

This Action Plan aims to drive key shifts in how we support older people

Health and care services

Current state	Future state
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Older people maintain independence and social connection through improved driver licence systems

In later life, driver licences must be renewed more often and a medical certificate is required. This policy will be reviewed and there could be improvements in how medical assessments are carried out. Losing a drivers licence significantly impacts on older people's quality of life, particularly social connectedness and their ability to access the services they need.

We are enabling older people to more easily retain the ability to drive safely for as long as possible. Older people will be able to keep active in their communities for longer; accessing what they need, when they need it and staying connected with family and friends.

Older people have the skills to stay digitally connected

Digital literacy training has been funded through the Office for Seniors since 2020, supporting over 5,000 older people. While this approach was successful, training across the country largely remains ad hoc and is not supported by an all-of-government approach to enable the digital inclusion of older people.

Communities have the infrastructure to leverage effective digital literacy training programmes, including libraries and community hubs. Local communities will be supported by central government to deliver training. Older people will be able to access timely, local support when they need it and will improve their skills. In turn, this will support access to other services and increase social connection.

Older people can access and navigate the services they need, when they need them

Accessing support at the right time is critical for older people to live well. Health and social services are too often delivered in silos and can be limited in providing timely and targeted wrap-around support. This can make it difficult for older people to know about, navigate and access the range of supports available.

Older people are supported to understand, navigate and access the full range of social and health services available to them in a timely manner. This includes knowledge of and access to both locally and centrally provided services which consider the unique needs of the individual.

Protect older people from abuse

The release of the National Prevalence Study of Abuse of Older People in late 2025 will provide updated data on the prevalence of abuse of older people in New Zealand and create an opportunity to improve cross-agency prevention.

Cross-agency services and supports for the prevention of abuse of older people are strengthened and improved, informed by findings from the National Prevalence Study.

Housing

Current state	Future state
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Older people can access the right housing in the right place

Some older people are struggling to meet housing related costs, particularly those who are renting or paying a mortgage. We have a shortage of affordable, accessible housing and many experience challenges trying to find housing that meets their needs.

We are delivering the right housing in the right place, for the right people. Secure, affordable housing is the foundation of wellbeing and allows older people to more easily access the wider services available to them in their community.

Cost-of-living

Current state	Future state
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Older people are supported to put legal protections in place to protect themselves and their assets

There is low awareness of what an Enduring Power of Attorney is and why it is needed. People do not understand why they should spend money to put this legal arrangement in place. Uptake is low, causing flow on impacts for older people, their families and the healthcare system.

We want all older people to know what an Enduring Power of Attorney is and the legal protection it provides. People know where to go for support and advice. If more people have Enduring Powers of Attorney, we are also likely to see easier transitions from hospital to long-term or home-based care and reduced stress in families.

Older people are supported to make their money go further

People do not always know what to do with their KiwiSaver when they access it or how to make it last for the rest of their life. We can also do more to help people make the most of their income if they are working past the age of eligibility for NZ Superannuation.

We will improve support for people so they can plan for how to use their KiwiSaver in later life.

Employment outcomes for older workers are improved

Some older workers are struggling in a challenging labour market and are facing additional barriers, such as ageism.

Employers will be supported to better meet the needs of their older workers. Older workers will feel valued and able to continue contributing.

There are also high numbers of older people receiving a benefit who are aged 50+. Without support and intervention, some of this group will go on to struggle in later life.

Support will be provided to jobseekers aged 50+ who need a bit more help to get back into the workforce. This will improve their wellbeing both now and when they reach later life.

Banking services and cash are accessible to older people

Banks are increasingly reliant on customers accessing their services digitally. This is making it hard for some older people who are digitally and/or financially excluded. Some are becoming reliant on support from friends and family, but this leaves them vulnerable to financial abuse.

Older people will be able to access banking services in ways that work for them. Older people will be able to access their money in a timely way. Decreased reliance on others for support is a protective factor against abuse.

Older people gain further benefits from the SuperGold Card

The SuperGold Card is well utilised by older New Zealanders. We want to maintain its relevance and usefulness by continuing to extend its benefits.

The SuperGold Card continues to be well utilised. Older New Zealanders feel supported by the benefits and discounts it provides.

Resourcing

Advancing the priority actions in this Action Plan will be subject to normal resource allocation decisions for responsible agencies, including subsequent Government Budgets. The scale at which actions can be pursued may be subject to these decisions.

Actions

Health and care services

Objective	What we will do	Timeframe	Agency Leads
Older people maintain independence and social connection through improved driver license systems	<ul style="list-style-type: none"> Work to ensure health practitioners have the information they need to assess medical fitness to drive and know the different options available for them to meet individual needs Assess whether the Rule that requires regular licence renewal when turning 75 remains fit-for-purpose 	2026	NZTA
		2027	MOT
Older people have the skills to stay digitally connected	<ul style="list-style-type: none"> Support the delivery of digital literacy training using existing networks, such as age-friendly cities and communities 	2026	OfS
Older people can access and navigate the services they need, when they need them	<ul style="list-style-type: none"> Investigate options for integrated preventative social and health services, in partnership with regional networks (for example, an age-friendly “community hub” model which provides co-located, co-funded services) Investigate options to strengthen the provision of wraparound support for older people with complex needs (e.g. social isolation), for example a support worker initiative Develop options to use digital government infrastructure to improve and streamline service navigation and referral pathways 	2028	MSD, OfS, MoH & HNZ
		2027	MSD, MoH, HNZ & OfS
		2028	DIA, MoH & HNZ
Protect older people from abuse	<ul style="list-style-type: none"> Support early detection of abuse through validating and piloting the use of screening tools Research “self-neglect”/complex unmet support needs in older people and investigate options for supporting this group through earlier intervention Work with the financial sector to develop best practice guidance for banks and other financial services on financial abuse 	2028	MSD, MoH & HNZ
		2028	MSD, MoH & OfS
		2026	OfS

Cost-of-living

Objective	What we will do	Timeframe	Agency Leads
Older people are supported to put legal protections in place to protect themselves and their assets	<ul style="list-style-type: none"> Raise awareness about the benefits and importance of Enduring Powers of Attorney for protecting assets and welfare Explore opportunities to support NGOs with small-scale funding to support older people with Enduring Powers of Attorney Explore additional protections that could be put in place to support vulnerable older people 	2026	OfS
		2026	OfS
		2027	OfS
Older people are supported to make their money go further	<ul style="list-style-type: none"> Raise awareness about the retirement navigator tool on Sorted Support older people to draw down their KiwiSaver throughout later life, by working alongside KiwiSaver providers 	2026	RC & OfS
		2026	RC & OfS
Employment outcomes for older workers are improved	<ul style="list-style-type: none"> Address ageism among employers through the Age Friendly Employer Network Explore options to tailor MSD employment supports to meet the needs of older workers 	2026 2028	OfS MSD
Banking services and cash are accessible to older people	<ul style="list-style-type: none"> Research the impact of reduced ATMs, and ATM withdrawal fees on older people and mechanisms to maintain bank ATMs in communities so that older people can withdraw cash without additional charges Ensure older people can access cash, including through the community cash service trials Improve access to bank accounts for older people, including work to make basic transaction accounts widely available 	2026	OfS
		2026	RBNZ
		2026	RBNZ
Older people gain further benefits from the SuperGold Card	<ul style="list-style-type: none"> Undertake a cost/benefit analysis of transforming the SuperGold Card into a form of primary identification for older people Identify opportunities to modernise the SuperGold Card to improve timely access to services and benefits 	2028	MSD
		2028	MSD

Housing

Objective	What we will do	Timeframe	Agency Leads
Older people can access the right housing in the right place	<ul style="list-style-type: none"> Improve identification and understanding of housing need for older people and invest where this aligns with the housing investment strategy Explore alternative housing options for older people including affordable rent solutions Build more social and affordable rental housing through the flexible fund 	2028	MHUD
		2027	MHUD
		2027	MHUD