



**SENIOR CITIZENS**

The aim of United**Future's** seniors policy is to continue the full involvement of people 65+ in society: at work, with good health and general community involvement.

## **Superannuation**

It is United**Future** policy to:

- Change the formulation of NZ Super, by calculating it based upon the anticipated forecasted changes to the consumer price index and increases in the average wage for the following 12 months. The current formulation creates a lag that cheats our over 65s of their full entitlement. Any unforeseen changes to inflation or wages will be adjusted at each April, in favour of superannuitants.
- Closely monitor the impact of student loans, declining levels of home ownership, and the fiscal burden of increasing healthcare costs on the retirement savings of younger New Zealanders
- Encourage people eligible for national Superannuation to continue working at reduced hours (30 or 20 hours a week) as they still have value to add to the workforce.

## **The Cost of Living**

It is United**Future** policy to:

- Adopt a national strategy, including private sector funding, to insulate all NZ homes prioritising the homes of those on low and fixed incomes.
- Investigate alternative local body funding arrangements with the aim of abolishing rates on domestic and commercial properties.
- Reduce domestic electricity prices by increasing the supply of electricity, allowing construction of more sustainable generation capacity, thus reducing the cost of electricity to consumers.
- Promote co-housing as an option for older people to join together to create and manage their own accommodation.

## **Involvement in the Community**

It is United**Future** policy to:

- Ensure that our seniors continue to be actively engaged in the community by promoting business mentoring by retired & semi-retired professionals
- Promote elder involvement in the community through SAGES, which involves older people providing on-on-one life and home skills to young families.
- Increase the assistance available to Grandparents Raising Grandchildren, and ensure that Work and Income caseworkers are aware of their entitlements.
- Undertake a campaign to raise expectations of older workers and break-down any negative attitudes of employers and the broader community towards them. The government can lead by taking steps as an employer to retain older public servants and to give them flexibility in their working lives
- Use wage-subsidies to help the older unemployed into work.
- Fund training programmes that are specifically targeted at up-skilling older New Zealanders who find themselves out of work in the use of new technologies.

## **Health**

It is United**Future** policy to:

- Introduce tax concessions to recognise the savings created by those who choose to take out private health insurance, or pay for private treatment, prioritising those aged over 65.
- Investigate the feasibility of a national health insurance scheme for non-trauma based disability, in particular elective surgery for the elderly.
- Introduce a free annual health check-up to all over 65s.
- Ensure that older people are fully consulted about their health care and are empowered to make informed choices.
- Ensure that resources focused on the acute health needs of the elderly are balanced by attention to those ailments that impact on their quality of life.

## **Aged Care**

It is United**Future** policy to:

- Ensure that there are sufficient community nurses and other welfare agencies so that people can be treated at home where possible.
- Ensure that funding for the aged care sector covers staffing costs in both residential services and in-home care, to improve certainty and transparency, and quality of care.
- Provide better incentives for the nursing, rehabilitation and treatment of the elderly in non-medical institutions, such as rest homes, at home and in retirement villages.
- Support pay parity between nursing staff across all nursing sectors.
- Re-assess the way in which the government funds aged care services, as part of a broader inquiry into future health care costs.
- Ensure that hospices are properly funded so that high quality compassionate palliative care is available.
- Develop apprenticeship-style training for caregivers, allowing them to acquire qualifications while working in residential or home care environments, to ensure that they can develop a career path in this field.
- Investigate the introduction of a carer's allowance for those who stay at home to look after elderly relatives, from the starting point of providing a limited period of paid leave for those who take time off work to care for their parents in the final stages of their life.
- We want funding for the aged care sector to adequately cover staffing costs in both residential services and in-home care, to improve certainty, transparency, and quality of care. To make this happen we will seek to increase the elderly aged care's entitlement by 2% each year for three years.

## **Social Security Act 1964 Section 70**

- In United**Future**'s view, the provisions of Section 70 should only apply where the overseas pension in question has been fully funded from general tax revenues. Overseas pensions that are based on either a compulsory individual contribution, or are in the form of a national insurance scheme, or which may be a combination of both and are deemed to be equivalent to a national pension should be exempted from the requirements of Section 70 and therefore should be paid in full

to the recipient without impacting on the entitlement to New Zealand Superannuation.

- This would mean that the only pension arrangements to be captured by the provision of Section 70 would be national tax-payer funded pension schemes in other countries. Contributory pensions, regardless of whether they are on a compulsory national basis or not, and private pensions should, in our view, be exempted from the provisions of Section 70.