

To: [ofs@msd.govt.nz](mailto:ofs@msd.govt.nz)

Friday 25 October 2024

### Submission on:

## Ministry of Social Development's Long-term Insights Briefing proposed topic for 2025:

### Current and future disadvantage for older NZers

Contact person: Dr M.Claire Dale  
Honorary Research Fellow, Pensions and Intergenerational Equity Research Hub  
Economic Policy Centre, University of Auckland Business School  
[m.dale@auckland.ac.nz](mailto:m.dale@auckland.ac.nz)

**MSD Q:** Do we have the right topic? To what extent is the issue an important thing for the Ministry of Social Development to consider?

**PIE A:** Yes this is the right topic. Demographic change requires more attention being given to the older and ageing population to avoid collapse into an unaffordable and shameful situation.

**MSD Q:** How can we think about the diverse needs of older people? Are there particular groups of older people we need to think about in different ways?

**PIE A:** As well as cultural differences in older people's needs, there are gradations of ability. These different needs and abilities require different types of built environments. Appropriate and affordable housing is vital. The closer society comes to meeting these diverse needs, the more likely it is that levels of mental and physical wellbeing will be maintained. This will reduce the demand for residential aged care and hospital-level care.

**MSD Q:** What are the most critical changes we expect in the coming decades that would impact on the wellbeing of older people in the future? Have we missed any critical future trends in our proposed analysis?

**PIE A:** The proposed high-level summary of the various factors that have the most critical influence on the wellbeing of older people, including factors in early life, employment, housing, health, disability, and relationship status will be useful.

Also useful will be identifying the key drivers of disadvantage in older age, including disruptive events or “life shocks”.

Perhaps more useful would be a summary of strengths and critical protective factors that support wellbeing in later years, both at the individual level and at the level of wider networks of family, whānau and community.

There are current opportunities to prevent disadvantage in the future, by intervening early to improve long term outcomes.

A possible lost opportunity was the increasing deterrents to smoking cigarettes and vaping.

Another perhaps lost opportunity is providing healthy school lunches, so young people understand what foods are beneficial to body and mind and what are not.

**MSD Q:** Do you think there are other significant aspects of the proposed topic that are not captured in the issues and proposed analysis in the consultation document? Is there any other feedback you want to provide?

**PIE A:** For current and future generations, continuing paid employment past the age of 65 is increasingly important, whether for financial or psychological wellbeing or both. Employers have been surveyed and shown to be reluctant to change attitudes toward or conditions for older workers. This must change.

It is also critical that younger cohorts understand that they are largely in control over whether they have a long, enjoyable, active and healthy life. They need to take care of themselves financially, physically and mentally.

Thankyou for this opportunity to submit.