

Briefing to the incoming Minister

New Zealanders: Getting older, doing more



MINISTRY OF SOCIAL DEVELOPMENT
Te Manatū Whakahiato Ora



OFFICE FOR SENIOR CITIZENS
TE TARI KAUMĀTUA
Administered by the Ministry of Social Development

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EXECUTIVE SUMMARY

Older people are continuing to live longer and be healthier than in previous generations. Being productive for longer encourages people to make good choices about how they contribute to family, work, community and society.

The Ministry of Social Development's policy, sector engagement and service delivery lines work as one to make the most of the opportunities and the challenges that our ageing population brings.

As Minister for Senior Citizens, you have an advocacy role across government on behalf of older people today and into the future. This role supports positive ageing and the wellbeing of older New Zealanders in a range of important areas like retirement income, health, employment, housing and transport.

The majority of today's older adults have sufficient savings and assets (including entitlement to New Zealand Superannuation) to maintain a reasonable standard of living. In the year to June 2010, 93 per cent of older people were living above the low-income threshold, compared with 79 per cent of children.

Currently, around 25 per cent of government spending is directed towards by 13 per cent of the population aged 65 years and over. Fiscal costs across the social sector are projected to increase significantly as the population ages.

Increased fiscal costs across the social sector are one of the major challenges associated with population ageing. Closely related to this is the impact on the labour market, productivity and economic growth resulting from a declining proportion of 'working-age' people paying taxes relative to those receiving New Zealand Superannuation and other government assistance.

With the challenges of population come many opportunities. Older people are a driver of economic growth, owing to their workforce participation and spending power, rather than an economic burden. There are opportunities within the SuperGold Card programme to increase the value of the card for cardholders and business partners.

The Ministry has a close relationship with most older New Zealanders through the services we provide. Joining up with other social sector agencies, we can develop this relationship to ensure that older people and their families have the services and support they need.

An opportunity exists to review the current strategy on ageing and to align it more with active ageing, with its focus on maintaining the good health and participation of older New Zealanders.

PART

1

The current situation

THE SITUATION TODAY

The majority of today's older adults live independently in their homes, and many volunteer their time to community organisations and caring for family members. Many also remain in the workforce or contribute to family businesses.

MOST OLDER PEOPLE STILL HAVE A REASONABLE STANDARD OF LIVING

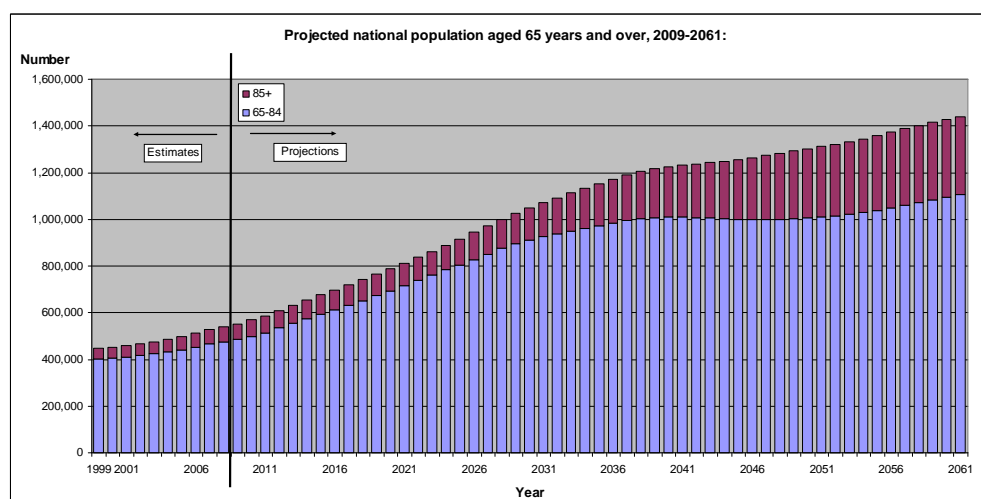
Most older people have sufficient income and assets that provide a reasonable standard of living. In June 2010, 7 per cent of older adults were living below the low-income threshold, compared with 21 per cent of children.¹

This is owing to a mix of public provision (New Zealand Superannuation (NZS)) and the accumulation of assets such as mortgage-free homeownership. In 2006, 65 per cent of people aged 65 years and over lived in homes owned without a mortgage, compared with 23 per cent of the total population. Low housing costs owing to high levels of mortgage-free homeownership contribute to older people's lower levels of material hardship compared with other age groups.²

OLDER PEOPLE MAKE UP A GROWING SHARE OF THE POPULATION

The older population is growing at a faster rate than ever before and this is resulting in a major shift in the population structure. Projection scenarios developed by Statistics New Zealand show that the number of New Zealanders aged 65 years and over will exceed one million by the late 2020s, compared with half a million people aged 65 years and over in 2009.³ By the late 2020s, New Zealanders aged 65 years and over are projected to outnumber the population aged under 15 years.⁴

Figure 1: Projected older population in New Zealand⁵



As Figure 1 illustrates, our older population is also ageing. In the year ended 31 December 2010, the male population in the 80-plus age group increased by 5.1 per cent (2,900) to reach 60,200, while the female population increased by 2.8 per cent (2,500) to 93,200.⁶ This rise in the very old age group will have significant impact on demand and costs of health and social services.

Life expectancy has increased for all New Zealanders

Life expectancy continues to increase. Based on the mortality experiences of New Zealanders in the period 2007–2009, life expectancy at birth was 78.4 years for males and 82.4 years for females. Life expectancy at birth has increased by 0.3 years for females and 0.4 years for males between 2007 and 2009.⁷ Women historically have had a longer life expectancy than men, and make up a greater proportion of the older population. As a result of this imbalance, older women are less likely to be living with a spouse or partner and are more likely than men to be living in residential care. However, in the past 30 years male longevity has been increasing. In 1981, the number of females aged 85-plus (15,500) was almost triple the number of males (5,800).⁸ In 2011, the number of females aged 85-plus (47,300) was just over double the number of males aged 85-plus (25,100).⁹

Older people are increasingly diverse

Ethnic diversity within New Zealand’s older population will continue to increase. Figure 2 below shows that while the ‘European or Other’ population aged 65 years and over will retain the largest share of the older population, this share is projected to fall from 91 per cent in mid-2006 to 82 per cent in 2026.¹⁰ The increasing ethnic diversity of the older population will present challenges in relation to providing services and supports that meet the diverse needs of the population.

Figure 2: Ethnicity of older New Zealanders

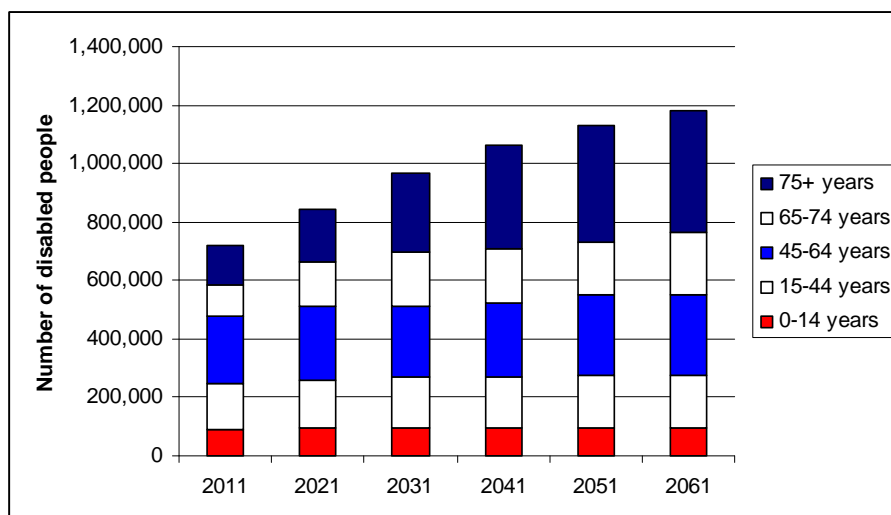
Year	European or Other	Māori	Asian	Pacific
2006 (base)	91	5	4	2
2016	87	6	6	3
2026	82	7	9	3

Note: these figures have been rounded up.

The number of disabled people will grow as the population ages

Currently, one in every six New Zealanders has some kind of physical, sensory or other functional impairment. The disabled population is now older than the non-disabled population. The number of disabled people is expected to grow by 60 per cent, owing to disability prevalence with age, as New Zealand’s population ages over the next 40 years.

Figure 3: Projection of number of disabled people, as the population ages¹¹

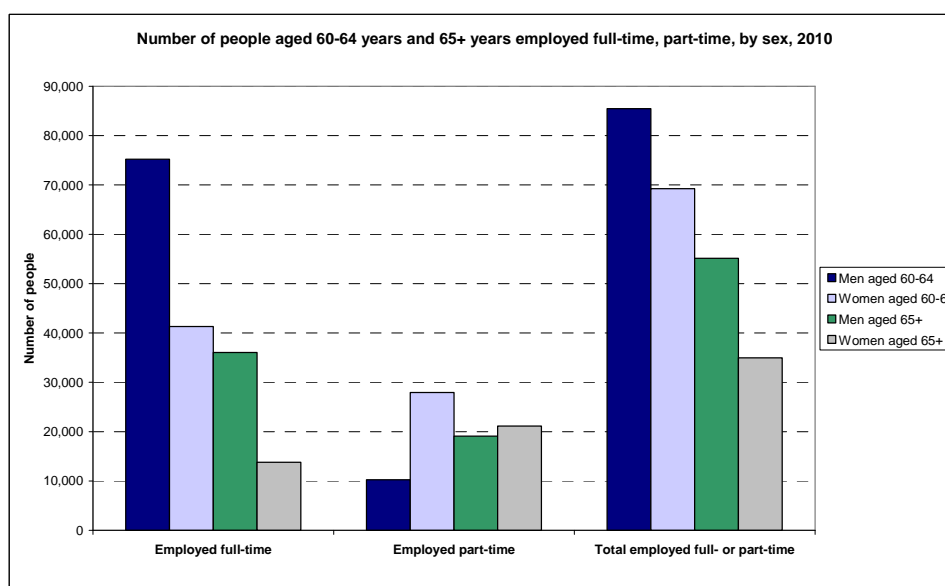


OLDER PEOPLE ARE ACTIVE

New Zealanders are growing older and doing more. They are assertive, have a strong political voice and hold high expectations of living active, healthy lifestyles well into old age.

Many older people are choosing to stay longer in work as employers and employees. They are contributing skills to the workforce, and are boosting the economy as well as paying taxes, as Figure 4 illustrates.

Figure 4: Number of people aged 60 years and over employed¹²



Older people want to travel and to keep connected with their families, who are often in other parts of the world, and they want to use and get the best from modern

technology to keep in touch. Engagement and familiarisation with new technologies is becoming very important in the lives of older people, particularly for those aged 65–74, not just to access information and services but also for leisure and recreation.¹³

A growing number of grandparents are caring for their grandchildren, either full-time or while the children's parents are at work. Providing primary day-to-day care for grandchildren can cause older people financial, emotional and social stress.

PART

2

Current challenges

CHALLENGES OF POPULATION AGEING

The baby boomers began turning 65 this year. They will be healthier, wealthier and better educated than previous generations. They will redefine what it means to be an older person in our society.

Population ageing has wide-reaching implications for all of us, creating challenges for individuals, organisations and communities.

THE RATIO OF WORKING-AGE PEOPLE TO OLDER PEOPLE IS PREDICTED TO FALL

Our current policy settings – provision of NZS and no compulsory retirement age – support people’s choice to remain in the paid workforce past the age of 65. This has led to New Zealand having one of the highest labour force participation rates of older people in the OECD.¹⁴

Figure 5: Projected ratio of working-age people to older people¹⁵

	15–64 years	65+ years
2009	♂ ♂ ♂ ♂ ♂	♂
2021	♂ ♂ ♂ ♂	♂
2031	♂ ♂ ♂	♂
2051	♂ ♂ ♂	♂

The number of ‘working-age’ people for each 65-year-old is projected to fall from five in 2009 to three in 2051. This presents a significant challenge, owing to the dramatic decline in the proportion of ‘economically active’ people working and paying taxes relative to those receiving NZS and other benefits from government expenditure.

While this trend may be offset by a declining proportion of ‘economically dependent’ young people and children in the future, a substantial increase in the size of the workforce would still be required to maintain the economic dependency ratio as it is now.

Impact of population ageing on the labour market

New Zealand businesses report that skill shortages of key staff affect their growth.¹⁶ *Energy NZ*, the energy industry’s magazine, suggests that a recruitment campaign aimed at people aged 55 years and over can help meet this need for skills.¹⁷ This year the Australian Government set up an advisory panel on the economic potential of senior Australians to address, in part, the emerging skill shortages.¹⁸

The likely effects on the labour market from population ageing are:

- the relative size of the workforce will shrink, with a larger retired population requiring more support from a relatively smaller working-age population

- the growth of the labour force will slow, which means that economic growth will be more dependent on productivity increases.
- a sizeable proportion of the workforce will be older, creating issues around workplace adaptation, job mobility and skills
- there will be a loss of valuable knowledge and skills
- demand for labour for age-related services and the health workforce will rise.

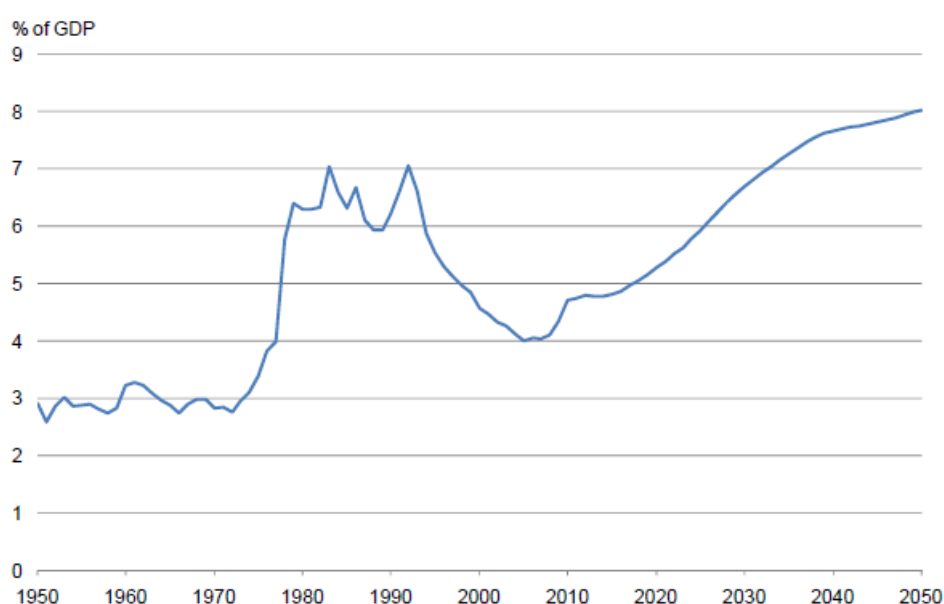
FISCAL PRESSURES ASSOCIATED WITH POPULATION AGEING ACROSS THE SOCIAL SECTOR

Currently, around 25 per cent of government spending is directed at people aged 65 and over (currently around 13 per cent of the population). Fiscal costs are projected to increase significantly as the population ages.

As Figure 6 illustrates, based on current forecasts of GDP, population growth and mortality, the cost of NZS is projected to increase from around 4.3 per cent of GDP in 2009 to 8 per cent by 2050.¹⁹ The New Zealand Superannuation Fund is projected to cover 8 per cent of the gross annual cost of New Zealand Superannuation in 2050.²⁰

In the year ending 30 June 2011, \$8.8 billion was spent on NZS. In dollar terms, the costs of NZS are forecast to increase by \$0.5 billion in 2011/2012 and by \$3.6 billion by 2015/2016. If the economy does better than forecast, without raising average wages, the cost of NZS as a percentage of GDP would change.²¹

Figure 6: Cost of NZS as a percentage of GDP²²



As people age their need for health care increases, but the effects of population ageing on health spending have been relatively modest in recent decades. It has accounted for no more than 10–15 per cent of the real increase in spending per person since 1970.

Public health care spending continues to increase at a faster rate than GDP, growing on average at 5 per cent per annum over the last 60 years. In the last decade, the rate of increase in health spending has increased substantially; however this trend has slowed over the last three years. Based on current funding formulas and population trends, the Ministry of Health estimates that \$4.678 billion, or 35.8 per cent, of health spending goes to services for people over the age of 65. These trends will continue to influence health care spending in future with the additional impact of the 'baby boomer' population cohort reaching an advanced age in the 2020s.

PART

3

Opportunities for action

ACTIVE AGEING

Responding to population ageing is set to be one of the world's greatest challenges this century. Global ageing will put more economic and social pressures on countries.

The World Health Organisation (WHO) argues that if nations, societies and communities actively respond now, we will be prepared to meet this challenge successfully. The active ageing process is a way of thinking to “optimise opportunities for health, participation and security in order to enhance quality of life as people age”.²³

WE HAVE A RELATIONSHIP WITH MOST OLDER PEOPLE

The Ministry of Social Development has contact with most older New Zealanders, primarily through the provision of NZS and other services. In the aftermath of the Canterbury earthquakes, the information we hold about older people enabled us to join up with other social sector agencies to phone most older persons in the region to make sure they had access to all the support they needed. This experience of working together in emergency situations opens up the possibility of social sector agencies finding new ways of working together to provide the services to support older people and their families.

MAKING THE MOST OF OLDER PEOPLE'S CONTRIBUTIONS

The pressures that will be placed on the economy from the increase in demand for public services have been well documented.

There are also many positive impacts for our country from ageing, such as the unpaid work of seniors, including volunteering, childminding and caring, which are of value, both socially and economically.

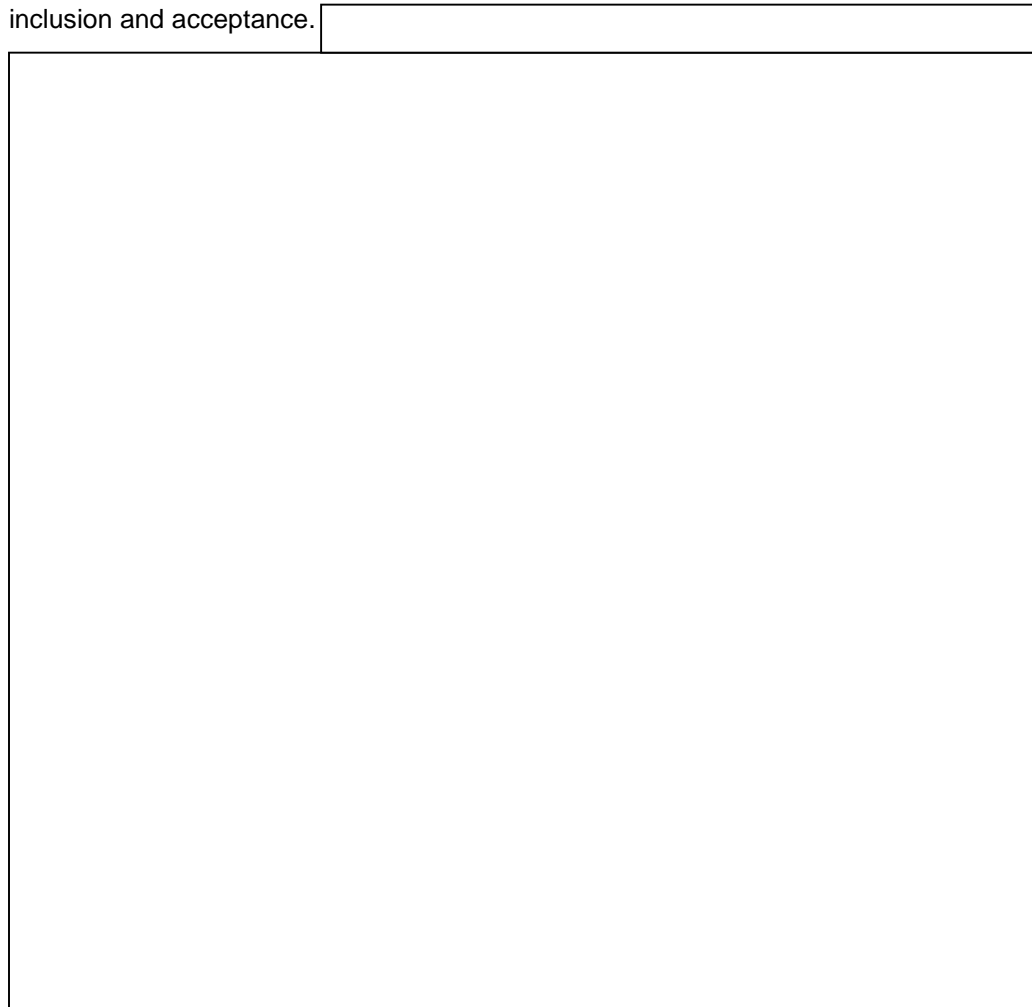
The Ministry of Social Development's report *The Business of Ageing*²⁴ estimated that the value of unpaid and voluntary work by older New Zealanders could rise from an estimated \$5–6 billion in 2011 to over \$22 billion by 2051. It is important that we recognise this value and ensure we approach policy-making with the view that our ageing population is an asset and not a burden.

There are opportunities within the SuperGold Card programme to further increase the value of the card for cardholders by increasing the range of discounts and rewards available, and by making it easier for individual cardholders to connect to the discounts that are of most value to them. At the same time, we want to develop opportunities for business partners to better tailor and target their discounts to cardholders. These opportunities could, over time, offset the administrative costs of the programme.

Young people have a major role to play

As our population ages, young people have an increasingly important role to play in our society and economy. Despite the general shift towards an ageing population, the baby blip of the late 1980s and early 1990s means that there are currently more young people as a proportion (19 per cent) of the total population, with around 817,640 12- to 24-year-olds progressively entering the workforce.²⁵

The Office for Senior Citizens has developed a programme called Link Age that provides guidelines for intergenerational initiatives in primary and intermediate schools. A symposium was also held last year at which older and young New Zealanders came together to discuss various intergenerational issues such as social inclusion and acceptance.

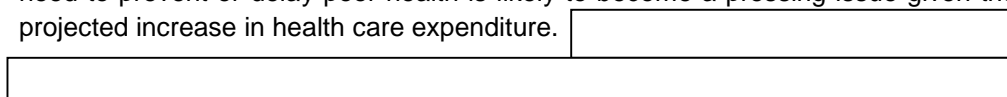


Investing in prevention can reduce the need for costly health care services

New Zealand and international research clearly shows that some low-level investments in the health and wellbeing of older people can significantly delay future healthcare costs. A Ministry of Social Development analysis of international literature reveals two potentially beneficial 'clusters' of preventative/proactive interventions that merit further examination:

- health assessment, screening and advisory home visit programmes
- multi-dimensional general wellbeing home visit programmes.

Interventions that improve functional capacity and reduce disability rates over time can decrease lifetime healthcare costs, easing pressure on health expenditure. The need to prevent or delay poor health is likely to become a pressing issue given the projected increase in health care expenditure.



CHANGING DEMOGRAPHICS ALSO BRING NEW MARKETS AND CONSUMERS

Older New Zealanders are projected to spend over \$45 billion in 2051, compared with around \$11 billion in 2011.²⁶ This provides opportunities for New Zealand businesses to develop new products and services to meet the diverse needs and wants of older consumers. For example, with the increased number of people joining KiwiSaver there will be a growing need for new financial services, such as annuities, in which people can invest their savings.

We can build on the high levels of labour force participation and small business ownership of older people. Research shows that labour force participation has positive benefits for individual health and wellbeing, as well as increasing government revenue and decreasing government expenditure.²⁷

OPPORTUNITIES TO ADDRESS THE FISCAL PRESSURES ACROSS THE SOCIAL SECTOR

There is considerable diversity around the world in policy responses to the fiscal challenges of population ageing. Some European countries have introduced mandatory long-term-care insurance schemes to help offset the costs of long-term care. Other countries have concentrated on making changes to their public pension programmes; for example, Australia and the United Kingdom have announced increases to the age of eligibility for their senior pensions.

Any change requires a long lead-in period

Changing the age of eligibility for NZS is a simplistic approach to the challenge of the Government's ability to fund social sector expenditure across the whole population.

The Treasury's 2013 Long-term Fiscal Statement will provide information to identify how we can best meet the needs of all New Zealanders as the population ages. Any change to the way we currently provide support and assistance for older people requires detailed public policy analysis that clearly identifies what trade-offs may need to be made. For example, the impact on the declining proportion of working-age people, whose taxes will support a growing number of older people, needs to be identified and options to mitigate the impact need to be assessed.

PART

4

How we work with you

STRUCTURE

The Ministry of Social Development (MSD) has three interconnected functions relating to older New Zealanders so that they are valued and respected. These are:

- policy development (Older People's and International Policy)
- service delivery (Senior Services)
- sector engagement (Office for Senior Citizens).

Policy development

The Older People's and International Policy team contributes to whole-of-government policy development in a number of areas to support the wellbeing of older New Zealanders now and into the future. These areas include retirement income, employment, housing, transport, ageing in the community, disability support, community and voluntary sector involvement, and the protection of older people's rights and interests. They will support you in identifying opportunities within the portfolio.

Service delivery

Senior Services provides services to around 590,000 older people, including paying NZS (here and overseas) and Veteran's Pension, administering residential care financial means assessments, and SuperGold and Community Services Cards.

It generates over \$240 million each year for the NZS Fund through the collection of overseas pensions.

It operates out of Work and Income and Community Link offices, specialised processing units in Wellington and Whangarei, and a central contact and processing centre. It is transforming the way older people apply for NZS through online capability and streamlining processes for managing applications through smart processing technology.

SECTOR ENGAGEMENT

A number of portfolios have a particular bearing on outcomes for older people, including Social Development, Health, Transport, Local Government, Justice, Veterans' Affairs, and Tertiary Education, Skills and Employment.

Older people have an expectation that the Minister for Senior Citizens will reflect their views and interests at decision-making forums and in government policy, and that these will be represented and explained clearly and sensitively.

While as Minister for Senior Citizens you represent the needs and expectations of older people, you will need to balance older people's interests with the interests of other age groups, and of future generations of older people.

The Office for Senior Citizens

The Office for Senior Citizens (OSC) was established in 1990 to act as a focal point for engagement with, and relationship management on, older people's issues within government.

OSC has built strong networks with central, regional and local government agencies, NGOs, older people's organisations, communities and older people through the Volunteer Community Co-ordinators (VCCs), who form a national network of 43 volunteers.

OSC keeps a watching brief on changes that affect older people, and acts in an advisory capacity to other departments on older people's issues. It also provides comment on a wide range of programmes, policies and services that have impacts on the lives and wellbeing of older people.

The primary function of OSC is to manage sector engagements, including the VCCs.

Figure 7: Vote: Senior Citizens²⁸

Vote: Senior Citizens	\$000	\$000	\$000	\$000
	2008/2009	2009/2010	2010/2011	2011/2012
Output expenses	1,035	1,035	1,035	1,035

An annual performance agreement is signed between you as Minister for Senior Citizens and the Chief Executive of MSD on behalf of the Office for Senior Citizens. The agreement outlines the parameters of the work of OSC, and sets performance measures to be achieved by OSC.

The location of OSC within MSD enables it to access the corporate support provided by the Ministry, including expertise in financial and human resource management, evaluation and research, and communications. The administration and overhead costs are minimised through the economies of scale generated by being part of a larger ministry.

KEY STAKEHOLDERS

OSC has a close relationship with a wide range of older people's organisations and advocacy groups. There are hundreds of organisations within New Zealand working to promote the interests of older people. The key stakeholders are Grey Power Federation of New Zealand, Age Concern New Zealand, and the Retirement Commissioner.

ENDNOTES

¹ The income measure used is household income after deducting housing costs (mortgage, rent and rates), and is adjusted for household size (equivalised). Using an after-housing-costs measure means that a more realistic comparison can be made, for example, between those in mortgage-free homes and those who pay rent or still have a mortgage. The low-income threshold is set at 60 per cent of the 2007 household disposable income median, with 25 per cent deducted to allow for average housing costs. The threshold is kept fixed in real terms by adjusting it for inflation at each survey using the Consumers Price Index. Ministry of Social Development (2011). *Household Incomes in New Zealand: trends in indicators of inequality and hardship 1982 to 2010* <http://www.msdc.govt.nz/about-msdc-and-our-work/publications-resources/monitoring/household-incomes/index.html>

² Statistics New Zealand, 2006 Census of Population and Dwellings, customised data.

³ Statistics New Zealand, National Population Projections, 2009(base)–2061.

⁴ Statistics New Zealand, National Population Projections, 2009(base)–2061.

⁵ Data for 1999–2008 sourced from Total Estimated Resident Population as at 30 June (Statistics New Zealand); data for 2009–2061 sourced from Projected Population of New Zealand, 2009 base – Series 5: Assuming medium fertility, medium mortality and long-run annual net migration of 10,000 (Statistics New Zealand).

⁶ Statistics New Zealand (2011). *Hot of the Press, National Population Estimates: December 2010 Quarter*.
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⁷ Statistics New Zealand (2011). Media Release, Life expectancy in New Zealand continues to increase, 16 August 2011
http://www.stats.govt.nz/browse_for_stats/population/births/BirthsAndDeaths_MRYeJun11.aspx

⁸ Statistics New Zealand (2011). Media Release, Souring number of New Zealanders aged 85+, 11 March 2011
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¹⁰ Statistics New Zealand (2010). National Ethnic Population Projections, 2006(base)–2026
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¹² Statistics New Zealand, *Household Labour Force Survey*, customised date for the year ending December 2010.

¹³ Ministry of Social Development (2007). *Positive Ageing Indicators 2007*, p20.

¹⁴ Organisation for Economic Co-operation and Development (2006). *Ageing and Employment Policies, Live Longer, Work Longer*.

¹⁵ Statistics New Zealand (2009). *National Population Projections: 2009 (base)–2061*
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¹⁶ Deloitte New Zealand (2011). *Talent Edge New Zealand, Getting the Balance Right*.
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¹⁷ Avoiding staff shortages (2011). *Energy NZ*, October 2011, p22.

¹⁸ Commonwealth of Australia (2011). *Realising the Economic Potential of Senior Australians: changing face of society*.

¹⁹ Treasury (2009). *Challenges and Choices: New Zealand's Long-term Fiscal Statement, Chapter 7, Specific Policy Areas, Superannuation*
<http://www.treasury.govt.nz/government/longterm/fiscalposition/2009/13.htm>

²⁰ Treasury (2009). *Challenges and Choices: New Zealand's Long-term Fiscal Statement, Chapter 7, Specific Policy Areas, Superannuation*
<http://www.treasury.govt.nz/government/longterm/fiscalposition/2009/13.htm>

²¹ Treasury (2011) *Pre-election Economic and Fiscal Update, 2011*.
<http://www.treasury.govt.nz/budget/forecasts/prefu2011>

²² Treasury (2009). *Challenges and Choices: New Zealand's Long-term Fiscal Statement*.
<http://www.treasury.govt.nz/publications/research-policy/wp/2010/10-01/27.htm>

²³ World Health Organisation (2002). *Active Ageing Framework*.
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²⁴ The Business of Ageing – Realising the economic potential of older people in New Zealand: 2011-2051
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²⁵ Statistics New Zealand (2011). *National Population Estimates: June 2011 quarter*.
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²⁷ Ministry of Social Development (2011). *The Business of Ageing: realising the economic potential of older people in New Zealand: 2011–2051*. <http://www.msd.govt.nz/about-msd-and-our-work/publications-resources/research/business-of-ageing/index.html>

²⁸ Treasury (2011). The Estimates of Appropriations for the Government of New Zealand for the Year Ending 30 June 2012 – Vote Senior Citizens
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