

The Older Persons Poverty Monitor

Engagement
Feedback

September 2025



New Zealand Council Of
Christian Social Services

Executive Summary

Across August and September of 2025, the New Zealand Council of Christian Social Services (NZCCSS) analyst welcomed responses from the sector and individuals on our work on the Older Persons Poverty Monitor. The engagement took place in a number of formats with the hope to allow a wide variety of people to respond in the way that suited them best.

The different formats received mixed engagement, with a total of 38 responses to the formal engagement document, and an additional 448 engagements at our in-person event.

Following this engagement period, several repeating themes emerged across the responses, which will directly shape the next steps of this project.

Key feedback included:

- An overall appreciation for this work
- An overall understanding that nothing is a perfect measure and that valid proxies are hard to obtain
- Consistent requests for the measures to be able to be filtered by more specific categories
- Overall agreement with this definition of poverty, with some additional inclusion, specifically inclusion of the way poverty impacts someone as they are dying
- Overall agreement with these domains of poverty, with specific alterations to improve the scope of the measurements contained within them
- Varied and considered discussion on the validity of the measurements, with some discounted completely, and others receiving overall support.

The NZCCSS team extends our sincerest appreciation and gratitude to everyone who engaged in this process, and to all those who did not provide input but have provided their support and encouragement.

We look forward to sharing the prototype Older Persons Poverty Monitor with you in early 2026.

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

Psalm 71:9

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The Engagement Process

New Zealand has no formal measurement for poverty experienced by adults, including older adults. Without this measure, it becomes impossible to track the impacts of policy and social services on those entering later life with fewer resources. In order to build this monitor and shed light on these issues, the New Zealand Council of Christian Social Services created a draft framework for an Older Persons Poverty Monitor, and opened this for engagement.

The following elements were presented for discussion.

Our proposed approach to demographics was:

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 was

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

Our proposed domains were:

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

Our proposed measures were:

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 one of the health indicators on the DEP-17

Engagement Formats

Webinars

We opened registration for four distinct webinars – NZCCSS members, Open, Researchers and Academics, and National Forum for Healthy Ageing members – and additionally three webinars were arranged with two large members and one government department. Across these seven sessions, each of which ran between one and two hours, we engaged with 25 individuals representing 12 different organisations.

Feedback that was received at earlier sessions was presented to the next group after receiving their thoughts on the document. This allowed us to gather a further round of feedback without having to complete a second engagement process. This method was appreciated by attendees as it prompted further discussion, and demonstrated that we have a genuine intent to engage with and operationalise the feedback that we received from these sessions.

Survey

A companion survey was provided alongside the engagement document. The uptake on this was poor, with only three responses from three different organisations.

Email

The option to email the analyst directly was provided, which resulted in ten emails from seven different organisations. Four of these contained additional information supporting prior webinar discussions.

Kaumātua Games

We were provided the opportunity to attend the Rauawaawa Charitable Trust Kāumatua Games to engage directly with Kaumātua Māori and kaimahi on their thoughts on measuring Older Persons' Poverty. This included general conversation with attendees by two analysts, a voting system that registered 380 votes, and a whiteboard response activity that had 68 responses.

Feedback Overview

A more detailed discussion of the feedback is available later in this document.

Our Demographics

Consistent requests to increase the number of categories that the data can be filtered by.

Concern around the way that certain categories are currently recorded in national data, especially the large and general application of ethnicity labels. Strong preference for smaller age bands.

Concern around the consistency and reliability of different regional options, and the remaining issues of differences within regions, especially in places such as Auckland.

Consistent support for the supplementary report, with a desire for it to match the main monitor as closely as possible, but with the request to drop the age to 50.

Our Definition

Discussions varied between the need for a definition that was the best fit for Aotearoa and one that had more international comparability.

Inclusion of community connection and around dying were requested, but had mixed feedback from subsequent groups.

Most discussions linked to ensuring that the definition reflected the way poverty restricts choice and autonomy, right up to the point of death.

Our Domains

Lively and engaged discussions that were filled with respondents critically analysing each of the proposed domains. Clarification of the definition of each domain was pulled from this discussion.

Ensuring that anything that is used must be an indicator of poverty, not an antecedent or a consequence, was a key discussion. This will be reflected in the selection of measurements to ensure that they reflect the domain appropriately.

Strong desire to include cultural connection and spirituality, though tempered by a lack of available data sets to support measurement.

Discussions around the deficit-based language of the monitor and consistency in domain naming was also influential in the thought process moving forwards.

Our Measurements

Very little of the discussion resulted in the recommendation of a specific data set to analyse.

Volunteering was universally disregarded as an appropriate measurement.

With no further consensus, but much discussion about what should be considered, the analyst will use the new definition and domains to source a final set of measurements for the prototype.

The Changes We Will Make

Engagement Document

Our Demographics

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 Definition

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

Our Domains

Income Sufficiency
Material Hardship
Housing Stability
Social Inclusion
Health Access

Our Measures

Proportion of older people in households below 50% median income after housing costs | Proportion of older people receiving the accommodation supplement
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
Proportion of older people in households spending more than 40% of their income on housing | Proportion of older people on the public housing register
Proportion of older people who volunteer | Proportion of older people who report access to and use of the internet and digital devices
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

Prototype Monitor

Our Demographics

All 65s and older in Aotearoa, with capacity to filter by Age band (50-64, 65-74, 75-84, 85-94, 90+), Gender, Ethnicity, Territorial Authority, Household composition, Migration status, Disability status, and Employment status
A supplementary report for 50-64s with the same demographics

Our Definition

“Older Persons Poverty is the state of having insufficient resources, security, and support in one’s community, to live, age, and die with dignity.”

Our Domains

Income - Having insufficient income to live, age and die with dignity
Essentials - Having insufficient essentials to live, age and die with dignity
Housing - Having housing which is insufficiently secure and affordable to live, age and die with dignity
Connection - Having insufficient social and cultural connection to support living, ageing and dying with dignity
Health - Having insufficient access to appropriate and accessible healthcare to support living, ageing and dying with dignity

Our Measures

Volunteering metric removed
Other metrics to be assessed based on data availability and quality, with final selection and methodology to be released alongside the prototype monitor in early 2026

Kaumātua Games Feedback

Rauawaawa Kāumatua Charitable Trust held its annual Kaumātua Games on September 12th in Kirikiriroa. Near to four hundred Kaumātua from hauora providers across Te-Ika-a-Māui came together to compete and connect. NZCCSS attended and at our stall had two activities for the kaumātua and their kaimahi to engage with:

- Three small whiteboards bearing the prompt “Older Persons Poverty is...” with coloured markers to add to the discussion, and
- A voting system, where they were invited to vote on which of twelve presented categories they thought was the most important to measure when discussing poverty.

Across the five hours of active engagement, the two senior analysts engaged with every group that attended the Games, and recorded 380 responses in the voting box, and 68 responses on the whiteboards.

Kaumātua and kaimahi were encouraged to think about what they felt we should focus on when we started measuring poverty. Analysts answered questions, discussed child poverty statistics and the rest of this project, and gave more information about what kinds of things would come under each of the categories as kaumātua made their choices. Respondents could vote as many or as few times they felt was appropriate, which varied between single votes to a vote for each of the twelve different categories.

Votes per category in voting box Location in table reflects position on voting box unit			
Income Inadequacy 59 votes 15.5%	Legal Support 15 votes 3.9%	Energy Hardship 16 votes 4.2%	Social Exclusion 35 votes 9.2%
Care and Dependency 23 votes 6.1%	Debt Burden 29 votes 7.6%	Material Deprivation 15 votes 3.9%	Elder Abuse 41 votes 10.8%
Health Access 46 votes 12.1%	Housing Instability 47 votes 12.4%	Food Access 27 votes 7.1%	Cultural Disconnect 27 votes 7.1%

Kaumātua and kaimahi were encouraged to think about where their thoughts naturally went to when asked about poverty. Some kaumātua responded about their own experiences of poverty, or how they felt they didn't experience poverty due to the support of their iwi or provider housing. Others were more analytical, discussing the topic in a more research-oriented fashion. Analysts answered questions,, prompted further thinking, and offered to note things down for respondents where they didn't feel able to write things themselves. Notably, some of the responses under the 'Other/Mixed' category were single word conclusions to our prompt sentence, includng "sad" and "scary".

Whiteboard activity Themes of responses to the prompt "Older Persons Poverty is..."		
Theme of Response	Number of responses	Percentage of responses
Social Isolation	15	22.1%
Isolation from Whānau	8	11.8%
Housing	8	11.8%
Cost of Living	7	10.3%
Access to supports	7	10.3%
Finances	6	8.8%
Skills and Education	5	7.4%
Transport	1	1.5%
Food access	1	1.5%
Material Deprivation	1	1.5%
Other/Mixed	9	13.2%

Alongside these formal responses, the two senior analysts were able to have many discussions with kaumātua across the day, either through their interest and appreciation for the project, or supporting them to complete the two activities. An unrecorded response that aligns strongly with the feedback received across the other engagements was a strong sense of gratitude for someone attempting this work, and a further appreciation for the commitment to engage directly with kaumātua Māori to make sure that any monitor produced was culturally appropriate.

We thank Rauawaawa Kaumātua Charitable Trust for their trust in allowing us to attend the Games, and to everyone who took the time to speak with us at the event.

Our next steps and thanks

From here, we will gather data sources that align with the feedback and resulting changes. These data will be assessed and selected to create the final ten measures that will make up the monitor.

The visualisation of this data will be the next phase of public testing, where accessibility of the monitor will be assessed to ensure that it is understandable and useable by the sector.

We anticipate entering this phase at the end of 2025, with the final prototype monitor being launched publicly in early 2026. The first supplemental report, as well as the final process document for the monitor will be made available at the same time.

*E kore e taua e te whenua kotahi ki te raranga i te whāriki kia mōhio ai
tātou kia a tātou.*

The tapestry of understanding cannot be woven by one strand alone.

We again wish to thank everyone who has supported this work so far, all the strands of engagement, sharing, and support across our sector and beyond. We look forward to these next steps with your further support.

Ngā mihi nui.

Detailed Themes from our Engagement

Our Demographics

We engaged on 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

None of the engagements asked to restrict the number of categories of consideration, and almost every engagement asked to increase the number of categories that the information could be filtered by. The most common of these were:

Disability status

Employment status

Household composition

Migration status or Country of Origin

Concern existed with the ability for current reporting categories to be nuanced enough to be useful, specifically the 'Ethnicity' category as recorded by MSD. This includes a wide scope of ethnic and cultural groups for whom ageing holds distinct cultural challenges.

Additionally, regarding age, there were multiple requests for the age bands to be reduced to 5-year bands from the current 10-year bands. Unfortunately, early data suggested that there may be insufficient individuals for 5-year band data to be available without significant data suppression, especially in the older age categories.

Regional representation was a notable conversation in each engagement. Respondents were concerned about disparities, notably in Auckland, that could be masked by simply taking the region as a whole. As a result, we will be looking to access data in the most granular format available for each measurement.

This category will be defined by the availability of data and the way in which the agencies of origin collect and categorise it. This will likely be different for each selected metric, and care will be taken to create a cohesive set of filters for this data in the final product.

Regarding the supplementary report, in addition to the updated categories of consideration, multiple suggestions were to lower the age to 50-64, with the addition of three, 5-year age bands. This will allow us to observe the frequency of age-related poverty decline, aligned with anecdotal evidence around the difficulty to obtain work after the age of 50.

Our Definition

We engaged on the following definition:

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

A main discussion in this area was the difference between creating a definition that was appropriate for international comparability, and a definition that is centred on the experience of poverty in Aotearoa New Zealand.

In order to create a definition that is more appropriate for international comparability, we would need to restrict the definition further, likely to only the income measures. This was highlighted in our consultation from those interested parties within government. In contrast, our discussions with those across the sector and in community almost universally asked for considerations to increase or expand the definition of poverty to include other elements.

The first notable request across the engagements were to add ‘and die’ to the ‘to live and age’ part of the definition. This stemmed largely from discussions around how poverty limits choice for many people, including the choices around how and where to die in a safe and dignified manner. When brought up at subsequent engagements, this yielded mixed responses, with some indicating that death is a separate issue. Others either brought this aspect up themselves, or agreed that it was critical to remember that individuals are living, and in some cases living in poverty, right up until their deaths.

The second frequently requested element was the inclusion of the community aspect of poverty. There were variations in the way respondents wanted it to be included, including place-based care, community engagement, social isolation, and cultural engagement.

Many of the discussions related back to the same issue as above, relating it to the way that poverty impacts autonomy and choice, including the choice to engage with and in community. The need for community elements was reinforced by our engagement with kaumātua at the Rauawaawa event, where there was a consistent reference to cultural engagement as a core element of how they perceived poverty (the full results of this event are discussed later in this document).

Our Domains

We engaged on the following domains:

Income Adequacy - Material Hardship - Housing Stability

Social Inclusion - Health Access

The domains produced the most robust discussion across the engagements. Largely, the discussions circled through layers of critical and engaged thinking, with participants analysing each domain and their response to them. This often did not result in a clear directive to substitute an existing domain for something proposed by the group. The desire to measure access and engagement with culture and spirituality was present in more than half of engagements.

A key consideration was around what is an indicator of poverty, not the antecedents or consequences of poverty. There was concern that housing instability, social isolation and health access could possibly be consequences of poverty as opposed to indicators of poverty itself. When creating a 'poverty monitor', this is critical to consider. We have taken this concern in balance with the strong preference from other respondents to ensure that these elements are still considered in this project. Care will be taken in selecting specific measures that lean towards poverty indication as opposed to poverty consequences. We understand that this may lead to a reduction in this tool being useful for international or academic comparability, but it is important to us that this monitor reflects the views of our sector, members, and of kaumātua themselves.

Income Adequacy and Material Hardship had no contention in their inclusion. This stemmed from both their comparability to the existing Child Poverty Statistics and a wider and more general understanding of the nature of 'poverty'. The only consideration in this space was the inclusion of debt, but its location and appropriate measure were the main points of discussion, as opposed to its inclusion as a domain.

Discussion around housing involved concerns around stability of housing, and affordability, which may not coincide with one another. There were also suggestions from some respondents that this could be reconfigured into a safety domain, and include metrics around experiences as a victim of crime or of elder abuse. Further investigation indicated that this may not be a robust proxy measure for poverty, and coupled with strong favorability that this remain as a purely housing category, this has been put to one side.

Social inclusion as a category yielded the most discussion, especially around how it can include elements of cultural engagement, employment, spirituality, and again, elder abuse. Most respondents, including the Kaumātua engagement, were strongly in favour of a social inclusion metric in the monitor to reflect the lived experiences of poverty. The concern was largely around the sourcing of robust measures for social inclusion. The specific naming of this domain (inclusion, as opposed to exclusion) was also noted as out of step thematically with the other names.

Health access was largely considered appropriate, especially where it focused on the barriers to obtaining appropriate care as opposed to the health outcomes of this access restriction, which would fall more fully into the consequences of poverty rather than a measure of poverty itself. Quality of care, cultural appropriateness of the care, and barriers such as travel, language and culture were discussed. Concern in this area was again around what it would include and measure, specifically around a supporting metric for mental health.

With regards to naming of each domain, there was a preference for clear, single word names, which is reflected in the changes made

Our Measurements

We engaged on the following measurements:

Domain	Measure	Source
Income Adequacy	Proportion of older people in households below 50% median income after housing costs	Household Economic Survey
	Proportion of older people receiving the accommodation supplement	MSD Reports
Material Hardship	Proportion of older people experiencing 6+ material hardship items	Household Economic Survey
	Proportion of older people reporting they are unable to meet a \$500 expense without borrowing or forgoing necessities	Household Economic Survey
Housing Instability	Proportion of older people in households spending more than 40% of their income on housing	Household Economic Survey
	Proportion of older people on the public housing register	MSD Housing register reports
Social Inclusion	Proportion of older people who volunteer	General Social Survey
	Proportion of older people who report access to and use of the internet and digital devices	General Social Survey
Health Access	Proportion of older people with unmet primary care needs due to cost or transport	NZ Health Survey
	Proportion of older people who responded 'yes' to at least one of the health indicators on the DEP-17	Household Economic Survey

Largely, discussions around the measures were more general as opposed to specifically about approval or dismissal of a particular measure (with one notable exception).

Much of the discussion involved the value of quantitative and qualitative research. When attempting to assign measures to each domain, there was wide consideration of the value of qualitative data that would be outside the scope of this monitor. This will support further work in this space, guiding our next steps, but is not a facet of this stage of the work.

The likely lack of data was a concern in multiple areas. As for at the Domain level, there was a clear desire for the inclusion of a metric that represented cultural and spiritual access. Given the nuance needed to record this data it is likely that this will need to be from qualitative data that may refer to, proceed from, and support the monitor when it is completed. Another concern surrounding many of the metrics was the difficulty in distinguishing between lack of desire and lack of access. This is difficult to distinguish in certain data sets due to the particular wording of questions. Finally, lack of age-band data gathering (such as at food banks) or a lack of data over the age of 64 (such as for Ambulatory Sensitive Hospitalizations) stymied many of the suggestions presented by the groups, and further reinforced other NZCCSS work around structural ageism.

Income inadequacy metrics were supported, with discussions around the inclusion of debt, the appropriateness of using the Accommodation Supplement, alternative supplements that could be used, and if the 'after housing costs' metrics needed to be linked to a base year. Similarly, material hardship metrics were supported, with discussion around the validity of the 6+ DEP-17 limit, the duplication of the DEP-17 usage, and a desire to include a measure of energy hardship. Food access and appropriateness were also discussed widely.

Housing stability was largely supported, with discussion about the inclusion of homeownership as a metric replacing spending more than 40% of one's income on housing, and the issues with using the public housing register. Suggestions for inclusion in this space included not just having a stable home but the appropriateness of that home, accessibility, and elements of care and support that can be received at home. Proximity to whānau was also discussed as a measure of consideration.

Across all engagements, the ‘Volunteering’ metric for social inclusion was considered inappropriate. Digital access was considered important, with the caveats above regarding desire vs barriers. Discussion around what either could be replaced with was varied and robust, but yielded minimal concrete answers beyond a desire to have one.

Health access measures discussion focused on ensuring that it was about the access, not the health of the person. Mental health was brought up across more than half the engagements,. There was accompanying discussion on the stigma in older generations around mental health support that could have an impact on their access compared to their need. Quality of the healthcare service and appropriateness of the care was mentioned often, though leaned towards more qualitative data collection.

Outcomes of this Engagement Process

Our intent in engagement was not to simply have our plan 'rubber stamped' by the sector, nor to tick a box. The feedback that we have received will fundamentally shape the Older Persons Poverty Monitor in its next phase of development.

This will occur in the following ways:

Our Demographics

When accessing or requesting data, the full list of categories we will seek are:

- Age band (50-64, 65-74, 75-84, 85-94, 90+)
- Gender
- Ethnicity
- Territorial Authority
- Household composition
- Migration status
- Disability status
- Employment status

We acknowledge that the data we are ultimately able to obtain will be highly dependent on the collection categories of the agencies, and there may be some measures for which we cannot obtain all these categories.

Our Definition

We have updated the definition to read -

“Older Persons Poverty is the state of having insufficient resources, security, and support in one’s community, to live, age, and die with dignity.”

Our Domains

The five domains will be adjusted as follows -

Income

Having insufficient income to live, age and die with dignity

Essentials

Having insufficient essentials to live, age and die with dignity

Housing

Having housing which is insufficiently secure and affordable to live, age and die with dignity

Connection

Having insufficient social and cultural connection to support living, ageing and dying with dignity

Health

Having insufficient access to appropriate and accessible healthcare to support living, ageing and dying with dignity

Our Measurements

Due to the nature of discussions on measurements, and a low level of consistency in support for specific measures, a wide array of data sources will be accessed that follow the suggestions made by respondents.

When this data is in hand and assessed, the measurements that conform the best to the needs for categorisation will be used moving forwards.

The full analysis of these respective data sets and the logic behind the final selection of measures will be made public alongside the finished prototype monitor.



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**

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