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Submission to the Ministry of Social Development on the Discussion Document: Developing a new strategy to prepare for an ageing population

Introduction

- 0.1. The National Council of Women of New Zealand, Te Kaunihera Wahine o Aotearoa (NCWNZ) is an umbrella group representing 245 organisations affiliated at either national level or to one of our 19 branches. In addition, about 350 people are individual members. Collectively our reach is over 350,000 with many of our membership organisations representing all genders. NCWNZ's vision is a gender equal New Zealand and research shows we will be better off socially and economically if we are gender equal. Through research, discussion and action, NCWNZ in partnership with others, seeks to realise its vision of gender equality because it is a basic human right. This submission has been prepared by a former NCWNZ Board member and the Parliamentary Watch Committee after consultation with the membership of NCWNZ throughout the country.
- 0.2. NCWNZ welcomes the opportunity to participate in the community consultation through the Discussion Document: Developing a new strategy to prepare for an ageing population, He Pukapuka Matapaki: E whai wāhi ana ki ngā mahi hei whakarite i te Rautaki Kaumātua Ora hou. Our Book of Resolutions, starting from 1896, shows that concern for the aged has been on-going, particularly around health care and living conditions.¹

1. General Comment

- 1.1. Members suggested that the vision as stated in the 2001, *New Zealand Positive Ageing Strategy*, is a good target to aim for; that it is a journey whose end will not be reached because society will continue to change over time. However the big issues will remain: that of housing, transport, finances, technology; only the detail will need to be adapted to meet those changes. There is a strong sense therefore that the vision should not change, but positive and practical reactions to these consultation documents need to be quicker to validate the asking of the questions.

¹ NCWNZ. 2012. 115 years of resolution. <http://www.ncwnz.org.nz/wp-content/uploads/2013/06/115-years-Register-everything-2.pdf>, supplemented by NCWNZ. 2017. Appendix "D": Resolutions of National Meetings 2011-2017. <https://www.ncwnz.org.nz/wp-content/uploads/2018/02/Appendix-D-Resolutions-2011-2017.pdf>

- 1.2. Many of our older folk have embraced their new status, joining groups, keeping fit and being technologically savvy enough to keep in touch with families and friends, but this is not the norm for a large proportion of our population whose needs must be catered for. Therefore, while those who can, will continue to lead full lives, this submission will inevitably seem to be negatively focused when stating the issues but will also offer positive suggestions for future planning
- 1.3. While the issues herein are not seen as gender specific, women continue to live longer and on more limited finances so will struggle to establish comfortable lifestyles.

2. Progress since 2001

- 2.1. Our first request was a call for comments on society's progress since the 2001. The New Zealand Positive Ageing Strategy set out a vision for a society where people can age positively, where older people are highly valued and where they are recognised as an integral part of families and communities. It said that 'New Zealand will be a positive place in which to age when older people can say that they live in a society that values them, acknowledges their contributions and encourages their participation'.
- 2.2. Respondents agreed that many elder citizens are **participating** in their communities by getting involved in charity or community work, joining clubs or groups to keep in touch socially or up skill themselves, e.g. University of the Third Age and SeniorNet. Some have their contributions reported via the media, **acknowledged** by Service Clubs and Government Honours but many more are hidden within family dynamics where grandparents take over or assist with the care of grandchildren, often making a sacrifice to do so.
- 2.3. Conversely others commented that families are more mobile now, moving towns and sometimes countries for work so do not always stay in touch with ageing parents. Unless those parents have good networks, loneliness is an inevitable outcome. One group commented that some older persons do not make an effort to socialise and are seen as demanding.
- 2.4. Isolation has been caused over recent years where natural disasters have forced people to move from their residences into a new area, sometimes miles from where they called home. A new strength of purpose is then needed to begin to lead a new lifestyle, integrated into their new community. This is not always easy to do, so the sense of isolation is aggravated. However some communities have made real efforts to mitigate that loneliness to increase **participation**, with varying degrees of success.
- 2.5. One group noted that belonging to a church and the group of friends made through that involvement, is a great source of comfort and pleasure as people age.
- 2.6. The goals established in 2001 are seen as aspirational: that in many ways, the reality experienced by elderly in New Zealand today, is further removed from the vision proposed seventeen years ago. It was noted that some ethnic groups are better at this than others, especially if they are able to live near each other or together. Sadly few noted changes in attitudes and behaviours by the Government, Councils and Local Boards, that reflect actual practical concerns for the aged.

3. The new Strategy for an Ageing Population

- 3.1. Members were told that the purpose of the new strategy is to continue to provide a common platform to support central and local government, non-governmental organisations, businesses and communities to more easily work together to achieve better outcomes for older New Zealanders.
- 3.2. They were asked: What should we consider as we prepare for, and respond to, our ageing population?
- 3.3. Respondents' replies showed that the examples in the Discussion Documents resonated with them, citing instances and ideas from their knowledge and experiences within their own communities which spanned the rural to small town to city spectrum.

4. Housing

- 4.1. Most comments centred around housing issues, clearly a worry for our ageing population. The current Government policy "Ageing in Place" is to keep the elderly in their own homes for as long as possible and provide wrap around services to enable them to live with dignity. A fine aspiration but felt to be fraught with long term challenges of delivery.
- 4.2. Monitoring the welfare of such residents is crucial to ensure that they are financially able and capable as well as warm and comfortable both in winter and summer. Families often are scattered around New Zealand or overseas following employment opportunities, leaving an elderly parent to cope alone. Neighbours do not interact as often as in former times as they also lead busy lives. One group maintained that caring for the elderly has decreased considerably – stating that in their experience, the aim to provide care in the community before acceptance into rest homes is fine in principle but it has made it harder for our elderly to be assessed/admitted into care when needed.
- 4.3. Homeowners' main concerns were about rising costs of maintenance and insurance as well as the increase in living costs (petrol and food) that is not matched by the increase in the pension. Having been brought up to 'waste not, want not' there is a tendency to go without rather than seek assistance, often to the detriment of their health especially if power costs are the issue.
- 4.4. Residents are reliant on the availability of workmen to complete maintenance tasks. This often increases the stress on elderly people, where staying in one's home requires continual maintenance. A workforce who would provide help, especially for small tasks and at a reasonable charge is sorely needed for this group. It is understood that household maintenance services charge about \$40 an hour, making it very expensive to change difficult light bulbs!
- 4.5. Then there is the issue of moving house. When the decision has been made to sell off the family home where to next? If the value of the family home is sufficient to down size into a property of similar price then the owner is lucky, especially if the replacement is well built and easily maintained. However in many cases that does not happen. A new smaller property with more modern facilities or even modestly so, more often costs more than the family home can attract. Does this mean going into a mortgage situation again at their age, even if the bank manager will approve it? At best the

daily living costs will be lower due to smaller areas to heat, and grounds will be more manageable. But this option is unlikely for those persons dependent on their pension alone. The house prices so dear they could end up in cold tiny flats.

- 4.6. This scenario is a very real issue for those living in outlying townships who would like to move into a city or town to be closer to medical centres, where the value of the family home in the country would not meet the cost of the safe, warm and secure replacement home however modest. This decision to move usually happens when the resident loses their ability to drive and where public transport is often non-existent.
- 4.7. Another quite popular decision would be to move into a retirement village or rest home. Again, the value of the house being sold might not cover the cost of this decision as well as the on-going fees for living in such an establishment, fees that seem to increase over time; not if the pension is the only source of income.
- 4.8. There has been an extra-ordinary growth in Retirement Villages which many older people who have a very good income and savings are now opting to buy into. They wish to be independent of their children and provide for impairment and any ill health, also companionship and activities as they age.
- 4.9. For those who live in a rental situation the challenges can be enormous. Again, the rising costs of rent and power when on the pension, impact on their ability to live well. The Government's plan to get rid of letting fees would be a step in the right direction to assist in the budgeting for this group of people. Given the tight current housing market, some landlords are down-sizing their rental portfolios for instant income or to participate in new developments when multiple units sit on land able to be subdivided. This affects the long term security of tenure for their tenants.
- 4.10. Many suggestions were made as ways forward for housing this cohort, with a strong emphasis on intergenerational housing as mentioned in the Discussion Document.
- 4.11. It was said that a retirement village is not a true village because it caters for only one age grouping: a village would be intergenerational so a retirement village could partner with an early childhood centre – build one on the grounds to encourage interaction. This would allow the elderly whose grandchildren live elsewhere to enjoy the young people, conversely for the children whose grandparents live elsewhere: a win-win situation, not compulsory interaction but available to enjoy. The cost would lie with the retirement village but town planning could encourage such an enterprise through town planning policies.
- 4.12. In other countries university students are able to live in such complexes with the elderly at no cost to the student. They provide help and support for those who permanently live in the complex. This provides a step towards introducing another age group participating collectively and indeed is reported as helpful for both parties.
- 4.13. Or, as well, day care centres for the elderly could be established at schools where integrated programmes could be available, again for mutual benefit e.g. gardening, crafts and technology. The costs of such resources could be equally shared between education and health budgets.

- 4.14. The Government Kiwibuild intentions also have a chance to influence intergenerational housing plans, where large scale developments plan a mixture of 2/3/4+ bedroomed dwellings. They could be stand alone or duplex models or apartments, including supported living complexes, a mixture of privately owned homes and social rentals, with costs aimed at the mid-range. With sensitive planning there could be communal greenspace for garden plots or recreational spaces: solar panels and maybe a windmill for power generation: a village within a city with easy access to regular public transport for shopping, parks and art experiences.
- 4.15. Territorial authorities would need to embrace such developments and reflect that ability within their policies.
- 4.16. One group stated that more apartments are needed; that such buildings need to go up not out as so much of our productive farm land is now being built on.
- 4.17. The Regional Development Fund could provide the seeding finance for such a venture in the provinces. Creating a number of such integrated complexes could be Public Private Partnerships (PPPs) amongst Government, Councils and private developers which could cater for those who simply cannot afford to live comfortably in their own homes or go into rest homes or private retirement villages: a modernised State Housing initiative; one which would address the vision of safe, secure housing for all. It is suggested that such a complex would not need to make a profit but simply cover costs thereby being cost neutral to ratepayers and taxpayers.
- 4.18. Such a complex could ameliorate the other big issue raised, that of loneliness. While communal living is not for everyone, such a complex could be sensitively designed so that residents could mix and mingle as they so desired or not. Individual welfare checks would still be part of their everyday programmes.
- 4.19. Home owners also spoke of increasing social isolation within their homes when their spouse dies, as their own age increases and their mobility decreases. Such community living could offer support in such times. And we could follow the United Kingdom example and have a Minister for Loneliness.
- 4.20. An issue not covered in the discussion document in that of the learning disabled as they age. Could they be part of such a village environment with support? Even a respite care facility to give ageing parents a break.

5. Transport

- 5.1. It is noted that some areas provide better public transport than others. It is also acknowledged that economies of scale and demographics play a part in being able to deliver a transport policy and practice that satisfies all needs at an affordable price. But for the ageing cohort, access to public transport means independence, a much valued asset.
- 5.2. Issues arise when the transport routes need to change to try to meet Council goals of effective and affordable delivery of service. One group noted that both Hamilton and Christchurch have orbiter mini buses that travel to off main route areas then link with those main routes. One group spoke

positively about the availability of ‘kneeling’ buses and walking frames being accommodated on such. Free service was mentioned but that is not universally available, despite the SuperGold Card.

- 5.3. Huge concerns were raised about the removal of Train Managers citing health and safety issues (heart attack or fall in train, crime, intimidation).
- 5.4. Mention was also made about experiences with some taxi drivers – their reluctance to do short trips, their lack of assistance, their reluctance to take walking frames/wheelchairs, being unreliable (difficult/stressful when needing to keep an appointment).
- 5.5. As noted in the Housing section, public transport from smaller outlying townships to the bigger centres for appointments is at best minimal, but generally non-existent. If there is a local bus then decisions of where bus stops are placed and whether wheelchairs or walking frames can be carried, need to be considered. People who don’t drive are then reliant upon family or friends to assist. A taxi of course is well out of everyone’s budget. Some towns have Community Development Officers who can assist but co-ordinating such trips is still problematic, especially if a wheelchair or walking frame is involved.
- 5.6. If such challenges provoke the decision to move to town, all the housing issues raised above apply, as well as loneliness as people are forced to move away from their long term community networks.
- 5.7. It is acknowledged that the operating costs of public transport are funded through the National Land Transport Fund (NLTF), council funding, and fares. The Land Transport Management Act 2003² enables regional councils to set standards for public transport services to be provided in their regions, and helps them and the NZ Transport Agency obtain value for money from subsidised services.
- 5.8. The majority of public transport services are provided by the private sector under contract to local councils. Government aims for half the operating costs of public transport services to be funded through fares, with the remaining costs split between central and local government.
- 5.9. Separate government funding is provided for the SuperGold Card public transport scheme, which enables card holders to travel free on off-peak public transport services.
- 5.10. Capital investment in Wellington and Auckland metro rail is funded by separate Crown appropriation.³
- 5.11. That is an excellent programme that sadly falls down again through economies of scale, i.e., not enough people living in an area, and not enough people using the bus service to attract a decent subsidy.

6. Retirement Income

- 6.1. This is one area where gender equity impacts on lifestyle options as one ages. New Zealanders are fortunate to have a Universal Superannuation Scheme available to all, based on 66% of average

² Ministry of Transport, Land Transport Management Act 2003, <https://www.transport.govt.nz/legislation/acts/landtransportmanagementact/>

³ Ministry of Transport, Metro Rail, <https://www.transport.govt.nz/rail/metro-rail/>

ordinary time wage after tax. This was the level set at a time when it was probably sufficient to live on reasonably comfortably. Sadly those times are now past.

- 6.2. Some said they can cope but the constant rises in the cost of basic commodities cause budget blow-outs. Fresh fruit and vegetables, power, rent, all put pressure on financial planning.
- 6.3. It was noted that some families are struggling to achieve a fair standard of living on full wages but cannot save as well. KiwiSaver should be a boon for them when retirement is reached. It was suggested that, as a further incentive to participate in this compulsory savings scheme, contributions to KiwiSaver should be tax free.
- 6.4. One group noted thus:

We have been saving all our lives for our retirement but now the interest rate barely covers inflation so our retirement dreams have to be curtailed. The cost of cleaners, gardeners, [tradespeople], shoppers [etc.] all impacts on our income. We used to do all these things ourselves. Now looking after sick spouses or as widows such physical exercise is beyond us.
- 6.5. Another group felt there should be much more emphasis in the future in preparing for retirement, although this could be difficult for people on low incomes.
- 6.6. That ability of women to save is governed by their pay rates. Lack of pay equity means they are disadvantaged in the amount able to be saved and if time out was taken to raise children then loss of income is another impact. Today's maternity leave options are an improvement as is the law against loss of seniority in the work place after taking such leave.
- 6.7. In addition to women often retiring with a lower level of savings, there is still the issue of women living longer than men so their savings have to stretch further to encompass that longevity.
- 6.8. These women have worked and brought up families and paid taxes all their adult lives so feel the government and local authorities should make sure the basic amenities are there for older people. The 'elderly' ruler should be run over all new projects to make sure they can access or participate in whatever is being planned
- 6.9. While initiatives for over 65s like the heating allowance/supplement and SuperGold Card are applauded, it was noted, that in many other countries, such measures are a given, and indeed many more services and subsidies for elderly are offered e.g. GP visits.
- 6.10. It is suggested that a conversation around whether 66% of the average ordinary wage is sufficient to meet basic living costs for the elderly. A test will come at the end of this financial year when all the recently negotiated pay rises impact on that average. Will superannuitants get a pay rise too? They can't go on strike to do it but must rely on the integrity of other processes. The question of 'is 66% still enough' is a nationwide conversation that will need to happen.
- 6.11. For the baby boomers heading into retirement, having a good KiwiSaver balance will be important but not necessarily enough to weather the challenges of living in retirement for even longer than previous generations. For the Gen X, Millennials and beyond having a good income now together with Kiwisaver, will be required to set up the appropriate nest egg. Without this extra income it is

going to be difficult for coming generations (a) to buy a home and (b) if they manage that, to pay off the mortgage before their retirement

6.12. To address the inequality of incomes, NCWNZ passed the following remit at its 2017 conference:

That NCWNZ supports a Universal Basic Income (UBI) for all New Zealanders.⁴

6.13. UBI is deemed by many economic pundits to be a policy whose time has come; a tool that allows a top up for every person's income as of right and universally paid.

6.14. The universality of UBI addresses the inequality of financial distribution through the tax dollars where currently many families do not qualify for extra assistance yet do not earn enough money to sustain even a modest life style. UBI is blind to gender, status, income, employment and sexual orientation.

6.15. Our respondents submitted that incomes need to rise to achieve even a modest quality of life for our elderly.

7. Different family structures

7.1. It was noted that blended families, late parenthood, grandparents raising grandchildren, family spread out in NZ and/or overseas lead to less intergenerational face to face contact, older immigrants with little or no family support in NZ: these all lead to loneliness, a feeling of isolation and a sense of being undervalued. This lifestyle, particularly where grandparents are raising grandchildren, impacts on the aged having less time for themselves as they tire more easily and are often not compensated monetarily or in other ways for the time, cost and effort given. Social isolation is not diminishing but pride will sometimes let older people down, as they don't like asking for help.

7.2. There needs to be an acceptance of the many different ways the elderly are looked after, including larger family units requiring larger homes or having cultural practices adopted where possible.

7.3. A member mentioned the lack of car parking spaces within an apartment/retirement complex which can put family off visiting. Likewise when the street parking outside a residence has a time limit on it or people in employment use the street for all day car parking. These deter people from visiting older people in their homes.

7.4. There is a feeling of growing separation between younger and older people. The art of communication is being lost, texts particularly, can create misunderstandings. Keeping in contact is an imperative that needs to be preserved, even re-learned, through live dialogue by phone or better still face to face, acknowledging that the elderly can take a lead in this process.

7.5. The intergeneration housing complex mooted above could assist in ameliorating these situations.

⁴ NCWNZ. 2017. Appendix "D": Resolutions of National Meetings 2011-2017. 4.2.1. <https://www.ncwnz.org.nz/wp-content/uploads/2018/02/Appendix-D-Resolutions-2011-2017.pdf>

8. Increasing cultural diversity

- 8.1. Many of our current elderly sometimes struggle when faced with having to interact with persons of a different ethnicity: the accent, cadences, their rapid speech, and different speech patterns can confuse. Shopping and taxi services were cited as living examples. However it is acknowledged that efforts need to be made to overcome their confusion to be welcoming of our new citizens. For the next generation such diversity is now the norm so as they age the same confusion will become less.
- 8.2. There can be many positive aspects to this diversity for a community, but for some it means isolation and loneliness when they have difficulties understanding/speaking the English language. This is especially true for older folk. In the village complex mooted under Housing deliberate opportunities could be created to allow language skills for all to be practised.
- 8.3. Some asked that the needs of migrants be sensitively addressed as people with English as a second language often revert to their native tongue as they age – this can be difficult particularly when discussing medical problems and accessing appropriate help. There can also be an expectation by older members of immigrant families for their children and grandchildren to continue with the ‘old ways’ especially in relation to caring for the older generation.
- 8.4. One branch noted that mature migrant students often bring extended family to assist with child minding as the parents study. A useful programme established by that region is the employment of a Settlement Support person whose role is to encourage migrants to learn about living in New Zealand, its language, its laws, and working with the local Multi Cultural organisation, to encourage the sharing of their many cultures through pot luck evenings with the community.
- 8.5. Of concern is the exploitation of immigrants by unscrupulous employers, landlords and some tertiary training establishments. Some spoke of the demise of Christian morals and way of life as distressing. ‘Our Christian heritage and values are being whittled away.’
- 8.6. It was acknowledged that cultural diversity is something we should not isolate but enjoy. Just as the TV brings the virtual world to our living rooms so can the reality of that diversity be brought into our lives through interaction with people of diverse cultures.

9. Urban/Regional capacity

- 9.1. Comment was made about a lot of sub-division encroachment on to productive land. A need is seen to protect such land and for urban sprawl to be contained wherever possible. It is recognised that this can be a balancing act with the need for more housing so it was suggested that less productive land be used for that. It was noted that single storey houses are almost a thing of the past and developers and contractors are concerned with profit motives.
- 9.2. Members from the regions stated that centralisation doesn’t work. Loss of branches (e.g. of government departments, banks, or commercial shopping chains) in smaller cities and towns means loss of jobs and increasing difficulties in getting access to services.

10. New Technology

- 10.1. For future superannuitants, knowing about technology and what it has to offer, will not be an issue but the ability to physically use this will remain. It is likely to diminish for many as the population ages. Of course new technology will hopefully mitigate that as well.
- 10.2. Examples of specific comments follow:
- Mobile phones: for all they are meant to connect us, can confuse with their small print, icons and buttons.
 - Getting cash from an ATM to pay the gardener, the cleaner, the shopper or lawn person can be a mission as those with arthritic fingers find it hard to get their hands into the safety guard to put in their PINs. It is also very easy to forget a PIN. 'This is the reality of ageing' said one respondent.
 - Advances in technology can exacerbate isolation as the internet is still not available to everyone.
 - Advancing technology sometimes limits, or in some cases takes away the opportunity for older people to manage their own personal business. This increasingly affects women as they are more often the one from the marriage/partnership left alone to cope and they have not had the practice or skills to manage their accounts in a growing technological era. Support to understand alternative methods to manage their personal business is sorely needed.
 - Technology is not necessarily the friend of the elderly. The census was a shining example of the Government assuming everyone owned and more importantly could use a computer to fill out the necessary forms. It was not made clear that paper versions were available.
 - The advances are so rapid there is hardly time to learn one phase before technology leaps into the next one.
 - Phone calls with 'menus' are often hard to follow
 - Only way to purchase some items or contact some services is on-line
 - Changes re digital TV: remotes are complicated and the numbers/icons are too small
 - The elderly feel bullied by everyone telling them they need a cell phone - landlines are regarded with disdain. Many do not have phones or computers as they can't afford them.
 - Those who do not have computers feel left out as all newsletters from groups come by email.
 - As this age group still writes letters the demise of the post boxes in towns and villages where most live is annoying. This is seen as discrimination against older people.

11. Employment

- 11.1. Technology and automation of work also impacts on employment opportunities for the older person. Many businesses are closing local offices to offer their services on line. The closures affect local staff, many times being women in the latter days of their working lives. This includes the local banks and Post Offices. It is harder for an older woman to get work if she loses her job in her 50s. Getting a new position in the same community presents particular challenges, as employers eschew experience to take on younger people.
- 11.2. There is little evidence that ageism has been eliminated and flexible work options increased, even with unions engagement.
- 11.3. Opportunities must arise for employer associations or Chambers of Commerce to educate their members on ways to mitigate bias against particularly older women workers, take advantage of employing older job seekers, to take advantage of product knowledge and experience, to use existing skills creatively or up-skill, to encourage job sharing.

12. Public places

- 12.1. Safety in public places was raised by a number of respondents, citing uneven footpaths as a particular hazard for those with mobility issues or using a walker. Slippery floors in public buildings was another.
- 12.2. Public toilets are often not elderly or family friendly, with steps and narrow doorways the norm. It would be useful if community agencies could indicate on their town maps the sites of more suitable facilities.
- 12.3. Older folk do not generate much rubbish. Having an alternative smaller, more easily manoeuvred bin would make life a bit easier.
- 12.4. The closing of Post Offices and other branch offices like banks, means the elderly in particular need to travel out of their local communities to carry out their business. This means transport, time, a busier environment, all needing to be taken into account when planning such an excursion.
- 12.5. Businesses would do well to bring back those extra comforts for shoppers, like a chair to sit on while in a shop, fitting rooms that are big enough to accommodate a walker or wheel chair, basic items in supermarkets on shelves that are not too high or too low, aisles that are wide enough so that those less mobile or slower do not feel as if they are a nuisance, holding up other shoppers.

13. Other issues raised

- 13.1. **Bureaucracy:** Dealing with bureaucracy is often a huge hurdle for the aged. Opening a new bank account, sending money overseas, getting a library card requires ID. Many no longer have a current driver licence or passport so lack the usual paperwork. It is suggested that there be photo ID on the SuperGold Cards for these situations.

- 13.2. **Elder abuse:** an on-going issue that seems to be growing, or maybe it is reported more often. It continues to be underfunded with limited numbers of social workers available. It was noted that Government does not appear to appreciate the size of the problem.
- 13.3. **Fears:** there is a perception of a groundswell against the elderly with some fearing that assisted suicide may be used against them. There is a concern that our society as a collective is breaking down. Many older people do not feel safe either physically or emotionally in some communities either in their own homes or retirement village complexes. Scammers either on the phone or at the door have exacerbated this fear.
- 13.4. **Health:** even though this topic was not included in the discussion document some members felt moved to comment thus:
- Health Care—There should be free and accessible health care for the elderly just as it is for children under 13 at present.
 - Dental care can be a problem for older citizens and it is suggested that when school dental clinics are not in use over the weekend or during school holidays they could be used by dental hygienists to attend to the routine dental needs of older people.
 - Rectifying hearing and sight problems can be expensive. Decreased hearing can increase social isolation unless the hearing problem is addressed.
 - Recreation – Aged people often prefer non-organised activities which provide opportunities to socialise rather than activities where they just sit and are entertained.

14. Issues relating to Care of the Elderly

- 14.1. NCWNZ has long been concerned about issues of the elderly. Our Conference in 2014 passed a resolution:

That NCWNZ urges the Minister of Health to:

- Make compulsory minimum staffing hours per resident for registered nurses, carers, occupational therapists and physiotherapists in residential care facilities. This includes setting the staffing levels in aged care facilities providing hospital level care at the same level as those in public hospitals.
 - Increase and ring fence the funding to aged care providers to meet the compulsory staffing levels.⁵
- 14.2. Members were asked to comment on their understanding of these staffing issues in their communities.
- 14.3. Members found that generally staffing issues in rest homes require a review. They noted a lack of regular staffing, and a lack of nursing staff and other allied health professionals e.g. physiotherapists

⁵ NCWNZ. 2017. Appendix “D”: Resolutions of National Meetings 2011-2017. 16.4.1.9. <https://www.ncwnz.org.nz/wp-content/uploads/2018/02/Appendix-D-Resolutions-2011-2017.pdf>

in care facilities. There are concerns with contract work in local domiciliary services for elderly. There appears to be little monitoring for compliance. There was a comment that residents perceive that staffing levels in their rest homes have decreased over the past years.

- 14.4. Members reported that there have been significant gains regarding pay equity for aged and disability residential care and home and community support services, with new legislation coming into effect on 1st July 2018. This work needs to continue into private sector and also into other work areas where women are employed – with attention to the reasons for undervaluing of work done by women. With an aging population this country is faced with increasing demand for aged care and in parallel to ensure that older people can maintain their health and independence for as long as possible
- 14.5. Currently many of the people working in the sector are not young and are trying to earn a living but at the same time are not well qualified. They have the right caring attitude but often are not physically able to safely do some of the tasks. Because of this staffing can be inadequate e.g. when you have rest home level care residents who need a lot of attention both from the caregiver and the registered nurse. The qualification of the caregiver is also important - the higher the level of knowledge, the better for residents
- 14.6. Care nurses have publicly expressed concerns about safety issues in their workplaces.
- 14.7. It was found that DHBs are contracting out services rather than taking responsibility themselves. And noted that DHBs are not resourced to carry out compliance and services are not monitored; therefore there is no guarantee of quality of provision of those services.
- 14.8. Members were asked whether there had been any changes since the increase in wages of care workers was legislated.
- 14.9. With one exception, respondents expressed concern about the diminishing of levels of staffing and consequent lower quality of care. There have been instances of carers not being replaced when they resign. There are some smaller rest homes where there are no qualified staff at nights and weekends, with the residents having to rely on attendance of St John for care during those hours.
- 14.10. While it was pleasing to see that wages have increased, there is a noticeable cut back of staff in some establishments. As well some regular staff have not been given any rise in wages.
- 14.11. Other changes noted include the movement of carers from the community/domiciliary service to rest-homes. It is still difficult to find replacement for such carers because of the type of work involved.
- 14.12. The exception came from a member who works in a rest home who wrote:

The changes I have seen since the wage rise for caregivers, is the increase of men and women who wish to make this a career for themselves. This means the residents can be cared for by people who are of the same culture as theirs. Caregivers with the same language as the resident means the elderly are understood and can understand what is being said. Caregivers seem to be staying longer in the job which provides continuity for residents.

15. Conclusion

- 15.1. Generally the responses from members raised the same issues across the country but reflected a lack of universality in provision of services: what you get, depends on where you live. That result actually offends the Kiwi sense of fairness and justice so mitigating actions were suggested or sought.
- 15.2. **Superannuation** is the one exception, it being universally paid with no means test or other criteria. However, there was a strong call for there to be a conversation around whether 66% of the average ordinary wage is still sufficient to meet basic living costs for the elderly. The current policy of keeping the elderly in their own homes for as long as possible and provide wrap around services to enable them to live with dignity, is a great ideal but brings with it challenges of being able to live comfortably in a warm, secure environment with access to all that makes a life socially viable.
- 15.3. Many noted that the current level does not allow anything more than a very basic life therefore there was a strong call for more education about retirement and all that that entails. There was a wish for more understanding that what is able to be saved during one's working life makes a real difference: that the lack of equal pay impacts more on women's ability to save. However there is still the issue of women living longer than men so their savings have to stretch further to encompass that longevity.
- 15.4. To increase people's ability to live financially successful lives, including saving for one's old age, the NCWNZ resolution supporting a Universal Basic Income becomes a tool worthy of serious consideration.
- 15.5. **Loneliness** was the second highest issue raised in this discussion: loneliness caused by lack of contact with family, friends, neighbours and everything familiar.
- 15.6. Next came **transport**: as one ages one's ability to drive disappears creating a life of dependence on others unless there is public transport available. Accessible public transport is reasonable in the main cities but virtually disappears by the time smaller communities are considered. Social isolation is not diminishing but pride will sometimes let older people down, as they don't like asking for help.
- 15.7. **Cultural diversity**: It was acknowledged that cultural diversity is something we should not isolate but enjoy. An effort needs to be made by all, including Pākehā New Zealanders, to embrace what each has to offer in this space. Just as the TV brings the virtual world into our living rooms so can the reality of that diversity be brought into our lives through interaction with people of diverse cultures
- 15.8. **Technology**: For future superannuitants, knowing about technology and what it has to offer will not be an issue but the ability to physically use such, will remain as the population ages. Of course new technology will hopefully mitigate that as well.
- 15.9. In this so-called cashless society the elderly need to be able to access cash where cheques are no longer acceptable and the use of a credit or debit card is not appropriate. So technology needs to come up with a way to solve this problem as those with arthritic fingers find it hard to get their hands into the safety guard to enter their PINs. It is also very easy to forget a PIN.
- 15.10. **Employment**: Technology and automation of work also impact on employment opportunities for the older person. It is harder for an older woman to get work if she loses her job in her 50s.

Respondents said that there is little evidence that ageism has been eliminated and flexible work options increased, even with unions engagement.

- 15.11. **Housing:** This was by far the most important topic. This reflects the wider conversation in New Zealand at this time. Staying in one's home as one ages is one option but over time moving out becomes inevitable leading to where next questions, and at what stage.
- 15.12. With the right financial plan rest homes or retirement villages are a popular option currently with growth in this business model. However this is one area where universality of services and the monitoring thereof, is somewhat lacking.
- 15.13. As already highlighted, there were suggestions of encouraging integration with other age groups by including say an early childhood facility on the rest home grounds or offering tertiary students free living accommodation in exchange for their taking part in rest home programmes.
- 15.14. For those with more modest incomes including long term renters, many suggestions were made for housing this cohort, with a strong emphasis on intergenerational housing as mentioned in the Discussion Document. Creating villages within cities or towns was seen as an ideal way to normalise lifestyles in a supportive environment. They could become a modernised State Housing initiative; one which would address the vision of safe, secure housing for all. It is suggested that such a complex would not need to make a profit but simply cover necessary outgoings like rates, insurance and maintenance thereby being cost neutral to ratepayers and taxpayers.
- 15.15. Respondents indicated that if we look after our elderly they then create employment, career paths for employees and contribute to the business communities. They enrich the fabric of our society with their experiences and knowledge. Let's start to treasure them.
- 15.16. Members suggested that the vision as stated in the 2001, *New Zealand Positive Ageing Strategy*, is a good target to aim for; that it is a journey whose end will not be reached because society will continue to change over time. However the big issues will remain: housing, transport, finances, technology; only the details will need to be adapted to meet those changes. There is a strong sense therefore that the vision should not change, but positive and practical reactions to these consultation documents need to be quicker to validate the asking of the questions.
- 15.17. Thank you for the opportunity to participate in this important discussion.



Gill Greer
Chief Executive



Margaret Cook
Former Board Member