

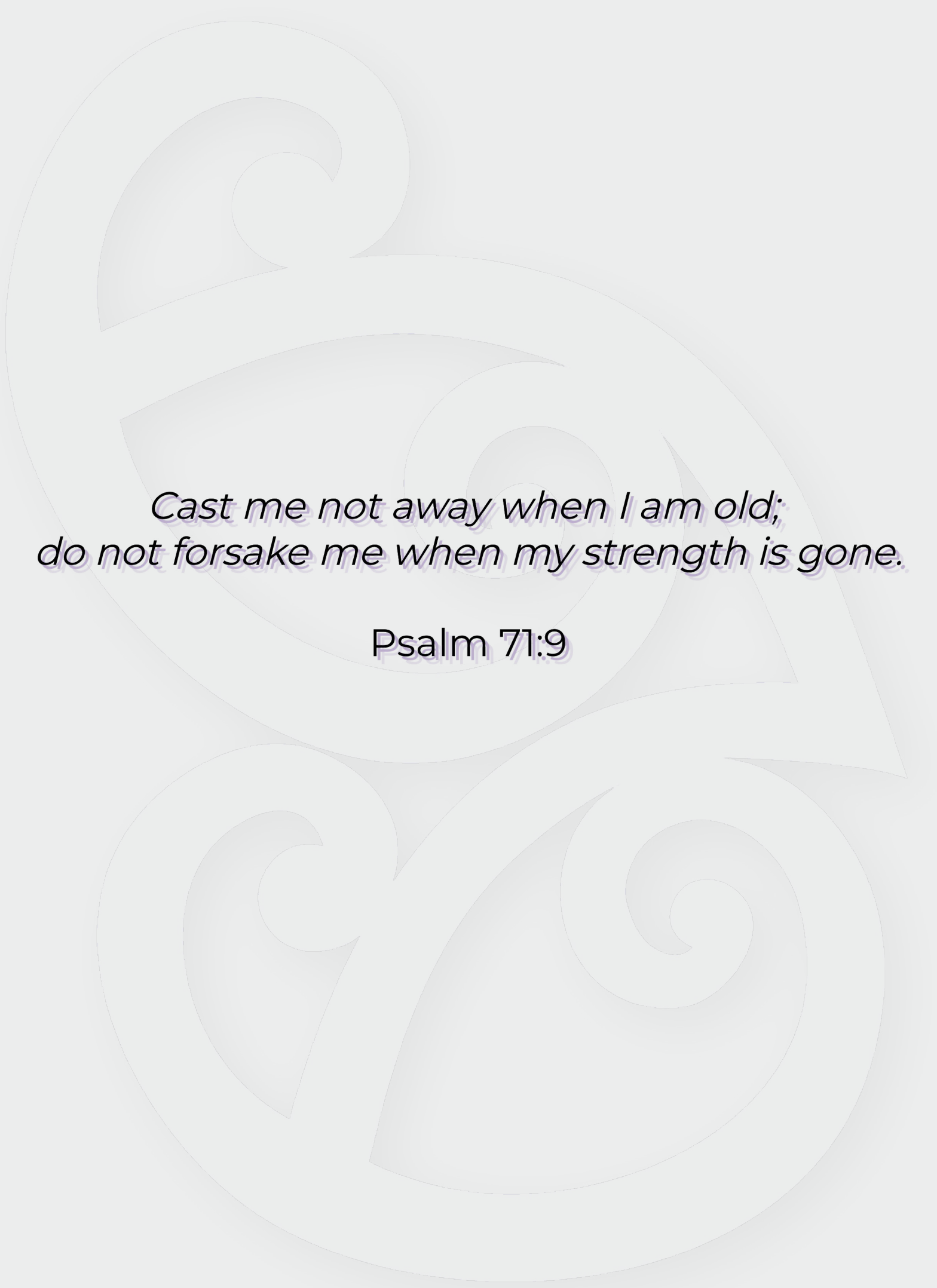
# The Older Persons Poverty Monitor

**Stakeholder  
Engagement**

August 2025



New Zealand Council Of  
Christian Social Services



*Cast me not away when I am old;  
do not forsake me when my strength is gone.*

Psalm 71:9

This work is conducted with the generous  
support of

The Methodist Church of New Zealand  
Louisa and Patrick Emmett Murphy Foundation

## Executive Summary

There is currently no measure of poverty for older people in Aotearoa New Zealand. Without such a measure we cannot track the impacts of policy changes in this space. As with our Child Poverty statistics, implementation of a set of measures that can track progress across the years is critical to ensure that we can be working towards meaningful change for our most vulnerable older people.

With the support of funding from the Louisa and Patrick Emmett Murphy Foundation and the Helen Stewart Royle Charitable Trust, the New Zealand Council of Christian Social Services (NZCCSS) has developed an early framework for an Older Persons Poverty Monitor which would provide an annual update on the poverty status of this demographic.

This document seeks your feedback on our approach to the demographic scope of this project, our definition of poverty, the domains we want to track it in, and the measures we want to use to do this.

The end date for this engagement is **August 31, 2025.**



# This Project

Due to the increasing concerns surrounding poverty in later life, specifically those over the age of 65, and with no unified and consistent way to measure it, the New Zealand Council of Christian Social Services is committed to producing an Older Persons Poverty Monitor.

This tool will be updated on an annual basis to measure and track poverty in later years, and will be freely available for use by advocates, policy and decision makers, aged care professionals, researchers and members of the public.

To ensure that this tool is robust and engaging for our intended users, we are seeking feedback on our current thinking in four main areas:

- Who will be captured in this analysis
- Our definition of poverty in older people
- Our key domains of poverty in older people
- The measures we will use to track these domains

Specific questions are outlined in each section of this document, and there is further information about how to submit your feedback in section "Your Feedback". Your input will help us to ensure the Monitor is fit for purpose in Aotearoa.

Text in boxes like this one are specific questions we would like your input on.

We intend to produce a prototype monitor for release by mid-2026.

# Our Commitment

The New Zealand Council of Christian Social Services is committed to aligning our work to honour Te Tiriti o Waitangi and to our wider kaupapa of calling forth a just and equitable society for all. We see Te Tiriti as a sacred covenant between mana whenua and the Crown - one that has not been appropriately honoured in the past. As an organisation still on our kaupapa tiriti journey, we are committed to continuing to learn and grow in this space.

For this project, this means:

- Meaningful and purposeful engagement at all stages with tangata whenua, the outcomes of which directly impact the outputs.
- Careful and informed use of all kupu Māori used in this project, including paid review where needed by Kaiwhakamāori.
- An acknowledgement that we will be working with data that has historically been collected, shared and used in ways that have harmed Māori and other groups in our nation, and has not been representative of Te Ao values such as tikanga, mauri, wairua manaakitanga, and whanaunatanga.
- An acknowledgement that increased rates of poverty and hardship among Māori is a direct result of colonialism.
- An acknowledgement that inequity exists between ethnic groups in Aotearoa New Zealand as a result of historical and systemic racism that impacts all ethnic groups in unique ways.
- An acknowledgement that this form of assessing data is inherently Western and cannot capture the full picture of the lived experience of poverty.
- Openness and willingness to learn and grow where our actions are found to be harm-causing or harm-perpetuating.

Is there anything else critical that we need to ensure is included in this commitment?

**Titiro whakamuri, kokiri whakamua**

*We look backwards and reflect so we can move forwards*

# Our Proposed Framework

## Our Demographics

The term 'Older People' and many of its synonyms can mean different things to different people. Culture, language, context, disability and income status, ageism, and lived experience all determine when we consider someone to be 'Older'.

In the wider work done by NZCCSS, where we are looking at the whole cohort of Older People, we tend to use the cut off age of fifty-five as a mark of when someone becomes 'Older'. We do this to ensure that the ethnic disparity in age-related issues that Māori and Pacific Peoples experience is captured in our work. In this project, we do not think that this will be a helpful approach. By including all fifty-five to sixty-four year olds in the overall assessment cohort, we are concerned that the large number of non-Māori and non-Pacific Peoples who will still be in the workforce, and at high-earning years of their career, will skew the data significantly enough to make instances of older persons poverty look less frequent than they are.

To combat this, we propose the following demographic framework:

- The Older Persons Poverty Monitor will assess the selected measures of poverty for all people 65 and over as a priority
- These measures will be able to be filtered by:
  - Age band (65-74, 75-84, 85-94, over 95)
  - Ethnicity
  - Gender
  - Territorial Authority, or Ministry of Social Development reporting region
- A supplementary report will assess the the 55-64 age category, using the same measures of poverty, to gain insight into the populations who may begin to see age-related issues at this point

Do you agree with this proposed approach to demographics?  
Are there any other filtering capacities that would be useful to you in your work?

## Our Definition

Poverty refers to a lack of resources that enable a dignified life. While income sufficiency is important to ensure the ability to meet needs, it is not the whole picture for older people, many of whom will not have active income outside of superannuation.

As a result, the definition of poverty in older people must not be limited to income and must take a wider approach. We need a definition that allows us to centre dignity and inclusion, and measures resources that extend beyond financial indicators. These resources may be financial, specifically relating to income sufficiency, but can also include issues of wealth and capital accumulation, housing stability, access to health services, digital inclusion, cultural and familial support and protection, and structural discrimination.

We also want to ensure that the monitor is not solely focused on relative metrics. The individual lived experience of poverty was our most pressing concern, and as such we did not want to focus on definitions that solely place a person's experiences relative to someone else's.

Our proposed definition is -

***“Older Persons Poverty is the state of having insufficient resources, security and support to live and age with dignity.”***

There are several existing and alternate definitions of poverty that we have drawn from to come to this wording. These, and the reasons we didn't use them specifically, are outlined in Appendix One.

Do you agree with this as a working definition of poverty for older people in Aotearoa?  
Do you agree with the underlying reasoning, or is there a facet we have neglected?

## Our Domains

To narrow the selection of relevant measures that would support our proposed definition, we have explored domains of poverty that could help us narrow our scope. We have also wanted to ensure that our final Monitor is usable, and as a result have needed to limit the number of domains.

We decided on five domains, with the rationale for each outlined in the following table:

| Domain            | Rationale                                                                                                                                                        |
|-------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Income Adequacy   | Supports a more widely understood definition of poverty as income sufficiency<br>Should allow Monitor to align to Child Poverty Statistics                       |
| Material Hardship | Links to ‘sufficient resources’ element of definition<br>Outlines the lived experience of poverty<br>Should align to Child Poverty Statistics                    |
| Housing Stability | Links to ‘security’ element of definition<br>Takes into account the key part that housing plays in wellbeing and ability to access supports                      |
| Social Inclusion  | Links to ‘support’ element of definition<br>Takes into account the barriers to community participation and engagement that are related to living in poverty      |
| Health Access     | Links to ‘live and ageing with dignity’ element of definition<br>Takes into account the barriers to health access as opposed to actual health of the individuals |

Domains were assessed not only on their relation to the definition, but also the quality of the measures related to them. These measures will be covered in the next section, and the domains that we considered and discarded based on data quality and relevance to the definition can be found in Appendix Two.

Do you agree with these as working domains of poverty for older people in Aotearoa?  
Are there domains that you would prioritise over these?

## **Our Measures**

Given the breadth and quality of data already available in Aotearoa, our preference is to use data that already exists as opposed to creating new data sets. Given the breadth of use we anticipate for this Monitor, we want to ensure that any data we use is robust and useful.

Key criteria for measures were:

- Publicly available (or obtainable via Official Information Act)
- Updated regularly
- Able to be disaggregated into at least:
  - Age
  - Region
  - Ethnicity
  - Gender

We also preferred data sets that were part of the Integrated Data Infrastructure (IDI). Though we are not currently an approved research institute with access to the IDI, when thinking long term, we want to ensure that this is a possibility for future avenues of research and partnership.

We have considered the audience that might engage with this Monitor when selecting measures. We want measures that are easy for a broad audience to understand without a specialised knowledge of systems or statistics, for clear communication and ease of use in a policy and advocacy setting. We have also wanted to ensure that at least some of our measures match or complement the Child Poverty Statistics, which have a degree of public understanding and familiarity.

Selection of these measures was recently disrupted by the announcement that the Census will not be conducted in its current format in future. Our intention is to create a set of measures that can be reliably updated moving forward, and as a result census-based measures needed to be removed from consideration. To create a succinct set of measures that would support our proposed definition, we needed to limit the number of measures we would associate with each domain.

We decided on two measures per domain, with the rationale for each outlined in the following table:

| Domain            | Measure                                                                                                                | Source                       | Rationale                                                                                           |
|-------------------|------------------------------------------------------------------------------------------------------------------------|------------------------------|-----------------------------------------------------------------------------------------------------|
| Income Adequacy   | Proportion of older people in households below 50% median income after housing costs                                   | Household Economic Survey    | Matches with accepted Child Poverty statistics, reliable and relevant measure of income sufficiency |
|                   | Proportion of older people receiving the accommodation supplement                                                      | MSD Reports                  | Indicator of older people whose income is insufficient to meet their housing needs                  |
| Material Hardship | Proportion of older people experiencing 6+ material hardship items                                                     | Household Economic Survey    | Matches with accepted Child Poverty statistics, reliable and relevant measure of income sufficiency |
|                   | Proportion of older people reporting they are unable to meet a \$500 expense without borrowing or forgoing necessities | Household Economic Survey    | Specific indicator of ability to meet material needs across a wide range of instances               |
| Housing Stability | Proportion of older people in households spending more than 40% of their income on housing                             | Household Economic Survey    | Indicator of accomodation affordability                                                             |
|                   | Proportion of older people on the public housing register                                                              | MSD Housing register reports | Indicator of the number of older people experiencing severe housing insecurity                      |
| Social Inclusion  | Proportion of older people who volunteer                                                                               | General Social Survey        | Indicator of the number of older people who are supported to and are able to engage with community  |
|                   | Proportion of older people who report access to and use of the internet and digital devices                            | General Social Survey        | Indicator of the number of older people who are supported to and able to engage with digital access |
| Health Access     | Proportion of older people with unmet primary care needs due to cost or transport                                      | NZ Health Survey             | Indicator of barrier to health access, not the quality of the person's health                       |
|                   | Proportion of older people who responded yes to at least one of the health indicators on the DEP-17                    | Household Economic Survey    | Indicator of barrier to health access, not the quality of the persons health                        |

Other measures considered and the rationale for discarding them are outlined in Appendix Three.

Do you agree with these as useful measures of poverty for older people in Aotearoa?  
Which five measures would you mark as the most critical to have as a set of primary measures?

Are there measures that you would prioritise over these?

Do you have concerns with any of the data sets we have suggested to extract measures from?

## **Our Future Path**

Older people in Aotearoa deserve to live lives of dignity and social inclusion. We hope that the Monitor will not only be a reliable and robust reference point for research and advocacy, but a platform from which we can launch further work.

Projects might include:

- the development of an older person's specific material deprivation index
- the development of specific national surveys to gather information on a domain
- research projects to understand what leads people to poverty in older age
- integration of this work into the IDI to allow us to determine how many people are experiencing poverty in multiple domains.

At this stage we are interested in ensuring that the Monitor could support these future projects, but larger pieces of work like this are dependent on us getting this first step right.



# Your Feedback

We need your perspective to make sure that the Older Persons Poverty Monitor is robust, useful, and accessible.

To help us do this, please either follow [this link](#) to our online survey portal, or [email the lead analyst](#) on this work, Rachel Mackay, with your feedback, on the questions outlined in this document in the areas of:

- Our approach to demographics for this project
- Our definition of poverty in older people
- Our key domains of poverty in older people
- The measures we will use to track these domains

Any other key thoughts you have regarding this work would also be warmly welcomed, including datasets or approaches that would lead to our discarded domains being included in the prototype Monitor.

To ensure that your thoughts are included in the stakeholder analysis, please have your responses to us by **August 31, 2025**.

Following this date, the responses will be aggregated by theme and suggestion and integrated into our proposed framework where possible. When this is completed, we will begin building the pilot Monitor. If you would like to be part of the testing group for the pilot, please indicate this in your response to this document.

**Thank you for your interest in the Older Persons Poverty Monitor  
and for your contribution to this important piece of work.**

# Consultation Overview

To help us do this, please either follow [this link](#) to our online survey portal, or [email the lead analyst](#), Rachel Mackay, with your feedback on the following questions.

Our proposed approach to demographics is

All 65s and older in Aotearoa, with capacity to filter by age band, ethnicity, gender, and region.

A supplementary report for 55-64s to assess early age-related issues in key demographics.

Our proposed definition is

***“Older Persons Poverty is the state of having insufficient resources, security and support to live and age with dignity.”***

Our proposed domains are

***Income Sufficiency - Material Hardship - Housing Stability  
Social Inclusion - Health Access***

Our proposed measures are

**Income Sufficiency**

Proportion of older people in households below 50% median income after housing costs

Proportion of older people receiving the accommodation supplement

**Material Hardship**

Proportion of older people experiencing 6+ material hardship items

Proportion of older people reporting they are unable to meet a \$500 expense without borrowing or forgoing necessities

**Housing Stability**

Proportion of older people in households spending more than 40% of their income on housing

Proportion of older people on the public housing register

**Social Inclusion**

Proportion of older people who volunteer

Proportion of older people who report access to and use of the internet and digital devices

**Health Access**

Proportion of older people with unmet primary care needs due to cost or transport

Proportion of older people who responded yes to at least one of the health indicators on the DEP-17

Do you agree with this proposed approach to demographics?

Are there any other filtering capacities that would be useful to you in your work?

Do you agree with this as a working definition of poverty for older people in Aotearoa?

Do you agree with the underlying reasoning, or is there a facet we have neglected?

Do you agree with these as working domains of poverty for older people in Aotearoa?

Are there domains that you would prioritise over these?

Do you agree with these as useful measures of poverty for older people in Aotearoa?

Which five measures would you mark as the most critical to have as a set of primary measures?

Are there measures that you would prioritise over these?

Do you have concerns with any of the data sets we have suggested to extract measures from?

To ensure that your thoughts are included in the stakeholder analysis, please have your responses to us by August 31, 2025.

# Appendix One

Existing and alternative poverty definitions and the rationale supporting why they were not used for this Monitor.

| Source                                                                           | Definition                                                                                                                                                                                          | Reason for Decline                                                                                                                                                                                  |
|----------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <a href="#">OECD</a>                                                             | People are classified as poor when their equivalised disposable household income is less than 50% of the median in each country                                                                     | Not specific to older people<br>Exclusive focus on income sufficiency with no multimodal component<br>Exclusively relative instead of personal                                                      |
| <a href="#">EU-SILC</a>                                                          | A variety of indicators that focus on at-risk-of-poverty thresholds all related to income or social transfers with the specific exclusion of the pension                                            | Not exclusive to older people<br>Exclusive focus on income sufficiency with no multimodal component<br>Specifically excludes the pension as a social transfer<br>Exclusively relative, not personal |
| <a href="#">UK Material Deprivation Measures</a>                                 | Material deprivation is a direct measure of poverty derived from the lack of items and activities deemed to be necessary for an acceptable standard of living                                       | Not older person specific<br>Specifically not defined as poverty                                                                                                                                    |
| <a href="#">World Bank</a>                                                       | Pronounced deprivation in well-being and/or the capability of an individual to function in society                                                                                                  | Not older person specific<br>Difficult to quantify                                                                                                                                                  |
| <a href="#">Maria Del Carmen Ramos-Herrera and Simon Sosvilla-Rivera (2025).</a> | The poverty rate (poverty) is defined as the proportion of individuals over 65 with a disposable income lower than 60% of the median domestic disposable equivalent income of the total population. | Exclusive focus on income sufficiency with no multimodal component<br>Exclusively relative instead of personal                                                                                      |
| <a href="#">United Nations</a>                                                   | Income of less than US\$2 per day                                                                                                                                                                   | Not relevant to an Aotearoa New Zealand context                                                                                                                                                     |
| <a href="#">World Health Organisation</a>                                        | (Absolute poverty) Income of less than US\$1 a day, with an appreciation that poverty cannot be defined by income alone                                                                             | Not relevant to an Aotearoa New Zealand context                                                                                                                                                     |

# Appendix Two

Alternative Domains of Poverty and the rationale supporting consideration and exclusion from this Monitor

| Domain                     | Rationale for consideration                                                                             | Rationale for exclusion                                                                                        |
|----------------------------|---------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------|
| Digital Inclusion          | Access and engagement with most modern systems                                                          | Folded into Social Inclusion due to lack of independent measurements                                           |
| Energy Poverty             | Critical for heating, medical devices, and food supports                                                | Lack of reliable and regularly updated measurement sources                                                     |
| Mobility and Transport     | Considered key indicator in <a href="#">other works</a><br>Critical for access to supports and services | Poor older person specificity in data                                                                          |
| Cultural Connection        | Critical for relevance in a Aotearoa setting                                                            | Difficult to measure reliably<br>Difficult to source a universal measure                                       |
| Spirituality               | Core to our membership                                                                                  | Difficult to measure reliably<br>Difficult to source a universal measure                                       |
| Employment                 | Indicator of ability to retire from workforce                                                           | Difficult to determine between those working because they do not want to retire and those who cannot afford to |
| Food Security              | Key for lived experience of poverty                                                                     | Lack of reliable data sources                                                                                  |
| Care and Dependency        | Indicator of additional pressures and needs of individual                                               | Lack of reliable and ongoing data sources                                                                      |
| Legal and Financial Safety | Indicator of Elder Abuse vulnerability                                                                  | No national dataset                                                                                            |
| End of Life Planning       | Indicator of Elder Abuse vulnerability                                                                  | No national dataset                                                                                            |
| Security of Tenure         | Indicator of housing security                                                                           | Tenancy Tribunal data not aggregated by age                                                                    |

# Appendix Three

Alternative Measures of poverty under each Domain and the rationale supporting their exclusion from this Monitor.

| Domain            | Measure                                                               | Source                  | Rationale for exclusion                                                                                                                               |
|-------------------|-----------------------------------------------------------------------|-------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------|
| Income Adequacy   | Proportion below 60% median income before housing costs               | HES                     | Ignores the impacts of housing costs                                                                                                                  |
|                   | Proportion receiving both superannuation and supplementary assistance | MSD                     | Not related to income sufficiency, only income amount                                                                                                 |
|                   | Proportion with negative net savings                                  | IRD                     | Could be from financial attitudes and choices, not from poverty burden                                                                                |
|                   | Proportion relying on money from family members                       | GSS                     | Contingent on family members' ability to support as opposed to need of the older person                                                               |
|                   | Proportion receiving only superannuation                              | HES                     | Hard to make a distinction between those who want to remain in work and those who must                                                                |
| Material Hardship | Proportion with no heating due to costs                               | GSS                     | Very targeted, encompassed by DEP-17 measures                                                                                                         |
|                   | Proportion unable to afford fresh fruit or vegetables                 | GSS                     | Could be from financial attitudes and historical cost expectations, not need                                                                          |
|                   | Proportion applying for Emergency Special Needs Grants for Food       | MSD reports             | High decline rate in older adults may make the metric invalid                                                                                         |
| Housing Stability | Proportion in rented accomodation                                     | Census                  | Discontinuation of the census                                                                                                                         |
|                   | Proportion reporting damp and mould in homes                          | Census                  | Discontinuation of the census                                                                                                                         |
|                   | Proportion spending more than a year on the public housing register   | MSD                     | Not meaningfully different to those who meet criteria for application, more indicative of housing supply than individual need                         |
|                   | Evictions for over 65s for non-payment of rent                        | Tenancy Tribunal        | Data not aggregated by age                                                                                                                            |
|                   | Proportion of home ownership                                          | Treasury data           | Strong ethnic disparity in home ownership, and no guarantee that home ownership is se urity with rising costs of home repairs, rates, and other costs |
| Social Inclusion  | Proportion living alone                                               | Census                  | Discontinuation of census                                                                                                                             |
|                   | Proportion in paid work                                               | HES                     | Hard to make a distinction between those who want to remain in work and those who must                                                                |
|                   | Proportion with positive life satisfaction                            | GSS                     | Broad and subjective                                                                                                                                  |
| Health Access     | Proportion with no GP visits in the last year                         | NZHS                    | Reflects health quality, not health access                                                                                                            |
|                   | Proportion citing cost barrier to dental care                         | NZHS                    | Covered under DEP-17                                                                                                                                  |
|                   | Proportion using emergency departments for preventable issues         | Hospital discharge data | Difficult to access and aggregate                                                                                                                     |



New Zealand Council Of  
Christian Social Services

**The New Zealand Council of  
Christian Social Services  
(NZCCSS) represents six  
Christian networks made up of  
more than 100 organisations  
delivering community, health  
and social services across  
Aotearoa New Zealand.**

**Their important mahi at the flax  
roots of communities informs  
our work advocating for change  
to improve the lives of all New  
Zealanders, which we see as an  
extension of the mission of  
Jesus Christ.**

**We are dedicated to taking  
meaningful action to honour the  
articles of Te Tiriti o Waitangi in  
our work.**

**For more information on our  
work visit us at**

**[www.nzccss.org.nz](http://www.nzccss.org.nz)**