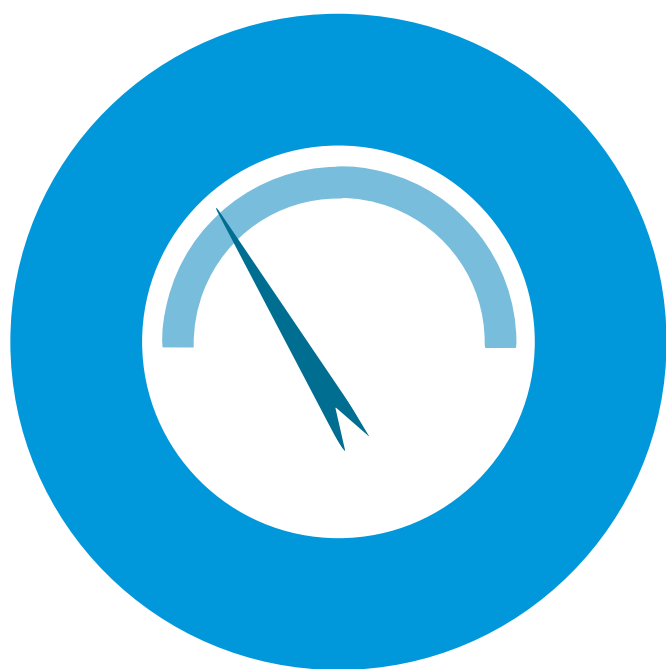




THE ELDER PERSONS POVERTY MONITOR

2026 Report



New Zealand Council Of
Christian Social Services

**Written by R P Mackay,
A N Sudden,
K E C P Schraders,
and M J Wilson**

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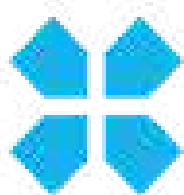
Find out more about our work at
nzccss.org.nz

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**The Selwyn
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***Pēhi taumaha ana te wairua o te koeke,
mā te haporī aroha ia e hāpai***

*As the spirit of the elder is weighed down heavily,
it is the loving that lifts them up.*

*Whakataukī gifted to NZCCSS for this report by Fred Astle,
Tumu of Visionwest Waka Whakakitenga*



Dedication

This work is dedicated to those for whom the data in this report are not just numbers but is the life that they live. We acknowledge their hardships and hope that work such as this can bring much needed attention to their lived experiences.

This work is also dedicated to those who may see their futures reflected in this data should steps not be taken to change their trajectory.

Finally, this work is dedicated to our members who work alongside the people who will see themselves reflected in this work, to their tireless commitment to supporting all older people to age with dignity.

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***Do not cast me away when I am old;
do not forsake me when my strength is gone***

Psalm 71:9

Foreword

The New Zealand Council of Christian Social Services (NZCCSS) was founded on a commitment to older people. Almost sixty years ago, the six denominations that came together to form NZCCSS recognised that older people facing hardship needed a stronger voice. While our work has expanded over the decades, that commitment remains at the heart of who we are. We continue to advocate for a just and compassionate Aotearoa where every person can live, age, and die with dignity.

Yet this is not the reality for so many. Rising housing costs, increasing barriers to healthcare, social isolation, discrimination, and the cumulative effects of a lifetime of disadvantage are leaving growing numbers of older people in hardship.

The things we measure are the things we value, and the things we can take action to improve. By creating the Older Persons Poverty Monitor, we are choosing to value older people and pathways towards all older people living, ageing and dying with dignity.

Created through extensive consultation with older people, service providers, community organisations, researchers, and our member organisations, it provides the first consistent framework for tracking poverty and hardship among people aged 65 and over in Aotearoa New Zealand. It is a resource made for community, advocates, decision-makers, sector leaders, and older people themselves.

The findings in this inaugural report are sobering. 25,000 older people are living without the essentials. 168,000 or almost 20% of older people reported putting off going to the doctor or the dentist. And home ownership continues to reduce across this cohort with 17.25% of older people not living in a home they own. We also see that poverty is not experienced equally. Women scored worse in all 10 metrics used than men. Māori and Pacific older people also face a disproportionate burden.

Alongside NZCCSS's report *Kua Mahue | Left Behind: Poverty in Aotearoa 2026*, the Monitor contributes to a national conversation that is grounded in evidence, informed by lived experience, and driven by a commitment to justice and compassion.

Poverty in older age is not inevitable. It is shaped by the choices we make as a society, the systems we build, and the priorities we set. We invite you to join our call for an Aotearoa that is free from poverty.

Ngā mihi nui,

Alicia Sudden

*Kaiwhakahaere Matua | Chief Executive Officer
New Zealand Council of Christian Social Services*



The New Zealand Council of Christian Social Services



The New Zealand Council of Christian Social Services (NZCCSS) has six foundation members:



Our mission is to call forth a just and compassionate society for Aotearoa New Zealand through our commitment to our faith and Te Tiriti o Waitangi.

Through our members, we represent over 100 individual organisations delivering community, health and social services across Aotearoa New Zealand, employing 5,000 full-time and over 6,500 part-time kaimahi and supported by an estimated 2 million volunteer hours every year.

Our work exists within three portfolios, Equity and Inclusion, Children and Families, and Older Persons. Each of these portfolios has a lead analyst and is supported by a committee of subject experts from throughout our membership.

This project comes from the work of our Older Persons portfolio over the last three years, including the following committee members over that time:

- Nicola Turner – *Presbyterian Support Central*
- Grant Taylor – *Visionwest*
- Hilda Johnson – *Howick Baptist Healthcare*
- Claire Booth – *Wesley Community Action*
- Orquedia Tamayo Mortera – *Diversional Therapist New Zealand*
- Rev Dr Bonnie Robinson – *The Salvation Army Social Policy and Parliamentary Unit*
- Murray Penman – *Visionwest*
- Helen Ross – *Presbyterian Support Upper South Island*
- Rob Gill – *Lifewise*
- Kate Misa – *The Salvation Army*
- Kris Teikamata-Tito – *The Salvation Army*
- Michelle van Kampen – *Presbyterian Support Otago*
- Rose Lythe – *Catholic Social Services*
- Erin Rangi-Watt – *Te Whare Ruru hau o Meri*

Executive Summary

New Zealand currently has no formal, recognised, consistent way of measuring and monitoring poverty in adults, including those aged over 65. Internationally older people, generally accepted as over 65 years of age, are identified as being at greater risk of experiencing poverty and hardship. Experiencing poverty significantly increases the risk of experiencing poorer health outcomes and reduced life expectancy.

To understand what poverty looks like in older adults in New Zealand and establish ways to measure this, the New Zealand Council of Christian Social Services (NZCCSS) completed extensive consultation with member organisations working directly with older people, sector partners, academics and advocates, and older people themselves.

Through this work we co-created an Aotearoa-focused definition of older persons poverty:

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

The consultation also looked at how to measure poverty in older people in Aotearoa, establishing a framework including 5 domains of measurement, with 2 measures for each:

Income:

- Relative income poverty after housing costs
- Receiving Accommodation Supplement

Essentials:

- Accessing Special Needs Grants
- Being unable to afford the essentials

Housing:

- Living in a property they do not own
- Spending more than 40% of their income on accommodation

Connection:

- Reporting age-related discrimination
- Reporting feeling lonely at least most of the time

Health:

- Putting off dental and doctor visits due to cost
- Putting off seeing the GP due to cost

Through data obtained from government sources, NZCCSS created the Older Persons Poverty Monitor. The interactive dashboard released online alongside this report will allow the public, researchers and decision-makers to explore the findings and track changes over time. The 2026 data will provide the baseline, and will be updated annually. This will allow New Zealand to track whether hardship among older people improves or worsens over time.

The inaugural 2026 Older Persons Poverty Monitor identified:

Overall

- Poverty and hardship are not experienced equally, with women experiencing greater hardship across all 10 indicators included in the Monitor.
- Māori and Pacific older people experience disproportionately higher levels of poverty and hardship, reflecting long-standing structural inequities.

Income Measures

- Almost 12% or 102,000 older people are living in income poverty after housing costs
- 52,755 older people rely on support for housing costs through the Accommodation Supplement

Essentials Measures

- 76,000 Special Needs Grants were provided to those aged over 65 in the 2025 calendar year so that they could meet their basic needs
- 25,000 older people are experiencing material hardship, living without essential items needed for a decent standard of living.

Housing Measures

- Housing insecurity is affecting a significant proportion of older people, with 17.25% or 147,000 living in homes they do not own, highlighting growing vulnerability as home ownership declines.
- 52,000 older people are paying more than 40% of their income towards accommodation costs

Connection

- 49,000 older people reporting experiencing age-related discrimination
- 15,000 older people reported feeling lonely most of the time

Health

- Almost one in five older people are delaying healthcare because of cost, with 168,000 people aged 65 and over reporting they had put off visiting a doctor or dentist due to financial barriers.
- 51,000 older people specified that cost was a barrier to going to their doctor

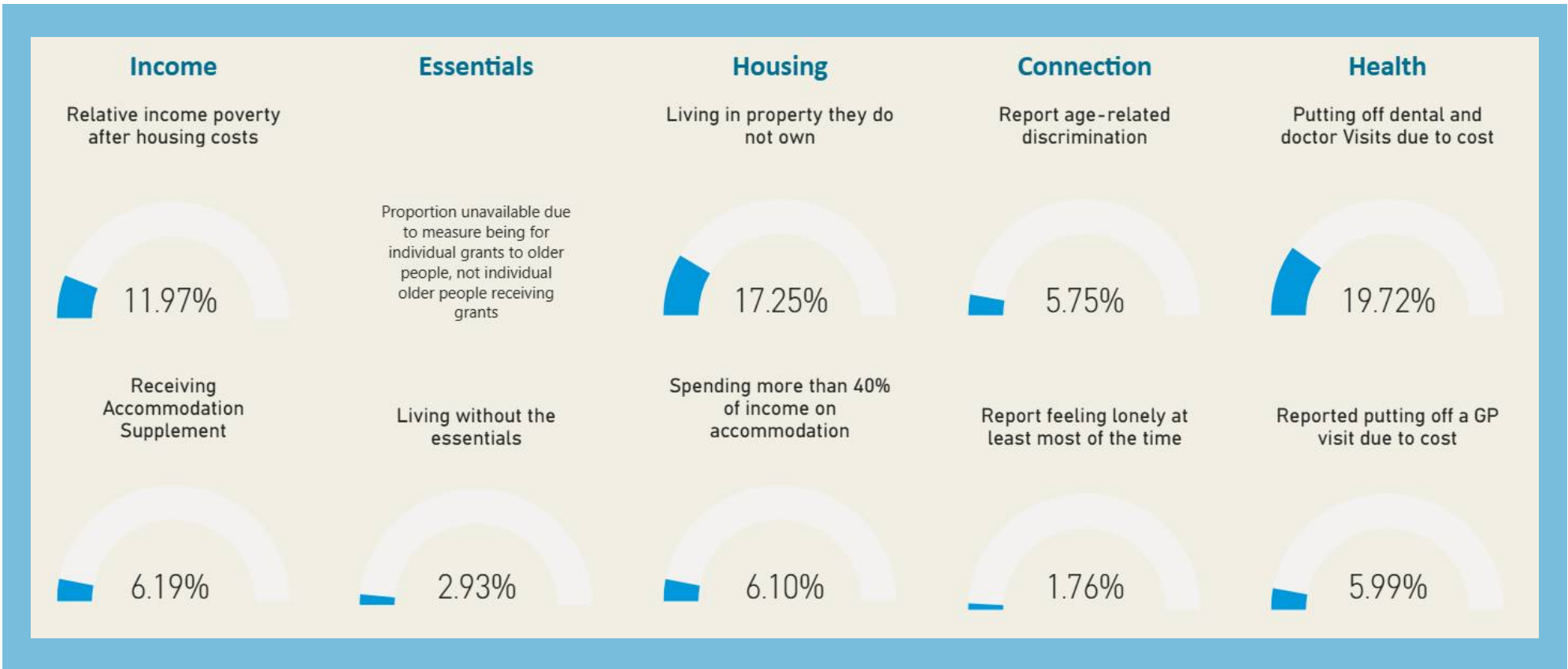
The New Zealand Council of Christian Social Services calls for structural change to recognise and reduce the levels of poverty for older people in Aotearoa. The introduction of a Poverty Reduction Act would help to identify and track cohorts who are experiencing high levels of poverty in Aotearoa such as those over 65 years old. While changes to the welfare and housing systems would help to free New Zealanders from poverty throughout their life and ensure that no one is left behind.

2026 Dashboard

Measures as a count of the total number of over 65s impacted



Measures as a percentage of the total over 65 population impacted



This inaugural Monitor provides us with a 2026 baseline for each of the ten measures of poverty.

Specific information about the data sources and collection periods can be found in Appendix One

This Project

Overview

Until now, there has been 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 around this issue. Over the last three years, the New Zealand Council of Christian Social Services (NZCCSS) has worked alongside our membership, sector colleagues, interested parties and older people themselves through several rounds of consultation. This has allowed us to develop a framework for this Older Persons Poverty Monitor, a base upon which we can provide an annual update on the poverty status of this demographic.



*"Caring for our
Kaumātua is a
responsibility we all
share"*



Who are 'Older People'?

For the context of this report, we have designated 'older people' as those aged 65 and older. This has been decided to align with government definitions and the financial implications of superannuation eligibility. In selecting this age, we were conscious that key populations, notably Māori and Pacific Peoples, are considered to be 'older' at a younger chronological age. As a result, we are pairing this report with a supplementary report that will provide analysis of those aged 50-64 to provide oversight on this and provide comparison to the older cohort.

What we know about Older People in Aotearoa

- Approximately 850,000 New Zealanders are aged 65 or older, comprising 16% of the total population [1].
- Official statistics project that this number will reach one million before the end of the decade.
- Just over half of these older people are aged between 65 and 74, while only around 11% are aged 85 or older.
- Approximately 80% of all those aged over 65 are of European descent, with Māori and Pacific Peoples making up 7.6% and 3% of this age group respectively.
- Asian people make up nearly 8% of the over 65 population, while Middle Eastern, Latin American and African (MELAA) older people are only half a percent of all over 65s.
- Older people are slightly more likely to be women than men, with very few gender diverse individuals identified in this age group.
- Around a quarter of all those aged 65 and older live in Auckland, with 13% in Canterbury and 10% in the Waikato.



Engagement

To reach this final Monitor, we engaged in an extensive consultation process with our member organisations, sector leaders, researchers, advocates, and older people. This was done with the intent of ensuring that the Monitor reflected the priorities and considerations around poverty for those who we hope will use it, and ensure that these priorities are key among information on older persons poverty presented to decision makers. Across the consultation period, we conducted an online survey, seven webinars, provided direct contact opportunities with the lead analyst, and attended the in-person engagement opportunities with older people. This resulted in **38 engagements with 19 different organisations**, and **nearly 400 individual responses from older people** about their priorities for this Monitor.

This engagement process directly impacted how the project proceeded. It resulted in changes to the core definition of older persons poverty that this Monitor is based upon, to the context around each of the five domains, and directly shaped which ten measures would become the foundational data of the Monitor. It also reinforced for us that this Monitor could approach the concept of poverty from a more holistic perspective, grounded in the consistent feedback that poverty is as much about the number of dollars in ones pocket as it is the quality of life that those dollars can afford them.

Without the generous and honest feedback that this engagement process resulted in, this Monitor would not have been possible. Our commitment to co-creating this Monitor alongside key stakeholders has resulted in a better resource than we could have created alone and reinforced the importance of this process in future works.

Further details about the engagement and its outcomes can be found on our website [2].

Defining Older Persons Poverty

Through this process we affirmed a definition of Older Persons Poverty that reflects the values and priorities of those we engaged with. This definition is:

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

Within this definition five domains of poverty were identified:

Income – Having insufficient income to support living, ageing, and dying with dignity

Essentials – Having insufficient essentials (food, clothing, heating, etc) to support living, ageing, and dying with dignity

Housing – Having housing which is insufficiently secure and affordable to support living, ageing, and dying 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



Measures

Each of these five domains is supported by two measures that provide the data on Older Persons Poverty. Detailed information about the source and context of each of the data being used in these measures can be found in Appendix One.

Income Measures

Throughout our consultation we heard consistently that this Monitor should have some comparability to a wider cultural understanding of what poverty is. The common understanding of poverty is having insufficient money or material possessions to meet the social expectations of their community. To this end, income was identified as a key element of poverty that we must include measurements for in this Monitor.

Relative income poverty after housing costs

This measure was selected as a direct comparison to the child poverty statistics within the income sphere. The child poverty statistics include two income-related measurements as part of their core measures – Before and After Housing Costs [3]. Each of these measures record the number of households living on less than 50% of the median household income for a given year (adjusted for household composition) but reflect if housing costs are included in the calculations.

Our consultation told us that having at least one measure that was equitable to the child poverty statistics was important to people to understand the wider narrative of poverty for vulnerable cohorts in Aotearoa New Zealand. Consultees also indicated that they wanted at least one measure that was familiar to them, which reflected our earlier thinking around income being a culturally understood aspect of poverty. After Housing Costs was selected over Before Housing Costs based on the preferences of the people we consulted with, and to support findings in our Housing Domain.

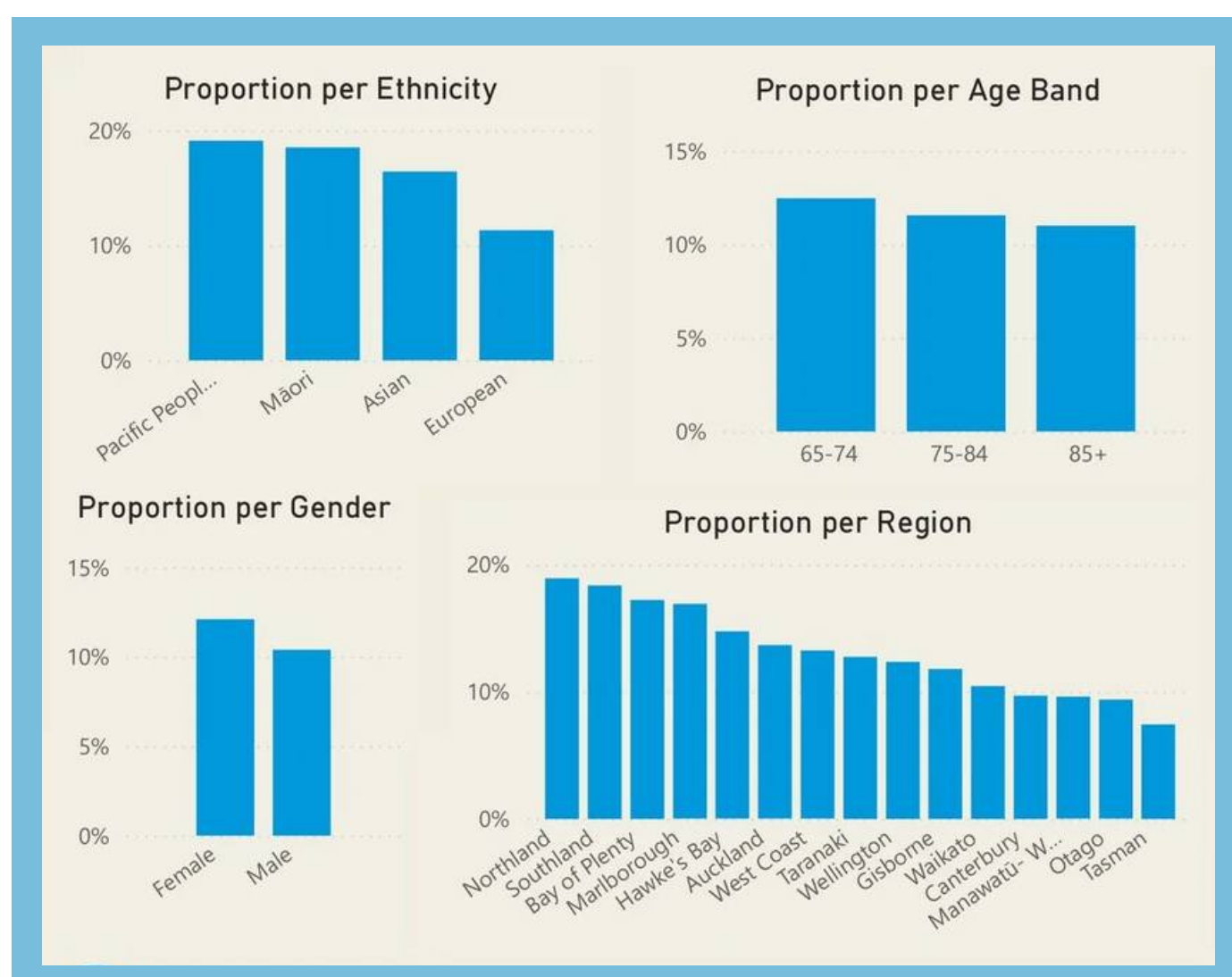
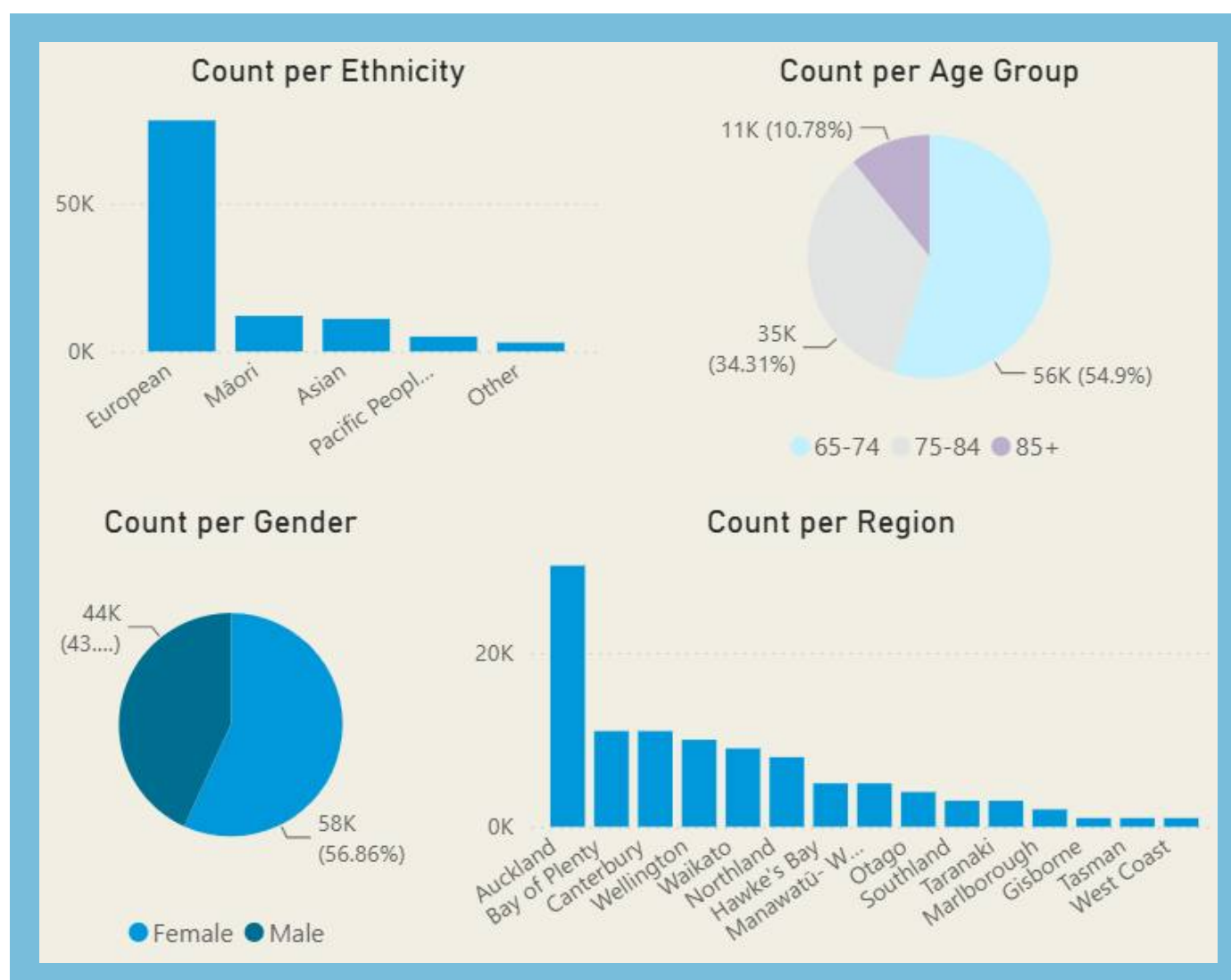
The data for this measure was sourced from the Household Income and Living Survey (2025) through StatsNZ [4].



Respondent to the '*Housing Challenges of Older Women living alone*' report by Good Shepherd New Zealand (2025)

"I hate to say this, but I pay all my bills on a Wednesday, then I get my food, and then I'm counting pennies by Friday"

102,000 older people were reported as having income below 50% of the median. This equates to **11.97%** of all over 65s across Aotearoa New Zealand. It is the third highest response rate of the ten measures.



Ethnicity

- Europeans had a significantly higher individual count than any other group, at 78,000. However, as a proportion of the population of older Europeans, this was only 11.32% of the cohort.
- While Māori and Pacific Peoples absolute numbers are much lower, at 12,000 and 5,000 respectively, this equated to 18.5% and 19.1% of their over 65 populations.
- 16.4% of all Asians over 65 experience relative income poverty.

Age Band

- Rates of this measure were reasonably consistent across the age bands, with 12.47% of 65-74s, 11.55% of 75-84s, and 11.01% of over 85s experiencing income below 50% median income after housing costs..

Gender

- Women over 65 were more likely to experience relative income poverty both in absolute numbers and proportion of the over 65 female population. 58,000 older women, 12.11% of this group, are represented in this measure.
- 44,000 older men, 10.40% of this group, are also represented in this measure.

Region

- Auckland has the highest absolute count of older people experiencing this measure of poverty, but the 30,000 individuals represent only 13.65% of the older population in this region.
- Northland has the highest proportion of older people living with income below 50% median income after housing costs at 18.92%, with Southland following closely, at 18.37%.
- The Bay of Plenty has the second highest absolute count at 11,000 older people, and the fourth highest population proportion at 17.21%.
- Tasman has the lowest absolute count and proportion, at 1,000 and 7.42% respectively.

Receiving Accommodation Supplement

The Accommodation Supplement is a weekly payment that supports households to pay their rent, board, or mortgage. It is subject to income and asset limits, as well as how much an individual pays for accommodation, which vary greatly depending on the household composition and whether the home is rented or owned [5]. Those who receive Accommodation Supplement are subject to annual reassessments, which supports certainty that rates are reflective of genuine need. In our consultation housing was a strong concern for people, and the way that accommodation costs impacted the ability of older people to live, age, and die with dignity came across strongly. The Accommodation Supplement is intended to ensure that the essentials of life can still be afforded after housing costs are met, so this measure met several requirements for our Monitor.

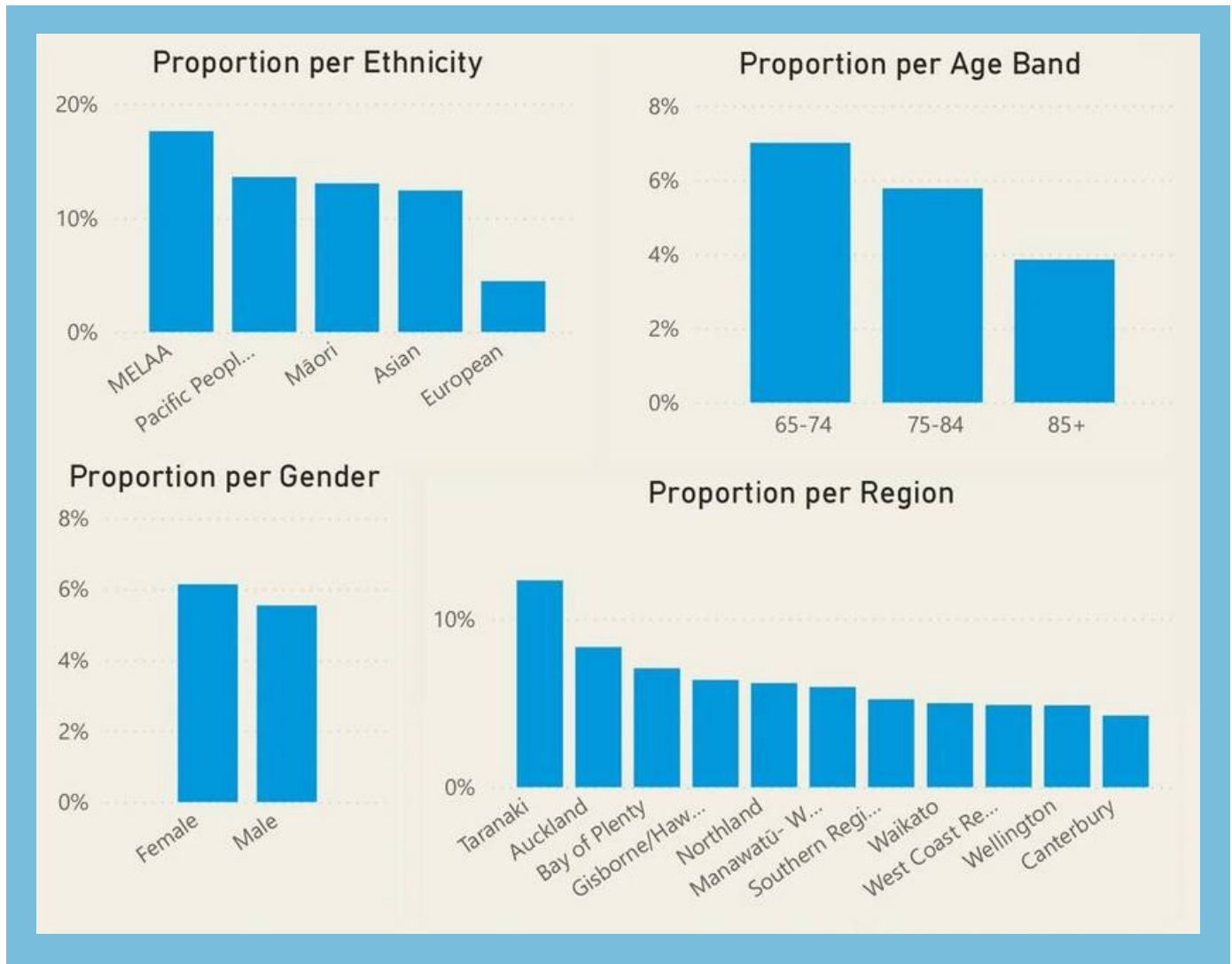
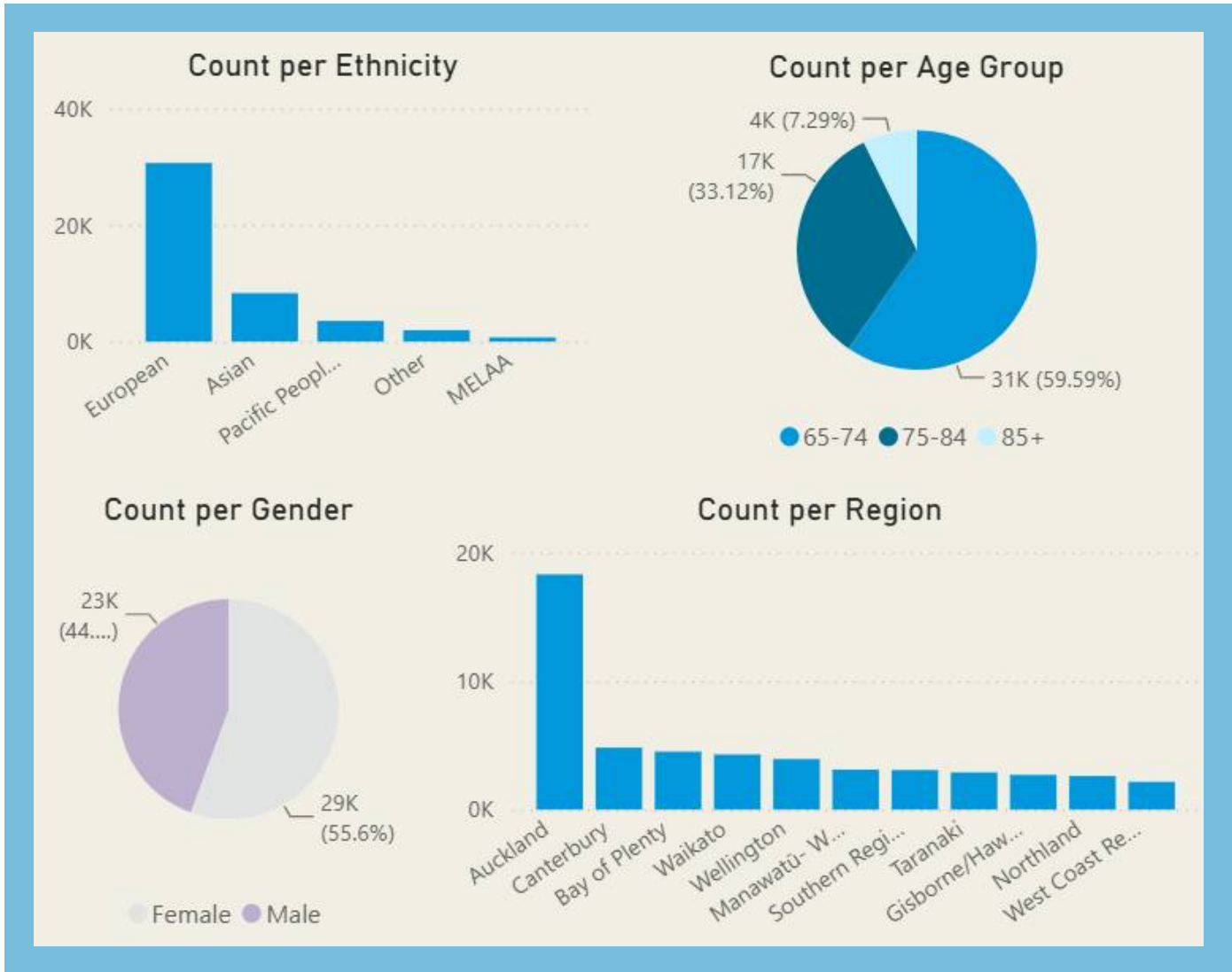
The data for this measure was sourced from a Ministry of Social Development response to an Official Information Act request, and reflects the quarter ending December 2025.



Wesley
Community
Action

"We have pension-dependent people living in social or private rentals with impaired mobility who cannot afford the cost of home delivery for groceries, or winter electricity bills, or anything unexpected for that matter"

52,755 older people accessed the Accommodation Supplement in the quarter ending December 2025, comprising **6.19%** of all those aged over 65.



Ethnicity

- Middle Eastern, Latin American, and African people (MELAA) aged over 65 had the highest rates of access to the Accommodation Supplement, with the 711 recipients equating to 17.59% of the total over 65 MELAA population.
- Over 65 Pacific Peoples and Māori had comparable rates of access to the Accommodation Supplement, at 13.56% and 13.07% respectively.
- Access to the Accommodation Supplement by Asian people over 65 was similar, at 12.39%.
- European access was the highest in absolute numbers with 30,624 individuals over 65 accessing the Accommodation Supplement, but this comprised only 4.44% of the over 65 European cohort.

Age Band

- Access to the Accommodation Supplement was noticeably higher in the 65-74 cohort, comprising 7% of the total population in this age bracket. This was lower at 5.77% in the 75-84 cohort, and 3.85% in the over 85 cohort.

Gender

- Women over 65 were more likely both in absolute numbers and proportion of the over 65 gendered population to access Accommodation Supplement. 29,313 older women, 6.12% of this group, accessed Accommodation Supplement. Comparatively 23,433 older men, 5.54% of this group accessed Accommodation Supplement.
- 12 Gender Diverse individuals also accessed Accommodation Supplement.

Region

- Taranaki had the highest proportional access to Accommodation Supplement of any region, with 2,895 recipients making up 12.29% of the region's over 65s.
- Auckland has the second highest access, at 8.32% of the region's over 65s.
- Canterbury had the lowest proportional access to Accommodation Supplement, with their 4,815 recipients comprising 4.24% of the region's over 65 population.
- Auckland had the absolute highest number of applicants, with 18,294 over 65s making up 8.32% of the region's over 65 population.

Essentials Measures

Standing alongside the wider understanding that poverty is an insufficiency of income is the idea that it is a lack of items or access that every person in a given community should have access to. These are usually defined as a lack of food, clothing, heating, and essential appliances, which we have grouped together under the umbrella term of 'essentials'. Measuring this aspect of older persons poverty was consistently expressed in our consultations both as a comparator to the child poverty statistics and as an insight into the lived experience of poverty.

Accessing Special Needs Grants

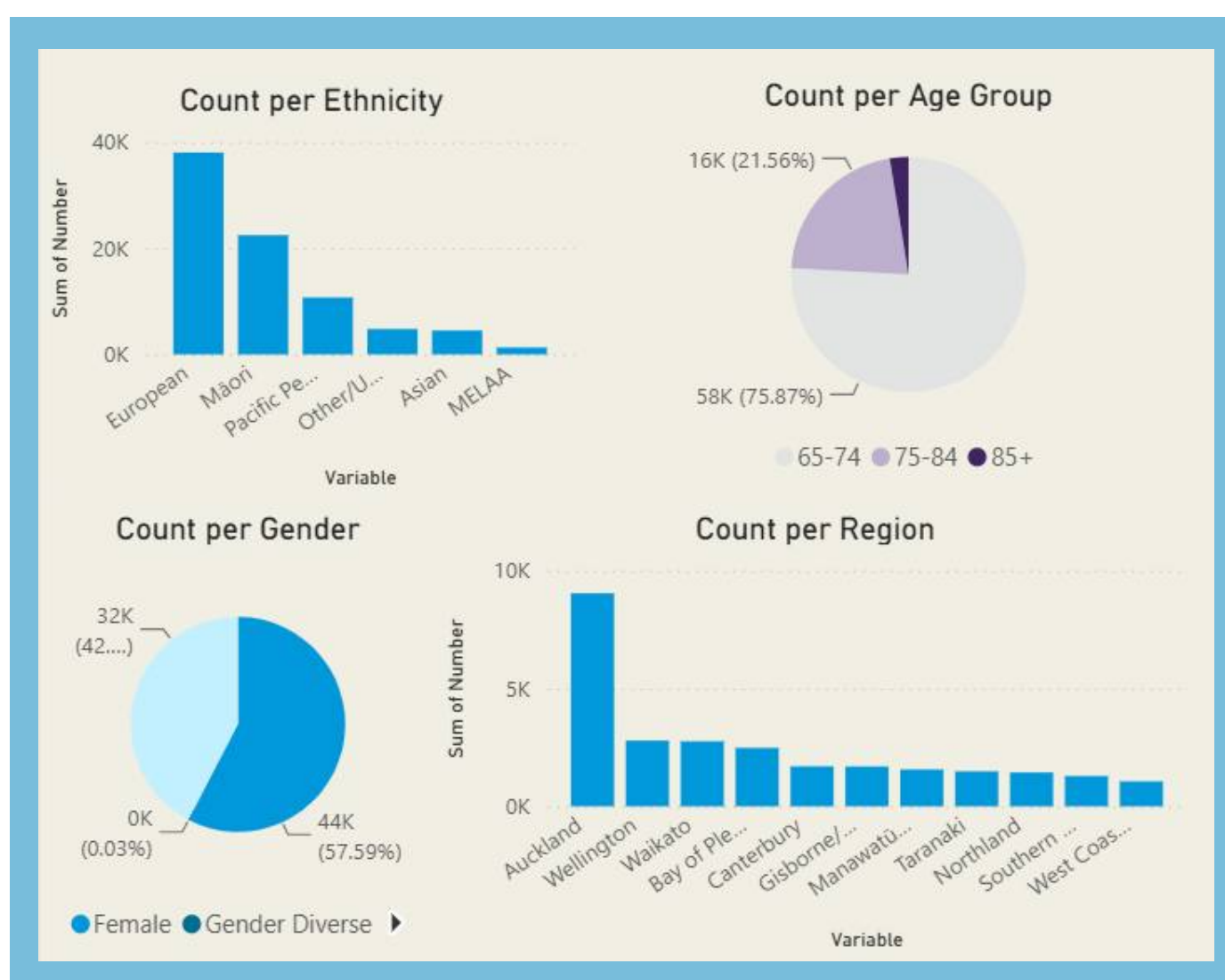
A Special Needs Grant is a one-off payment that helps with the cost of essential or emergency costs when an individual has no other way to pay them. There are strict criteria around what can be paid for with such a grant and eligibility limits around income and assets, which vary based on household composition [6]. Consultation told us that this was an important measure for people because it recognises both the ongoing financial situation of the household through the income and asset limits and their inability to weather financial shocks without external support. While we have little insight into what the emergency or essential costs were for older people, we can be satisfied that they met the strict criteria that the Ministry of Social Development has for these payments and therefore the recipient had a genuine need.

The data for this measure was sourced from a Ministry of Social Development response to an Official Information Act request, and reflects the 2025 calendar year.



"We have seen a steady incline of older persons requiring assistance with food and other wrap around support...the person is usually incredibly anxious and overcome with their situation"

76,029 grants were approved for those aged over 65 in the 2025 calendar year. As these are individual grants and may be to the same person multiple times, we cannot provide proportions for this measure.



Ethnicity

- Older Europeans had the highest absolute count at 38,016 grants in 2025
- Older Māori received 22,455 while 10,722 grants were to older Pacific Peoples.
- This number among older Asians was 4,503 grants

Age Band

- The majority of grants were to those aged 65-74, at 57,684 grants in this year
- 1,950 Special Needs Grants were to those aged 85 and over.

Gender

- Women over 65 received a greater number of grants at 43,788 grants to women over 65, compared to 32,226 grants to men over 65 in this year.
- Additionally, 21 grants were provided to gender diverse older people.

Region

- Auckland recorded the highest number of Special Needs Grants for over 65s in this time period, at 9,039 grants
- The West Coast Region recorded the lowest number, at 1,059 grants across 2025.

Living without the essentials

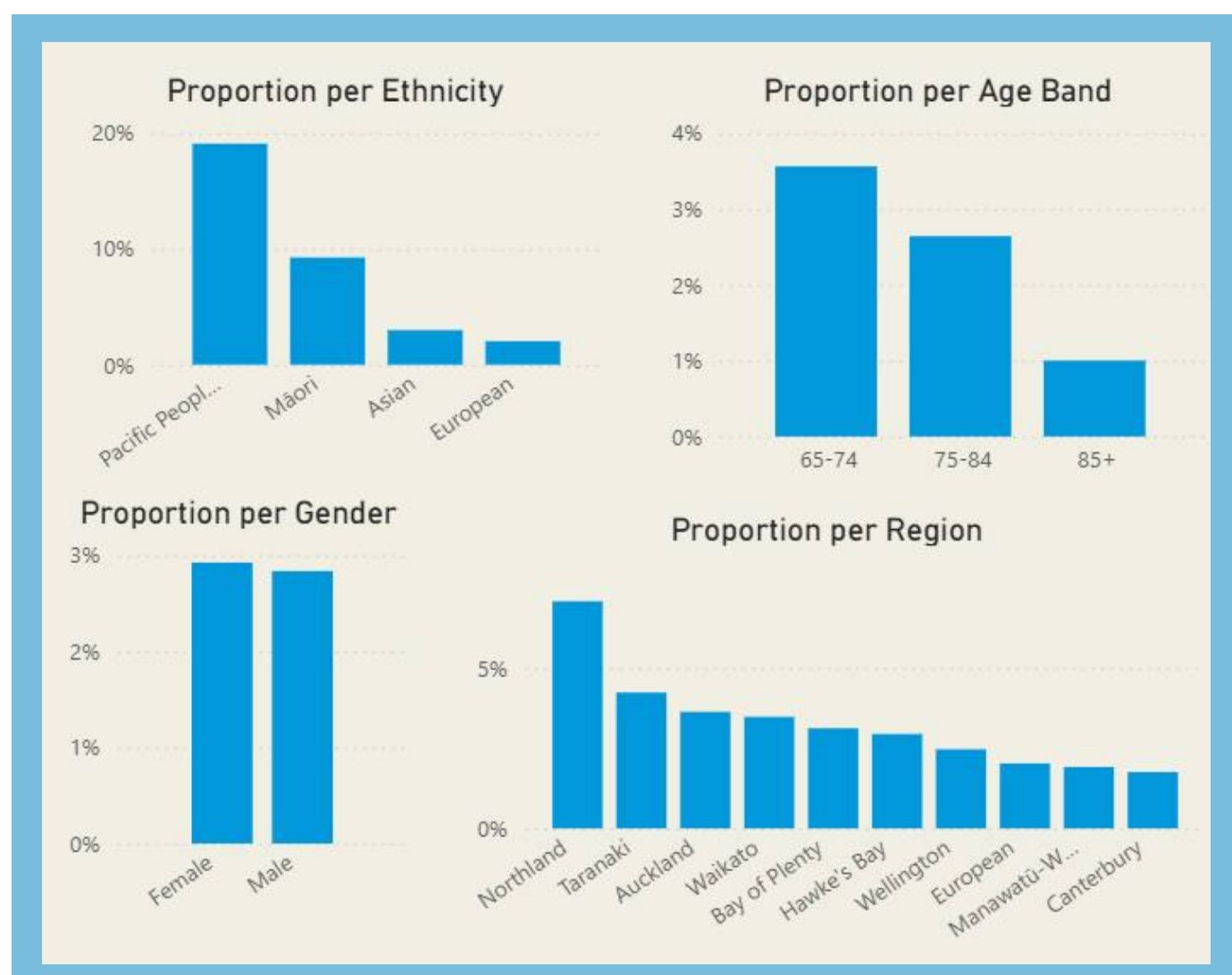
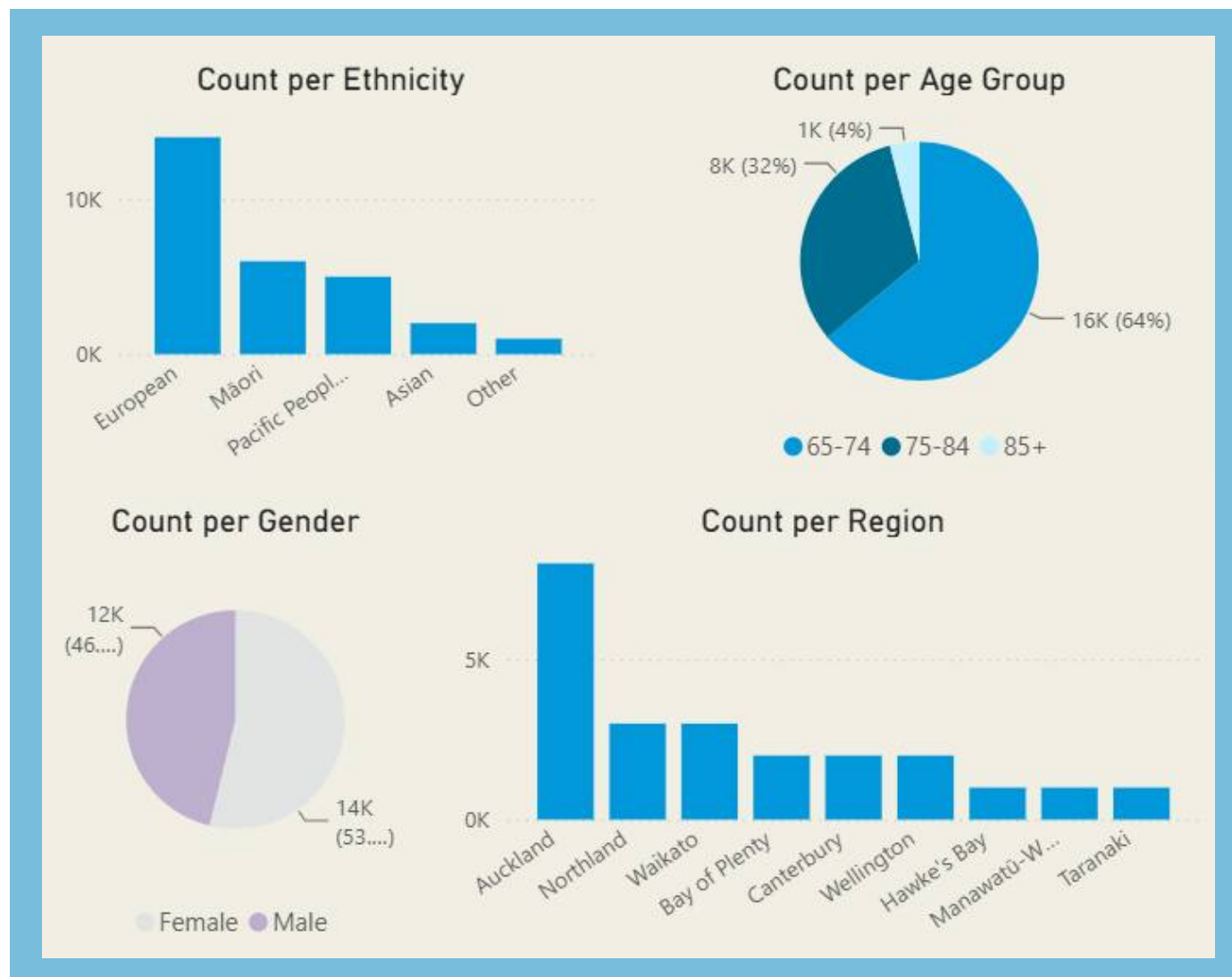
Replacing the earlier Dep-17 metric, the Material Hardship 18 (MH-18) is Aotearoa New Zealand's official index for measuring material hardship. It identifies lived experiences of material hardship by asking questions about parts of a household's life that are likely to be impacted by poverty, like being able to afford an unexpected \$500 expense, skipping meat in meals, putting off doctor visits due to cost, or putting up with feeling cold [7]. It is also used in the child poverty statistics, which was important to the people we consulted with. Additionally, it gives more holistic insight into the ways that poverty directly impacts someone's ability to live, age, and die with dignity, which our consultation told us was important to people in our sector.

The data for this measure was sourced from the Household Income and Living Survey (2025) through StatsNZ.

"We are seeing older people having to choose between adequate food, heating and access to medical care frequently and the combination of these factors are often present as a cluster"



25,000 over 65s are living without the essent, indicating that they live without the essentials, making up **2.93%** of the over 65 population.



Ethnicity

- Pacific Peoples were much more likely than any other ethnic group to score 7 or higher on the MH-18. The 5,000 individuals who received this score comprise 19.09% of the over 65 Pacific Peoples population.
- Māori are the second most likely to score 7 or higher on the MH-18, with 9.26% of the over 65 Māori cohort receiving this score.
- Europeans had the absolute highest count at 14,000, but this comprised only 2.03% of the over 65 European population.

Age Band

- Most of those scoring 7 or more on the MH-18 were between 65-74, at 3.56% of this age band. 2.64% of 75-85 year olds received this score, as did 1.00% of those aged 85+.

Gender

- Both women and men had comparable rates in this measure, with 2.92% of women and 2.84% of men aged over 65 scoring 7 or higher on the MH-18.

Region

- Several regions had too few individuals to be represented in the data. Gisborne, West Coast Regions, Otago, and Southland all had data suppressed due to the small numbers.
- Of the regions for which we obtained data, Northland had the highest rates of material hardship, with 7.09% of the population scoring 7 or above on the MH-18.
- Taranaki had the second highest rate, at 4.24%. Of the recorded areas,
- Canterbury had the lowest rates of material hardship, with only 1.76% of the population scoring 7 or above on the MH-18.

Housing Measures

Housing insecurity and homelessness are growing forms of severe deprivation in Aotearoa New Zealand, and a distinct and well-documented threat to health and wellbeing. Secure and affordable housing are the basis of the 2021 to 2023 Te Kāhui Tika Tangata | Human Rights Commission's inquiry into the rights to a decent home [8], of which affordability and security of tenure were considered key elements of a decent home.

"We have already seen an 18% increase on the total number of enquiries [for housing support] from older persons this year over last year and we are only in August (2026). The main reason being loss of private rental or eviction."



Living in a property they do not own

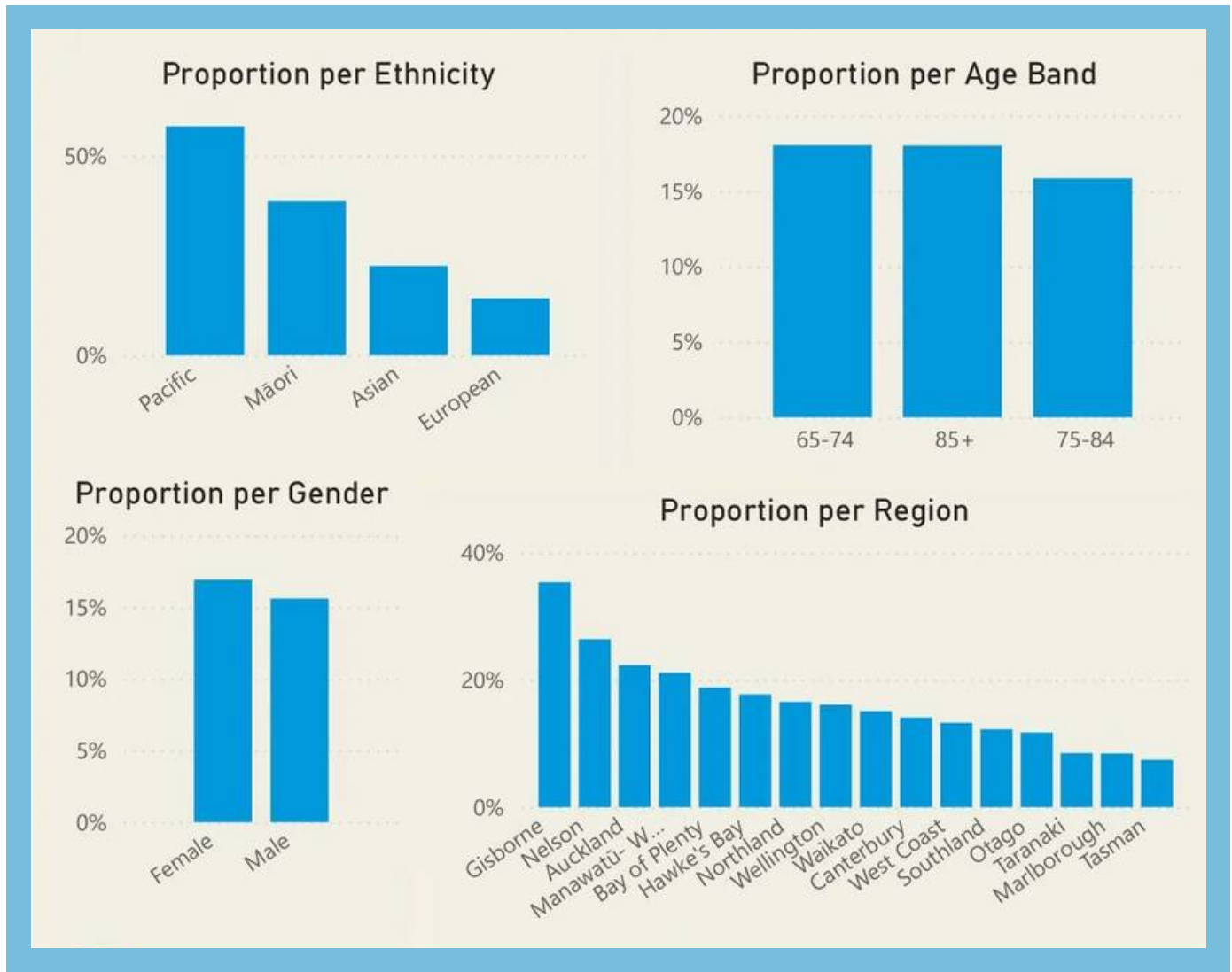
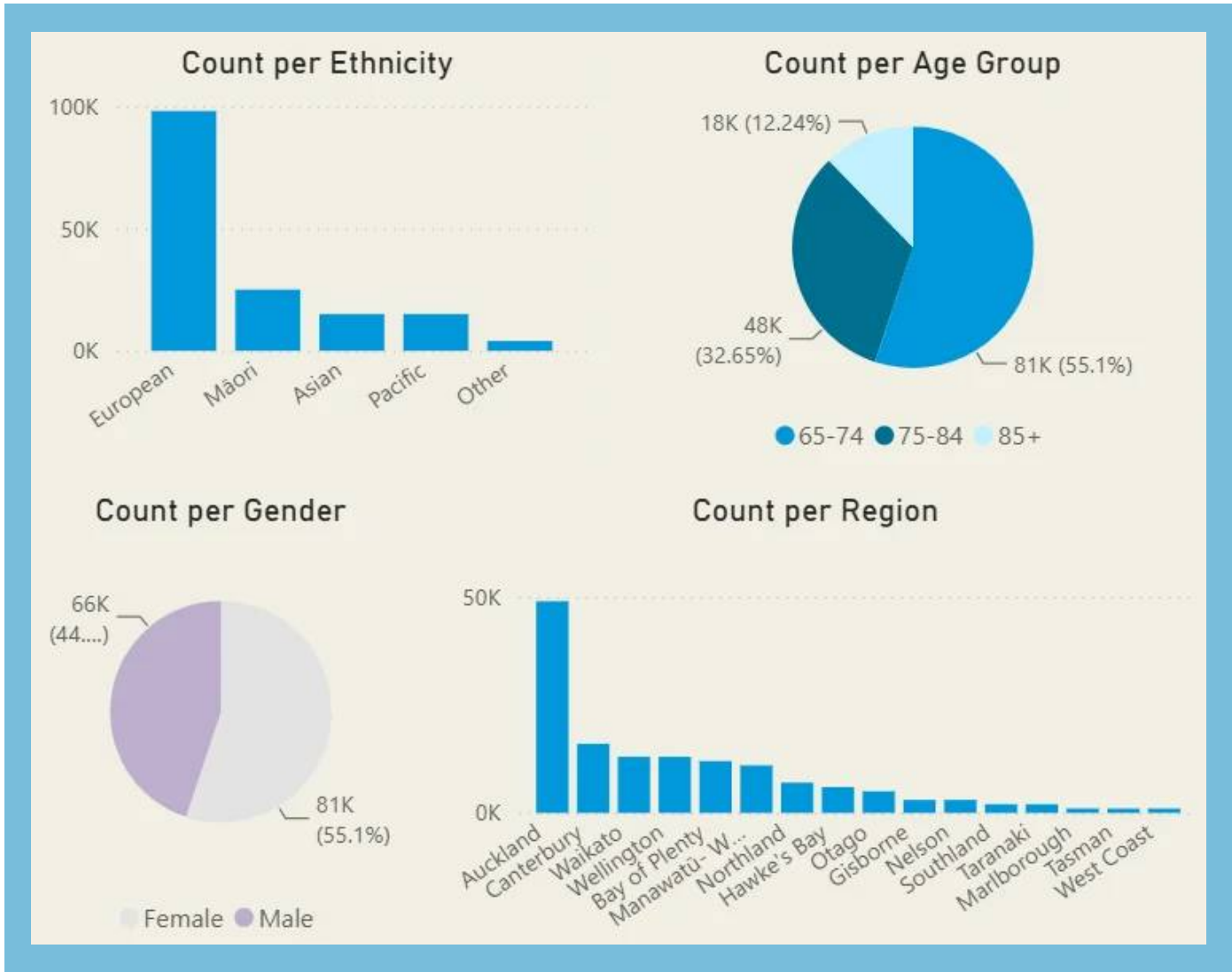
In our consultation, people told us that they had significant concern for older people who are living, ageing, and dying in accommodation they do not own. Notably, their concern was for those who are ageing in the rental accommodation market and experience precarity of tenure due to the 2025 changes to the Residential Tenancies Act that allow for no-cause evictions [9]. This is specifically reflected in the inclusion of 'security' in our definition for Older Persons Poverty.

The data for this measure was sourced from the Household Income and Living Survey (2025) through StatsNZ.

[8] <https://tikatangata.org.nz/our-work/inquiry-into-the-right-to-a-decent-home78>

[9] <https://www.tenancy.govt.nz/law-changes/>

147,000 people aged over 65 live in accommodation they do not own. This equates to **17.25%** of the whole over 65 population. It is the second highest measure in this Monitor.



Ethnicity

- 57.27% of older Pacific People live in accommodation they do not own.
- This is followed by 38.59% of older Māori, 22.38% of older Asian people, and 14.22% of older Europeans.
- 98,000 older Europeans live in accommodation they do not own, despite being the lowest proportionally.

Age Band

- This measure was fairly consistent across the age bands, with 18.03% of 65-74 year olds, 15.85% of 75-84 year olds, and 18.02% of over 85s living in accommodation they do not own.

Gender

- Both women and men had comparable rates in this measure, with 16.91% of women and 15.6% of men aged over 65 living in accommodation they do not own.

Region

- Gisborne has the highest proportion of older people living in accommodation they do not own, at 35.36%.
- Nelson has the second highest rate, at 26.41%.
- While approximately a third of all older people who live in accommodation they do not own live in the Auckland region, this comprises only 22.30% of the older people who live in Auckland.
- Tasman, Marlborough, and Taranaki have the lowest rates of living in accommodation that the older person does not own, at 7.42%, 8.45% and 8.49% respectively.

Spending more than 40% of their income on accommodation

Eurostat, the statistical office for the European Union, defines 'Housing Cost Overburden' as paying more than 40% of a household's disposable income towards accommodation costs [10]. In Aotearoa New Zealand, the Ministry of Social Development and the Ministry of Business, Innovation and Employment also use this threshold. There were differing views among consultees on whether the threshold for this monitor should be 30% or 40%, but ultimately we decided to align with both our domestic ministries and Eurostat to allow for consistent comparability.

The data for this measure was sourced from the Household Income and Living Survey (2025) through StatsNZ.

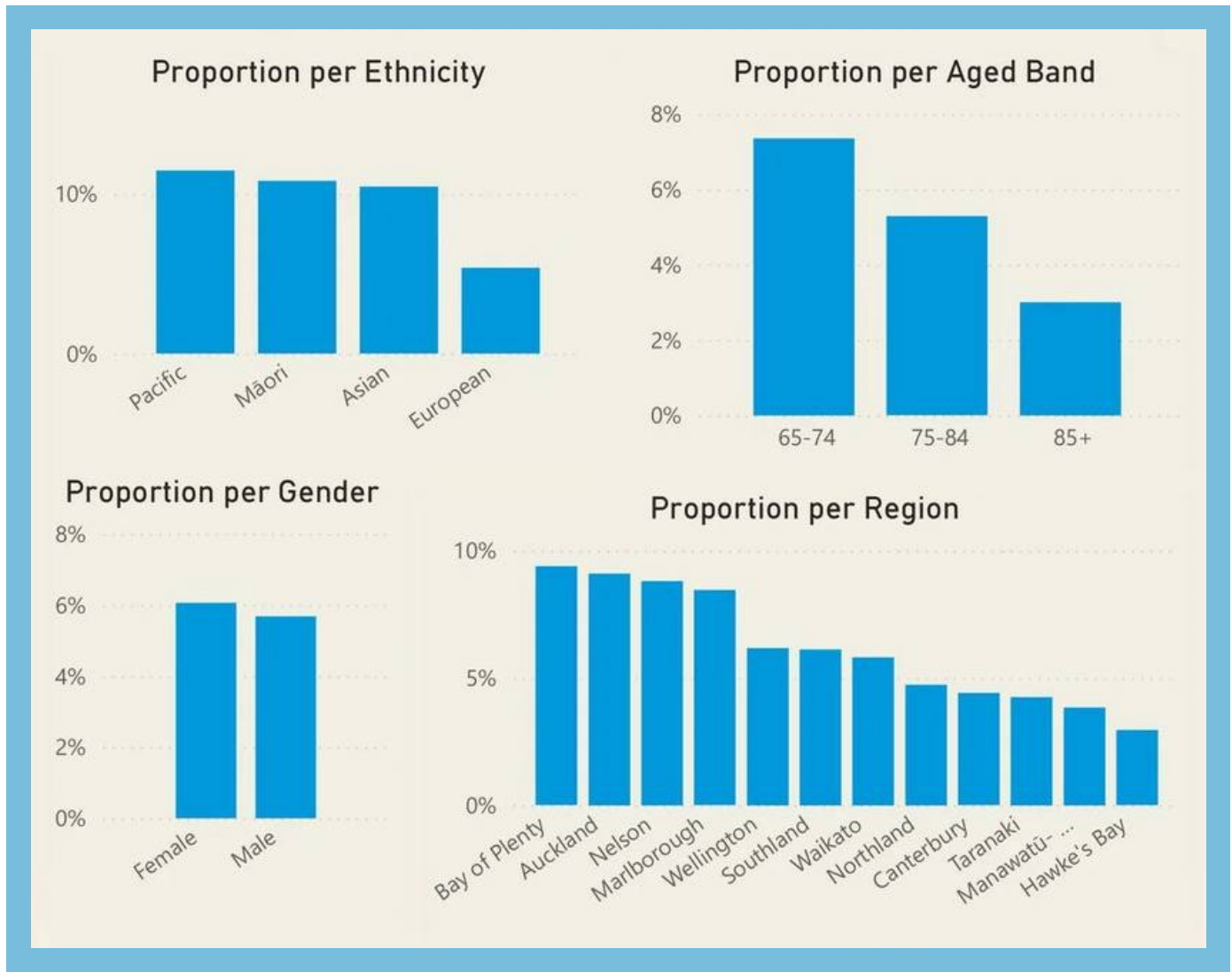
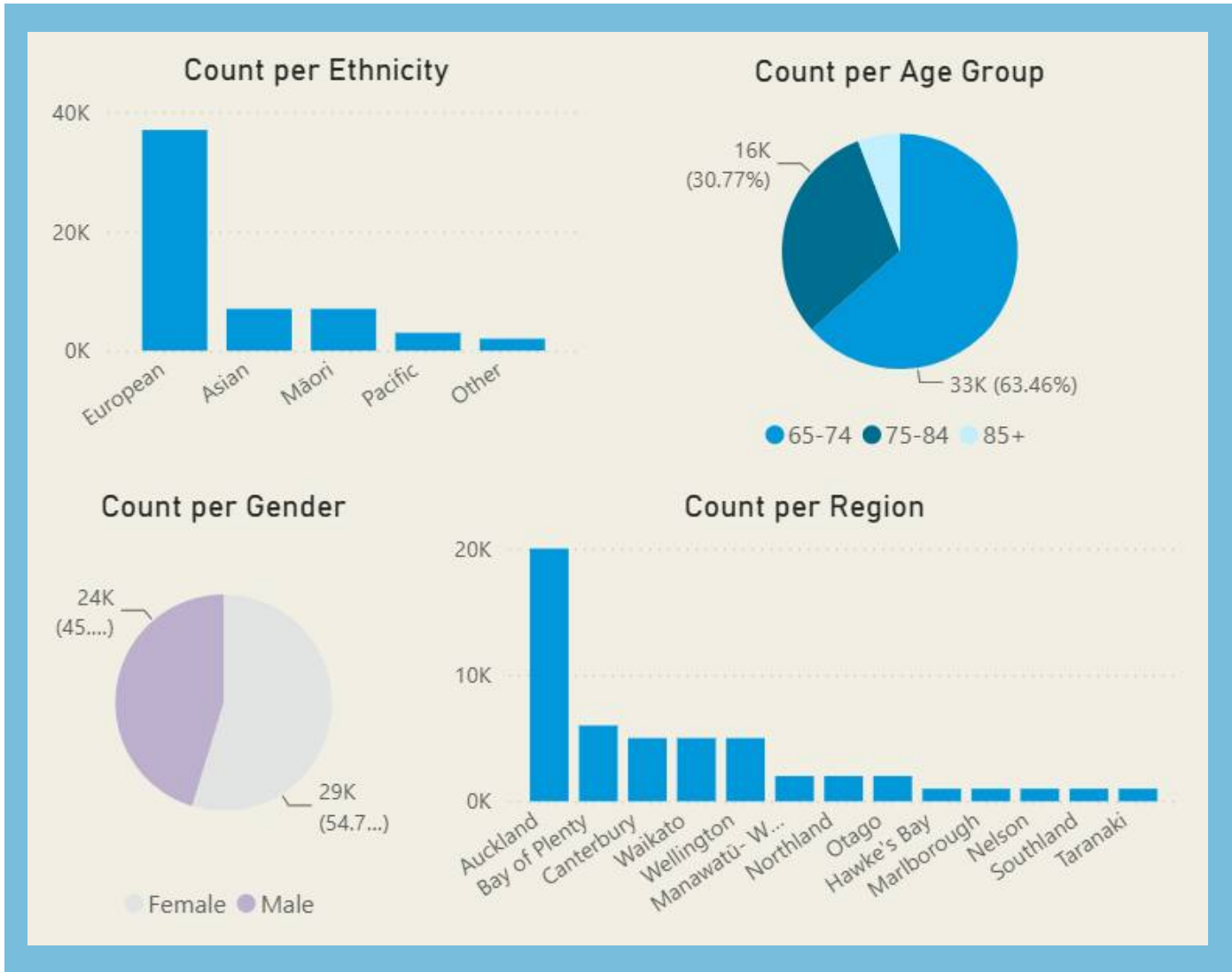


"16% of the whānau we support in our housing first programme are 55 years or older"

"We have had a huge increase in older persons becoming homeless recently and sleeping in their cars...their mental and emotional health is significantly impacted"



52,000 older New Zealanders are paying more than 40% of their income on accommodation costs, equating to **6.10%** of the total over 65 population.



Ethnicity

- Despite having more than 5 times as many individual Europeans over 65 (37,000) spending more than 40% of their income on accommodation as older Māori (7,000), Māori were proportionally twice as likely as Europeans to be included in this measure, with 5.37% of Europeans and 10.80% of Māori spending more than 40% of their income on accommodation.
- Older Asians had comparable rates to older Māori, at 10.44%.
- Older Pacific Peoples had the highest rates, with 3,000 individuals (11.45% of the older Pacific Peoples cohort) spending more than 40% of their income on accommodation.

Age Band

- 7.35% of 65-74 year olds, 5.28% of 75-84 year olds, and 3.00% of over 85s spent more than 40% of their income on accommodation.

Gender

- Both women and men had comparable rates in this measure, with 6.06% of women and 5.67% of men aged over 65 spending more than 40% of their income on accommodation.

Region

- Gisborne, West Coast, and Tasman all had numbers too low to be reported for this measure.
- Of the remaining regions, Bay of Plenty had the highest rates of overburdened accommodation costs at 9.38% of older people in the region spending more than 40% of their income on accommodation.
- Auckland was the second highest, at 9.10%.
- Hawke's Bay had the lowest proportional rate, at only 2.95% of the region's older people.

Connection Measures

Throughout our consultation, connection to community, opportunity and services was consistently described as an important facet of poverty that our members, sector partners, and older people themselves wanted to see reflected in this Monitor. It was the hardest domain to source reliable, representative and useful measures for.

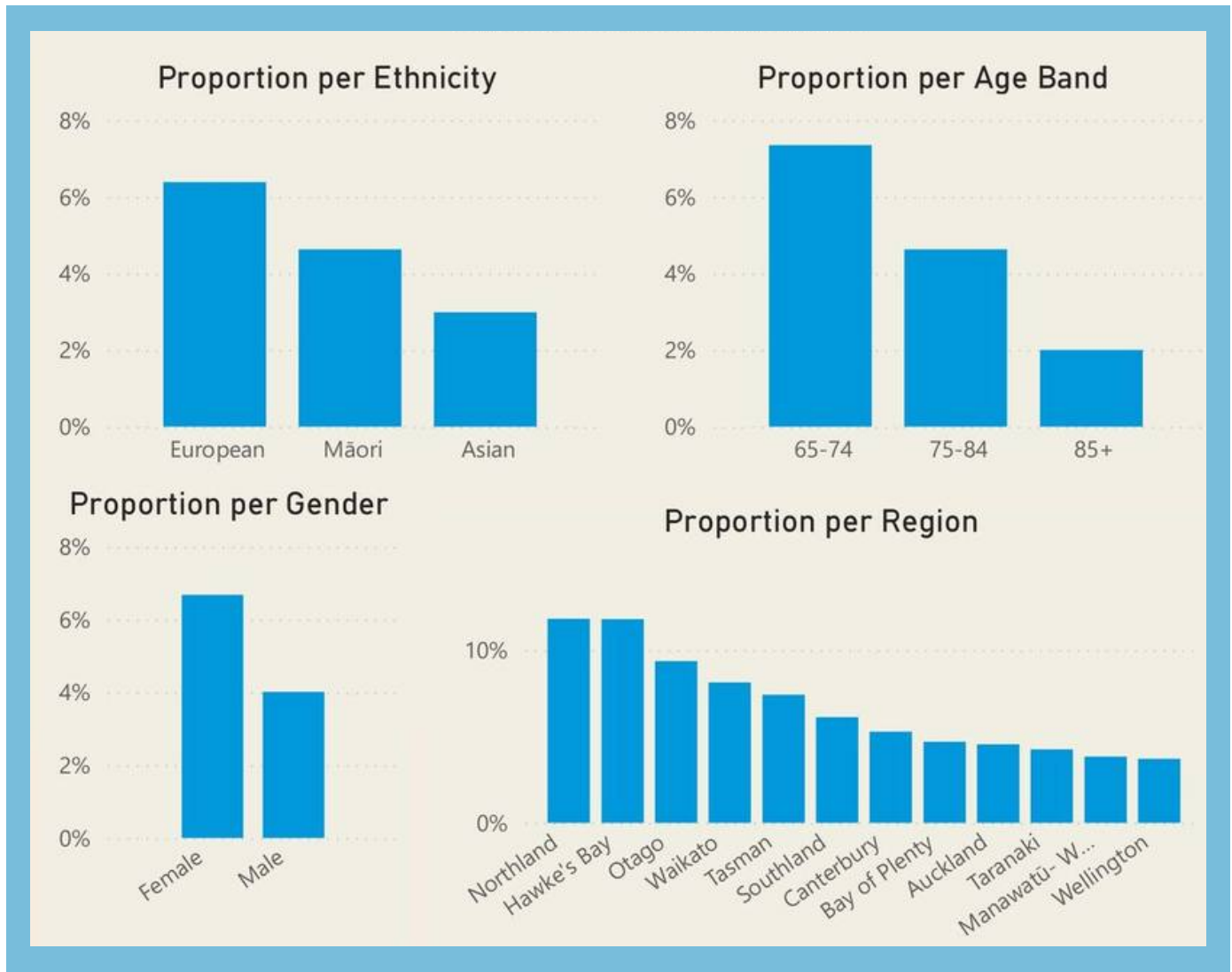
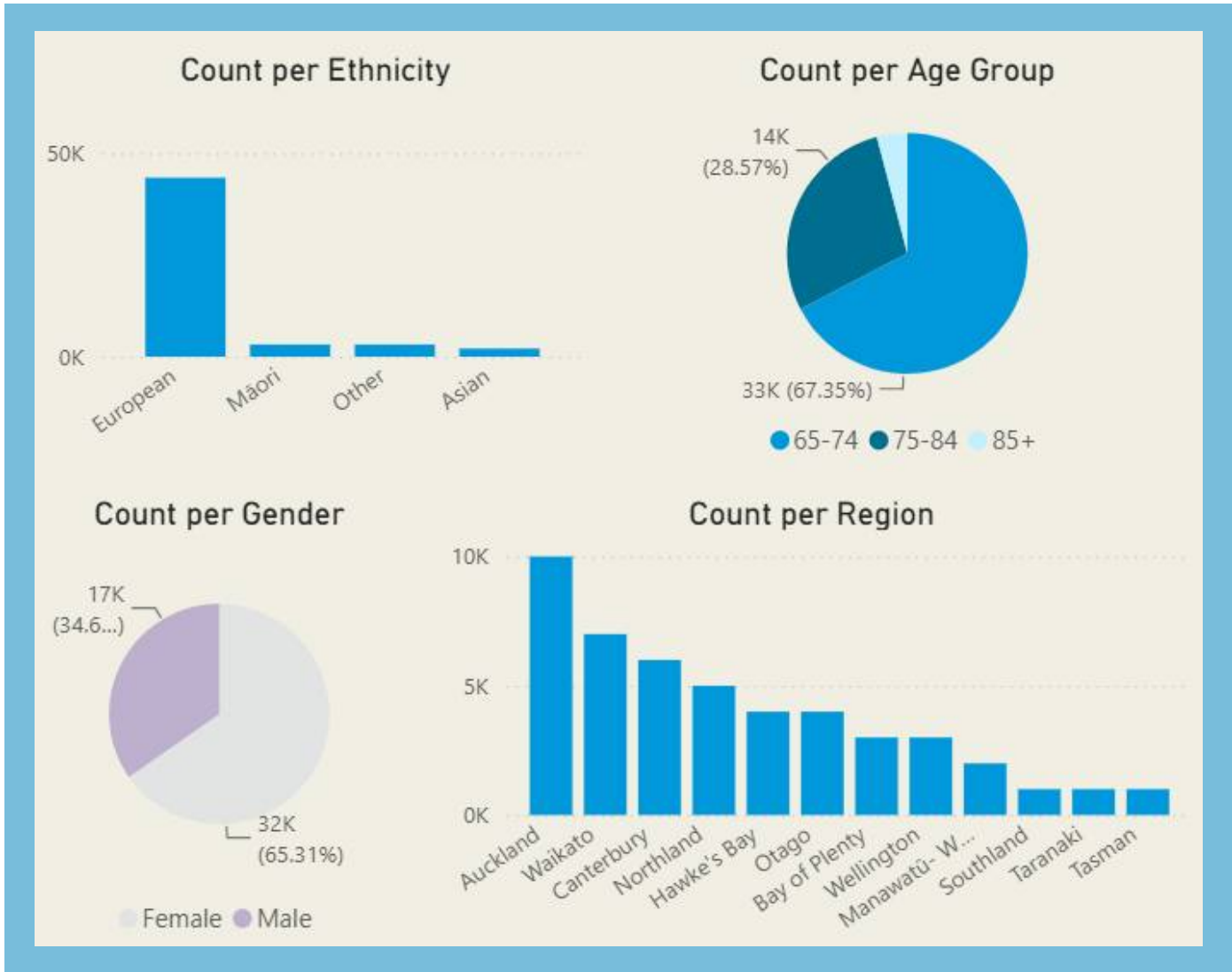


Report age-related discrimination

Our consultation process confirmed that a connection measure was key. We affirmed the importance of our previous work around structural ageism by selecting this measure of self-reported experiences of age-related discrimination as a representation of active barriers to being included in community, opportunities and services.

The data for this measure was sourced from the Wellbeing component of the General Social Survey (2023) through StatsNZ [11].

49,000 older people reported experiencing age-related discrimination. This equates to **5.75%** of the total over 65 cohort.



Ethnicity

- Numbers for Pacific Peoples were too low to be reported in this measure.
- Older Europeans had the highest reported experiences of age-related discrimination, both in total number (44,000) and proportional to their ethnic group (6.38%).
- 4.63% of older Māori experienced age-related discrimination, and 2.98% of older Asians.

Age Band

- Those aged 65-74 were the most likely to experience age-related discrimination at a rate of 7.35%.
- 4.62% of the 75-84 cohort and 2.00% of the over 85 cohort had this experience.

Gender

- Females were slightly more likely to experience age-related discrimination, with 6.68% of women reporting it compared to 4.02% of men.

Region

- Numbers for Gisborne, Nelson and Marlborough were too low to be reported in this measure.
- Of the remaining regions, Northland had the highest rate of age-related discrimination at 11.82% of the over 65 regional population, followed by Hawkes' Bay, with 11.79%.
- Wellington had the lowest rate of age-related discrimination, at only 3.71%.

Report feeling lonely at least most of the time

When speaking with older people themselves and asking them to define poverty, many of them spoke specifically about loneliness. Being separated from loved ones, especially from their grandchildren, defined what poverty was to them in many instances. Social isolation and isolation from whānau comprised a third of all responses to our prompt "Older Persons Poverty is..." at the Rauawaawa Kaumātua Charitable Trust Games in 2025, where we engaged with the nearly 400 attending Kaumātua. Sourcing data that reflected this was challenging, but reports of feeling lonely at least most of the time were sufficiently comparable to social isolation to meet this priority in the Monitor.

The data for this measure was sourced from the Wellbeing component of the General Social Survey (2023) through StatsNZ.

"A high percentage of older people living alone only have social contact with our support workers and very rarely see family"

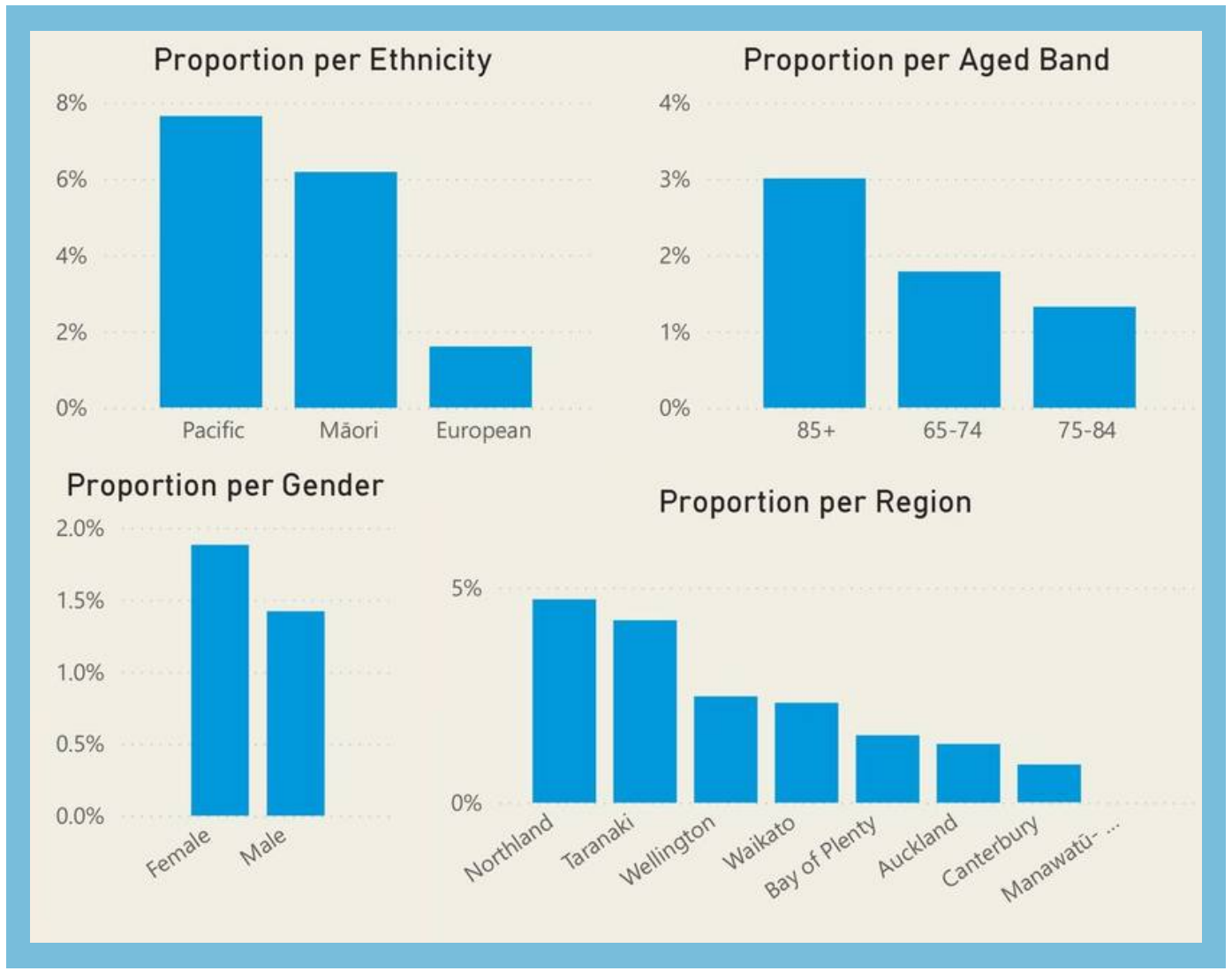
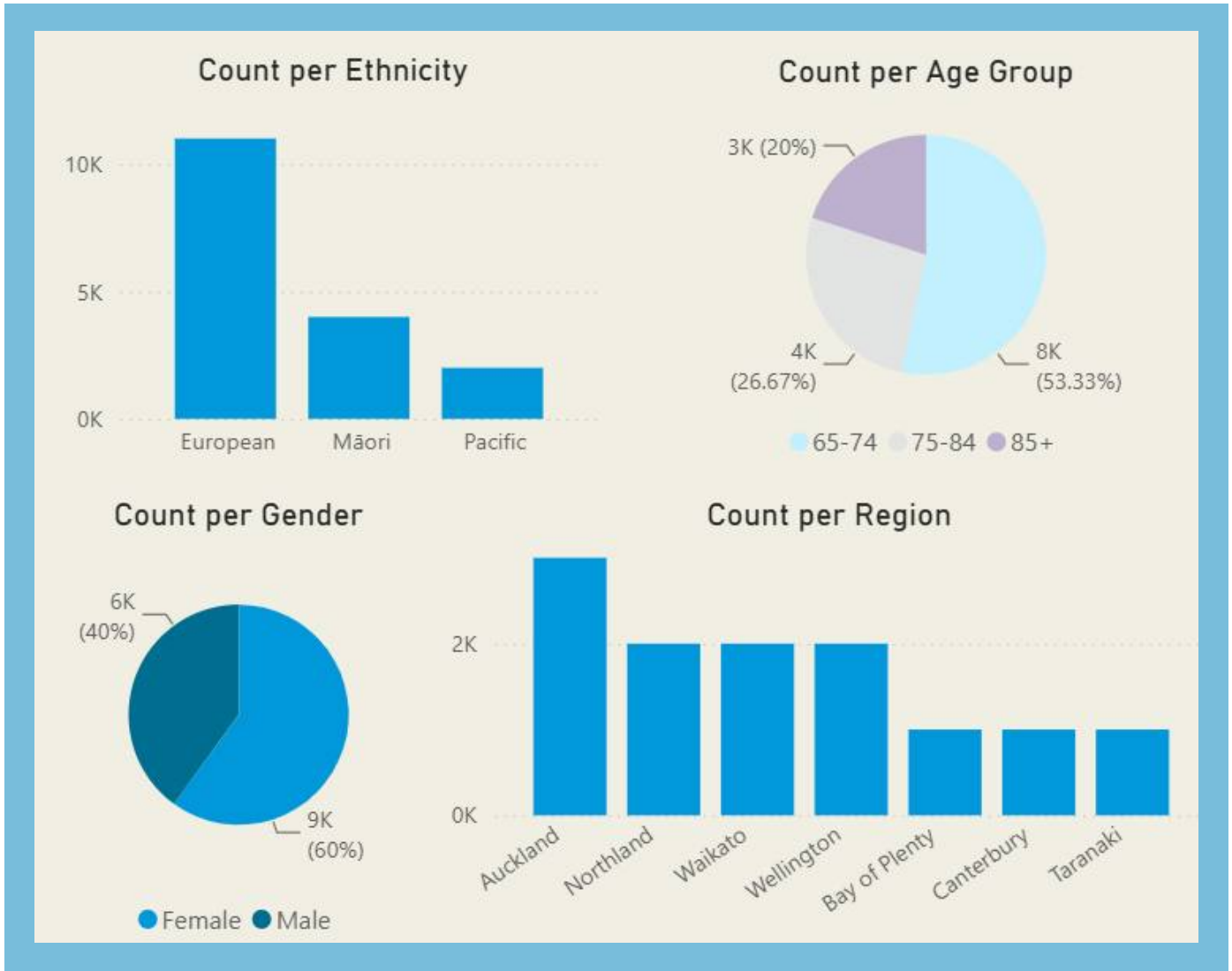


Blair, reflecting on why he joined the

"Many of us are experiencing loneliness for various reasons, along with challenges we've never faced before"



15,000 older people reported feeling lonely at least most of the time. This is **1.76%** of the over 65 population.



Ethnicity

- Pacific Peoples were most likely to report feeling lonely at least most of the time, with 2,000 individuals equating to 7.64% of this cohort reporting this.
- Māori reports of loneliness were at 6.17%, representing 4,000 individuals.

Age Band

- Feeling lonely at least most of the time was highest among those aged over 85, with 3.00% of respondents reporting this compared to 1.78% of 65-74 and 1.32% of 75-85 cohorts.

Gender

- Women were slightly more likely to report feeling lonely at least most of the time than men, at 1.88% (9,000 individuals) compared to 1.42% (6,000 individuals).

Region

- Numbers were too low to report this measure in Gisborne, Hawke's Bay, Manawatū-Whanganui, Otago, and Southland. This does not mean that these metrics were not experienced by older people in these regions. Importantly it does not necessarily mean that these metrics were experienced by a lower proportion of the older people in these regions.
- Of the remaining regions, loneliness was highest in Northland at 4.73%, 2,000 individuals, and Taranaki at 4.24%, representing 1,000 individuals.
- Reporting feeling lonely at least most of the time was proportionally the lowest in Canterbury, where 1,000 individuals represented 0.88% of the local over 65 population.

Health Measures

Our consultees expressed significant concern around medical needs around poverty. Those we spoke with were keenly aware of the impact of poverty on health, while similarly aware of not wanting to overlap and confuse the outcomes of poverty with indicators of poverty. For this reason, we selected measures that related to the cost barriers to healthcare access, not the documented poor outcomes of poverty themselves.

Putting off doctor or dentist visits due to cost

Within the MH-18, two of the questions relate to putting off medical needs due to cost. One asks about doctors and the other about dentists. For this measure, the data reflects anyone who answered yes to at least one of the two health-related metrics.

The data for this measure was sourced from the Household Income and Living Survey (2025) through StatsNZ.



**Presbyterian
Support**
Otago

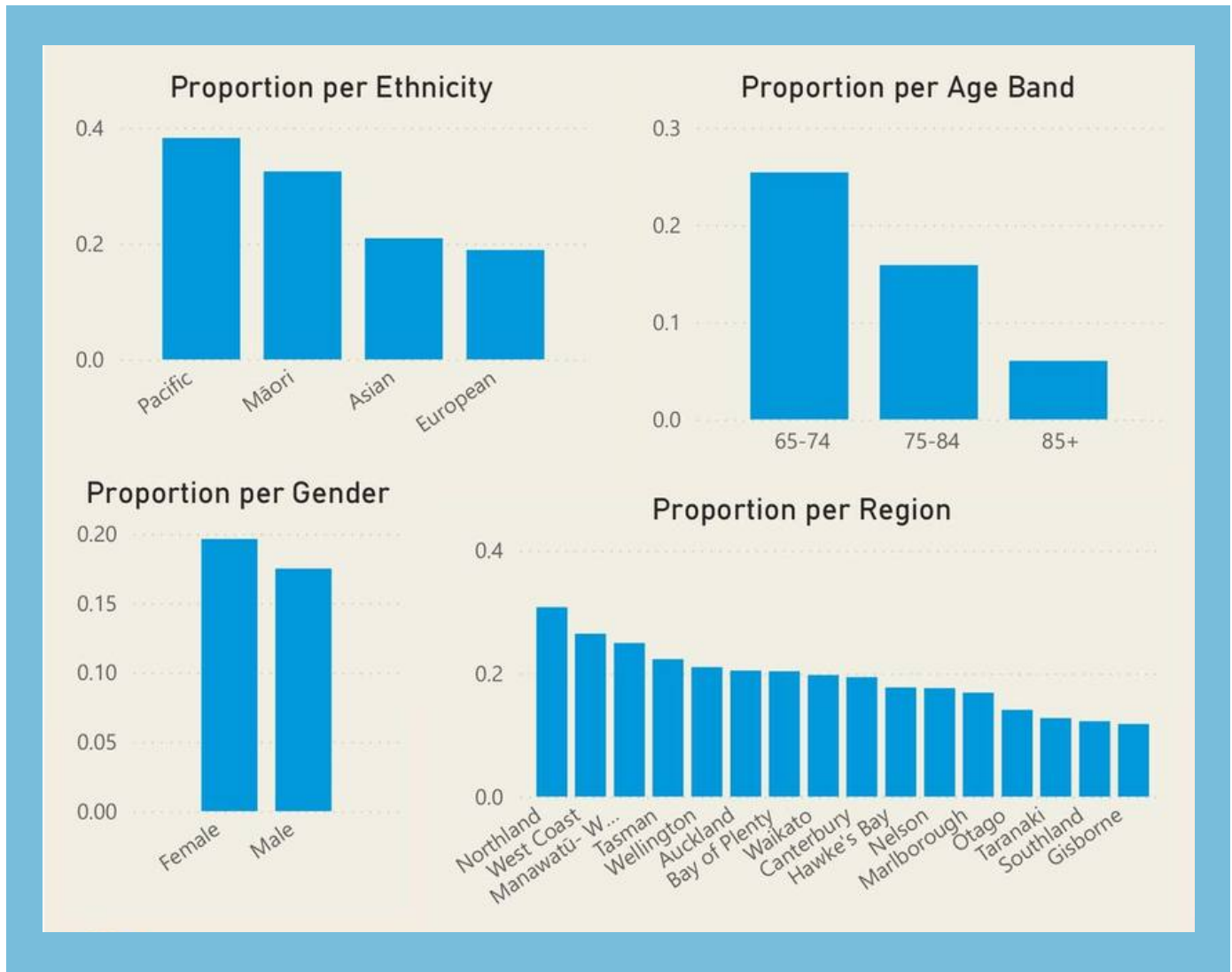
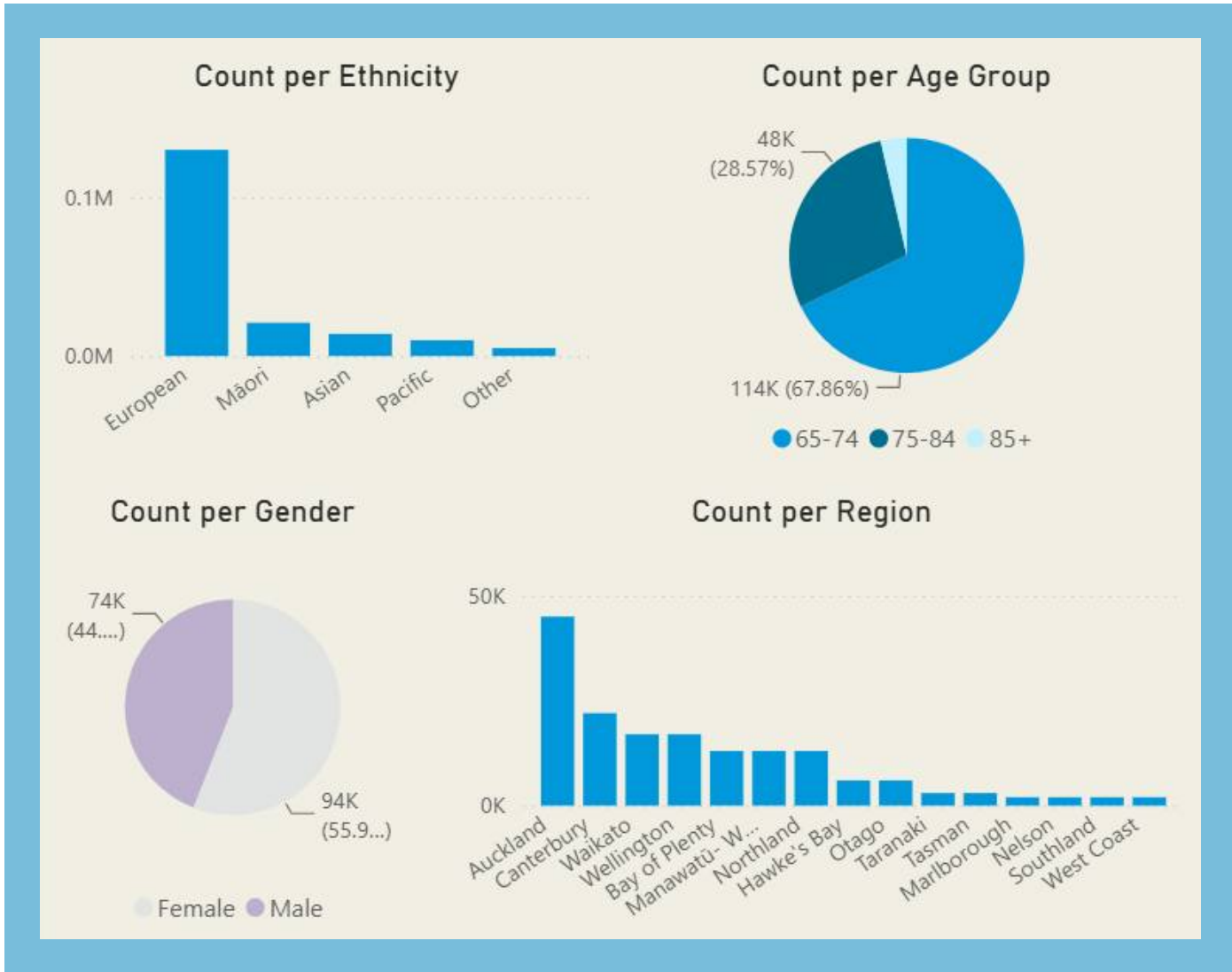
"We continue to see strong demand for standard care beds, highlighting the ongoing need for accessible, affordable care options for older people"

"Many older people in poverty are not seeing their GP regularly enough. They cannot get a timely appointment, and sometimes no longer know their GP, and cannot afford up to \$50 for an appointment. Nor do they attend after hours urgent care where the cost is often around \$100"



**Wesley
Community
Action**

168,000 older people said 'yes' to at least one of the two health-related metrics in the MH-18. This is **19.72%** of all older people, It is the highest measure in the Monitor.



Ethnicity

- Pacific Peoples over 65 had the highest rate in this measure, with 10,000 individuals representing 38.18% of Pacific older people putting off dental or doctor visits due to cost.
- 32.41% of older Māori also reported this, representing 21,000 people. While 130,000 older
- Europeans reported that they had deferred medical visits due to cost in the MH-18, this was proportionally lower than for any other cohort, at 18.86%.

Age Band

- The 65-74 cohort had the highest proportional rate in this measure, with 114,000 individuals representing 25.38% of this age band's total population.
- This dropped off noticeably in older cohorts, with 15.85% of 75-84s (48,000 individuals) and only 6.01% of over 85s (6,000 individuals).

Gender

- Women were more likely than men to report having put off medical visits due to cost in the MH-18, at 19.63% compared to 17.49% of men. This equates to 94,000 and 74,000 individuals respectively.

Region

- Northland had the highest rate of this measure, with 13,000 older people comprising 30.74% of the over 65 regional population putting off dental or doctor visits due to cost.
- The West Coast reported 26.46% of older people responding in the same way, at 2,000 individuals.
- The lowest rate in the country was in Gisborne, where 1,000 individuals represented 11.79% of the local over 65 population.

Reported putting off a GP visit due to cost

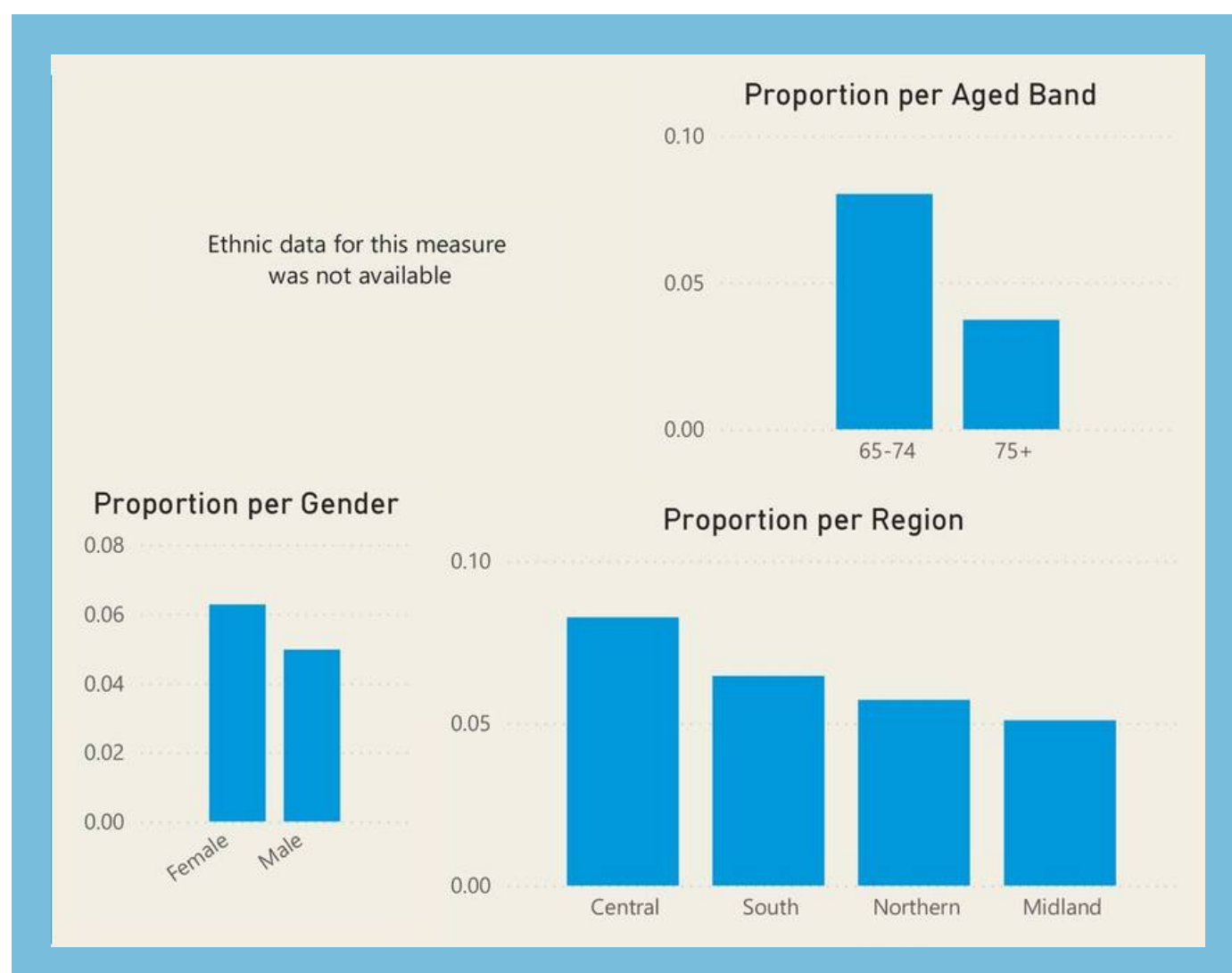
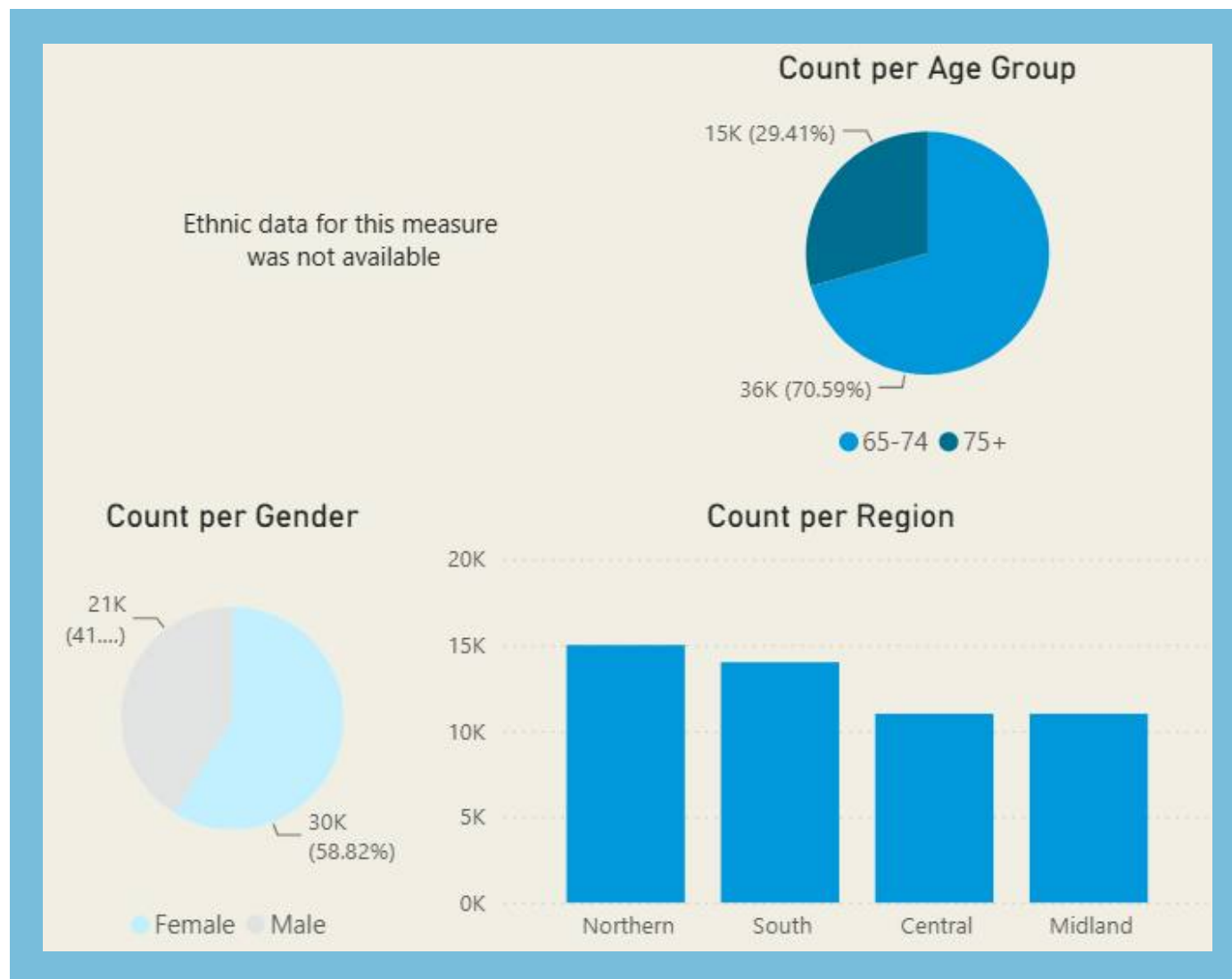
To reinforce the information gathered by the MH-18 health related metrics, we accessed another source of information through the New Zealand Health Survey that also measured cost barrier to healthcare instead of the outcomes of healthcare barriers. This specifically asked about putting off a visit to the GP due to cost.

The data for this measure was sourced from the New Zealand Health Survey (pooled data, details in Appendix One) [12].

"One of our Support Workers reported a client injured his leg causing a wound and [he] taped it up himself as he couldn't afford a GP visit. He also had a medical alarm but was too afraid to use it due to any potential cost"



51,000 older people reported cost being a specific barrier to getting to the GP.
This equates to **5.99%** of the over 65 population.



Ethnicity

- No ethnic data was provided for this measure. This will be pursued for future iterations of the Monitor.

Age Band

- Those aged between 65 and 74 were more likely than those aged over 75 to report cost as a barrier to GP access proportional to their age band's population size.
- 36,000 65-74 year olds (8.01% of the age band) and 15,000 over 75s (3.72%) reported cost being a specific barrier to accessing GP care.

Gender

- Women were more likely than men to report cost being a barrier to accessing a GP, at 6.26% compared to 4.96% of men.

Region

- Of the four Ministry of Health reporting regions (Northern, Midland, Central, and South [13]), residents of Central were most likely to report cost being a barrier to accessing the GP, with 11,000 individuals representing 8.27% of the region's over 65 population.
- Midland had the lowest rate, with 11,000 individuals representing 5.09% of the regional over 65 population.

An Aotearoa Free from Older Persons Poverty

Significant structural change is needed to free New Zealanders across the lifespan from poverty. The New Zealand Council of Christian Social Services has highlighted key actions that can be taken to ensure that the future of Aotearoa is one without poverty. Poverty experienced over the life course is likely to result in poverty in older age, and so our campaign lies across a number of areas that will result, over time, in a reduction in those experiencing poverty at all stages of life.

Our faith commands us and our organisational vision – to call forth a just and compassionate Aotearoa – leads us to ask the government to:

Introduce a Poverty Reduction Act to commit to freeing New Zealanders from poverty

- The introduction of legislation to measure and target poverty rates for all New Zealanders
- The establishment of an official national poverty line
- Retention of the requirement to report and set targets for specific populations including children and those aged over 65
- The establishment of an advisory body to the responsible Minister outlining how to meet the established poverty targets

Restructure the welfare system so that it frees from poverty

- Increase in core benefit levels to the standard of liveable incomes and to ensure it is above the proposed official national poverty line (once determined in the previous policy proposal)
- The indexing of entitlements to align with wage growth or CPI depending on which is greater, in line with and maintaining Superannuation
- Increased asset thresholds for accessing Special Needs Grants and third tier assistance so people don't have to burn through savings to access them
- The removal of benefit sanctions

Reduce financial barriers to work

- An increase in the amount people can earn while on benefit to \$350 (roughly the equivalent of 15 hours at minimum wage) before their benefit is reduced, and higher for couples
- An increase to the amount of money people can keep in their pockets before their benefit is reduced, by reducing the abatement rate
- Exploration of an Earned Income Tax Credit proposed by the Welfare Expert Advisory Group

Better recognition in the welfare system for those with health conditions and disabilities

- The renaming of the Jobseeker Support—Health Condition or Disability Benefit to distinguish it from Jobseeker Support
- An increase in the payment rate in line with the Supported Living Payment

Working for Families that works for families

- The simplification of Working for Families into one single tax credit and increasing the overall rate
- An increase to the amount people can earn before their payments reduce, by setting the abatement threshold at a minimum of 40 hours on minimum wage
- A reduction to how quickly Working for Families payments decrease to ensure work pays and explore whether a two-tiered abatement threshold would be beneficial for families working more hours
- A reduction of debt by introducing grace periods to allow for changes in income and increasing how much debt can be automatically written off
- Indexing of entitlements to align with wage growth or CPI depending on which is greater, in line with and maintaining Superannuation.

Improve housing access and affordability

- Increased social housing builds over time to bring us in line with the OECD average of 7% of housing stock
- The removal of asset thresholds for Accommodation Supplements for those who are renting and do not already own a property.

Address rising food costs now

- The introduction of a GST-Rebate type support package targeted at low- and middle-income households and equivalised to household food costs

Read the full 'Free From Poverty' document on our website [14].



Acknowledgements

With thanks to:

- The team at Stats NZ | Tatauranga Aotearoa for their support in providing us the data for five of the measures in this Monitor
- The Health Surveys team at the Ministry of Health for providing us data for one of the measures in this Monitor
- The Selwyn Foundation for their generous support of this project by providing funding for the official launch of the Monitor and the communications needed to ensure that this information gets out to the people who need it
- The Helen Stewart Royle Charitable Trust and the Louisa and Patrick Emmett Murphy Foundation for key early funding that allowed this Monitor to be built
- The dedicated and engaged members of the Older Persons Member Committee for providing ongoing support and insight as this project developed
- All those who attended webinars, hui, and conversations about this project, or submitted their feedback via survey, email or in person at any of its stages of development
- Melanie Wilson and Katie Schraders for their tireless support throughout this project
- Nikki Hurst, former EO of NZCCSS, for commencing this project

Appendix One - Data information

While we had originally intended to provide a comprehensive cross-cohort analysis, the data for each individual cross-tabulation (for example, Māori men in Northland) was too small to pass the suppression threshold for government data to be released to the public. We had additionally hoped to provide information related to the following key cohorts which were priorities for those we consulted with:

- *Disability status*
- *Migrant Status*
- *Rainbow status*
- *Household Composition*

Unfortunately these were not able to be sourced in this iteration of the Monitor. In future years, we will continue to pursue this information to ensure that these important cohorts have the same visible representation in the data that this Monitor is striving to provide to all older people.

Relative income poverty after housing costs

Source – StatsNZ,
Household Income and Living Survey
Year – 2025
Population – Usually resident in private households, aged 65 and over
Measure- Household median equivalised disposable income after housing
Actual Sampling Error
Notes:
No data on gender diverse individuals provided
No data on MELAA population provided

Receiving Accommodation Supplement

Source – Ministry of Social Development
Official Information Act Request
Year – quarter ending December 2025
Data set title - Number of Special Needs Grants, without Emergency Housing, for clients aged 50 years old and older granted from 1 October 2024 to 31 March 2026
Notes:
Gisborne and Hawkes’ Bay combined in regional data
West Coast Region combined in regional data
Southern Region combined in regional data

Accessing Special Needs Grants

Source – Ministry of Social Development
Official Information Act Request
Year – quarter ending December 2025
Data set title - Number of Accommodation Supplement recipients who are aged 50 years old and older as at each quarter end from December 2024 to March 2026
Notes:
Gisborne and Hawkes’ Bay combined in regional data
West Coast Region combined in regional data
Southern Region combined in regional data

Living without the essentials

Source – StatsNZ,
Household Income and Living Survey
Year – 2025
Population – Usually resident in private households, aged 65 and over
Measure- MH18 where 7+ signifies material hardship
Actual Sampling Error
Notes:
No data on gender diverse individuals provided
No data on MELAA population provided
Regions with data suppressed due to small size – Gisborne, West Coast Region, Otago, Southland, Tasman, Nelson, Marlborough
provided

Living in property they do not own

Source – StatsNZ,
Household Income and Living Survey
Year – 2025
Population – Usually resident in private households, aged 65 and over
Measure- Living in accommodation they do not own, nor is owned by a trust of which they are a beneficiary
Actual Sampling Error
Notes:
No data on gender diverse individuals provided
No data on MELAA population provided

Spending more than 40% of income on accommodation

Source – StatsNZ,
Household Income and Living Survey
Year – 2025
Population – Usually resident in private households, aged 65 and over
Measure- Spending more than 40% of their gross income on housing
Actual Sampling Error
Notes:
No data on gender diverse individuals provided
No data on MELAA population provided
Regions with data suppressed due to small size – Gisborne, West Coast, Tasman

Report age-related discrimination

Source – Stats NZ
General Social Survey, Wellbeing Survey
Year – 2023 (most recent available)
Discrimination – Age related
Actual Sampling Error
Notes:
No data on gender diverse individuals provided
No data on MELAA population provided
Pacific Peoples data suppressed due to small numbers
Regions with data suppressed due to small numbers – Gisborne, Nelson, Marlborough

Report feeling lonely at least most of the time

Source – Stats NZ
General Social Survey, Wellbeing Survey
Year – 2023 (most recent available)
TimeLonely – At least most of the time
Actual Sampling Error
Notes:
No data on gender diverse individuals provided
No data on MELAA or Asian population provided
Regions with data suppressed due to small numbers – Gisborne, Hawkes' Bay, Manawatū-Whanganui, Otago, Southland

Putting off dental or doctor visits due to cost

Source – StatsNZ,
Household Income and Living Survey
Year – 2025
Population – Usually resident in private households, aged 65 and over
Measure- To cut costs on either of Doctor, Dentist, At least a little
Actual Sampling Error
Notes:
No data on gender diverse individuals provided
No data on MELAA or Asian population provided

Report putting off a GP visit due to cost

Source – New Zealand Health Survey Team
The New Zealand Health Survey Household Income and Living Survey
Year – Pooled data for 2022/2023-2024/2025
Indicator - unmetneed_gp_costs (Unmet need for GP due to cost in the last 12 months)
Data band – total
Notes:
Pooling across three years was the only way to obtain data that would not be suppressed for size
No data on gender diverse individuals provided
No data on ethnicity provided
Age data only provided for 65-74 and 75+
Regional data only defined as the four Health NZ areas – Northern, Midland, Central, South.



New Zealand Council Of
Christian Social Services