

Housing Insecurity in Aotearoa's Older People

An analysis of Public Housing Register applications and Emergency Housing Special Needs Grants in over 55s in March of 2024

Isaiah 32:18

My people will live in peaceful dwellings, in secure homes, in undisturbed places of rest

Tē tōia, tē haumatia.

Nothing can be achieved without a plan, a workforce, and a way of doing things.

Housing Insecurity in Aotearoa's Older People:

An analysis of Public Housing Register applications and Emergency Housing Special Needs Grants in over 55s in March of 2024

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This analysis is dedicated to those for whom Emergency Housing Special Needs Grants and the Public Housing Register are not a data set, but are their lived reality of housing insecurity.

It is also dedicated to those in our communities who work tirelessly to reduce not only the numbers of people accessing housing supports, but the reasons behind the need to access housing supports.

Overview

Housing insecurity is an issue with wide-reaching implications for health and wellbeing. Over 55s are a group that is not often considered when discussing the housing crisis or its impacts.

Data for March 2024 was obtained via Official Information Act (OIA) request and analysed to determine if over 55s were over or under represented in access to two forms of housing support - Emergency Housing Special Needs Grants (EH-SNGs) and the Public Housing Register (PHR).

By comparing access to these different supports both to the population as a whole and to the rest of the applicants of these supports, we determined -

- Māori and Pacific Peoples aged over 55 are overrepresented in access to housing supports compared to other over 55 year olds, but underrepresented compared to other age groups.
- European over 55s are overrepresented in access to supports compared to other age groups.
- Disproportionately high numbers of housing support applicants for Asian and MELAA populations are over 55.
- Access to EH-SNGs and the PHR was not equal between the regions.
- The East Coast and Wellington have significantly higher EH-SNG applications than would be expected for their over 55s population sizes, while Wellington's PHR applications are approximately proportional to the population size.
- Waikato has significantly fewer over 55 housing support applicants than would be expected either for its population size and in comparison to the number of total housing support applicants in the region.
- Over 55s were slightly more likely to have receive EH-SNGs for longer than under 55s, but significantly more likely to wait on the PHR for longer than under 55s, with the average days to house almost doubled for this group.
- Over 65s were less likely to have their EH-SNG application declined than other age groups.
- Differences between access to EH-SNGs and the PHR raise questions about the suitability and accessibility of these forms of housing support at a national and regional level.

The limitations of these data sets are discussed, as well as suggestions for further areas of investigation.

Introduction

The landscape of housing in New Zealand is in crisis. This has been the case for some time and leaves large groups of our population in housing insecurity and homelessness. While we, both at a community and government level, scramble for permanent, long-term solutions to this issue, there are various forms of support than can be provided to individuals and whānau.
Currently, the two most significant interventions are Emergency Housing Special Needs Grants and the Public Housing Register.

The Emergency Housing Special Needs Grant (EH-SNGs)

Emergency Housing Special Needs Grants (EH-SNGs) are a form of financial assistance delivered by the Ministry of Social Development (MSD). The applicants must meet income and asset restrictions and be receiving payments weekly to cover the cost of emergency housing – such as motels or shelters – to directly prevent likely homelessness. The grant must be reapplied for every seven days by the applicant.
The system was originally introduced as a stop-gap between homelessness and transitional housing programmes. However, the housing crisis has resulted in people remaining in their 'temporary' emergency accommodation for much longer than the expected seven-day period, with dozens of applicants receiving EH-SNGs for longer than 24 months.

The Public Housing Register (PHR)

The Public Housing Register (PHR) is the wait list for public housing. This is often because of being unable to find affordable accommodation in the private rental market. These accommodation providers facilitate the Income Related Rental Subsidy scheme, where a portion of the rent for eligible properties and households is paid by the government.
Assessments are performed by MSD, and applicants' circumstances are assessed on five criteria – adequacy, suitability, affordability, sustainability, and accessibility of their current accommodation. These five factors come together to produce a score that triages applicants, with high scores indicating the most need. There are two broad priority categories – A and B – and within this the individual number scores rank applicants. A higher score puts the applicant higher up the queue for social housing, which is allocated based on need not 'first come, first served'. As a result, someone with a lower score will wait until everyone with a higher rating is housed, or offered a house, before them.

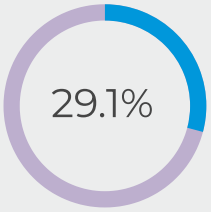
Over 55s in Aotearoa

While most people consider 65 the age limit for defining 'older people', we have chosen to complete this assessment with a limit of 55.

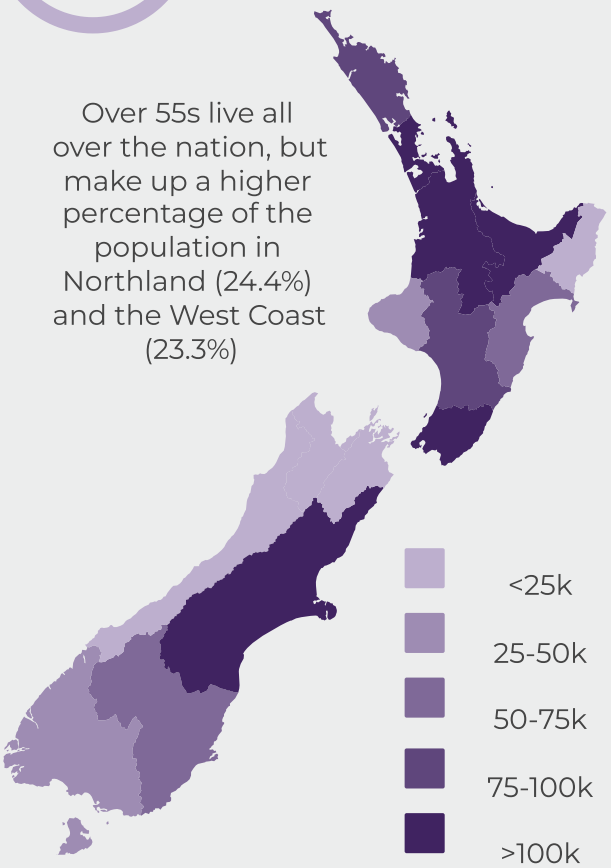
There are populations that are significant to Aotearoa that experience age-related issues at a much younger age, normally considered to be about ten years younger. These populations include Māori, Pacific Peoples, and tāngata whaikaha (disabled people).

The format of the data we received meant that we could not extract these populations to analyse them separately, and as a result we decided to make 55 the limit for everyone to ensure that they were included.

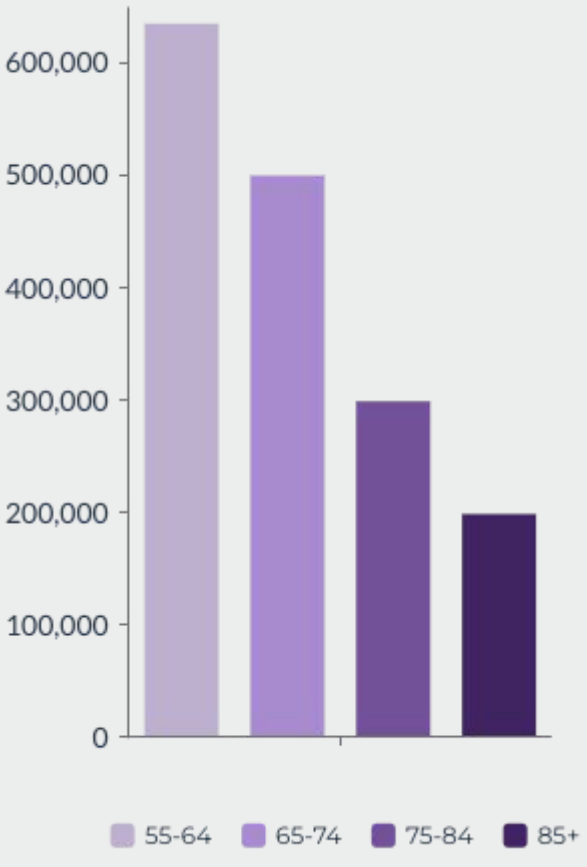
Additionally, those over the age of 55 are less likely to be able to gain housing security through home ownership than younger groups. People experiencing housing insecurity over the age of 55 are likely to remain in insecurity for the rest of their lives.



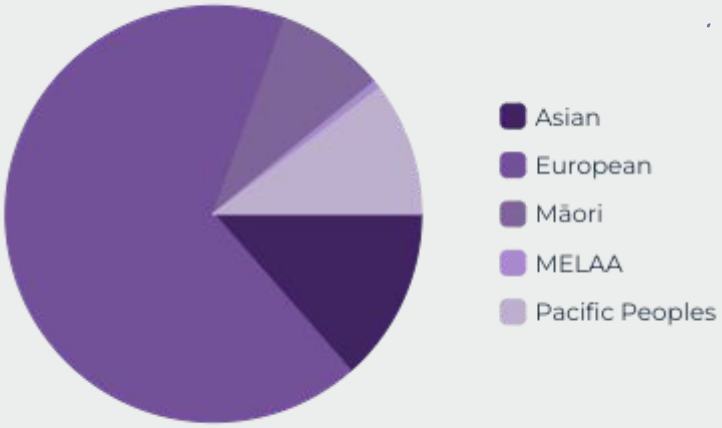
of Aotearoa's population is over 55



Numbers of over 55s



Over 55s are overwhelmingly European, at 79.8%.





Women make up 50.1% of all over 55s



And this increases to 63.4% of all over 90s

Our Official Information Act Requests

We had concerns about the visibility of older people and children in the conversations being had about housing insecurity. As a result, we sent requests under the Official Information Act in order to obtain the data used in this report. You can find the full request and MSD's response on their website. These requests contained elements and responses that are not included in this analysis, but will form the basis of future work.

Our Analysis

Data analysed in this report is for **March 2024.** It is a snapshot of over 55s application for housing support. It is not an assessment of trends over time, although we hope it may be used for future comparisons. Data regarding days to house and numbers housed from the Public Housing Register are for 1 January 2024 to 31 March 2024.

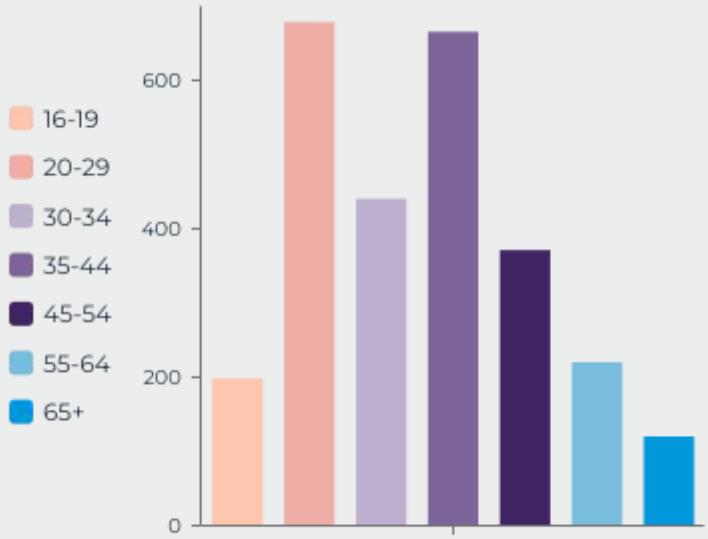
The information we have is only about the **lead applicant** in the household. If there are two or more adults in an application, the second adult's demographic information is not included. This means that this analysis will not include every older person who is part of a household experiencing housing insecurity under these two metrics. If the lead applicant of the household is their child or spouse aged under 55, for example, their information will not be part of this response. This report is therefore reflective of the minimum number of over 55s experiencing housing insecurity as measured by these two metrics.

There are further limitations with this data set, which are discussed later in this report.

Housing Insecurity in Aotearoa

Emergency Housing Special Needs Grants in March 2024

Age of Lead Recipient

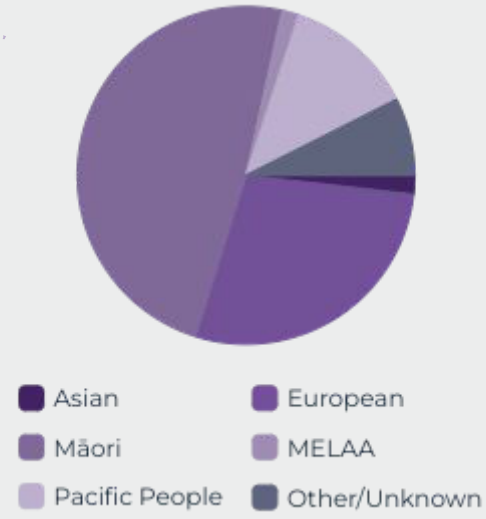


20,421

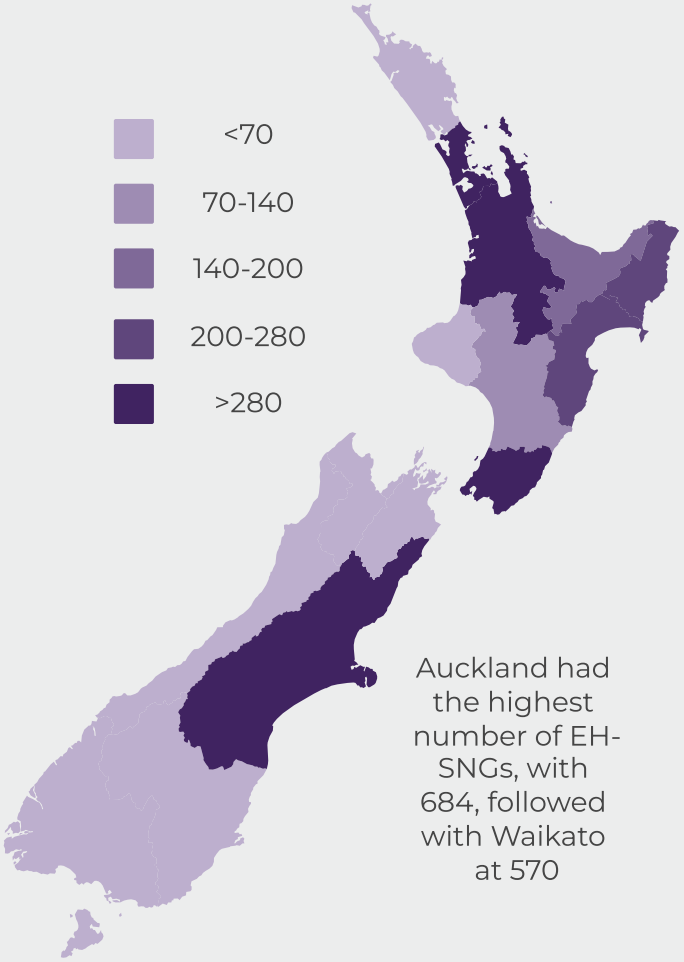
individual EH-SNGs granted, totalling

$73,331,384

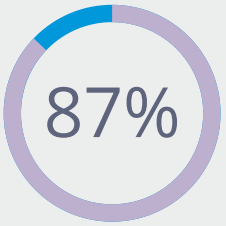
Ethnicity of Lead Receipt



Regional Distribution of EH-SNG receipt

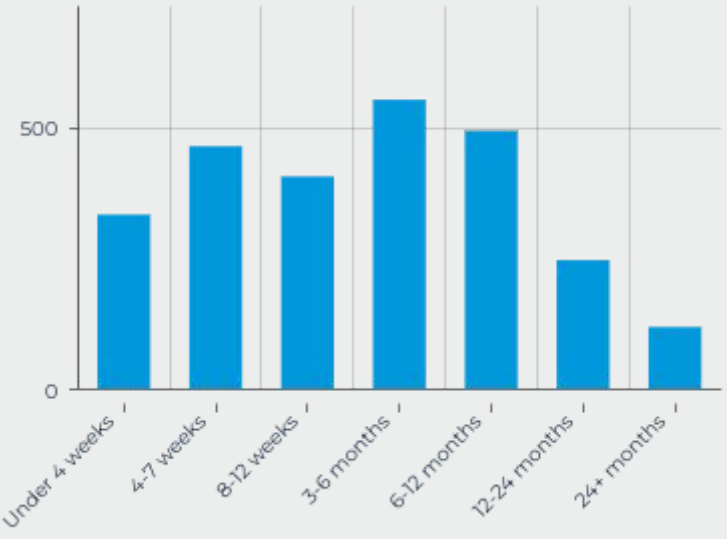


Auckland had the highest number of EH-SNGs, with 684, followed with Waikato at 570



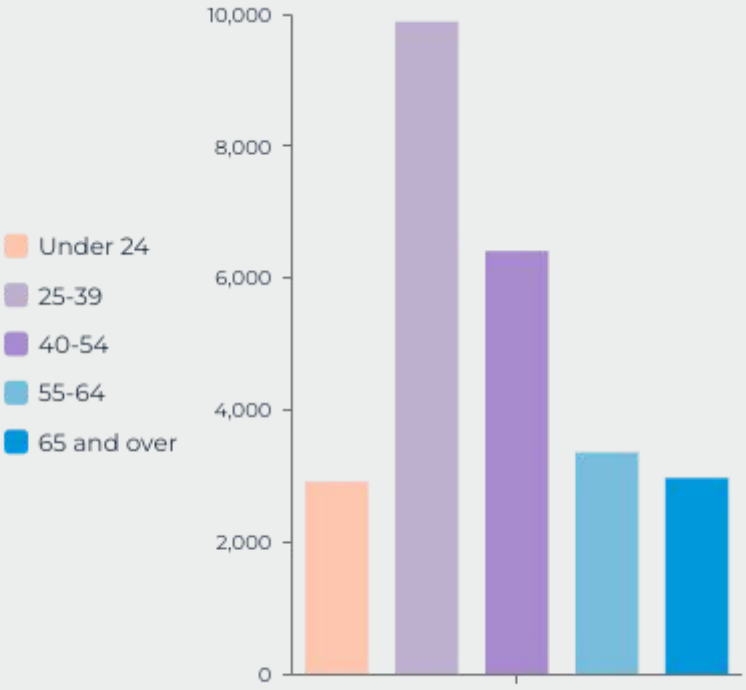
of recipients were in a single-adult household

Duration of EH-SNG receipt



The Public Housing Register in March 2024

Age of Lead Applicant



25,528

Applicants on the Housing Register

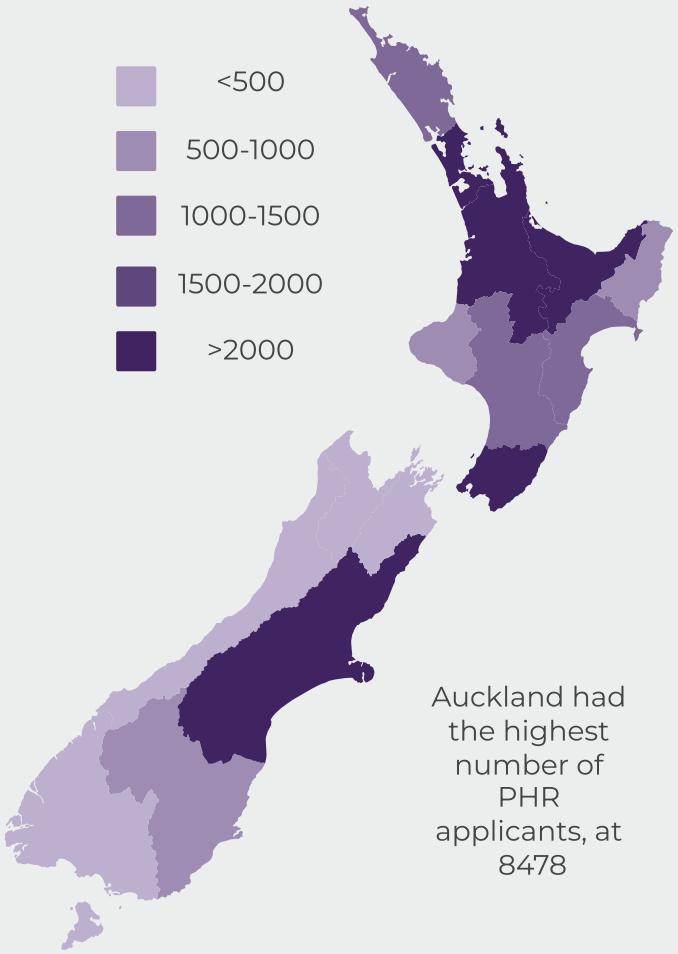
203

was the median days to house someone from the Public Housing Register

87%

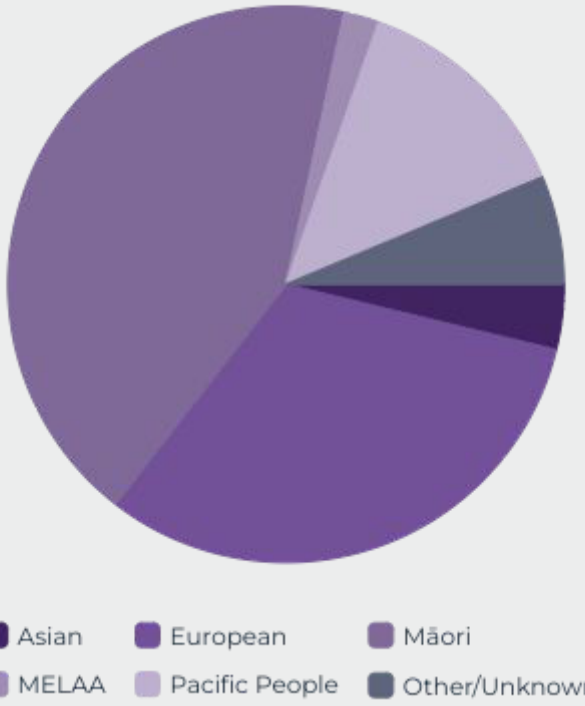
of applications were for a single-adult household

Regional Distribution of PHR Application



Auckland had the highest number of PHR applicants, at 8478

Ethnicity of Lead Applicant



Emergency Housing Special Needs Grants for those over 55

In March 2024, there were 330 individuals over the age of 55 receiving an EH-SNG, of which 111 were over 65.

Over 55s made up 12.2% of all EH-SNG recipients during this month.



of recipients were in a single-adult household

Percentage of recipients over the age of 55 per ethnic group

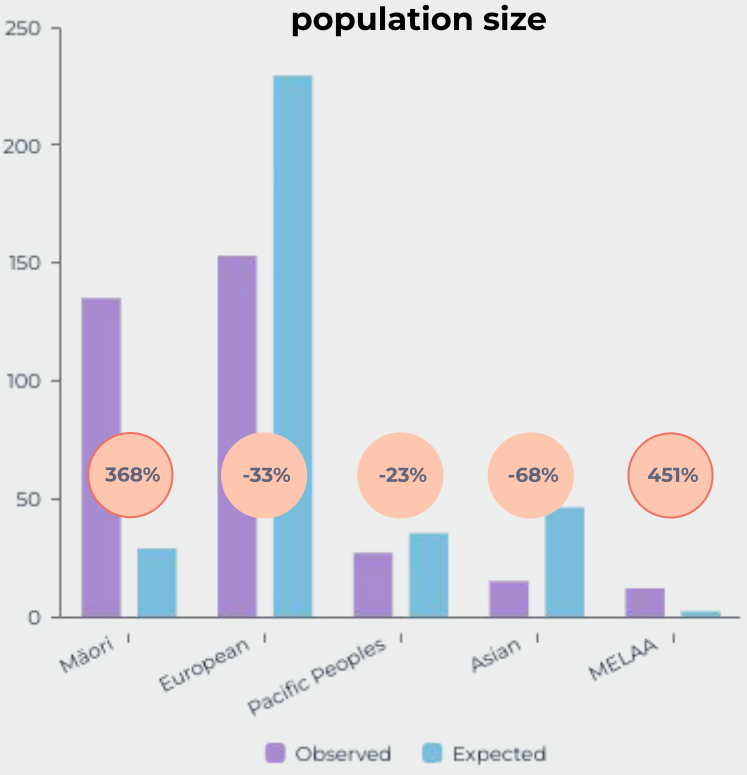


European recipients made up the largest group of over 55 EH-SNGs, at 41.8%. Māori recipients make up 36.9%, and Pacific Peoples only 7.4%. Asian applicants made up 4.1%, and Middle Eastern / Latin American / African (MELAA) recipients made up only 3.3%.

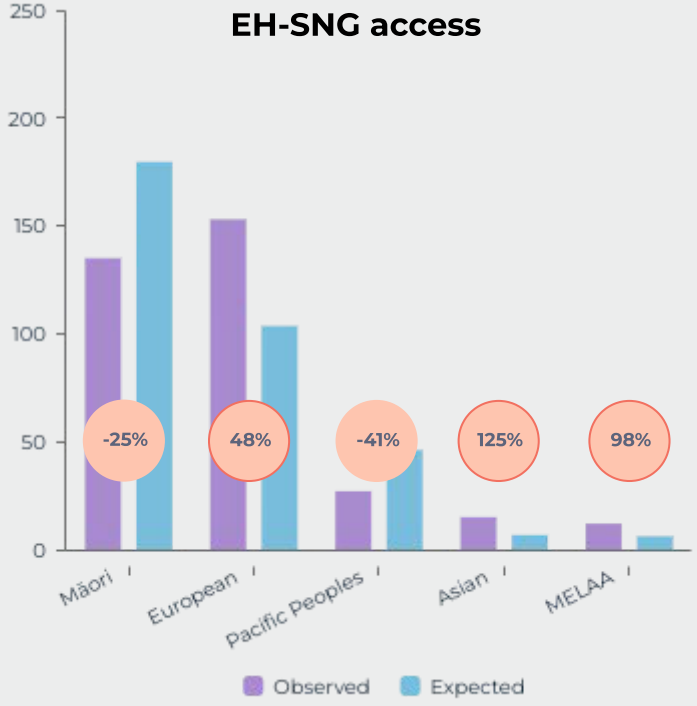
When compared to the ethnic distribution of all over 55s, some ethnic groups were disproportionately more likely to access EH-SNGs. Māori and MELAA over 55 EH-SNGs were highly disproportionate to the percentage of the overall population they represent. Asian over 55s received noticeably fewer EH-SNGs than would be expected for the size of this ethnic group as part of the over 55 age group.

The expected and observed values for each ethnic group are presented in this graph, with the percentage error noted on each data pair.

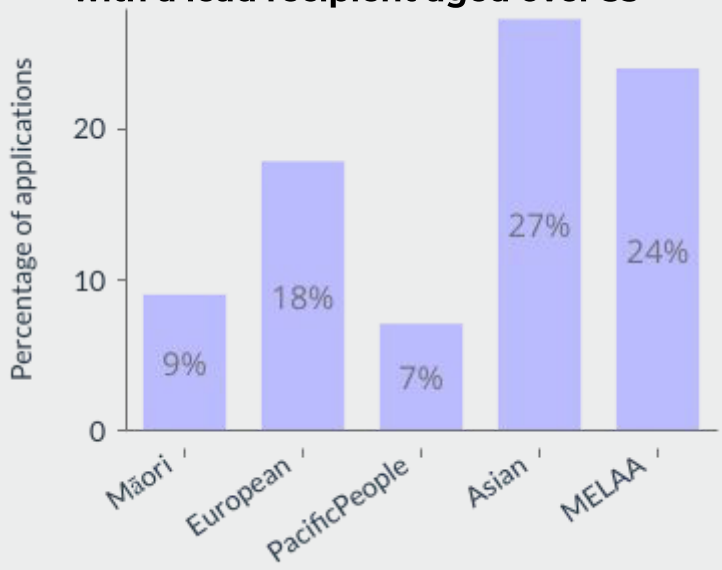
Expected and observed over 55 EH-SNG numbers for each ethnicity based on population size



Expected and observed over 55 EH-SNG numbers for each ethnicity based on total EH-SNG access

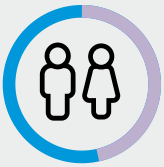


Percentage of recipients per ethnic group with a lead recipient aged over 55

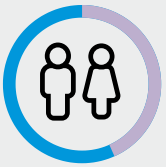


When comparing over 55 EH-SNG recipients to the whole EH-SNG recipient cohort, a different pattern of ethnic access appears. While Māori and Pacific Peoples accessed EH-SNGs at a disproportionately high rate for their population size, over 55s in these groups accessed EH-SNGs at lower rate than would be expected when compared to the total number of EH-SNG recipients. In contrast, Asian access to EH-SNGs was low in comparison to the population size of this ethnic group, but a disproportionate number of all EH-SNG recipients who identified as Asian are over the age of 55.

If considered as a percentage of total EH-SHG recipients per ethnic group, this trend can be further observed. Māori and Pacific Peoples had only 9% and 7% of total EH-SNG recipients over the age of 55, while Asian and MELAA groups had 27% and 24% respectively.



Over 55 EH-SNG recipients were slightly more likely to be men, at 53.6%.



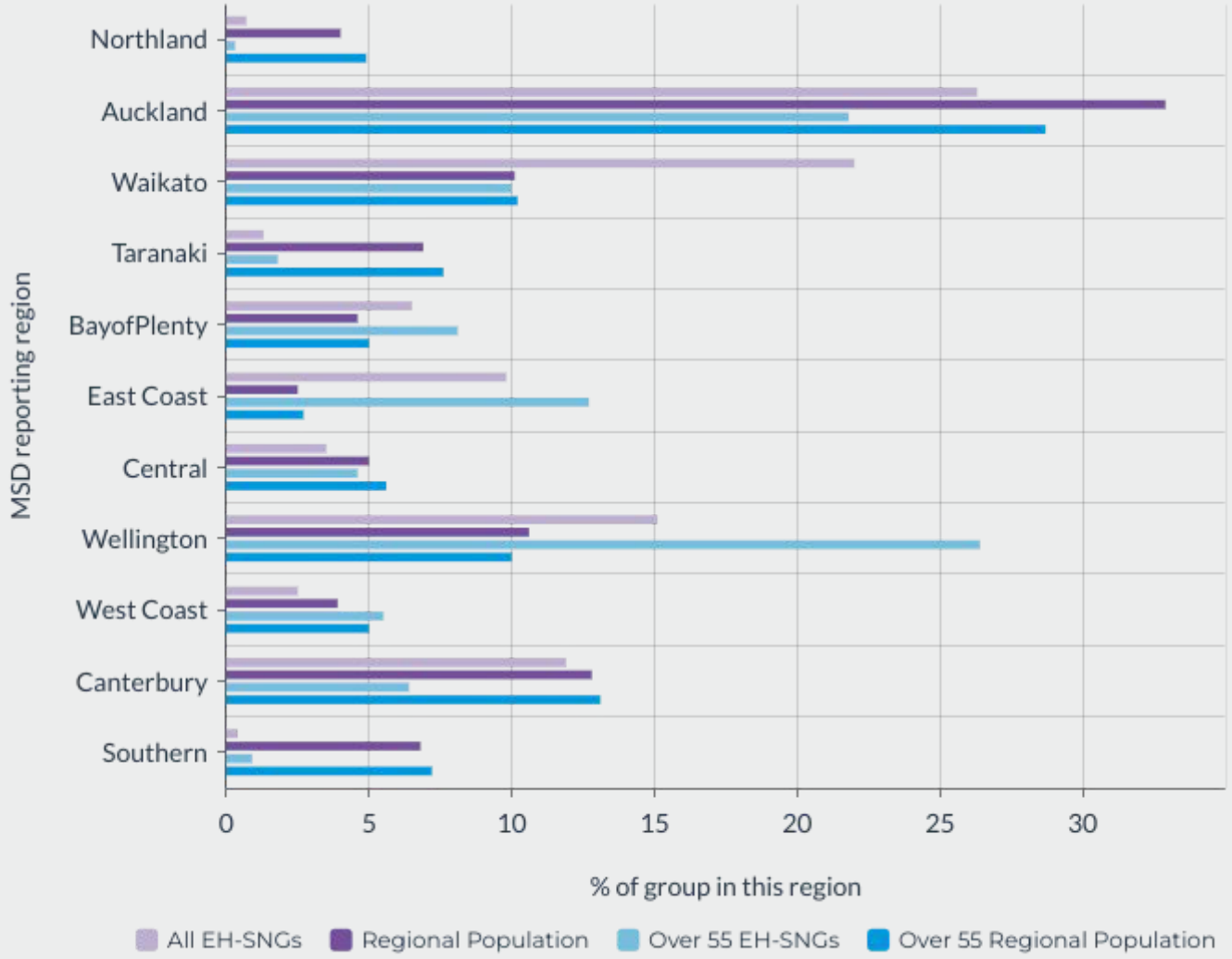
This rose to 56.8% in over 65s.



This rose to 66.6% if the application was joint.

No applicants over 55 were reported as gender diverse. Gender is not reported on in monthly housing reports for the whole EH-SNG cohort, so we cannot comment on how comparable this distribution is to all EH-SNG recipients.

Percentage of People and EH-SNG Recipients by MSD Reporting Region



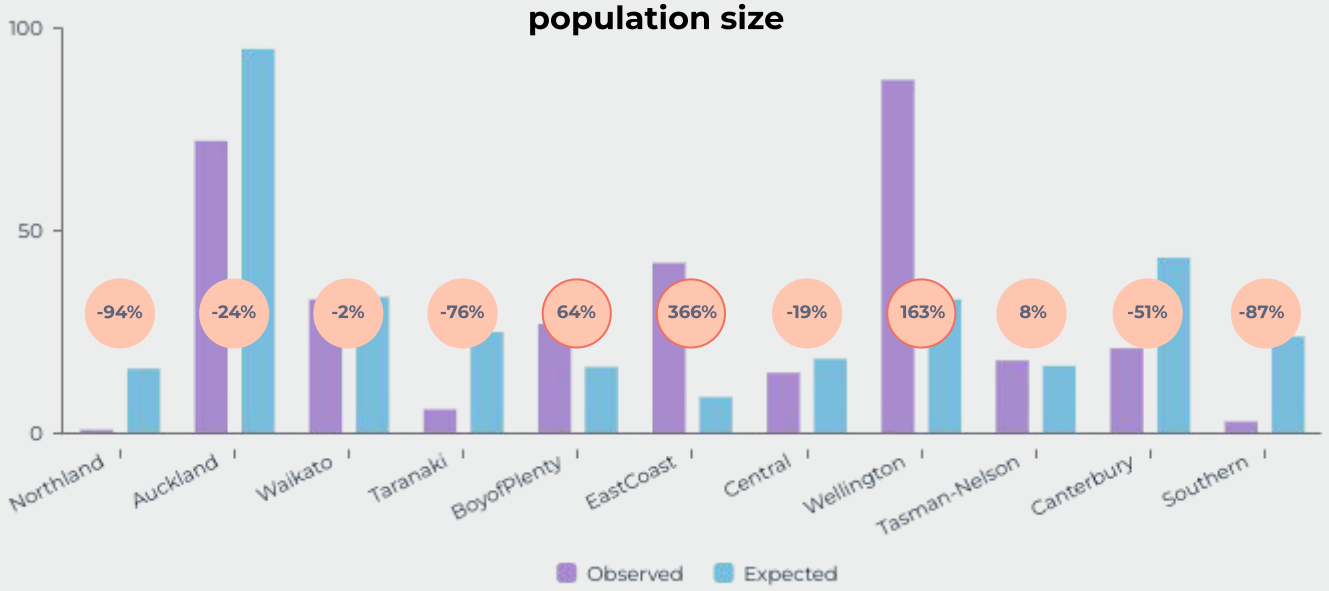
Because some regions have more people than others, we would expect them to have more EH-SNG recipients. This is apparent in Auckland, which had 32.9% of the total population and 26.3% of the total EH-SNGs. Some regions were disproportionate, such as Waikato which had 10.1% of the total population but 21.9% of the total EH-SNGs, and Southland which had 6.9% of the total population but only 0.4% of the EH-SNGs.

Some regions also have more older people than others, so it would be expected that they would have higher numbers of EH-SNGs for those over 55. The total number of EH-SNGs in a region gives us less information than knowing if that number is proportional to the population of that region.

Regions would have proportional representation if the population percentages were close to the EH-SNG recipient percentages.

As is evident in the graph above, that almost never happens.

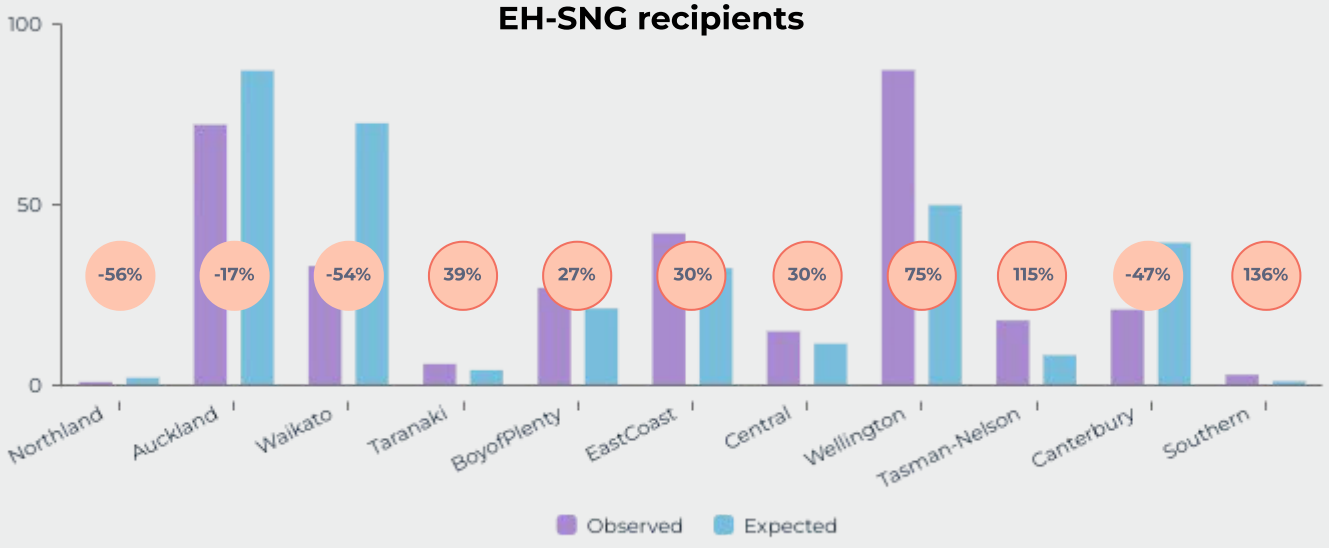
Expected and observed over 55 EH-SNG numbers for each region based on population size



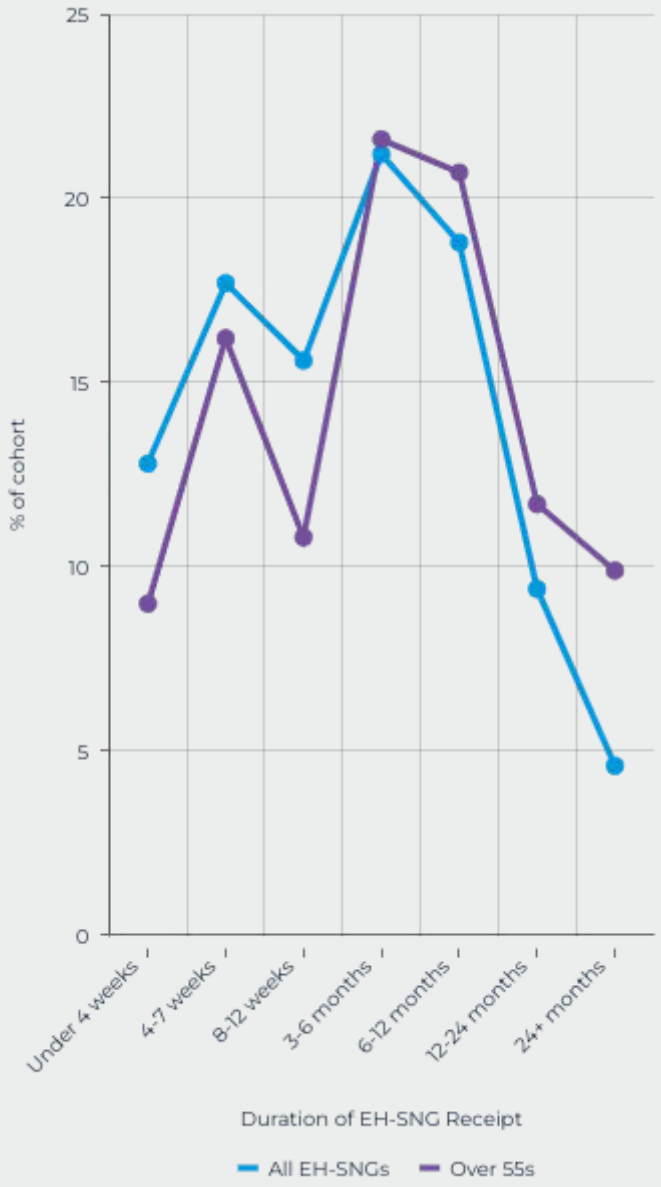
Just as for ethnicity, there was disproportionate regional access to EH-SNGs in over 55s. The graph above compares the expected values based on regional over 55 populations to the observed values. The graph below compares expected values based on the regional distribution of total EH-SNG recipients to the observed values. Positive percentages indicate overrepresentation, while negative indicate underrepresentation.

In both measures, older people in Wellington were disproportionately overrepresented to a noticeable degree. East Coast over 55s were highly overrepresented based on their regional population levels and also based on all EH-SNG recipients. Northland, Waikato and Canterbury had about half the number of over 55 EH-SNGs as would be expected based on the total EN-SNG recipient distribution. While Southland over 55s were underrepresented based on regional population levels, they are overrepresented in the regional EH-SNG recipients. Despite having the highest number of EH-SNG recipients, Auckland's over 55 recipients were underrepresented based both on the regional population and the overall EH-SNG recipient cohort.

Expected and observed over 55 EH-SNG numbers for each region based on total EH-SNG recipients



Duration of EH-SNG receipt



The length of time a particular recipient had been receiving an EH-SNG was reasonably consistent between the total recipients and recipients over the age of 55.

Recipients over 55 were more likely to have been receiving EH-SNGs for more than 24 months than the overall group, and were less likely to have been receiving EH-SNGs for less than 4 weeks.

The two groups had similar percentages who had been receiving EH-SNGs at the 3-6 month duration. Before this, there are higher percentages in the overall group. After this, there were higher percentages in the over 55 group.

This indicates that older people who receive EH-SNGs are more likely to be doing so on a longer-term basis, however as this is data only from March 2024, it is hard to make comments about this trend overall.

EH-SNG Declines

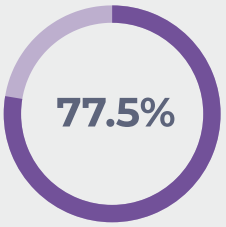
According to data obtained from a separate OIA to the main body of this report, 3.9% of all EH-SNG applications were declined across all age groups in March 2024. The majority of these were for 25-34 year olds, followed by 35-44, and then 45-65 year olds. Despite requesting this data in 10 year age bands, 45-54 and 55-64 were not separated.

When considering over 65s, there were only four declines out of total of 268. Only 1.6% of over 65 EH-SNG applications were declined, while 3.9% of under 65 EH-SNG applications were declined. Under both measures of proportionality (compared to population size for over 55s and whole EH-SNG cohort) over 65s are disproportionately underrepresented in regards to the numbers of EH-SNG declines.

The Public Housing Register for those over 55

In March 2024, there were 7,590 applicants to the Public Housing Register over the age of 55, of which 3,540 were over 65.

Over 55s comprised 24.8% of all PHR applications during this month.



of applicants were in a single-adult household

Percentage of recipients over the age of 55 per ethnic group



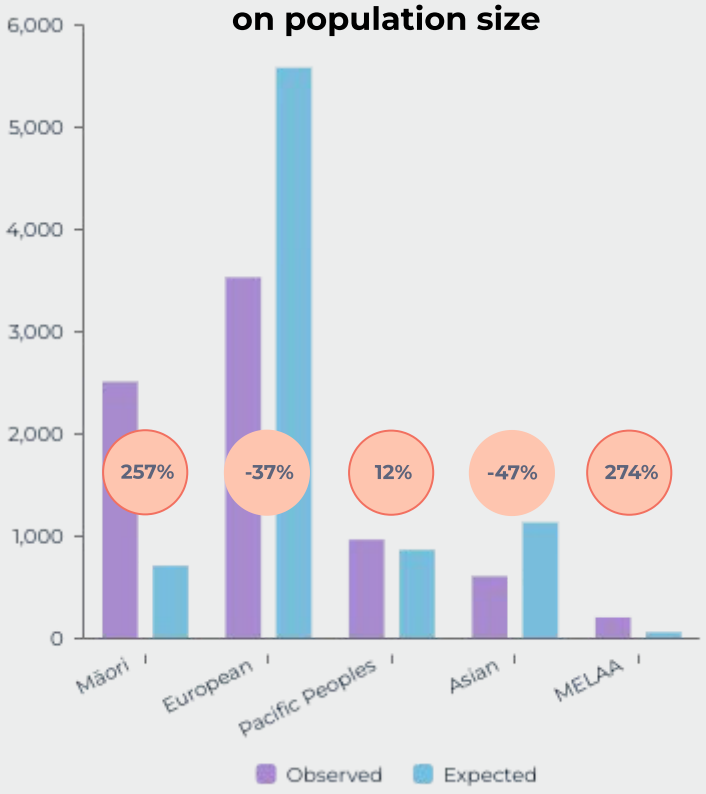
European applicants made up the largest group of over 55 PHR applications, at 42.4%. Māori recipients made up 30.1%, and Pacific Peoples only 11.5%. Asian applicants made up 7.2%, and Middle Eastern / Latin American / African (MELAA) applicants made up only 2.4%.

When compared to the ethnic distribution of all over 55s, some ethnic groups were disproportionately likely to apply to the PHR.

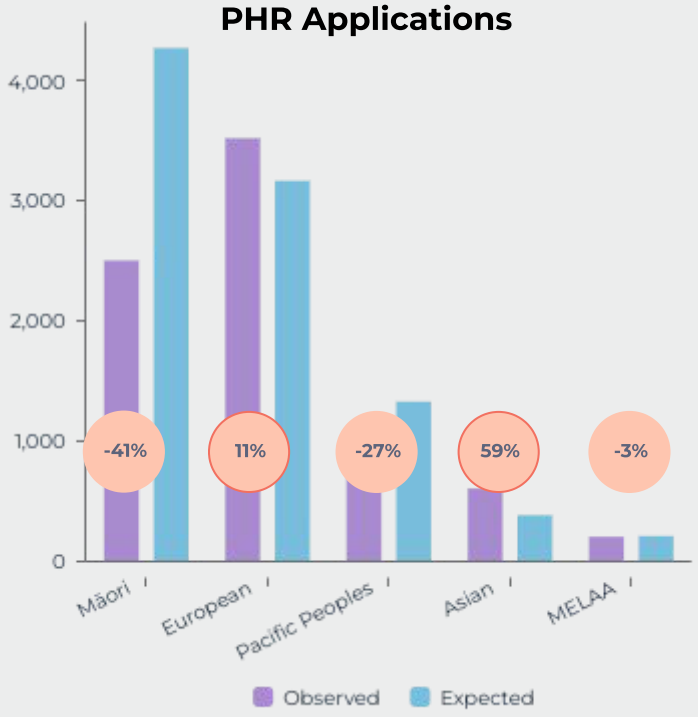
Māori and MELAA over 55 EH-SNGs were disproportionately more likely to apply to the PHR based on their proportion of the overall population. There were fewer applications to the PHR for Asian individuals over 55s than would be expected for the size of this ethnic group, and the same was true of Europeans.

The expected values and observed values are presented in this graph, with the percentage error noted on each data pair.

Expected and observed over 55 PHR applicants for each ethnicity based on population size



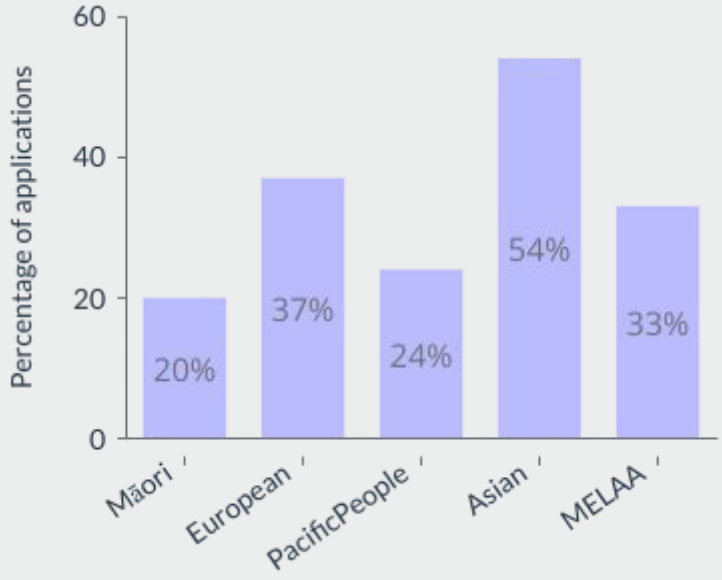
Expected and observed over 55 EH-SNG numbers for each ethnicity based on total PHR Applications



When comparing over 55 PHR applicants to the whole PHR applicant cohort, a different pattern of ethnic access appears. While Māori applied to the PHR at a disproportionately high rate for their population size, over 55s who identify as Māori and Pacific Peoples applied to the PHR at lower rate than would be expected.

In contrast, Asian application to the PHR is low in comparison to the population size of this ethnic group, but a disproportionately high number of all PHR applicants over 55 identified as Asian.

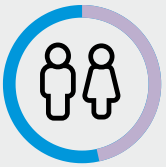
Percentage of applications per ethnic group with a lead applicant aged over 55



If considered as a percentage of total EH-SHG recipients per ethnic group, this trend can be further observed. Over 55s made up 54.2% of all Asian applicants. Māori and Pacific Peoples had only 20% and 24% of all PHR applications for their ethnic group made by over 55s.



Over 55 PHR applicants were slightly more likely to be women, at 53.8%.



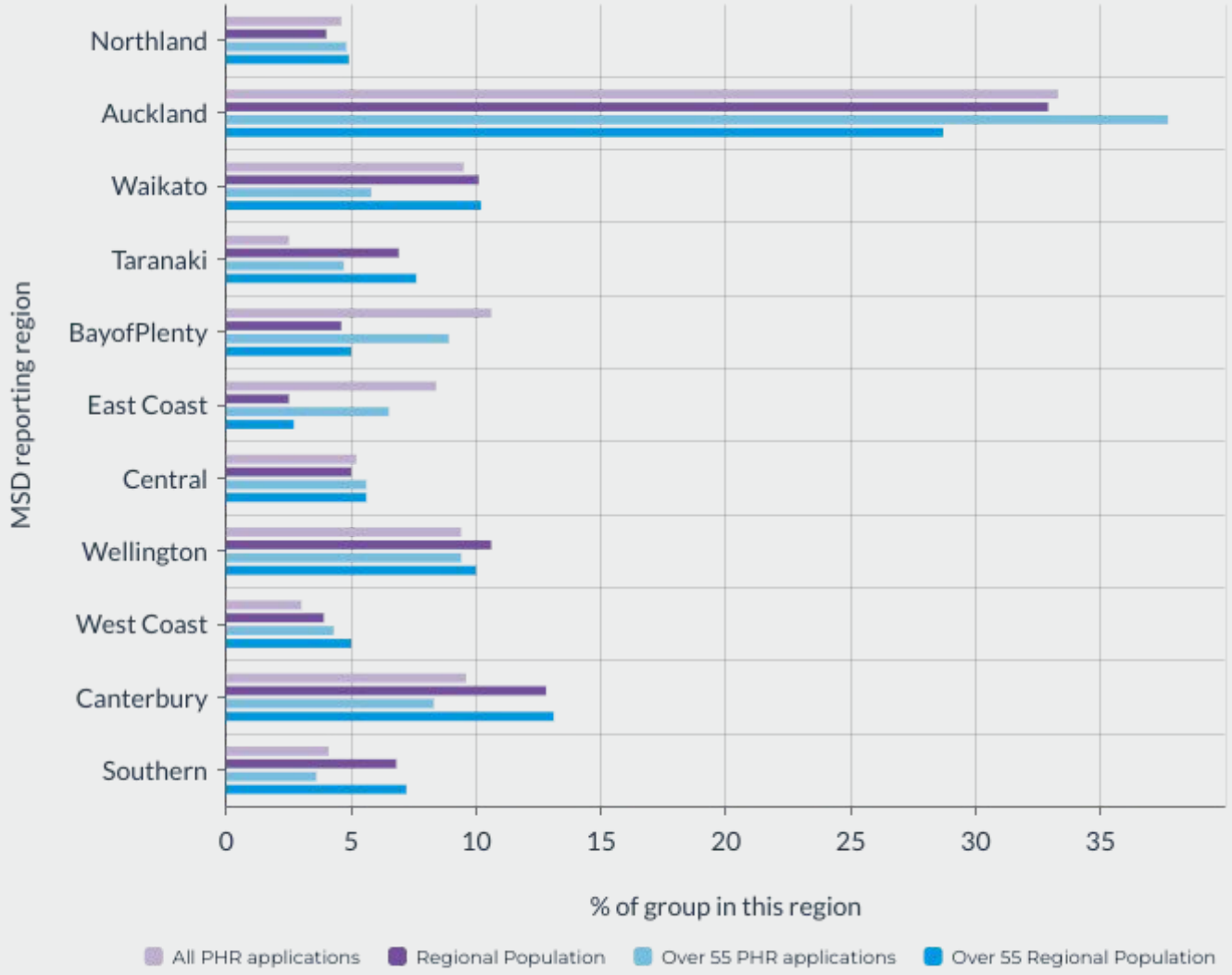
This switched to 53.5% being men in over 65s.



If the application is joint, 58% of lead applicants were women

Three applicants (0.04%) over 55 were reported as gender diverse. Gender is not reported on in monthly housing reports for the whole PHR applicant cohort, so we cannot comment on how comparable this distribution is to all PHR applicants.

Percentage of People and EH-SNG Recipients by MSD Reporting Region



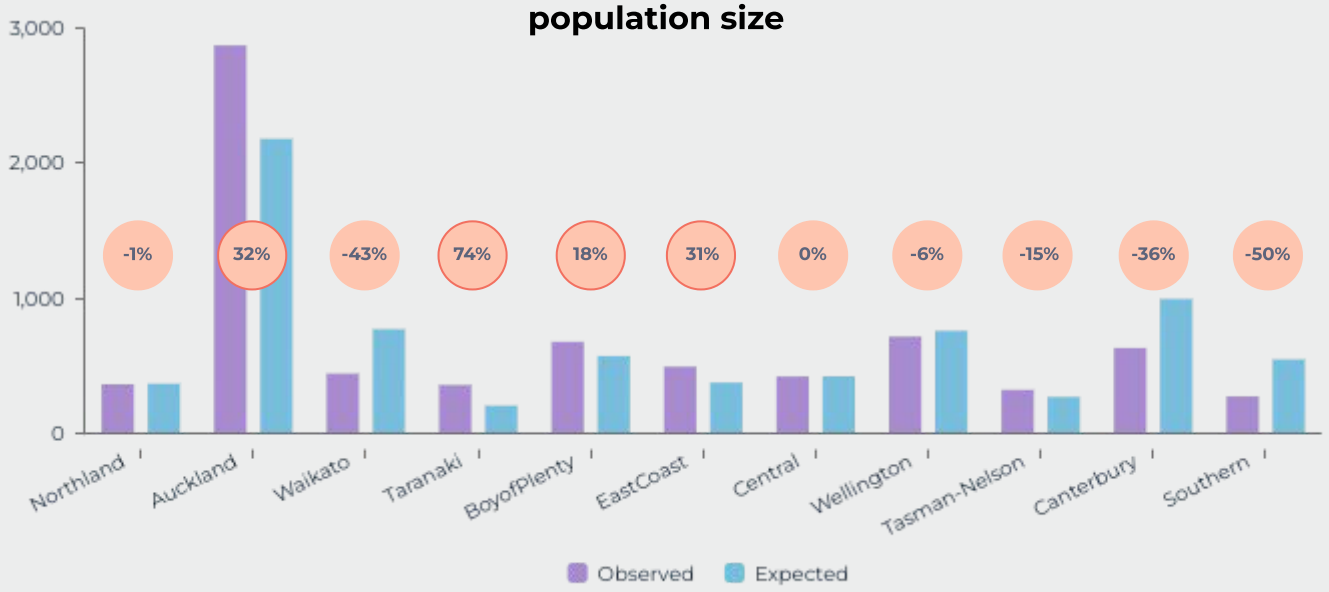
Because some regions have more people than others, we would expect them to have more PHR applicants. This is evident in Auckland, which had 32.9% of the total population and 33.3% of the total PHR applications. Some regions were disproportionate, such as Bay of Plenty which had 4.6% of the total population and 10.6% of the total PHR applications, and Taranaki which had 6.9% of the total population but only 2.5% of the total PHR applications.

Some regions also have more older people than others, so it would be expected that they would have higher numbers of PHR applications for those over 55. The total number of PHR applications in a region gives us less information than knowing if that number is proportional to the population of that region.

Regions would have proportional representation if the population percentages were close to the PHR application percentages.

The graph above demonstrates that this almost never happens.

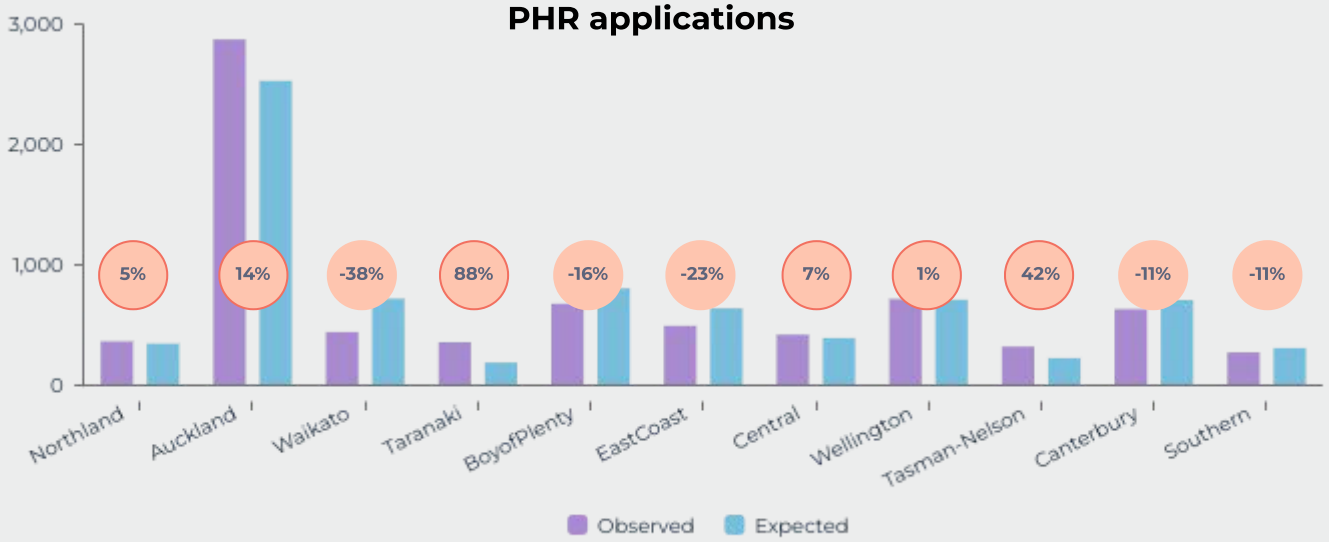
Expected and observed over 55 PHR applications for each region based on population size

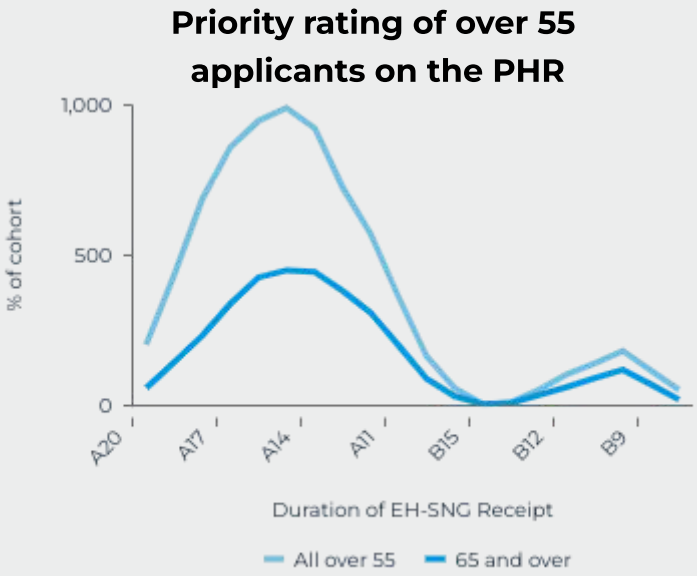


Just as for ethnicity, there was disproportionate regional application to the PHR in over 55s. The graph above compares the expected values based on regional over 55 populations to the observed values. The graph below compares expected values based on the regional distribution of total PHR applications to the observed values. Positive percentages indicate overrepresentation, while negative indicate underrepresentation.

In both measures, Northland, Central and Wellington had over 55 PHR applications that conform closely to what was expected based on the comparison populations. Taranaki had a disproportionately high number of over 55 applicants in both measures, demonstrating the highest level of disproportionate representation for over 55s of any region. Waikato, Canterbury and Southern had disproportionately low numbers of over 55 applicants in both measures. Both Bay of Plenty and East Coast had higher than expected numbers of over 55s applying to the PHR based on the regional over 55 population, but lower than expected numbers of over 55s based on the total number of PHR applications in this region, while Tasman-Nelson had the opposite outcome.

Expected and observed over 55 PHR applications for each region based on total PHR applications

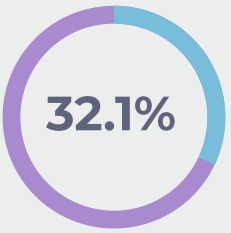




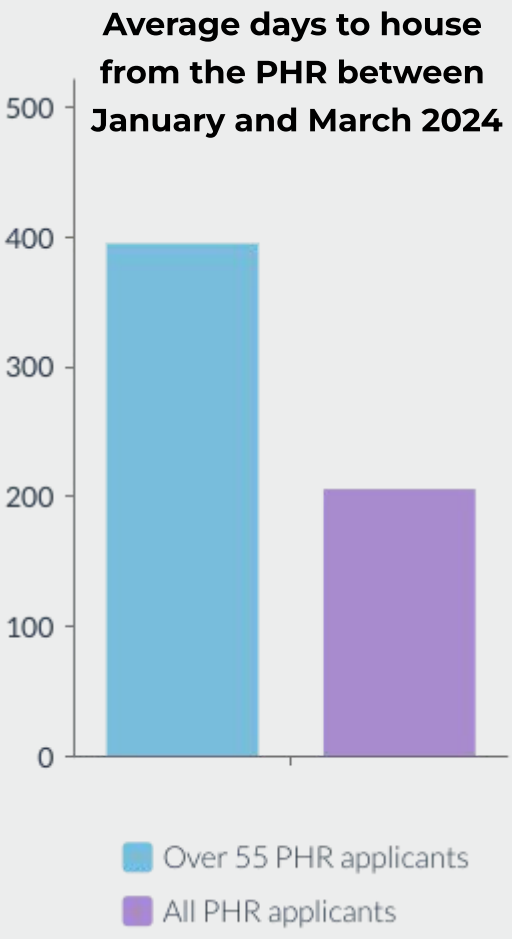
Applicants over the age of 55 were most likely to fall into higher priority ratings, with 54% of applicants rating between A20 and A15. Applicants were most likely to be rated between A16 and A14, with 37.% of applicants falling into this priority band.

Only 8.9% of applicants over 55 were categorized into the B-priority rating.
Over 65s had a similar distribution, although with a small but uniform difference trending them towards lower priority ratings.

From January to March 2024, a total of 1,690 households were housed from the PHR. Of these 543 were aged over 55. This means that in this three month period, 32.1% of those housed were over the age of 55. With 29.7% of the PHR being those aged over 55 in this period, this means that over 55s were housed at an approximately proportional rate to those aged under 55.



of applicants housed in this period were over the age of 55.



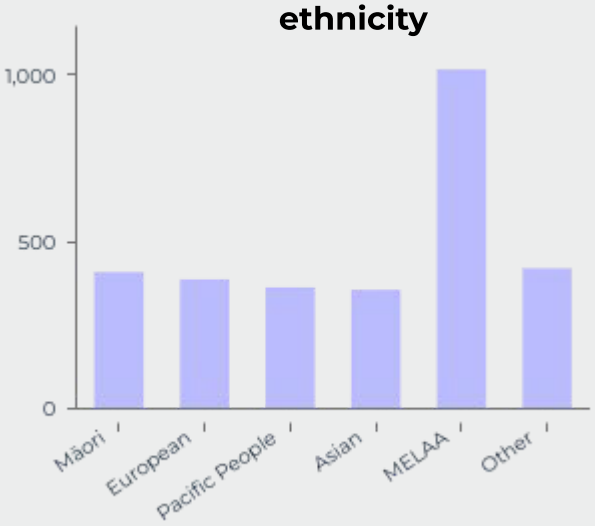
On average, of the individuals housed during the January to March period, the over 55 applicants had been on the PHR for 395 days. The average for all households housed during this period was 208 days.

This means that over 55s were waiting on average 187 days, or approximately six months, longer than the overall PHR to be housed.

This is only the average days to house of individuals housed during this time period. There may be others who have been waiting longer, but as Days to House is only calculated when an applicant is housed, we have no information on the wait period of those remaining on the PHR.

Between January 2023 and March 2024, one applicant aged over 55 was housed who had been waiting for 2,878 days, or approximately seven years and ten months. They would not have impacted the Days to House average for any other month than the one they were housed in.

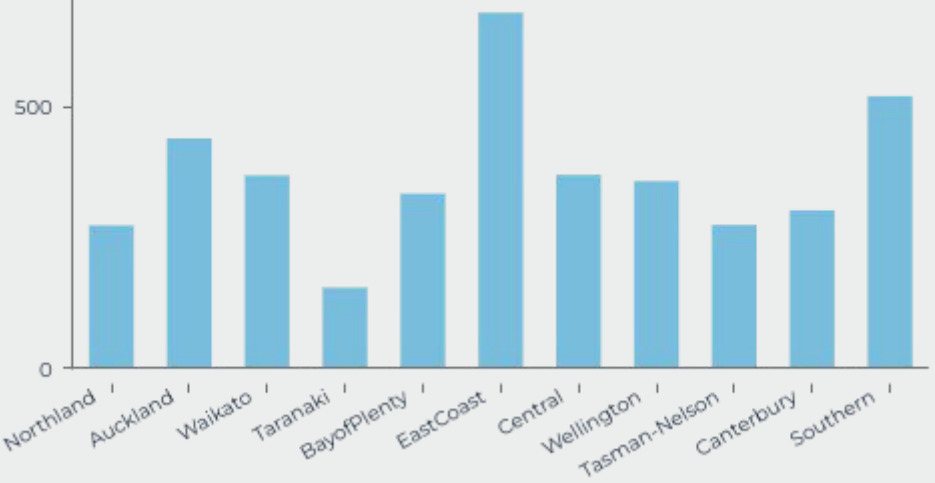
Average days to house over 55s from the PHR between January and March 2024 by ethnicity



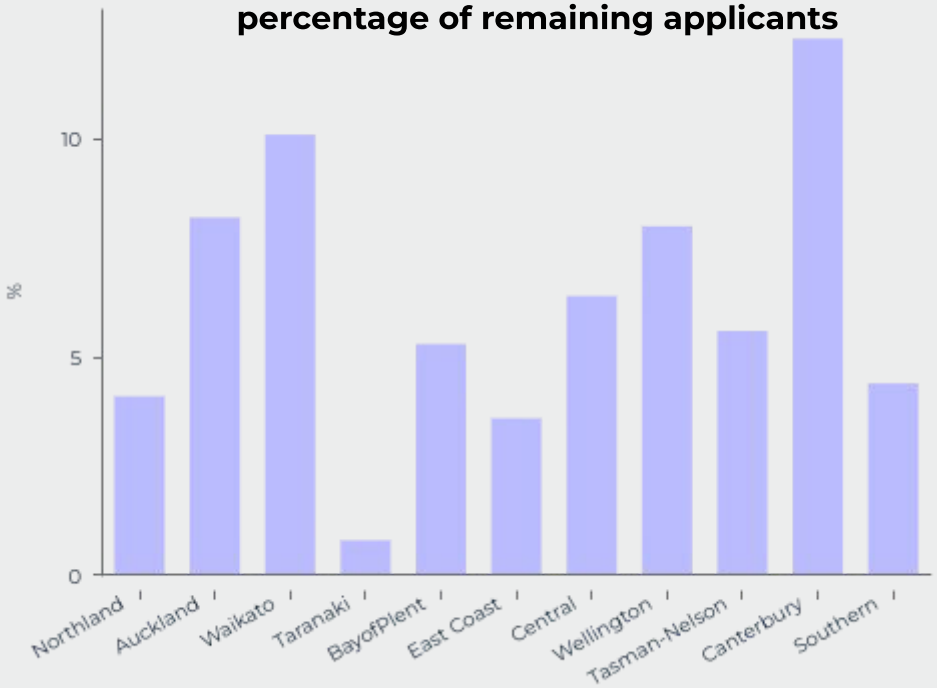
MELAA PHR applicants who were housed during this period waited a disproportionately long time to be housed compared to applicants of other ethnic groups, at 1017 days, or approximately two years and nine months. Applicants with Other or Unknown ethnicities waited on average 420 days, or approximately one year and two months. These two groups had small numbers, at only 8 MELAA applicants and 30 Other/Unknown applicants housed. Without them, the average time to house for other ethnic groups was 379 days, or just over one year.

During this period, the East Coast experienced the longest wait period to house over 55s. Those housed during this period had waited an average of 682 days, or approximately one year and ten months. Taranaki PHR applicants who were housed in this period had the shortest average wait, at 155 days, or approximately five months.

Average days to house over 55s from the PHR between January and March 2024 by region



Applicants aged over 55 housed per region as a percentage of remaining applicants



PHR applicants in Taranaki may have waited the shortest amount of time, but the smallest percentage of them were housed, with only 3 applicants housed, equating to 0.8% of the remaining Taranaki over 55 wait list. Canterbury housed 78 over 55s, which was 12.3% of the remaining over 55 waitlist for this region. Auckland housed the most, at 234 applicants, but this equates to only 8.2% of the remaining waitlist for the region.

Comparisons of Housing Insecurity Metrics in over 55s

Eligibility disparity

There is a core assumption that everyone who is receiving EH-SNGs are also on the PHR. Unfortunately, eligibility for these forms of housing support do not align perfectly, resulting in the potential for groups to be eligible for one form of support but not the other.

The following table outlines the income limits on a weekly basis (before tax) for eligibility for the two forms of housing support, as of September 2024, and the difference between them.

COHORT	EH-SNG LIMIT	PHR LIMIT	DIFFERENCE
Single and 16/17	$611.56	$782.43	$170.87
Single and over 18	$702.85	$782.43	$79.58
Couple (with or without children)	$1,020.90	$1,205.22	$184.32
Sole parent (1 child)	$852.89	$1,205.22	$352.33
Sole parent (2 or more children)	$898.56	$1,205.22	$306.66

Many of these limit levels are at less than one full time role at minimum wage (which would be $926 per adult per week before tax). All of them currently cut off above the current benefit base rate (Jobseeker, Sole Parent, etc), but without an understanding of an individual applicant's full situation, it is impossible to know if their additional social support eligibilities (Accommodation Supplement, Family Tax Credits, Family Boost, etc) would allow them to remain under these limits.

The eligibility gap between these two forms of housing support is significant. There is a high chance that there will be people caught between these two threshold limits, which would make them eligible to be placed on the PHR but no longer eligible to receive an EH-SNG. Combined with the increasing levels of EH-SNG declines, this creates concern about if EH-SNG recipient numbers are a reliable indicator of housing insecurity, as so many people will not be eligible for this support even when it is sought out.

Ethnicity

European applicants made up the largest group of both metrics, at 41.8% of over 55 EH-SNGs and 42.4% of over 55 PHR applications. Māori made up the second largest group in both metrics, at 36.9% of over 55 EH-SNGs and 30.1% of over 55 PHR applications. However, Europeans made up 79.8% of the over 55 cohort, and Māori make up only 10%. Both of these results add evidence to the claim that Māori are disproportionately affected by housing insecurity, and while European applicants and recipients are the majority in both metrics, there are many fewer of them than would be expected based on the percentage of the overall population is European. MELAA applicants and recipients were also overrepresented based on their proportion of the population, and Asian applicants and recipients were underrepresented.

Ethnic trends continued when comparing over 55 recipients and applicants to all EH-SNG recipients and PHR applicants. European, Asian, and MELAA ethnic groups had a higher than expected level of over 55 applicants, while Māori and Pacific People had fewer than would be expected. This trend continued when considering over 55s as a percentage of total applications and recipients per ethnic group, with European, Asian and MELAA cohorts having a much higher proportion of over 55s than would be expected and Māori and Pacific Peoples having many fewer.

Cultural expectations around the care of elders and family dynamics are likely to play a part in this, and would be interesting for further investigation.

Gender

Over 55s applicants and recipients were approximately even between male and female in both metrics. The primary difference occurred in the lead applicant for joint applications. In EH-SNGs, joint applications had a male lead recipient 66.6% of the time, where as on the PHR, joint applicants had a female lead applicant 58% of the time.

There is a strong likelihood that individuals receiving EH-SNGs are also on the PHR, so understanding this gap may lead to further understanding about over 55s willingness to engage with housing supports.

Region Distribution

Given a core assumption that individuals receiving EH-SNGs are on the PHR, there seems to be a distinct lack of consistency between regions on these two metrics. This encourages questions around regional access to support at various levels, and the willingness to engage with them.

Two regions that showed consistency between metrics were Waikato and Canterbury. Compared to both the regional over 55 population size and the total regional applications and recipients, over 55s in Waikato and Canterbury were underrepresented or proportionally represented, meaning there are as many or fewer than would be expected. This is of particular note in Waikato, where both EH-SNG recipients and PHR applications for the overall cohort demonstrate disproportionately high housing support need for the population size. This encourages questions about what structures and programmes that are present in Waikato and Canterbury mean older people are less likely to require housing supports than in other regions, or what barriers are in place to stop them from accessing them where they are needed.

Wellington demonstrated a significant difference between the two metrics. Over 55s are significantly disproportionately overrepresented in both EH-SNG metrics, but show an approximately proportional representation on the housing register. This encourages questions about regional access to EH-SNG grants, and whether individuals are at greater need in the capital or simply have better access to supports than in other regions.

Duration of support

Over 55s are more likely to receive EH-SNGs for more than 24 months than the overall population of EH-SNG recipients. Additionally, the average time to house for over 55s was almost twice that of the whole PHR cohort. Over 55s were experiencing housing insecurity for much longer than other ages in both metrics. Region and ethnicity both impacted average days to house, but we did not receive any regional or ethnic information regarding EH-SNG duration. It would present an interesting opportunity to determine if these regional and ethnic variations exist in the duration of EH-SNG receipt as well, and how these might match ethnic and regional application and receipt rates.

The Limitations of this Analysis

This is snapshot data of March 2024, with the exception of days to house and numbers housed from the PHR which encompasses 1 January to 31 March 2024. As a result, this data cannot show trends in housing insecurity in over 55s without comparisons being made to other time points. Future work should consider conducting similar analysis in a longitudinal manner.

This is also only the data available regarding the lead applicant or recipient. It does not give us a full picture of all adults who are experiencing housing insecurity as multiple adults in the same household will be counted as only one recipient or applicant, not two or more. Additionally, if the lead applicant for a household was not over the age of 55, they were not included in this data set even if others in their household were over 55, such as including parents or grandparents in their application.

The primary issue with this data set is that it is derived from operational information. These records were not designed to be used for research or analysis, they are derived from applications people are making for support. Additionally, the form in which it was received (as individual data tables as a result of an OIA request) means that our ability to make inferences was restricted. We could not, for example, look at the regional distribution of Māori recipients over the age of 55, nor the gender distribution of applicants by ethnicity. This analysis would require further requests to be sent to MSD and processed. This would likely be a worthwhile assessment, and we would welcome this work being used as the basis for further investigation in this area.

Because this data set is derived from operational data, it also is impacted by randomised rounding in order to preserve the privacy of applicants. Each value in the set has been randomised by up to 2. This will have little impact for larger numbers, but may impact the validity of smaller cohorts. Additionally, sufficiently small numbers were replaced with an 'S' (suppressed) in the original data set. We replaced these with a random number between 1-3, inline with the random rounding of 2, to allow these small but present values to be included in the analysis.

The MSD regions of this assessment also prevent a more granular approach to assessment. The Tasman-Nelson region, for example, contains Tasman, Nelson, West Coast, and Marlborough, all regions with vastly different ethnic and financial compositions. The Waikato region contains both Hamilton and Rotorua, which produces the same issue. Without more granular data, perhaps down to Territorial Authority, many of the regional impacts are likely to be lost for rural and smaller communities.

This report also only includes information regarding individuals and households that were successful in obtaining housing support through MSD. This does not include anyone that could not apply, nor those who had their applications for either the PHR or EH-SNGs declined. Including these individuals would give us a larger picture of true need, but is outside the scope of the data requested in this OIA.

Conclusions

Thousands of people access housing support in Aotearoa New Zealand every month. Many of them are over the age of 55. Older people experiencing housing insecurity are at greater risk of associated health and wellbeing impacts of housing, and are also much less likely to be able to attain housing security before they retire or have age-related income and health reductions.

This report outlines access to housing support as a metric of housing insecurity for people over the age of 55 in March 2024. It is a snapshot of the regional, ethnic and gender interactions of housing need for this group, and compares them to both the wider over 55 population and the whole cohort of individuals accessing housing support. It suggests that certain cohorts of older people are more vulnerable to housing insecurity, and that there may be some protective factors for older people against needing to access support. Ethnicity and region appear to be strongly linked to the need to access housing support.

Disparity between access to EH-SNGs and application to the PHR suggest that there are barriers to access between these two forms of housing support. While this may be financial, there are likely other barriers to support that older people are experiencing, especially at a regional level.

This assessment is only a first step in understanding housing insecurity and access to housing support for those aged over 55. We hope it provides a basis for others to examine this information more closely, and that it draws attention to the concerns we have around supports for this group of people.

References

Overall over 55 statistics obtained from StatsNZ
National Ethnic Population Projections, by age and sex, 2018(base)-2043 update

Emergency Housing Special Needs Grants overall data obtained from MSD
Emergency Housing Special Needs Grants – TLA – March 2024

Public Housing Register overall data obtained from MSD and HUD
March 2024 – Housing Register
HUD Housing Dashboard

Ko wai tātou

The New Zealand Council of Christian Social Services (NZCCSS) represents more than 230 member organisations providing a range of community, health and social support services across Aotearoa. These organisations include some of the most recognised and highly regarded names in social service provision, and all are world famous in their in own rohe.

Their mahi informs our deep understanding of the everyday lives of New Zealand communities as we work towards achieving a just and compassionate society for all. We see this work as an extension of the mission of Jesus Christ, which we seek to fulfil through our commitment to giving priority to the systematically disempowered, and to Te Tiriti o Waitangi.

NZCCSS comprises six members: the Anglican Care Network, Baptist Churches of New Zealand, Catholic Social Services, Presbyterian Support and the Methodist and Salvation Army Churches.

Nationally, the range and scope of our member networks is extensive. Around 230 separate providers in 55 towns and cities throughout New Zealand deliver 37 types of services through 1,024 programmes. Members employ over 5,000 full-time staff, 7,000 part-time staff, and co-ordinate almost 16,000 volunteers.

Our work is focused in three policy areas – Equity and Inclusion, Children and Families, and Older People. For each area, we have a specialist working group made up of leaders of service organisations from across the country who provide up-to-date knowledge of experiences and need in their communities. We call these groups ‘Policy Groups’. This knowledge, along with input from the representatives of Council’s six members, informs our mahi of providing research, representation, connection, good practice dissemination, policy advice / information and advocacy services for our members.

New Zealand Council of Christian Social Services