

Summary of submissions

Developing a new strategy to prepare for an ageing population



Office for Seniors
Te Tari Kaumātua

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The Office for Seniors

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Disclaimer

The views and opinions expressed in this report are made by submitters and attendees at workshops and hui held by the Office for Seniors. While the Office for Seniors has made every effort to ensure that the information in this report is reliable, it takes no responsibility for any errors or omissions in the information contained in this report. The report is presented with a view to inform and stimulate wider debate.

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Overview of submissions

In June 2018 Hon Tracey Martin, Minister for Seniors, released the *Discussion Document – He Pukapuka Matapaki: Developing a new strategy to prepare for an ageing population*. The document identified changes and trends that have occurred since the *Positive Ageing Strategy 2001* was developed.

The discussion document called for a national conversation about what are the challenges and opportunities facing New Zealand concerning an ageing population. Broadly, it outlined trends in the following key areas:

- health
- family structures
- cultural diversity
- contributing to society
- working
- housing
- retirement income
- impacts of an ageing population on cities and regions.

The Office for Seniors carried out public consultation on the development of a new strategy between June and August 2018. There were many ways that people had their say, including:

- sending in a written submission
- attending a stakeholder workshop
- hosting their own meeting/workshop
- having a whānau discussion
- taking part in a survey
- sharing their views with the Office for Seniors on social media.

The Office for Seniors hosted or attended 12 workshops and hui around New Zealand. A further 28 workshops and meetings were hosted by other organisations. We also received submissions from three whānau conversations. In total, approximately 1,000 people participated in workshops, hui and whānau conversations to discuss their vision for the new strategy.

By the end of the consultation period, we had received a total of 469 submissions.

Many submissions covered multiple topics, some included research, and most included suggestions for resolving issues they identified.

Profile of submitters

There were 367 submissions by submitters who were identified as either an individual, a couple or not known. There were 102 submissions from organisations, whānau and groups. The organisations that provided submissions are listed in Appendix 1 on page 71.

Thematic areas

The issues have been broadly grouped into themes. However, some issues run across a number of the themes. For example, affordability was a common topic across the themes of financial security, housing and health care. Another example is that the importance of early action to prepare for later years was highlighted under both health and financial security.

Mentioned topics

Submitters raised many different topics and sometimes a number of issues under each topic. In this summary of submissions, we have identified how many times a topic was mentioned, rather than how many submitters mentioned the topic. See Figure 1 on page 6.

The most mentioned topic was housing, which included concerns around the lack of diversity of housing stock to allow older people to downsize. Other issues included the insecurity of the rental market, the need for more public housing and affordability of retirement villages.

Health was the second most mentioned topic, with concerns around the affordability and access to health care. The importance of encouraging people to look after their health earlier was also a key theme.

The third most mentioned topic was financial security, primarily around the New Zealand Superannuation (NZ Super) settings. Issues included the sufficiency of NZ Super payments, and proposals for the removal of legislation that requires NZ Super payments to be adjusted where a person or their partner has an overseas pension. On the topic of financial security, some submitters raised the need to provide additional support for vulnerable people. Another key theme was encouraging people to save for their retirement.

Work was the fourth most mentioned theme. Key issues were ageism in the workplace, which limits older people from continuing to work if they wish to or need to, the need for employers to be flexible so people can transition from full-time work to retirement, and the benefits and value of older workers. In addition, people commented that New Zealand needs to become a society comfortable with an ageing workforce.

The 'scope of a new strategy and governance' theme was in the five most mentioned topics. This theme mainly raised issues of governance arrangements to make sure that older people's issues received prominence. Recommendations included establishing a Ministry for Seniors or an Independent Commissioner. There were comments on what the vision for the new strategy should be and feedback on the consultation material. In addition, some submissions included suggestions of research that should be considered as part of the development of a new strategy.

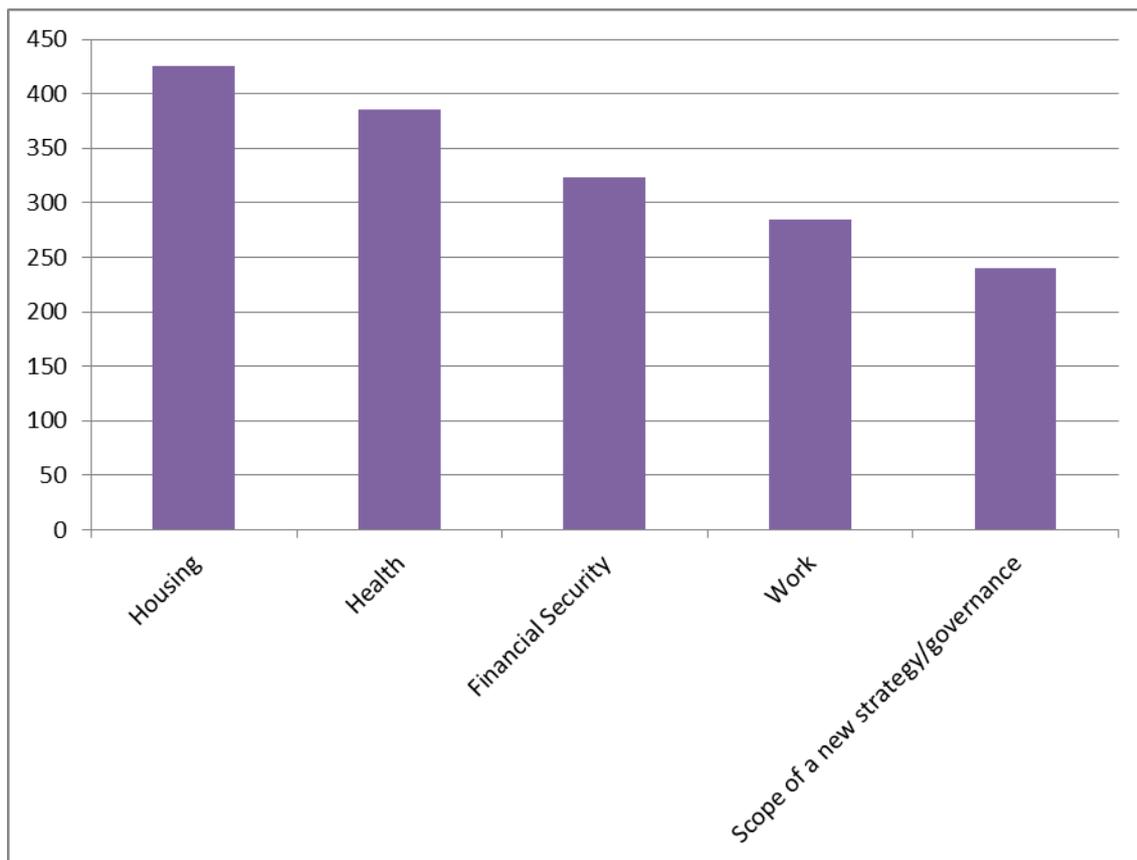


Figure 1: Five most mentioned themes for written submissions for the consultation on developing the strategy.

Other matters

Some submissions included ideas or recommendations included in this summary of submissions are already in place or part of upcoming legislation or policy changes. These submission points have not been edited from this summary.

Next steps

The submissions and the ideas and recommendations that they contained are being considered as we develop the draft strategy for an ageing population.

Scope of a new strategy and governance

Summary

The scope of a new strategy and governance theme was in the top 10 most mentioned themes by submitters from submissions and workshops on developing a new strategy for an ageing population, with 150 mentions.

The key themes were:

- suggestions for defining the scope of a new strategy
- governance arrangements
- roles and responsibilities.

Some submitters welcomed the review of the *Positive Ageing Strategy 2001* and provided many suggestions of what the new strategy and vision should look like and cover. They emphasised the need for governance arrangements that focused specifically on older people – for example, an Independent Commission for Older People.

Some submitters said the consultation process provided people with an opportunity to contribute to the development of the new strategy, which made them feel valued. Some suggested areas of improvement to the consultation document and process.

Submitters also provided research recommendations for the development of a new strategy.

What submissions said

Scope of a new strategy

Under this theme there were a significant number of suggestions of what a new strategy should look like and cover. Submitters suggested that a new strategy should:

- focus on the group of people aged 50 and over who will be the future ageing population in addition to the current 65+
- have a 20-year horizon for the strategy
- recognise and protect the rights of older people by mandate – considering age issues in decision-making, policy planning, and strategic development and projects
- recognise the diverse needs of older people

- recognise vulnerable older people
- complement existing strategies such as the Healthy Ageing Strategy, the Disability Strategy, and the Carers' Strategy Action Plan
- be more measurable and accountable
- not have too many goals and objectives
- have on-going monitoring and review of the strategic goals
- be more focused on quality of life instead of economic gains
- recognise vulnerabilities to climate change, global uncertainty, and widening inequalities
- be promoted and implemented
- use a model such as Whānau Ora to build the capacity and capability of the ageing population.

Some submitters also suggested what the new vision should look like for a new strategy – for example, “To make New Zealand a place where older people’s diversity is valued, they can access opportunities, participate and contribute to an equitable society.”

A few mentioned that the vision for the 2001 Strategy remains appropriate and is a good target to aim for.

Governance

Some submitters mentioned the need for a Ministry for Seniors or an Independent Commission for Older People. This would ensure all government agencies act collaboratively to improve conditions for older people, and provide a place where opportunities and issues of the ageing population can be explored and addressed – for example, developing an Act for vulnerable older people.

There were mentions of the need for a cross-agency approach, and a collaborative approach between central and local government, community agencies and other organisations to meet the needs of an ageing population. Submitters made a number of suggestions on how to improve collaboration, including:

- developing a new service delivery model to meet the needs of diverse people and changes
- reducing bureaucracy
- making sure policy and decision-making are evidence-based
- developing policy to encourage and enable a cross-agency and collaborative approach between stakeholders

- employing a strategic broker to “glue and empower” partnership programmes.

Some submitters suggested that more funds should be made available for community organisations such as the Citizens Advice Bureau and Age Concern to support older people to access information and services.

Some submitters suggested there should be a “one-stop-shop” for older people so that they can easily access and navigate all the services they may need.

Roles and responsibilities

Submitters raised a number of issues relating to the role of local government in relation to an ageing population. Some mentioned that local government has more impact on older people’s lives than central government through its responsibilities for town planning, community facilities and transport. There were a number of suggestions in relation to local government, including:

- greater engagement by the local government with older people and clearer responsibility for its role
- there should be support, guidance and monitoring for local government on how to best prepare for and respond to an ageing population.

Some local government submitters mentioned their support for a new strategy and noted the need to work with central government to prepare and respond to an ageing population.

Housing

Summary

Housing-related issues and opportunities were the most mentioned theme in submissions and in the facilitated workshops on developing a new strategy for an ageing population. There were 426 mentions of housing issues.

The key themes were:

- housing stock
- general housing
- retirement villages
- home ownership
- renting
- public housing.

Many submitters raised concerns that there are not enough houses available to downsize to, homes are not affordable, and existing houses do not meet the needs of older people. Some submitters who were renting noted that they felt insecure as they worried their tenancy could be terminated with a very short notice.

A few submitters suggested more houses need to be built, and there should be more housing options for older people.

Some submitters felt the retirement village model is only for those people who can afford it. Other submitters said they felt that they had to move into a retirement village because there were limited options for older people to downsize within their community.

Some raised concerns about the cost of rates and maintenance being too expensive for older homeowners when their main source of income is their NZ Super.

What submissions said

Housing stock

Some submitters mentioned that the existing housing stock does not meet the needs of older people. In particular, they noted that there are not enough smaller, accessible houses available for older people.

Submitters also noted that there were limited alternative housing options to owning, renting or living in a retirement village.

Submitters suggested that central and local government should:

- increase the amount of social housing available
- maintain and renovate the current housing stock to meet the needs of older people
- provide or encourage the market to build more smaller and accessible houses
- help developers design suitable houses and apartments for all ages, including encouraging universal design.¹

General housing

Different housing models

Some submitters thought that in the future there would be more acceptance of different housing models to address the needs of older people and the housing market.

Submitters mentioned a range of ways to resolve the housing issues for older people, including:

- more intergenerational housing
- encouraging home sharing
- encouraging more village/shared housing models (for example, the Abbeyfield housing model where older people can rent accommodation and live with other older people but also maintain their independence²)
- designing houses so they can be shared with other people
- encouraging local government to allow for granny flats to be built so older people can live on the same property as their family or live within their community but in a smaller house
- encouraging houses to be designed using universal design
- encouraging urban development where there is a mix of ages within a community
- providing more dementia villages within a community
- developing co-operative retirement villages, where they are developed by communities or residents

¹ Universal design is the design of buildings, products, or environments to make them accessible to all people, regardless of age, disability or other factors.

² See www.abbeyfield.co.nz

- providing residential mobile home or caravan parks where people can live independently
- encouraging the use of the virtual village model (members create villages within a community, which may include helping to co-ordinate and deliver services and to provide companionship)
- using more higher-density housing.

Some submitters mentioned that they do not like the home/house-sharing model due to regulations, red tape and taxation difficulties, and the potential of conflicts with people they share a home with.

Ability to age at home and in the community

Some submitters were concerned that older people are finding it difficult to stay in their own homes and communities and be socially connected because their needs are not being met. Some expressed that they should have a choice and be supported to stay in their own homes and/or communities.

Submitters provided the following suggestions to enable older people to age at home and in their community:

- New Zealand should join the World Health Organization Global Network of Age-friendly Cities and Communities.
 - Move to a concept of building communities rather than just building houses.
 - Build the inclusiveness of society to enable older people to participate in their communities and improve their general wellbeing.
 - The age-friendly concept should be an integral part of spatial planning.
 - It should also be mandatory to report on the achievement of Age-friendly for all local government.
- Provide or encourage the use of universal design houses to enable people to age in their community and be socially connected.
- Reinforce ageing in place with better paid carers, more carers, and more home help hours.
- Provide more flexible services and housing options to allow older people to remain independent in their own community.
- Encourage more community connection for example:
 - encourage sharing meals with a neighbour, promote co-existence in our communities, promote community projects, and foster acts of kindness

- follow the virtual village model, which offers older people access to resources and social connections that help them age in place.
- Provide more protection for those people who are renting.
- Follow the model of support offered to those with disabilities who are able to live in communities, in normal-sized houses, in regular neighbourhoods, and are supported to contribute and participate in whatever ways they are able.

Retirement villages

Some submitters thought retirement villages are a good option for older people. Other submitters noted that this option is only for those who can afford it. Some submitters felt that they had to move into a retirement village because there are limited options for downsizing.

Submitters raised the following concerns in relation to retirement villages:

- Retirement villages may lack quality services, and lack diversity of residents.
- Some retirement villages are not well connected with amenities because they are away from public transport routes, and the village does not provide transportation to services.
- There can be waiting lists to get into a retirement village, up to five years in some areas.

Some made the following suggestions on how these issues could be addressed:

- Review the Retirement Village Act, especially the cost structure section to make it fairer for residents.
- Provide retirement villages for more diverse populations.
- Improve the quality of services available.
- Provide transportation for connectivity.
- Provide more retirement housing options, such as not-for-profit retirement villages, and more rental options.
- Retirement village occupants should be eligible for rates rebates.

Home ownership

Some submitters raised concerns about the high cost of rates and how it is difficult to manage when their main source of income is NZ Super.

Some ideas submitters had to address the high level of rates include:

- limits on the rates for seniors
- less reliance on property values for rates and other forms of local government funding
- keeping rates rebates in line with rates increases.

Some submitters expressed concern about the cost of maintenance. They suggested there should be access to more affordable tradespeople.

Some submitters noted that the rate of home ownership for older people is reducing, it is more difficult for older people to secure a mortgage/loan from banks, and older people are more likely to be still paying off their mortgage after the age of 65.

Submitters suggested that older people should be compensated to stay in their own home so that they are not a burden on the rental market, rest homes, and extra cost to government. There should be preventive activities and rehabilitative support and care for older people at their homes.

Renting

Renting is unaffordable

Some submitters mentioned that the cost of renting is too high and there is a shortage of rental properties. Some noted that there are a growing number of people who become homeless because they cannot afford rent.

Suggestions to deal with renting-related issues included:

- income-related rents
- no means-testing for accommodation supplement
- reducing rents
- removing letting fees
- providing non-discretionary funds for tenants unable to meet the non-funded gap in current home modifications policy and funding
- developing a national policy statement for accessory dwelling units (for example, 'granny flat' and partitioning to encourage renting part of a house.

Renting is insecure

Some submitters mentioned that people felt insecure when renting because they are worried that their tenancy could be terminated with a very short notice. Submitters suggested:

- developing policies to protect long-term renters, such as a 99-year lease
- amending tenancy legislation to provide more protection for renters
- guaranteed tenancy terms.

Some submitters were forced to rent because they could not afford to own a house.

Some mentioned that rental properties are low quality, which is not good for people's health and wellbeing. A few submitters suggested that there should be mandatory warrant of fitness inspections at point of sale for freehold homes and on a regular basis for rental properties.

Public housing

Some submitters mentioned there is a lack of state/public housing available and there should be more government and council owned housing stock. Some suggested that central and local governments should work with community housing providers to address the housing issues for older people. Others suggested that more social housing that incorporates universal design should be built, and existing social houses should be refurbished to meet the needs of older people.

Some submitters thought there should be provision for future land, buildings and finance by local government to offer low rental pensioner retirement villages for those who cannot afford private rentals and houses.

Transport, mobility and accessibility

Summary

Transport, mobility and accessibility related issues and opportunities were in the top 10 most mentioned themes by submitters, with 189 mentions.

The key themes were:

- public transport
- taxis
- safe and accessible spaces for older people
- driving.

Some submitters mentioned the lack of affordable and accessible public transport options, especially in rural areas. They noted that poor mobility can contribute to social isolation.

Some submitters also raised concerns that community spaces should be more age-friendly, especially footpaths.

What submissions said

Public transport

Some submitters mentioned that there is a lack of affordable and accessible public transport, especially in rural areas. Some also noted that the SuperGold Card helps make public transport affordable when concessions are available.

In terms of access to public transport, some submitters raised issues about the location of bus stops, particularly where retirement villages are not located on bus routes or where bus stops are not close by. Submitters also noted that changes to bus routes can have significant impacts on older people, and more vulnerable people need support with accessing buses or trains, such as being able to take walkers onto buses.

Some submitters made suggestions about ways to make public transport more affordable and accessible, including:

- extending the hours of travel for SuperGold Cardholders
- better design of bus routes, wider coverage, and more integrated public transport, such as linking cities and small towns and rural centres as well as within them
- providing better shelters at bus stops/train stations

- providing bus stops closer to amenities such as medical centres and shopping centres/malls
- providing more affordable transport options to help people maintain their ability to access services, such as:
 - subsidised taxi services for health appointments
 - subsidised shuttle systems in rural areas
 - encouraging car-pooling
 - minivans/minibuses like in other countries at a set route and price
- training bus and train staff to help more vulnerable older people access public transport – for example, help them board a bus or train.

Taxis

Some submitters noted that despite subsidised taxi fares, taxis are expensive, particularly if they are used several times a week to go to services. Some submitters noted that there are often no taxi services in rural or small towns, which makes it very difficult for someone wishing to access services if they do not drive. It was noted by some submitters that taxi drivers are reluctant to take older people on short journeys.

Safe and accessible spaces for older people

Some submitters raised concerns that pedestrian spaces are not designed for older people, and places such as supermarkets, banks, airports, and museums are not age-friendly. They said:

- Footpaths are shared by people using mobility scooters, walking frames, wheel chairs, and bikes. This can make an older person feel unsafe.
- Broken and cracked footpaths are dangerous.
- Footpaths are not wide enough.
- There is not enough street lighting.
- There are not enough public toilets.
- There are not enough seats in places like banks, airport, and museums.
- Supermarket aisles are not wide enough to allow mobility aids.

Submitters suggested:

- The Office for Seniors should promote the World Health Organization’s model of “age-friendly environments” to local government.
- Local government needs to:
 - adopt the World Health Organization’s age-friendly model

- review and orientate resources to ensure age-friendly community development
- focus on infrastructure, transport, housing, opportunities for work and education, technology and recreation.
- Make footpaths a pedestrian-friendly space – improve footpath conditions and widen them.
- The New Zealand Transport Agency and local government should educate people about mobility scooters. Licensing scooter drivers or speed-limited engines should be considered.
- Make more seats available in places like banks, airports and museums.
- Make more public toilets available.
- Traffic signals for pedestrian crossings should be longer for older and disabled people.

Driving

Some submitters said that they wanted to keep driving for as long as safely possible, and that losing their driver licence will impact on their freedom and social connectedness. A few submitters suggested that there should be more investment and provision made available for driver training/education, relicensing, and programmes to help older people when they can no longer drive.

Some submitters said that there were not enough mobility car parks and more should be made available, and that use of these car parks needs to be monitored and enforced. One submitter noted that in some places there are car parks for those over the age of 65, and this concept should be used more widely. Some submitters were also concerned about the cost of petrol.

Other

Some submitters suggested that more support for older people with specific vulnerabilities (for example, low vision) should be provided.

Some noted that existing vehicles are not suitable for older people. The small cars are too low, and sport utility vehicles (SUV) are too high for older people. They suggested more investment in autonomous vehicles because this will help older people maintain their mobility if they can no longer drive themselves.

Regional and rural issues

Summary

There were six specific mentions of regional and rural related issues and opportunities outside of comments around public transport and the SuperGold Card.

The key themes were that regional and rural areas need better access to services and that rural people should have the same access to services as urban people.

What submissions said

Some submitters expressed concerns about the lack of services for people in rural areas, and they suggested efforts should be made to keep services such as banks, post offices, and pharmacies available locally.

Submitters also noted that planning restrictions on subdividing land, particularly in rural areas, means that an older person cannot have their family living on the same land.

SuperGold Card

Summary

There were 53 mentions about SuperGold Card-related issues and opportunities.

The key themes were:

- improvements to SuperGold Card
- benefits of the SuperGold Card.

What submissions said

Improvement to the SuperGold Card

Submitters made the following suggestions on improving the SuperGold Card:

- Increase the types of discounts provided by businesses, including adding power and telecommunications providers.
- Provide subsidies for health care such as dental, hearing aids, glasses, and things like subsidised gym membership to implement a green prescription.³
- Provide free public transport at all times.
- Enhance the security features of the SuperGold Card so it can be used as a valid form of photo identification.
- Add the ability to use the SuperGold Card like a bank card.

Benefits of the SuperGold Card

Some submitters mentioned that they were happy with the current benefits, but a few submitters thought the transport subsidies were too generous and should only be half price. Many of the submitters noted they appreciated and value the public transport concessions as it encourages personal freedom and helps them to stay connected with their friends and communities.

Some submitters raised concerns that there were not enough benefits for the rural SuperGold Cardholders and thought the scheme was not publicised widely. They suggested greater promotion of what is available, and making more benefits available, such as discounts to the picture theatre, museums, art galleries, and shuttle buses.

³ A green prescription is advice from a health professional to be more active and improve diet.

Safety

Summary

There were 62 mentions of safety related topics.

The key themes were:

- elder abuse
- general crime.

What submissions said

Elder abuse

Submitters raised concerns that:

- older people are more vulnerable and open to exploitation and abuse/family violence
- often people do not understand what constitutes abuse
- elder abuse is largely hidden and under-reported
- many older people do not know what support services are available to them.

Submitters suggested the following actions could help address elder abuse:

- Educate people about elder abuse and where to get help.
- Educate and provide resources to professionals such as general practitioners, government and community agencies on how to pick up signs of elder abuse, and strengthen measures to protect older people.
- Increase awareness of support services that are available to older people.
- Co-ordinate and implement a strategy to combat elder abuse, and create an agency to deal with elder abuse.
- Provide subsidies for personal safety such as self-defence skills, social interaction activities, technology such as medical alerts, and access to legal advice and tools such as enduring power of attorney.
- Change the law relating to elder abuse, including revising legislation regarding financial “gifting”.
- Support older people to manage their finances as long as possible.

General crime

Some submitters raised concerns about the increase of cyber scams, with older people being targeted and coerced into signing up to services and products they do not need or want. People spoke of being intimidated and afraid of telephone calls.

Some submitters suggested actions that could help prevent scams, including:

- Education about scams.
- Doing more to help older people to be safe online – for example, providers such as libraries and non-governmental organisations should provide education and training about scams.
- Increasing security for banking technology.
- Providing a quick and easy referral system for review in cases where undue pressure has been applied – for example, business people taking advantage of older clients.

Some submitters felt vulnerable and at risk of harm from crime (other than elder abuse). Suggestions to keep older people safe included:

- More education about safety and how older people could keep safe such as locking doors and having security alerts/features installed in their houses.
- Reducing the availability and/or access to alcohol, and improving treatments for alcohol and drugs.
- Having strong social connections and teaching self-defence.

Other

One submitter raised concern that some emergency alarm/pendants are not compatible with some telecommunication signals, so it is important to purchase an emergency alarm that is compatible with telecommunication signals in your area.

One submitter raised concerns about people who passed away in their own homes and were not found for many days or weeks later. They suggested that there is a need to check on older people who live in their own homes.

Health

Summary

Health-related issues and opportunities were in the top 10 most mentioned themes. There were 386 mentions of health-related matters.

The key themes were:

- affordability of health care
- importance of good health
- access to health care
- carers
- general health
- end-of-life
- residential care
- mental health
- disability.

What submissions said

Affordability of health care

Submitters raised concerns that health care is not affordable. They said it costs a lot for a general practitioner visit, dental care, hearing aids, spectacles, mobility equipment and security devices. Submitters expressed the need for better government subsidies on health care for older people to make it more affordable.

Addressing affordability of health care for older people, submitters suggested the following ideas:

- Reduce or remove charges for general practitioners visits.
- Provide universal access to primary health and dental care, spectacles, cataract operations, hearing aids, mobility assistance and security devices.
- Use bulk billing – free general practitioner appointments, free medical checks, physiotherapy and reduction in prescriptions charges etc.
- Give free health checks for people aged 70 or 75 or over, yearly or every two years.

Some submitters stated that health insurance was also unaffordable for older people. They suggested that government should subsidise private health insurance and make it tax deductible or give a tax break for those aged 65+.

Importance of good health

Some submitters mentioned the importance of good health for older people's wellbeing and quality of life, and that better health would reduce the impacts of an ageing population on the New Zealand health system.

Submitters stated there should be a focus on promoting, educating and encouraging people to build good health habits early, as it will help them in later years.

Submitters suggested:

- There should be funding for preventive measures, including:
 - yearly health assessment for those aged 70+
 - medic alert bracelets
 - screening programmes
 - an oral health policy for older people.
- Encourage older people to participate in creative ageing activities – such as arts, drama, dancing, singing, yoga, and tai chi – to stay active, healthy, socially connected, and to have a sense of achievement.
- Do more to promote the prevention of health issues.
- Provide more education and workshops on health issues such as heart disease, cancer, alcohol, drugs and smoking.

Access to health care

Some submitters mentioned that the waiting time for health services is too long, especially for a hospital and/or specialist appointments.

Submitters also mentioned that the ability to obtain elective procedures is limited and inconsistent throughout New Zealand. Some types of surgery seemed to be more available in some regions than in others.

Some submitters emphasised the need to address the long waiting list for hospital and/or specialist appointments. Submitters made the following suggestions:

- Provide early medical and surgical intervention, as it is cheaper in the long term. For example, older people who need a joint replacement

should have these addressed more swiftly so life can be more rewarding in older age and they will be less of a drain on the health system.

- Increase the provision of community medical and rehabilitation services.
- Provide community health clinics for older people.
- General practitioners should do home visits and provide eldercare health services.
- Provide a full health check at age 65 as a preventive measure.
- Medical facilities must be readily available.
- Utilise technology to improve access.

Submitters mentioned that health care services are not accessible in rural areas. They suggested:

- People need more public transport that stops close to medical centres/professionals, hospital, and where people live.
- New technologies are important to improve access for the rural population.
- More mobile services, such as breast screening, are needed in the rural areas.
- People need reliable responsive support through 24/7 personal alarms.
- A toolkit should be developed to create dementia-friendly communities.

Submitters made the following suggestions to improve people's health care experience:

- Give older people appointments at times when they can access public transport.
- There should not be a two-tier system for those with an Accident Compensation Corporation (ACC) claim and pre-existing health issues.
- Use a case management approach that provides seamless health support to help older people understand their health issues and make informed decisions.
- Improve the standard of New Zealand's health services.
- Provide follow-up services for older people after they are discharged from hospital.
- Employ more diverse providers who understand people's cultural needs, and can speak their language.
- There should be representatives on district health boards for older people.

Carers

Some submitters stated that there are not enough support/care workers in the market, especially quality carers and dementia care services. It is also hard to find carers who understand older people's needs and whom older people feel comfortable with.

Often the responsibility of caring for an older person falls within the family. This can have a significant impact on the family. The family carers may need to stop working to care for their family member, which will financially impact on the family. It will also have an impact on the health and wellbeing of family carers. It was mentioned that the benefit system is inadequate for family caregivers who are living with a disabled person.

Submitters mentioned that the New Zealand Carers' Strategy concentrates on family members giving care to another family member. However, in some situations, family carers might not be available.

The following ideas were suggested:

- Promote and train more people to support and care for an ageing population.
- Provide more education for carers to increase awareness of other issues like elder abuse.
- There should be more male caregivers.
- Attract younger caregivers to remain in New Zealand instead of going overseas.
- Allocate more funds and resources to help older people to be cared for at home.
- Improve cultural capacity within the workforce to support older people.
- Carer providers need to be accountable for providing quality services.
- Provide training to support family members to become home carers.
- Make more support available for family carers such as dedicated carer relief service, better access to respite care, and financial aid.

General health

Some submitters mentioned that the New Zealand Disability Strategy and the Healthy Ageing Strategy goals are essential, and must be included in the new ageing strategy.

Submitters mentioned the need for more dementia-friendly communities and spaces as there is an increasing number of people with dementia.

There was a mention of the need for more care facilities for patients with Alzheimer's disease.

Some submitters mentioned that older people are living longer with more chronic health conditions, which will affect the quality of their lives. Some submitters felt that they were not being listened to by health professionals. It was suggested that a more integrated-care approach is needed. There were mentions about not over-medicating older people and encouraging better diets and eating nutritious food.

Some older people raised concerns that their claims for accidents are denied by ACC because they are treated as a medical condition rather than as an accident.

One submitter mentioned that research is required to identify the needs of veterans and inform policy and service delivery in New Zealand context.

End-of-life

There were mixed views on euthanasia. Some submitters mentioned that most health money is spent in the last six months of life (no matter what the age is) so raised questions about resources and options available to people. Some suggested legalising euthanasia so that health professionals and families accept and respect older people's choices about end-of-life. It was mentioned that older people should be able to end their own life, including assisted end-of-life options in a painless manner with a physician if necessary.

Some submitters mentioned that the end-of-life Bill raises conversations about being a "burden" to the health system. Some submitters mentioned the need for a balance to be struck so that older people, their carers' and medical professionals are offered sufficient support so that older people continue to be treated with dignity and care.

Some submitters suggested that older people should be encouraged to complete advance care planning, plan for changes to living arrangements, and have wills and enduring power of attorney in place before they lose capacity to make decisions. This way older people's wishes and preferences can be better respected.

Residential care

Some submitters raised concerns about the quality of services from rest homes, including regimented routines and the reliance on medication to cope with challenging and disruptive behaviours from clients. There were mentions of lack of staff and not enough experienced/trained staff.

The use of a "hospital" type approach rather than a people-centred approach was mentioned by some submitters. For example, intimacy between residents was discouraged.

One submitter recommended that more research is needed in New Zealand to understand the implications of sexuality and intimacy for ageing populations, particularly for lesbian, gay, bisexual, transgender and intersex and other sexuality, sex and gender diverse (LGBTI+) people and those living with HIV within aged care facilities.

Some submitters suggested raising the quality of rest home services and ensuring it is consistent across all areas of the health and residential health care system. They said rest homes should use a more client-centric approach and introduce compulsory minimum staffing hours/levels (including allied health, carers etc.) and ring-fence funding to pay for this. Audits on rest homes should be done unannounced, and information on the review system should be publicly available.

Submitters suggested that rest homes need to be able to cater for cultural diversity to match the increasing diversity of the ageing population.

Some submitters were concerned that the costs of rest homes are too high, and that means-testing is not fair. They said that an optimal balance needs to be found between residential and community-based care.

Submitters suggested:

- Respite care should also be available to allow people to have care in their homes while allowing the caregiver to have a break.
- More rest homes should cater for dementia patients.
- Hospitals should not be used as care facilities even short-term.
- There should be a needs assessment and an individual care plan developed before a decision is made to put a person in residential care.
- There needs to be a shift from the medical model to home where older people can live and thrive.

- The guiding principles from early childhood education should be used to improve the quality of residential care services (Te Whāriki model).

Mental health

Some submitters raised concerns that the number of older people with mental health issues is increasing with the ageing population. They noted identifying and assessing mental health issues for older people is patchy in the primary health care setting. Often mental health issues such as depression tend not to be focused on older people, and many masked their depression due to a sense of stigma and concern about being a burden to their family.

Some submitters also mentioned that older people are more depressed in residential care than those who live in the community. They said many rest home residents are on anti-depressants because residential care providers are not equipped to deal with people with mental health issues.

Submitters suggested the following ideas to address mental health issues for older people:

- Primary health care providers should be better skilled at assessing and identifying mental health issues for older people.
- There need to be better mental health services for older people.
- Replicate WellElder⁴ service in every community.
- Residential carers and home support workers should be better equipped and trained to deal with older people with mental health issues.

Disabilities

Some submitters raised concerns about the needs of older people with disabilities, such as accessible housing and environments. These comments have been covered under the respective themes.

⁴ WellElder is a counselling service for people over 60, operating in Wellington, Porirua and Kāpiti.

Financial security

Summary

The financial security theme includes a range of financial issues and economic impacts of an ageing population. It was the third most mentioned topic after health and housing, with 323 comments.

The key themes were:

- NZ Super settings
- sufficiency of savings, in particular the need to encourage saving for retirement
- inequities in how people arrive at the age of NZ Super entitlement
- concerns about adequacy of income
- the high cost of living.

Some submitters mentioned NZ Super settings as an area of concern – in particular, age and other eligibility requirements and the sufficiency of NZ Super because of increasing costs of things like electricity. The need to provide additional support for vulnerable people was also mentioned.

Some submitters were concerned about the prospect of longevity and how long their savings to supplement NZ Super would last.

Submitters also mentioned that people should be encouraged to save for their retirement.

What submissions said

NZ Super settings

NZ Super general

Some submitters thought the current NZ Super was okay and did not need any changes. Others were concerned that NZ Super may not be universal in the future and said it should be protected against future governments and changes.

Sufficiency of NZ Super

Some submitters noted that the universal nature of NZ Super is good because it allows everyone who is over 65 to have an income. Some mentioned that NZ Super is not sufficient because it does not cover the full cost of living. Submitters noted that NZ Super provides for basics but

not a quality life. The need to evaluate supplementary assistance, such as the accommodation supplement, was noted by some submitters.

Submitters welcomed the winter energy payment as helping with winter heating costs.

Submitters provided the following ideas for changes to NZ Super:

- Remove section 70 – the changes to NZ Super received because of overseas pensions paid to New Zealand residents.
- Increase NZ Super or change how it is calculated. It should be more than the minimum wage and it should be a living wage.
- Provide additional payments, such as a food allowance.
- Raise awareness of the additional assistance that is available.
- Remove the payment of tax on NZ Super payments.
- Services should be according to need.
- Change the way NZ Super is calculated to recognise that more people will not own their own home.

Some submitters said there should be universal additional assistance (for example, the accommodation supplement); while others thought additional assistance should be targeted to where there was a need. One suggestion was to increase NZ Super and remove any additional payments.

General eligibility for NZ Super

Some submitters considered that some people should not be eligible for NZ Super. Some suggested the Government should remove the five-year requirement where people who have lived overseas but want to return to New Zealand cannot get NZ Super.

Suggestions included making NZ Super ineligible for:

- those who have not contributed to New Zealand
- migrants who have not been in New Zealand for more than 20 years (including those married to New Zealanders/New Zealand citizens)
- spouses of persons who receive NZ Super but who themselves are not eligible for NZ Super
- those who are working
- those that choose to defer it to a later period.

Some submitters noted that younger partners of superannuitants who pass away and cannot get a widow's benefit – only jobseeker assistance.

Age of eligibility for NZ Super

Submitters had a range of views on the age of eligibility for receiving NZ Super. Some thought the age of eligibility should be increased to recognise changes in health and ability to work or because of concerns that the current age of eligibility of 65 was not sustainable. Some thought NZ Super should be paid earlier because not everyone is able to work to 65 – for example, some with physical jobs may need to retire earlier for health reasons.

Submitters who support raising the age of eligibility suggested:

- increasing the age for qualifying for NZ Super to 67 years or 70 years
- progressively increasing the age of eligibility
- factoring in likely longevity and potential for extending workforce participation.

Submitters who support lowering the age of eligibility made the following suggestions:

- Lower the age to 60 years but only for those no longer working.
- Allow people to receive part of NZ Super earlier from 60 years of age if they lose their job or develop serious health problems.
- Parents over 50 who are carers should receive NZ Super earlier.
- Pay NZ Super earlier if a person loses their job from 60 years of age.
- There should be flexibility around age of NZ Super entitlement for people with disabilities who may need to retire earlier.
- There is a need for financial products for older people – for example, banks that have special rates.

Means-tested or not

Some submitters thought NZ Super should be means-tested, while others thought it should not. Those who supported means-testing said it would help make it affordable in the longer term and allowed those with little savings to be supported. Submitters who opposed means-testing said it discourages saving.

Some suggested that NZ Super might need to be means-tested in the future once KiwiSaver is well-established.

Section 70 – impact of overseas pension on NZ Super

Some submitters thought section 70 of the Social Security Act 1964 should be repealed or changed. Section 70 provides that NZ Super is adjusted because of an overseas pension or a partner receiving an overseas pension. Some submitters considered it was unfair to have their NZ Super reduced because of an overseas pension and they considered overseas pensions were akin to “KiwiSaver” in that they had put in contributions into an overseas pension system.

Some submitters noted that section 70 was a disincentive to entering into relationships or forces partners to live apart, and others noted it may prevent some New Zealanders returning home.

Taxation on NZ Super

Some submitters thought NZ Super should not be taxed, while other submitters thought that secondary tax for income they receive in addition to NZ Super was “unfair”. Some submitters thought there should be a capital gains tax. Some suggested that income from investments should be tax-free after retirement.

Requirement to advise Ministry of Social Development of travel arrangements

Some submitters thought the requirements to advise the Ministry of Social Development (MSD) that they intend to travel and the impacts on NZ Super should be removed. Reasons included it is of “no interest” to MSD what people do with their life, some want to live with family overseas, and some see NZ Super as a right and therefore it should not be reduced if they choose to live overseas. Some noted that in a more global world having such restrictions was not practical.

Sufficiency of savings

Some submitters mentioned that they had saved for their retirement, but they were concerned that with increases in longevity their savings may not last. Some submitters noted that their generation was not encouraged to save for their retirement. Some mentioned that not everyone reaching 65 years will be in a good financial position because of inequities, lost investments, or the impact of divorce on financial assets.

Submitters suggested a range of ideas, including:

- Improving savings
 - Have a good minimum living wage that allows those on lower incomes to save for their retirement.
 - Improve financial literacy.
 - New Zealand should move away from a low wage economy.
 - Encourage company-based pension schemes.
 - Establish a compulsory retirement savings scheme.
 - Do research into why New Zealanders are not good at saving.
 - Provide legislation to safeguard retirement savings, including if a person faces bankruptcy proceedings.
- Encouraging financial preparedness
 - Encourage financial planning, including teaching kids to save.
 - Institute a small increase in tax that is compulsorily saved.
 - Provide free “pre” and “post” financial retirement counselling.
 - Target people in their 50s for saving for retirement when their mortgages are lower.
- Improvements to KiwiSaver
 - Make KiwiSaver compulsory.
 - Allow those aged 65+ to continue with KiwiSaver and get the tax contribution.
 - Keep KiwiSaver for retirement and not for other purposes (for example, buying a first home).
 - Encourage more people to join KiwiSaver.
 - Remove tax on interest earned from savings.
 - Change KiwiSaver to the Australian system.
 - Provide tax deductions for contributions to KiwiSaver.
 - The Government should make contributions to low income workers to ensure everyone has KiwiSaver when they retire.

Inequities

Some submitters raised the issue that not everyone is able to save for their later years or be in a good financial position. They gave a number of reasons for this, including:

- gender-related issues (for example, women save less because of gaps in workforce participation while looking after children or gender pay differences)
- lost investments
- divorce

- veterans with health issues who are not able to work
- lifelong low wages
- raising grandchildren
- paying rent instead of owning a property.

Submitters also mentioned that there was a new class of poverty emerging amongst older people.

Protect vulnerable people

Submitters said more needs to be done to protect some older people who have cognitive or other impairments, to support their decision-making, and to protect them from financial elder abuse.

Suggestions included:

- Reform the Marriage Act to not allow people with dementia or who cannot give informed consent to marry.
- Promote awareness of enduring power of attorney and make it an affordable process.
- Where no enduring power of attorney has been made, appoint a welfare guardian.

Affordability of an ageing population

Some submitters were concerned that New Zealand will struggle with the increasing costs of an ageing population, including affordability of current NZ Super settings and increasing costs for housing, health and infrastructure.

Submitters suggested:

- The Government should have a “major rethink” about how it funds for the needs of the ageing population.
- More work is needed to develop projects and scenarios and to consider things like Māori inequities.
- Reassess the health system to ensure that it is geared towards an ageing population.
- Government should build up the NZ Super Fund.
- Allocate more funding to older people’s issues.

Some submitters noted the NZ Super system would need to change in the future because of the increasing ageing population and concerns about affordability. Suggestions included:

- Adopt the same system as Australia (compulsory retirement savings scheme and means-tested age-pension).
- Extend the age of eligibility of NZ Super (for example, 67 years).
- Increase taxes.
- Limit older migrants allowed to migrate to New Zealand.
- Modify NZ Super – for example, means-test, or focus higher payments for those who need it the most.
- Make saving for retirement compulsory.

Other comments

Some submitters noted that New Zealand does not have a market of annuities (financial products that pay out a regular income), which could help people manage their retirement income. The Government should think about its role in this area.

Some submitters suggested that the Government should provide a pension for New Zealanders who have lived in Australia who are not eligible to become permanent residents.

One submitter suggested that Tongan older people should have the same benefits as older people from the Cook Islands and Niue when they go back to their home countries to live.

One submitter noted that in the future, NZ Super may become the safety net and KiwiSaver the main retirement income.

Employment, learning and volunteering

Summary

This theme includes paid and unpaid/voluntary work. There were 240 mentions of this theme. The responses also have strong links to other themes such as financial security and health.

Key issues raised under paid employment were:

- the need for employers to be flexible so people can transition from full-time work to retirement
- age discrimination in the workplace
- the need for retraining
- the difficulty for those with physical jobs waiting to retire until the age of 65
- the need to recognise the value of older workers and the benefits to both the individual and to society.

Submitters who commented on volunteering largely focused on both the benefits to individuals in giving them a sense of purpose and contribution, and the benefits to society.

Submitters suggested:

- Tackling ageism, including several suggestions that the government as an employer should be a leader in this space.
- Busting the myth that older workers cannot learn new things.
- Providing flexible working conditions and support or providing or subsidising retraining.
- Changing the secondary tax settings – some considered they were a disincentive to continue working.
- Encouraging more volunteering.

What submissions said

Paid employment

Flexible hours and conditions was a major sub-theme. Suggestions included:

- providing unpaid leave
- job sharing or shared working hours
- shorter weeks

- phased retirement
- acknowledging caring responsibilities
- working from home
- more accessible/ergonomic and age-friendly workplaces.

Some submitters raised concerns about the power imbalance between employers and employees when discussing flexible working arrangements.

Age discrimination and stereotypes about older workers was a sub-theme for some submitters. There were comments about particular groups, with one submitter mentioning that “older disabled people may be doubly discriminated against due to age and disability”. Other submitters mentioned discrimination for those older migrants and LGBTI+ people.

Some submitters suggested positive discrimination and incentives to employ older workers, similar to those offered in Australia, but other submitters were concerned that this would reinforce negative stereotypes about older workers.

Some suggestions included:

- Simplifying the Human Rights Commission complaints process and establishing a recruitment agency for older people.
- Asking “What have we learned from the gender/diversity debate that we can transfer to ageism?”

Submitters also suggested that employers could have unconscious bias training to ensure they do not unintentionally discriminate against older workers. They also suggested there should be on-going conversations with employees in their 50’s (not just at 64) about what their plans may be and how they can be supported, and that employer organisations should educate their members.

Other suggestions included:

- The Government as an employer should model desired behaviour.
- Establish an Ageing Workforce toolkit for employers and workers.
- Establish an Ageing Workforce Commission.

The need for retraining of older employees was also mentioned by some submitters, with a number of general comments about removing the barriers. Some submitters noted that the changing nature of work will change the skills needed, including both soft skills and technology.

Suggestions included:

- free courses
- being able to access student loans and allowance
- vocational programmes
- online and “bite-sized” courses
- training for people who set up a business.

One submission suggested that the Inland Revenue Department should have a seniors section to help older people because the tax system is so complex.

A couple of submitters suggested rescinding the 2007 amendment to the Social Security Act and remove the work-test sanctions to unemployed people aged 60+.

Some submitters talked about recognising that older workers are beneficial to society and bring valuable experience, but are undervalued. Several submitters mentioned that older people can contribute as mentors. Suggestions included:

- consultant or paid volunteer opportunities
- government-funded trial periods
- firms having mature-age workers policies
- showcasing employers who employ older workers
- MSD helping people 65+ to get a job
- paying 20 hours per week funding to grandparents rather than day care.

Some submitters talked about the benefits of work to the individual, including keeping the mind and body active, providing social contact and structure, and feeling useful and needed, as well as the financial benefits.

Some submitters talked about older people needing to continue working to cover bills and expenses and/or maintain their standard of living. Some submitters pointed out that not everyone can physically keep working or maintaining the same pace and said that older people should be able to retire and enjoy life.

... "there are clear social gradients around morbidity and disease burden which mean poorer people and those engaged in manual work reach retirement age in poorer shape than those in ... managerial or professional jobs," (Johnson 2015) and may therefore be physically unable to prolong their working lives. (Research quote provided by a submitter)

Some submitters raised issues around secondary tax being a disincentive to work as well as receiving NZ Super. Suggestions included:

- abolishing secondary tax rates
- taxing employment income at the normal or slightly lower rate
- changing the tax thresholds for working and receiving NZ Super.

Some submitters looked at the ageing workforce as providing more opportunities for younger people as older people retire. There were also suggestions to encourage childbirth and attract workers to New Zealand.

Volunteering

The most common theme on volunteering was its value to society. Some submitters described older volunteers as "the back-bone of the voluntary sector". Some noted older volunteers are in a range of roles, including running clubs, babysitting, fundraising, mentoring, greeting visitors at the airport, helping out at the marae, and helping new migrants. Some submitters said this contribution was undervalued, and they talked about the need for recognition of this contribution.

Submitters commented about the benefits of volunteering for individuals in giving them a sense of purpose, social and intergenerational connections, and relief from loneliness. Some noted it can support transitions between paid work and retirement.

Submitters commented on the reduction in volunteering, noting that the census shows volunteer hours have fallen 42 percent over the last nine years. Some noted that the ageing demographic will likely increase the demand for volunteers, but there are fewer younger volunteers coming through. Suggestions included promoting volunteering to youth by encouraging it in schools.

Some submitters were concerned about the cost to the volunteers of travel and out-of-pocket costs, with one person commenting that it may be too expensive to keep volunteering after finishing paid work.

Submitters also commented that volunteers often do jobs that should be remunerated.

Suggestions included:

- paying people who volunteer
- giving them vouchers or cash
- a volunteer office in the community to help people without family nearby
- a website to facilitate volunteering
- helping children with reading difficulties
- developing “Senior Kiwi Corps” to give volunteers recognition and a sense of belonging.

Social connection and participation

Summary

Social connection and participation were in the top 10 most mentioned themes, with 213 mentions.

The key themes were:

- loneliness and social connection
- importance of:
 - education and lifelong learning
 - funding community-based programmes
 - spirituality.

Loneliness and social isolation amongst older people were key issues for some submitters. The importance of intergenerational relationships and understanding that grandparents are caring for grandchildren was also mentioned by some submitters.

Some submitters noted that lifelong learning helps to increase social participation and reduce loneliness. Some provided examples of clubs or activities (such as singing and dancing) that help reduce social isolation and noted the importance of providing funding for these activities.

What submissions said

Loneliness

Some submitters raised concerns about the effects of loneliness on individuals, including health and satisfaction with life. Reasons for loneliness included life changes (such as death of a spouse or retirement), reduction of mobility, change in how people connect (for example, reduction in contact between neighbours, less face-to-face services) and difficulties where English is not the first language. Submitters noted that some people can be surrounded by people but still be lonely. Therefore, dealing with loneliness is not a simple matter.

One submitter provided research information on the effectiveness of loneliness interventions and noted that many of the existing programmes have not been found to be effective as they don't deal with different types of loneliness issues. The submitter's research noted the importance of interventions earlier in life for those who are lonely.

Some submitters noted that technology could help reduce loneliness and social isolation by connecting people to their families or online communities.

Submitters made the following suggestions for dealing with loneliness and social isolation:

- Encourage locally-led initiatives such as having activities, a place for activities and transport to activities, using the age-friendly approach.
- Encourage communities to connect with older people – for example, being neighbourly.
- Engage in interests such as Men’s Sheds, singing, and dancing.
- Provide more senior centres to encourage people over the age of 55 to keep healthy and happy.
- Provide funding for services that address loneliness and social isolation, including more day care centres and community-based programmes.
- Address mobility barriers to social participation.
- Provide information to help people address their loneliness, including information on local activities.
- Encourage volunteering.
- Lead social/case workers should be responsible for helping to address loneliness.
- Provide support for key periods when people may become lonelier – for example, on death of a spouse or when people retire and no longer have workplace connections.
- Options like house-sharing could reduce loneliness and social isolation.
- Encourage inclusion of all people – for example, those with dementia and disabilities.

One submitter noted that moving to a retirement village can reduce loneliness. Another submitter mentioned that the high risk of suicide for men aged 85+ needs to be addressed through managed programmes. Some submitters suggested there is a need to look at loneliness figures to determine where people are lonely.

Intergenerational relationships

Submitters mentioned that it was important to encourage intergenerational relationships because both younger and older people benefit from the interaction. They provided examples where schools and older people had connected in programmes such as students teaching older people technology, young people going into rest homes, and older

people supporting schools by providing after-school activities where young people can learn new skills from older people, such as gardening. Some submitters noted the importance for kaumātua to pass on knowledge and life experiences, and some recommended that there should be support for setting up or running intergenerational programmes.

Submitters also noted there are barriers to intergenerational relationships, such as parents being too busy working or living in different places, or changing family structures where fewer people with a family in the future or smaller families.

Some submitters noted that many grandparents look after their grandchildren, sometimes on a short-term support basis and sometimes more permanently. Others suggested that where there are no grandparents for a child, there could be “adopt a grandchild” schemes.

A couple of submitters noted that play facilities are generally not set up to accommodate both young people and older people.

Submitters noted that there are local barriers to intergenerational connection because of a lack of diversity in housing and shared spaces. They suggested that better urban design and housing mix would help reduce the lack of intergenerational connection and loneliness.

Other suggestions included teaching children to engage with older people, having shared local spaces for both older and younger people, and programmes in school to teach younger people about the value of family.

Under the housing area, some submitters noted that retirement villages segregated older people away from other generations.

Lifelong learning

Submitters said that lifelong learning had many wellbeing benefits for older people. It connected people, encouraged creativity, kept people mentally active, and helped people learn new skills and develop new interests.

Some submitters noted that there were barriers to lifelong learning, such as cuts to student loans and the reduction in adult education funding, and that these issues should be addressed. They suggested:

- removing barriers to getting a student loan for older people
- government funding for adult education/community-based education
- encouraging lifelong learning in general.

Spirituality

Some submitters mentioned how important spirituality is in ageing, helping people to cope with “the trials of ageing” and for their overall wellbeing. Some noted how culture and spirituality were both very important, and that marae and churches provided support for older people.

Consulting with older persons

Some submitters mentioned the importance of consulting older people on matters that affect them to ensure they have a voice in decisions that affect them.

Resilience

Summary

Resilience was mentioned 14 times by some submitters. Resilience here is broadly defined as the ability of a person to cope with changes. It can also be considered as a cross-cutting theme that has relevance to many of the other thematic areas, including housing, financial security, health, and social connection. Some submitters talked about resilience in the context of change, and the importance of being able to cope with major life changes.

What submissions said

Coping with major life changes

Submitters who mentioned resilience discussed the importance of older people being able to cope with life changes, such as the death of a partner, natural disaster, or the loss of property. They noted that many people do not plan for these changes ahead of time, and while some people adapt to life changes easily, others have more difficulty.

Resilience was discussed in terms of financial, physical, mental, social, and spiritual dimensions. Some submitters mentioned the role religion can play in supporting people through the social, physical, and psychological changes associated with ageing. Submitters spoke of the importance of having a sense of belonging, as well as the need for older people to think about decluttering, downsizing and other changes to their housing situation. A common point was the need to talk about these issues with friends and family. Some submitters raised the point that it is important to build resilience from a young age.

Submitters made the following suggestions for building resilience:

- Connect with family, friends, neighbours, employers, church, marae and community support groups.
- Encourage young people to save for the future.
- Promote physical and mental fitness and provide access to timely health care.
- Encourage and support people to plan for retirement, learn to be more resilient, and have self-responsibility.
- Encourage people to make advance care plans and wills.
- Help others in their time of need.

- Promote healthy living, independence and participation.
- Build awareness of the types of life changes and their impacts.
- Provide access to life coaches/discussion facilitators.
- Conduct evidence-based research on functionally healthy ageing.
- Provide education:
 - Teach school students basic life skills, such as budgeting.
 - Educate people on their MSD entitlements and the resources available to support them.
 - Educate people on health and falls prevention.
 - Provide financial training.
 - Provide workshops on resilience, dealing with loss and life changes.

Attitudes

Summary

Attitude-related issues and opportunities were in the top 10 most mentioned themes, with 122 mentions.

The key themes were:

- stereotypes:
 - negative stereotypes about older people
 - older people are not valued
 - age-based discrimination
- personal attitudes towards ageing.

Some submitters raised concerns about people's negative perceptions of older people and how they are treated poorly because of their age. Some suggested that ageism and negative stereotypes about older people need to be addressed in order to achieve positive outcomes.

Some submitters mentioned that they have positive attitudes towards ageing, while some noted they have negative attitudes towards ageing.

Leading Community Psychology Emeritus Professor John Raeburn: "... [it is] sad ... the way older people can be treated in New Zealand and ... society frequently stereotypes them as 'non-productive, second-class citizens, who suck money into their pockets through Super'..." (Submitter quote)

What submissions said

Stereotypes

Submitters said stereotypes and ageism are major barriers to achieving good social outcomes for older people. They suggested that these barriers should be challenged at policy level, that consideration for older people's issues needs to be included in all policy frameworks, and that the contributions that older people make to the economy and society should be recognised.

Some submitters mentioned that a cultural shift is required to embrace diversity of the ageing population because ageism and assumptions about older people are often irrelevant in today's context.

Some submitters suggested that the strategy should have a focus on, and foster, collaborative relationships between central and local government, business, non-governmental organisations and community sectors to address ageism and stereotypes about older people because ageism and stereotypes are subtle and embedded within everyday language and lives. Submitters suggested that the strategy should explore options for using country-level data from the World Values Survey to track progress, as well as exploring a consistent approach to surveying people's attitudes about older people on a regular basis (every one to two years).

Negative stereotypes about ageing

Some submitters mentioned that older people faced assumptions that are patronising and offensive. They noted that older people are often portrayed as frail, inactive, and incompetent by the media, which creates negative images that impact on the respect and dignity of older people within wider society. They said there are too many negative stories and images that create a fear of being older. These include:

- Negative stereotypes of older people with disabilities and health issues such as brain impairments.
- Negative attitudes towards improving feelings of safety, social outcomes, and life satisfaction for older disable people.
- The myth that all single people are lonely, when there are single people who are quite content.
- Older workers being discriminated against in the workforce.

Some submitters said that older people have paid taxes and they do not deserve to be told they are a "drain on the country". Some noted they disliked being labelled as "elderly" and treated as if they are "really old" and "a bit dumb".

Some submitters mentioned that the MSD's previous *Positive Ageing Strategy* suggested seniors should be ageing positively, which made some feel they have not been successful. These submitters noted that not everyone is able to continue to work after the age of 65, or have a positive experience of ageing. Some noted that older people should not be made to feel like they have to live up to "some super model of an older person".

Submitters suggested the following actions to address negative stereotypes about older people.

More respect and inclusion for older people

- Government departments should change the language to treat older people as normal, valuable members of society while making sure barriers are not created for them. There could be a list of words that should not be used.
- Change the culture. Nurture a culture of respect for people, including the ageing population and our society, through education, positive role modelling and government policies.
- Encourage older people to feel they are worthy, contributing members of society and that they are offered choices and are being heard.
- Teach children to respect each other and older people. For example, marae, church groups and similar community organisations need to create environments of intergenerational respect, acceptance and support for one another.
- We need a more tolerant and respectful world. Young people should be taught to be more aware of the needs of older people and/or people with disabilities and impairments.
- Educate people about respect and fostering a culture of dignity and respect.
- Challenge negative stereotypes.
- Encourage intergenerational activities.
- Provide more support to non-governmental organisations to support older people.
- Politicians need to have more respect for older people.
- Recognise the diversity of the older population and the many degrees of vulnerability, sensitivity and dependence. Not all older people are the same.
- Remind older people that respect is earned, not given easily. It is a two-way process. Some older people can be “cantankerous” but should still be supported.

More promotion of positive attitudes and ageing imagery across media

- Provide intergeneration programmes in schools and communities.
- Keep people visible as they age – for example, feature them in magazines and celebrate them with awards such as “Good Sorts”.

- Media around older people needs to be more positive – for example, showing older people using computers, and not just about funeral plans.
- Media should share positive stories about older people and an ageing population.
- Encourage and support local communities to solve local issues and to be well connected, non-discriminatory, positive and inclusive.

Stop age discrimination in workforce

- Run a highly visible campaign to promote the benefits to the workforce of older workers.
- Work to change attitudes and perceptions about older workers so that they can participate in paid work. Age is not a burden. This must be supported not just by education on the benefits of older workers, but also by explicit recognition of the benefits to both the individual and society of prolonging workforce participation.
- Treasury should include the contribution of older people, through work and volunteering, in its reporting on the country's economic performance.

Submitters also suggested:

- Consider older people's needs in all policy frameworks and service models, as their needs often overlooked (in resource allocation).
- Older people need access to job-hunting support, just like young people get.
- Government, councils and local boards need to change their attitudes and behaviours, and reflect actual practical concerns for older people.

Older people not valued in society

Some submitters raised concerns that older people are not valued in society. Comments included:

- Older people are treated as a "nuisance".
- There is a common misperception that older people's knowledge and skills decline or become redundant as they age.
- Older people are seen as a problem to overcome and only in terms of needing help.
- Older people's opinions and experience are not valued.

Some submitters said that older people need to be, and deserve to be, valued and respected. They noted that some people and cultures see older people as an opportunity because they hold an immense and rich knowledge. Submitters noted that more people should see older people as a blessing. They said older people want others, particularly younger generations, to understand, appreciate, value, respect, and utilise the skills, knowledge, wisdom and life experience that older people can bring to workplaces, organisations, and the community. Older people are a resource “waiting to be realised” and valued by their communities.

A submitter quoted from Article 10 of the *Political Declaration and Madrid International Plan of Action on Ageing* (2002): “The potential of older persons is a powerful basis for future development.”

Submitters suggested the following ideas to value and respect older people.

Intergenerational

- Teach respect everywhere, such as in schools and parenting courses.
- Provide intergenerational activities and hubs so that older people can share and transfer their knowledge and wisdom to younger people.
- Create more healthy interactions between younger and older people in all aspects of life.
- Make community events accessible and age-friendly.
- Kaumātua should be valued and seen as a benefit to younger generations.
- Older people can teach te reo Māori to the next generations.
- Train people to be kaumātua/elders in their community from 50 years old.
- Have a national day for intergenerational contact between older people and younger people.

Value

- To make older people feel valued:
 - give them choices
 - listen to them
 - praise them
 - support them
 - encourage them to ask for help
 - show them they have the right to speak out

- encourage them to continue participating in society – do not tell them they should retire, and give them priority where it is appropriate.
- Older workers should be valued.

Change attitudes

- A positive change in attitudes towards older people is needed. Move away from the deficit model and start treasuring older people.
- Cultural change is needed at several levels. There should be a positive campaign to harness the experience of older generations. For example, other countries/cultures like China and Māori value their older people more.
- There should be a strategy for communications that value and respect older people. We need to change the language of how we talk about older people.

Ways to change attitudes

- Challenge stereotypes.
- Conform to the World Health Organization Age-friendly Cities and Communities programme, which encourage respect and social inclusion.
- Take culture and spirituality into account.
- Provide forums for free discussion.

Older people discriminated against due to their age

Some submitters stated that ageism is a problem and normalised on television – too many advertisements about retirement villages, funeral insurance, and hearing aids. Some submitters mentioned that older people suffered deprivation in younger years, and discrimination and blame in senior years – for example, the housing debate between younger generations and baby boomers.

Another example mentioned by some submitters was ACC treats falls as a medical issue rather than an accident.

Some submitters mentioned the need to combat ageism across societies, condemn ageism like society does racism, and actively recognise the importance of older people's contributions to New Zealand's economy and social life. Submitters suggested:

- New Zealand's mind-set about older people needs to change. Older people need to be respected so that they are able to say "no". For example, older people can say no to their children when asked for money.
- There is a need for more ethics in business to treat older people respectfully and not use poor stereotypes.
- Service providers need to change attitudes about ageism.

Personal attitudes towards ageing

Some submitters expressed positive attitudes towards ageing, while some had negative attitudes towards ageing.

Submitters with positive attitudes made the following statements:

- Positive ageing is an intergenerational and whole-of-life approach. "We are all ageing from conception."
- All New Zealanders need to recognise that growing old is a positive part of life.
- Baby boomers have positive attitudes.
- Society is always changing and people have always adapted.
- There is an opportunity to create a better world for seniors.
- Ageing should not be a negative experience.
- It is important for older people to be respected and valued within their own families.
- Being happy, healthy and safe will prolong older people's lives.
- Older people in 20 years' time will be more contented in life.

Some submitters had negative attitudes to ageing because of things like memory loss, failing health, being less mobile, and being less able to do the things they enjoy.

Thoughts on retirement

Summary

There were 80 mentions about ageing and retirement related issues and opportunities.

The key themes were:

- planning ahead
- retirement.

Some submitters said the transition to later life has become more complex and diverse, and planning ahead for retirement in all aspects is essential for a better later life.

Some submitters mentioned that the term “retirement” is inaccurate, out of date and negative. The concept of retirement has shifted and now carries negative connotations. The focus should be on life stages – what each life stage should look like – and not on retirement age, as people can retire at different ages.

What submissions said

Planning ahead

Some submitters mentioned that people have no idea how to plan for retirement, or how to enter retirement healthy and fit. They also noted that the transition to later life has become more complex and diverse.

Some submitters mentioned that planning ahead (before people reach 65 years old) in all aspects of retirement life is essential because it helps people to participate in meaningful activities and communities, and to have a sense of purpose. Some submitters noted it is crucial for older people to have plans for activities, finance, advance care, wills and enduring power of attorney for their retirement life.

Submitters made the following suggestions:

- Educate people on all aspects of retirement so they are prepared in advance.
- Publish pamphlets for those over 50 years old on planning for retirement: wills, health, accommodation, budget, social life etc.

- Provide retirement courses or workshops to help people to think about and plan for retirement.
- In terms of encouraging planning for retirement, MSD should be an influencer and a watchdog, set standards, highlight and encourage good practice, and discourage bad practice.
- Pre-retirement planning is a self-responsibility.
- People should be encouraged, supported, and educated to plan for transitions to and between life stages/retirement.
- People should have their social network, interests and activities outside of work developed before transition to retirement.

Planning for financial needs

Submitters mentioned that many older people go into retirement not even knowing how much they will have to live on, so it is crucial for people to start planning and saving at an earlier age and be realistic about how much is needed for an enjoyable retirement.

Submitters suggested the following ideas to help people plan and save for retirement:

- Encourage young people to plan for the future. Young people need to save for retirement at the start of their working life.
- Raise awareness about financial planning through social media and other media such as television, radio and Māori media.
- Make information on retirement more accessible.
- Provide access to appropriate financial planning advice (products and services).
- Reintroduce retirement planning workshop sessions covering a range of topics, including financial independence.
- Provide incentives to employers to run retirement planning workshops for employees.
- Make KiwiSaver compulsory for earners, with contributions from employees and employers. KiwiSaver providers could provide a summary of position once a year that shows what a person's future could look like in retirement, along with options and how to get further advice.
- The Retirement Commissioner needs to be more visible and the role should be expanded.

Some submitters mentioned that some responsibility should be placed on individuals to provide for their later life.

A few submitters mentioned that planning is good, but it could be hard for people with low income to plan for their later years.

Advance care plans and enduring power of attorney

Some submitters mentioned that advance care plans should be supported and encouraged. Advance care planning is “a process of discussion and shared planning for future health care”⁵. Submitters suggested that people need to be educated about advance care plans and how they can help individuals and families to ensure wishes are followed. Some submitters noted that advance care plans should be encouraged because different cultures may have different beliefs around care, which can be spelled out in an advance care plan. Two submitters mentioned that the law and policies should be flexible for people to develop advance care plans.

Some submitters mentioned that enduring power of attorney and wills should also be supported and encouraged. They suggested that people need to be educated about enduring power of attorney and how it can help individuals and families to ensure wishes are followed.

Submitters suggested:

- There should be a register for enduring power of attorney, advance care plans and wills.
- Preparing enduring power of attorney and wills should be affordable and accessible.
- Raise awareness and explain the function of an enduring power of attorney and wills.

Retirement

Some submitters said the term “retirement” is inaccurate, out of date and negative, and the concept of retirement has shifted and now carries negative connotations.

Some submitters suggested that there should be a move away from the word retirement because when older people finish paid employment they do not stop contributing. Instead, people can now choose to contribute by a mix of activities such as paid work, unpaid work and family time. Some submitters noted that some people do not choose to retire; they may be

⁵ Ministry of Health (2011). *Advance Care Planning: A guide for the New Zealand health care workforce*. Ministry of Health, Wellington.

forced to give up work for reasons such as health, or to look after a family member.

Submitters also mentioned that the focus should be on life stages – what each life stage should look like – not retirement age, as people can retire at different ages. Submitters suggested that there is a need to educate employers and the general public about how retirement may no longer exist.

Māori ageing

Summary

Māori ageing was mentioned 27 times by submitters. Māori ageing can be viewed as cross-cutting as it relates to the other thematic areas such as health, housing, financial security, and social connection. Sub-themes mentioned by submitters included:

- the importance of Te Tiriti o Waitangi
- the value of kaumātua
- changing roles for older Māori
- the need for specific and relevant services
- the importance of preserving Māori knowledge and wisdom.

What submissions said

Commitment to Te Tiriti o Waitangi

Some submitters mentioned the importance of Te Tiriti o Waitangi, and the need for the new strategy to reflect the Crown's commitment to Te Tiriti and the needs and aspirations of Māori. One submitter wrote about the need to fulfil the requirements of Te Tiriti with reference to inequities between Māori and non-Māori, particularly in terms of life expectancy and health outcomes.

Submitters made the following suggestions:

- Establish and observe policies in our workplaces, communities and health systems that support the terms of Te Tiriti.
- Uphold the three P's – participation, protection and partnership.
- Have appropriate partnerships with Māori at all levels of government and appropriate distribution of resources.
- Te Tiriti should be recognised, applied, and most importantly, respected.

Value of kaumātua and the importance of preserving knowledge and wisdom

Some submitters acknowledged the special place that kaumātua have in Māori culture. One submitter spoke of one of the strengths of kaumātua being their ability to act as pātaka mātauranga – repositories of traditional knowledge who can pass this knowledge on. Some submitters

raised concerns about the decline in expert practitioners of tribal lore, traditions and language.

Suggestions included:

- Pākehā should learn from how Māori treat their kaumātua.
- Give greater consideration to the role, specific needs, and wellbeing of kaumātua Māori.
- Focus on the strengths of iwi, and passing on knowledge and culture.
- Teach Te Ao Māori in schools alongside New Zealand history.
- Support older Māori to be connected to their whānau and marae.
- Respect and value Māori culture.
- Embrace mahi tahi and kotahitanga.

Changing roles of kaumātua

Some submitters talked about the changing roles for kaumātua. One submitter mentioned how traditionally the care of mokopuna by kaumātua has been for the transfer of knowledge, but with an increase in grandparents raising grandchildren, some kaumātua were now caring for their mokopuna because their parents were no longer able to. Submitters also noted the challenge faced by some kaumātua of maintaining traditional roles while dealing with everyday challenges.

Services

Some submitters raised the importance of having services that were culturally appropriate and relevant to better meet the needs of older Māori. Submitters also advocated for incorporating tikanga Māori into mainstream services.

Suggestions included:

- Have by-Māori, for-Māori services, including marae-based services.
- Have kaupapa Māori services that are available to everyone.
- Embed tikanga Māori into initiatives to respond to ageing in government and communities.
- Work with kaumātua through marae and whānau.
- Include Māori in changing policy.
- Make Te Whare Tapa Whā a reality.
- Have customised kaumātua health services.

Diversity

Summary

There were 52 mentions about diversity-related issues and opportunities.

The key themes were:

- the need for appropriate services with a more diverse ageing population
- the importance of preserving cultural knowledge and wisdom
- changes to immigration laws and other matters.

Submitters mentioned that the ageing population is becoming more diverse. They noted it is important for service providers to understand the diversity of the population, such as people's cultures, and tailor their services accordingly. They said it is essential to have a "place where older people's diversity is valued", and preserve people's cultural knowledge and wisdoms.

What submissions said

The need for appropriate services with a more diverse ageing population

Some submitters mentioned that the new strategy needs to welcome diversity in every form to build vibrant communities. It needs to reflect the spectrum of diversity, including ethnicity, sexual orientation, spirituality, and people with intellectual disabilities, because diversity and generational differences lie at the core of reshaping policies.

Some submitters raised concerns that some services are not catering for the needs of the different population groups. They mentioned that service providers such as MSD and retirement villages do not understand people's cultural background and needs. For example, information on services is not available in their languages, and their preferred food choices are not available in retirement villages and residential care facilities.

Submitters suggested:

- Provide programmes to help people to learn about the different cultures and systems, and to help those who immigrate to assimilate into their new society.

- Enlist support from migrant/settlement support groups to develop opportunities for people to mix.
- Government agencies should:
 - be more flexible in how they provide support, and find more creative ways of helping people
 - be inclusive and cater for specific cultures and understand the needs of ethnic groups, especially Māori (kaumātua), Pacific and Asian groups
 - improve the situation for the ethnic communities they work with and provide better support mechanisms.
- Address the language barriers.
- Provide more community-centred events that are culturally specific.
- Different groups need to work more closely together.
- Respect people culturally, promote understanding of diverse people, and create inclusive communities and services.
- Promote diversity in the portrayal of older people in media.

The importance of preserving cultural knowledge and wisdom

Some submitters mentioned that it is essential to respect other's cultures and preserve their cultural knowledge and wisdom, as New Zealand is very diverse country.

Some submitters noted that Pacific peoples' culture involves great respect for older people. Older people are served first, held in great regard, advice-givers, and checked in on by the community.

Submitters suggested the following ideas to value diversity:

- Provide more culturally-specific services – for example, in retirement villages having access to food people are used to and nurses who speak the language of the residents.
- Promote a positive attitude to different cultures.
- Promote the positive and diverse portrayal of older people in all media.
- Provide community programmes based around cultural groups. For example, provide opportunities for older people to come and visit, tell stories and share histories.

Changes to immigration laws and other

Some submitters suggested there is a need to change the immigration laws to reduce the risk that people leave their elderly parents who have limited English in New Zealand by themselves.

Technology and service delivery

Summary

Technology-related issues and opportunities were in the top 10 most mentioned themes. There were 135 mentions on the impacts of technology.

The key themes were:

- general technology:
 - benefits of technology
 - negative impacts of greater use of technology
- access to technology:
 - issues with access to technology, such as internet availability
 - need to address limitations in technological capability in older people.

Submitters said that technology provides a number of benefits for older people and in the future is likely to improve the lives of older people.

Submitters also raised concerns that in an increasingly technology-driven world some older people will not be able to access services. Some of the suggested reasons for this were related to technological capability and that some groups – for example, those with cognitive issues – cannot use complex technology. The most commonly mentioned ideas for changes in relation to technology were that there should be training available to support older people to become technologically competent.

Technology, even though it has massive positives, can leave many confused and therefore is belittling and restricting to their choices.
(Submitter)

What submissions said

Greater use of technology

Some submitters raised concerns about the greater use of technology and the impacts on older people, particularly those who for some reason are not able to engage with technology. Submitters said the increasing removal of post offices and banks and the move to online services were reducing the social contact that some older people have. They noted that some services had moved solely online and this meant some older people could not access the services without assistance. Submitters suggested

that there should not be a sole reliance on online technology as the only way to engage with service providers such as banks or government agencies.

Benefits of technology

Some submitters mentioned the benefits that technology can have on older people. They generally included:

- Reducing social isolation by allowing older people to connect with family and friends and to engage in the online world.
- Helping to monitor health (for example, wearable health watches) or access health (for example, remote technologies in rural areas).
- Removing or reducing current issues such as:
 - loss of mobility when giving up driving by having driverless cars
 - availability of care workers – robots or wearable health monitoring systems could undertake some tasks
 - allowing people to live in their homes longer with inbuilt lifts, monitoring systems and smart housing systems.
- Providing access to services such as ordering meals, providing reminders, and devices to help a person continue to live in their home.

Access to technology

Some submitters raised general concerns about the lack of access to the internet, with some suggesting that the internet should be universally provided. One submitter noted that access to the internet has been defined as a human right overseas. Submitters noted that technology is unaffordable for some and therefore places like libraries should provide access to the internet.

Technological capability

Some submitters noted that many older people are competent at using technology while others are not. Reasons given by some submitters for lack of technological capability included limited training, lack of access to technology because of the cost, and physical or mental limitations that reduced the ability to use technology.

Some submitters who mentioned issues with technological capability for older people provided suggestions on how this could be addressed. For example:

- funding of community-based training organisations such as SeniorNet

- using libraries as places to provide access to technology and to help seniors access technology
- running intergenerational programmes where students teach older people how to use technology
- produce easy “how to guides” for older students and for tutors.

Safety concerns

Some submitters said they were concerned about the risk for older people of online scams and how older people control access to their information. They noted that more needs to be done to keep older people safe from risk of scams.

Service delivery

Submitters raised concerns about accessing information and services and the difficulties with community access for older people. To improve accessibility, they suggested:

- a one-stop-shop where people could access all the information about older people’s services and entitlements
- navigators (people charged with helping people access services) to support older people to access services such as the health system and aged care services.

Lessons from overseas and research recommendations

Lessons from overseas

Summary

There were 27 mentions about lessons from overseas.

What submissions said

Submitters provided the following examples from overseas that we could learn from.

Housing

- United States of America (USA) – virtual retirement villages and home-sharing.
- Australia – retirement villages that are more affordable and accessible.
- China – Silver Villages, and Silver High-rise Apartments.
- Holland – Alzheimer’s village.
- USA and Denmark – telecare, which is remote health care for elderly.

Planning for retirement

- Canada – Registered Retirement Savings Plan for encouraging savings.
- Scandinavia – have enough funding for seniors.
- Australia – saving scheme.
- Japan – long-term care insurance.

Health

- United Kingdom (UK) – local government funded area co-ordinator.
- UK – quality ratings of residential homes and caring agencies.
- UK – adult day care centres and day rest homes.
- France – provide hospital clinics in the community such as health centres.
- Italy – full health check at 65 years old as a preventive approach.
- Denmark – everyday rehabilitation or training.
- France – management groups of care providers.

Social connection

- USA – intergenerational after-school programmes.

- China – public canteen for older people.
- Japan – Adachi initiative⁶.

Work and lifelong learning

- Japan – seniors are encouraged to stay in workforce.
- Scotland – Statement of Ambition about lifelong and life-wide learning.

Age-friendly

- Globally the strong support for age-friendly communities.
- Korea – senior welfare centres.

Respect and values

- Japan – a culture of love that values older people.
- Australia – campaign to combat ageism.

Technology

- Haarlem, the Netherlands – sponsoring tablets specially designed for older people.

Transport

- Denmark – refresher driving course and car pool.

Research recommendations

We received a number of research documents that highlighted the opportunities and challenges for an ageing population and provided recommendations to prepare and respond to it.

Submitters mentioned that more research needs to be conducted to understand the demographic change and the impacts for regional communities, and that the role of government should be expanded to provide research in areas of common interest between central and local governments. Submitters also suggested that government should:

- have more comparative analysis with the Organisation for Economic Co-operation and Development (OECD) countries
- learn from overseas practice, such as the *Seniors' Policy Handbook* (Canada) and *2017 Impact Report* (United States of America)

⁶ Adachi initiative promotes citizen participation in communities and neighbourhood associations.

- trial overseas models for at least a year before adopting them in New Zealand
- have more integrated service models.

Feedback on consultation materials and process

Some submitters welcomed the review of the ageing strategy. They said the *Positive Ageing Strategy 2001* lacked impact, over-emphasised the roles and responsibilities of local government and community agencies, and failed to invest in organisations in ways that allow them to meet their responsibilities.

A number of submitters stated that the consultation offered opportunities to contribute to the development of a new strategy.

Regarding the discussion document, some submitters:

- thought it was easy to read, while others were disappointed in the materials
- wanted the data to be broken down
- questioned some of the data used – in particular, the workforce participation information and the assumptions for the future
- wanted a better description of the history of the *Positive Ageing Strategy*.

Some submitters noted that the discussion document did not discuss some important issues, including:

- carer issues
- implications of those 90 years and older
- dementia.

Climate change

Summary

There were 14 mentions related to issues and opportunities around climate change. The key theme was the impact of climate change.

What submissions said

Submitters raised the following concerns about climate change:

- Rising sea levels will displace people and lead to increased costs of housing and maintenance.
- House insurance will increase in certain areas, such as steep sections.
- Extreme weather events will lead to new diseases, health issues, and increased health costs.

Submitters suggested:

- The new strategy should recognise the vulnerabilities associated with climate change.
- Policy should be reformed for the social and economic wellbeing of current and future generations.
- Encourage affordable solar/wind options for fuel and electricity.
- Prepare for potential threats such as earthquakes and tsunamis.

Appendix 1: List of organisations that made submissions

- 123MoveMe
- Abbeyfield
- Adult and Community Education
- Age Concern Counties Manukau
- Age Concern Flaxmere
- Age Concern Hamilton
- Age Concern New Zealand
- Age Concern North Shore
- Age Concern Southland
- Age Concern Tauranga
- Age Concern Wanganui
- Age Concern Whangarei
- Alzheimer's New Zealand
- Anglican Church of St Columba
- Arts Council of New Zealand Toi Aotearoa
- Auckland Council
- Australia and New Zealand Society for Geriatric Medicine (New Zealand Division)
- AUT Centre for Active Ageing
- Baby Boomers of New Zealand and Australia (BONZA)
- Canterbury District Health Board
- CCS Disability Action National Office
- Christian Science Committee on Publication for New Zealand
- Collaboration of Ageing Research Excellence
- Communicare
- CRESA and PP&R
- Disabilities Resource Centre
- Dominion Home
- Eastern Bay Villages (organisation)
- Eastern Bay Villages (residents)
- Eldernet
- Employers and Manufacturers Association Northern Inc.
- Grey Power Hastings & Districts Association
- Grey Power Nelson
- Grey Power New Zealand Federation Incorporated
- Grey Power North Canterbury Association
- Ha o te Ora o Wharekauri Trust Māori Community Services

- Health Action Trust
- Health and Ageing Research Team, Massey
- Health Quality & Safety Commission
- Human Rights Commission
- Hutt City Grey Power Association
- Informal group of residents at Coastal Villas Retirement Village
- Kaikōura District Council
- Kāpiti Coast Grey Power
- Kaspanz
- KeenAgers
- Living Streets Aotearoa Inc.
- Loneliness New Zealand Charitable Trust
- Manawatū District Council
- Manurewa Local Board
- Marlborough District Council
- Memory Foundation
- Napier & Districts Grey Power Association
- National Council of Women of New Zealand
- Nelson City Council
- Nelson Marlborough Health
- New Zealand Aged Care Association
- New Zealand AIDS Foundation
- New Zealand Council of Christian Social Services
- New Zealand Council of Elders
- New Zealand Dental & Oral Health Therapists Association
- New Zealand Federation of Business and Professional Women Inc.
- New Zealand Nurses Organisation
- Northern Dance Network
- Older Worker Working Group
- Otari Probus Club
- Pacific Island Advisory and Cultural Trust
- Positive Ageing Strategy Steering Group
- Presbyterian Support (Upper South Island)
- Royal New Zealand Returned and Services' Association
- Rural Education Activities Programmes Aotearoa
- Selwyn Oaks Village
- SeniorNet (Wellington)
- SeniorNet NZ (Cambridge)
- SeniorsDANCE
- Silver Line Charitable Trust New Zealand

- St John New Zealand
- St Luke's Association of Anglican Women
- TalkLink
- Tauranga City Council
- Te Tihi O Ruahine Whānau Ora Alliance Charitable Trust
- The Retirement Village Residents Association of New Zealand Inc.
- The Salvation Army New Lynn Corps Senior Services
- The Selwyn Foundation Residents
- The SeniorNet Federation of New Zealand Inc.
- The Third-Age Foundation
- University of the Third Age (Papakura)
- Vaka Tautua
- Visual Impairment Charitable Trust Aotearoa
- WellElder
- Wellington City Council
- Westreap Senior Discussion Group
- Whanganui District Council
- YMCA Auckland City Fitness
- Zonta Club of Mana