

# ***Better Later Life - He Oranga Kaumātua 2019 to 2034***

Accessible version of the Better Later Life - He Oranga Kaumātua 2019 to 2034 document.

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## Foreword – Minister for Seniors



**E ngā mātāwaka o te motu, tēnā koutou katoa. Kei aku rangatira, koutou aku kaumātua kia whakapuaki nei au i ēnei mihi itiiti āku i tō koutou manawanui ki te tuku i ō tātai whakapapa, ō whare kōrero ki ngā whakatipuranga e kitea ai he rangatira mō rātou. Nā koutou i iri ai ngā kohinga kōrero ki ngā pakitara o ngā whare tīpuna. E hua ake nei tōna whakatinanatanga ko tātou kua whāiti mai ki te whakaaro kotahi ki te mahitahi atu i konei.**

To the tribal groups of our nation, greetings to you all. To our respected leaders and elders, with these few words I acknowledge you all, especially for the manner in which you act as an example to the younger generations. It is your guidance and wisdom that ensures the survival and retention of our knowledge and traditions. This recognition is reflected here in our working together to develop a strategy for the benefit of all.

I am pleased to launch Better Later Life – He Oranga Kaumātua 2019 to 2034.

This strategy takes a fresh look at what we have to do to make sure New Zealand has the right policies in place for our ageing population. We need to think about the issues we face as a country. Importantly, we need to think from the perspective of every single New Zealander and what they want as they age. This strategy is designed to test our thinking and focus on the priorities for action to help ensure New Zealand is a great place to age.

By 2034 we expect that there will be around 1.2 million people aged 65 and over, just over a fifth of our total population, and nearly 180,000 people aged 85 and over. This will represent a significant change for New Zealand and is cause for celebration. People are not only living much longer, they also tend to be healthier for longer. This gift of longevity means that we need to rethink the existing notions of old age and retirement.

In 2018 I held a national conversation to ask what people thought a new strategy for our ageing population should cover. I appreciate the many people and groups that contributed submissions and I really enjoyed the workshops I attended.

The areas of focus in the strategy reflect what many people said were important for a better later life – having an adequate income and a place to live, feeling socially connected, being able to get around in their community and having access to affordable health care. Some older New Zealanders will need support to achieve these things.

People also said it's important that society continues to value older people and to stop using stereotypes when thinking about and interacting with them.

All too often the conversation on our ageing population focuses on what it will cost. I want this strategy to be different, looking more broadly at how people can have better later lives and also recognising the significant contribution older people have made and continue to make to New Zealand.

Good progress has been made in preparing for an ageing population, but there is more work to do. We need to take a long-term view, working together and prioritising our efforts to ensure New Zealand is a great place to age.

Central government can provide leadership, but local government, nongovernmental organisations, families and whānau and individuals all have an important role to play in making the future better for New Zealanders as we age.

Hon Tracey Martin

## Why do we need a new strategy- Te take me whai rautaki hou

We (meaning all New Zealanders) need to make sure New Zealand embraces the opportunities that an ageing population and longevity brings.

This strategy will help ensure we create opportunities for everybody to participate, contribute and be valued as we age. Many older people are living well, but the number who are not is likely to increase in the future.

Much was achieved through the previous strategy. The Positive Ageing Strategy 2001 used a wide range of indicators that were intended to identify key issues and where action was needed. In 2001 the changing demographic profile was still in the future, whereas in 2019 it is upon us. What we need now are actions supported by targeted indicators that measure progress and drive performance.

The number of people aged 65+ is increasing, and this trend will continue. The ways we live are changing. Our population is more diverse, with many different ethnicities and family structures. Technological developments will continue to affect our lives and provide opportunities as we age.

Our ageing population also reflects increased longevity, which is an achievement offering opportunities for all people irrespective of their age. Many of us will continue working as we age, supporting families and whānau, passing on knowledge, volunteering and contributing to society. However, growing numbers of older people are not doing so well. Things like lifelong disability, health issues, job losses and relationship breakdown can impact how we live our later life. These factors may result in complex needs, poorer outcomes and challenges accessing services.

We need to pay particular attention to the interests of Māori and be guided by Te Tiriti o Waitangi as a founding document of our country. We will work with iwi, hapū and whānau to ensure that these commitments guide the development and implementation of the strategy, and that the needs and aspirations of kaumātua are reflected in it.

## How this strategy fits with other related strategies- Te hononga o tēnei rautakiki ērā atu rautaki whai pānga

This strategy has links to, and complements, a number of other strategies, including:

- **Healthy Ageing Strategy 2016**

Health is a key aspect of ageing and wellbeing. The Healthy Ageing Strategy takes a life-course approach seeking to maximise health and wellbeing for all older people so that older people live well, age well, and have a respectful end of life in age-friendly communities,

- **New Zealand Disability Strategy 2016**

As age increases so does the likelihood of living with a long-term health condition, or a disability requiring ongoing support. The New Zealand Disability Strategy vision is: New Zealand is a non-disabling society a place where disabled people have an equal opportunity to achieve their goals and aspirations, and all of New Zealand works together to make this happen.

- **New Zealand Carers Strategy 2008 and New Zealand Carers Strategy Action Plan**

Older people are often on both sides of the caring relationship at different times. They may be caring for partners, parents, friends or mokopuna, but may require care themselves later in life. The Carers Strategy Action Plan is likely to result in resources and meaningful, practical support to help people in a caring role

There are many other strategies that include or impact older people for example, the National Strategy for Financial Capability 2015- 2025, the Employment Strategy, the Careers and Road Safety strategies (both under development) and the Government Policy Statement on Land Transport. There are other work programmes with implications for older people too; these include digital inclusion, family violence and sexual violence, housing, and three-yearly review of retirement income policies. As other strategies and work programmes are developed, they will need to consider and address the interests and issues of older people and be guided by this strategy.

The Treasury Living Standards Framework informed the development of this strategy and the initial indicators. New Zealand's commitment to the United Nations Sustainable Development Goals has also been considered in the development of this strategy. In combination with the Healthy Ageing Strategy, this strategy will also address the World Health Organization 10 Priorities for a Decade of Action on Healthy Ageing, 2020-2030.

## Approach and focus- Te huarahi me te aronga

### Focus on 65+, but we consider the next generation of older people too

The Positive Ageing Strategy 2001 focused on those aged 65+, as does this one. However, this strategy also considers the next generation of older people currently aged 50 to 64. This recognises that those in their 50s will be 65+ within the timeframe of this strategy

### Terms used in this strategy

In this strategy the term:

- Older people means people aged 65+ but recognises the diversity of this age group- people age differently and have different aspirations and needs.
- Later life means the years after reaching the age of eligibility for New Zealand Superannuation (NZ Super), because New Zealand does not have a retirement age.
- Older workers means people aged 50+ working or seeking work

### Funding and resourcing

Achievement of this strategy depends on the resourcing and funding allocated to it. Some initial actions are being funded out of baselines, or already have funding allocated to them. This strategy is a roadmap that provides the direction for older New Zealanders to lead valued, connected and fulfilling lives. It relies on central government (including individual agencies), local government, community organisations and communities prioritising actions and allocating resources to address the key areas for action within it.

## The case for change- Te take me whakahou

### The current situation

Many older New Zealanders enjoy a good life and will continue to do so. Older people contribute to society, communities, the economy, and families and whānau through work both paid and unpaid, volunteering, and as carers for partners and other family and friends, as well as through tax contributions and consumer spending.

Older people also contribute value through their knowledge, experience and commitment, and in many cases, they are treasured.

New Zealand's labour force will be increasingly reliant on older workers, and older workers are already helping to address skills and labour shortages in some regions and sectors. However, many employers have yet to recognise this and are not yet well placed to adapt to an ageing workforce.

Many older workers are valued by employers, but challenges remain, including negative attitudes towards older workers (ageism). Older workers can miss out on retraining or upskilling despite the fact that they tend to stay with an employer for considerably longer than younger people.

Some of our communities are well set up and adapting to our ageing population. Others do not have enough facilities, accessible places, and services for older people. Public transport is important for mobility and accessibility, and not everyone has good access to other options such as walking or driving.

Older people can face a range of housing issues, including affordability, accessibility, quality, location, insecurity of tenure, homelessness, and challenges in releasing equity from housing. These issues can have a significant impact on wellbeing as we age.

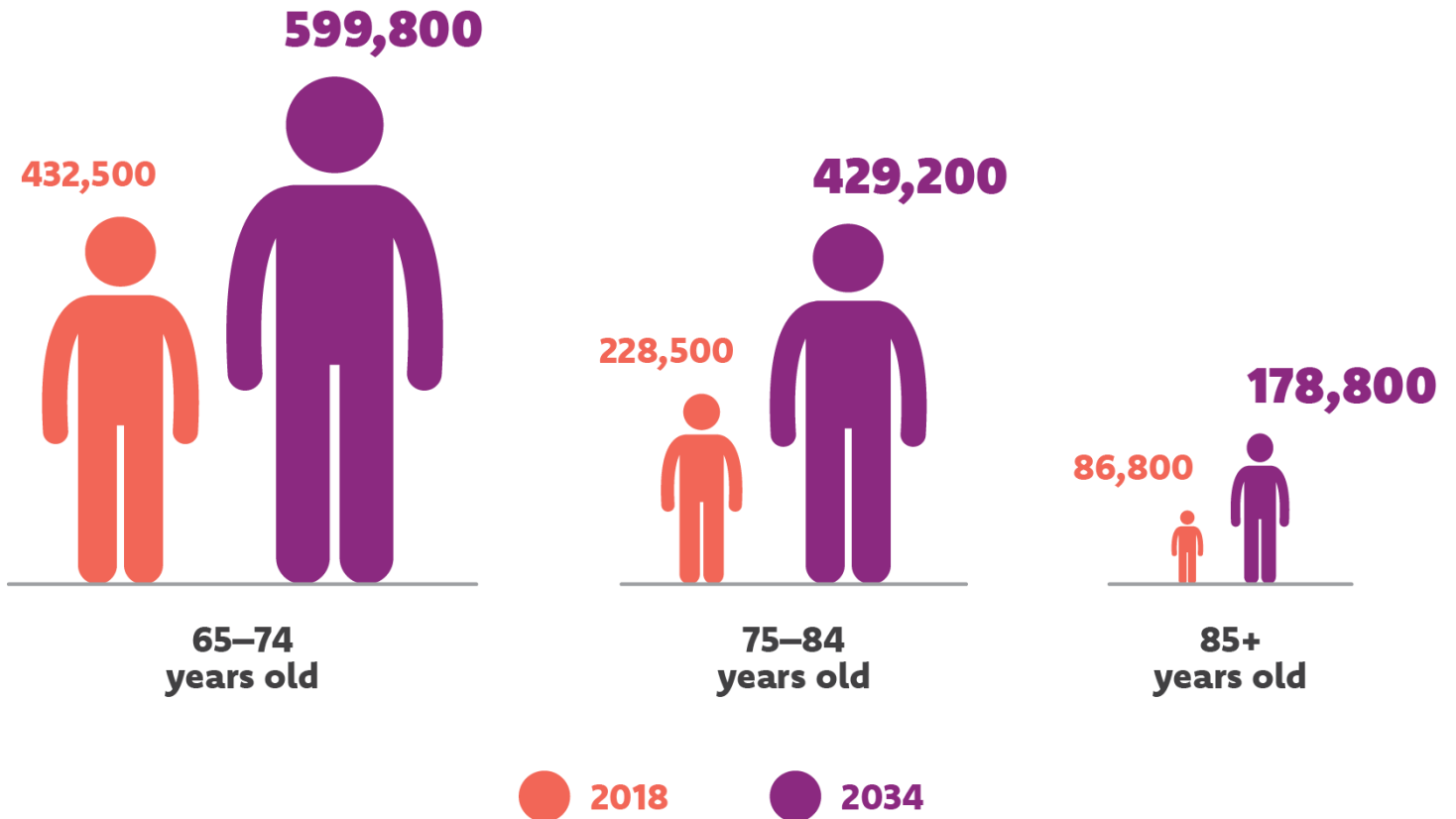
All these current challenges and opportunities are expected to continue and increase as numbers of older people increase.

### What is changing?

**New Zealand's population is ageing.**

- In New Zealand, the number of people aged 65+ is increasing, while the birth rate has been decreasing since the mid-1970s.
- Sometime in the next decade there will be more people aged 65+ than children aged 14 years.
- The proportion of older people compared to the rest of the population is increasing. By 2034, there will be 1.2 million people aged 65+ (21 percent - just over a fifth of the population).

**The make-up of the 65+ population is also changing, with more people living longer.**



We are living longer than at any previous time in history, with life expectancy continuing to increase

## Our population is more diverse

**Numbers of older people are increasing across all ethnicities.**

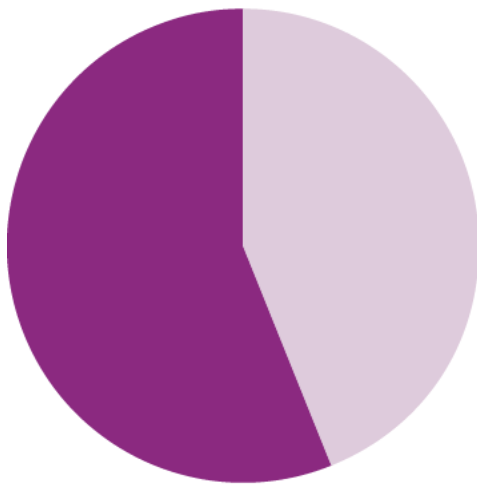
**637,500 → 928,200****European or other (including New Zealander)****59,500 → 171,900****Asian****48,500 → 109,400****Māori****21,300 → 46,700****Pacific Peoples****4,000 → 18,000****Middle Eastern / Latin American / African**

New Zealand is becoming increasingly diverse. There are more than 200 ethnic groups in New Zealand, and collectively, we speak 190 different languages.

As well as ethnicity, diversity also includes differences in age, religion, philosophy, socioeconomic background, sexual orientation, gender identity, intelligence, physical abilities, mental health, physical health, disabilities, genetic attributes, personality, and behaviour. This increased diversity means people who make up the older population may have different aspirations and needs as they age.

## The ways that older people live are changing

Many older people live in intergenerational households, retirement villages or residential care, and many others live alone.



By 2034 it is estimated  
people aged 65+ living  
alone will make up

**55%****of all people living alone**

Our population is highly mobile, and people are having fewer children. This is expected to result in more older people living alone without family and whānau support. However, for some groups, intergenerational households are expected to increase.

Increasing longevity positively impacts families and whānau. Many older people contribute to our families and whānau – they are treasured, and pass on knowledge, skills and traditions. They provide help such as looking after grandchildren/mokopuna. Kaumātua Māori often have cultural responsibilities maintaining cultural rituals and traditions and attending to the needs of whānau, hapū and iwi.

Some older people will have increased caring responsibilities for both older and younger generations. Others will not have family or whānau who can support them or provide day-to-day care.

## An ageing workforce and more older workers

Nearly one in four people aged 65+ are in paid employment.



The New Zealand workforce is ageing. Many occupations already have significant proportions of older workers, including in the education and health sectors. There is increased demand for workers in other sectors too, including the aged care sector. Many workplaces will need older workers to maintain or grow their businesses.

People may want to work for financial or social reasons, for a sense of purpose, or because they do not feel ready to retire. Working past 65 is already becoming the norm.

## Greater contribution by older people

Older people make a significant contribution to society. It is projected that by 2036, those aged 65+ will contribute (in 2016 dollars):



**\$50 billion**

of consumer  
spending per year



**\$25 billion**

worth of unpaid  
or voluntary work



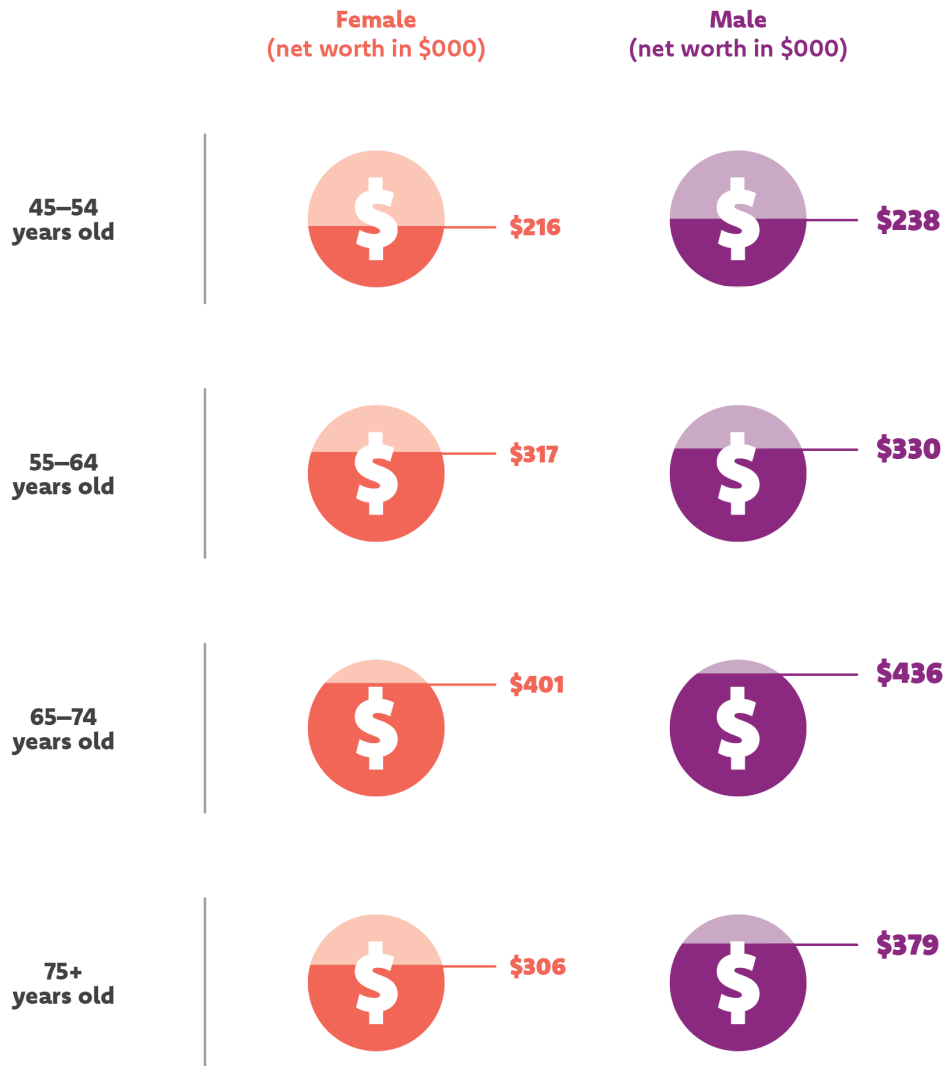
**\$13 billion**

total taxes  
(including GST)

Older people are also likely to lead new businesses, invest and drive technological developments, and innovate in other ways for everyone's benefit.

## People's ability to save for, and fund their later years

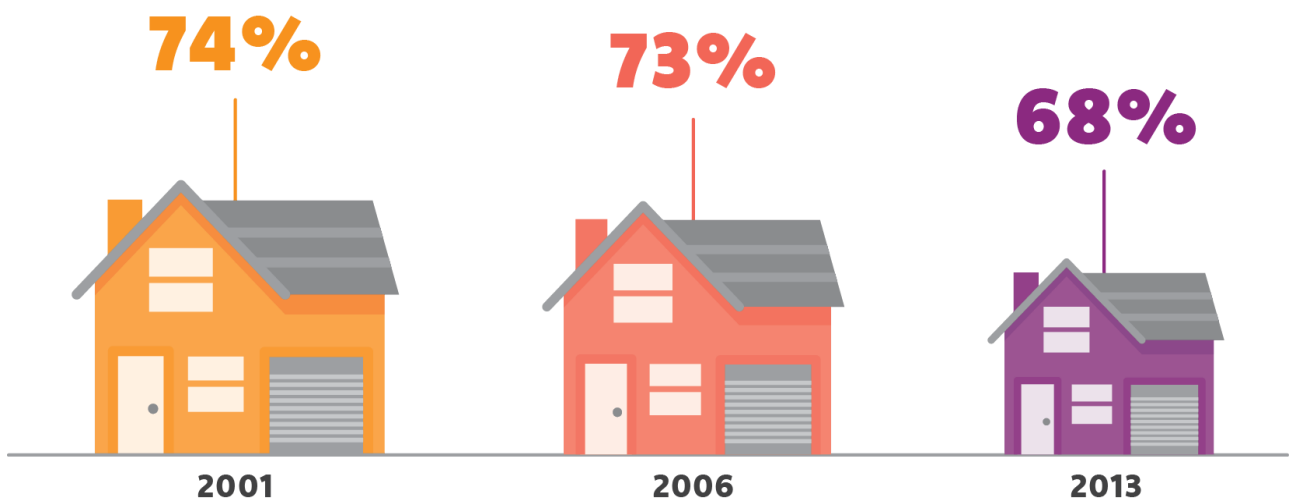
Women tend to have lower levels of wealth (assets minus debt), reflecting gender pay gaps and lower levels of workforce participation during their lives.

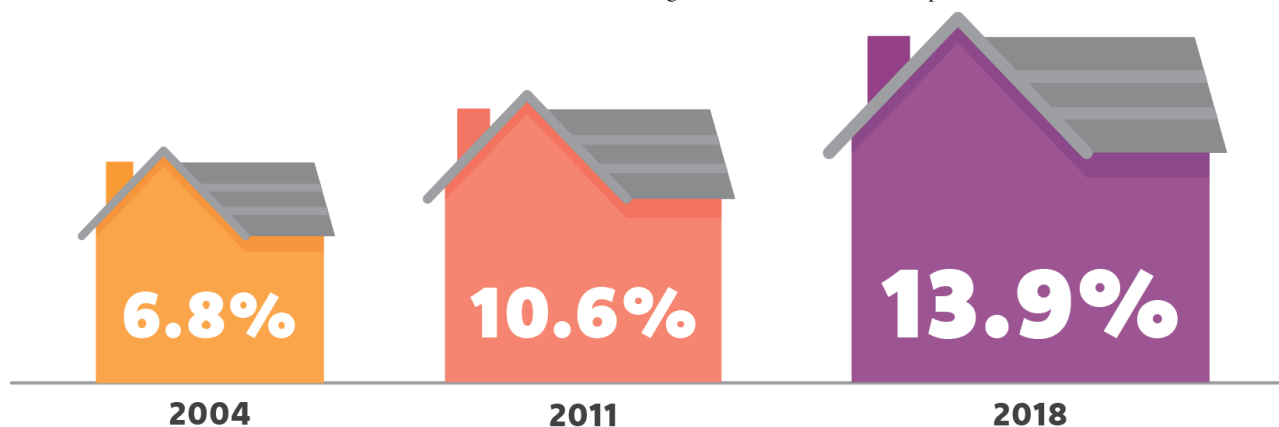


## Housing

Older people are currently more likely than any other age group to own their own home, but this is dropping for those aged 50-64.

For older people who do own their home, the numbers with mortgages are increasing.





This can be challenging if NZ Super is the sole source of income. Home ownership costs such as rates and insurance are also increasing and can be a major cost. There will be more older people renting in the future too.

## Some may need more support

Based on current trends such as reducing home ownership, increasing financial hardship amongst those aged 50-64, and the projected increase in the number of people aged 65+, there is a risk of more older people experiencing poverty and needing some assistance alongside NZ Super.

Savings schemes such as KiwiSaver will most likely mean that more New Zealanders will be better prepared financially for later life. However, for varying reasons, some people may have little or no savings or may be in debt.

## Technology is changing our lives too

Technology presents an opportunity to improve our lives as we age. In the next 15 years, there will continue to be significant technological developments that will improve health care, facilitate lifelong learning, and help us to stay connected with family and friends.

However, these developments may also be a barrier for some older people who are digitally excluded, have limited skills, are unable to afford the Internet or other digital technology or may find it difficult to upgrade the technology they have. Some people are concerned that digital services may reduce face-to-face interaction, which they value. On the other hand, many are using social media to stay in touch with family and whānau around the world.

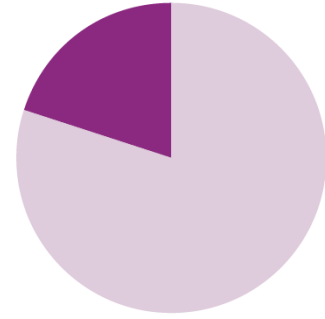
Our world is increasingly moving online, and the proportion of older people comfortable with digital technology is also increasing.

## Attitudes to older people

**While there are generally high levels of respect for older people, some continue to view older people as a burden. This needs to change. It is important that older people are connected to their communities and can contribute.**



**Eight in ten** people said they had respect for seniors



**20%**  
of people aged 50+  
have **felt invisible**  
**because of their age**

## More partnerships and community-driven change

Communities have always taken a strong lead in pursuing local opportunities and addressing challenges to ensure they are good places to live in. The World Health Organization's Global Network for Age-friendly Cities and Communities will become increasingly important. New Zealand is an affiliate member of this network, with some communities actively working towards being age-friendly. We are also seeing increased use of different models such as social enterprise and crowd funding to achieve community aspirations.

## Impacts on central and local government spending

There will be greater government spending on older people through NZ Super and health care as numbers receiving NZ Super increases and more people access health services. This will present a challenge for New Zealand, including how best to adapt to a growing older population.

Although people are remaining healthy for longer, growing numbers mean that more people will have health-related issues and disabilities. Advancements in health care will help, but they could also result in increased demand for new services.

A changing population profile is likely to have a greater impact in some regions, particularly in small towns and rural areas. By 2038, only three territorial authority areas are projected to have less than 20 percent of their population aged 65+. Demand will increase for locally provided services and infrastructure. At the same time, more people will be solely reliant on NZ Super, meaning councils could face increasing rates arrears and/or pressure not to increase rates – limiting their ability to meet community needs and aspirations.

## Broader economic impacts

Population ageing will have a range of effects on the broader economy.

As the population ages, more older people will be drawing on their savings and investments, while younger people may be saving more for their later years. The national mix of investments could change if more older people prefer lower-risk term investments rather than investments yielding the greatest benefit to economic growth. Economic growth could also be limited by skill and labour force shortages as our population ages, but this may be mitigated by a more skilled workforce and increased contributions by older workers.

## Climate change and natural hazards

The impacts of climate change and natural disasters such as earthquakes may affect older people in a number of ways. Some older people living in coastal communities could be at risk from rising sea levels and coastal erosion, as well as increased flooding in some areas.

Insurance is becoming unaffordable or unavailable in certain areas, impacting on older people's financial security and living choices.

## Global context

New Zealand's population is slightly younger than the OECD average. While our older population is growing, other countries have aged faster, such as Japan, where more than 25 percent of their population is aged 65+. New Zealand can learn from their experience adapting to demographic changes.

## Better Later Life He Oranga Kaumātua 2019 to 2034 - The strategy

This strategy has been developed to drive action to ensure that all New Zealanders recognise older people's potential. It creates opportunities for everyone to participate, contribute and be valued as they age.

## Vision- Te Whakakitenga

Kia noho ora tonu ngā kaumātua

**Older New Zealanders lead valued, connected and fulfilling lives.**

## Guiding principles- Ngā Mātāpono

### Valuing people as they age- Te whakaaro nui ki te tangata i ō rātou rā ki te ao

As we age, we all want to be treated with respect and dignity, with our past and current contributions to society, our communities, families and whānau recognised and valued. Longer lives are recognised as an achievement of our society. As we age, we have the right to make decisions and have our voices heard, including planning for what will happen if our capacity is diminished.

### Keeping people safe- Te noho haumaruru

As we age, we should have purpose and be thriving, adapting to change, and participating in our communities. We should all feel and be safe, living free from abuse, neglect and discrimination.

### Recognising diversity and that everyone is unique- Te aronui ki te āhua ake o ia tangata

We all have different needs and aspirations. This may be because of health issues and disabilities; socioeconomic background; gender and sexuality; family circumstances; our life experiences and choices; where we live; our life stage; and our ethnicity and culture. We should all have equitable access to services.

### Taking a whole-of-life and whānau-centred approach to ageing- Te whakarangatira i te kaumātuatanga mā ngā tikanga whānau

A whole-of-life approach acknowledges that how we age and how long we live is influenced by a range of factors, including life experiences, cultural and socioeconomic background, ethnicity, genetics, and how well we live and have been able to prepare for later life. This strategy recognises the benefits of a whānau-centred approach.

### Taking collective responsibility to plan and act for later life -Te mahitahi ki te whakamahere i ōna rā ki te ao

This strategy is a call to action. Everyone has a part to play in creating a better future for people as they age in New Zealand. Individuals, families and whānau, communities, non-governmental organisations (NGOs), businesses, and central and local government all need to work together to achieve the vision that older New Zealanders lead valued, connected and fulfilling lives.

## Key areas for action- Ngā Kaupapa Matua hei whai atu

The strategy identifies five key areas, and within each what we want to achieve and what needs to happen to do this.

**Achieving financial security and economic participation**

**Promoting healthy ageing and improving access to services**

**Creating diverse housing choices and options**

**Enhancing opportunities for participation and social connection**

**Making environments accessible**

## Achieving financial security and economic participation

Financial security as we age depends on a number of factors, including participation in paid work, sufficiency of income and levels of savings. Older people participate in our economy as consumers, taxpayers and investors. Meeting the needs of our ageing population also has economic impacts for New Zealand too.

### Financial security

Our income and assets can affect our overall health and wellbeing, as well as our life expectancy. Our earning history can also significantly impact our financial security as we age.

Being financially prepared and having the knowledge and skills to manage our resources is important – people who are better prepared are likely to enjoy a better standard of living and will be less likely to require additional support. With people living longer than ever before, it is increasingly important we prepare for our later life earlier.

NZ Super provides a universal basic income for New Zealand citizens and permanent residents aged 65+ who meet residential requirements. NZ Super is provided to assure a basic standard of living for older New Zealanders. It is one of the government's key contributions to the financial security of those aged 65+.

KiwiSaver is a voluntary, work-based savings initiative to help people save for retirement and includes contributions from employers and an annual contribution from government. For some, KiwiSaver will provide increased financial security. How well we are able to save and then use our financial assets may affect how well placed we are in later life.

### Economic participation and impacts

The increasing participation of older people in the workforce, spending and working more, will contribute to and benefit the economy and mean additional government revenue. Older people working will also have health benefits and help regions and sectors to address workforce shortages.

As our population continues to age and numbers of older people increase, central government will need to spend more on NZ Super and health care costs. We also expect to see increased numbers of financially vulnerable older people needing extra support, including housing support.

Local government faces increasing demand for infrastructure and services, along with pressure on the affordability of rates as numbers of older people on fixed incomes increase.

### Employment/self-employment

Older workers have valuable skills and can help to address New Zealand's workforce shortage. Numbers of older people employed or who are self-employed are predicted to increase, as many continue to work.

Older people will be increasingly needed in the workforce in the future. However, current trends show that some older workers who lose their jobs take longer to re-enter the workforce, which impacts on wellbeing and how well placed they are in later life.

Workplaces need to adapt to people remaining in the workforce longer by offering options like flexible working arrangements or supporting the upskilling or retraining of older workers where necessary to adapt to new work situations. Ageism and negative stereotypes can be an issue too – affecting both younger and older workers.

Older people are adept at gaining new skills and knowledge, so opportunities for upskilling and retraining will mean older people can continue to pick these up. Older workers also offer valuable opportunities for mentoring younger workers.

Some older workers in physical roles may find it challenging to work until reaching the age of eligibility for NZ Super and/or need support to retrain for less physically challenging roles, or require greater levels of support at an earlier age.

Different approaches to support will be required for those with higher or complex needs and disabilities.

#### **What we want to achieve**

All people have sufficient income, assets and other support to enjoy an adequate standard of living as they age.

#### **What needs to happen**

- People are saving for later life earlier.
- Information is provided on the impact of different options on retirement savings, including time out of the workforce.
- Supplementary assistance is available to help with basic needs when required, and those who are entitled to this are receiving it.

#### **What we want to achieve**

New Zealand is financially prepared for an ageing population.

#### **What needs to happen**

- Central and local government undertake timely planning to respond to the financial and economic impacts of an ageing population.

#### **What we want to achieve**

Older workers are treated fairly, recognised for contributing expertise and skills, and have access to training and upskilling.

#### **What needs to happen**

- Employers consider and respond to the impacts of the ageing workforce on their business and future workforce needs.
- Workplaces are hiring/retaining older workers – creating working environments that provide support through upskilling, retraining, flexible work environments, and providing opportunities for learning and development regardless of age.

#### **What we want to achieve**

As people age, they can work if they wish or need to.

#### **What needs to happen**

- Ageism, discrimination, negative stereotypes and attitudes towards older workers are confronted.
- Older workers who are looking for work, wanting to be self-employed or need to upskill or retrain are supported.

#### **What we want to achieve**

Those who cannot work up to the age of NZ Super entitlement due to their health or a disability are provided with support.

#### **What needs to happen**

- Financial assistance is available to help with basic needs for those who cannot work, and those who need it are getting it.

## **Promoting healthy ageing and improving access to services- Te hāpai i te toiora kaumātautanga te whai wāhi hoki ki ngā ratonga hauora**

**Being in good health, both physically and mentally, will help us lead a better later life and be able to do the things we want to do. We can contribute to this in the way we lead our lives. We need to know that services are available, and we can access them when we need to.**

The Healthy Ageing Strategy, the New Zealand Health Strategy, and the New Zealand Disability Strategy set the health priorities for people as they age. Factors linked to these strategies, including access to social services to support wellbeing, are considered here.

Older people are carers too - in 2019 approximately 16 percent of carers are aged 65+. The Carers Strategy Action Plan 2019 -2023 is currently under development. It will contain actions that will directly impact the older population as receivers and providers of care. The Better Later Life Action Plan will be informed by the Carers' Strategy Action Plan.

## Health services

Being in good health will help people live a better later life. The Healthy Ageing Strategy notes that an increasingly older population will mean steadily increasing health care needs, higher rates of long-term chronic health conditions and disabilities requiring regular support.

The Healthy Ageing Strategy recognises that inequities in health status need to be reduced, in particular for Māori, Pacific peoples, migrant and refugee communities, and people with disabilities. When designing and implementing accessible health and social services, it is important to take into account our diverse circumstances and needs.

Factors such as financial security, social participation and health events and/or choices in younger years can impact health in later years. The quality of the built environment also contributes to improving peoples health.

## Social services

There is a wide range of social service providers for older people. This can mean people may not know what services are available and/or how to access them. In some more remote locations, there may be limited availability or access to services. The reasons why people don't access support are complex and often depend on peoples individual circumstances.

This means service delivery models will need to be innovative and adapt to the needs of New Zealands diverse ageing population. Social service agencies will need to take a person and whānau-centred approach to providing services for older people. This will avoid gaps or duplication, making it clearer where to get help when there are multiple points of contact.

## Culturally appropriate and whānau-centred services

The way services are delivered affects how well people are supported. To ensure services are effective and reach the people needing them, services need to be designed and delivered so they work for their users.

For Māori, a whānau-centred approach is important when addressing issues for individuals. Kaumātua need access to whānau-centred social, health and support services to maintain their cultural links, and significant obligations and connections that sustain their whānau, hapū and iwi.

It is important for other cultural groups to access services appropriate for their needs too. When social services are designed and delivered for older people, their family/whānau and cultural context (including language) need to be considered.

### What we want to achieve

People enter later life as fit and healthy as possible

### What needs to happen

- People stay as fit and healthy as they can throughout their lives.
- People recognise and understand that all of the key areas for action in this strategy impact on health outcomes for older people.

### What we want to achieve

People have equitable access to the health and social services and the support they need to live and age well.

### What needs to happen

- Continue to implement the Healthy Ageing Strategy 2016, the New Zealand Disability Strategy 2016 and the Carers Strategy Action Plan.
- Access to health (including mental health) and social services for vulnerable population groups is improved.
- Government and social sector agencies and communities work together to improve access and co-ordinate assistance for socially isolated and other vulnerable older people.
- Initiatives are developed that better address the physical and social determinants of health.
- The needs of older people are addressed when social services are designed and delivered.
- Diversity is explicitly recognised, and sufficient flexibility is built into the design of services to allow for this.

### What we want to achieve

A whānau-centred approach is taken to the design and delivery of health and social services.

### What needs to happen

- Those designing and delivering services recognise the importance of co-design, and include a whānau-centred partnership approach, while not losing an individuals view

## Creating diverse housing choices and options- Te whakarite kōwhiringa kāinga rerekē

**Having a secure place to live is fundamental to achieving wellbeing. Most of us prefer remaining independent, living in a place of our choice that is safe and connected to our families, whānau, and communities.**

Ageing in the community safely and independently can improve our physical and mental health, wellbeing and social connectedness as we age. It can also reduce the amount of time that people require residential care services.

## Housing choices

Many people want to age in the communities they already live in, while others wish to move closer to family and whānau, or to move to retirement villages or locations that offer the lifestyle and security they want.

Limited availability of functional (built to universal design principles) and affordable housing with good access to services can affect the choices we have about where we live. In many regions, new builds are designed for young families, even though there is a shortage of dwellings suitable for older people.

The high costs of new homes, retirement village units, and accessibility limit people's choices.

## Housing availability

The demand for affordable rental and shared housing in New Zealand is growing. Renters may face rent increases, uncertainty of tenure, lower quality housing, and homes with limited accessibility. There is likely to be increased demand for housing assistance.

There are particular obstacles in securing housing for those who are particularly vulnerable, including those with multiple disadvantages (such as having been in prison).

The size and mix of our housing stock will need to change to provide homes for a diverse ageing population. A variety of innovative housing options and interventions to address homelessness are emerging, but not at the pace required.

### **What we want to achieve**

People can age in a place they call home, safely and, where possible, independently.

### **What needs to happen**

- A variety of functional and affordable housing is available with good access to public transport and services to accommodate the diversity of people as they age.
- The benefits of universal design are considered in new builds so housing is accessible, safe and functional for all life stages.
- Tools are available to help us consider housing options as we age.
- There is sufficient public and community housing suitable for older people, with appropriate support.
- Effective support is provided for older people who are experiencing or at risk of homelessness.
- There are adequate protections provided for older tenants.
- Cultural diversity is considered in the design and provision of housing.

## Enhancing opportunities for participation and social connection- Kia maha ngā ara tūhonohono

**As well as participation and social connection, we must address loneliness, valuing and respecting older people, supported decision-making, safety, digital inclusion, responding to change, volunteering, and recognising and responding to diversity.**

## Supporting people to participate in their community

Being connected and having meaningful relationships with family, whānau, and our wider community is critically important for our wellbeing as we age. Older people can experience loneliness and social isolation, which contribute to poor mental and physical health outcomes. There are many reasons for this, which means different approaches are needed to address these issues.

Paid work; volunteering; participating in sports and hobbies; the arts and attending classes to learn new things (lifelong learning); spending time with friends, family and whānau; and being valued all contribute to social connectedness.

A lot of older people live alone, and we expect this number to increase. While this in itself does not mean loneliness or social isolation, the risk of this is higher.

For Māori, isolation from whānau, hapū and iwi can lead to cultural disconnection and may mean a lack of access to social and cultural support. Isolation can also occur for others who were not born in New Zealand or do not speak English.

The way we design our community environments can also have an important impact on whether people are socially connected.

### **What we want to achieve**

As we age, we remain socially connected and actively participate in our communities.

**What needs to happen**

- People are supported to plan for their later years from as early as possible – thinking about what they want to do, the activities that could help build and maintain their social connections as they transition out of paid work.
- Uptake of Age friendly Aotearoa New Zealand, which includes a focus on social connection and participation, is increased.
- The value of volunteering, networking and paid work for people as they age is promoted.
- Increase the accessibility of the built environment for older people with disabilities to help them participate in society (New Zealand Disability Strategy 2016).

**What we want to achieve**

Reduced loneliness amongst older people.

**What needs to happen**

- Raise awareness of the impact of loneliness and social isolation on older people and encourage communities to address these.
- Take a joined-up approach across government and social sectors to co-ordinate assistance to socially isolated and other vulnerable older people (Healthy Ageing Strategy 2016).
- Loneliness is addressed earlier in a person's lifetime so they have the necessary tools to live a better life as they age.
- Community environments are designed to make it easy for older people to be socially connected.

## Valuing and respecting

The experience and wisdom of older people enhances our society. New Zealanders generally recognise this and respect older people, valuing their contribution and experience. However, this is not always the case – some older people are affected by ageism, and also by racist or sexist attitudes. This could increase if older people are thought of as a burden on society or younger people feel they have not had the same opportunities. On the other hand, growing numbers of older people can increase opportunities for intergenerational contact and understanding.

Kaumātua often play a critical role in the cultural life of their whānau, hapū and iwi. While this role brings respect, it also brings demands that can impact on their wellbeing, economic prosperity or health.

## Decision-making

As we age, we want to continue to make our own decisions. The New Zealand Disability Strategy 2016 recognises that disabled people have the right to make their own choices and decisions on things that affect how they live. This should be the case for all older people too.

**What we want to achieve**

All older people are respected and valued.

**What needs to happen**

- New Zealand society values older people and recognises their lifetime of contribution.
- Positive attitudes and imagery of older people are promoted.
- Ageism is confronted and addressed. Everyone has opportunities to contribute to society regardless of age.
- Older people from different groups (eg, different cultural and interest groups) are engaged with to enable them to contribute to decisions. People are supported to make choices and have the right to make decisions about their lives as they age.
- People are treated with dignity and as individuals. Professionals take the time to explain clearly to older people what is going on, as soon as practicable.
- People understand their rights and are empowered to make their own decisions.
- Those who need support to communicate or make decisions receive it in an appropriate way at the right time (New Zealand Disability Strategy 2016).
- The uptake of mechanisms such as enduring power of attorney are increased so people's interests are safeguarded should they lose the capacity to make decisions.
- Implementation of the Advance Care Planning Strategy, which encourages people and health professionals to talk about advance care plans for health and end-of-life care, continues.

## Safety, including freedom from elder abuse and neglect

To enjoy our communities as we age, we need to feel and be safe. While older people are less likely to be victims of crime than others, older people are also less likely to feel safe walking alone in their neighbourhood after dark.

Numbers of people experiencing elder abuse and physical and emotional neglect could grow as the older population increases. As abuse is usually at the hands of a family member or a person of trust, the impact can be significant.

**What we want to achieve**

As people age, they feel and are safe.

**What needs to happen**

- Communities are supported to provide safe environments and to work proactively with older people to address safety concerns.

**What we want to achieve**

The prevalence of elder abuse and neglect is reduced, and those who experience abuse are well supported.

**What needs to happen**

- A co-ordinated, system-wide approach to preventing, identifying and eliminating elder abuse and neglect is created.

- Awareness of the risk factors and occurrence of elder abuse and neglect is known and understood.
- Those who experience elder abuse and neglect get the support they need. Those providing support receive professional training.

## Digital inclusion

Our world is increasingly moving online, with more services able to be accessed remotely. Many, but not all, older people are tech-savvy, with some less able or choosing not to use information technology. Older people, and those on low incomes, are less likely to use the Internet than younger people. With the levels and sophistication of scams on the rise, some people avoid using the Internet.

Technology can offer significant benefits and increase our ability to age in our communities. Things like smarter homes and gadgets/apps to monitor health can increase independence and reduce the need for support. Technology can also help us stay socially connected and in touch with family, whānau and friends.

The increase in online services may make it harder for some older people and those living in isolated areas to access services like banking and to make appointments face-to-face. This can also negatively impact or reduce opportunities for social connection.

### What we want to achieve

As people age, they safely use technology to improve their lives.

### What needs to happen

- Innovative technological solutions that help older people, and digital design that addresses their needs is encouraged.

### What we want to achieve

People who do not use technology can still access the services they need.

### What needs to happen

- Different ways of accessing government services that meet the needs of all older people (eg, face-to-face and online) are considered.

## Responding to change

Changes to the ways we live, work, connect and access services are happening at an ever-increasing pace. We need to be able to adjust to changes and recover quickly from adverse life events.

As we age, we can experience significant life changes. We could develop poor health, lose our job or driver licence, or lose a spouse or partner, siblings or friends. We may need to move to a new house, or transition into residential care. Some changes may make it more difficult to stay socially connected or to participate in the community. Our ability to adapt and cope with change is affected by our level of social support and connectedness.

Being better able to adapt to change means that we will be better placed to deal with challenges that may impact us later in life.

Lifelong learning helps people develop resilience, respond to changes, and maintain physical and mental fitness and dexterity. The arts, attending classes, and participating in activities, groups and clubs contribute to this too.

### What we want to achieve

People can successfully transition through and adapt to life changes.

### What needs to happen

- Awareness is raised of ways of adapting to change for older people.
- Preparing for expected/likely changes to people as they age is promoted.
- The benefits of social connection are known and understood.
- Older people are supported to make their own decisions.
- Opportunities to master new activities and encourage and support lifelong learning are provided.

## Volunteering

Many older people volunteer, contributing to communities and actively participating in society. This is reciprocal, with many volunteers gaining as well as giving, with associated health, wellbeing and social connectedness benefits. Volunteers have a huge variety of roles, providing invaluable support to schools, charities, and NGOs. Many older people provide volunteer services that support other older people.

The value of volunteers is far-reaching – many organisations would be unable to carry out their work without it. It is an opportunity for us as we age to use our skills and experiences to support and help others and continue to contribute.

Volunteering can be challenging when older people are living on a low income, experiencing health issues, or unable to access transport.

### What we want to achieve

Those who wish to volunteer can do so.

### What needs to happen

- Barriers to volunteering are identified and addressed.



## Recognising and responding to diversity

Being older does not mean that people have the same level of health or mobility or live in a particular way. People are individuals with different needs, regardless of age. People can be rightfully frustrated at being treated a certain way because of their age without consideration of their individual circumstances.

Cultural, sexual and language differences can make it difficult for some people to find and engage with services that meet their needs.

### **What we want to achieve**

Recognise older people are as diverse as any other group, with individual aspirations and needs.

### **What needs to happen**

- Services are planned, designed and delivered recognising diversity and differing needs.

## Making environments accessible- Te whakarite taiao e māmā ai te whai wāhi atu

**Accessibility is our ability to engage with, use, participate in and belong to the world around us. Making environments accessible includes the design of local places and facilities, transport, and housing as well as connection to the natural environment. This can affect how we engage within and across our communities and how active we are, which can significantly affect our physical and mental wellbeing.**

Having age-friendly cities and communities and accessible transport options available allows us to continue to connect and participate in our communities and to access services as we age.

## Age-friendly environments and communities

New Zealand became an affiliate to the World Health Organization's Age-friendly Cities and Communities programme in 2018, and this is given effect through Age friendly Aotearoa New Zealand. This programme helps cities and communities to work in partnership with older people to adapt structures (buildings, roads, pedestrian spaces etc) and services to meet their needs.

### **What we want to achieve**

New Zealand communities, facilities, places and spaces are age-friendly and accessible.

### **What needs to happen**

- Implementation of Age friendly Aotearoa New Zealand continues.

## Transport

We want to create a more liveable world where people of all ages and abilities can access the destinations and journeys that make up their daily lives. Accessible, reliable public transport and mobility schemes, together with well-maintained and safe pedestrian environments, are important for people as they age.

Active transport, including walking and cycling, supports physical and mental wellbeing. A healthier ageing population can be supported by making it easier and safer for people to access everyday destinations by walking and cycling.

New transport technologies will create new opportunities, as well as risks, for older people. Electric bikes and mobility scooters can make it easier for older people to travel. Cars are also becoming increasingly automated. Self-driving cars could eventually allow more older New Zealanders to access places by car. Urban spaces will need to safely accommodate different forms of transport competing for space.

### **What we want to achieve**

As we age, we can easily and safely get to where we want to go.

### **What needs to happen**

- The public transport network is improved so it better meets the needs of older people.
- Footpaths, cycle lanes and crossings are designed and maintained so they are safe for all to use and encourage walking and cycling.
- Transport options are available so older people can move around, irrespective of where they live or any disability issues they may have.

## Implementing the strategy- Te whakatinana i te rautaki

## Next steps- Te anga whakamua

**2019**

Public consultation and launch of the new strategy with initial actions

Implementation of initial actions begins.

**2020**

Outcomes framework developed to measure the progress of the strategy – baseline data available early 2020

Implementation of initial actions continues.

**2021**

Action plan for 2021–2024 developed by the Office for Seniors

Implementation of 2021–2024 action plan begins

Two-yearly report on initial actions.

**2023**

Two-yearly report on action plan and outcomes

**2025**

Five-yearly review

## How we will do it- Tā mātou e mahi ai

**The Office for Seniors will work with other agencies to develop an outcomes framework to measure the progress towards implementing the strategy with baseline data being available in early 2020, with the first report on progress on the outcomes being reported in 2023.**

### Initial actions

To maintain momentum and progress, implementation of the initial actions will be progressed during 2019/20 while the action plan is being developed.

### Action plan

The action plan will contain actions to achieve the 'what needs to happen' statements and will contain who is responsible for achieving the actions, and when the action will be achieved by for the period 2021–2024.

### Monitoring and governance

A Ministerial Steering Group will monitor the strategy. The Steering Group will be chaired by the Minister for Seniors and will include Ministers whose portfolios align with the strategy's key areas for action. An Officials Steering Group will support the Ministerial Steering Group. These groups will meet regularly to manage implementation issues, identify and mitigate risks, and track progress.

Progress on the action plan will be tracked by two-yearly reporting to the Government on actions taken. These reports will be published on the Office for Seniors website ([www.superseniors.msd.govt.nz](http://www.superseniors.msd.govt.nz)).

Five years after the action plan for this strategy is in place, a review of the strategy will be undertaken. This is unless the Minister for Seniors considers that the strategic context has not changed substantially enough to warrant a review.

New information and emerging issues mean that this strategy needs to be flexible and may need to be adapted to recognise changing circumstances.

## Te whakatinana i te rautaki – te anga whakamua - Implementing the strategy – next steps

**2019**

Public consultation and launch of the new strategy with priority actions

## 2021

Action plan for 2021 to 2024 developed and agreed by Cabinet

Outcome framework developed to measure progress in implementing the strategy

Two-yearly report on priorities

## 2023

Two-yearly report on outcomes

## 2025

Five-yearly review

The Office for Seniors will work with other agencies to develop an outcomes framework to measure the progress towards implementing the strategy by the end of 2021.

Once the action plan has been developed, progress will be tracked by two-yearly reporting to the Government on actions taken. These reports will be published on the [Office for Seniors website](#).

Five years after the action plan for this strategy is in place, a review of the strategy will be undertaken. This is unless the Minister for Seniors considers that the strategic context has not changed substantially to warrant a review.

New information and emerging issues means that this strategy needs to be flexible and may need to be adapted to recognise changing circumstances.

## Initial actions 2019–2020- Ngā mahi tuatahi 2019–2020

**This strategy highlights many things we can do to ensure that all people can live a better later life. The Office for Seniors will develop an action plan to implement the strategy over the next two years, detailing who is responsible for each action.**

To maintain momentum in the meantime, some initial actions (listed below) are already underway or will begin in 2019/20.

Some of these initial actions focus on people facing challenging situations, like those subject to elder abuse, those with insecure rental tenure, and those who are socially isolated. Several initial actions have broader benefits for all New Zealanders as we age, such as continuing to implement Age friendly Aotearoa New Zealand and encouraging positive attitudes towards older people.

## Achieving financial security and economic participation

- Work with workplaces to employ people over the age of 50 through providing guidance to employers on supporting older workers to contribute their potential. Reduce barriers to older workers' employment.
- The State sector will role model good practice in the employment and support of older workers, trialling approaches that could be used outside of government.
- Further enhance the SuperGold Card to deliver additional benefits – including improved awareness and access to discounts.

## Promoting healthy ageing and improving access to services

- Continue to implement the Healthy Ageing Strategy 2016 and the New Zealand Disability Strategy 2016.
- Work across government and social sector agencies to improve access and co-ordinate assistance to socially isolated and other vulnerable older people.
- Develop initiatives that better address the physical and social determinants of health (Healthy Ageing Strategy 2016).
- Continue to implement falls prevention programmes. These initial actions will also contribute to 'Enhancing opportunities for participation and social inclusion'.

## Creating diverse housing choices and options

- Reform the Residential Tenancies Act 1986 to improve security and stability of tenure, promote good-faith relationships in the rental environment, and ensure there are appropriate protections in place for both landlords and tenants.
- Increase the supply of public housing.

- Strengthen Housing New Zealand's focus on tenants' needs to ensure older people in public housing feel secure and supported.
- Reduce homelessness and support people who are at risk of homelessness.
- Establish a cross-government working group to identify and progress opportunities to improve housing options for people as they age and better enable older people to live in age and disability-friendly homes (Healthy Ageing Strategy 2016).

### Enhancing opportunities for participation and social connection

- Combat elder abuse and neglect by raising awareness and reducing its prevalence.
- Improve digital skills and inclusion of older people to ensure they are not excluded from the benefits of a technological world.
- Improve access and availability of Adult and Community Education courses to enable older people to be engaged in learning and involved in their communities.
- Promote positive attitudes to older people and address ageism through raising awareness of age discrimination.
- Promote the uptake of enduring power of attorney.

## Making environments accessible

- Work with government agencies and local authorities to continue to plan for, and take action to respond to, population ageing.
- Continue to promote the development of Age friendly Aotearoa New Zealand.

## Who will help deliver this strategy- Mā wai e āwhina ki te tuku i te rautaki

This strategy provides a common road map for central and local government, NGOs, businesses and communities to achieve better outcomes for all New Zealanders as we age, identifying key issues, trends and areas for action.

Government cannot deliver this strategy alone. Everyone has a role in implementing it.

Central government has a role in addressing older people's issues and continuing to respond to an ageing population. The development of this strategy is only one step. Central government can show leadership and ensure that appropriate policies are in place to respond to the challenges and opportunities that arise from population ageing.

Local government also has a key role in making sure communities cater for the needs of their older populations. Urban planning and public transport, design of public spaces and provision of local facilities all affect older people's ability to stay in the community, to stay connected and physically active, and to feel safe.

Families and whānau have a significant role in supporting their older loved ones. At the individual level, how well we prepare for later life can greatly affect how well we live in our later years.

NGOs, social enterprises, businesses and community groups also have a key role to play in advocating for and addressing older people's issues and continuing to support people as they age.

Together, we can make later life better for all New Zealanders.

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### Information

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# Better Later Life He Oranga Kaumātua

Action Plan 2021 to 2024

He Mahere Hohenga 2021 ki 2024



KIA ORA

MĀLŌ E LELEI

TALOFA LAVA

KIA ORANA

BULA VINAKA

FAKA LOFA LAHI ATU

FAKATALOFA ATU

ਸਤ ਸ੍ਰੀ ਅਕਾਲ

안녕하세요

MĀLŌ NI

您好

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नमस्ते



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# Foreword from the Minister for Seniors

## He Kupu Whakataki nā te Minita mō te Hunga Kaumātua



E ngā mātāwaka o te motu, tēnā koutou katoa. Kei aku rangatira, koutou aku kaumātua kia whakapuaki nei au i ēnei mihi itiiti āku i tō koutou manawanui ki te tuku i ō tātai whakapapa, ō whare kōrero ki ngā whakatipuranga e kitea ai he rangatira mō rātou. Nā koutou i iri ai ngā kohinga kōrero ki ngā pakitara o ngā whare tīpuna.

E āhukahukangia ana i konei tēnei mahi tahi a tātou ki te whakawhanake mai he rautaki e whai hua ai ki te katoa.

I am very pleased to present the Better Later Life Action Plan. This sets out the Government's priorities and commitments to deliver the **Better Later Life – He Oranga Kaumātua** strategy over the next three years.

The **Better Later Life** strategy launched in 2019 and work to deliver initial actions began immediately. However, last year the Government paused this work as we turned our attention to fighting the COVID-19 pandemic and managing New Zealand's economic recovery.





When the pandemic began, we acted swiftly to keep COVID-19 out and protect the health of older people. As a result few older New Zealanders have contracted the disease and far fewer have died. But nevertheless, COVID-19 has had a profound and lasting impact on our older population – including many who lost their jobs, struggled with the increased cost of renting a home, or faced the challenge of social isolation.

As we returned to the Action Plan, we recognised the need to focus more on actions that would contribute to New Zealand’s recovery:

- supporting older workers to use their skills and experience and enabling employers to build a resilient, multigenerational workforce
- Ensuring there are a wide range of safe, secure and affordable housing options that meet older peoples' needs
- enabling older people to embrace technology as the world moves increasingly online – and ensuring those not online can still access the services they need day-to-day.

A major collaborative effort has gone into this plan and I’d like to thank everyone who has contributed to its development.

We have taken extraordinary steps to protect New Zealanders from COVID-19, particularly older New Zealanders. Together our team of five million has worked to keep each other safe. Our challenge now is to ensure every New Zealander is part of our recovery, and that we maintain support for the whole community.

My ministerial colleagues and I have committed to rise to this challenge. Working together we will ensure every New Zealander has a better later life.



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**Hon Dr Ayesha Verrall**  
Minister for Seniors



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**Hon Carmel Sepuloni**  
Minister for Social Development and Employment



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**Hon Poto Williams**  
Associate Minister of Housing (Social Housing)



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**Hon Dr David Clark**  
Minister for the Digital Economy and Communications

# Introduction

## He Kupu Arataki

### **Better Later Life – He Oranga Kaumātua 2019 to 2034**

is the Government’s strategy for making the future better for older New Zealanders. Our goal is to recognise older people’s potential and create opportunities for everyone to contribute and be valued.

Significant work has already been undertaken on initial actions we incorporated into the Strategy when it was published.

Since the Strategy was published, the Minister for Seniors set up and chairs a Ministerial Steering Group who meet regularly to oversee the Strategy’s implementation. In February 2020 we developed indicators to track our progress against Strategy outcomes, and we published a baseline that we will report against.

COVID-19 has made significant changes to New Zealanders’ lives. We put together a set of seven indicators to understand its impact on older people. The indicators consider income adequacy, unemployment, benefit receipt, loneliness, elder abuse, discrimination, and housing. We used this information to inform our priorities and guide development of this first Action Plan.

This plan summarises the actions that central government agencies will deliver to support **Better Later Life – He Oranga Kaumātua** in the period 2021 to 2024.

# Vision

# Te Whāinga

Older New Zealanders lead valued,  
connected and fulfilling lives

Kia noho ora tonu ngā kaumātua

## Principles

— **Valuing people as they age**

Te whakaaro nui ki te tangata i ō rātou rā ki te ao.

— **Keeping people safe**

Te noho haumaruru.

— **Recognising diversity and that everyone is unique**

Te aronui ki te āhua ake o ia tangata.

— **Taking a whole-of-life and whānau-centred approach to ageing**

Te whakarangatira i te kaumātuatanga mā ngā tikanga whānau.

— **Taking collective responsibility to plan and act for later life**

Te mahitahi ki te whakamahere i ōna rā ki te ao.

# Priorities 2021–24

**Employment** – Supporting older workers to use their skills and experience and enabling employers to build a resilient, multigenerational workforce.

**Housing** – Ensuring there are a wide range of safe, secure and affordable options that meet older peoples' needs.

**Digital inclusion** – Enabling older people to embrace technology and ensuring everyone can access essential services.

## Action areas

Achieving financial security and economic participation.

Promoting healthy ageing and improving access to services.

Creating diverse housing choices and options.

Enhancing opportunities for participation and social connection.

Making environments accessible.

# Approach

## He Tātai Mahi

We focus on 25 actions that government agencies will deliver in employment, digital inclusion and housing. We will also continue to deliver 10 initial actions that were published in the Strategy when it was launched.

This Action Plan will continue to evolve over time. Each action in the Plan is the responsibility of one or more government departments. The approach in this Action Plan is underpinned by the guiding principles of the Strategy.

This plan continues to use the following terms as defined in the Strategy

- We use **older people** mainly to refer to people aged 65+. This recognises the diversity of this age group – that people age differently and have different aspirations and needs.
- Because New Zealand does not have a legal retirement age, we use the phrase **later life** to refer to the years after reaching eligibility for New Zealand Superannuation (NZ Super).
- We use the phrase **older workers** to refer to people aged 50+ who are working or seeking work.



## Resourcing the plan

Budget 2021 allocated \$1.965 million over four years, to enable the Office for Seniors to implement **Better Later Life – He Oranga Kaumātua 2019 to 2034**.

With this funding the Office for Seniors will deliver the actions it is responsible for and coordinate and monitor the Action Plan's wider implementation.

Other actions will be resourced by the responsible departments within their existing funding. Resourcing requirements may change as actions develop.



# Our Priorities

## Ā Mātau

### Whakaarotau







# Employment

## Te Ao Mahi

Our financial security depends on our ability to work, our income, and our savings. More than a third of New Zealand workers are over 50 years old, and a quarter of people stay working after they turn 65.

Much of our saving for later life happens after age 50. But this is also the period when job loss can have the biggest impact. A displaced worker aged over 50 is 11 percent less likely to find work within 5 years. Those who do get new jobs will see their earnings drop on average by a quarter.

Many people have not been able to work during New Zealand's COVID-19 lockdowns, and older workers have been advised to stay home even during lower alert levels. Some sectors could not supply services and many people in the service sector lost their jobs, disproportionately affecting Māori, Pacific people, and women.

### **BENEFITS OF A MULTIGENERATIONAL WORKFORCE**

#### **For older workers**

Social connections

Physical activity

Mentally stimulating

Sense of purpose

Financial security

#### **For employers**

Better productivity

Availability of capable workers

Wider skills and perspectives

Access to knowledge and experience

Greater business resilience

Multiskilled, adaptable teams



# Housing

## Te Noho Kāinga

For a small but growing number of older people, accessing secure, safe and affordable long-term housing can present a challenge. This affects the wider financial wellbeing of people for whom NZ Super is their primary source of income.

Since the start of the pandemic, the number of people aged 65+ who receive the accommodation supplement increased by approximately 12,000 – totalling 127,522 in March 2021.

At its worst, severe housing deprivation has significant consequences for older people. They may lack access to housing altogether or may only have access to sub-standard accommodation.

Older people and kaumātua should be able to continue to live in their communities or move closer to family and whānau. They need to have access to a broader range of housing options, including intergenerational living and smaller affordable housing, including rentals.





# Digital inclusion

## Te Ao Matihiko

In an increasingly digital world, digital inclusion has become essential for participation in our modern society and economy. Around a quarter of people aged 65+ do not have internet access, and more than 35% of people aged 75+ are not online. As services move online we must make sure those who do not have online access are not left behind.

Government and businesses have put more focus on online services since March 2020. Fewer locations have banks or postal services. The ongoing pandemic has also increased use of the internet to stay in touch with friends and family.

Digital inclusion is an **end state where everyone has equitable opportunities to take part in society using digital technologies**. It requires that individuals have access to the right devices and internet connections, have the skills to use them, are motivated to do so and trust that they will be safe in the online environment.



# Our Priority Actions

Ā Mātau Mahi  
Whakaarotau





# Employment

## Te Ao Mahi

### ACHIEVING FINANCIAL SECURITY AND ECONOMIC PARTICIPATION

Older workers are treated fairly, recognised for contributing expertise and skills, and have access to training and upskilling. As people age, they can work if they want or need to.

Action	Responsible Agency	Timeframe
Pilot and evaluate an approach to help older entrepreneurs to establish sustainable businesses	Office for Seniors	Pilot completed and evaluated by October 2022
Promote the Mature Workers toolkit	Ministry of Business, Innovation and Employment  Supported by: Office for Seniors	Ongoing
Lead good practice in the employment and support of older workers	Te Kawa Mataaho Public Service Commission	Ongoing
Review COVID-19-response employment measures outcomes	Ministry of Social Development	Ongoing
Advise on employment service eligibility for people over 65	Ministry of Social Development	Initial advice due late 2022
Research age discrimination in the workplace	Office for Seniors	Initial research completed mid-2022

Action	Responsible Agency	Timeframe
Improve reporting on employment of older workers in the public service	Te Kawa Mataaho Public Service Commission	Public Service Census results published 2021
Develop and implement the Older Workers Employment Action Plan	Office for Seniors  Supported by: Ministry of Social Development and Ministry of Business, Innovation and Employment	Action Plan completed by early 2022



# Housing

## Te Noho Kāinga

### CREATING DIVERSE HOUSING CHOICES AND OPTIONS

People can age in a place they call home safely and, where possible, independently.

Action	Responsible Agency	Timeframe
Publish age friendly guidelines for local authorities	Ministry for the Environment Supported by: Office for Seniors	Guidelines published by end of 2021
Promote Residential Tenancies Amendment Act changes	Ministry of Business, Innovation and Employment Supported by: Office for Seniors	Completed 2022
Promote the uptake of shared living arrangements	Office for Seniors	Initial research completed by mid-2022
Support older people to make informed decisions about housing	Office for Seniors	Existing resources reviewed and updated by mid-2022
Investigate how accessibility of public buildings is addressed in the Building Code	Ministry of Business, Innovation and Employment	Initial advice by mid-2022
Assess Retirement Commission recommendations on the Retirement Villages Framework	Ministry of Housing and Urban Development	Timeframe to be confirmed



<b>Action</b>	<b>Responsible Agency</b>	<b>Timeframe</b>
Support iwi and Māori to manage and develop housing for whānau	Te Puni Kōkiri and Ministry of Housing and Urban Development  Supported by: Office for Seniors	Ongoing
Increase the supply of public housing	Ministry of Housing and Urban Development	Ongoing
Prevent and reduce homelessness	Ministry of Housing and Urban Development	Phase one of Homelessness Action Plan completed 2023
Strengthen public housing support for older tenants	Kāinga Ora	Ongoing
Analyse the housing needs for New Zealand's ageing population	Office for Seniors, Ministry of Social Development and Ministry of Housing and Urban Development	Analysis completed 2022



# Digital inclusion

## Te Uru ki te Ao Matihiko

### ENHANCING OPPORTUNITIES FOR SOCIAL CONNECTION

As people age, they safely use technology to improve their lives. People not online can still access the services they need.

Action	Responsible Agency	Timeframe
Coordinate efforts to address digital inclusion, including for older people, as part of developing a Digital Strategy for Aotearoa	Department of Internal Affairs	Consultation on discussion document in 2021
Complete and evaluate the Digital Skills for Seniors programme	Office for Seniors	Completed 2022
Promote the framework for training for older people in digital skills	Office for Seniors	Ongoing
Ensure government services are accessible for people who are not online	Office for Seniors	Ongoing
Encourage service providers to offer digital services for older people	Ministry of Social Development	Ongoing
Seek options to address the affordability of devices and internet connections for older people	Office for Seniors	Initial advice by mid-2022



# Actions in progress

## Ngā hohenga e mahi ana

The following initial actions from the Strategy will be continued as part of the Action Plan

<b>PROMOTING HEALTHY AGEING AND IMPROVING ACCESS TO SERVICES</b>		
<b>Action</b>	<b>Responsible Agency</b>	<b>Timeframe</b>
Implement Healthy Ageing Strategy phase 2 actions	Ministry of Health	Second phase priority actions continue through to 2022
Continue to implement the New Zealand Disability Strategy 2016	Office for Disability Issues	Disability Action Plan continues to 2023
Improve support for socially isolated and other vulnerable people	Ministry of Social Development	Initial research completed early 2022
Address the physical and social determinants of health	Ministry of Health and Ministry of Social Development	Timeframe to be confirmed
Live Stronger for Longer falls prevention programme	Accident Compensation Corporation	Renewed to at least June 2022

## ENHANCING OPPORTUNITIES FOR SOCIAL CONNECTION

Action	Responsible Agency	Timeframe
Prevent elder abuse and promote the Elder Abuse Response Service	Ministry of Social Development Supported by: Office for Seniors	Ongoing
Raise awareness of ageism and age discrimination	Office for Seniors	Ongoing
Increase awareness and uptake of Enduring Power of Attorney	Office for Seniors	Ongoing

## MAKING ENVIRONMENTS ACCESSIBLE

Action	Responsible Agency	Timeframe
Support central and local government planning for population ageing	Office for Seniors	Ongoing
Continue to promote the development of Age friendly Aotearoa New Zealand	Office for Seniors	Ongoing

# How we will track progress

## Te āhua aroturuki i ngā mahi

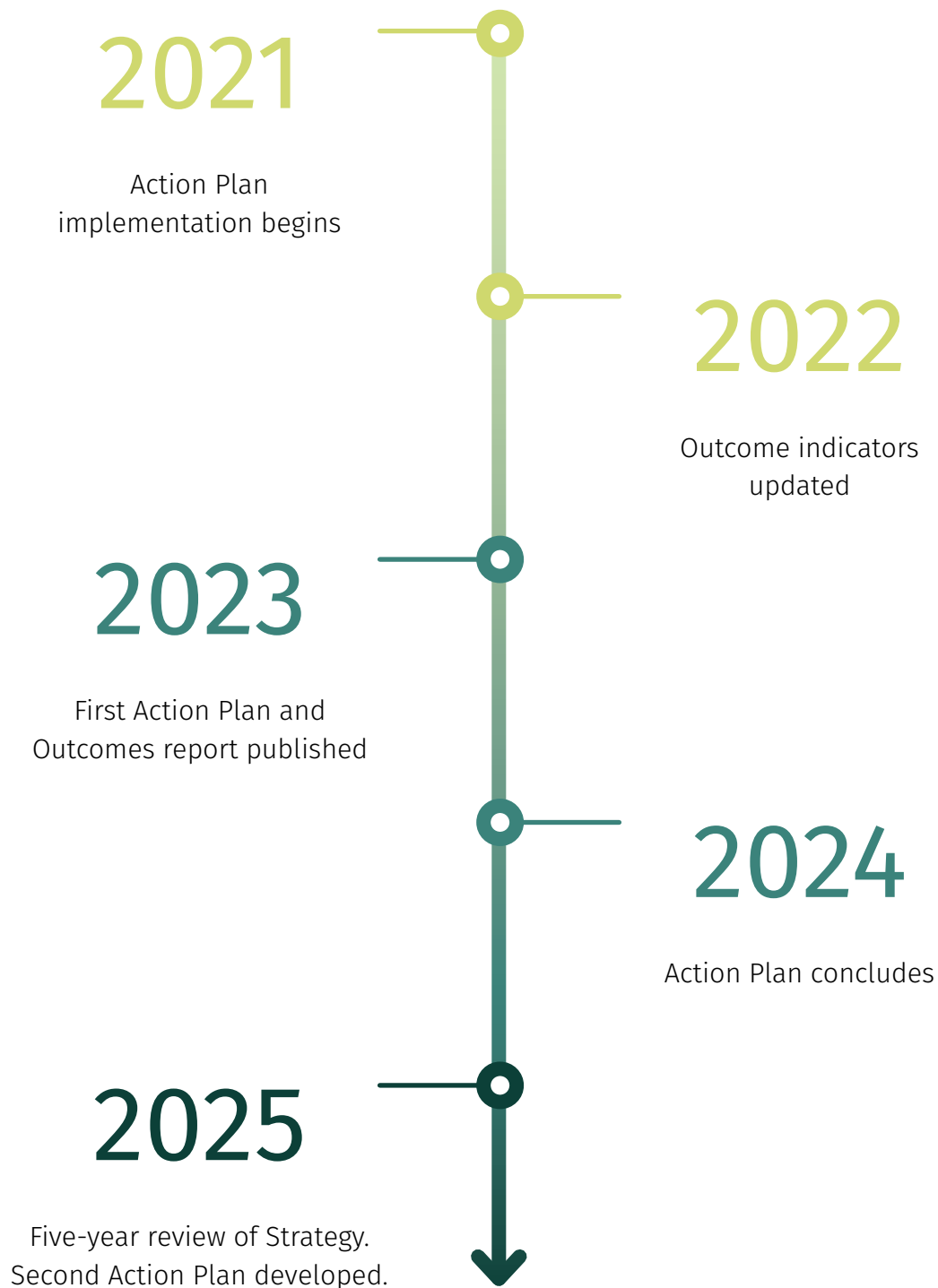
The Ministerial Steering Group includes three Ministers whose portfolios align with the three priority areas in the Action Plan. It oversees implementation of the Action Plan.

An Officials Steering Group works with the Office for Seniors to coordinate monitoring and reporting of the Action Plan. These groups will meet regularly to track progress on the implementation of the Action Plan, identify and mitigate risks, and adjust priorities.

We will report on progress on the Action Plan to the Government every two years. These reports will be published on the Office for Seniors website:  
[www.officeforseniors.govt.nz](http://www.officeforseniors.govt.nz)

# Next steps

## Te anga whakamua





**Te Tari Kaumātua**  
Office for Seniors



**Te Kāwanatanga  
o Aotearoa**  
New Zealand Government