

# Long-Term Insights Briefing Consultation Document

The long-term implications of our ageing population  
for our housing and urban futures

October 2022



**Te Tūāpapa Kura Kāinga**  
Ministry of Housing and Urban Development

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# 1. Introduction

There are few things as important to people and whānau than the homes and communities they live in. Well-performing housing and urban systems are critical for Aotearoa New Zealand's social, economic, and environmental performance and the adaptability of our communities.

It is well known that our housing, towns, and cities are under-performing, and there are many and varied reasons why this is the case. Te Tūāpapa Kura Kāinga – Ministry of Housing and Urban Development (HUD) is responsible for both identifying and mitigating some of the immediate and negative outcomes associated with our housing and urban systems. We are also responsible for promoting its longer-term transformation. Our stewardship role means we continuously reflect on risks and opportunities to support more effective system improvements.

This Long-term Insights Briefing (Briefing) provides an opportunity to further reflect on the futures of our housing and urban systems through the particular lens of our ageing population.

It responds to a new requirement under Schedule 6 of the Public Service Act 2020 (the Act), to provide information about medium and long-term trends, risks, and opportunities affecting Aotearoa New Zealand at least 10 years in the future, and options for how we might respond.

## 1.1 Why focus on an ageing population?

Our ageing population and its impacts on our housing and urban systems have been, and will be, profound and persistent.

*Population ageing is not simply a matter of dealing with a bubble of baby boomers that eventually ebb away and a young population re-emerges.*

Population ageing will increase the number of seniors as well as changing the composition of our population. The significant implications of this are explored throughout this consultation document.

*Population ageing impacts on young as well as old.*

The housing conditions that children and young people experience heavily influence their life trajectories and housing into their senior years. Similarly, housing wealth of seniors influences the housing of succeeding generations.

## Housing and urban systems

Housing and urban systems are large and complex. They are several interconnected systems that come together in a place to create the communities that we live in. This includes central and local government, iwi and Māori, Kāinga Ora – Homes and Communities (Kāinga Ora), Community Housing Providers (CHPs), the building and construction sector, finance sector, transport and infrastructure sectors, social support services, and our education and health systems.

These systems also encompass the connections that drive prosperity and wellbeing. These include the connections people have to their homes, friends and communities, that whānau have to their whakapapa and their whenua, as well as how people access jobs, training opportunities, goods and services, green spaces, and the opportunities they provide.

How an ageing population will impact on the whole system, and the many sub-systems, is important given the role that both housing and urban areas play in our lives.

Our housing and urban systems are already challenged. Overlaying the reality of an ageing population amplifies the need for commitment from across the system including public, private, and community sectors. Our housing and urban systems are beginning to operate in different ways and produce different results.

This includes:

- The construction, property development, and investment sectors starting to deliver:
  - housing at affordable price points
  - developments which improve urban amenity and more efficiently use land, and
  - sustained community connections.
- Government playing a more active role in unlocking urban development, with Kāinga Ora partnering with others to progress transformative projects.
- Government and industry working together through the Construction Sector Accord to support the development of a high performing construction sector.
- Government, CHPs, and iwi and Māori working together. For example, in response to COVID-19, over 1,000 rough sleepers were housed in temporary accommodation.
- Councils and Local Government NZ taking a more active role in supporting affordable housing. For example, developing housing strategies that promote collaborations across government, private and community sectors.
- Innovative housing solutions around financing, tenure, and design being developed and delivered by iwi and Māori, CHPs and Kāinga Ora.

## 1.2 Responding to this consultation document

This consultation document is part of a process seeking to enhance public debate around the future of the housing and urban systems in the context of our ageing population. Consultation responses will support the development of the Briefing itself.

To support your responses, we provide key information about the current status of the housing and urban systems, the broad ‘direction of travel’, and the likely impacts and implications of an ageing population. This is presented in three key domains:

- Housing tenure and housing costs
- Our housing stock and our homes
- Our neighbourhoods, towns, and cities.

Consultation is open for responses for three weeks, closing 10 November 2022.

You can provide your feedback online in our Citizen Space survey:

<https://www.hud.govt.nz/our-work/long-term-insights-briefing/>

We suggest referencing the information in this document as you consider your responses. To make that easy, we have included links to the relevant sections.

This consultation document has been informed by a research literature review conducted by Bedford Consulting Services Ltd in 2021, which is available on our website. This is provided for broader reference and isn't essential to providing feedback on this consultation document.

We would also like to acknowledge the input of our Reference Group members in producing this document – Shamubeel Equb (Economist, Sense Partners), Dr Natalie Jackson (Demographer Research Associate, Te Ngira: Institute for Population Research), and Professor Iain White (Professor of Environmental Planning University of Waikato).

# 2.

## What does our ageing population look like?

### 2.1 What is population ageing?

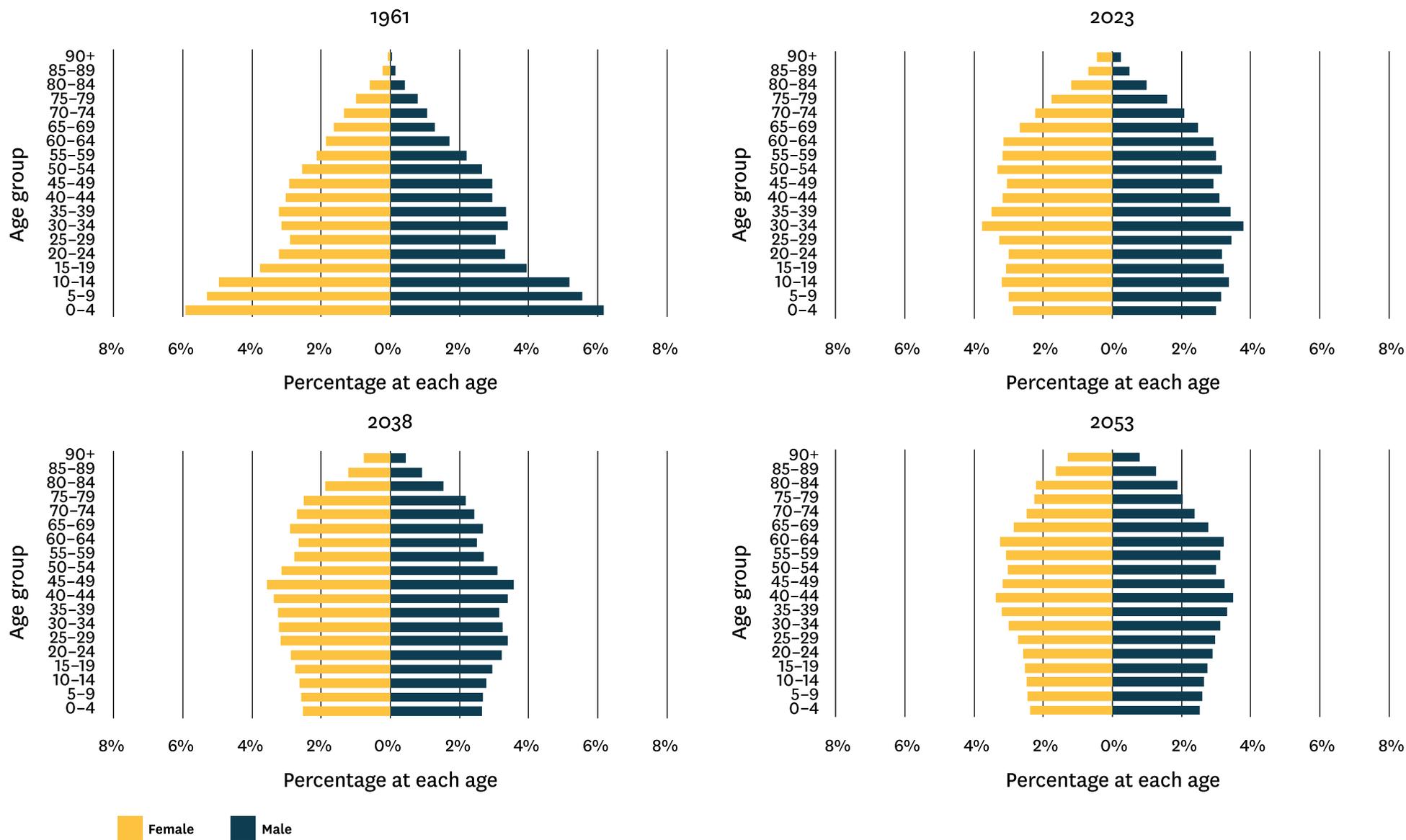
Our population is ageing both structurally and numerically.

Structural ageing is where the proportions of children and younger people decline relative to older people in the population. In Aotearoa New Zealand and elsewhere, this is typically caused by declining birth rates and extended life expectancies.

Figure 2.1 shows how structural ageing in Aotearoa New Zealand has changed from a proportionally younger population pyramid shape in 1961 to the significantly different proportions of young compared to old shown in the beehive-like shapes from 2023. These projections show that population ageing is not expected to be reversed and the current shape of our population structure will become embedded.

As the population ages structurally, the absolute number of seniors will also increase. This is referred to as numerical ageing. The number of seniors will increase even if the rate of structural ageing slows.

Stats NZ Tatauranga Aotearoa (Stats NZ) projects that the number of seniors in 2020 will have doubled by 2056 to around 1.5 million.

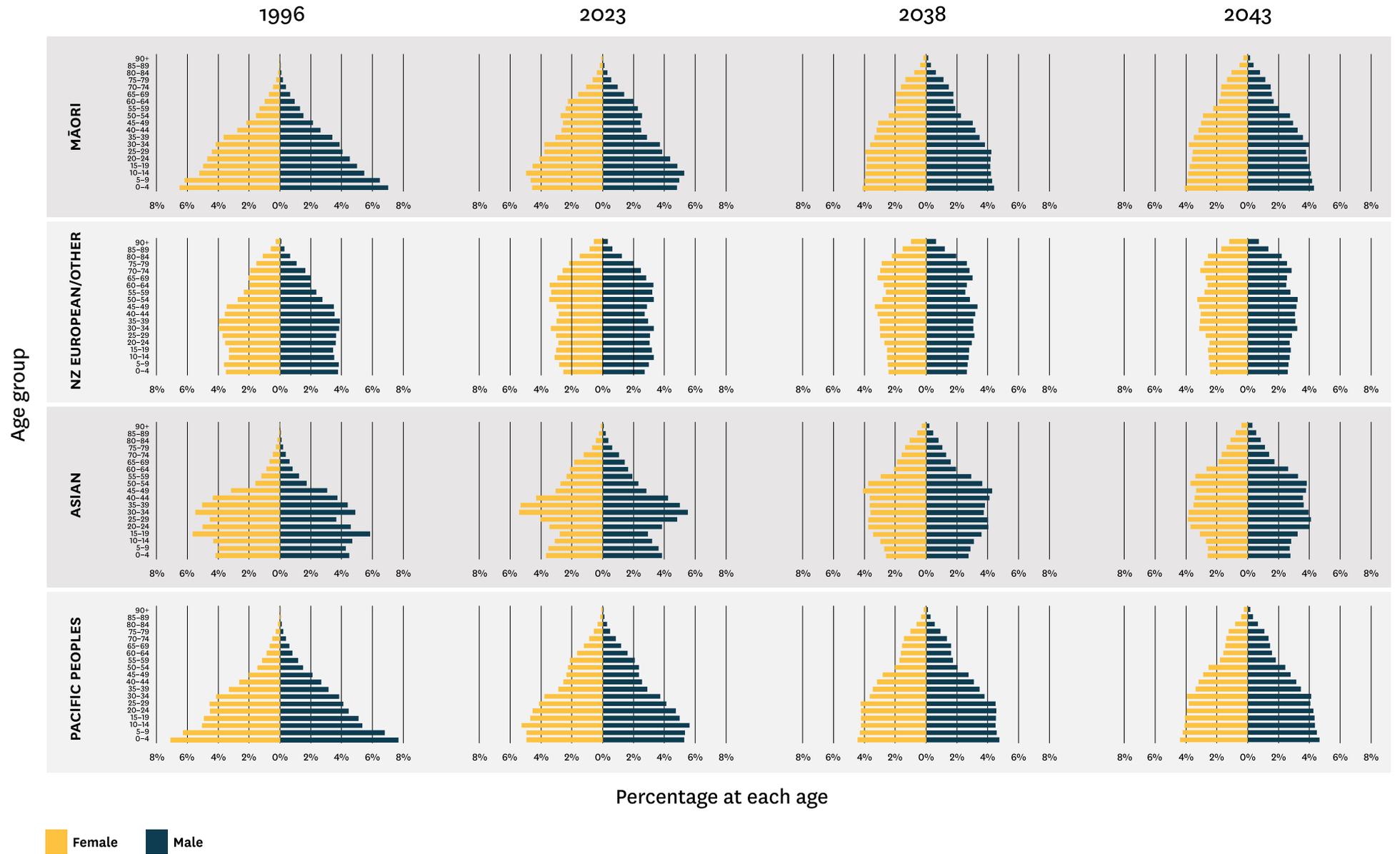


**FIGURE 2.1**  
Change in structure of Aotearoa New Zealand's population age cohorts over time (Sources: Stats NZ, 1961 and Stats NZ 2022)

## 2.2 Ethnic diversity and population ageing

Compared to many societies experiencing ageing, our population is marked by a great deal of ethnic diversity. Stats NZ projections anticipate that by 2038, 51 percent of our population will be Asian, Māori and Pacific peoples, with Māori being the fastest increasing proportion of our aged 65+ population. This diversity puts us in a relatively unique position compared to other nations.

Figure 2.2 shows the population structures for Asian, Māori, and Pacific peoples compared with the New Zealand European/Other population. The population structures of these groups will have a younger profile relative to the New Zealand European/Other population structure, most likely through to 2043.



**FIGURE 2.2**  
Change in structure of Aotearoa New Zealand's population age cohorts over time, by ethnicity (Sources: Stats NZ, 2020 and Stats NZ, 2021)

### 2.3 Regions and population ageing

Aotearoa New Zealand’s ageing population is marked by regional diversity. Some regions, such as Marlborough, have a high proportion of seniors (22.3 percent), but a relatively low number of seniors (11,259). Other regions, like Auckland, have a young population structure with only 12.2 percent aged over 65 years, but a substantial senior population of 194,043. Like ethnic population diversity, regional population changes need to be considered at a regional level, given the varied impacts on those communities.

Region	Proportion of people aged 65+	Number of people aged 65+
Marlborough Region	22.3%	11,259
Tasman Region	20.8%	11,469
West Coast Region	20.2%	7,128
Northland Region	19.8%	35,937
Nelson Region	19.4%	10,296
Bay of Plenty Region	18.6%	58,356
Hawke's Bay Region	18.0%	30,735
Manawatu-Wanganui Region	17.9%	43,239
Taranaki Region	17.4%	20,568
Southland Region	17.3%	17,553
Otago Region	17.0%	40,590
Canterbury Region	16.3%	100,035
Waikato Region	16.0%	74,646
Tairāwhiti Gisborne Region	15.7%	7,464
Wellington Region	14.4%	73,947
Auckland Region	12.2%	194,043

**TABLE 2.1**

Distribution of population over 65 years of age at the 2018 Census, by proportion and number (Stats NZ, 2018)

# 3.

## Ageing populations: challenges and opportunities

Population ageing will exacerbate existing challenges for our housing and urban systems, including:

- Housing tenure and housing costs - ensuring affordable accommodation options with security of tenure for the increasing number of people who will rent into retirement
- Housing stock and houses - ensuring a diverse housing stock that caters to the functionality that seniors require to continue to live independently
- Neighbourhoods, towns, and cities - ensuring we design, develop and redevelop our places in a way that makes it easy for seniors to access all the amenities they need to support their wellbeing.

This section works through data related to these three subjects and indicates plausible futures and future choices in the context of population ageing.

### 3.1 Housing tenure and housing costs

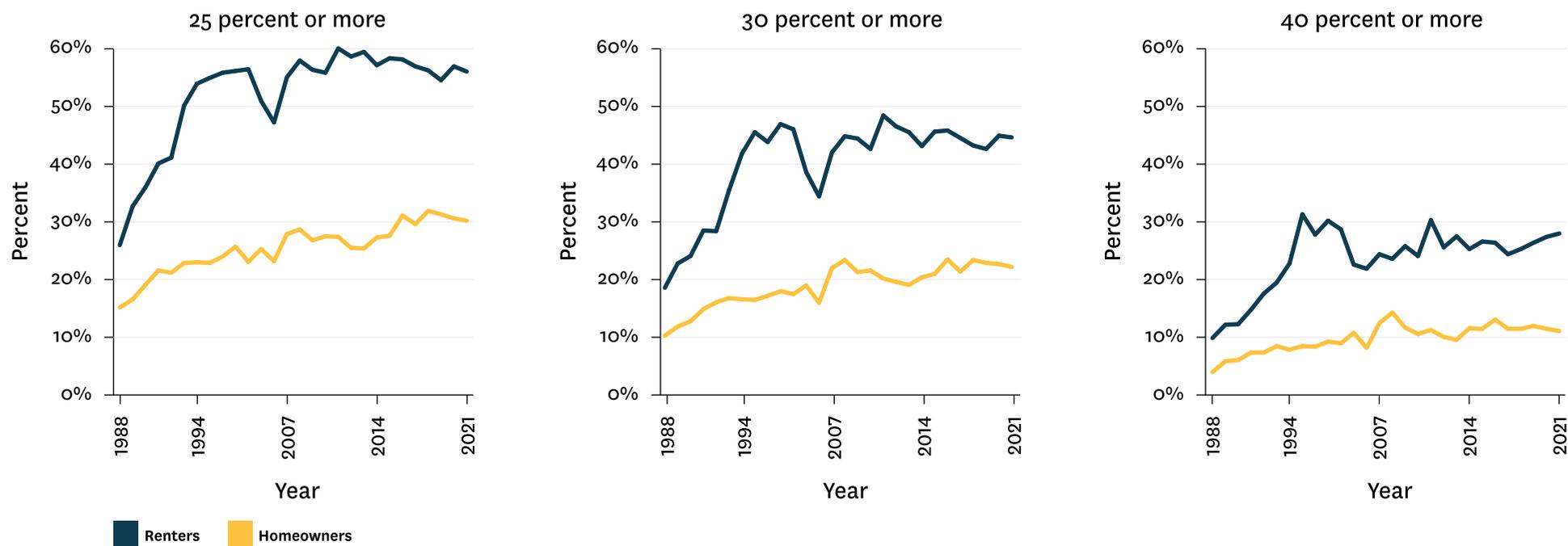
Housing tenure matters in the context of an ageing population because the number of people, as well as the proportion of our population entering their senior years as renters, is increasing significantly.

Patterns of tenure, housing costs, and affordability have changed significantly. From the 1950s to the 1990s, the housing system was supplying low-cost dwellings for owner occupation. The housing system generated a pattern of tenure in which most of the population lived in owner-occupied dwellings. Rental housing was largely limited to people in transition, low-income families accessing state housing, or seniors in council housing who no longer, or had never, owned their own home.

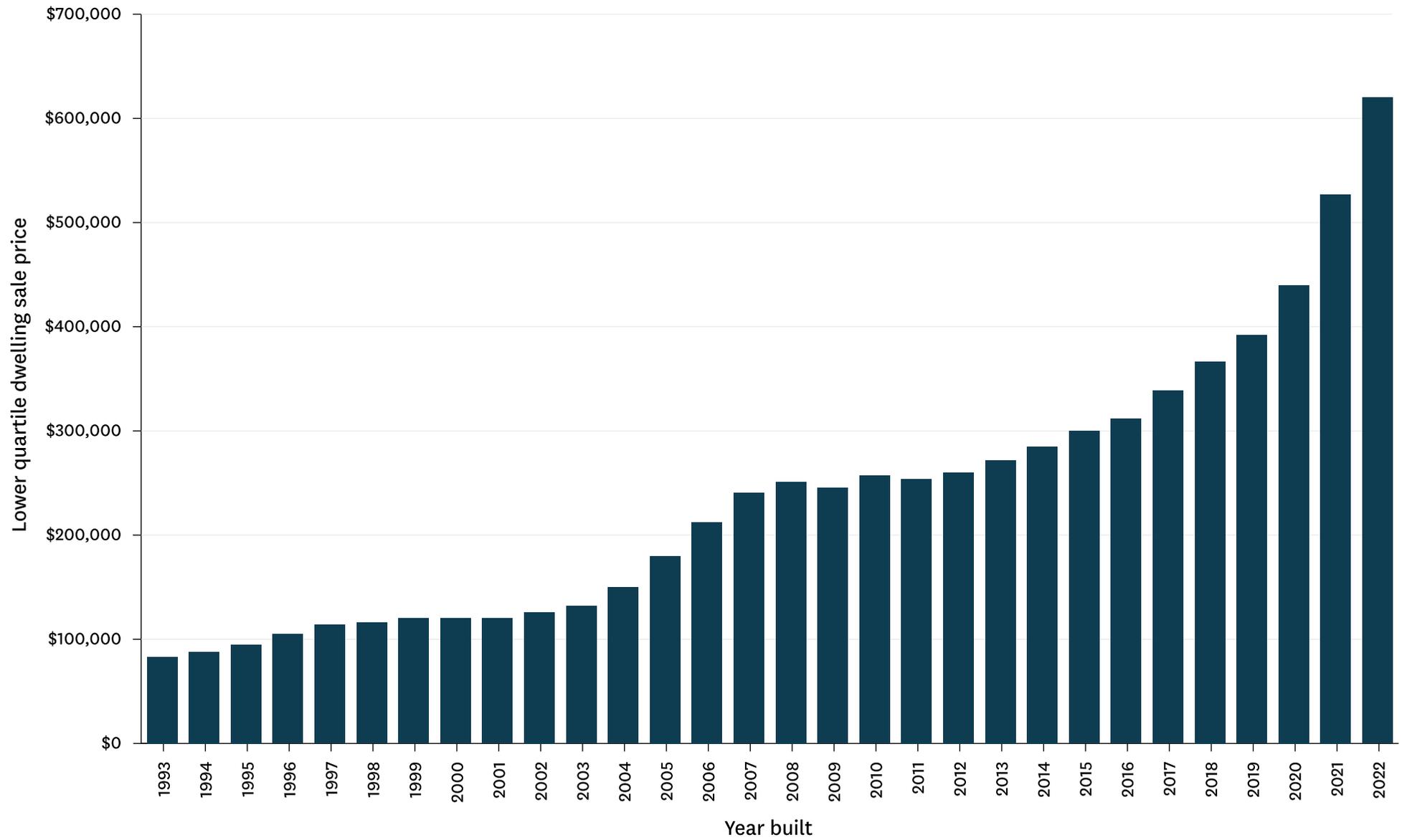
The impact of the shift in the housing system in the 1990s is evident in the tenure pattern found among different age cohorts.

- Of the cohort born between 1927-1931, 86 percent were in owner occupation by age 65.
- Of the cohort born 1942-1946, 85 percent were in owner occupation by age 45.
- Of the cohort born 1967-1971, 56 percent were in owner occupation by age 45.

The decline in production of low-cost housing has made home ownership less accessible. Renters are spending a greater proportion of their income on housing costs than home owners (Figure 3.1), which can make it more difficult for renters to save for owner occupation. In addition, the price of entry level housing, usually measured as lower quartile value, has increased (Figure 3.2).



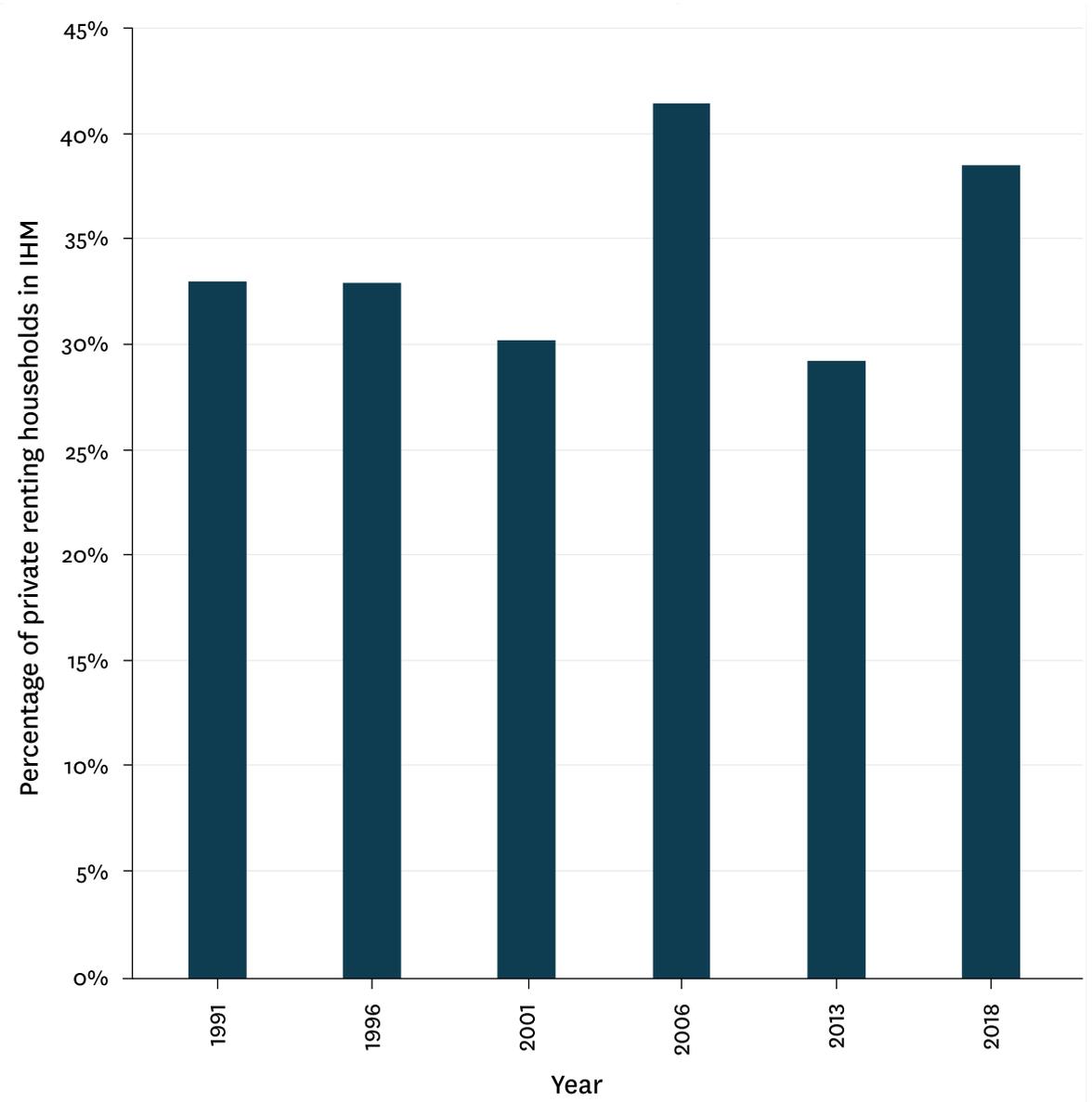
**FIGURE 3.1**  
Proportion of households by housing costs to income ratio, by tenure, year ended June 1988 – 2019 (Stats NZ, Household Economic Survey)



**FIGURE 3.2**  
Lower quartile sales prices for residential dwellings, by year to 30 June 2022 (Source: CoreLogic Property Data)

There is an increasing proportion of households in paid employment who are in rental housing. These households are often referred to as the intermediate housing market (IHM).

Between 1991 and 2018, the proportion of working households in the IHM increased from around 33 percent in private rent (83,330 households) to around 39 percent (213,400 households) (Figure 3.3).

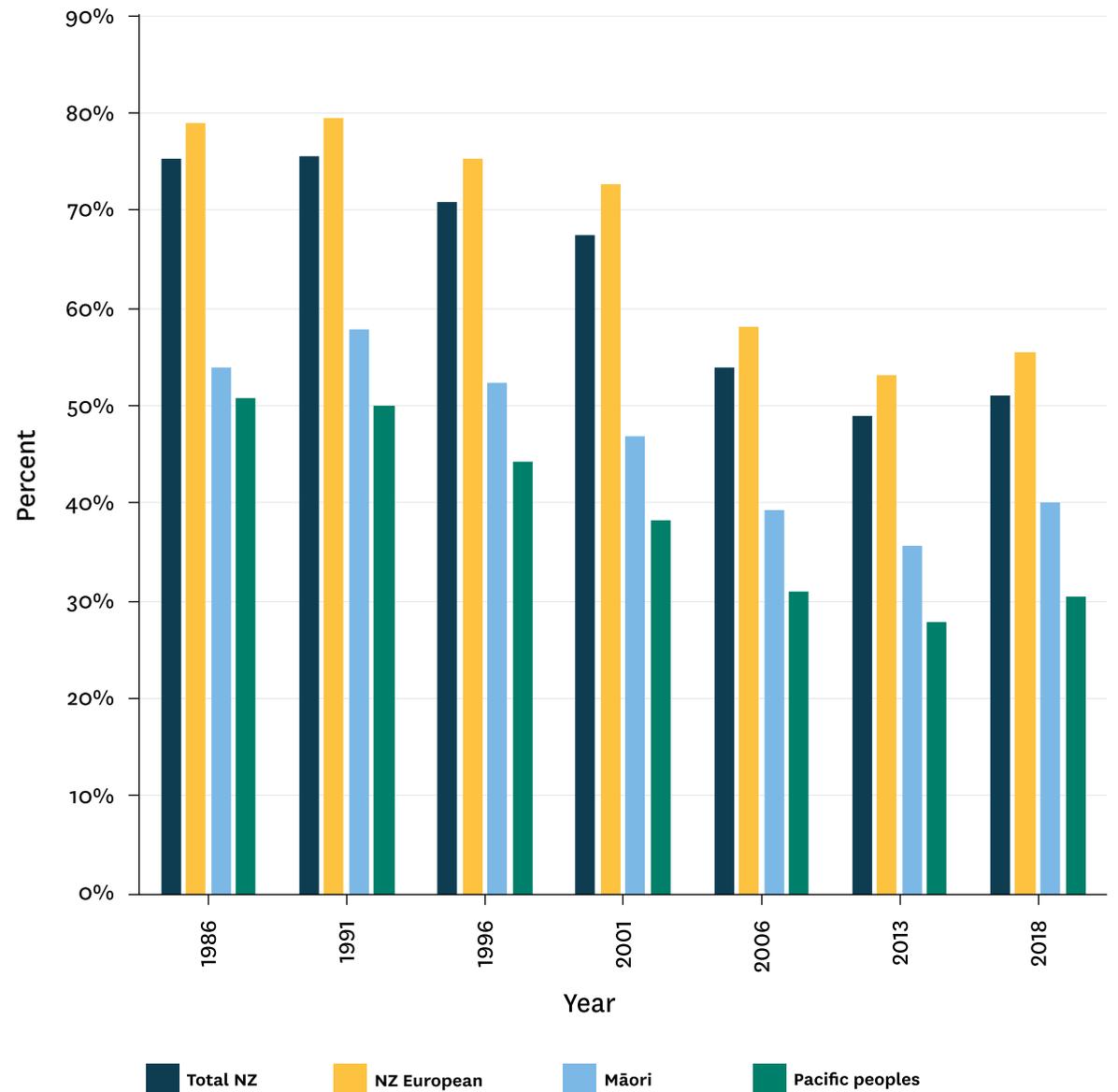


**FIGURE 3.3**

Proportion of private renting households in the Intermediate Housing Market 1991-2018 (Source: CoreLogic, Stats NZ, HUD)

Increased reliance on rental housing and reduced owner occupation is evident across all ethnicities. Declining owner occupation has particularly impacted Māori and Pacific peoples. Between 1986 and 2018, owner occupation for Māori households declined from around 54 percent to 40 percent. For Pacific peoples, owner occupation declined from about 51 percent in 1986 to 31 percent in 2018.

By comparison, in 1986 around 79 percent of New Zealand European households were in owner occupation, declining to around 56 percent in 2018 (Figure 3.4).



**FIGURE 3.4**  
People living in owned homes over time, by ethnicity (Source: Stats NZ)

The structural decline in owner occupation for different populations reflects an interaction between changes in the housing system and the population structures of different ethnicities. The New Zealand European population was in its prime child-bearing and rearing years in the 1950s, 1960s and 1970s. They benefited particularly from a housing system, housing policy, and government housing investment that stimulated the production of low-cost houses and provided young families with assistance into owner occupation.

Those policies and investment also benefited Māori and Pacific peoples, but proportionally less were child-bearing and rearing at the time. Māori and Pacific populations currently have a population structure similar to that which New Zealand Europeans had in the 1950s-1970s. However the housing system does not currently invest in housing for young families in the way that it did from the 1950s until the housing reforms in the 1990s. This has resulted in lower housing-related intergenerational benefits for Māori and Pacific peoples and has contributed to poorer housing outcomes and disparities between our New Zealand European, Pacific and Māori populations.

The full range of drivers of housing outcomes for Māori, including in relation to home ownership, are currently being explored by the Waitangi Tribunal through the Wai 2750 kaupapa inquiry into Housing Policy and Services.

### **What are our choices?**

Increasing numbers and proportions of seniors who rent will have the following effects:

- Increased pressure on retirement income support systems and on government-funded residential care (both of which are based on assumptions that retirees will likely be owner-occupiers and mortgage free).
- Less security of tenure, which can result in homelessness, extra costs such as moving costs, unsuitable housing, disconnection from community and whānau.
- Implications for private sector provision and investment in the retirement village sector. This depends on households having significant capital sums derived from owner occupation to purchase retirement village occupation right agreements and high levels of disposable income to spend on care provided within a retirement village.
- Increasing housing disparity for subsequent generations as housing wealth becomes concentrated among fewer households, which is likely to further decrease rates of owner occupation.

More people ageing in rental housing raises issues around how to ensure the housing system delivers a sufficient supply of affordable rental homes in the places we need them. Providing a greater number of affordable rentals could ease affordability pressures and provide more certainty of housing costs and tenure for seniors who don't own their home.

As well as providing affordable living for seniors who don't own their own homes, affordable rental homes also mean that young people have more income left over after housing costs, enabling them to save a deposit to purchase their own home or save for their retirement years in other ways.

People ageing in rental housing also raises issues around tenancy conditions and the suitability of our housing stock (location, design, accessibility). This is explored further in Section 3.2.

Households at different incomes need to have choices about how and where they live in their senior years. This includes decisions on factors like cost, independence (for example provided through accessible housing, or proximity to amenities), risk (like environmental risk or security of tenure) and asset building (to accumulate wealth).

This may mean considering options beyond the traditional rental or owner occupation to more opportunities for intermediate tenures, which may become more important feature of our future housing system.

Intermediate tenures are those between owner occupation and renting. They leverage household contributions with other partners to provide affordable capital to invest in dwellings. This provides affordable on-going housing costs while providing tenure security. Some models include:

- Cooperatives and co-housing
- Community land trusts/ground lease models
- Shared equity co-ownership
- Shared equity mortgages
- Deed restricted housing.

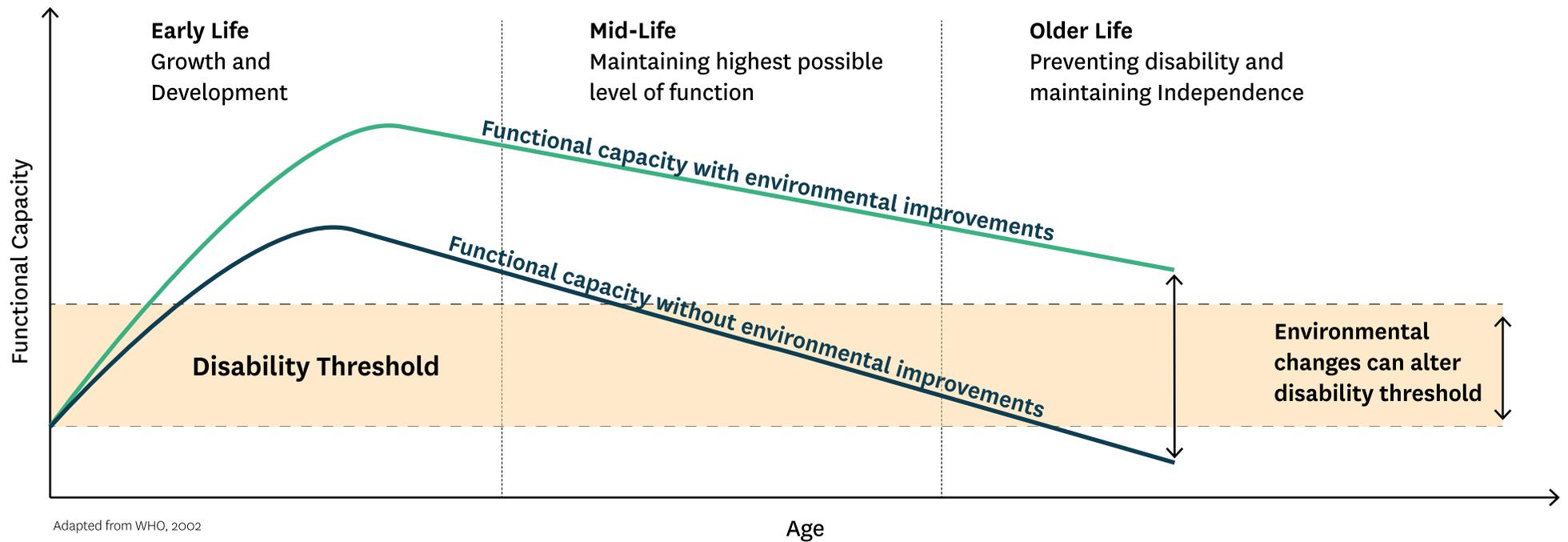
Think about your feedback in the context of an ageing population, and consider:

- Are there implications of housing tenure and housing costs that we've missed?
- What are your views on whether and how different forms of housing tenures (rental, home ownership, intermediate) will support an ageing population?

### 3.2 Our housing stock and houses

Our housing stock refers to the total number of houses or dwellings in Aotearoa New Zealand. Housing typologies range from detached houses to townhouses and high-rise apartments.

Our houses and their features are also critical to enable and sustain our functional capacity throughout our lives (our ability to perform daily activities). Figure 3.5 illustrates how appropriately built environments allow people to reduce their disability threshold in everyday lives. In other words, dwellings can be built in ways that mitigate the effects of compromised mobility, limited sight and hearing, or cognitive issues.



**FIGURE 3.5** Functional capacity and the shifting disability threshold (Source: adapted from World Health Organization, 2002)

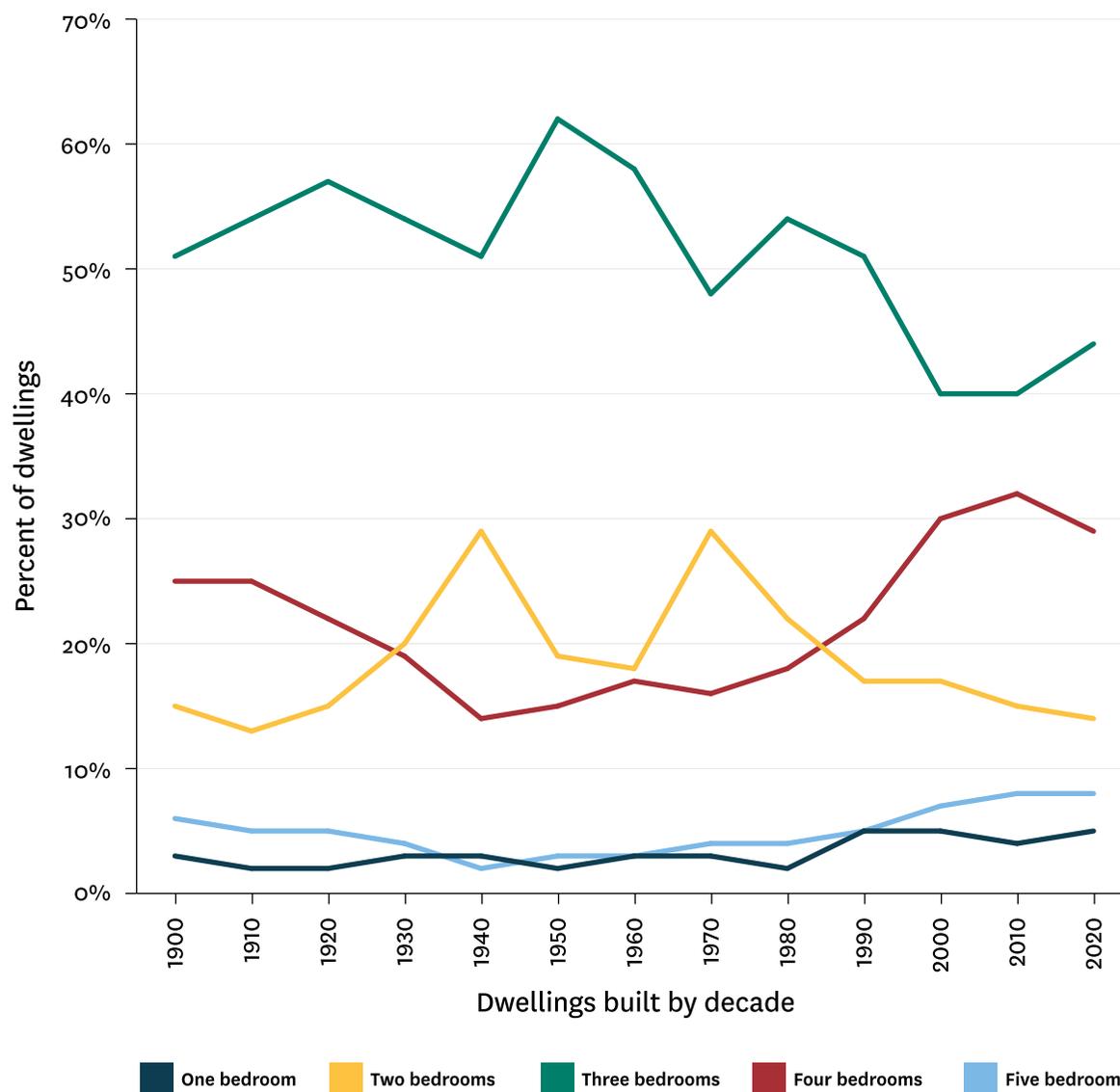
## Implications of population ageing for our desired housing stock

Population ageing intensifies two longstanding issues with our housing stock:

1. The dwellings in our housing stock do not respond well to changes in the range of household sizes needed. They also do not adapt to alternative forms of living arrangements, including inter-generational living.
2. Our existing (and many new build) dwellings are not designed or built to respond to changes in our functional capacity, including age-related frailty and the needs of disabled people throughout their life courses.

Population ageing for the New Zealand European population has been associated with reductions in household size as children grow up and leave home and as households made up of older couples are eventually transformed through deaths of partners or spouses and turn into one-person households. However, these patterns are not fixed. Difficulties in accessing owner occupation can result in longer residence in parental homes and adoption of inter-generational households. Inter-generational and extended family living may become more prevalent as Māori and Pacific populations age.

An ageing and increasingly diverse population will need an increasingly diverse housing stock, but the housing stock remains dominated by dwellings with three bedrooms (Figure 3.6).



**FIGURE 3.6**

Bedrooms as a percentage of dwellings built per decade (Source: Councils District Valuation Rolls for decade data; HUD [CoreLogic and MBIE data for bedroom data])

As people age, their need for accessible dwellings increases, so they can be independent for longer, reduce the impact of age-related changes in functional capacity and mitigate the impact of ageing with a disability.

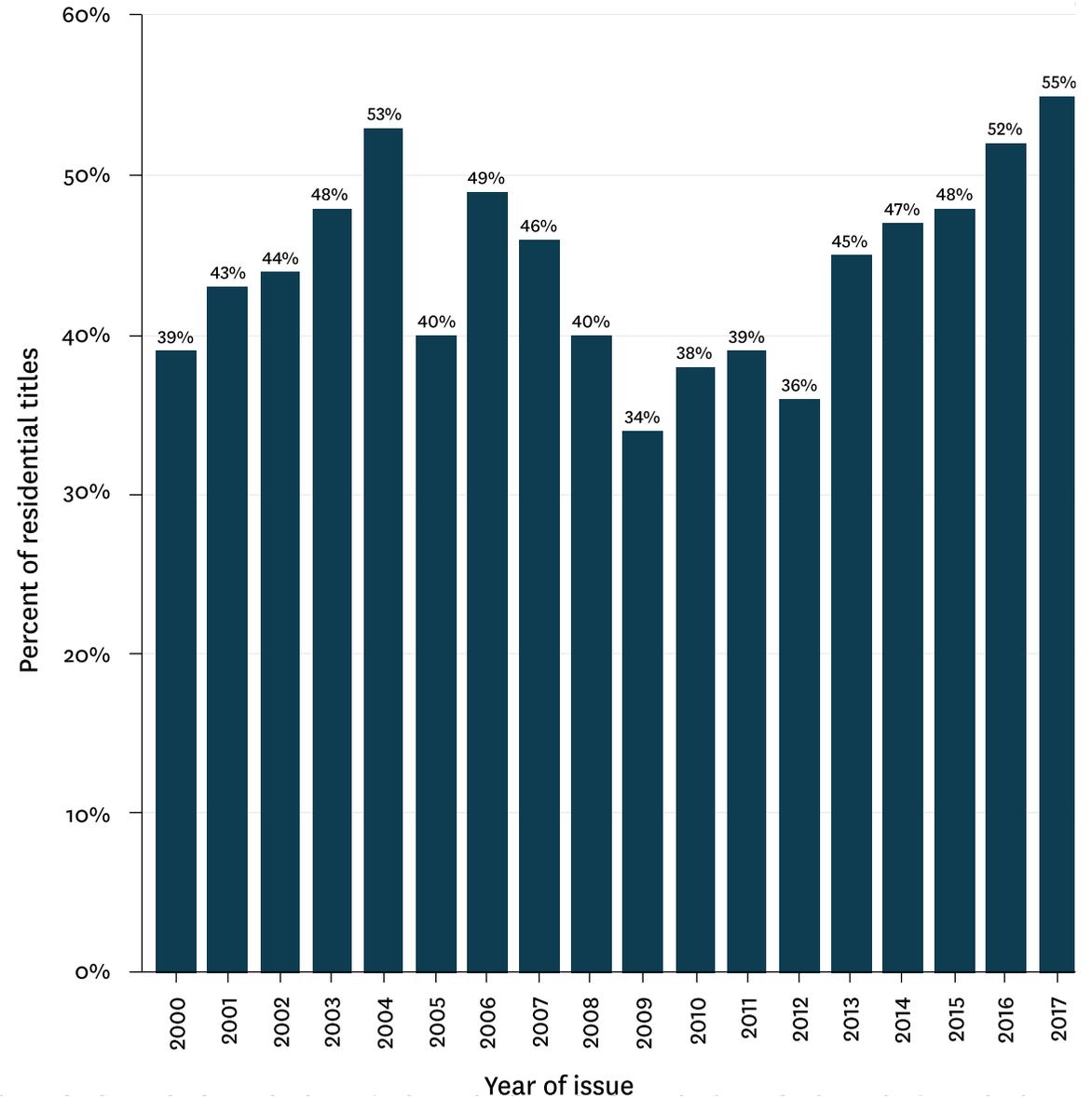
Overseas research demonstrates that accessible housing reduces the costs of in-home services and care, and reduces or delays residential care provision (James *et al.*, 2018; Scotts *et al.*, 2007). Home modifications to increase accessibility have been found to provide a 26 percent reduction in the rate of injuries caused by falls at home per year, and a 33 percent reduction in the costs of home fall injuries. The social benefits of prevented injuries by increasing accessibility are estimated at more than six times the cost of the accessibility intervention (Keall *et al.*, 2017).

### **What are our choices?**

Our housing stock does not change quickly. Even in periods of intensive construction, new builds will make up only a small proportion of our total stock. This means that what we build now matters for the future typology and functionality of our housing stock as population ageing continues.

Simply building more houses with one or two bedrooms will not necessarily meet the needs of an ageing population. Intergenerational living and extended families including seniors will require more large dwellings as well. Overall, we need more diversity to meet the needs of our ageing population. The production of a more diverse stock is inhibited by prevailing construction industry practices, planning, and developer imperatives. Covenants imposed by developers place further, privately defined requirements on the size, design, materials and value of dwellings than what is already permitted under district planning rules. This places limits on lower-cost housing and multi-unit and/or smaller dwellings. In some cases, they can require that features such as ramps aren't included in designs.

Figure 3.7 shows how covenants are being used on increasing proportions of residential land in Auckland. For example, in 2017 the proportion of Auckland's new residential titles with a land covenant reached 55 percent.



**FIGURE 3.7**  
Proportion of Auckland residential zoned titles with a covenant, by year of issue (Source: Auckland Council and LINZ, 2017)

Newly built functional and accessible dwellings designed to adapt to changes in peoples' functional capacity across their life course are also limited in Aotearoa New Zealand. Aotearoa New Zealand is one of the few jurisdictions across Europe, the United Kingdom, North America, and Japan that excludes residential housing from legislative requirements that require accessibility in new builds. We take the approach of retrofitted modification to existing stock. We commission 'special housing' for people with disabilities as new builds on occasion, but this is minimal. This approach also tends to separate people from their families, friends, and communities, and lacks adaptability over its life cycle.

Evidence here and overseas demonstrates that retrofitting an existing house to improve its functionality and accessibility is generally more resource intensive than including these features at the beginning of the design process (Page and Curtis, 2011; James *et al.*, 2018; Scotts *et al.*, 2007; Saville-Smith *et al.*, 2007).

The undersupply of functional and accessible dwellings will increase as our population ages, despite Aotearoa New Zealand having a world-renowned accreditation system, LifeMark, promoting usable and safe homes. A 2009 study concluded that an additional 3,500 universal or lifetime design homes would need to be built annually for the next 20 years. This represents about 15 percent of new builds per year from 2009. A comparison of adapting existing buildings, costs of moving, and the relative costs of in-house services and connectivity concluded that adopting lifetime or universal design offered potential savings to the economy of \$20-40 million per year, if 33 percent of new builds took up functional lifetime design (Rashbrook, 2009; James *et al.*, 2018).

An ageing population and the prospect of an expanding seniors housing market has not, with the possible exception of retirement villages, been enough to prompt the residential building sector to produce accessible and functional housing. Nor has the LifeMark accreditation system prompted widespread adoption of universal design, despite its development through a government and CCS Disability Action partnership and LifeMark's world recognition.

Research shows that changes to the housing stock can be achieved. Building legislation and regulation has prompted significant shifts in build practices, materials, design, and building management for more than a century (James *et al.*, 2018). Voluntary accreditation systems have been less effective, even when supported by government promotional programmes and funding (Saville-Smith *et al.*, 2009; Saville-Smith and Saville, 2012). As such, purposeful action will be needed to diversify our housing stock and mitigate the effects of population ageing. Specifically, we have choices around:

- incentivising universal design of our existing housing stock
- requiring universal design in new builds, and
- continuing with the status quo of commissioning ‘special housing’ targeted and allocated to predefined sets of people with disabilities or age-related disabilities.

Think about your feedback in the context of an ageing population, and consider:

- Are there any implications of population ageing for our housing stock and houses that we’ve missed?
- What do you see as the most important things to ensure our housing stock is fit-for-purpose for an ageing population?

### 3.3 Neighbourhoods, towns, and cities

Our neighbourhoods, towns, and cities play an important role in how we live, work, play, and move about. Our neighbourhoods are also often the social communities in which people have many of their face-to-face interactions.

Well-designed places can shift the disability threshold in the same way that well-designed houses can.

The economies of many of our towns are changing, with economic activity shifting more towards the larger centres, and the upper North Island. The population getting smaller in some places and larger in others will impact how each place can best develop to support the wellbeing of their residents, including seniors.

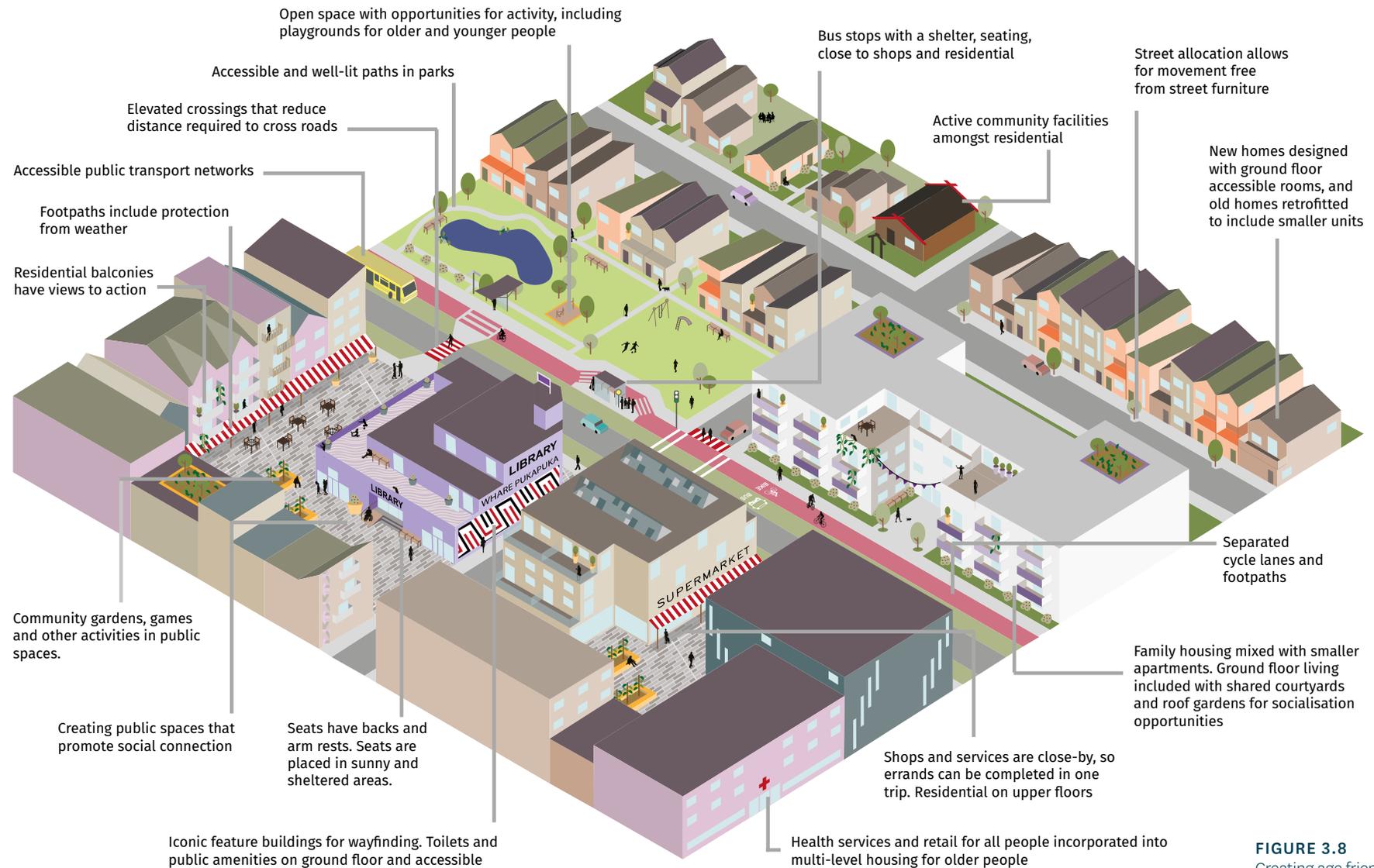
#### Implications of an ageing population for our neighbourhoods, towns, and cities

While many people are staying healthier and working for longer, over time their functional capacity can decrease. Seniors are less likely than others to be able to drive or travel long distances to access amenities like retail, healthcare, or community facilities. Having these nearby becomes more important. Walkable, connected neighbourhoods with easy access to key amenities help improve an individual’s functional capacity as they age.

Creating age friendly spaces can take a range of forms, including those shown Figure 3.8.

# Ngā tū wāhi tāone pai mō te hunga kaumātua

## Creating Age friendly urban places



**FIGURE 3.8**  
Creating age friendly places within towns and cities (Source: Office for Seniors, 2019)

Many of the features of age friendly, multi-functional and accessible neighbourhoods are shared with the '20-minute city' concept in urban planning. This is where people can meet most of their everyday needs within a 20-minute journey from home by walking, cycling, or local public transport.

### **What are our choices?**

Like our housing stock, our towns, cities, and neighbourhoods have evolved over time. Where we are today is a product of development patterns over many decades reflecting shifting cultural norms and preferences, social and economic change, and transport technologies.

For example, in our larger cities, early growth was largely shaped by walking proximity, and tram and rail networks. These early suburbs tend to have many of the features needed to support older people.

They were accessible, walkable, with good amenities and services. Later on, most of our regional centres and the suburban neighbourhoods of our cities were shaped by the rise of the private motor vehicle and new motorway networks. This latter dynamic drove an approach to urban planning that typically separated lower-density residential suburbs from areas of commercial and other activities, in turn making our towns and cities increasingly ill-adapted to population ageing.

Generating age friendly towns and cities requires being conscious of the forces that shape urban form and being deliberate about the different responses required to meet objectives in each place. One size will not fit all. What is clear is that giving attention to neighbourhoods and the neighbourhood scale is important in the work currently underway to improve the function and performance of our urban environments and urban systems.

There is a large body of work underway aimed at taking a more purposeful approach to the planning of places to ensure that they make it easy and efficient for people to live, work, and play. This includes the implementation of the National Policy Statement on Urban Development, reform of the resource management system, review of local government, increased infrastructure investment (such as through the Infrastructure Acceleration Fund), and investment in large-scale urban regeneration projects. This will provide important foundations to enable us to plan for places that meet the needs of an ageing population.

In some places, intensification will enable age friendly neighbourhoods that are close to key amenities and services. One benefit of this will be to support seniors who are looking to downsize to smaller homes within the same area they currently live, rather than having to relocate to find suitable housing. This allows them to stay connected to their communities.

However, intensification won't be the answer everywhere. In newer urban areas, the insights outlined here will support us to ensure we create better, more accessible and connected age-friendly places from the outset. Keeping our ageing population in mind as we develop our places will also require our planning approaches to consider age-friendly, walkable, connected neighbourhoods even where intensification is not an option.

Think about your feedback in the context of an ageing population and consider:

- Are there implications of our neighbourhoods, towns, and cities that we've missed?
- For our neighbourhoods, towns, and cities to support an ageing population, where should efforts be focused?
- How should new developments be planned to promote integrated decision-making from strategic urban development to age friendly localities?

# 4.

## What are your views?

Aotearoa New Zealand's population is ageing, and that is not going to change even after the 'baby boomers' eventually ebb away. An ageing population means fewer people will be entering the workforce relative to adults already in it or retired from it. An ageing population affects people of all ages and there are intergenerational impacts. Population ageing is occurring at different rates across regions and ethnic groups. It is largely unchanged by immigration.

Aotearoa New Zealand's housing and urban systems are already challenged. They're beginning to operate in different ways (see Section 1.1), but it will take time and a sustained effort to resolve issues that have built up over decades. Overlaying the reality of an ageing population reinforces the need for commitment from across the system to ensure the homes and communities people need are being delivered - including public, private, and community sectors. This presents some challenges in terms of the housing stock, tenure, and places we will need in the future.

What does our ageing population mean for our housing and urban systems? It means we need to make sure the housing and urban development system can deliver:

- Affordable accommodation options with security of tenure for the increasing number of people who will rent into retirement.
- A diverse housing stock that caters to the functionality that seniors require to continue to live independently.
- Towns, cities, and neighbourhoods designed to make it easy for seniors to access all the amenities they need to support their wellbeing.

This document provides information for you to think about the future and give us feedback on the issues and opportunities for our housing and urban futures beyond the next ten years, in the context of population ageing that affects us all, young and old.

# 5.

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