



# New Zealand

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**The 2018 Aging Readiness & Competitiveness Report:  
Small Innovative Economies**

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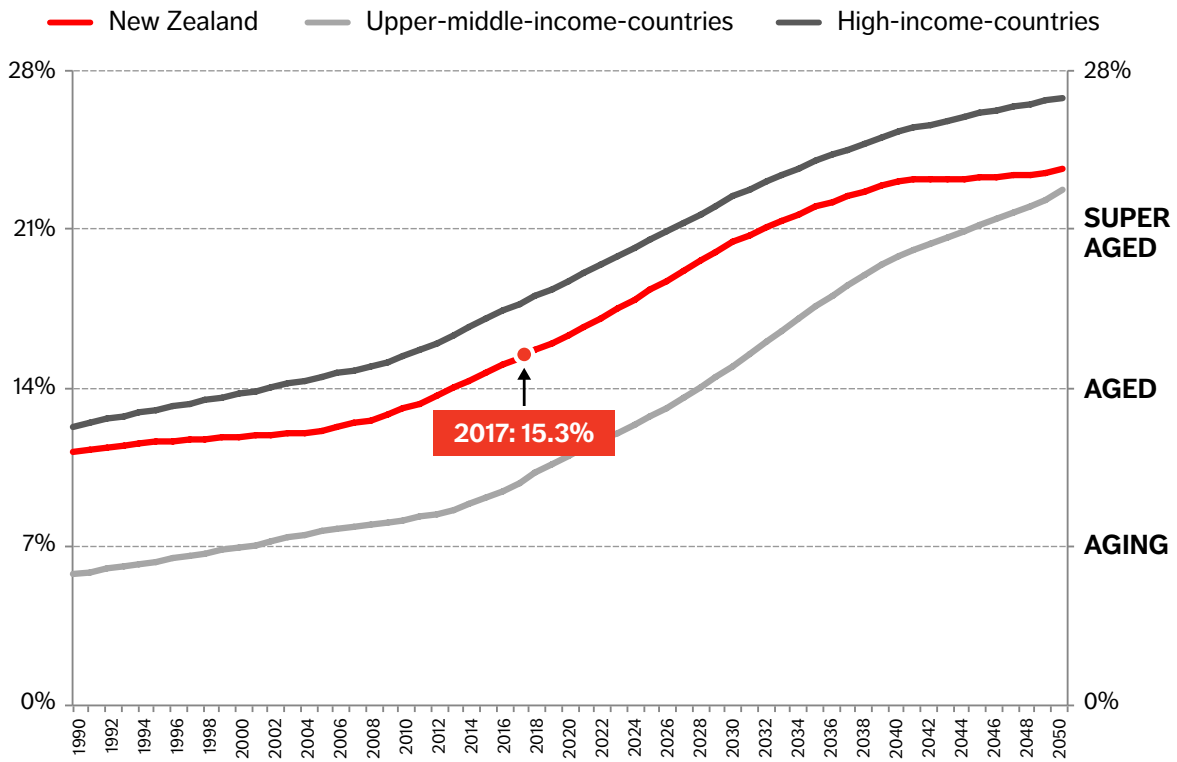
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New Zealand is experiencing the largest generational shift in its history, and is rapidly moving toward a super-aged society.

With a strong, collaborative, and multi-stakeholder approach to aging, New Zealand is addressing the needs of its older population through an interwoven system of supports including a universal pension system, a localized health system, robust nongovernmental programs, and individual efforts.

Today, more than 700,000 people age 65 and older make up more than 15 percent of the country's population of 4.7 million.<sup>1</sup> By 2032, New Zealand will become a super-aged society, when the percentage of people age 65 and older exceeds 21 percent (Figure 1).<sup>2</sup> In 50 years, the proportion of the country age 65 and older may reach nearly a third, according to government projections.<sup>3</sup>

**Figure 1. People Age 65 and Older as Percentage of Total Population**



**Source:** United Nations, Department of Economic and Social Affairs, Population Division

While New Zealand maintains a strong economy, with growth projected to remain above the Organisation for Economic Co-operation and Development average,<sup>4</sup> New Zealand is struggling with rising income inequality that could affect growth and adversely affect the country’s most vulnerable, including older adults. This rising gap places older adults on fixed income particularly at risk, making social infrastructure, productive opportunities, and health services ever more important. The

country’s well-developed social programs, including a universal pension plan and public health care system, provide needed support for the country’s older population, but the sustainability of these programs will face greater pressure as the share of older adults expands.

New Zealand is fortunate that its rapid generational shift is occurring in a country with long-tested social programs that strive to drive care into communities and

tailor benefits to local needs. A recurring theme in New Zealand is the government's channeling of money to nongovernmental organizations (NGOs) familiar with their respective communities. That integration may be an extension of what one expert called a "culture of community"<sup>5</sup> in the country, the inclination to work together at the governmental, nongovernmental, and individual levels, to ensure needs are addressed. Though much of New Zealand's social spending goes through NGOs, it is still vulnerable to political shifts. New Zealand's recent history of social programs has experienced a series of funding cuts, making volunteer engagement even more important to program continuity.

People age 65 and older in New Zealand are among the world's most active older workforce participants, with a labor force participation rate that has tripled over the past 20 years.<sup>6</sup> This is driven by a range of factors, including a desire to remain active, a labor market that has grown more flexible due to skills shortages, and a relatively small pension that creates, in some cases, an imperative to continue work. With the participation rate already high, government employment programs tend to target youth. Targeted skills training and job placement portals for older adults in New Zealand are run solely by NGOs today.

Already highly engaged, older adults are leveraging technology to not only enhance work prospects, but to enhance their overall quality of life. In the past few years, older adults in New Zealand have, to a large degree, embraced the technological

revolution— with internet users among this demographic rising rapidly from just 40 percent in 2007 to 70 percent in 2015.<sup>7</sup> Greater technological engagement is enabling older adults to connect virtually with family members and the community, helping combat isolation and facilitating basic administrative functions. Recognizing the importance of information and communications technologies on both the well-being of older adults and the economy, the government established a Digital Inclusion Ministerial Advisory Group to narrow the digital divide and to unlock the potential for older adults. Initiatives such as SeniorNet are offering additional support through their network of 75 learning centers where volunteers provide digital training to thousands of seniors.

This collaborative approach and network of widespread support applies throughout New Zealand's health system. The country has had universal health system since the Social Security Act of 1938—a system focused on health care for all that has contributed to its citizens' overall health and well-being, which is in part responsible for the longevity of New Zealand's older population. The country's health care system tailors care to local needs through regional health boards and alliances at the primary care level. As health care costs rise, long-term sustainability is a real concern. Pressure for long-term care solutions represents another challenge that the government and its allies are faced with as the population becomes super-aged.

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# Ecosystem for Policy and Social Innovation

New Zealand's approach to population aging is shaped by the country's openness and robust international relationships, community focus, and government empowerment of NGOs based on an implicit recognition that they are often better equipped to deliver certain services.

In practice, much of the country's innovation is being generated by individuals and NGOs, supported by broad government strategies related to older adults in New Zealand.

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## Key Enablers

Key enablers for addressing the needs of older adults in New Zealand include international cooperation on the part of government and NGOs, driven individuals with a focus on contributing to their communities, and a hands-on government that pursues national strategies and provides funding for NGO

initiatives while holding their programs accountable.

With strong links to the rest of the world, New Zealand's citizens, government, and NGOs benefit from their **robust international relationships**. From a historical perspective, the country remains closely connected to the United Kingdom and commonwealth cousin and western neighbor, Australia. New Zealand's leadership has also recognized that as a small country it needs international collaboration to prosper, and it is increasingly looking toward Asia.<sup>8</sup> "Small countries need friends,"<sup>9</sup> said Prime Minister Jacinda Ardern in her first speech on international relations this year.

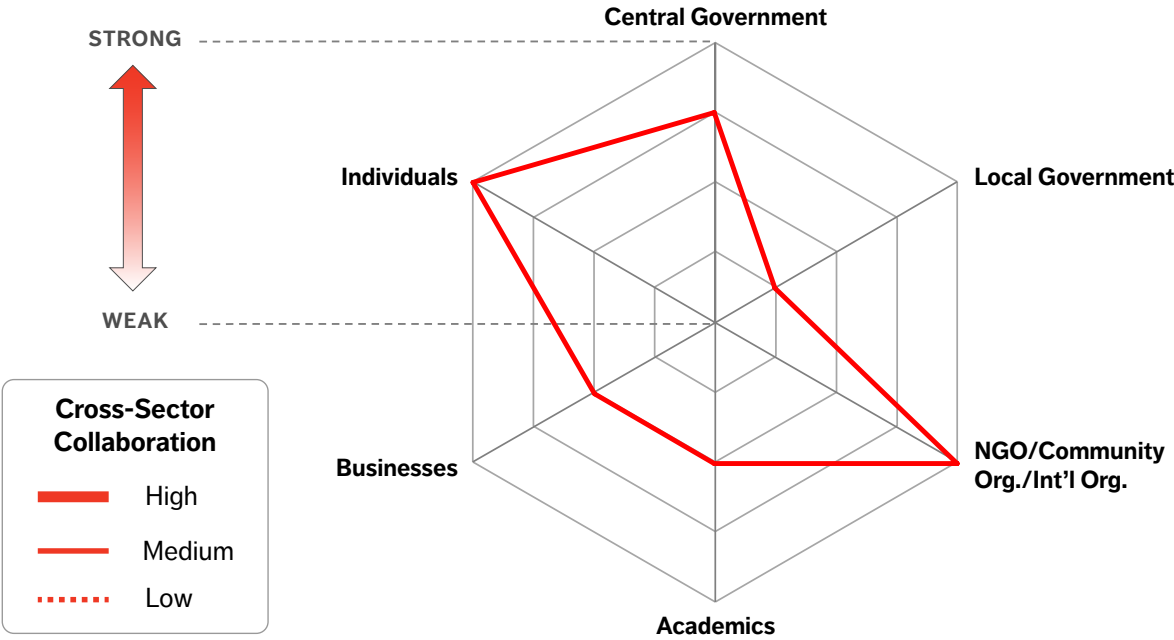
In fact, out of New Zealand's 4.7 million residents, 2.9 million took overseas trips in 2017 alone.<sup>10</sup> And 14.1 percent of the country's native-born population lived abroad in 2014, more than 28 times the number of American expatriates proportionally,<sup>11</sup> according to OECD statistics. These international links help the relatively small and remote country excel despite limited human capital and local research and development, allowing government and NGOs to work with overseas partners and adapt foreign-developed programs locally.

Less tangible, though no less relevant, is a culture that is simultaneously **individual-driven and community-minded**. People in New Zealand are individualistic, with a

cultural expectation that they take care of themselves and their immediate families, while collaboration is fostered by a non-hierarchical social structure that allows for transmission of ideas and knowledge.<sup>12</sup> Today, that ethos has translated into individuals taking it upon themselves to build community initiatives. The central government channels funding to regional and local institutions, recognizing that, even in a small country, one size does not fit all and programs must be locally developed and implemented. One expert identified a "culture of community"<sup>13</sup> in the country, an intangible obligation to look out for one another and work together at the governmental, non-governmental, and individual levels.

New Zealand's government also broadly **empowers NGOs** with an implicit recognition that the non-governmental sector is better equipped to address some needs of the country's diverse communities. Importantly, however, the government remains hands-on, holding NGOs accountable for funding by requiring regular assessments and applying standards for implementation. Just as the government influences NGOs through accountable funding, it is open to NGO influence on policy when forming national strategies, creating a collaborative environment in which the government understands its limitations as well as its strengths and leverages NGO knowledge of individual communities to inform policy.

**Figure 2. Driving Forces of Innovation and Cross-Sector Collaboration**



**Attributes in Aging-Related Innovation**

Though the government often leads from the top with broad aging-related strategies and funding, local governments, NGOs, and individuals in New Zealand are driving innovation. Initiatives and pilot projects are spurred on by determined individuals, often older people themselves, and are tackling aging issues in consultation with their communities. Although individuals and their organizations often depend in part on government funding, shifts in the party

in power have historically had a dramatic effect on the continuity and focus of the country’s social programs, hindering more robust collaboration.

International inspiration and cooperation are repeated themes in government and NGOs that are focused on older adults in New Zealand. Alzheimers New Zealand’s Dementia Friends program was born under a different name in Japan, then moved to the United Kingdom, and benefited from collaboration with Australia, which was launching a comparable program.<sup>14</sup>

SeniorNet, a computer literacy course for older adults in New Zealand boasting more than 70 locations in the country, originated in the United States in 1987.<sup>15</sup> University of the Third Age, a brand umbrella for lifelong learning organizations with at least 83 locations in New Zealand, started in France. The University of Auckland's Healthbots program for developing care-focused robots for older adults in New Zealand was co-funded by the New Zealand and South Korean governments. International cooperation and inspiration for aging-related programs have helped to dot the country with innovative programs for older people.

As the population of older adults in New Zealand grows, new innovations in the country are taking shape, with NGOs and community-minded individuals determined to make the older population thrive.



# Community Social Infrastructure

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An increasing number of older adults are living independently in New Zealand. While cities tend to offer greater access to transportation and care services, housing prices and limited housing stock remain challenges.

To help ameliorate the pressure and enhance older adults' overall well-being, the government is funding local projects including age-friendly community initiatives, with local entities taking the lead in developing programs tailored to their communities.

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## Social Connection

Today, adults in New Zealand age 65 and older make up an increasing proportion of the population that lives alone, even as solo living increases in popularity among young people.<sup>16</sup> Some 44 percent of those living alone in 2013 were 65 and older, up

from 42 percent since 2006.<sup>17</sup> In 2013, while the median age in New Zealand was 38, the median age for those living alone was 62.<sup>18</sup> Living alone is also more common among older women in New Zealand, with some 51 percent of women age 75 and older in 2013 doing so, compared with just 25 percent of men.<sup>19</sup> The government identified women's comparative longevity as a factor.

According to a 2017 study in the *Australasian Journal on Ageing*, more than one in five older adults in New Zealand living at home expressed feelings of loneliness, with living arrangements significantly affecting those feelings.<sup>20</sup> People living alone in New Zealand were more likely than those living with others to make face-to-face contact with family and friends outside their homes,<sup>21</sup> underscoring the importance of community interaction for a group vulnerable to isolation and loneliness.

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### **Combating Isolation and Supporting Community Engagement**

Despite the country's small geographical size, New Zealand's older population is dispersed. Although three in four people in New Zealand live in urban environments,<sup>22</sup> older adults are growing as a share of the rural population,<sup>23</sup> exacerbating their isolation. In the Manawatu-Whanganui region on the north island, for example, between 2001 and 2013, the share of the population 65 and older grew by nearly a quarter, from 13.5 percent to 16.7 percent.<sup>24</sup> Recognizing the risks and the unique needs

of different communities, New Zealand's government is providing funding directly to nascent age-friendly initiatives as well as through District Health Boards to local NGOs that are tackling social isolation.<sup>25</sup>

One notable example is Age Concern's Accredited Visiting Service. Age Concern has 33 agencies around the country that are funded at a local level through the government's District Health Boards.<sup>26</sup> The service matches older adults in New Zealand with volunteers to visit and interact with them at home. Building that trust through accreditation is essential to a service that, despite its name, involves more than mere visiting, but instead facilitates lifelong friendships that benefit both older people and the volunteers visiting them. The service takes care to understand the experience and interests of the volunteers and the older adults to create better matches based on expected compatibility. Participants "talk intimately about things. They get to know each other well. In what world do you get given somebody and they become your friend? Well, in this world, that's what happens," said Stephanie Clare, Chief Executive of Age Concern New Zealand.

The service has continued to evolve through experimentation, with program staff gauging its impact and success using ongoing feedback from volunteers and the older adults.<sup>27</sup> Age Concern conducts surveys at four of its 20 coordinating centers each year, soliciting input from volunteers and participants. The organization is currently experimenting with

group meetings such as a Games Day at a local church, and is evaluating the use of Skype meetings on the south island, where many older adults live in remote locations.

Age Concern volunteers, usually older adults themselves, made 72,994 visits in the 2017 fiscal year, with 4,500 volunteers visiting 3,769 older people across the country and supplemented by 19,105 phone calls. This success reflects an understanding that social connection is key to the health of older adults and that governments can be most effective by funding non-profits that are better equipped to address those needs.<sup>28</sup> “The government has a real clear view that befriending increases the well-being of older people,” said Clare, and “the not-for-profit sector has a far greater reach and also a far greater capacity to deliver programs.”

Although New Zealand does not yet have any communities listed among the World Health Organization’s (WHO) Age-Friendly World initiative, which promotes guidelines to ensure the well-being of older people in local communities around the world, the government is nonetheless making efforts to promote individual age-friendly initiatives.<sup>29</sup> WHO age-friendly guidelines are echoed in the country’s Office for Seniors’ Age-Friendly New Zealand programme.<sup>30</sup> The government provides overarching policy direction and channels money to the local level through Community Connects grants.

With an annual budget of NZD 100,000 (USD 65,212), the Community Connects fund offers up to NZD 15,000 (USD 9,782)

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– STEPHANIE CLARE, Chief Executive of Age Concern New Zealand

for communities to create an age-friendly plan, or to implement a proposed age-friendly project.<sup>31</sup> Grants may also fund the involvement of older adults in planning or adding an age-friendly lens to existing projects.<sup>32</sup> Past recipients include a nutritional cooking class for older people in Auckland; a bicycling program for older people in Nelson; and Wellington’s Seniors Week, which hosts various events, tours, and exhibitions for older people “to get out and about, get active, and get engaged.”<sup>33</sup>

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### **Promoting Active Aging**

Individuals in New Zealand are promoting active aging in some unlikely ways. In 2010, the Kiwi Coffin Club was born in Rotorua,<sup>34</sup> an area of about 70,000 people<sup>35</sup> on the north island. The club brings together older people to build and decorate coffins, for themselves or to be sold at below-market prices, providing a regular social activity, an

## Box 1. The City of Hamilton Vying to Become New Zealand's First WHO Age-Friendly City

The city of Hamilton aims to become New Zealand's first Age-Friendly City. With the recommendation from the city's Older Person Advisory Panel, in 2016, Hamilton established a steering group of diverse stakeholders from the community to evaluate the prospect of officially becoming a WHO-designated Age-Friendly City. Hamilton is even seeking to go beyond WHO guidelines to better provide for older Hamiltonians. Based on older residents' input, the committee added a ninth theme of safety to WHO's eight age-friendly thematic drivers, which include improving outdoor spaces and public buildings, transport and mobility, housing, social participation, respect and social inclusion, civic participation and employment, communication and information, community support, and health services. Since submitting the WHO proposal in March, the steering committee is evaluating and monitoring the effectiveness of the various projects being implemented from 2018 through 2021.

(Sources: 1) Interview with Peggy Koopman-Boyden, Chair, Age Friendly Hamilton Steering Committee. April, 2018. 2) Ministry for Social Development. *Making a Community Age-Friendly*. Retrieved from <http://www.superseniors.msd.govt.nz/age-friendly-communities/making-communities-age-friendly/index.html>)

opportunity for companionship, and chance to celebrate life in a culturally significant way.

The club's origins are as unlikely as its activity. It began at a meeting of an organization for older people when founder Katie Williams made the surprising announcement that she wanted to build her own coffin and others approached her wanting to build their own.<sup>36</sup> Since then it has moved into a workshop, with workers calling themselves "manufacturers of high quality and affordable underground furniture."<sup>37</sup> Today, the club sells coffins to those looking to avoid high-priced caskets offered by some funeral homes. The

unforeseen business has meant that the club can sustain itself financially, and can channel its community purpose beyond the workshop doors to families for whom the cost of funeral provisions could be prohibitive.

Their success has inspired similar operations around New Zealand, in Australia, and around the world.<sup>38</sup> The club even fosters intergenerational family involvement, encouraging clubgoers' relatives to help build or decorate coffins, and to confront the eventuality of their family member passing in an active and celebratory way. Until recently, the older participants themselves were more active

in woodworking, but health and safety regulations have since shifted that work to younger people, and older participants focus on decorating or overseeing. According to Williams, the change hasn't diminished enthusiasm for the club in the least.

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## Transportation

While public transport systems are relatively well developed in New Zealand, limited accessibility in both transport and the built environment remains the major challenge to the convenient and safe mobility of older adults. In major cities such as Auckland and Wellington, older adults report minimal accessibility issues and riders report greater than 90 percent satisfaction.<sup>39</sup> Where public transportation is available, older people benefit from the government's Super Gold Card, which provides free off-peak rides.<sup>40</sup> Nonetheless, the reach of public transportation networks can vary depending on the size of the urban area, and lower-income areas within cities may be comparatively poorly served by the transport infrastructure.<sup>41</sup> As a consequence, some urban-dwelling older people trade convenient access to transportation for affordability of housing.

Adults living in rural areas experience the greatest barriers. Access to transport progressively deteriorates the farther away one is from a metropolitan area,<sup>42</sup> both in terms of distance to the nearest bus stops and train stations, and connective transport

options. Moreover, as New Zealand urbanizes, services have been reduced in less-populous rural areas, making access to transportation even more vital.<sup>43</sup> The lack of public transportation means rural residents disproportionately rely on personal cars, with 93 percent of rural households having one automobile and 70 percent more than one, according to a 2012 government study.<sup>44</sup> Government sources acknowledge that "most people in New Zealand find driving easier and more convenient for much of their getting around. In rural areas, it's often the only option."<sup>45</sup>

Limited public transportation options and reliance on driving can be a challenge for older adults in New Zealand. A 2012 government study noted that rural communities with poor transportation access confront "a range of disadvantages and deprivations"<sup>46</sup> and that rural areas generally have proportionally greater older populations.<sup>47</sup> In 2017, the country's House of Representatives' Inquiry Into the Future of New Zealand's Mobility noted that rural areas lacked sufficient public transport and walkable areas.<sup>48</sup> Solutions to rural accessibility remain elusive. Even the government's Total Mobility scheme, which provides subsidized taxi service to improve access to public transportation,<sup>49</sup> is not available in many rural areas and provides a 50 percent subsidy only up to a maximum fare,<sup>50</sup> meaning long journeys for older people living remotely may still be cost-prohibitive.

In urban areas, transportation accessibility is generally better, but varies based on the funding and focus of local governments. Where public transportation is available, it is widely considered accessible, with 95 percent of those with disabilities reporting the ability to use public transportation without difficulty, according to 2013 government data.<sup>51</sup>

In larger cities, public transportation providers tout widespread accessibility features. Auckland Transport, for example, notes that 91 percent of its buses have low flooring and feature wheelchair ramps or the ability to “kneel.”<sup>52</sup> Train stations feature wheelchair-accessible electric trains and wheelchair-accessible train entry points.<sup>53</sup> Metlink, Wellington’s transportation provider, boasts wheelchair accessibility on all of its ferries, buses, and trains.<sup>54</sup> Variability in accessibility levels, however, persists both between cities and within them.

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## Accessibility and the Built Environment

If transportation accessibility in New Zealand is defined by inconsistencies between cities and towns, accessibility in the built environment can vary from street to street and building to building. While built infrastructure disability statistics are lacking, complaints have been consistently reported.<sup>55</sup> While the government has introduced a series of strategic plans that

include accessibility, they are not law and cannot be enforced. As part of a push for greater accessibility, the government has committed to ensuring implementation of the United Nations Convention on the Rights of Persons with Disabilities, and to consulting with those affected by disability about where existing policies have fallen short.<sup>56</sup> The Office for Seniors is offering support to three pilot Age-Friendly City initiatives in Hamilton, Kapiti Coast, and New Plymouth, and the government has committed generally “to enable mobility and safe access for older people” and target funding for housing modifications to older renters, homeowners, and landlords.<sup>57</sup>

Accessibility is just one of the issues older adults face in regard to housing. New Zealand is in the middle of a housing crisis that is particularly threatening to the security of its older people. Immigration, low interest rates, and low housing availability have caused New Zealand home prices to rise 34 percent in less than four years.<sup>58</sup> Housing prices in Auckland, the nation’s largest city, rose by more than 75 percent between 2011 and 2016.<sup>59</sup> Auckland ranked as the world’s fourth least affordable housing market, according to Demographia’s 2017 study of 406 urban centers.<sup>60</sup> The median home price was NZD 748,700 (USD 536,000) in 2015, and median income just NZD 77,500 (USD 55,500).<sup>61</sup> There was an estimated shortage of more than 60,000 homes, growing by 40 homes a day, as of 2017.<sup>62</sup>

Older adults in New Zealand are among the most vulnerable to the crisis. With health care services and transport access concentrated in urban areas, their ability to relocate is limited by:

- The disparity between rural and urban housing prices<sup>63</sup>;
- Limited housing options suitable for older adults seeking a manageable size<sup>64</sup>;
- Building codes that incentivize multistory dwellings<sup>65</sup>; and
- Rental homes that are more prone to issues that disproportionately affect older residents.<sup>66</sup>

New Zealand is seeking to address these issues through a number of programs, but lacks a strategy targeting the specific circumstances of older adults. However, its plans to explore how best practices both from abroad and in the country's own age-friendly communities could be applied broadly while still promoting general opportunities to support older residents.<sup>67</sup>

In addition to the housing crisis, there is a growing need to provide for older people ineligible for social housing but too poor for retirement communities.<sup>68</sup> According to Alicia Taylor, a former strategic planner for Housing New Zealand,<sup>69</sup> even those who can afford retirement communities face an industry that is consolidating around large developments in urban centers, with fewer options for retirees in rural communities.<sup>70</sup>

With New Zealand's accessibility challenges ongoing, advocacy groups such as Access Alliance are calling on the government to adopt the Accessibility for New Zealanders Act to strengthen the "lesser protections or entitlements" afforded by existing legislation.<sup>71</sup> The current government's Disability Policy is committed to implementing the United Nations Convention on the Rights of Persons with Disabilities and recognizes it has "a long way to go" in making the country accessible, with a stated desire to achieve accessibility standards similar to those of the United States.<sup>72</sup>

# Productive Opportunity

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New Zealand has exceptionally high workforce participation among older people.

This high participation rate is influenced by several factors, including the country's acute demand for skills and labor, an interest among some older adults to continue working, and a desire and/or need for supplemental income. With participation rates already so high, the government has primarily focused its attention on youth workforce participation, while NGOs and the private sector are developing job placement, entrepreneurship, and lifelong learning opportunities for older adults in New Zealand.



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## Labor Force Participation

Older adults in New Zealand are among the world's most active workforce participants, with a labor force participation rate that has more than tripled in the past two decades.<sup>73</sup> In 2016, the labor force participation rate of those age 65 and older was 24.3 percent, fifth in the OECD and up from just 7.7 percent in the year 2000.<sup>74</sup> The government projects that a third of older people will be active in the workforce in 2068.<sup>75</sup>

A skill shortage in more than 150 professions, including engineering, hospitality, education, and health care,<sup>76</sup> has prompted employers to offer more flexible working arrangements including remote and part-time work. Employers are gradually becoming more receptive to older candidates in order to retain the workers and their needed skills in the labor market. The government's employment office recommends phased retirement, arguing it benefits the employee in making the transition more gradual and benefits the employer by retaining the expertise of older employees.<sup>77</sup> Part-time work was the largest factor in increasing labor force participation among those age 65 and older, according to a study in 2013.<sup>78</sup> "It's kind of like an all-hands-on-deck approach. If you can help out, no matter what the age and stage, we need you," said Kate Ross, a New Zealand recruiter who started Wise Ones, a job placement website for older people.

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– KATE ROSS, Recruiter, and Founder of Wise Ones

Another driver for older adults to work is the country's superannuation pension system, which is not means-tested, allowing people to continue working without affecting their ability to collect payment.<sup>79,80</sup> This is appealing in part because the country's pension replacement rate is just 43.2 percent, compared with a 63 percent OECD average, and 10.6 percent of those 66 and older live in poverty.<sup>81</sup> Even for those better situated, savings in combination with superannuation may keep older adults in New Zealand from poverty, but it will not afford them the financial freedom to live well and travel overseas, for example. "We are all living longer and we're all wanting to live far more active and healthier these days. Superannuation is not giving you the lifestyle to do these things," said Ross.

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## Job Placement and Assistance

New Zealand's government has recognized and studied the importance of older workers to the country's economy in a series of reports produced by the Ministry of Social Development. In its most recent Business

## Box 2. KiwiSaver: Working to Strengthen Financial Security

For future generations of older adults in New Zealand, one government effort to strengthen financial security in retirement may prove successful, but its impact on future workforce participation among older adults in New Zealand remains to be seen. In 2007, the government started KiwiSaver, an opt-out retirement savings plan. For those who do not opt out, the plan automatically deducts three percent of workers' salaries, with employers required to match at least that contribution. Workers can also opt to increase their contributions. Today, more than 80 percent of eligible people in New Zealand—or 2.8 million—are enrolled in the program, far surpassing government projections.

For Sam Stubbs, Chief Executive and Founder of Simplicity, a KiwiSaver fund, lower workforce participation among the older generation could be an unintended consequence of the program. But “I’d classify that at least as a high-quality problem,” he said. Retirement savings are just one of many factors that affect older people’s workforce participation. For Diana Crossan, the former Retirement Commissioner who helped start KiwiSaver, time will tell whether it dampens older adults’ interest in remaining in the workforce, which has grown substantially over the past two decades, and the government projects will continue to grow in the future. But she emphasized many who work do so simply because they want to—“Because why wouldn’t you? You know, 65’s so young,” said Crossan.

(Sources: 1) Inland Revenue. (2011). *Kiwisaver: Trade Mark Requirements (New Zealand)*. Retrieved from <https://www.kiwisaver.govt.nz/resources/e/o/eob090804faef045a80bf88615adfd1/kiwisaver-trade-mark-requirements-nz.pdf?lmod=-1071888727> 2) New Zealand Immigration. *Retirement*. Retrieved from <https://www.newzealandnow.govt.nz/living-in-nz/money-tax/retirement-saving-income> 3) Inland Revenue. *KiwiSaver Monthly Statistics*. Retrieved from <http://www.kiwisaver.govt.nz/statistics/monthly/> 4) Interview with Sam Stubbs, Chief Executive & Founder, Simplicity. June, 2018. 5) Interview with Diana Crossan, former Retirement Commissioner of New Zealand and current Director & Chairperson, Lifetime Retirement Income. January, 2018.

of Ageing report, produced in 2015, older people were projected to earn NZD 4.5 billion in 2016 and generate NZD 10.6 billion from unpaid volunteer work.<sup>82</sup> While cognizant of the productive contributions of older people, the government has no programs specially aimed at keeping older

adults in the workforce—either by way of skills training or by job placement.<sup>83</sup> Rather, the government is focusing on youth employment. The government does offer employers advice on attracting and retaining mature workers<sup>84</sup> and the Ministry of Social Development’s Flexi-Wage subsidy

supports training or mentoring to encourage employers to take on workers who need assistance getting required job skills, though it does not target older people and is not playing a significant role in their job placement.<sup>85</sup>

So it is the private sector and NGOs that are leading efforts to retain or place older workers. One such effort is Wise Ones, a job portal specifically targeted to those age 50 and older. The project was launched in 2017 to offer older adults in New Zealand a platform to market themselves to employers. “I started thinking about how I could utilize a very experienced set of individuals and take away the pressure and anxiety,” said Ross. The site began as a job portal in reverse, where those age 50 and older would post profiles detailing their experience and expectations. For employers, “You know what you’re getting. You know you’re going to get a more mature candidate with the expertise and companies know what kind of salary or hourly rate older candidates want and they know the days they work.”

Responding to interest from employers, the site has already evolved to include a more traditional space where employers can post job listings targeting older people. Close to 900 candidates signed up to the site in the first six months with close to 130 companies doing the same. Reaction from candidates and employers alike has been positive, said Ross, whose efforts extend beyond the portal to persuading corporations that older workers are desirable, even without

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a labor shortage. Small and medium-sized businesses have been especially receptive to older candidates, because they either need people on an ad hoc basis or cannot afford a full-time employee. The human resources and finance sectors have also been ideal for older workers who can do accounting, help with human resources strategy and employment contracts, or manage staff. “There’s a lot of plusses bringing on more of a mature candidate with the experience,” said Ross.

Despite the labor shortage, just a fraction of companies offer flexible arrangements for older workers, though sites such as Wise Ones may help to shift that mindset. Although a high percentage of Wise Ones candidates do not want to work more than 30 hours per week, Ross notes the value of experience, citing that older adults in New Zealand are saying, “Offer me the flexibility, and I’ll get twice as much done.”

For older adults in New Zealand who’d prefer to be their own bosses, NGO Senior Entrepreneurs helps them to start a business while cultivating a community. The Dunedin-based group was founded in 2016 by workforce consultant Geoff

Pearman. Targeting those 50 and older who are interested in starting a business for the first time, the group hosts meetings each month. The independent-minded group has avoided sponsorship or any direct involvement with the government, ensuring that nothing dampens its baseline entrepreneurial independence. Pearman self-funds coordinating costs, and members make nominal donations at events to keep the group going.

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## Age Discrimination

Age discrimination is illegal in New Zealand. The country has no official retirement age, and employers are forbidden from forcing someone to retire “except in very limited circumstances.”<sup>86</sup> However, while there is a high labor participation rate among older adults, ageism still occurs.<sup>87</sup> Obstacles to workforce participation among older adults in New Zealand include the perception that older adults lack transferable skills, demand part-time work, and require higher salaries reflective of their greater experience, according to the government’s Careers NZ office.<sup>88</sup> Though some businesses are beginning to recognize their value,<sup>89</sup> 17 percent of workers 55 and older reported experiencing age discrimination in the workplace from time to time, and two percent report they’d experienced it several times per week or daily, according to a 2015 study.<sup>90</sup> Those experiencing age discrimination have two avenues for recourse:

- Free and confidential mediation provided by the New Zealand Human Rights Commission or Employment New Zealand; and
- If the problem cannot be resolved through mediation and is deemed by either body to be a human rights issue, paid representation before the country’s Human Rights Tribunal.<sup>91</sup>

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## Lifelong Learning

Lifelong learning programs for older adults in New Zealand are dominated by one NGO and focused on learning itself rather than teaching skills for the purpose of re-entering the workforce. University of the Third Age (U3A) New Zealand, which today has 83 branches around the country,<sup>92</sup> started with one location in Auckland in 1989. The University was inspired by the original U3A, which began in France in 1972 as Université du Troisième Âge.<sup>93</sup> Today, Auckland-area U3As alone host nearly 4,000 senior members through multiple localized groups.<sup>94</sup>

Among the strengths of the organization is the fact that each branch is independent, and courses are tailored to the members.<sup>95</sup> Depending on the branch, students might learn art history, study archaeology, make movies from still photographs, visit a gourmet restaurant, or take a walking history tour. Despite the academic name, U3As do not have exams, as testing can

put off prospective members. Instead, the different branches give members an opportunity to learn and to bond with fellow classmates and make new friends. When you move to a new place and join a U3A, “it gives you a community straight away,” said Fay Weatherly, a U3A participant who started an independent website containing location and contact information for the U3As as a resource for older adults.

New Zealand has no national level U3A office, and “you don’t really need anything” to start one, Weatherly said. Able to operate out of church halls, from people’s homes, or out in the streets on history walks, U3A overhead is minimal, and no staff members are paid. Donations are accepted and the organization does not receive government funding. Weatherly recalls that there were once government-funded night courses in high schools to which “droves” of people would come to learn French, pottery, or bookkeeping, but those classes have since been canceled due to lack of funding.

Since the 1980s, cuts in government funding for lifelong learning programs have seen those programs contract to focus mostly on literacy and numeracy, and on a younger adult demographic rather than courses more suited to older people’s needs. Although lifelong education efforts remain active around the country, they have reduced in size in recent years and often exclude the older demographic.

ACE Aotearoa, the national body for a group of adult education schools, which receives a large portion of its funding from the government, has diminished from about 400 schools around the country to fewer than 30.<sup>96</sup> The dynamics highlight the important roles NGOs and volunteer organizations are playing in this space, and the role they will continue to play in years to come.

Although the organization is not currently focused on older adults in New Zealand, its Director, Colin McGregor, recognizes the growing need. “There will be a lot older people coming through, and we will have to meet their needs. The demographics are telling us a really strong story,” said McGregor.

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Though the majority of older adults in New Zealand is already technologically engaged, the country stands to further narrow the digital divide with a new push from the government to support digital inclusion and innovative training programs from established NGOs.

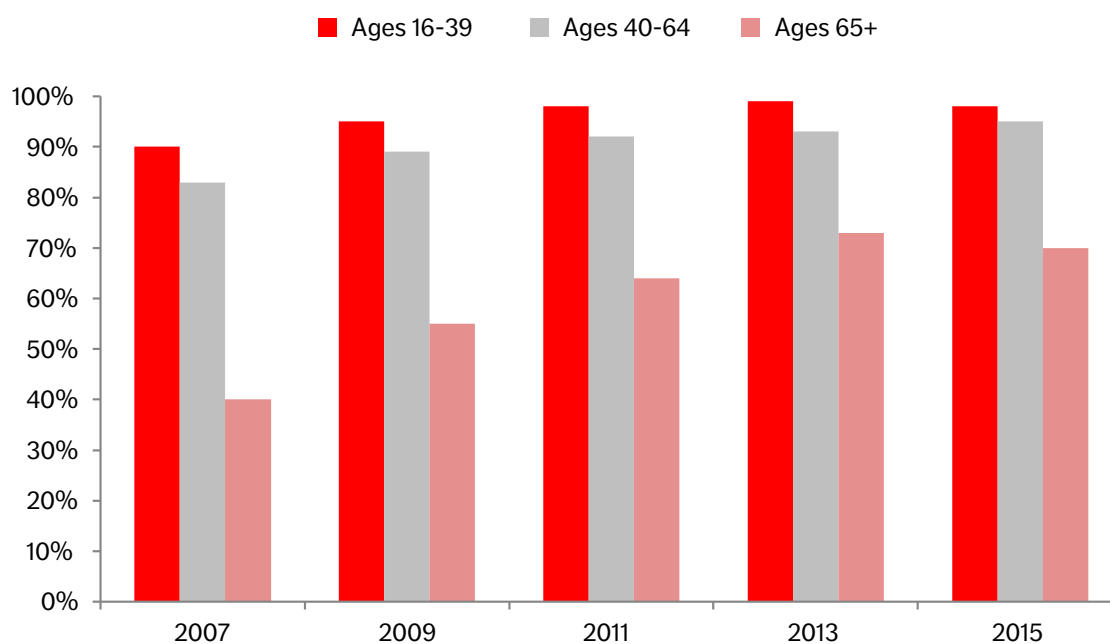
A complementary effort is underway to identify ways that cutting-edge technology can benefit older adults in New Zealand, including the funding of robotic trials at a local university. The private sector is also recognizing the value of this growing demographic, with new products and services just beginning to emerge in the market.

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## Digital Diffusion and Divide

In New Zealand, older residents are becoming more and more technologically savvy and the digital divide is rapidly narrowing.

### Figure 3. Internet Usage by Age, in Percentage



Source: World Internet Project New Zealand: Internet Trends in New Zealand 2007-2015

In fact, 70 percent of the country’s older people were internet users in 2015, compared with 40 percent in 2007.<sup>97</sup> (Figure 3.)

For older adults in New Zealand especially, internet connectivity has great potential to improve quality of life, helping people stay in touch with friends and family and combatting loneliness among older people living on their own.<sup>98</sup> “People in their later years are less mobile, more isolated [and] this actually brings them a sort of a new lease of life,” said Philippa Smith, Executive Director for the 2015 World Internet Project report on New Zealand.

**“Technology is wasted on the youth. Technology and the skills of being able to learn technology is far more relevant for older people, particularly who are housebound and who cannot get out to be able to use those skills to be less isolated, and more involved.”**

– GRANT SIDAWAY, Founder of SeniorNet in New Zealand

For Grant Sidaway, founder of SeniorNet, an organization focused on digital literacy training for older people, “Technology is wasted on the youth. Technology and the skill of being able to learn technology is far more relevant for older people, particularly who are housebound and who cannot get out to be able to use those skills to be less isolated, and more involved.”

With a large population living outside the country, technology skills for older people are taking on special significance for staying in touch with family overseas. Some 14.1 percent of the country’s native-born population lived abroad in 2014<sup>99</sup>; in 2013, there were 640,770 New Zealanders in Australia alone, according to Australian government estimates.<sup>100</sup>

Technology enables families to remain connected. “We hear about a lot of older people keeping in contact with their friends and family overseas via the internet, via Skyping, and texting,” said Smith. The proportion of people age 55 and older using social media doubled between 2009 and 2012 as the internet and social media became more pervasive.<sup>101</sup>

Connectivity for older adults in New Zealand also affords the ability to more efficiently use government services, which have been moving to “digital by default.”<sup>102</sup> Those services include bill and tax payment and passport applications.<sup>103</sup> Older adults in New Zealand are embracing those online services. In 2007, just six percent of New Zealand’s older internet users had made such online payments. By

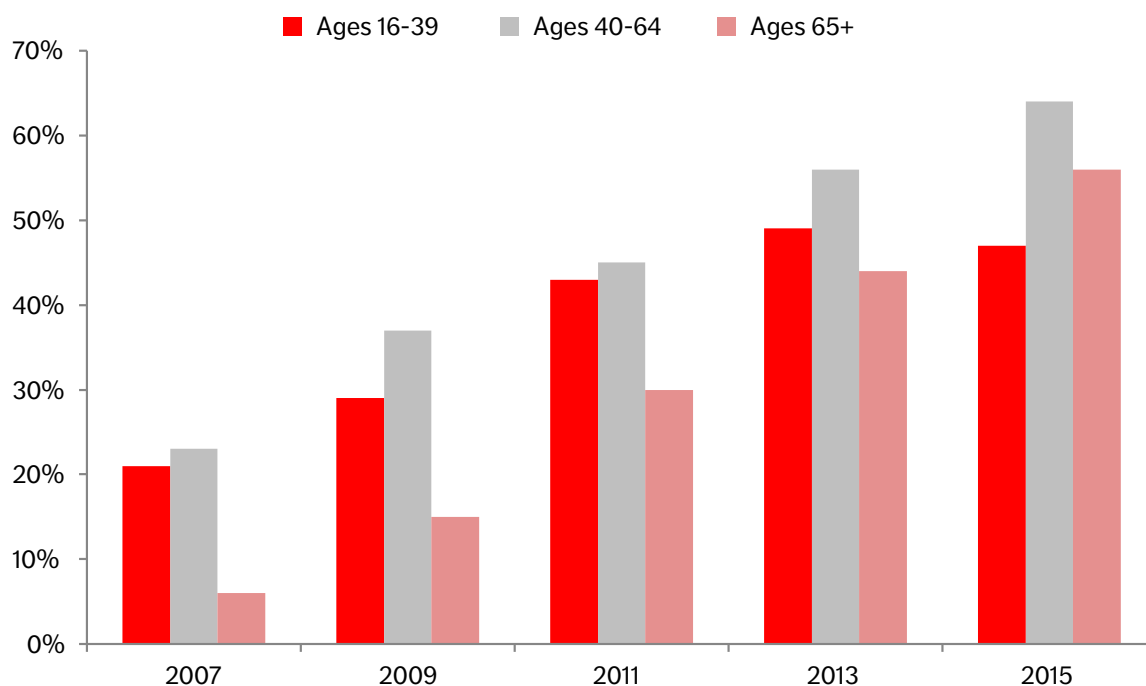
2015, that percentage had skyrocketed to 56 percent.<sup>104</sup> (Figure 4.) Older adults in 2015 were even more likely to have paid for licenses, fines, or taxes online than people ages 16 to 39. That widespread use represented a dramatic shift from 2007, when younger users were nearly four times as likely as the older generation to have used the internet for those purposes.

Though older people in New Zealand are already very active online, a disparity in skill level still contributes to a digital divide. Older internet users were the most likely to rank their internet ability as “poor” (11 percent) or “average” (30 percent) in 2015.<sup>105</sup> Though many older adults in New Zealand have embraced technology, others have seen it as less useful in their lives or fear security issues, including computer viruses.<sup>106</sup> According to a report commissioned by the government’s Ministry of Business, Innovation and Employment, non-users “demonstrated a clear preference for traditional methods and the status quo,” even though some felt stigmatized or penalized for not using the internet.<sup>107</sup>

This year, the government is embarking on a push to narrow the digital divide with a Digital Inclusion Ministerial Advisory Group that is tasked with creating a “digital inclusion blueprint” and determining how to make information and communications technology a leading contributor to New Zealand’s economy.<sup>108</sup> That group, established by the Minister of Broadcasting, Communications and Digital Media,<sup>109</sup> is currently assembling its membership, with eight members chosen



**Figure 4. Age Disparity in Paying Government/Council Taxes, Fines or Licenses Online, in Percentage**



**Source:** World Internet Project New Zealand: Internet Trends in New Zealand 2007-2015

so far and a plan to include individuals from NGOs, businesses, and community groups, from urban and rural areas.<sup>110</sup> The group reflects a frank recognition on the part of government that past inclusion efforts have been “unsustainable, fragmented and siloed.”<sup>111</sup> According to the government, “We are experiencing a significant increase of the aging population and we need to ensure that the digital strategy and blueprint responds to the digitally disadvantaged. New Zealand has an exciting opportunity to reset the future direction.”<sup>112</sup>

In New Zealand, NGOs have historically led efforts to improve technology literacy among older adults. One such effort is Stepping Up, which provides computer and internet courses for adults in libraries throughout the country. Although it does not specifically target older people, 35 percent of Stepping Up’s participants are age 65 and older. Eighty-three percent of participants come to classes for broad skill improvement and “to keep up with the digital world,” said Stepping Up’s Program Manager, Sue Kini. Forty percent come to learn about things

**“We are experiencing a significant increase of the aging population and we need to ensure that the digital strategy and blueprint responds to the digitally disadvantaged. New Zealand has an exciting opportunity to reset the future direction.”**

– OFFICE OF THE MINISTER OF BROADCASTING,  
Communications and Digital Media, Government Digital  
Services

that can help them in their personal life such as managing finances or shopping online, nearly 30 percent come to learn how to access information including information about health or local community events, and a quarter of participants come to learn skills to help get a job.

While Stepping Up is open to all, SeniorNet is tailored for older users. The organization, which began with one Wellington branch in 1992,<sup>113</sup> today encompasses more than 75 learning centers around New Zealand with 650 volunteer tutors providing digital training for 15,000 to 17,000 older adults.<sup>114</sup> The organization was inspired by SeniorNet activities that started in the United States in 1987.<sup>115</sup> The need for technological literacy among older adults in New Zealand has grown dramatically since SeniorNet’s inception, and its courses have expanded

through the years from basic computer skills to cover multiple aspects of technology. According to its founder Sidaway, computer skills were once seen as a luxury or hobbyist pursuit, but today, not using technology means “not participating in society.”

Those courses have taught older adults in New Zealand how to shop online, how to reserve airline tickets, and how to stay connected with friends and family. Other learners build on basics they already know to “be more creative.” Social media has been the most popular among SeniorNet offerings, offering a powerful tool for people to keep in contact with family and friends and combat loneliness.<sup>116</sup> Another driver of interest has been the government’s push to be digital by default, which extends to services such as the superannuation pension system and KiwiSaver, each of which is internet-focused.

In addition to social and communications tools, some older adults are seeking to “upskill” by learning how to use Excel or even more advanced applications in an effort to re-enter the workforce, for both paid and volunteer work. SeniorNet has trained older people involved in charity organizations, including Age Concern, which has given them the technological acumen necessary to do more work benefiting older adults in New Zealand. The organization also has programs to teach its own tutors, making the community-minded initiative an opportunity for older people not only to learn, but also to volunteer. “It’s seniors teaching seniors computing and technology skills,” said Sidaway.

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## Private Sector Engagement

While private sector engagement in the silver economy is still in its earliest stages in New Zealand, one private company stands out for its recognition of older adults in New Zealand both as a business market and a technology market. As older adults' utilization of internet and mobile technology has grown, so has demand for an online community geared toward their interests. Thus began GrownUps.co.nz in 2006, "an online lifestyle magazine, social club, and brain-training hub."

An anonymous outpost for those age 50 and older to have discussions online, the site hosts about 8,000 articles about travel, health, investment, pets, gardening, and family, all geared toward adults 50 and older. It has become a 21st century treatment for social isolation. Recognizing the susceptibility to loneliness among older people, the portal publishes articles about trying new things and encourages people to meet each other. There is also a classifieds section where jobs and volunteer opportunities are posted, and a Find Friends feature that encourages people to connect over shared interests or to meet someone with whom they share hobbies.<sup>17</sup>

GrownUps hosts about 160,000 unique browsers each month, or about one-tenth of the roughly 1.6 million people in New Zealand age 50 and older. The site has been rewarded for daring to target an older market that is too often ignored.

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**"It's still a very dormant market unfortunately. There just isn't a recognition or realization that there is money there."**

– RICHARD POOLE, Co-Founder of GrownUps

The company became profitable after just two years and was acquired by Cigna in 2016. Despite that success, businesses targeting older adults in New Zealand are uncommon. According to GrownUps Co-Founder Richard Poole, "It's still a very dormant market unfortunately. There just isn't a recognition or realization that there is money there."

The government has been working to support the supply side of technology development focused on older people, providing grant money to academia and cooperating internationally. Chief among the examples is the University of Auckland's Healthbots program, in which government grant money complemented South Korean funding and expertise.<sup>18</sup> The University tested modified South Korean café robots in an Auckland retirement home, gauging the robots' effect on well-being, and determining how and whether older people interacted with them. Robots in individual apartments primarily focused on reminding older people to take medication, while lounge robots featured cognitive stimulation games, a blood pressure monitor, a music-

playing function, and the ability to make video calls.

The University has also tested the Japanese seal robot Paro.<sup>119</sup> Interaction with Paro was associated with reduced loneliness compared to a control group, even though that group was engaged in other communal activities such as craft-making, bingo, or bus trips. On the heels of the study, the Selwyn Foundation bought 13 Paro robots. Careful to think beyond confined studies in retirement homes, the University has also used robots to help in combatting chronic obstructive pulmonary disease, in a four-month study taking measurements of patients' breathlessness, sending data to a secure web server for physiotherapists to access, as well as placing them in people's houses and in a general practitioner's office, where they found that the robot had reduced the time required for consultation.

Healthbots is building on its efforts with a new grant application to study health robots in the community, and will continue working with South Korea, building on past collaboration.<sup>120</sup> A brave new world of staff replacement robots is a long way off, but continuing study of the potential of robotics may inch New Zealand closer to more widespread technology use to meet the varied needs of an older population.

# Health Care and Wellness

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Health Care and Wellness

People in New Zealand enjoy among the world's longest healthy lives. The country's health care system, established in 1938,<sup>121</sup> has progressively tailored its care to local needs through regional health boards and alliances at the primary care level.

With a strong foundation and long history, the system is now adapting to the country's aging population, particularly through new efforts to improve care for chronic illnesses. NGOs are augmenting the medical system's capacity by developing new, innovative health care services to further prepare the country to care for its aging population.

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## Health Status

New Zealand's older adults rank among the world's longest living and have among the longest healthy lives in the world.

At age 60 in 2016, one could expect to live an average of 25.3 years, placing the country seventh among the 183 countries studied by the WHO.<sup>122</sup> This is up from 22.6 years in 2000. Unfortunately, as is the case around the world, healthy life expectancy improvements are not keeping up—growing from 18.1 years to 20.3.<sup>123</sup> The primary driver of this is the growth of non-communicable diseases, led by cardiovascular disease, diabetes, cancer, and dementia. Although older adults in New Zealand are living healthy longer, this widening gap will increase demand for long-term care solutions over time.<sup>124</sup>

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## Health Care System

New Zealand's health care system is a universal system born from the Social Security Act of 1938, which provides for free health care,<sup>125</sup> although private health care options are also widely available.<sup>126</sup> New Zealand's health care system is "high quality" said Robin Gauld, health care expert and Dean of the University of Otago Business School, and all permanent residents have access to wide-ranging health care services. Care at any one of the country's roughly 40 public hospitals is free of charge, with limited exceptions including some cosmetic procedures.<sup>127</sup> Public health care spending accounted for 79.8 percent of total health care spending in 2015.<sup>128</sup>

Although the Ministry of Health oversees the entire public health care system, money is channeled through District Health

Boards, localized government bodies that run public hospitals and purchase and provide health care in their respective areas.<sup>129</sup> They were established by the Public Health and Disability Act of 2000,<sup>130</sup> which similarly established a Health Promotion Agency<sup>131</sup> and Health Quality and Safety Commission<sup>132</sup> among other organizations. District Health Boards (DHBs) were created to connect funding more directly with those responsible for providing health services, incorporate community input, and increase efficiency and accountability within the system.<sup>133</sup> Today 20 DHBs operate public hospitals and clinics, and contract with NGOs for additional services,<sup>134</sup> designed to decrease health inequalities and encourage mental health and disability services.<sup>135</sup>

Localizing further, the government has also encouraged the country's more than 3,500 general practitioners<sup>136</sup> to join so-called Primary Health Organizations (PHOs), formed in 2002 and funded by the DHBs.<sup>137</sup> PHOs are tailored around the needs of their community, led by doctors and other health workers, and designed "to ensure a seamless continuum of care."<sup>138</sup> General practitioners, who usually operate independent practices<sup>139</sup> as part of the structure of New Zealand's free health care system,<sup>140</sup> receive about half of their income from a government subsidy allocated through PHOs. Additional funding for PHOs is provided to improve access to health care, to address chronic conditions, and to serve populations with a prevalence of cancer, diabetes, or heart disease.<sup>141</sup> Promoting accountability through transparency, PHO performance data is also publicly released,

including information on chronic condition screening rates.<sup>142</sup>

Alliances between PHOs and DHBs have recently formed to unify service provision and coordinate through different levels of care. The goal is to ensure patients are “receiving care at the right place at the right time by the right health care provider,” said Gauld, who was Chair of Alliance South, on the country’s south island.<sup>143</sup> Alliances create an ethos of “we’re all in this together,” pooling resources among the DHB and PHO for patient benefit. “It’s about reorienting the workforce,” he said, training general practitioners to handle more, giving more funding to primary care doctors, and focusing specifically on older people at special risk.

A move to digitize health records should enable more rigorous evaluation of the success of health initiatives. The Ministry of Health in 2015 launched the Digital Health 2020 initiative.<sup>144</sup> Under the new system, health providers would be able to see information from previous doctors to assist in diagnosis and treatment, and data from patients could be used to more effectively target care and evaluate the success of health initiatives.<sup>145</sup> In 2016 and 2017, the government led multiple workshops soliciting input from health workers and consumers to refine the model.<sup>146</sup> A Sector Advisory Group composed of more than 30 DHB and PHO representatives, as well as health IT experts, clinicians, and consumers, also helped to develop the model.<sup>147</sup>

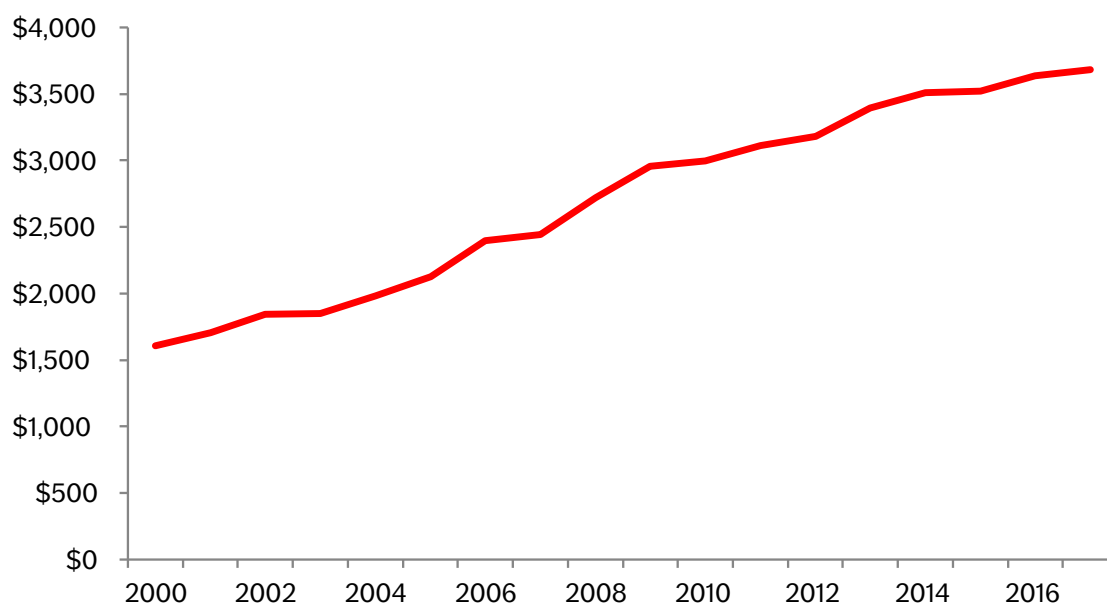


## **“We need to invest in health promotion and health prevention.”**

– NGAIRE KERSE, Head of the School of Population Health, University of Auckland

Although primary care in New Zealand is already high quality, health experts in the country say addressing older people’s needs will require more shifting of care away from hospitals into primary health clinics, encouraging preventive care and reducing the burden of chronic illness on hospitals. The shift is better not only for the comfort of older patients, but also for the system’s budget, which is strained by repeated hospital stays.<sup>148</sup> A primary care emphasis is also based on a recognition that it “can reduce and forestall significant increases in secondary health care use,” treating conditions before they reach a level of severity that requires hospitalization. “We need to invest in health promotion and health prevention,” said Ngaire Kerse, Head of the School of Population Health, University of Auckland. “Greater investment is needed in allied health, and occupational and physical therapy,” she said. Gauld echoed this needed focus on primary care, noting that finding older adults in New Zealand a “care pathway” has been difficult, including getting geriatricians to move into the primary sector.<sup>149</sup>

**Figure 5. New Zealand Health Expenditure per Capita, Current Prices, Current Purchasing Power Parities, in U.S. Dollars**



Source: OECD; some values estimated or provisional

Despite a robust, affordable, and community-minded health care system, access to care can still present a challenge to some older adults in New Zealand. Specialized care in recent years has consolidated around regional hospitals, and some older people need to travel greater distances for technology-intensive care.<sup>150</sup> Although urban areas' greater population density encourages a consolidation of comprehensive care around them, that consolidation has a disproportionate effect on older adults in New Zealand, who are more likely to reside in rural areas. "You have very aged rural communities that have poor access to health care," said Debra

Waters, Director of Gerontology Research at University of Otago. Further, growing urban and suburban housing costs mean a move closer to care may be outside the economic means of older residents. Finding quality general practitioners willing to work in remote areas can sometimes present another hurdle. "Trying to get doctors to work in these small towns often isn't that straightforward," said Gauld.

Sustaining New Zealand's comprehensive health care system as older people live longer and require more care presents a financial concern for the government. The country spent an estimated 9.2 percent



of GDP on health care in 2016, up notably from the year 2000, in which it spent just 7.5 percent. Although those figures are dwarfed by the United States' 17.2 percent of GDP spent on health care, New Zealand's health care spending per capita is rising rapidly; the country spent USD 3682 in 2017,<sup>151</sup> more than double the USD 1607 spent in the year 2000.<sup>152</sup> (Figure 5.)

Even as a greater proportion of New Zealand's older adults live healthily longer, "the rise in absolute numbers is threatening our public health capacity," said Kerse. Where roughly 85,000 people in New Zealand today are over the age of 85, that number is projected to rise to about 385,000 by 2050.<sup>153</sup> Older people with repeated hospital stays due to chronic conditions account for about one-fifth of the total health care budget,<sup>154</sup> and stand to demand greater funding as the population ages.

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## Dementia

As the population ages, dementia is receiving increased attention from both the government and NGOs. Some 48,000 people in New Zealand were diagnosed with dementia in 2011, and associated health care costs were estimated to be approximately NZD 1 billion (USD 655 million).<sup>155</sup> The following year, the government allocated NZD 2.5 million (USD 1.6 million) to District Health Boards to form "dementia care pathways" focused on well-being and independence, which

**"We need to be engaging the community in the cause if we've got any hope of being more dementia friendly."**

– CATHERINE HALL, Chief Executive of  
Alzheimers New Zealand

today have been implemented in all DHBs.<sup>156</sup> The government's 2013 Framework for Dementia Care report also identified key considerations in providing effective dementia care using a "person-centered and people-directed approach" with accessible, tailored care.<sup>157</sup> According to Catherine Hall, Chief Executive of Alzheimers New Zealand, that policy is "perfectly adequate if only it would be implemented." In 2015, Alzheimers New Zealand reported that government funding levels would be incapable of meeting dementia-related demand for care, and that services were already strained, disconnected, and of inconsistent quality.<sup>158</sup> It estimated that roughly half of those with dementia were undiagnosed and therefore likely to be receiving insufficient care.

According to Hall, although DHBs have now implemented dementia care pathways, their quality varies due to the independent governance of each DHB coupled with "lack of leadership" from the Ministry of Health. Diagnoses, referrals, and services appear to have improved because of the pathways, but today there is no system in place to collect data and measure success—an issue

that should be addressed by the digitization of health records.

Beyond its efforts to push for greater government action on dementia, Alzheimers New Zealand is working with individuals and employers to address the issue with two novel programs:

- In 2017, Alzheimers New Zealand launched the Dementia Friendly Recognition Program, which encourages companies to adopt seven dementia-related standards and allows them to market themselves as “dementia-friendly,” provided they pass the NGO’s audit. Accreditation standards include ensuring the staff of the organization understands and is aware of dementia, an ongoing plan to make the organization’s physical environment accessible to those with dementia, and respect and help for employees caring for, or living with, someone with dementia.<sup>159</sup> Some 15 businesses have signed up for the program so far, with seven having completed their audits.
- In 2018, Alzheimers New Zealand launched the Dementia Friends initiative,<sup>160</sup> which educates the public about the disease. Participants commit to contacting someone they know with dementia and interacting with them on a walk, or over coffee, volunteering in rest homes or a local Alzheimer’s association. The initiative, which seeks to reduce stigma, is based on a model that originated in Japan and later launched in the United Kingdom. More than 1,200

people in New Zealand signed up in the first two months, some noting a personal experience with the disease, often with a family member. “We need to be engaging the community in the cause if we’ve got any hope of being more dementia-friendly,” said Chief Executive Hall.

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## Long-Term Care

Long-term care in New Zealand is defined by a desire to provide older adults with care for their chronic health concerns, with a strategic focus on preventive care and home-based services.

Recognizing the need for innovation in long-term care, the government has promoted aging in place and preventive and rehabilitative care at the primary level, along with in-home services. Although more residential care beds will likely be needed as the population ages, the strategy is for greater preventive and rehabilitative care to stem demand for residential beds.<sup>161</sup> Depending on eligibility, older people can receive in-home care, and informal caregivers can, in some cases, receive financial support from DHBs.<sup>162</sup>

Home services have been “moving towards a rehabilitative model rather than a just a propping-up model,” said Kerse. The country’s holistic approach to public care includes getting older adults showered and in and out of bed, and offering such services as house-cleaning, occupational therapy, physical therapy, gerontology nursing, and

social work for people aging in their own homes. Those services are funded by the regional boards and subject to a needs assessment.<sup>163</sup>

The dispersed living arrangements of many older adults in New Zealand can present challenges for in-home care that is less common in countries where older people are often concentrated in apartment blocks and can therefore receive economically efficient care. According to Kerse, caregivers “often have to drive long distances. It’s just a different context to deliver that community care.” Ten hours per week of in-home care would be substantial by New Zealand standards, she said. Nonetheless, “The District Health Board does as much as it possibly can within its strict budget,” said Gauld; “they’re always focused on the best possible regime in order to keep a person well and in the right place.”<sup>164</sup>

Despite these efforts, demand for residential care facilities is still growing. In 2015, some 32,342 people lived in older residential care facilities, or just five percent of the older population.<sup>165</sup> While the number of beds in the country has increased by over 6,000 since 2009, the ratio of beds to older adults New Zealand has fallen from 65 in 2009 to 55.9 in 2016.<sup>166</sup> “The rest homes are now unable to cope with the numbers of people,” said Waters, both in terms of bed count and in the number of trained hospice care workers.<sup>167</sup>

**“The challenges going forward are going to be how to manage the milieu of complex comorbidities that people have had alongside their needs for social and environmental and personal support.”**

– NGAIRE KERSE, Head of the School of Population Health, University of Auckland

Although capacity presents one challenge, cost presents another. In 2015, the average stay in a residential care facility of 85 weeks cost more than NZD 80,000 (USD 53,000),<sup>168</sup> which can be partially covered by a means-tested subsidy from the government. According to Waters, significant growth in building retirement communities with graduated levels of care over the past decade may help in providing more options for older people with economic means—but these communities serve the needs of only those who can afford them. Private long-term care insurance is very rare, if it exists at all.<sup>169</sup>

New Zealand has encouraged aging in place in recent years, but there is a lack of understanding as to the degree to which DHB programs and funding have successfully realized the government’s goals. According to Kerse, there also is a need to recognize that for some older adults in New Zealand, a structured care facility

might be preferable to living at home with repeated hospital stays. “The challenges going forward are going to be how to manage the milieu of complex comorbidities that people have had alongside their needs for social and environmental and personal support,” she said. Caring for older people going forward will require recognizing individual care needs rather than attempting a one-size-fits-all strategy.

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