



Office for Seniors
Te Tari Kaumātua

Better Later Life Action Plan

2025 to 2028



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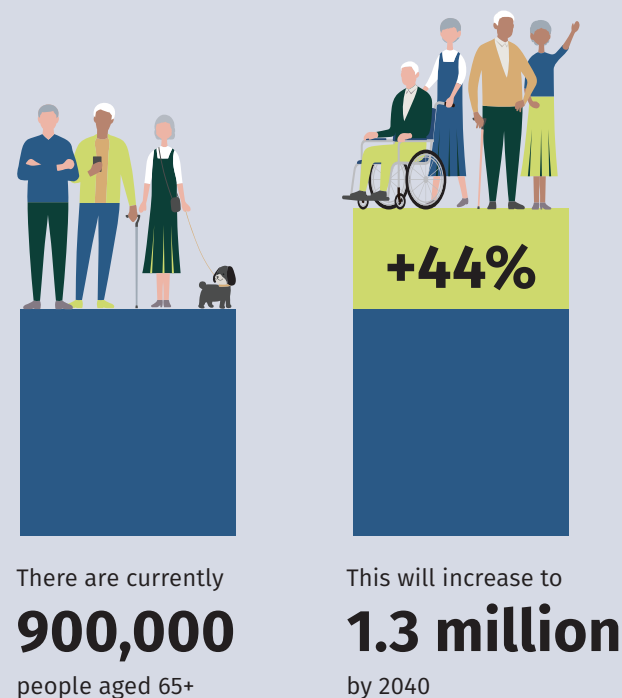


Living well longer

New Zealand is a good place to age for most people. Around 65% of the approximately 900,000 older people in New Zealand report good mental wellbeing and most contribute actively to their families and communities.

The Better Later Life Action Plan 2025-2028 enables New Zealanders to make choices about where and how they age. We want people to live well as long as possible. To do this, we need a system that enables people to get the right care and support in the right place at the right time. We want to make sure our investment promotes positive outcomes now and into the future. Getting this right will allow all New Zealanders to benefit from the full and active contributions of older people.

This Action Plan is for those aged 65+ both today and into the future



This Action Plan is how we will deliver on the Better Later Life Strategy

Better Later Life – He Oranga Kaumātua 2019-2034 envisions a future where older New Zealanders lead valued, connected and fulfilling lives.

For many older people this vision is already a reality. People are living for longer and are healthier than ever before. Older people contribute to their families, communities and the economy through work, volunteering and as carers. Older people also contribute value through their knowledge, experience and commitment, and in many cases, they are treasured.

This Action Plan is focused on supporting people to live well longer. We will do this by getting our settings right, ensuring people are able to access support when they need it and supporting them to make good choices.

The Action Plan focuses on those aged 65+ but also considers the next generation of older people currently aged 50-64. This recognises that those in their 50s will be 65+ within the timeframe of the Better Later Life Strategy.



Actions are being delivered across three priority areas



Health and care services

For most, living well in later life involves ageing in place and actively participating in communities. We are already getting lots right for older people, who report high levels of overall wellbeing and can access the health system when they need it. But there is also more we can do to provide access to high-quality health services, to address the social determinants of health and to encourage people to make good choices that set them up for a better later life.



Housing

Having a secure place to live is fundamental to achieving wellbeing. People want choices about where they live, and they want accessible, warm, dry and safe homes that are connected to families and communities. We can help meet older people's housing needs by delivering the right housing in the right place, for the right people.



Cost-of-living

Financial security in later life is driven by participation in paid work, having enough income and savings, and having the knowledge and skills to manage finances. But more immediately, older people need relief from cost-of-living pressures.



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

 Health and care services

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

Current state	Future state
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

Current state	Future state
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

Current state	Future state
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

Current state	Future state
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

Older people can access the right housing in the right place

Current state	Future state
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

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

Current state	Future state
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

Current state	Future state
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.

Older people gain further benefits from the SuperGold Card

Current state	Future state
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.



Employment outcomes for older workers are improved

Current state	Future state
Some older workers are struggling in a challenging labour market and are facing additional barriers, such as ageism. 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.	Employers will be supported to better meet the needs of their older workers. Older workers will feel valued and able to continue contributing. 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

Current state	Future state
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.

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	Time frame	Agency Leads
Older people maintain independence and social connection through improved driver licence systems	• 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	2026	NZTA
	• Assess whether the Rule that requires regular licence renewal when turning 75 remains fit-for-purpose	2027	MOT
Older people have the skills to stay digitally connected	• 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	• 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)	2028	MSD, OfS, MoH & HNZ
	• 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	2027	MSD, MoH, HNZ & OfS
	• Develop options to use digital government infrastructure to improve and streamline service navigation and referral pathways	2028	DIA MoH & HNZ
Protect older people from abuse	• Support early detection of abuse through validating and piloting the use of screening tools	2028	MSD, MoH & HNZ
	• Research “self-neglect”/complex unmet support needs in older people and investigate options for supporting this group through earlier intervention	2028	MSD, MoH & OfS
	• Work with the financial sector to develop best practice guidance for banks and other financial services on financial abuse	2026	OfS

Agency lead acronyms: NZ Transport Agency (NZTA), MOT (Ministry of Transport), Office for Seniors (OfS), Ministry of Social Development (MSD), Ministry of Health (MoH), Health NZ (HNZ), Ministry of Business, Innovation and Employment (MBIE), Retirement Commission (RC), Ministry of Housing and Urban Development (MHUD), Reserve Bank of New Zealand (RBNZ), Department of Internal Affairs (DIA).

Objective	What we will do	Time frame	Agency Leads
Older people can access the right housing in the right place	• Improve identification and understanding of housing need for older people and invest where this aligns with the housing investment strategy	2028	MHUD
	• Explore alternative housing options for older people including affordable rent solutions	2027	MHUD
	• Build more social and affordable rental housing through the flexible fund	2027	MHUD

Cost-of-living

Objective	What we will do	Time frame	Agency Leads
Older people are supported to put legal protections in place to protect themselves and their assets	• Raise awareness about the benefits and importance of Enduring Powers of Attorney for protecting assets and welfare	2026	OfS
	• Explore opportunities to support NGOs with small-scale funding to support older people with Enduring Powers of Attorney	2026	OfS
	• Explore additional protections that could be put in place to support vulnerable older people	2027	OfS
Older people are supported to make their money go further	• Raise awareness about the retirement navigator tool on Sorted	2026	RC & OfS
	• Support older people to draw down their KiwiSaver throughout later life, by working alongside KiwiSaver providers	2026	RC & OfS
Employment outcomes for older workers are improved	• Address ageism among employers through the Age Friendly Employers Network	2026	OfS
	• Explore options to tailor MSD employment supports to meet the needs of older workers	2028	MSD
Banking services and cash are accessible to older people	• 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	2026	OfS
	• Ensure older people can access cash, including through the community cash service trials	2026	RBNZ
	• Improve access to bank accounts for older people, including work to make basic transaction accounts widely available.	2026	RBNZ
Older people gain further benefits from the SuperGold Card	• Undertake a cost/benefit analysis of transforming the SuperGold Card into a form of primary identification for older people	2028	MSD
	• Identify opportunities to modernise the SuperGold Card to improve timely access to services and benefits	2028	MSD



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