



**TE ARA  
AHUNGA ORA**  
Retirement Commission



**He pēhea te āhua o te ahungarua mō te iwi Māori?**

What does retirement look like for Māori?

**He pēhea te āhua o te  
ahungarua mō te iwi Māori,  
tā te iwi i kōrero ai.**

What the people said about  
'what retirement looks like  
for Māori'.

Dr Kathie Irwin and Erin Thompson (July 2022)

**What does retirement  
look like for Māori?**

What the people said about ‘what  
retirement looks like for Māori’.

ISBN 978-0-473-63904-4



# He pēhea te āhua o te ahungarua mō te iwi Māori?

## What does retirement look like for Māori?

Te Mana Ahungarua, the Retirement Commissioner, has a statutory role under the New Zealand Superannuation and Retirement Income Act 2001 every three years to review the retirement income policies being implemented by the Government and to report to the Minister of Commerce and Consumer Affairs.

The Review of Retirement Income Policies 2022 (RRIP) terms of reference, issued by the Minister, includes a specific focus on Māori:

TOR2: The impact of government policy on the retirement savings outcomes and experiences of Māori as Treaty partners, and of Pacific Peoples and women.

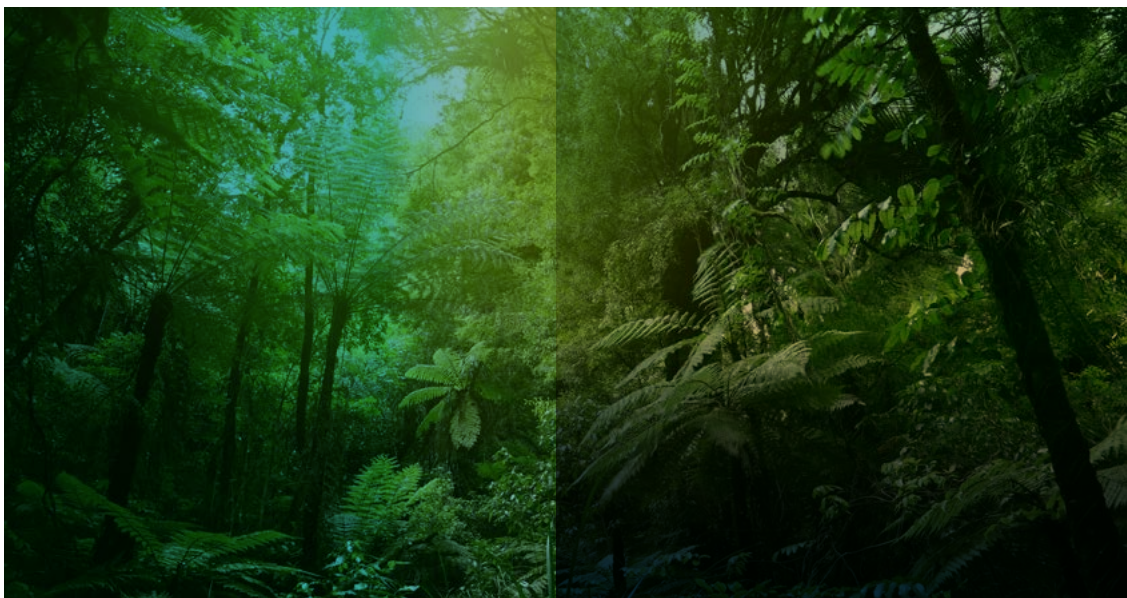
In response Te Ara Ahunga Ora Retirement Commission developed a research project to find out what retirement looks like for Māori, taking a kaupapa Māori approach to this research. The work is designed to explore the role of the state in creating structural inequality and examine its impact on the journey to retirement.

**A series of four papers form this project. They are:**

- **Paper One:** Decolonising Public Policy: The Galaxy, The Gavel and The Gun, Dr Kathie Irwin (2022);
- **Paper Two:** Literature Review Dr Margaret Kempton (2022);
- **Paper Three:** A brief study of how demographic dynamics will shape the impact on Māori of retirement income policy Len Cook (2022);
- **Paper Four:** What the people said, about 'what retirement looks like for Māori', Dr Kathie Irwin and Erin Thompson (2022).

This paper is the final in the series, and conveys what the people said about 'what retirement looks like for Maori.

The collective impact of this work is further discussed in the main RRIP report, delivered in December 2022.



## Contents

What does retirement look like for Māori?	1
Executive Summary	3
Introduction	5
Pilot Hui/Wānanga: Waitara, November 13, 2020	6
Discussion	6
Research design, method, and analysis	7
Who responded to the survey	9
The Survey	10
<b>Question one:</b> What does retirement look like for Māori?	10
Te Whare Tapa Whā	10
Taha Whānau	11
Taha Tinana	14
Taha Hinengaro	17
Taha Wairua	19
<b>Question two:</b> What advice would you give the government on retirement income for Māori?	21
Social	21
Economic	24
Cultural	25
<b>Question three:</b> Do you think there should be a national survey on what retirement looks like for Māori?	27
<b>Question four:</b> If yes, what questions would you ask?	27
Discussion	28
Conclusion	30
Areas for further consideration	31
References	32



## Executive summary

This research paper reflects the voices and views of Māori on what retirement looks like for Māori.

Since the signing of the Treaty, Māori have suffered at the hands of colonisation, resulting in the erosion of their economic base through well designed examples of structural racism, discrimination, marginalisation and land loss. The cumulative impact for Māori is that we are more likely to die seven years earlier than non-Māori, more likely to be in low-paying, high risk employment, suffer higher health risks and mortality rates, and less likely to own our own homes. The previous three papers in the 'What does retirement look like for Māori?' research project give detail to this summation.

In the first paper, Decolonising Public Policy: The Galaxy, the Gavel and the Gun, Dr Kathie Irwin looks at the role of the state and the impact of structural inequality through government legislation and policy on Māori and Māori outcomes.

In paper two, Dr Margaret Kempton presents a Retirement for Māori Literature Review, where the key message is that 'any response to enhance retirement for Māori must recognise the diversity of Māori, be founded on Māori identity and culture and address the lifelong disparities faced by many Māori.'

Len Cook offers a demographic analysis in paper three. In a brief study of how demographic dynamics will shape the impact on Māori of retirement income policy, Cook reflects on the distinct differences of Māori and how current retirement income policy fails to consider the demographic dynamism and life expectancy of Māori.

Paper four, 'What the people said about what does retirement look like for Māori', brings the voice and views of Māori to the series. In a simple qualitative survey, we asked four open-ended questions:

- What does retirement look like for Māori?
- What advice would you give the government on retirement income for Māori?
- Do you think there should be a national survey on what retirement looks like for Māori?
- If yes, what questions would you ask?

This research was designed using kaupapa Māori methodology and analysis, and is presented in two parts: an insight into a wānanga with kaumātua held in Waitara and an online survey. Both parts provide rich kōrero about the view of retirement for Māori.

Ideally the research was to be conducted entirely in person, kanohi ki te kanohi. However, with the constraints of the Covid-19 restrictions, and the necessity to ensure the wellbeing of kaumātua around the motu, only the pilot wānanga was conducted in person and all other hui were cancelled. The remainder of the research was conducted via an online survey. The questions remained the same for both approaches.

The responses affirm the concerns of the previous three papers. The need for a retirement income policy review for Māori is dire. As Tangata whenua and Treaty partners with the Crown, there is an overwhelming view that the current government policy has not provided for Māori, and has in fact deliberately designed structural inequality to disadvantage Māori.

This paper shows the impact of structural inequality and examples of the disparities Māori continue to face. One participant said that Māori were so disadvantaged that they suffer homelessness more than non-Māori and "live in poverty as rangatira in (our) own whenua." How do Māori regain rangatiratanga as Tangata whenua and shift out of poverty?

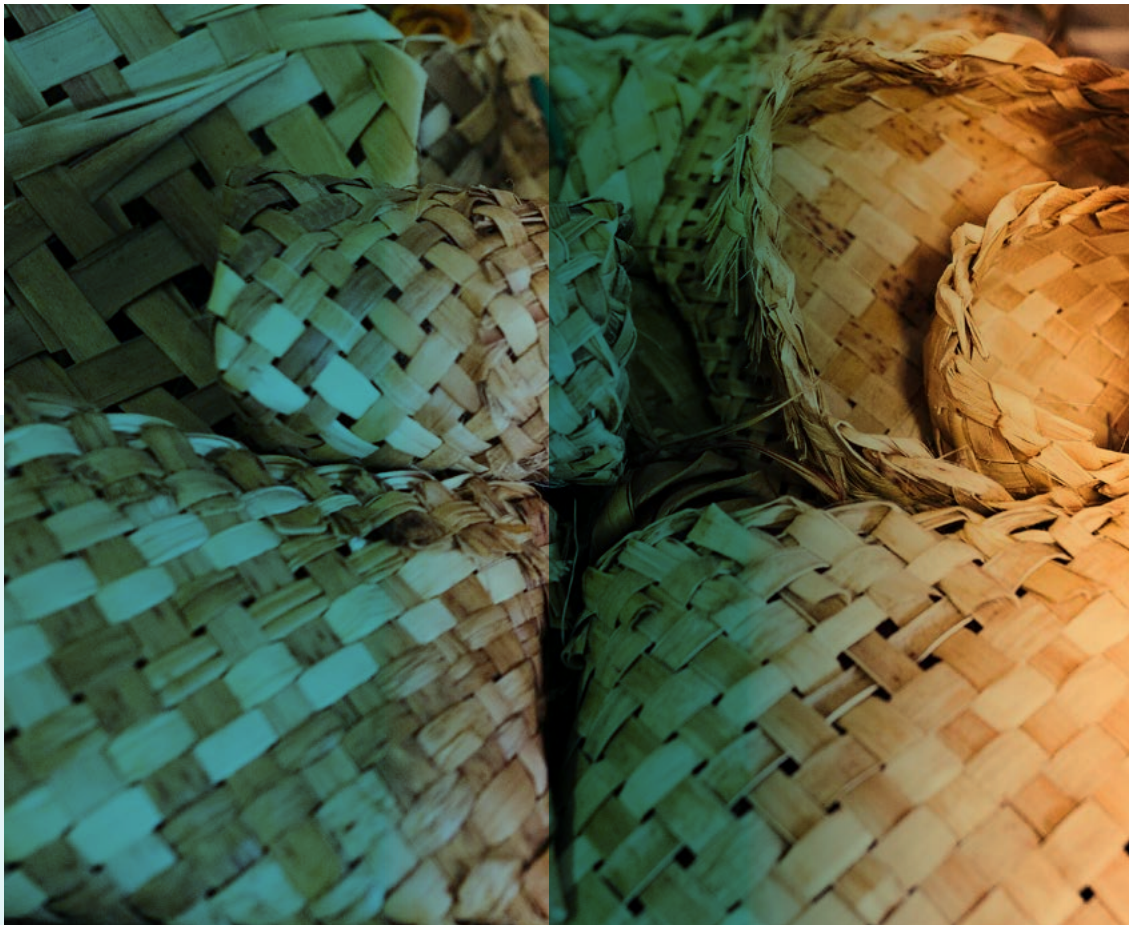


The current view is that Māori do not see retirement planning in their future. One participant believed that “the concept of retirement was never a concept in te ao Māori, but a systemic construct.” Is retirement a concept in te ao Māori?

When describing te ao Māori, the participants spoke about the importance of intergenerational wellbeing and highlighted the role of kaumātua as a vital part of the community. Kaumātua are valued and respected as pillars of support, repositories of mātauranga, and an integral link between the past and present. They in turn deeply respect the leadership roles they play. They aspire to a quality of life, that includes active participation in the community, spending time with mokopuna, tamariki and whānau, and providing an ahi kā, a place of belonging, for their whānau.

However, Māori fear that their ability to actively participate in the community is limited by the fact that Māori have higher health risks and mortality rates from ages 30 – 50 (Cook, 2022), and have a lower life expectancy. Māori tend to work beyond the eligibility age to access NZ Super and KiwiSaver and are also less likely to receive the full benefits of retirement income. These are circumstances that are the result of policy development that has failed to take into consideration the distinct differences for Māori.

This paper represents the Tangata whenua voice. It reflects the position of Māori in the current time, and urges us to apply a kaupapa Māori lens when commenting on government policy. It implores us to look at policy from an ao Māori perspective, with the affirmation that ‘what is good for Māori is good for all people.’ True Treaty partnership means having adequate provision for Māori in preparation for and during retirement is critical. Ensuring that retirement income policy is informed by mātauranga Māori and ensures tirohanga Māori, a Māori perspective, would support better retirement provisions and outcomes for Māori which would benefit Aotearoa New Zealand as a whole.





## Introduction

This research paper was designed to take a Treaty based, 'e tipu, e rea' approach, creating space for the worldview of both Treaty partners, Tangata whenua and the Crown, to be explored. The research drew from both qualitative and quantitative methods to create meaningful ways for whānau to share their kōrero with Te Ara Ahunga Ora Retirement Commission.

The qualitative method chosen was wānanga in various locations, in a hui context, to enable Māori to come together, a-kanohi, face to face, using authentic cultural pedagogy in which te reo Māori and tikanga Māori could be drawn from to manage the engagement.

A pilot wānanga was held in Waitara on November 13, 2020, to test the efficacy of hui/wānanga as the preferred qualitative method. The wānanga was facilitated by local iwi leader Colleen Tuuta, and attended by kaumātua from Te Whai Tara, a kaumātua group Colleen has been working with for over a decade on a plan for an intergenerational kaumātua village now referred to as "The Wisdom Village".

The pilot confirmed that hui/wānanga is an authentic method to explore the questions this project asks. Kaumātua and te iwi Māori value the opportunity to come together to wānanga kanohi ki te kanohi, face to face. The wānanga provided a premise for kaumātua to share korero and explore ideas that are tika (true, appropriate), pono (honest, valid) and from an ao Māori perspective. The kōrero from this hui/wānanga has been included in the data from which the areas for further consideration have been generated.

Further hui were then booked for Christchurch, Wellington and Waitangi, first in August 2021 and then February 2022. None of the hui were able to take place because of Covid-19 risks. We needed to submit data from this project by June 2022 and time was running out to be able to host the hui, gather the data, analyse, and submit it.

The quantitative aspect of the design was a survey, asking the same four questions explored in the wānanga. We used the online tool SurveyMonkey, opening engagement up to Māori living overseas, Māori living in regions other than those in which the hui were planned to be held, and those with vulnerable health profiles who may not have been able to attend for health reasons.

The questions were:

- What does retirement look like for Māori?
- What advice would you give the government on retirement income for Māori?
- Do you think there should be a national survey on what retirement looks like for Māori?
- If yes, what questions would you ask?

We also asked a set of demographic questions to help us understand who was responding. These included questions on iwi affiliation; gender; age; and the cultural status of the participants living circumstances. By that we mean that we asked people if they lived as ahi kaa, whether they lived within their iwi takiwā (tribal boundary) or whether they lived as taura here/mātāwaka, outside their tribal boundary. The ahi kaa/mātāwaka/taura here question is critical to code the degree to which people could engage with the whānau/hapū/iwi-based Māori cultural infrastructure in social, cultural, economic, and environmental terms.

In the end this paper is informed by the findings of the pilot hui/wānanga held in Waitara on November 13, 2022, and the online survey which ran from November 2021 to March 30, 2022.

The paper is organised in the following way. The first section outlines the kōrero from the pilot wānanga held in Waitara. A short section on research design, method and analysis follows. The sample is then described, and the findings presented by question. The conclusions generated from the advice presented to the Commission are set out in the final concluding section.

# Hui/wānanga tōmua: Waitara, 13 o Nōema, 2020

## Pilot Wānanga: Waitara, November 13, 2020

The pilot wānanga was facilitated by Colleen Tuuta in Waitara, northeast of New Plymouth. Local kuia were the main group who attended the wānanga. Kuia identified that they were attending as representatives of Te Roopu Wahine Māori Toko I Te Ora<sup>1</sup> (the Māori Women's Welfare League), Wellington Tenth<sup>2</sup> and Palmerston North Tenth<sup>3</sup> Trust<sup>3</sup>. Kaimahi were also present from Tu Tama Wahine o Taranaki<sup>4</sup> in New Plymouth.

Following karakia and opening mihi Colleen opened a mihimihi process and invited people to share who they were and why they had come today.

### Kaupapa kōrero

#### Discussion

Kaumātua have specific ways of engaging kua Māori, Māori ontological realities, which enhance their lives and contribute to their ability to retire with confidence. Kaumātua also have Treaty based rights, where options enabling them to live as Māori, designed using strengths-based approaches, which address needs and disparities, are readily available to them. This wānanga provided a space for kaumātua to discuss issues, challenges, and opportunities in a kaupapa Māori context.

We heard from organisations peculiar to Māori society, namely the Wellington and Palmerston North Tenth<sup>3</sup> Trusts. We heard from whānau living in inter-generational whānau units, which retirement villages would not currently provide for. We heard from whānau for whom kaupapa Māori is a driver for their whānau planning and well-being plans. They are not well without whānau, marae, connection with their whenua and the ability to be able to live as Māori, contributing to the dreams and aspirations of their tīpuna, ancestors.

The wānanga also shared the vision of a "Wisdom village". An intergenerational kaumātua village, where kaupapa Māori tikanga (values and practices) ensures whole whānau well-being, the Wisdom village looks at ways in which kaumātua can define and design what living as a retired person looks like for Māori.

In summary this wānanga opened with the various ways that kaumātua currently live as Māori, their desire to have this way of living enhanced by mātauranga Māori and offered suggestions for consideration in the Review of Retirement Income Policies.

The pilot confirmed that hui/wānanga is an authentic method to explore the questions this project asks. Kaumātua, and te iwi Māori, value the opportunity to come together to wānanga kanohi ki te kanohi, face to face. The wānanga provided a premise for kaumātua to share kōrero and explore ideas that are tika (true, appropriate), pono (honest, valid) and from an ao Māori perspective. The kōrero from this hui/wānanga has been included in the data from which the areas for further consideration have been generated.

<sup>1</sup> See [Maori Women's Welfare League - MWWL - Maori Women's Welfare League](#)

<sup>2</sup> See [Home - Wellington Tenth<sup>3</sup> Trust \(wtt.maori.nz\)](#)

<sup>3</sup> See [Home - Palmerston North Māori Reserve Trust \(pnmt.maori.nz\)](#)

<sup>4</sup> See [Tu Tama Wahine o Taranaki](#)



# Hoahoa, tikanga me te tātari rangahau

## Research design, method, and analysis

The mātauranga which informed the design, methodology and the analysis of this rangahau is conveyed in the following whakataukāki.

**E tipu, e rea (Tā Apirana Ngata, Ngāti Porou)**

**E tipu e rea mō ngā rā o tō ao**

**Ko tō ringa ki ngā rākau ā te Pākehā**

**Hei ara mō tō tinana**

**Ko tō ngākau ki ngā tāonga a ō tīpuna Māori**

**Hei tikitiki mō tō māhunga**

**Ko tō wairua ki te Atua,**

**Nānā nei ngā mea katoa**

Grow up and thrive for the days destined to you  
Your hands to the tools of the Pākehā  
to provide physical sustenance  
Your heart to the treasures of your Māori ancestors  
as a diadem for your brow,  
Your soul to your God, to whom all things belong.

‘E tipu e rea’ is a widely cited whakataukāki in government circles, as well as amongst whānau, hapū and iwi. It is cited for championing diverse and inclusive approaches to identity, health, and well-being. It encourages the young girl, for whom it was written, to future proof her prosperity by seeking wisdom in the places where the ancient and modern worlds find meaning in conversation.

This research speaks to the possibilities of Te Tiriti/the Treaty of Waitangi by making provision for the knowledge codes of both parties to the Treaty. In the analysis of the responses, we used both Māori and Western analytical frameworks. We used Sir Mason Durie’s Te Whare Tapa Whā to analyse questions which explored Māori realities (question 1). We adopted the social, cultural, economic, and environmental framework for the analysis of questions that inform public policy (question 2). Question 3 presents the participants’ view as to whether a national survey should take place, and question 4 addresses what questions could be asked in a national survey. Responses to both these questions were left untouched.

**He aha te mea nui o te ao? He Tangata! He Tangata! He Tangata!**

What is the most important thing in this world? It is people!  
It is people! It is people!

We value people’s view of their own unique circumstances. We asked people to describe their own lived reality, however they wish to describe it, with the intent of honouring their mana ake, their unique status.

The research captured different cultural, social, economic, and environmental relationships people have with their whakapapa, whenua and tūrangawaewae. Some lived at home, as ahi kā, in their tribal takiwā, some on their whenua, their tūrangawaewae. Others did not. They lived away from the Māori cultural infrastructure to which they whakapapa, in which their cultural roots are to be found, as mātā waka/taura here.

**Ko te kai a te rangatira, he kōrero!**

The food of a chief, it is discussion!

We asked the people to speak for themselves, openly and honestly about how they currently live, how they would like to live and what ideas they had about how to bring their lived and ideal living states closer together. Asking people directly created a space for open expression, for the engagement of a very well-known proverb in te ao Māori; that discussion is the food of chiefs.

In this context the use of open-ended questions served the purpose of creating a free space for the people we were engaging with to “speak for themselves”. To use their voice, whatever whānau, hapū or iwi they were from, whatever region of Aotearoa they were living in, whether they spoke as wahine, tāne and whether they spoke on behalf of their whānau.

As the marae ātea is open for oratory of a free flowing and expressive nature, so too were the high-level, open-ended questions of this survey.

### **E kore au e ngaro he kākano i ruia mai i a Rangiātea!**

I shall never be lost, for I am a seed that was sown in Rangiātea!

This whakataukī translates as ‘I shall never be lost, the seed that was sown in Rangiātea’, and speaks to the challenge to Māori to uphold the teachings of ancestral wisdom in the modern world. The proverb is heard regularly in Māori gatherings as a way of remembering, honouring, and celebrating the mana of mātauranga Māori (traditional Māori knowledge), te tirohanga Māori (the Māori worldview), and kaupapa Māori, the imperative to create change which is transformational and drawn from the knowledge and worldview that whānau, hapū and iwi whakapapa to.

Whether all Māori can live as Māori in older age may well be a moot point, but that right is inherent in whakapapa and is embedded in both Te Tiriti o Waitangi and the Treaty of Waitangi. This research, then, needed to be open enough to enable whānau to speak about kaupapa Māori both as lived reality and as aspiration. Creating the space for the aspirational expressions is a feature of future proofing strategic planning in Aotearoa. Many older Māori will have been part of Waitangi Tribunal claims in which addressing breaches in the past and creating pathways to new futures are key parts of the claim process.



## Ko wai ngā kaiurupare ki tēnei uiunga

### Who responded to the survey

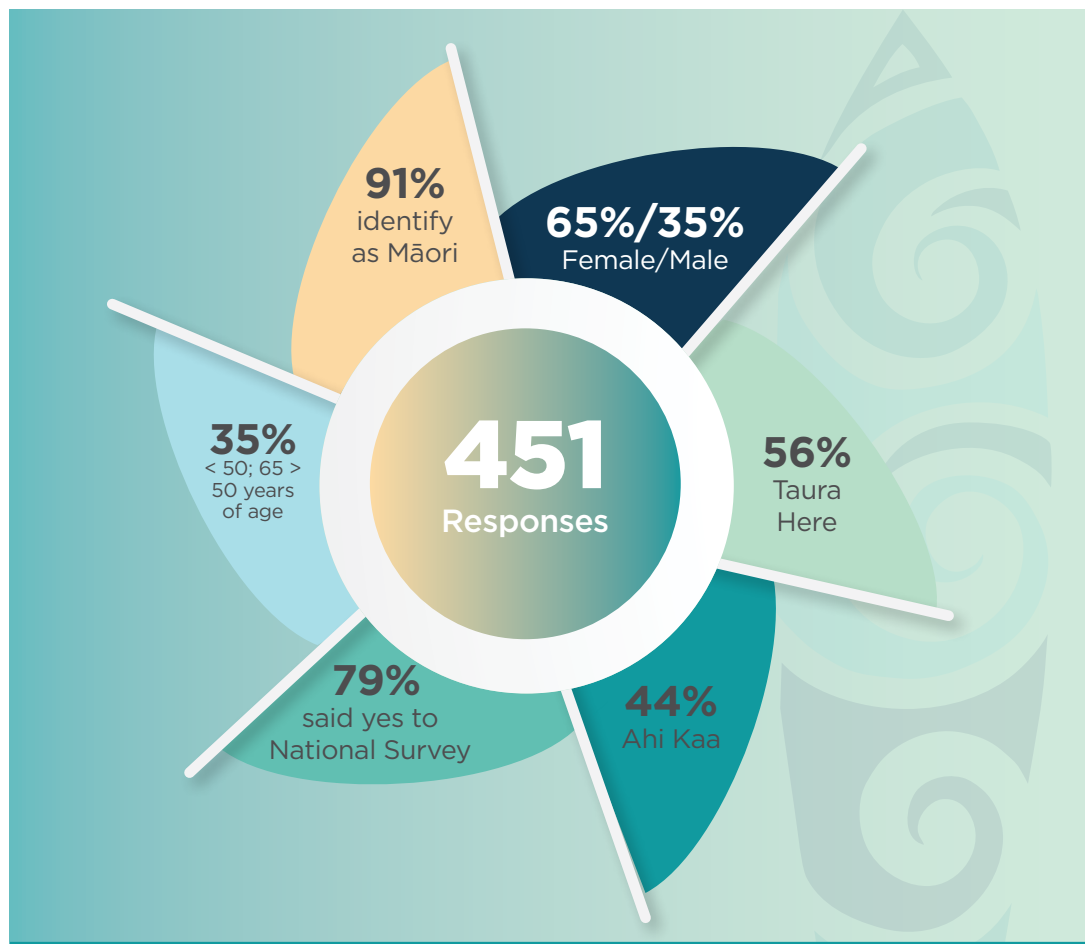
We received 451 responses. 65% of our people identified as female; 35% as male. 35% were under 50; 65 % over 50 years of age.

44 % identified that they were living as ahi kā, within their tribal boundary and Māori cultural infrastructure. 56% identified that they were living outside their tribal boundary, in a cultural status known as taura here or in some areas mātā waka.

79% said yes to the question asking if they thought there should be a national survey on what retirement looks like for Māori. 8% said no and 13% didn't know.

The list of iwi people in the survey identify with iwi throughout the country. The most frequently cited are set out in ascending order in the following list:

- Ngā Puhi
- Ngāti Porou
- Ngāti Kahungunu (ki te Wairoa, ki Wairarapa, ki Heretaunga)
- Ngāti Maniapoto
- Ngāi/Kāi Tahu
- Waikato-Tainui
- Ngāti Tuwharetoa.



# Te Rangahau

## The Survey

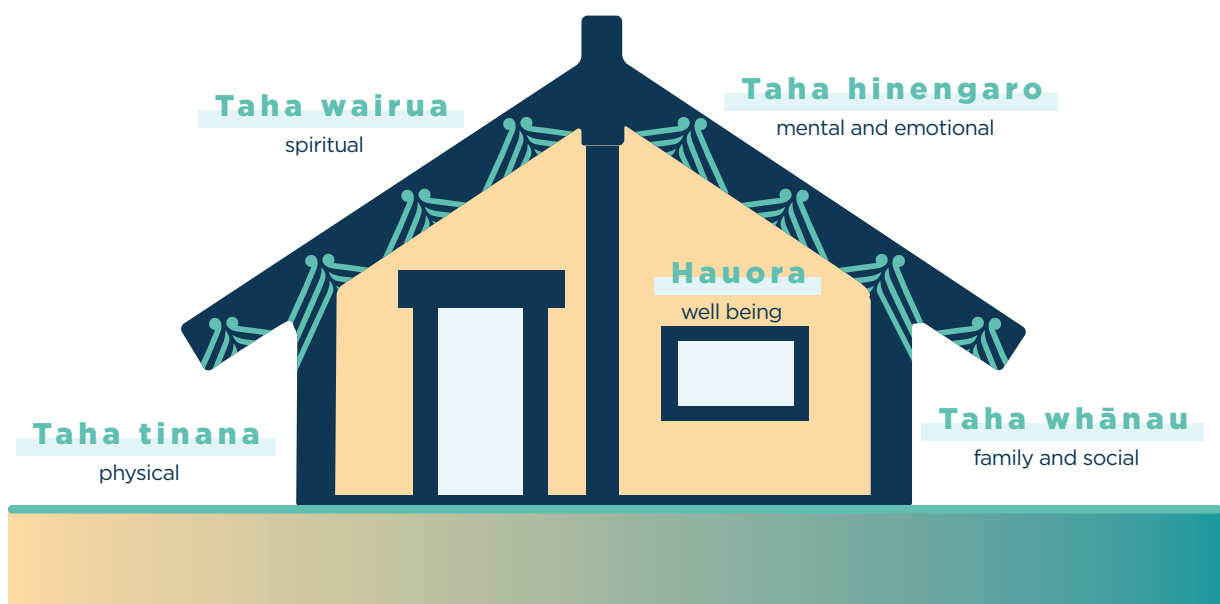
### Pātai tuatahi: He aha te āhua o te ahungarua mō te Māori?

#### Question one: What does retirement look like for Māori?

### Te Whare Tapa Whā

To hear the responses to question one authentically *Te Whare Tapa Whā* was used to organise the kōrero. Te Whare Tapa Whā is the model developed by Sir Mason Durie and is used widely in the health sector. Using a wharenui, a meeting house found on the marae complex, as the image to describe the model, Durie highlights the integrated nature of mātauranga Māori when he advocates for good health being expressed through four key dimensions<sup>5</sup>:

- **Taha whānau, family and social**  
*Taha whānau is about understanding where you belong and the value of extended relationships. It establishes that everyone has a place and a role to fulfil within their whānau, and whānau contributes to your individual wellbeing and identity.*
- **Taha Tinana, physical**  
*Taha tinana is your physical wellbeing. Nourishing and strengthening your physical wellbeing helps you to cope with the ups and downs of life. In this context we view taha tinana as the way in which our environment impacts on us.*
- **Taha Hinengaro, mental and emotional**  
*Taha hinengaro is your mind, heart, conscience, thoughts and feelings. It's about how you feel, as well as how you communicate and think.*
- **Taha Wairua, spiritual**  
*Taha wairua provides a sense of meaning and purpose as well as experiencing a sense of connectedness to self, whānau, community, nature and the sacred.*



<sup>5</sup> See [Te whare tapa whā and wellbeing | Health Navigator NZ](#)



## Ngā kōrero ā kui mā, ā koro mā, ā whānau mā

A selection of kōrero which reflects the breadth and depth of ideas is shared in response to question one. In the analysis, the team carefully aligned each response to a pou in Te Whare Tapa Whā; however, it is noted that some responses fit under other pou of the whare as well.

We have aimed to group the kōrero in similar themes, but have left the kōrero unedited, having only checked for spelling, punctuation and any typographical errors which did not alter meaning.

We have let the kōrero speak for itself. As they have been delivered to us, we share them with you.

## Taha Whānau

### Family and social

“PLEASE DO NOT EVER FURTHER RAISE THE AGE TO QUALIFY FOR NZ PENSION!”

Retirement is an unfamiliar word for the survey participants. They did not believe that retirement meant leaving employment to relax or rest. Instead, they spoke strongly about the responsibilities of leadership, choosing to use their time and resource to preserve and protect mātauranga, and being able to guide and support the younger generation.

“Please do not ever further raise the age to qualify for NZ pension.”

*“There is no such thing as retirement for Māori. But what it could look like is we be given opportunity to utilise what skills we have learned throughout our lives and invest it in our upcoming generation, our tamariki, mokopuna, rangatahi, instead of seeing an expiry date or retirement per se.”*

*“Speaking for myself, retirement looks like being in a position to give back to the community in a manner that creates sustainable growth that benefits future generations.”*

*“I’m not sure retirement is a real thing. Having the time & resource to be able to choose where I put my energy is more important. My mokopuna, reo, iwi, hapori. Building a self-sustaining eco-system for my whānau where my role is to guide and support my tamariki/mokopuna. That’s important but can’t be isolated to a period of ‘retirement years.’”*

*“In Te Ao Māori the older you get the more you are called upon for expertise, experience, and wisdom, (transmitting intergenerational knowledge). Still active engagement in the community. Seen more as a pou role, no heavy lifting. Have access to retirement funds as a complimentary source of income not a main source of income. Are able to spend time with their Mokopuna, Tamariki, Whānau. Access to medical care. Kaumātua have access to tools and opportunities to live their lives in a way that their whānau thrives.”*

Kaumātua view their role as not only important for the sustainability of their reo, whakapapa and iwi. It is also a means of ensuring a quality of life and wellbeing.

*“For many of my kaumātua, retirement is retaining their commitment to our people by being our leaders, the holders of our stories and our whakapapa, the guardians of our tikanga and kawa. Their tamariki, mokopuna must be around them to ensure that their health and wellbeing is looked after and cared for. Retirement is a whole system of care, as it should be.”*

The concern for kaumātua welfare is also reflected. Planning for retirement is not common and many have focussed on providing for the wider whānau, often including raising mokopuna, as their priority. In turn, younger generations see it as their responsibility to plan for and take care of their kaumātua in the future.

*"My parents didn't plan for retirement and when the option to start contributing towards KiwiSaver while they were working came about, they never opted for it because it meant money out of their pocket then and there. They worked in low-medium income jobs to raise a household of 8 so saving to contribute toward retirement was low on the priority list. It wasn't until retirement age approached that they realized they couldn't afford retirement, so they continued to work well past their physical ability and desire. Their plan was to return to the papakāinga back home away from urban living, but this is not realistic when the housing in that area is substandard and affordability with only a pension is difficult. My generation (amongst the employed) have been exposed to more education and information regarding savings for retirement, so we have been set up better and have contributed towards retirement earlier on in our work life which means contributing towards KiwiSaver is normalised (don't really notice the auto payments going out) and having to resort to depending on whānau to care for us in our retirement years isn't the only option."*

The capacity to enjoy a quality of life is also a concern, particularly for those who are renting and rely on government assistance.

**"** *If there is no support, then they are condemned to be below everyone else.*

*"This depends on support from whānau, hapū and iwi. If they get support from either of the above, then it looks reasonably comfortable. However, if there is no support, then they are condemned to be below everyone else. If they are renting, then on super they cannot afford to eat, pay for a vehicle, or live. Health becomes more important, they cannot afford the basics, so they get sick and die*

*younger than other ethnicities. It does not look good because most Māori do not own their own homes, have any savings and cannot afford to live above the breadline."*

*"Terrible. I worry for my parents. We already go without to make sure they have enough of just the very basics. My dad and his wife have flat mates to help pay the rent and live in what I consider unacceptable conditions - poor building quality, someone living in the woodshed. WINZ is useless. They receive no extra assistance and unless I fight him for advocacy papers to be signed so we can help deal with WINZ, he will continue on as he is with us spending anything extra from our weekly pay to help top him up. Retirement looks appalling for Māori as far as I can see."*

**"** *My dad and his wife have flat mates to help pay the rent and live in what I consider unacceptable conditions - poor building quality, someone living in the woodshed.*

*"Living in even worse deprivation than when in employment (which is living pay to pay). There's not enough income to cover basic costs while working even. Māori don't have passive income to subsidise retirement and withdraw KiwiSaver early for hardship/to survive. PLEASE DO NOT EVER FURTHER RAISE THE AGE TO QUALIFY FOR NZ PENSION! Withdraw pension eligibility for immigrants. Retirement for Māori looks like working for free - for community groups and whānau and kaupapa Māori!"*

Not only did the participants feel that retirement was a foreign concept to kaumātua today, they also could not see it as a part of their future. There is suggestion for services to keep Māori well and how that type of support is assessed reflects better for Māori.

*"I don't tend to see Māori retire. Our koroua at mahi. His knowledge is just what we need as he sits as our tikanga advisor. Their role shifts from gaining knowledge to imparting knowledge. We also have them working with us as*

*kaumātua. I never hear them say they are going to retire. If anything, it's me wondering how to support them to work and be well as kaumātua. The only thing that stops them is becoming māuiui or they pass away. I think as kaumātua they are busy with work, marae, voluntary work driving iwi politics as ahi ka. I*

**“** *I don't think that retirement is in my future. I still want to be a part of my community driving change for whānau.*

*hear my pākehā mother-in-law looking to retire at 65. I don't think that retirement is in my future. I still want to be a part of my community driving change for whānau. What we need are proper services to keep us well and shift the NEEDs assessment, so Māori have other criteria to support them. I don't think from the kaumātua I know retirement is a word they know. They definitely don't whakatā. But they do rally the whānau to come forward.”*

Overall, there is a general concern that Māori will not live to see retirement age, enjoy their mokopuna and return to their papakāinga. The participants believed they would be working well beyond 65 years of age, and possibly work until they die.

*“We ‘retire’ from full time employment to work fulltime for/with our whānau, hapū, iwi.”*

*“That we don't die before we receive our KiwiSaver that we saved up for. That we live to enjoy time with our grandchildren.”*

*“For me, I work fulltime for the DHB but cannot afford to put money aside for retirement savings as I am a single income household (and money is horribly tight as it is) so I will be retiring the day I drop dead at my desk!”*



## Taha Tinana

### Physical

*"If you look at the living age of MĀORI it is not good at all. If the average age of Māori because of living conditions and access to health professionals is poor, the retirement pension [age] should be much lower than Pākehā."*

A comparatively large number of Māori do not reach 65 years of age to be able to draw down on KiwiSaver or NZ Super. Most do not own their own homes, struggle with everyday living expenses and poor health.

*"In our whānau experience, many do not get to enjoy retirement, as they work hard all their lives only to fall short of the retirement line."*

*"In our whānau experience, many do not get to enjoy retirement, as they work hard all their lives only to fall short of the retirement line. They work hard and pay taxes all their working lives to not reap the rewards. If they do get to 65 years, many have long term health issues, so retirement often is not enjoyable. Some of whānau are lucky enough to reach retirement and have reasonable health, however due to often being in lower paid mahi they do not have the elusive 'nest egg.' This*

*means the adult children are often responsible for topping up their parent's income, as the superannuation is meagre and difficult to live on for those who do not have property assets. This then impacts on the ability of the next generation to actively save for their retirement and so on and so on."*

*"Not good. Many Māori do not live long in retirement and often do so in poor health. Many rely on the govt superannuation scheme and have no further sources of income. The outcome is worse if you do not live in/own your own home."*

*"Sad. My parents have nothing. They do not own their own home, they have not saved to support themselves, they worked hard for 50 odd years and lived day to day to keep their homes warm and their children fed. Now, they simply live off their pension."*

There is a continued theme of intergenerational hardship and a breakdown of the traditional whānau structure. Participants spoke about retired grandparents sharing the responsibility of raising tamariki and mokopuna so that parents could work and provide for the whānau. They also spoke about greater vulnerability when there are no stable support networks in place for kaumatua.

*"For my parents, who are both retired. Their retirement days are spent looking after all of mine and my sister's children, 10 of them. So we can all work. They feed them (even though they've been fed) they take them to kindy/school/ swimming/sports etc. They keep the home fires burning so we can try and be successful and provide for them."*

*"Retirement at present is difficult because Māori are in the lower economic space, generally are poorly educated and sadly culturally deficient. Māori attitude today see elders not able to be taken care of by the whānau but having to be placed in old people's homes with the hope they will have resources (usually the whole of the old age pension) to keep them there. Māori in retirement will struggle without the resources to live. Many are grandparents looking after grandchildren because parents are unable for reasons or are incapable. Important to have financial knowledge and practice and building*

*"Māori in retirement will struggle without the resources to live. Many are grandparents looking after grandchildren because parents are unable."*



*collateral from an earlier age to prepare for retirement. Retirement could also mean arriving at health issues and not being able to engage the best treatment."*

*"Retirement is generally shorter due to lower life expectancy. Our people are often busy in retirement with family and/or community roles. Need to distinguish between early and late retired. NZ super is critical. Own home really important."*

Addressing economic disparities is strongly expressed. Māori have a lower life expectancy and less likely to reach entitlement age. They also worry about how they will afford to live in retirement, should they get there.

*"Economically grim. Culturally satisfying. We will have to be very careful with our spending, and it's going to be very difficult getting by with all the bills. The pension isn't much to live on. Even though we have our own home and some savings we will have all the same (and rapidly increasing) bills for power, internet, food, car, rates, medical bills, health, etc. I wish I'd been able to save money earlier for my retirement. We may have to sell our family home at some stage to get by. Present retirement schemes are racist, because Māori don't have the same life expectancy, and may get other health problems, so raising the age for superannuation means less Māori will reach entitlement, compared to other ethnicities such as European/Caucasian. Also, more Māori work in labour manual jobs which are more physically demanding. Reducing disparities (economic, social, ethnic, health) in the mainstream NZ population should be a central consideration in all retirement schemes."*

*"I wish I'd been able to save money earlier for my retirement. We may have to sell our family home at some stage to get by."*

*"Once we retire, we are likely to stay with family because it is too expensive, and no-one wants to invest in your well-being once you hit retirement."*

*"Living wage to wage past 65years (if we are lucky enough to live this long.) If we were able to invest in KiwiSaver, this would likely be used to pay off historic debt. There are many contributing factors, but the odds are stacked against us. Once we retire, we are likely to stay with family because it is too expensive, and no-one wants to invest in your well-being once you hit retirement. Not being able to eat healthy foods, not being able to pay for gas, living day by day - living to die."*

*"I can only speak from my experience, but within my whānau, most are working past the retirement age in order to be able to provide for themselves."*

Health and wellbeing are also concerning for Māori.

*"I think retirement is looking pretty bleak for a lot of our Māori wahine especially. With all the illness including cancer, diabetes, and heart problems - blood pressure and what is going on in today's world. Most of my elders passed away before they got a real chance to enjoy retirement and did not reach retirement age."*

As is the need to access housing.

*"Retirement for Māori is fear of being homeless and not being able to work due to illness. Therefore, having to be on a benefit before we qualify for NZ Super. We cannot sustain our private rental and fall into debt. Gone are the days when you look forward to retirement. For me its fear of getting*

*"Retirement for Māori is fear of being homeless and not being able to work due to illness."*

older and not being able to work to keep the roof over my head for me and my son. When we turn 65 years, Māori Tangata whenua should not have to qualify for a social housing home. We should not have to go on a waitlist along with all other NZ citizens. We are Tangata whenua and we should have rights to social housing homes. We should have automatic rights to be on a priority list for social housing homes, affordable and sustainable homes. We need to come up with our own housing policy so those that are in social housing homes now, have the right to keep their homes for the next generations. Rent to buy should be offered. Regardless of barriers, tribunal, credit checks and income. If the whānau give up their home and give back the social housing home, then only then can the home be given to another Māori whānau in need. Social housing homes should not be taken away from whānau when someone passes away. The children have to also test eligibility for social housing homes and if their income is too high, they don't qualify. It should be a right for Māori to live in social housing homes and not be forced out to private market rents. We have a history of land being taken and no land to build homes on. So, we need social housing to be our stepping-stone to a better retirement life."

"We have a history of land being taken and no land to build homes on. So, we need social housing to be our stepping-stone to a better retirement life."

The participants continue to question what retirement is, not only in understanding the definition of the word, but also how it applies in an ao Māori construct. They also speak of an ideal scenario where Māori can determine what the state of retirement may look like for them.

"The concept of retirement was never a concept in Te Ao Māori, but a systemic construct."

"Statistically speaking, Māori are less likely to reach retirement age of 65 to start receiving the pension payments. Therefore, "retirement" looks far different from Pākehā. Retirement is early death without receiving financial support to live the best way in the last years of the person's life. The concept of retirement was never a concept in Te Ao Māori, but a systemic construct."

"Grim - statistics based. Retirement and age of death for Māori, intergenerational trends, small % of Māori retirees. I am

urban Māori bought up and lived/living in a non-Māori socio-political environment - no control. Values are not money based but for survival and taxpayer contributor. I will draw the super and gold card benefits. My retirement will be living on whenua tupuna, minimal environmental impact off grid. Survival in a vaccine-orientated-focus society. Good health is key to a Māori retirement - health incentives in and before retirement. Financial Assistance with maintenance of pre-retirement wellbeing of individual programs."

"Living on whānau owned land. Intergenerational living. No debt to pass onto whānau. Whānau are healthy physically, emotionally, and spiritually to be able to have good jobs, education, pay bills and put food on the table. Parents can earn income and grandparents can help look after kids. Quality housing on land that is warm, dry and freehold. Good soil to grow maara kai. Good access to high quality medical services. Strong financial stability for whānau. Assets and taonga to pass on to whānau. Room for all immediate whānau, all living on the same land happily together and safe."

## Taha Hinengaro

### Mental and emotional

*"If you haven't prepared yourself as Māori, we will be faced with being forever dependent upon government."*

Having a place in society as kaumātua and to be able to give back are important to Māori. However, income inequities, financial worry, increasing isolation, and limited access to adequate housing are some of the genuine concerns Māori grapple with every day. Will society care for them as they grow older. Will there be a place for them in the community?

*"It's interesting because so many of us nearing retirement age and beyond, do so many things that are not paid employment. Lots of mahi for the marae, hapū and iwi. We support financially if we cannot be there in person, that will always be the case. I guess those of us that are Ahi Kaa will carry on with taking care of things on the marae and papakāinga, and so in a sense, we never retire. How do you take that into account when considering retirement income? Not many of us have a dream of riding off into the sunset in our camper vans lol, it just means more time to put into committees, hui lol, and of course, spending more time with mokopuna."*

*"Retirement in my circumstances will not be at 65 but more like 75+ years. As Māori it has been extremely hard to obtain higher paying jobs which in turn means that we have not been able to save additional income to cover us through our retirement journey. So, it looks bleak, not being able to live the way we currently live, not having enough \$ for basic decent living, food, and warmth. Māori need to be consulted on what they would want for retirement. Not the cookie cutter that we currently have as this does not interweave into our mana or wairua."*

*"65. Hope KiwiSaver is high enough. Hope house is paid off. Kids will be in early to mid-30's. Expect might have mokos. Will likely be living with partner and or brother/s. Am expecting my kids or mokos will live with or nearby. Not confident I will have saved enough so will not travel much and expect to have cancer (as is common in my whānau), which will increase costs."*

*"If you haven't prepared yourself as Māori, we will be faced with being forever dependent upon government."*

*"Māori need to be consulted on what they would want for retirement. Not the cookie cutter that we currently have as this does not interweave into our mana or wairua."*

*"A scary prospect as I don't believe true retirement will happen for me, I have been locked out of owning my own home so reliance on others is a real possibility."*

The participants do not see retirement as an option. In fact, it is more commonly expressed that Māori will work well into their retirement years. Access to housing or home ownership, or simply a place to place your feet is one of the significant areas of concern for Māori.

*"A scary prospect as I don't believe true retirement will happen for me, I have been locked out of owning my own home so reliance on others is a real possibility."*

*"As a single Māori woman in a rental situation, retirement is very unlikely. There are limited cheap rental options, so working in some form for as long as I can will be my future."*

*"Uncertain, lonely, and possibly indistinguishable from working life. I would like to think retirement would look similar to the following - finishing work at 65 years to return to your hau kāinga. Enjoying life as you have a bit of savings along with the pension. Pursuing activities that you have wanted to do now that you have time which involves participation in society. Spending time with loved ones. I feel a lot of Māori are working hard just to make ends meet (no savings). They have not planned for retirement as the daily grind disables them from future thoughts. Some Māori do not have a permanent, stable place they can call home to return to (housing unavailability, still paying the rent/mortgage post retirement age), once finished working the onset of health issues that have been neglected will set in and spending time with others and loved ones may look like catching up over a screen in the future (loneliness). Community based groups, volunteering, RSA's etc are attached more to the cities - there would only be marae and marae-based hui in the rural areas to meet and greet people."*

Health and wellbeing are another common theme. The participants believed they could not see a future where they did not have to work. They feared not being able to access healthcare or having adequate support to get by.

*"It looks poor. I may have to work until I die. Health system will not see me as a priority because I am old. Living week to week. No money for essentials. Have to rely on my children or mokopuna to give me money."*

*"The transition from working all your life to retirement is huge. The lifestyle adjustment from being independent to surviving on NZ Super is difficult with the increase in cost of living and medical expenses that some are going without just to pay the bills."*

*"It looks poor. I may have to work until I die. Health system will not see me as a priority because I am old. Living week to week. No money for essentials. Have to rely on my children or mokopuna to give me money."*





*"For some, it's security and being valued as kaumātua. For others like myself it's financial worry and increasing isolation, working as long as I can keep going, not owning a house after my marriage break-up & worrying about where I'll live, struggling with health issues, not feeling safe to access any iwi support."*

## Taha Wairua

### Spiritual

*"After a lifetime of struggle, we head into the unknown with our lack of health services for our people. Nothing has been on an even playing field which is causing much mental illness."*

When planning for retirement, the taha wairua and taha hinengaro should not be overlooked. The participants share their view about looking after the mental and spiritual wellbeing of people, understanding the importance of social connection and ensuring the needs of Māori in a mana motuhake way.

*"Currently, very short. Median age at death 67 years (compared to Pākehā 82yrs!). Retirement needs to be considered as part of our holistic wellbeing - to meet the retirement needs of Māori - in a mana motuhake way."*

*"My grandfather is 72 years old. He wakes up at 5:30 every day to cycle into the meat works for mahi. Work gives him social connection, purpose, keeps him physically and mentally sharp, and financially secure. I can't imagine him retiring. Even if he does, he has a whāngai 2-year-old grandson at home that he and my Nan take care of."*

**"** Taha wairua and taha hinengaro is absent from the normal western health care system for older persons so how can we possibly expect to see this as a priority for our kaumātua?

*"Based on the kaumātua in my life, I worry about the financial means for their retirement. Looking at my parents who are nearing 60, I am doubtful they will have enough funds to retire in 5/7 years time. My nana did not have any assets to retire with and lived on a pension in a Kaingā ora house. Retirement for Māori looks a lot different vs non-Māori; Financially, physically. Homelessness is such a big problem for Māori, and this is even worse for our kaumātua. Health issues - Who I am sure will mostly be under our public health system as they will be without health insurance. It makes me wonder about what barriers they are facing/will face to ensure their wairua and mental wellbeing is being looked after? Taha wairua and taha hinengaro*

*is absent from the normal western health care system for older persons so how can we possibly expect to see this as a priority for our kaumātua?"*

*"Hard to imagine reaching retirement full stop. The cost of living in Aotearoa continues to rise with lack of provision for a Māori voice. The future looks tiring as we continue to defend our intimate connection with te taiao as our government battles with the concept of preserving and protecting our environment above all else with no ability to mitigate or offset damage done to the environment. We need more support in providing fit for purpose papakāinga. It's all about affordable outcome for whānau which is an uphill battle."*

**"** The future looks tiring as we continue to defend our intimate connection with te taiao.

Heading into the unknown is another concern of Māori. Having to engage in services that lack understanding of tikanga, kaumātua or elderly abuse, discrimination, loneliness and burdening whānau are examples expressed by the participants.

*"Most kaumātua I know live in rentals or in the old homestead, life is simple and often a struggle to keep up with modern conveniences. If home help is needed more than often the carer has totally no idea or respect of tikanga Māori."*

*"Scary. As a female I'm likely to outlive my Māori partner so will need substantial retirement savings. But all my working life I've been discriminated against and earn less than my Pākehā and male colleagues. How do I save enough money? I'm worried that like my mother and others in my whānau, I will get dementia, and this could drag on for years. I don't want to be in paid care for years and be a burden to my whānau, or an expensive headache."*

*"For me it is very lonely. My children live in other cities, 4 to 8 hours away from me. I have no family close. I dread getting too old to remain independent for old people's homes are places where your soul dies long before your body does. Hate to think of it, but it will happen one day. It is a pity that small rural towns don't have tikanga based kuia clubs or something like it because making friends is like trying to find hen's teeth. People don't want to make friends with old Māori women - don't know why. The Seniors lunch every second Tuesday was a little awkward for me because they were Pākehā churchgoers - as usual at such places - I the only Māori and I am not religious at all. Thanks for asking. No one has ever asked before. Kia ora."*

*"I dread getting too old to remain independent for old people's homes are places where your soul dies long before your body does."*

Economic disparities again are clearly articulated.

*"Bleak! The cost of living will outweigh possibilities for healthy living, forcing kaumātua to live in or with others that increases the risks of kaumātua abuse, neglect. The pātai suggests Māori have retirement plans? Most/all do not, Māori land, multiple ownership, nothing exists yet, that bridges wellbeing and hauora needs. We have much work to do!"*

*"Poor. I think I will be fine because of my husband's family but I worry for my parents, and we do have to go without some things in order to do my father's groceries each fortnight. He also lives in what feels like third world conditions with a flatmate at the back of the woodshed and flatmate through the house, just to be able to pay rent. My mother should be able to start slowing down but she works nights just to put food on the table."*

*"Living with multiple generations of your whānau to be able to make*

*ends meet. More than likely back on the whenua if are lucky to some. Health affected dramatically due to lack of not having access to timely and needed services. Financially supported by the state benefit due to having to use KiwiSaver earlier in life, during the first covid to cover debt. Or supporting tamariki with their first home. Isolated from traditional cultural resources, participation with te ao Māori."*

## Pātai tuarua: He aha āu tohutohu ki te kāwanatanga e pā ana ki te moniwhiwhi ahungarua mō te Māori?

### Question two: What advice would you give the government on retirement income for Māori?

The purpose of this question is to give participants the opportunity to provide the government with advice for consideration when developing retirement income policy.

The kōrero has been summarised in common themes and organised using a western framework, as it applies to social, economic, and cultural factors.

**“** *My advice do not get old. In our youth we worked hard for this country but now we are old and the body is tired so I can't work.*

*“My advice do not get old. In our youth we worked hard for this country but now we are old and the body is tired so I can't work. The pension is very hard to live on. Petrol and food are my biggest expense. Phone/internet luxury items – no sky for me. The small help with power, thank you, but I go to bed early cos the power bill is too high. Rates and house insurance is very high but I suppose I should sell. So I worked, paid tax since I was 14 and now scrape to get along. I was dumb worked in oz for a few years*

*and now I have to fill out form for the oz pension. It's a joke – 55 years working (5 of those in oz in 1980 and now I have to fill out a form for oz pension) 50 years helping NZ. 50 years paying tax working hard and now I live like a poor man on baked beans. If I had known what I know now, I would have had a desk job then maybe my body would not be so tired and I could get a part time job. Lucky I have a special watercress patch and little veg garden (no teeth so I don't need meat cos I can't afford it). PS: I avoid doctors - 1, not in the budget and 2, can't get in, have to book 2 weeks in advance. Thank heavens my moko brings me treats. So, life as a Māori on the pension, it's tough. Minimum wage get an increase, families tax cuts and me extra for winter power bill, then govt takes it back. Māori on a pension is lonely if you live away from your family land. Proudly I decline invitations for celebrations cos I can't afford it. The govt only gives you a few crumbs.”*

**“** *Māori on a pension is lonely if you live away from your family land. Proudly I decline invitations for celebrations cos I can't afford it. The govt only gives you a few crumbs.*

## Hapori

### Social

#### Housing

The participants signalled a strong interest in housing. There is an overwhelming need to provide more housing that is affordable and supports intergenerational living. The importance of kaumātua having a close network of whānau support, or to be able to access papakāinga in retirement were ideas that were raised. It was also suggested that papakāinga

development for kaumātua is fully funded so that income is not tied up in rent or mortgages. Māori retirement homes was also raised as a solution.

The process to home ownership needs to be made easier for Māori. Considering models such as collective purchasing and ownership, and alternative options to living intergenerationally could make home ownership more desirable.

Providing ongoing support to ensure that Māori, kuia, kaumātua have the means to maintain and repair homes was raised. Another measure is to ensure that those who do not have direct access to marae/iwi organisations have adequate support to access housing and feel safe and connected.

### **One size does not fit all**

The survey showed that the current superannuation is seen as unfair. The “impacts of inequity, inequality, colonisation, assimilation and white privilege have severely impacted on Māori.” So much so that Māori suffer homelessness more than non-Māori and “live in poverty as rangatira in (our) own whenua.” Some participants recommended that life expectancy needs to be taken into account, and that the longevity of Māori life spans should be calculated and the pension adjusted accordingly.

The cost of living was also addressed. The government should provide more targeted support and “pay what it really costs for a warm dry home, access to good quality fresh produce” and “access to health care and community inclusion.”

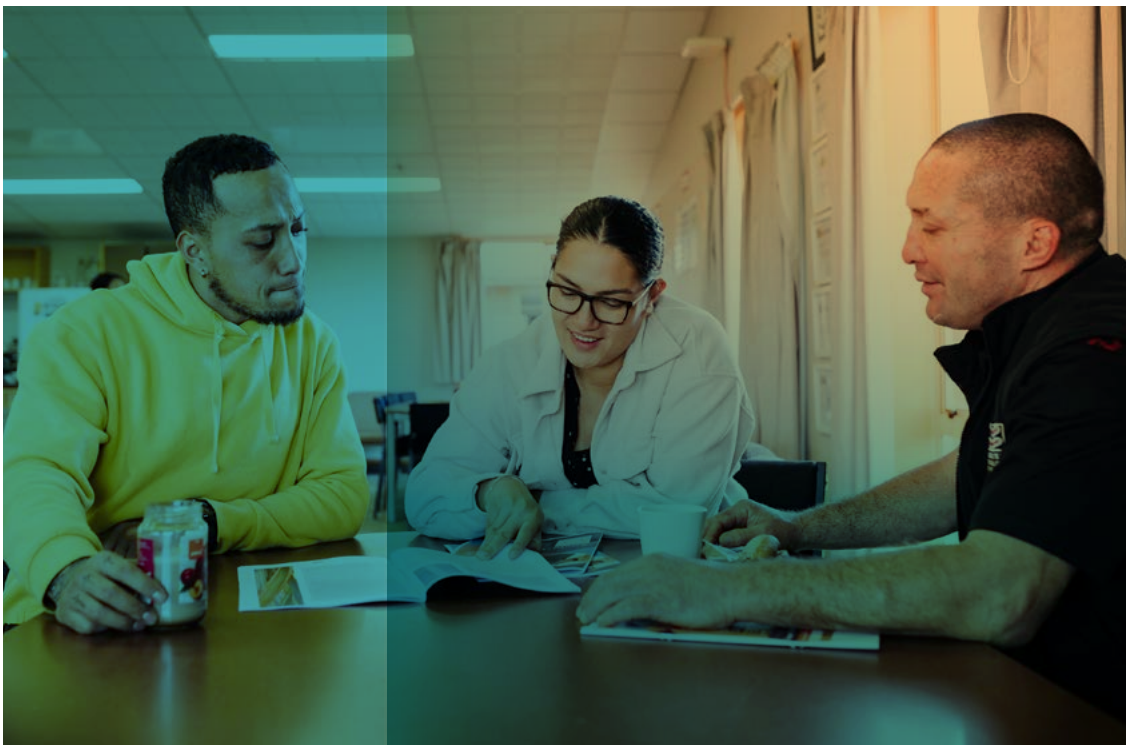
### **Education and health**

Learning is lifelong, and the participants felt it important to recognise the short and long term aspirations of Māori towards mana motuhake.

A comment was made that the majority of Māori will not ask for help if they are struggling. “Silence is not necessarily a good sign, it could mean they are too whakamā to ask for help, OR have been rejected when they have, so do not ask again.” This could impact on the ability to access quality education and health.

It was suggested that there is more retirement money put into free services to support people moving into retirement. For example, providing financial literacy education, budgeting support, education on KiwiSaver, or a scheme that enables kaumātua to invest in themselves or ways to engage in enterprise or entrepreneurship.

In the longer term, it was suggested that the government look at ways to get rangatahi into higher paying jobs. An increase in employment opportunities will also help to encourage employment in roles beyond minimum wage.





A Māori Futures Planning Forum was recommended. It was suggested that Māori are taught to be forward thinking; developing a whānau retirement plan could help whānau live above the breadline and continue to actively contribute to the community. Essentially, providing pathways through retirement that are more self determining.

Healthcare is also an important issue for Māori. Retirement income should cover the healthcare costs or partial costs of GP visits. Survey participants recommended access to good life-long health and dental care.

There also needs to be better healthcare services for kaumātua. 'We need Māori solutions'. This would include providing access to supported care, culturally appropriate aged care, especially for extreme aged. The participants described current facilities as 'age-based ghettos', that we don't want our people to be locked up in. It would also include more Māori nurses and doctors, who are confident to apply a tikanga based approach.

Other areas supporting health are making the Meals on Wheels programme available to kaumātua, providing nutritious prepared meals on a regular basis. Also, providing travel assistance to obtain things like medication and kai, and ensuring income is supplemented over winter (warm homes).

### **Retirement age**

There were mixed responses around the retirement age. Some felt that all taxpayers needed to be treated the same; that there should be no difference due to ethnicity. "Any policy or legislation related to retirement income should be relevant and accessible to ALL NZ'ers on an equal footing."

However some participants recommended that while eligibility for NZ superannuation should be the same for all, there should be an exception for Māori and the age to receive NZ superannuation should be lowered to 60 years of age. Other suggestions were that Māori pay no taxes on retirement income, that all retirees pay no GST on food items, and that the level of NZ Super is raised, there is increased financial support, provision for free housing and free health assistance.

### **Equity**

Kaumātua strongly advocate ongoing government attention to address areas of inequity, where Māori are grossly over-represented. They identified the impact on Māori women whose lower earning potential affecting the ability to save for retirement as an example. It also discussed the role of grandparents who are caring for mokopuna and the value of their contribution in supporting the wider whānau.

The survey spoke about manaakitanga and the importance of looking after kaumātua, as they matter, "for our people and our community."

### **The role of the government**

Kaumātua were clear that government policy must support Māori to increase equitable outcomes and honour Treaty partnerships. They spoke about how kaumātua can feel too whakamā (embarrassed) to ask for help and how government agency offices can cause alienation. They implored a commitment to change and to "be tika and pono".

There needs to be better information services so that Māori understand what is available to them and what they need to think about in planning for retirement.

Some respondents called for an urgent review to better enable whānau to utilise whenua Māori. There needs to be a change in legislation that prevents Māori from being locked out of their own land because of "horrible perpetual leases that will never give Māori their land back."

"Let us build what we want how we want it on our whenua."

Kaumātua suggested that a cross-political party plan is developed that addresses poverty, education, gender pay for Māori and health.

### **By Māori, for Māori**

Māori have an aspiration to live a sustainable life that is determined by Māori and less reliant on a social welfare system. They want to be supported to define what this means and the provision to make it a reality.



More responsibility and resource needs to be placed into the hands of iwi, to provide services across all sectors and to ensure the safety and wellbeing of kuia and kaumātua. In particular, there needs to be more support for iwi to address low home ownership and building affordable homes within iwi/hapū boundaries.

Kuia and kaumātua play critical roles in the cultural fabric of society. The suggestion to financially support kaumātua who play leadership roles and uphold tikanga and kawa was raised, as well as supporting kaumātua to fulfill those roles in various entities like schools and other organisations.

## Ohanga

### Economic

#### Equity

***“How are they applying an equitable lens of retirement income for Māori if Māori have faced systemic challenges throughout their entire life which is a direct result from breaches of Te Tiriti o Waitangi by the Crown?”***

The survey responses discuss citizenship and systemic disadvantage. The Crown has a Treaty responsibility to ensure good retirement outcomes for Māori. Applying an equitable lens when developing retirement policy for Māori will go far to address some of the systemic challenges Māori have faced.

The question was asked, “how can the government leverage off their retirement investment to create meaningful partnerships with iwi Māori on their contribution to the Māori economy?” One suggestion was that additional retirement provision for Māori could be partially funded through the Waitangi tribunal claims process.

Some participants felt that NZ Superannuation should be increased. They strongly expressed after having worked and contributed to society all their lives, that NZ superannuation does not go far enough to show that their contributions are valued. “Don’t skimp on us, the baby boomers worked hard!”, they said.

Some participants were concerned that because of low life expectancy and job security post the age of 50, Māori are more disadvantaged than non-Māori. There were suggestions that providing greater opportunities into skilled and higher income jobs, along with encouraging saving early would support Māori in the future.

#### Cost of living

The participants said that in today’s economy, retirement income is insufficient. The cost of living is ever increasing and kaumātua make decisions to go without daily to make ends meet. Retirees would like to see more free services; free access to public transport, more community gardens, free dental, free ear and eye prescriptions, more support to make rent, food, power, and heating expenses affordable.

One suggestion was to provide care living packages to enable kaumātua to live independently in a supportive environment. An example is developing spaces or papakāinga where kaumātua can live close to or by whānau or choose to live intergenerationally.

#### Lower age

Some participants felt that the age to receive NZ Superannuation should be lowered and the suggested ages ranged between 55 and 60. This is because Māori have a lower life expectancy and experience economic pressures earlier.

They believed that not only should superannuation start earlier, but that Māori should receive additional superannuation support as part of the government’s commitment to the Treaty. Māori must NOT be included if the retirement age increases. Again, life expectancy is the critical factor.

#### Increase NZ Superannuation

“We need you to hear us, we need you to increase the superannuation amount significantly.”

After working all their lives, paying taxes, some participants felt that NZ Superannuation was a “slap in the face.” The superannuation doesn’t go far enough. It needs to be increased

significantly. Additional subsidies for medical care, dental care, food, gas etc would go a long way. People should be able to live comfortably, safely, and be healthy.

Means testing was suggested so that those in need can be better supported. “There should be more incentives for retirement saving and owning your own home especially for those on low-incomes.”

### Education and education

Participants thought that financial literacy is urgently needed in the community and in schools. The participants felt that it was important to teach these skills early to encourage Māori to learn more about money and saving. Having greater access to budgeting services and financial literacy education was also highlighted. Encouraging rangatahi to invest into KiwiSaver as well as supporting iwi savings schemes was suggested.

The government has a role to play here also by ensuring there are decent jobs and opportunities for Māori to upskill, to ensure they receive income that is sufficient to meet the cost of living comfortably, while saving for home ownership and retirement.

## Ahurea

### Cultural

#### Kia Māori, living as Māori

As mentioned previously, it is difficult to define the word ‘retirement’ and what it means for Māori. Some believe there is no retirement in te ao Māori. Being active, supporting the community and carrying out roles of leadership, ensures that kaumātua continue to hold a valuable place in society. The current definition of retirement and the provisions aligned to it do not allow Māori to live as Māori. It undervalues the critical role kaumātua play in upholding our cultural practices and affirming our identity.



## **By Māori, for Māori**

The 'For Māori, By Māori' approach is commonly referred to, and is an important part of the discussion. Māori want to create safe spaces to come together, to hui, to kōrero, to wānanga, and design solutions that meet their needs and reflect their circumstances and environments. The solutions must be inclusive, aspirational and tikanga based.

The participants spoke about pathways to retirement that included the whānau and hapū, ensured support for kaumātua and their whānau, and ensured safe and supportive environments. They believed that giving Māori the resource and funding to design these pathways would ensure better outcomes for Māori.

The Tangata whenua voice is critical in this approach and having visible te ao Māori policy ensures that "what is good for Māori is good for all people."

## **Culturally appropriate solutions**

Māori have a long history of intergenerational poverty, which in turn has impacted on the ability to provide housing or afford home ownership, access quality healthcare and education, and in some cases access whenua Māori, be able to identify their tūrangawaewae, and of course to save for retirement.

Some NZ Superannuation settings are not appropriate. Māori die seven years earlier than non-Māori, and this can be related back to the impact of intergenerational poverty. Respondents suggested that for the government to ensure that Māori retiree needs are met, Māori should receive NZ Superannuation seven years earlier than non-Māori.

Another issue is the co-habiting rules for NZ Superannuation recipients. Kaumātua living together are disadvantaged as they are deemed in a flatting relationship, as opposed to the whānau approach of caring for each other. An example was given of two kuia aged 84 and 72 losing a portion of their NZ Superannuation because they were deemed to be flatmates. In an ao Māori context, they are practising manaakitanga.

There is an opportunity for the government to explore culturally appropriate solutions further by asking what retirement income looks like for Māori in forums lead by Māori, with Māori led solutions as the outcome. Māori should be able to live independently, or be cared for in an environment that ensures their safety and wellbeing.

## **Housing**

Quality affordable housing developments for urban Māori, with the potential to develop urban papakāinga for those who can't or won't go home was suggested. Providing access to home and land packages in urban areas where whānau can design and establish papakāinga type living is an example of how this can be achieved.

It was also suggested that there should be papakāinga on Māori land, particularly for the older generation. Māori land could be used to create Māori solutions for retirement villages; intergenerational papakāinga that supports whānau living close to each other.

## **Retirement planning**

Retirement planning should be encouraged early. By lifting the standard of living, improving health and education outcomes, Māori will be in a better position to meet the cost of living and save. There is potential to think about kaupapa Māori solutions to retirement planning, including the way in which we think and work collectively to design strengths based pathways.



## **Pātai tuatoru: Ki ō whakaaro me whakahaere he rangahau ā-motu ki te āhua o te ahungarua mō te Māori?**

### **Question three: Do you think there should be a national survey on what retirement looks like for Māori?**

The purpose of the question is to give an indication whether the survey participants think it would be useful to look further into what retirement looks like for Māori. The participants were also asked in question four, what questions they would ask if a national survey was held.

The response to this question was largely positive. 79% of the participants said yes, they would like a national survey. 8% said no. 13% said they don't know.

## **Pātai tuawhā: Mēnā e tautoko ana koe, he aha ngā momo pātai hei whiu?**

### **Question four: If yes, what questions would you ask?**

Survey participants were invited to provide questions they would ask if there were a national survey on what retirement looks like for Māori. A selection of questions were chosen to show the depth of the participants interest in this kaupapa and the following categories were used to identify key themes:

- Tiaki Tangata – Caring for how we live
- Tiaki Hauora me te Waiora – Caring for our health and wellbeing
- Tiaki Pūtea – Caring for our resources
- Tiaki Taiao – Caring for our environment
- Tiaki Whakapapa – Caring for all generations
- Tiaki Whanaungatanga – Caring for relationships and connections

The questions range across a number of dimensions. They ask about current living situations, standards, health, housing, and employment. They ask about savings, KiwiSaver, debt, financial and retirement planning.

The questions asked about kaupapa Māori services and options like papakāinga development, inter- generational housing, access to funding to build on Māori land. A number of interesting culturally framed questions were asked like: 'what did being an older Māori look like for tīpuna (ancestors)?'

A range of sensitive matters were asked about like matters relating to emotional safety, elder abuse, mental health issues and cultural responsibilities. Legal matters were raised, like whether people have a will, a power of attorney, and had made plans for their funeral.

Some questions ask about education, educational pathways and planning for kaumātua and for the younger generations.

There are a substantial number of questions which ask about happiness, future states, aspirations, dreams and ideal states. They also ask about fears and about what scares people about retirement. A number of questions are "bucket list" type questions – and high level questions like tips and best advice.

## Discussion

Both the pilot wānanga and the survey highlighted the importance of kaumātua within the Māori cultural infrastructure. They play a role of gathering knowledge and imparting knowledge across generations, and in doing so provide leadership and guidance. They often hold the responsibility to care for and protect language, culture and customs, leading formal proceedings on behalf of the wider whānau/hapū/hapori. They are carers, nurturers and providers, caring for mokopuna while their adult children work to provide for the whole whānau.

Yet they are faced with significant adversity. Kaumātua spoke of inequality and being unable to enjoy a quality of life. Māori are more likely to have low skilled, low paying jobs, experience poor health, and have low home ownership. They believe that the government has a role to play to improve statistics for Māori as legislation and years of structural racism has eroded any opportunity for Māori to improve their life chances. They are concerned about money, failing health, losing connection and losing faith in the system. Māori are more likely to die seven years earlier than non-Māori, and therefore are less likely to access NZ Superannuation.

Home ownership numbers are low, and some who do own their homes think about selling to make ends meet. However, once in a renting situation, it becomes more difficult to meet the cost of living let alone save or fund retirement.

Intergenerational hardship is a common product of systemic disadvantage. Māori are less likely to have retirement savings and more likely to experience economic disparities. Older Māori tend to provide for the wider whānau, including mokopuna, and prioritise their spending on the welfare of the whānau. This at times comes at a cost of their own health and wellbeing and savings goals. Retirement planning has not been a priority for Māori.

Working beyond the age of 65 is not unusual. Some believed they would have no other choice but to work until they die. Those who have retired from full-time paid employment have continued to be active full-time contributors to their community, whānau, hapū and iwi.

Despite these circumstances, Māori have aspirations to assume their role in society as repositories of mātauranga, and carers, providers and nurturers. They want to determine what retirement for Māori is, applying an ao Māori view, and not being isolated by a western or colonial definition.

Tūrangawaewae is important. Having whenua to stand on, and the tools and resources to develop kāinga, papakāinga, a wisdom village is a key step towards rangatiratanga, independence for Māori. The opportunity to explore alternative housing options, in both rural and urban, ahi kaa and taura here settings, where whānau can be closely connected and provide support for each other ensures the wealth of intergenerational living. A concept that was well exercised pre 1840.

The decolonisation paper in this series, *The Galaxy, the Gavel and the Gun* (Irwin, 2022), focuses on the machinery of government and the way in which it deconstructed Māori society over time. What was left was Tangata whenua without whenua. A people dispossessed of their land and resources through a number of means, particularly the tools of public policy and legislation.

The literature review in this series (Kempton, 2022) further reinforces the deconstruction of Tangata whenua by highlighting the severity of racism, discrimination, marginalisation and land loss, which in turn impacted on the health and wellbeing of Māori, access to quality education, employment, home ownership and ultimately, retirement.

The demographic research in this series (Cook, 2022) discusses not only the impact of public policy over time, but also the shifting demographic into the future where, in the next 30 years, Māori between the ages of 30 and 50 will be one of the fastest growing age groups,

and therefore significant contributors to the workforce and economy. Māori have the potential to change the shape of their own retirement statistics, but that may rely on the government agreement that the current 'one size fits all' approach does not fit for Māori.

It is important to recognise Māori as Tangata whenua and a Treaty partner to the Crown; that the Tangata whenua voice is visible in policy development, and that outcomes are centred around what is good for Māori.

The survey responses and advice is overwhelming; to allow Māori to do what works best for Māori. 'Kia Māori', 'By Māori, for Māori'. Māori want to create safe spaces for kaumātua and whānau, and design pathways that are based on tirohanga Māori and tikanga Māori. Holistic tikanga-based solutions that defy western and colonial constructs will surely break down the disparities and inequalities prevalent in Māori society.



# Whakakapinga

## Conclusion

In 2022, Tangata Whenua – people of the land – still face economic adversity relative to the population in general. In early 2021, Te Pūtea Matua in partnership with Business and Economic Research Ltd (BERL) produced Te Ōhanga Māori – the Māori Economy 2018 report. The report highlighted that Māori, who make up 17% of our population, earn less than 9% of our nation's income. With lower incomes comes lower saving rates and hence financial wealth. Māori have also been over-represented in lower wage employment, and experienced persistently higher unemployment than the general population. These outcomes are generations in the making.

“Why we embraced Te Ao Māori”, Adrian Orr, Governor, Reserve Bank of New Zealand, Speech delivered to the Central Banking Global Summer Meetings 2022, 13 June

The economic circumstances of Māori in older age are generations in the making. The role of the state in contributing to the creation of this outcome profile has been significant. Transforming the outcomes will likely also take generations.

No single review of retirement income policy will be able to adequately address and unpick the multiple layers that generations of inequity have created. Transforming the lives of older Māori will take short, medium and long term strategic thinking and planning as well as structural, institutional and personal behavioural changes.

There are a number of specific features of the Review of Retirement Income Policies 2022 which bode well for the creation of better outcomes for Māori as kaumātua age in the mid and long term, if not the short term. One is the inclusion of Māori as a Treaty partner, a term of reference not previously specified. There are radical new structural reforms in Aotearoa in the health sector, including the creation of an Independent Māori Health Authority, with both the mandate, and resource, to lead long awaited Treaty-based transformation.

Women and Māori are two of the priority audiences of the National Strategy for Financial Capability<sup>6</sup>. Māori women, then, should see enhanced outcomes in the medium term if the strategy is effective.

It is from this context that these areas for further consideration are presented from the responses to the survey ‘What does retirement look like for Māori?’.

---

<sup>6</sup> See [The National Strategy for Financial Capability | Retirement Commission Te Ara Ahunga Ora](#).



## Areas for further consideration

Throughout the research the following areas have been identified for consideration to improve retirement outcomes for Māori.

1. Establish an Advisory Group for retirement income provisions for Māori
  - a. Tangata whenua are Treaty partners with the Crown.
  - b. To achieve significant and needed change for Māori in retirement, and better outcomes for Māori, there needs to be a Kaupapa Māori approach led by Māori.
  - c. Te Ara Ahunga Ora forms an Advisory Group with the guidance and advice of iwi leadership and key Māori organisations.
  - d. A proposed function of the Advisory Group would be to address inequity in retirement income outcomes for Māori and provide recommendations to the Government and the Retirement Commission.
  - e. Te Ara Ahunga Ora utilises its cross-government relationships to support the proposed Advisory Group and provide secretariat support.
2. Establish a Māori Future Planning Forum to identify opportunities that address equitable access for Māori in retirement:
  - a. This forum will aim to identify and address inequity issues and design a strategy to support Māori towards better retirement outcomes.
  - b. The forum will be a platform for connecting iwi, Māori organisations and providers & Crown agencies in the retirement, investment, financial capability sectors.
  - c. The Advisory Group to develop the purpose and vision.
3. Allow earlier access for Māori to KiwiSaver.
  - a. Māori have a lower life expectancy and higher mortality rate. They are less likely to receive the full benefits of their retirement savings.
  - b. Having early access to retirement savings allows Māori earlier support for health, housing and/or home improvement options.
  - c. There is already a current provision to withdraw KiwiSaver early if a person has a serious illness or a life-shortening congenital condition.
4. Reduce the eligibility age for Māori to access NZ Superannuation
  - a. Māori have a lower life expectancy and higher mortality rate. They are less likely to receive the full benefits of retirement income.
5. Māori Development
  - a. Build financial capability and financial resilience for kaumātua and whānau through education programmes that are Kaupapa Māori designed and driven.
    - i. Te whai hua – kia ora is a proven example of using tirohanga Māori, mātauranga Māori and kaupapa Māori to provide an appropriate resource for Māori students.
  - b. Provide more support for Māori to develop papakāinga housing models both with whenua Māori and in urban areas.
    - i. Provision for a mixed model of intergenerational papakāinga
    - ii. Provision for Kaupapa Māori retirement villages (such as the proposed Wisdom village in Waitara).

## References

Cook, L. (2022). *A brief study of how demographic dynamics will shape the impact on Māori of retirement income policy*. Te Ara Ahunga Ora Retirement Commission.

Irwin, K. (2022). *Decolonising Public Policy: The Galaxy, the Gavel and the Gun*. Te Ara Ahunga Ora Retirement Commission.

Kempton, M. (2022). *What does retirement look like for Māori? Literature review*. Te Ara Ahunga Ora Retirement Commission.

Tuuta, C. (2020, November). *A pilot wānanga in Waitara: What does retirement look like for Māori?*

*The National Strategy for Financial Capability*. (n.d.). Retirement.govt.nz. Retrieved August 16, 2022, from <https://retirement.govt.nz/financial-capability/national-strategy/>

Health Navigator. (2020). *Te whare tapa whā and wellbeing | Health Navigator NZ*. Health Navigator New Zealand; Health Navigator New Zealand. <https://www.healthnavigator.org.nz/healthy-living/t/te-whare-tapa-wh%C4%81-and-wellbeing/>



## Te Ara Ahunga Ora Retirement Commission

Level 15, 19 Victoria St W, Auckland and Level 6, 11 Chews Lane, Wellington.  
PO Box 106-056, Auckland City 1143. Phone +64 9 356 0052.  
[retirement.govt.nz](http://retirement.govt.nz) [sorted.org.nz](http://sorted.org.nz) [sortedinschools.org.nz](http://sortedinschools.org.nz)

