a general lack of data on future housing trends involving older people. However, the three-year (2013-2016) ‘Finding the best fit’ research project is focusing on the implications of home downsizing for people in mid-life and retirement, supporting informed decision-making.28

The Government is encouraging a greater diversity of social housing

The Government is continuing work to ensure that vulnerable New Zealanders, including older people at risk, have access to good-quality housing, whether it’s owned by Housing New Zealand or, increasingly, by community housing providers. A number of social housing providers receive the Income Related Rent Subsidy, through which they’re paid for the difference between the value of the Income Related Rent and the market rent rates for their social housing properties. This enables them to house people who can’t afford housing or find it difficult in the private market.

Many councils provide social housing

New Zealand’s councils manage about 11,000 social housing units, of which the majority are for older people. Some councils are considering selling their social housing, but as yet it’s unclear how much would be sold and whether sales would be to social housing providers. Any sell-off could increase housing pressures for older people.

The Accommodation Supplement helps with housing costs

A range of government support is currently available to enable older New Zealanders to access adequate, affordable and appropriate housing for their circumstances, such as the Accommodation Supplement, Income-Related Rent Subsidies, Residential Care Subsidies and Residential Care Loans, and a range of health and other services to support living independence. According to MSD, of the 38,500 recipients aged 65-plus receiving the Accommodation Supplement, 27,030 are renting, 5,045 are boarders and 6,394 are home owners.

Examples of services and programmes

Wanganui City Council – Housing insulation project

Recognising the health impacts of un-insulated homes (and the costs of heating them), Wanganui City Council is leading a project to insulate council houses that have older tenants. The project has achieved a 93 percent satisfaction rating from the tenants.

Commission for Financial Capability – Information on retirement village living

The Commission has developed a Thinking of Living in a Retirement Village? booklet for existing and intending retirement village residents and their families. It includes information on their rights and responsibilities under the Retirement Villages Act 2003.29

The Commission will be delivering seminars this year around New Zealand as a way for people to get more information.

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Office for Disability Issues – Focusing on access and universal design

The Office for Disability Issues advocates the use of access and universal design principles in delivering architecture that helps people to live safely and independently in their own homes at all ages and with all abilities. It’s working with a range of government and other agencies to implement these principles in both public buildings and private homes.

MSD and MoH – Universal housing design in Christchurch

Enable New Zealand, with support from OSC and MoH, provides free universal design advice to the people of Canterbury as they repair damaged homes and build new ones. A number of social housing suppliers plan to adopt universal design principles.

So how are we doing?

While older people generally have high levels of home ownership (often mortgage free – a key contributor to the current low hardship rate), the younger generations’ home ownership patterns could pose challenges in the future.

Future housing policies will need to consider our ageing population and ensure that the housing is accessible and located near public transport, social infrastructure and key services where appropriate. More information also needs to be made available by relevant organisations on the growing number of housing options to help older people make informed choices.

It’s pleasing to see the adoption of accessibility and universal design principles that will benefit people of all ages.

What do you think?

- How can more publicity be given to the growing number of housing options for older people to help them make well informed choices?
- How can we encourage industry and community groups to become involved in designing and supplying suitable housing that meets older people’s needs, particularly in applying universal design principles and looking at suitable models for ethnic groups such as Māori?
Goal Four: Transport – affordable and accessible transport options for older people

Maintaining mobility for older people is crucial for their wellbeing, their ability to access services and their continued connection to their communities.

Transport: key achievements

- Providing free off-peak public transport and parking concessions
- Promoting the use of public transport
- Offering the Total Mobility Scheme
- Promoting transport options for older people who no longer have driver licences

What’s happening?

Government and councils support older people’s mobility...

The Government and councils support older people who drive with services such as driver licence renewals, accessible parking options and education on the safe use of vehicles and mobility scooters. Those who don’t have licences can access public transport and alternative transport schemes.

The SuperGold Card provides older people in many parts of the country with free off-peak access to public transport. About 65 million SuperGold Card trips have been taken since the scheme was introduced in 2008, and it received $26 million in funding for 2014/2015. The Ministry of Transport is currently reviewing the scheme for its long-term sustainability.

... but there are issues in small towns and rural areas

In smaller towns and rural areas, older people can have problems accessing regular transport, including public transport and paid services such as taxis and buses. This can leave them isolated from vital services and social interactions. There are concerns that remote rural towns with little available transport to key services will shrink as older people move closer to urban areas to access health services.

Mobility scooter use has increased

Mobility scooters can greatly enhance older people’s lives by giving them more independence, especially if they don’t have driver licences.

The NZ Transport Agency (NZTA) provides advice and guidance on the safe use of mobility scooters, but these vehicles don't require driver licences, warrants of fitness or registration. As they become larger and more powerful, agencies and councils may need to take action to ensure user and public safety.

Examples of services and programmes

Whangarei City Council – 70+ parking fee exemption card

Whangarei City Council's 70+ parking fee exemption card entitles residents aged 70-plus to park their vehicles for free at any council car park in Whangarei for the maximum time indicated on the meter or car park. At least 8,000 cards have been issued.

OSC and NZTA – No Car. No Problem. information campaign

OSC and NZTA have developed a pamphlet on the transport options available to older people who don’t have driver licences, such as community transport, mobility scooters and public transport.
**Councils and NZTA – Total Mobility Scheme**

Many councils offer subsidised transport (such as taxis) for people who can’t access regular transport services; a large number are older people. The number of Total Mobility Scheme users is steadily increasing, and the NZTA is currently scoping a review of its operation.

**So how are we doing?**

Transport is vital to older people maintaining their social connections and accessing the services they need.

It’s encouraging to see the growing use of the SuperGold card, and driver safety programmes for older people. However, those living in small and rural areas with limited alternatives to driving may find it difficult to get health care and other services and stay connected with friends and family.

It’s important that local councils consider, plan and implement transport and infrastructure options for the ageing population.

**What do you think?**

- What options are available in rural regions to enable older people without driver licences to get better access to transport?
- How do we make sure mobility scooters are safe for users and the wider public?

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**Goal Five: Ageing in the Community – older people feel safe and secure and can age in the community**

For people to age positively they need to feel safe, secure and connected to others in their communities.

**Ageing in the Community: key achievements**

- Providing elder abuse and neglect prevention services
- Supporting carers through the New Zealand Carers’ Strategy Action Plan
- Providing local solutions to address social isolation

**What’s happening?**

*Older people are less likely than others to be victims of crime*

Older people are less likely to be victims of crime than those in other age groups, and crime victimisation reduces significantly with age. The most recent record of crime victimisation by age, dated 2005, showed that 20 percent of people aged 60-plus were the victims of crime, compared with 55 percent of those aged 15–24.

*Social isolation is likely to increase*

Research indicates that around 10 percent of older people (65,000) are socially isolated, with a further 12 percent at risk of becoming so. These figures are likely to rise significantly in the next few decades, due to projected increases in:

- the number of older people, particularly those aged 80-plus
- the proportion of older people affected by social isolation, reflecting the declining home-ownership rate and the current rate of material hardship among those aged 45–64.

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31 Wellington’s WeilElder counselling service for older people has reported that out of 1,000 referrals in the past seven years, 27 percent presented with loneliness and 45 percent with depression.
The benefits of action on social isolation
Research suggests that initiatives aimed at reducing social isolation among older people have the potential to:
- improve their health and wellbeing
- reduce elder abuse and neglect
- increase their participation in society, such as through paid work and caring, volunteering and community services
- provide economic benefits by preventing or delaying the need for more intensive and costly care.

Elder abuse and neglect is expected to increase
Every year, around 3–10 percent of older people are subjected to abuse – be it physical, psychological, sexual or financial – and intentional or unintentional neglect. This can have wide-ranging and long-term effects on their physical and mental health, finances, living arrangements and family relationships. Family members are often the perpetrators of abuse and neglect.

Elder abuse and neglect is expected to increase as New Zealand’s population ages.

Family carers are increasingly under pressure
Research is emerging, both in New Zealand and internationally, about the ‘sandwich’ generation – people who care for both their children (or grandchildren) and their parents. This situation can be difficult to manage, especially among carers who are also working, and could become more so as people live longer and delay having children.

Examples of services, programmes and research
**MSD – Elder abuse and neglect prevention services**
The Government part funds community organisations to provide 27 elder abuse and neglect prevention services around New Zealand, costing approximately $1.7 million a year. Age Concern delivers 19 of these services and provides training and co-ordination for all services.

**MSD – Understanding and addressing social isolation**
MSD is working to better understand, identify and address social isolation among older people, and reviewing the training for those in government and community organisations who work with older people and their families.

**MSD – Supporting carers of older people**
The Government has recently released the New Zealand Carers’ Strategy Action Plan for 2014 to 2018. Its vision is that New Zealand is a society that values people who support those who need help with their everyday living. The Plan outlines the work needed to achieve this vision in the next five years.

**Napier Connects – helping address social isolation**
In 2012 MSD and the Department of Internal Affairs worked with community groups and Napier City Council to support Napier Connects – a community-led initiative to address social isolation among older people. It focuses on building networks, initiating projects, developing resources and identifying services (and the lack of them).

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32 Our Futures, Te Pae Tāwhiti, The 2013 census and New Zealand’s changing population, Royal Society of New Zealand, 2014.
Unfortunately, ageing brings with it an increased risk of elder abuse and neglect and social isolation. While there are services available to address this, the increasing ethnic diversity among older people will challenge those services and highlight the need to:

- promote awareness of, and prevent, elder abuse and neglect in the wider community
- ensure that older people have access to services in their local areas.

While the increasing rate of socially isolation is concerning, some regional activities (such as Napier Connects) are helping encourage older people to become more engaged in their community. These provide good examples for other organisations to follow.

What do you think?

- What are the underlying causes of elder abuse and neglect, and how should we address them?
- How could government and community organisations, communities and individuals work better together to address the issue of social isolation?

Goal Six: Cultural Diversity – a range of culturally appropriate services allows choices for older people

Older people in New Zealand are increasingly diverse. The rising proportions of Māori, Pacific and Asian people are changing the cultural make-up of older people and introducing a range of attitudes and approaches towards ageing and the support of older people.

Cultural Diversity: key achievements

- Targeting services and information to ethnic groups
- Providing some culturally appropriate services, such as housing for Māori

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33 Koopman-Boyden, P, Cameron, M P, Davey, J, Richardson, M. Making Active Ageing a Reality: Maximising participation and contribution by older people, Waikato University, 2014.
What’s happening?

Large urban areas (especially Auckland) are more culturally diverse

Auckland is New Zealand’s most culturally diverse city, with a particular feature being its rapidly growing Asian population – an ethnic group that will be the fastest growing in the next 20 years. Of Auckland’s total population, 23 percent are of Asian descent compared with 12 percent for New Zealand as a whole. The city has a number of positive ageing groups for the emerging Chinese and Korean older communities.

Some ethnic communities have a high risk of social isolation

Social isolation is a significant risk for older immigrants, such as those in Auckland’s Korean and Chinese communities whose children, with whom they immigrated, have moved away from the region. Some have limited English and find it difficult to access information and services.

Most services focus on New Zealand Europeans

New Zealand’s Māori and Pacific people are forecast to live longer than they do today (although the gaps between these groups and New Zealand Europeans are forecast to continue), and Asian groups will likely experience the largest proportional increases in the next 20 years.

However, services for older people generally focus on New Zealand European needs, as they are the dominant ethnicity among older people. This has led to issues for people in older ethnic minority groups, who often need a more culturally appropriate approach.

The Office for Ethnic Affairs is recommending change

The Office for Ethnic Affairs has made a number of suggestions in relation to Goal Six. These include:

• building connections between mainstream services and the ethnic older population
• helping community-based service providers to provide better services
• encouraging mainstream service providers to use ethnic media to promote services to ethnic older people
• creating appropriate and self-directed support groups for older people

Examples of services and programmes

OSC and MSD – Translating documents into other languages

OSC is translating its enduring power of attorney brochures into nine languages – Māori, Gujarati, Hindi, Punjabi, Korean, Samoan, Tongan, simplified Chinese, traditional Chinese – and will launch a related media campaign in relevant ethnic publications. In addition, a number of MSD publications have been translated into other languages, including SuperGold Card factsheets and A Guide for Carers.

Rauawaawa Kaumātua Charitable Trust (Waikato)

The Rauawaawa Kaumātua Charitable Trust is a non-profit, kaumātua governed and led organisation servicing the needs of kaumātua in Kirikiriroa in Waikato. It provides a range of health, social, educational, cultural, recreational, housing and financial services to people aged 55-plus. Although focused on Māori, Rauawaawa is not exclusive: of the more than 560 kaumātua registered, only 80 percent are reported as Māori.
So how are we doing?
New Zealand’s increasing cultural diversity will become more apparent in our older population in future, particularly among Māori and Pacific peoples, who are forecast to live longer than they do today. It should be noted, however, that gaps between these groups and New Zealand European are forecast to continue.

Current services for older people are, in general, provided from a New Zealand European perspective. This will need to change as a more culturally diverse population will require more responsive services, in particular for older Asian ethnic groups, which will likely experience the largest proportional increases in the next 20 years.

What do you think?
• What can we do to ensure that older ethnic populations stay connected to the wider community?
• What are the implications of providing services for an older ethnic population? Are we giving them enough attention?

Goal Seven: Rural Services – older people living in rural communities are not disadvantaged when accessing services

New Zealand’s population is ageing at a faster rate in smaller towns and rural regions than it is in larger urban cities.

A number of other Strategy goals, notably those focusing on health and transport, have highlighted access issues for older people in rural areas.

Rural Services: key achievements
• Investigating better access to specialist health appointments
• Providing targeted information to those in rural regions

What’s happening?
People have limited access to health services in some rural areas

Many older people living in remote and rural areas (such as Northland, Taranaki and East Coast/Tairāwhiti) have problems accessing health services, and those who require specialist care are likely to have to travel long distances for specialist appointments and procedures. In addition, the fact that many rural regions in New Zealand are ageing more quickly than urban areas means there is potential for even greater access disparities in the future.

Examples of services and programmes
South Canterbury DHB – Better co-ordination of specialist appointments

South Canterbury DHB is addressing a problem encountered by many of its older patients who suffer multiple conditions: the need to travel long distances to attend multiple appointments on different days in any given week. The DHB is establishing a pilot appointment co-ordination service involving a small group of patients in Twizel, which includes videoconferencing for some appointments. If it’s successful it may be extended throughout the DHB region.
**Goal Eight: Positive Attitudes – people of all ages have positive attitudes to ageing and older people**

An ageing society in which older people can continue to participate, and to which they can contribute their time, energy, experience and wisdom, can bring many benefits to communities and the country.

**Positive Attitudes: key achievements**

- Progressing The Business of Ageing project to highlight older people’s contributions to the economy as workers, volunteers, taxpayers and consumers
- Investigating the ‘Age-Friendly Cities’ concept in some regions

**What’s happening?**

**Considering older people as a consumer group**

Launched in 2010, The Business of Ageing project explores the economic value and business opportunities that our ageing population can create, with the aim of encouraging discussion and further research.

The project’s most recent (2015) update on the economic contribution of those aged 65-plus concluded that\(^\text{34}\):

- more older people will stay in the paid workforce
- their total income will increase – their after-tax income is projected to rise from $16 billion in 2011 to over $73 billion in 2051
- their total tax contribution (from wages and salaries, investments, benefits, pensions and GST) will increase from $4 billion in 2011 to $17 billion in 2051
- these factors could make a substantial contribution to funding the increasing cost of NZS

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\(^{34}\) All figures are in real 2013 dollars and adjusted for real growth in the value of wages between 2013 and 2051.

**MSD – Heartland Services**

MSD operates 35 Heartland Services centres in provincial and remote rural communities nationwide, enabling people of all ages to access a range of government and non-government services in a single ‘one-stop shop’. In 2013/2014 about 98,000 people visited these centres for information and support.

**So how are we doing?**

Ageing in small towns and rural areas is often associated with higher morbidity (ill health) and mortality (death) rates, and lower life expectancy – and many older people in these areas are already seeing shortages in health, suitable housing and transport services.

As this report has already highlighted, the disparities that older people face in accessing services are likely to continue and could possibly widen, increasing the pressure on those in these communities to move to areas closer to services.

**What do you think?**

- How can we better service and co-ordinate specialist health visits for older people in hard-to-reach areas?
Examples of services, programmes and research

OSC – Primary school essay competition
An essay competition for primary school children was held in October 2014, coinciding with the International Day of the Older Person. Organised by OSC with help from the Ministry of Education, it aimed to encourage greater cross-generational understanding, and promote community connections and mutual respect.

A total of 97 children accepted the challenge to write an essay on the theme of ‘1914–2014: the Greatest Greats and Grands of the last 100 years’. Most chose to write about family members, with the two winners writing about their great grandparents’ experiences in World War II.

Intergenerational dialogue in Auckland
A group of about 70 older and younger people attended an intergenerational dialogue in Auckland in May 2014 – discussing topics such as hardship, social media, bullying and media perceptions of older and younger people. Just over half of the participants were from local high schools. Feedback was extremely positive, with many recommending more dialogue opportunities, more often and with larger groups.

Whangarei District Council – Civic Honours Awards
Every year Whangarei District Council recognises the contributions of its older population by presenting up to four Civic Honours Awards for outstanding voluntary service.

These conclusions demonstrate that a growing number of older people are in good health, have valuable skills and experience and are willing to make a significant contribution to the economy and society.

Working towards age-friendly cities
A number of our regions are actively working on being ‘age-friendly’ and meeting the requirements of the World Health Organization’s (WHO’s) Global Age-Friendly Cities guide. WHO defines an age-friendly city as one that: “encourages active ageing by optimising opportunities for health, participation and security in order to enhance quality of life as people age”.

The guide is designed to help councils plan for an ageing population, and covers eight key areas:

- Outdoor spaces and buildings
- Transportation
- Housing
- Social participation
- Respect and social inclusion
- Civic participation and employment
- Communication and information
- Community support and health services

Christchurch City is incorporating the principles of the Age-Friendly Cities guide in its rebuild plans, and several other towns and cities are looking at gaining WHO Age-Friendly City status.

• their spending power as income earners and consumers will increase, with spending by older people expected to rise from $14 billion in 2011 to around $65 billion in 2051
• these factors could make a substantial contribution to funding the increasing cost of NZS
• businesses will need to understand the wants and needs of this demographic in order to grow

These conclusions demonstrate that a growing number of older people are in good health, have valuable skills and experience and are willing to make a significant contribution to the economy and society.
So how are we doing?
Many perceive our ageing society as a burden, yet it’s one of our greatest achievements. People are living significantly longer and healthier lives than they did 50–100 years ago and, as The Business of Ageing report highlighted, a growing number of older people are in good health, have valuable skills and experience and are willing to make a significant contribution to the economy and society. Businesses will need to find ways to tap into this group as it grows in the next 20 years.

What do you think?
- How can we help businesses and the wider public to better understand the positive contributions of older people and the growing value of older consumers?

Goal Nine: Employment Opportunities – elimination of ageism and the promotion of flexible work options
As New Zealand’s demand for skilled labour rises, older people will become an increasingly important and valuable part of our workforce. This ageing workforce will increasingly require employers to focus on retaining experienced and skilled employees (to ensure productivity) while mentoring younger ones.

Employment Opportunities: key achievements
- Providing research on older people’s employment rates and what they mean for New Zealand

What’s happening?
Older people are staying in the workforce
The removal of the retirement age in 1999 and the availability of universal superannuation have seen an increasing number of people continue to work after they turn 65. Currently 22 percent of people aged 65-plus are in some form of paid employment, comprising just over 5 percent of the total labour force. This is projected to grow to 30 percent by 2036, 13 percent of the total labour force.  

Many businesses will need to hold on to older workers
The combination of an ageing population and an ageing workforce means that growth in ‘working-age’ people (those aged 15–64 years) will be slow – so many businesses will need to employ older people in order to grow. In the next 40 years older workers will have a key role in raising New Zealand’s productivity and economic growth.

35 Quarterly Household Labour Force Survey (December Quarter), Statistics New Zealand, February 2015.
**Older people will earn more through working – and pay more income tax**

Between now and the 2050’s, the increasing number of older New Zealanders still working will lead to higher earnings and more income tax being paid. It’s projected that by 2051 older people will:

- earn about $18.18 billion per year, up from $2.80 billion in 2011
- pay about $2.46 billion in tax on wages and salaries, compared with $380 million in 2011.\(^{36}\)

**Older New Zealanders also contribute through voluntary work**

Older people already contribute a lot to New Zealand through unpaid and voluntary work. In 2011 their contribution was estimated at $8 billion; this is projected to rise to $35 billion by 2051.

Many older people also support others to participate in paid work, for example by caring for grandchildren.\(^{37}\)

**Many industries already have older workforces**

Many industries already have ageing workforces owing to the first wave of the baby boom generation turning 65, and this trend is likely to continue. The industries with the oldest populations are:

- agriculture, forestry and fishing: 12 percent of workers are aged 65-plus, 19 percent are aged 55–64
- transport and storage: 8 percent are aged 65-plus, 20 percent are aged 55–64
- health and community services: 6.4 percent are aged 65-plus, 22 percent are aged 55–64.\(^{38}\)

**The impact of technology on jobs**

Technology is changing the nature of jobs and the skills that businesses are demanding. Similar to international trends, there is a decline in some low and mid skilled jobs, some of which has been brought on by technological change. In order for older workers to maintain the skills that businesses demand, consideration may need to be given to ensuring businesses are continuing to up-skill their employees to keep pace with the changing nature of work and skills that businesses are demanding.

**Flexible work for older workers**

Under the Employment Relations Act 2000, employees have a right to request a variation to their working arrangements. Previously this was just for employees who care for another person but as of the March 2015 this has been extended to all employees. The changes to flexible working arrangements aim to improve people’s participation in the labour market and to better reflect modern lifestyles, including older workers who may want to begin the transition to retirement and reduce or change the hours of work, days of work, or place of work (such as working from home).\(^{39}\)

**ACC for older workers**

As working people reaching the qualifying age for NZS, their entitlements to ACC weekly compensation for lost earnings change. However, their entitlements to other ACC services (such as rehabilitation support) are unaffected.

**Examples of services, programmes and research**

**OSC – Investigating the ageing workforce**

OSC is developing a programme that looks at how the New Zealand workforce is ageing and the information that employers may need to adapt to the changing workforce.

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\(^{37}\) IBID
\(^{38}\) Koopman-Boyden, P., Cameron, M P, Davey, J, Richardson, M. Making Active Ageing a Reality: Maximising participation and contribution by older people, Waikato University, 2014.

Research – Employers’ and employees’ attitudes towards the ageing workforce

In 2014 OSC and the Human Rights Commission (under the Equal Employment Opportunities Commissioner) surveyed employees and managers at Crown research institutes and DHBs (Crown entities) on their attitudes towards an ageing workforce. This followed a similar survey of private sector businesses in 2013.

In combination, the two surveys found that:

- financial necessity was key reason for older people continuing to work (for 72 percent of those in the Crown entities survey and 67 percent in the private sector survey)
- 50 percent of older employees weren’t confident that they had enough savings to carry them through retirement, and 60 percent said they wouldn’t have enough money if they were forced to retire
- older workers were still looking for challenging and rewarding careers
- while employers had some negative perceptions of older workers, they were viewed as overall more productive and better in a crisis, and better mentors, than their younger counterparts
- few organisations had structures in place to reap the rewards of older workers’ productivity and diversity
- at an individual level, 40 percent of older workers had experienced age-related discrimination in the previous five years

Research – Older women in the workplace

The National Advisory Council for Employment of Women, administered by the Ministry of Women’s Affairs, recently commissioned a study of older women’s employment rates and types of work.

The study found that the proportion of 65-plus women in the workforce has increased from 2 percent 20 years ago to 15 percent today – and suggested that this number could top 30 percent in the next 20 years, bringing a significant boost to tax revenue and discretionary spending.

However, the report stated that older women in physical, low-paid jobs and without qualifications may struggle to find suitable work in the future.

Research – barriers to and enablers of paid work

Another recent University of Waikato research project (also funded by a grant from the Ministry of Business, Innovation and Employment) has focused on identifying practices and policies that either encourage or discourage participation in paid work among older people, especially those aged 65-plus.

The response from employers was variable, with some large employers and employers’ organisations taking longer-term views and many small and medium-sized businesses finding it harder to adapt. The study concluded that changes in the workplace will come about through economic drivers such as skill shortages and the ageing of the customer base.

Many respondents commented that government isn’t tackling the issue of workforce ageing effectively; they would like to see more information and guidance to help them manage an ageing workforce.

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41 Koopman-Boyden, P, Cameron, M P, Davey, J, Richardson, M. Making Active Ageing a Reality: Maximising participation and contribution by older people, Waikato University, 2014.
So how are we doing?

Just as New Zealand’s population is ageing, so too is our workforce – and older workers in both the private and public sectors will have an increasing role as productive and valuable employees who contribute to our nation’s prosperity.

Unfortunately however, there currently appears to be:

- a mismatch between this positive contribution and some negative – and unfounded – perceptions of older people in the workplace
- a high prevalence of age discrimination in the workplace

Both of these developments can be harmful for both the individuals concerned and businesses’ productivity and prospects, and need to be addressed through proactive workforce planning.

What do you think?

- How can employers and employees better understand the consequences of an ageing workforce, including the benefits of older people’s participation?
- Are government agencies planning enough for an ageing workforce? If not, what are the barriers?

Goal Ten: Opportunities for Personal Growth and Participation – increasing opportunities for personal growth and community participation

Older people make a vital contribution to our economy and our communities – as leaders, mentors, taxpayers, consumers, skilled workers, volunteers and caregivers.

Opportunities for Personal Growth and Participation: key achievements

- Providing services and programmes to connect older and younger people and promote better understanding between age groups
- Councils undertaking positive ageing strategies in their regions
- Older people being given a voice in council and government policies

What’s happening?

Councils are developing positive ageing strategies

Some councils have developed region-specific positive ageing strategies, reference groups and forums, enabling older people to participate and have their voices heard in policies.

However, many councils, including Auckland’s, don’t have specific policies for older people or staff responsible for responding to older people’s issues. While this is understandable given that many are refocusing their services, they may need to respond to large older populations in their areas in future.
**ACC – Older Persons Advisory Group**

As the voice of older people to ACC, the Older Persons Advisory Group (OPAG) plays an integral role in providing a older person’s perspective to ACC. OPAG meets every two months and is made up of members who represent various organisations that provide services to older persons. These members provide the coverage needed in obtaining the consumer perspective of older people in New Zealand. OPAG’s role is to provide input, advice and recommendations into new services being designed, and for resolving issues with current services being delivered.

**New Plymouth – recognising the need for a cross-generation approach**

New Plymouth District Council has identified a need to:

- engage people in their 30s–50s, not just those who are already ‘older’, in discussions about the ageing population
- focus on older people’s positive contribution, not their cost, to the community.

**More older people are using digital services**

Many older people, especially those in the baby boom generation, are becoming more technologically savvy. Services that help older people to get digitally connected include Age Concern’s computer hub in the Napier Connects initiative and SeniorNet’s computer training for older people, which is offered in 80 locations countrywide.

**Examples of services, programmes and research**

**OSC – Volunteer Community Co-ordinators programme**

The Volunteer Community Co-ordinators (VCCs) programme is a network of volunteers, administered by OSC. They promote positive ageing and inform central and local government of matters affecting older people of all cultures, in urban and rural areas. VCCs are selected because of their experience and expertise in issues concerning older people, their wide range of community networks, and their cultural diversity.

**MSD – SuperGold card**

As well as enabling free off-peak access to public transport, the SuperGold Card offers discounts and special offers from local businesses within and beyond the main centres. At the end of June 2014, 7,218 businesses (representing 11,801 outlets) offered discounts to all 643,526 SuperGold Card holders.

**Research – Digital media use by older people**

A third research project at the University of Waikato (also funded by the Ministry of Business, Innovation and Employment) looked at older people’s digital media use. Those interviewed were older people who used and didn’t use the internet, and organisational personnel who used the internet to communicate and deliver services, including to older people. The research found that using the internet:

- enhanced older people’s participation with family and friends
- enabled their productive engagement in leisure interests and community groups
- facilitated their access to goods, services and information in the marketplace
- enabled older people to meet the expectations of others, including family members, and to feel part of the ‘digital age’.
Not using the internet had little perceived negative impacts on the interviewees’ participation in:

• leisure pursuits and social activities
• the marketplace, as long as viable alternatives were available.

However, it did contribute to feelings of being stigmatised and side-lined because of others’ assumptions about its universal use.42

So how are we doing?

It’s pleasing to see some councils engaging with older people through positive ageing strategies and targeted services. However, they need to ensure that any forums and groups are representative of all generations in the community, as these age groups don’t live in isolation from each other.

Other councils have yet to focus specifically on older people, mainly because of other priorities. While this is understandable, many will have large local older populations in future that will need their attention – so where possible they should find ways now to include older people’s perspectives in policy and service decisions.

What do you think?

• Are older people’s needs and wants adequately integrated into community decision-making?
• How can we include younger people in discussions about services for older people, and promote a more cohesive community for all ages?

More information

Office for Senior Citizens
www.osc.govt.nz

Age-Friendly Cities
www.who.int/ageing/age_friendly_cities_network/en/

Carers’ Strategy and Five Year Action Plan

Consumer Affairs – Get Online Savvy – A Guide for Seniors
0800 555 066

Commission for Financial Capability
www.cffc.org.nz

Ministry of Health – Health of Older People
0800 555 066

Ministry of Social Development – Household Incomes in New Zealand

Ministry of Social Development – The Business of Ageing report
Ministry of Social Development –
Older New Zealanders document
www.msd.govt.nz/what-we-can-do/seniorcitizens/
positive-ageing/connected/

Ministry of Social Development –
A Guide for Carers
www.msd.govt.nz/what-we-can-do/community/
carers/

Ministry of Social Development – Senior Services
www.msd.govt.nz/what-we-can-do/seniorcitizens/
0800 552 002 (New Zealand Superannuation)
0800 650 656 (Veteran’s Pension)

Ministry of Social Development – SuperGold Card
www.supergold.govt.nz

Rates Rebate Scheme
www.dia.govt.nz/ratesrebates

Statistics New Zealand
www.stats.govt.nz

Total Mobility Scheme
www.nzta.govt.nz/resources/total-mobilityscheme/

Universal Housing Design
www.branz.co.nz/universal_design
www.lifemark.co.nz/home.aspx

Veterans’ Affairs New Zealand
www.veteransaffairs.mil.nz
0800 483 8372

Waikato University - Making Active
Ageing a Reality
www.waikato.ac.nz/fass/research/publications/
making-active-ageing-a-reality-maximising-
participation-and-contribution-by-older-
people-2014