

# Older Workers

## Employment Action Plan

He Mahere Mahi Whakawhiwhi  
Mahi mō te Hunga Pakeke





Author: The Office for Seniors Te Tari Kaumātua

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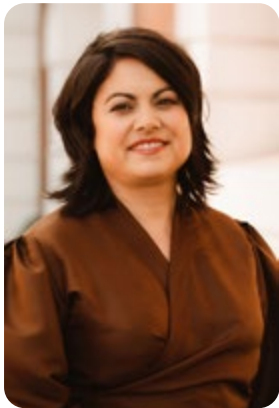
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# Ministerial foreword



I am pleased to present the Older Workers Employment Action Plan. It aims to ensure that older workers (aged 50 and over) who want or need to work can find sustainable employment that fulfils their needs and aspirations and

contributes to their overall wellbeing.

With New Zealanders living longer, many also want a longer working life. Some older workers, however, find it challenging to remain in fulfilling work. The Government wants to ensure all workers are able to reach their full potential. This action plan is one of the seven supporting population employment action plans for those who consistently experience poor labour market outcomes. It builds on the Government's 2019 **Employment Strategy**, which recognises the impact that work has on our everyday lives, as well as its importance as a means for social and economic advancement and to support a growing and transforming economy.

The Older Workers Employment Action Plan recognises that in addition to the age discrimination experienced by many older workers, some also experience disadvantage due to the compounding effects of gender, ethnicity and disability.

The actions in the plan:

- ▶ support older workers to use and transition their skills to find and stay in employment as they age and their circumstances change

- ▶ support employers to be more inclusive of older workers
- ▶ promote wider discussion and analysis of the effects and opportunities of an ageing workforce in the context of future economic planning.

Coordination across other employment action plans and giving effect to the obligation under Te Tiriti o Waitangi to facilitate full Māori participation in the labour market will be an important aspect of its implementation.

An ongoing focus for me as Minister for Seniors is to continue to deliver on the **Better Later Life – He Oranga Kaumātua Strategy**. The launch of this Action Plan itself fulfils one of the eight actions under the first **Better Later Life – He Oranga Kaumātua Action Plan 2021 to 2024**. This Action Plan aligns fully with the Strategy's focus on promoting meaningful work for older people to achieve financial security and economic participation.

This plan is a collaborative effort, bringing together input from the public, business and government to provide critical guidance to help ensure opportunities to support and encourage older workers now and in the future.

A handwritten signature in blue ink that reads "Ayesha Verrall". The signature is fluid and cursive.

**Hon Dr Ayesha Verrall**  
Minister for Seniors

# He kupu whakataki nā te Minita mō te Hunga Kaumātua

E koa ana au kia whakapuakihia ai te Mahere Whakawhiwhi Mahi Mō te Hunga Pakeke. Ko tāna whai kia whakatūturu mō te hunga pakeke (e 50 te pakeke neke atu rānei) e hiahia ana ki te mahi, e mate ana rānei ki te mahi kia kimi mahi toitū nei e ea ā rātou manako, wawata anō hoki, me te aha, e kounga ake ai ō rātou hauora.

Inā hoki e ora roa ake ana tātou o Aotearoa, he tokomaha ake anō e hiahia mahi tonu ai. Otiia, he mea wero ko ētahi o te hunga pakeke, kia noho tonu ai ki tētahi tū mahi whakatūtataki nei. Tā te Kāwanatanga hiahia e whakatutuki ai ngā kaimahi katoa ō rātou pitomata. He Mahere Mahi kotahi tēnei o ngā mahere whakawhiwhi mahi taupori, e whitu mō ērā e rite ana te wheakohia i ngā hua kino o te mākete mahi ringa raupā. He mea whakakahangia tēnei i tā te **Employment Strategy** Whakawhiwhi Mahi nō te tau 2019 e āhukahukangia ai ngā pānga o te ao mahi ki ō tātou anō ao o ia rā me tāna hira hei kokenga whakamua ā-iwi, ā-oaha hoki, ā, kia tautoko i te whakatipu me te panoni haere o te ao ōhanga.

Ko te Mahere Mahi Whakawhiwhi Mahi Mō te Hunga Pakeke e āhukahuka ana ko te whakatoihara anō i te pakeketanga e wheakohia ana e ngā tini kaimahi pakeke, ko ētahi anō kei te wheako i te whakatoihara mō ngā āhukatanga ira, iwitanga, whaikahatanga anō hoki.

Ngā mahi kei roto i te mahere:

- ▶ kia tautoko i ngā kaimahi pakeke kia whakamahi, kia whakawhiti hoki ō rātou pūkenga kia kimi mahi, kia pūmau hoki i te mahi i a rātou ka pakeke haere ai, ā, ina panoni haere ngā āhukatanga ki a rātou

- ▶ kia tautoko i ngā kaiwhakawhiwhi mahi kia kanorau ake ai o te hunga kaimahi pakeke
- ▶ kia whakatairanga i ngā matapakina me te tātari i ngā pānga o ngā angitūtanga o te hunga kaimahi e pakeke haere nei mā roto mai i te ao whakamahere ohaoha o te anamata.

Ko te whakariterite puta atu i ētahi atu mahere mahi me te whai take anō ki ngā kawatau i raro i Te Tiriti o Waitangi kia whakahaere i te whai waahitanga mai o te Māori ki te mākete mahi ringa raupā hei āhukatanga hira o tāna whakatinanatanga iho.

Hei kaupapa aro tonu ai māku hei Minita mō te hunga Pakeke kia whakarato tonu ai te – **He Oranga Kaumātua Strategy**. Ko te whakarewatanga o tēnei Mahere Mahi tonu e ea ai kotahi o ngā mahi o roto i te waru i raro i te **He Oranga Kaumātua He Mahere Hohenga 2021 ki 2024**. E tīaroaro mārika ana tēnei Mahere Mahi ki te aronga o te Rautaki mō te whakatairanga i te mahi whai take mō te hunga pakeke kia pai ai te taha pūtea ki a rātou me te whai waahi mai anō ki te ao ohaoha.

He mahi ngātahi tēnei mahere e tō mai ana i ngā whakaaro o te tūmatanui, ngā kamupene me te kāwanatanga kia whakatakoto ārahitanga i ngā whakaaro arorau e whakatoka i ngā angitu e tautoko ai, e akiaki ai i te hunga kaimahi pakeke ināianei, ā, anamata ake nei.

# Introduction

## He kupu arataki

The Older Workers Employment Action Plan (OWEAP) encompasses those aged 50 and over who are working or who want or need to work.

**The purpose of the OWEAP is to ensure that older New Zealanders who want or need to work can find sustainable employment that fulfils their needs and aspirations and contributes to their overall wellbeing.**

### This plan supports the Government's Employment Strategy

The **Employment Strategy** presents the Government's vision for the labour market and the changes it is implementing to improve employment outcomes for all New Zealanders. This and the other six population action plans focus on improving outcomes for groups that consistently experience poor labour market outcomes (youth, older people, Māori, women, Pacific people, disabled people, former refugees, recent migrants and ethnic communities). The action plans are complementary; some people may find that actions in more than one plan will address the variety of challenges or opportunities they face.

### It also supports the Government's strategy for our ageing population

The vision of the **Better Later Life – He Oranga Kaumātua Strategy** (Better Later Life Strategy) is that older New Zealanders lead valued, connected and fulfilling lives. It promotes the importance of meaningful work for older people, in achieving financial security and economic participation.

The Government has already started work on some actions to achieve these objectives under the first **Better Later Life – He Oranga Kaumātua Action Plan 2021 to 2024** (Better Later Life Action Plan).





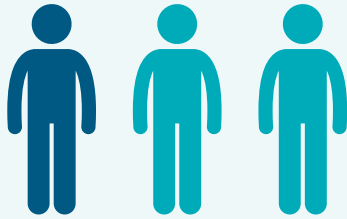
# Why we need a plan

## Te take ia me whakarite mahere

People aged 50 and over already play a large role in the workforce

### One third

of the New Zealand workforce are 50 and over



There are many benefits to retaining older workers in employment

People 50 and over bring skills and knowledge to their workplaces. Keeping these people and their skills in the workforce is key to making sure that the labour market can meet the economy's future needs.

We're working for longer

65-69



Older people are making an increasing contribution to the economy

65+



Wage and salary increase to  
**\$10.7 billion**  
in 2031  
**\$4.8 billion**  
in 2016

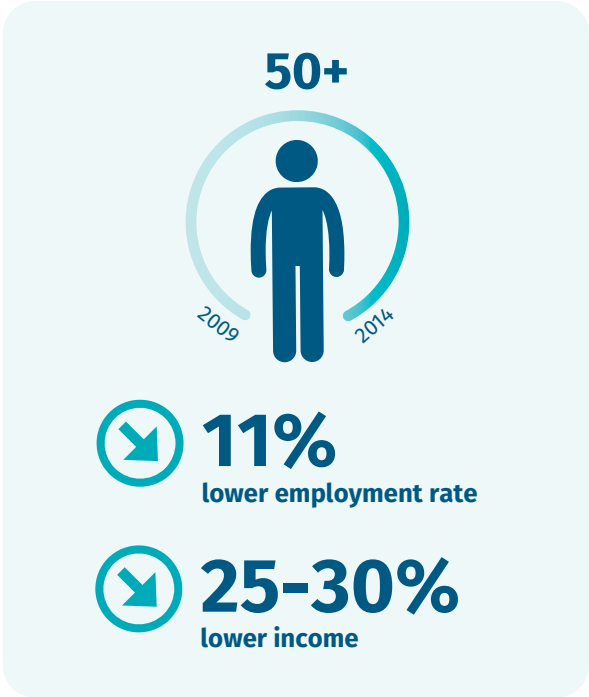
### It's not always easy for older workers to find or stay in employment that suits their needs

Older workers can face unique and complex challenges in finding and staying in paid employment. If older workers are made redundant or have had to leave paid employment, it can take longer for them to find another job than younger people, and they may have lower incomes when they do.

### Older workers receive unemployment support for longer



### Five years after the 2009 global financial crisis, older workers who had lost their job were still being impacted



### Age discrimination around work also affects many older workers

It can be felt in terms of hiring, where assumptions are made about a person's suitability for the job, or in work where they may not be given the same opportunities for training and development, or where they may not be given the support and flexibility they need.





## Some older workers are less likely to have choices around working

The impacts of poor employment outcomes for older people can also differ based on compounding sources of disadvantage.

- ▶ Older female workers are over-represented in unpaid carer roles and low paid part-time work, more underutilised<sup>1</sup> than males, and may have fewer years to benefit from employer KiwiSaver contributions which are not compulsory for those over 65. Separation later in life can also mean losing more in terms of money and property, with less time and resources to rebuild wealth.
- ▶ Older Māori workers suffer consistently higher rates of unemployment and underutilisation than older European workers.
- ▶ Underutilisation of older Pacific workers is higher than for older workers of Māori, European and other ethnicities.

- ▶ Disabled older workers are half as likely to be employed as people of the same age who are not disabled.

Lack of access to education and training in their earlier years may also mean that some older workers have limited job choice and income. This is compounded by pay and equity gaps for older Māori, women, Pacific people, disabled people, former refugees, recent migrants and ethnic communities.

Te Ara Ahunga Ora – the Retirement Commission recently found that a third of people over the age of 65 who were working did so because they had to (from a financial point of view). For an increasing number of people who do not own their own home or do not have significant retirement savings, continuing to work in some capacity past the age of 65 is a necessity.

<sup>1</sup> Underutilisation counts people who don't work but want to and are available to, people who want to work more than they already do and are available to, and people who can't start work immediately but are looking for jobs and can start within the next month.

## Older Māori workers

Te Tiriti o Waitangi places a particular obligation on Government to facilitate full Māori participation in the labour market. The current constraints in the labour force result in poorer retirement saving outcomes for older Māori workers, which, when coupled with shorter life and health expectancy as compared to other ethnicities, means that they are often deprived of the period of “retirement” that many New Zealanders expect.

People who participated in consultation on the OWEAP also reminded the

Government not to lose sight of the fact that many Māori communities consider their kaumātua, and the knowledge they hold, to be taonga deserving of active protection under Te Tiriti.

This action plan attempts to facilitate the exercise of rangatiratanga by iwi/hapū and Māori organisations through collaboration with government and sector groups to address these particular challenges, and will also align with **Te Mahere Whai Mahi Māori – Māori Employment Action Plan** as appropriate to coordinate efforts.



# Approach

## He tātai mahi

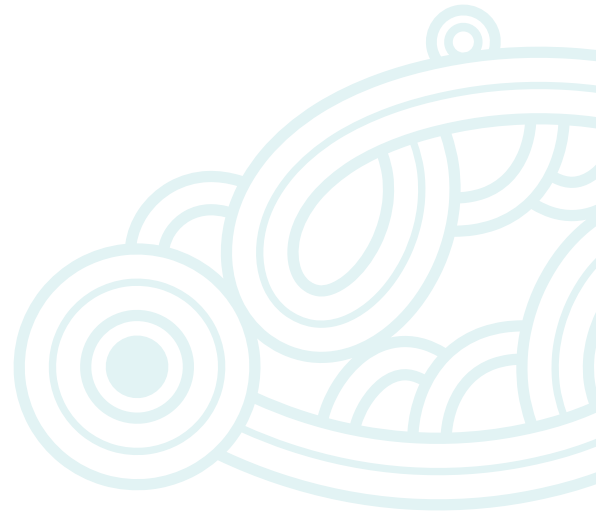
### **This plan is for people aged 50 and over who are working, or want or need to work, but experience challenges in doing so**

It is important that all New Zealanders are free from discrimination and can enjoy fulfilling and secure work.

Our older population is diverse in terms of ethnicity, gender and life experience. The labour market experience of older workers ranges from very secure to tenuous. The plan is focused on people from age 50 because that's when preparing for retirement becomes a bigger focus, age discrimination may become a significant issue, or people may not be able to continue the same kind of work they have previously done because of physical ageing or changing responsibilities in their lives.

Some older people can experience more challenges than others in preparing for, finding, and staying in fulfilling and secure work. This means they do not always have immediate or long-term financial security and may not have work that meets their physical, mental, and social needs. This action plan is focused mostly on this group.





## What is already underway

### Better Later Life actions that will benefit older workers

The following actions in the **Better Later Life Action Plan 2021 to 2024** cover employment issues for older workers.

- ▶ Pilot and evaluate an approach to help older entrepreneurs establish sustainable businesses.
- ▶ Promote the **Mature workers toolkit**.
- ▶ Lead good practice in the employment and support of older workers.
- ▶ Review COVID-19-response employment measures outcomes.
- ▶ Advise on employment service eligibility for people over 65.
- ▶ Research age discrimination in the workplace.
- ▶ Improve reporting on employment of older workers in the public service.

### Other population employment action plans

The Ministry of Business, Innovation and Employment (MBIE) has oversight across the seven employment action plans, and leads work to identify opportunities to work together on common actions across the plans.

There are three themes across the actions included or under consideration in other population employment action plans which will particularly benefit older workers:

- ▶ provision of information for Human Resources professionals, employers and businesses about inclusion and diversity
- ▶ the public sector leading as a best practice employer
- ▶ better collection, reporting and sharing of data.

Ongoing work to coordinate across the employment action plans will provide for better alignment of agency work programmes, avoid duplication of actions and can help guide the Government's labour market priorities. It will also enable wider actions that will also benefit older workers to be identified and promoted.



### **Other initiatives already underway that will benefit older workers**

The Government is already undertaking a wide range of responses aimed at improving the operation of the labour market. Some of these are immediate responses to the economic disruption caused by COVID-19. Others are longer-term structural reforms to the labour market. All will be relevant to the labour market situation of older workers.

#### **Reform of Vocational Education**

The **Reform of Vocational Education** (RoVE) was designed to create a unified and sustainable vocational education system. The new structure includes local vocational education providers, Workforce Development Councils (WDCs) to give industry greater leadership across vocational education, and Regional Skills Leadership Groups (RSLGs) to provide advice about the skills needed in their regions. People who need to retrain, including many older workers, will be prioritised.

#### **The Careers System Strategy**

The Tertiary Education Commission (TEC) is working with the education sector to develop a nationwide careers system strategy to make sure professional careers guidance is available to all New Zealanders, at all stages of their career journey. The TEC will work closely with key stakeholders to make sure it is fit-for-purpose and sustainable. The strategy will consider related strategies in the education sector, such as the **Tertiary Education Strategy**.

#### **Proposed New Zealand Income Insurance Scheme**

The Government is proposing an income insurance scheme to further strengthen our social safety net by supporting workers to retain about 80 percent of their income for a period after they lose their jobs. This could be particularly beneficial to older workers who tend to experience longer spells of unemployment and more severe wage losses when they get back to work.

# Actions

## Ngā mahi

These actions will support older workers who want to work or need to have sustainable employment that fulfils their needs and aspirations and contributes to their overall wellbeing.

This action plan's focus is on older people at risk of poor labour market outcomes. Many of the actions will support older workers who face compounding barriers in the labour market, including Māori, women, Pacific people, disabled people, former refugees, recent migrants and ethnic communities.



Action	Agency/Agencies
<b>Action Area: Training, upskilling and educating</b>	
<p>1. Research and assess the needs of older workers for training, upskilling and vocational education, and the barriers to access (including appropriateness and availability).</p> <p>Based on the outcomes of this work, provide advice on how to increase older workers' uptake of training, upskilling and vocational education.</p>	<p>Ministry of Education (MOE) and Ministry of Social Development (MSD) supported by the Tertiary Education Commission (TEC)</p>
<p>2. Report annually how many older workers have enrolled in and completed courses with government-funded vocational education providers and what they trained in (in 5-year age brackets for those over age 45), and by gender and ethnicity.</p>	<p>MOE</p>
<b>Action Area: Preparing for, finding, and staying in work</b>	
<p>3. Actively engage with older workers and make sure they can access information that will help them identify training options, prepare for work, find work and stay in work. Make sure that this work is promoted widely.</p>	<p>MSD (with local and regional support), TEC and the Office for Seniors (OfS)</p>
<p>4. Review relevant career products to make sure that older workers are visible and their context reflects the diversity of older workers, is useful and relevant to them and raises awareness of study and training options.</p>	<p>TEC and OfS</p>

Action	Agency/Agencies
<p>5. Make sure that the needs of older workers and the barriers they face to finding work and staying employed are fully considered and addressed in:</p> <ul style="list-style-type: none"> <li>▶ the ongoing development of employment services</li> <li>▶ the design of the proposed New Zealand Income Insurance Scheme</li> <li>▶ the review of active labour market programmes.</li> </ul> <p>Make sure that the final products from this work are accessible and well promoted, potentially through a targeted awareness campaign.</p>	<p>MSD, Ministry of Business, Innovation and Employment (MBIE) and OfS</p>
<p>6. Report on how many older workers engaged with government-funded employment services and programmes. Where possible, report this by age (in 5-year age brackets from the age of 45), gender and ethnicity.</p>	<p>MSD</p>
<p><b>Action Area: Supporting employers</b></p>	
<p>7. Review the <b>Mature workers toolkit</b> to ensure that it continues to provide employers with practical support to hire, develop and retain older workers. Make sure that the toolkit is promoted widely.</p>	<p>MBIE and OfS</p>
<p>8. Research incentives and barriers for employers in providing more opportunities for older workers to benefit from flexible work arrangements.</p> <p>Prioritise groups (in alignment with other employment action plans): Māori, women, Pacific people, disabled people, former refugees, recent migrants and ethnic communities.</p>	<p>MBIE</p>





Action	Agency/Agencies
<p>9. Research opportunities and incentives for employers to provide greater opportunities for older workers to participate in training in the workplace.</p> <p>Prioritise groups (in alignment with other employment action plans): Māori, women, Pacific people, disabled people, former refugees, recent migrants and ethnic communities.</p>	MBIE
<p><b>Action Area: Planning for older workers' role in the economy and the future of work</b></p>	
<p>10. Improve understanding across industry groupings and sectors of the effects and opportunities of an ageing workforce.</p> <p>Do this in collaboration with relevant key stakeholders (such as iwi/hapū and Māori organisations, Regional Skills Leadership Groups, Workforce Development Councils, employers and unions).</p>	MBIE and MSD supported by TEC
<p>11. Refer the issue of the ageing workforce to the Future of Work Forum to include as a specific discussion topic on its agenda.</p>	MBIE and OfS

The next section provides further details of how actions 1, 3, 5, 7, 8, 9 and 10 will be implemented.



# Actions detail

## Ngā taipitopito mahi

Actions 2, 4, 6 and 11 are not included in this table because they can either be implemented immediately or be completed without a more detailed work programme.

Action	Agencies	Breakdown of work included in action
<p><b>Action 1</b></p> <p>Research and assess the needs of older workers for training, upskilling and vocational education, and the barriers to access (including appropriateness and availability).</p> <p>Based on the outcomes of this work, provide advice on how to increase older workers' uptake of training, upskilling and vocational education.</p>	<p>MOE and MSD, supported by TEC</p>	<p>This will include work to:</p> <ol style="list-style-type: none"> <li>a. make it easier for older workers to understand what training and vocational education options are open to them and how they can access these</li> <li>b. assess current availability and suitability of micro-credentials (a formal qualification that enables learners to access specific knowledge and skills quickly and cheaply) for older workers and identify any options to improve their availability and suitability</li> <li>c. assess supports, including financial supports, that could be made available to older workers to enable them to upskill while working or to retrain.</li> </ol>

Action	Agencies	Breakdown of work included in action
<p><b>Action 3</b></p> <p>Actively engage with older workers and make sure they can access information that will help them identify training options, prepare for work, find work and stay in work. Make sure that this work is promoted widely.</p>	<p>MSD (with local and regional support), TEC and Office for Seniors</p>	<p>This will include work to:</p> <ol style="list-style-type: none"> <li>a. improve engagement with older workers</li> <li>b. improve the suitability of online tools for older workers, including updating <a href="http://www.connected.govt.nz">www.connected.govt.nz</a> with information specific for older workers</li> <li>c. hold in-person job and training expos for older workers. These will look different across regions depending on the labour market needs and the characteristics of older workers, but will involve cross-government agency collaboration (for example, between regional MBIE and MSD staff, and local government), collaboration with local iwi/hapū and Māori organisations, and involvement of other community stakeholders (for example, Regional Skills Leadership, Groups, Chambers of Commerce and groups focused on Pacific and other ethnic communities, including former refugees). Importantly, these expos will be developed to be a comfortable and engaging experience for older workers.</li> </ol>

Action	Agencies	Breakdown of work included in action
<p><b>Action 5</b></p> <p>Make sure the needs of older workers and the barriers they face to finding work and staying employed are fully considered and addressed in:</p> <ul style="list-style-type: none"> <li>a. the ongoing development of employment services</li> <li>b. the design of the proposed New Zealand Income Insurance Scheme</li> <li>c. the review of active labour market programmes.</li> </ul> <p>Make sure that the final products resulting from this work are accessible and well promoted, potentially through a targeted awareness campaign.</p>	<p>MSD, MBIE and OfS</p>	<p>This will include work to:</p> <ul style="list-style-type: none"> <li>a. improve services so older workers are comfortable using them</li> <li>b. increase the number of older workers receiving intensive employment support</li> <li>c. design and trial an intensive intervention specifically for older workers facing imminent job loss, or who have just lost their jobs</li> <li>d. assess the feasibility of financial support for older workers to make it easier for them to access the skills and vocational education they need.</li> </ul>

Action	Agencies	Breakdown of work included in action
<p><b>Action 7</b></p> <p>Review the <b>Mature workers toolkit</b> to ensure that it continues to provide employers with practical support to hire, develop and retain older workers.</p> <p>Make sure that the toolkit is promoted widely.</p>	<p>MBIE and OfS</p>	<p>The review will monitor usage of the <b>Mature workers toolkit</b> and seek feedback from employers and workers to identify opportunities for improved or additional content for the toolkit.</p> <p>This could include:</p> <ul style="list-style-type: none"> <li>a. additional real-life examples showing the benefit of hiring and retaining older workers from both the employers and employees' point of view and reflecting a diverse range of situations and people</li> <li>b. advice and tips on providing in-work training and upskilling.</li> </ul>
<p><b>Action 8</b></p> <p>Research incentives and barriers for employers in providing more opportunities for older workers to benefit from flexible work arrangements.</p> <p>Prioritise groups (in alignment with other employment action plans): Māori, women, Pacific people, disabled people, former refugees, recent migrants and ethnic communities.</p>	<p>MBIE</p>	<p>This will include:</p> <ul style="list-style-type: none"> <li>a. identifying and developing the research scope and methodology</li> <li>b. conducting research</li> <li>c. identifying next steps based on the research findings</li> <li>d. providing advice to Ministers on options and incentives to remove barriers to employers providing more opportunities for older workers to benefit from flexible work arrangements.</li> </ul>

Action	Agencies	Breakdown of work included in action
<p><b>Action 9</b></p> <p>Research opportunities and incentives for employers to provide greater opportunities for older workers to participate in training in the workplace.</p> <p>Prioritise groups (in alignment with other employment action plans): Māori, women, Pacific people, disabled people, former refugees, recent migrants and ethnic communities.</p>	<p>MBIE</p>	<p>This will include:</p> <ol style="list-style-type: none"> <li>a. identifying and developing the research scope and methodology</li> <li>b. conducting research</li> <li>c. identifying next steps based on the research findings</li> <li>d. providing advice on opportunities and incentives for employers to provide greater opportunities for older workers to participate in training in the workplace.</li> </ol>
<p><b>Action 10</b></p> <p>Improve understanding across, industry groupings and sectors of the effects and opportunities of an ageing workforce.</p> <p>Do this in collaboration with relevant key stakeholders (such as iwi/hapū and Māori organisations, Regional Skills Leadership Groups, Workforce Development Councils<sup>2</sup>, employers and unions).</p>	<p>MBIE and MSD, supported by TEC</p>	<p>This collaborative work with relevant key stakeholders will focus on exchanging information to identify sectors with:</p> <ol style="list-style-type: none"> <li>a. workforce gaps that older workers could fill given the right support, training, or encouragement</li> <li>b. significant ageing workforces where people may need training, upskilling or other supports to remain in that work</li> <li>c. ageing workforces where people are unlikely to stay in those roles as they age.</li> </ol>

<sup>2</sup> RSLGs and WDCs have only recently been established. This is a longer-term action that will develop as these organisations embed and engage in this work.

# Implementing the Action Plan

## Te whakatinanatanga i te Mahere Mahi

### Tracking progress

We will develop a monitoring approach by mid-2022 to track the progress on the actions and overall changes in older workers' participation in training, support services and work itself.

Monitoring will form the basis of regular reviews of the plan and actions to make sure they are having positive impacts, or to identify where adjustments should be made.

We will provide information about the progress of the plan to:

- ▶ Ministers of agencies with responsibilities for specific actions
- ▶ the Employment, Education and Training Ministerial Group (EETMG)
- ▶ Cabinet (as part of regular updates on the Employment Strategy)
- ▶ the public and non-government stakeholders.

### Resourcing the plan

The implementation of the actions identified in this plan will either be resourced by the responsible government agencies within their existing funding, or further funding will be sought, or initiatives adjusted accordingly.

Resourcing requirements may also change as actions develop.

### A living plan

The OWEAP has no set end date. The actions will be reviewed and updated as work progresses, and new opportunities arise.



# Te Tari Kaumātua

Office for Seniors



**MINISTRY OF SOCIAL  
DEVELOPMENT**  
TE MANATŪ WHAKAHIATO ORA



**Te Kāwanatanga  
o Aotearoa**  
New Zealand Government