



# Seniors Policy

New Zealanders are living longer than ever before. Those aged over 65 currently make up about 15 per cent of our total population. Senior citizens make valuable contributions to our communities whether remaining in employment, volunteering or caring for whānau. National will ensure Government services cater for the specific challenges New Zealanders encounter as they age.

Seniors deserve respect and recognition for their contribution to New Zealand. National believes seniors should feel safe and respected in their communities. We know more needs to be done to protect seniors against abuse and exploitation.

Retirees depend on a health system that delivers results in a timely manner. In Government, National set targets on operations such as elective surgeries. A 2020 National Government will reintroduce targets to ensure the health system delivers results for seniors.

National understands all New Zealanders want our seniors to be well cared for. Our seniors are incredibly resilient. However, it is natural for family members and friends to be concerned about their loved ones. National will strive for New Zealand to be a place where seniors can receive care and support wherever they are at any time.

## Highlights:

- Establish a Seniors Commissioner to be a champion for all seniors.
- Ensure the New Zealand health system is responsive to the needs of seniors.
- Provide couples on superannuation an extra \$1,000 and singles an extra \$560 from our economic stimulus package.
- Ensure adequate protections exist to prevent elder abuse: including physical, psychological and financial abuse.
- Maintain superannuation payments at no less than 66 per cent of the average

ordinary wage for couples and the universality of the superannuation scheme.

- Maintain the Winter Energy Payment and Super Gold Card.

## Our commitments

### Seniors Commissioner

The number of older New Zealanders is forecast to increase by 77 percent in the next 20 years. Given that seniors face unique issues and challenges, National believes they need a dedicated champion. Strong advocacy and representation is important to ensure issues, such as elder abuse, are brought to the attention of leaders and decision makers across New Zealand.

#### National will:

- Establish a Seniors Commissioner to ensure seniors have an independent voice and advocate.

### Dementia Care

Approximately 70,000 New Zealanders currently live with dementia and this is predicted to rise to 170,000 by 2050. While no treatment or cure for dementia exists, there are programmes that can delay its progression.

Dementia will cost New Zealand \$5 billion a year by 2050 according to estimates. Proactive steps are needed to ensure those who have dementia now, and in the future, receive the highest standard of care possible.

Support to diagnose and deal with dementia should be available regardless of where one lives. We recognise the dedicated work of Alzheimers New Zealand, Dementia New Zealand, and the New Zealand Dementia Cooperative on their proposals for a more comprehensive plan to help those with dementia. National will work with these



organisations to improve access to effective dementia care for all New Zealanders.

#### National will:

- Implement a comprehensive Dementia Care Action Plan.
- Establish a dedicated funding pathway under Vote Health for dementia service, training and support.
- Increase public information available about dementia to alert people to the risk factors.
- Audit the training and education courses provided to dementia carers to ensure those with dementia receive a high standard of care.

Independent Living, Safety and Security: National understands many seniors value their independence. The health effects of ageing mean living independently carries more risks. Health issues can unexpectedly arise and incidents, like falls, can occur where no-one is on hand to provide immediate support.

Technological advances can make life easier for seniors by connecting them to support services. However, over 13 per cent of our seniors have no internet access. National will work to increase the number of seniors who can access and utilise digital resources.

National recognises sometimes seniors are vulnerable to exploitation. More than 2,300 elder abuse cases are reported each year. Every instance of elder abuse is a tragedy that demands a response from Government.

#### National will:

- Promote awareness of how features in shared living arrangements can better accommodate seniors.
- Increase access to technological solutions to support seniors to live independently.
- Strengthen measures to detect and prevent elder abuse while raising public awareness of the issue.
- Review the Power of Attorney legislation to ensure it is fit for purpose and has

adequate safeguards to prevent potential financial exploitation.

## New Zealand Health System

While New Zealand has a quality public healthcare system, there is always room for improvement. National will ensure the health system is responsive to issues that acutely impact seniors.

Some mental health issues disproportionately impact seniors. We acknowledge the COVID-19 lockdown period was a tough time for many seniors. Some were cut off from the normal support they were accustomed to and found it difficult to obtain necessities.

COVID-19 has brought to the forefront issues such as loneliness and social isolation. However, even without COVID-19, mental health challenges seniors face warrant a greater focus from the New Zealand Health system.

#### National will:

- Commit to elective surgery sooner, so that if you are promised treatment in the standard four months then you will be operated on within four months.
- Ensure equal and fair access to elective surgery by replacing the post code lottery with standard treatment levels across the country.
- Increase the number of adult cochlear implants performed from 40 to 100 per year.
- Increase spot checks in rest homes to ensure high standards of care are consistently maintained.
- Support community led programs which increase social connectivity and help combat loneliness.
- Increase the target from 90 per cent to 95 per cent of patients at high risk of cancer and needing to be seen within two weeks and treatment started within 62 days.



## National's Economic Stimulus Package

With the right economic policy, we can grow and rebuild our economy from the biggest economic downturn the world has seen since the Second World War. Our economy needs stimulus to ensure it rebounds quickly from the recession, jobs are saved and households and businesses have confidence.

It has become clear that immediate fiscal stimulus is needed to boost the economy, inject cash into households and businesses and restore our economic prospects.

The best short term stimulus is to allow New Zealanders to keep more of their money so they can spend it on what they need. The alternative is to tax New Zealanders more and only let the Government spend money on pet projects.

Superannuitants will benefit from National's fiscal stimulus. Our personal income tax reductions will result in an increase in the after tax superannuation payments for both couples and singles. National will keep the Winter Energy Payment in place.

A Wealth Tax will potentially tax retirement savings. The Green Party are campaigning on a Wealth Tax that would tax all wealth over \$1 million at 1 per cent per annum, and wealth over \$2 million at 2 per cent per annum. This would see a typical retiree pay thousands in additional taxes every year. National believes this is unfair. Seniors have worked tirelessly over many years to build up their savings and they should be able to reap the rewards of their hard work.

### National will:

- Categorically rule out implementing a Wealth Tax.
- Provide an extra \$1,000 to couples on superannuation as part of our fiscal stimulus package.
- Provide an extra \$560 to singles on superannuation as part of our fiscal stimulus package.

## New Zealand Superannuation

National is committed to the longevity of the superannuation scheme. Superannuation enables seniors to live with dignity and a sense of financial security. Our temporary stimulus package, through reductions to personal income tax, will see couples on superannuation receive an extra \$1,000 each year.

Population demographics mean proportionately fewer people in jobs will support a greater number of superannuitants. The Government will have less revenue from taxation to spend on superannuation. A considered plan is needed to ensure the superannuation scheme remains viable.

National will maintain 65 as the age of entitlement for everyone born on or before 30 June 1972. We will progressively raise the age of eligibility to 67 from 1 July 2037 to ensure the scheme remains sustainable in the long-term. This will enable younger New Zealanders time to plan for the change.

Increasing the retirement age from 2037 will more fairly spread the costs and benefits of superannuation. Payments will be maintained at 66 percent of the average wage (after tax) for eligible couples.

### National will:

- Maintain superannuation payments at no less than 66 per cent of the average wage.
- Maintain the universality of the superannuation scheme.
- Phase in a rise in the age of entitlement to superannuation to 67 from July 2037.
- Increase the required residency from 10 to 20 years to be eligible for superannuation.

## Costing

1. The Seniors Commissioner will be established through the current Office for Seniors which sits inside the Ministry of Social Development. We estimate, based on the costs of the Children's Commissioner, the Seniors Commissioner will be one million dollars each year



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(operational spending). This will be funded from a reallocation within the Ministry of Social Development.

2. All other fiscal commitments are accounted for within National's comprehensive fiscal plan signed off by the New Zealand Institute of Economic Research Inc.