

GREY POWER 2023 GENERAL ELECTION REPORT

Introduction:

Each general election year the Grey Power NZ board agree to an election strategy which aims to firstly inform general election candidates whose parties are above the 5% threshold of our concerns and to provide our policy on some current issues facing older people. And secondly to ascertain what each political parties' election policy is on these issues to enable a memorandum to be sent to associations and a Grey Power Quarterly magazine article to be written for members which allows them to compare relevant Grey Power policies with those of the main political parties.

There are approximately 760,000 older people (65+ years) in New Zealand. However, very little has been said in the election promises published to date about older people specifically although many of the political party's policies will affect this group. This paper will provide a précis of the most pertinent policies on issues which Grey Power consider of real importance in 2023. According to each party's website and Grey Power's discussions with politicians these policies have been announced to date. However, several parties have not released a specific policy manifesto or if they have, they are adding more policies. Nevertheless, this information was relevant at the time the article was sent to the magazine publisher.

What has Grey Power done to assist vulnerable older people at this election time?

We have visited decision makers in Wellington twice this year to influence their policy and to discover what the political parties' 2023 election policies include that will advance, support, and protect the welfare of older people in New Zealand.

Who did Grey Power visit to discuss 2023 election promises which may help seniors?

Greens, Labour and National's senior's spokespeople, Act leader and deputy leader, Labour Health Minister, National's Health spokesperson, National's Housing spokesperson, Labour Minister of Commerce & Consumer affairs, the leader of the National Opposition.

NB: Conversations, to ensure Grey Power policies were still up-to-date, were also held with the presidents of the Retirement Villages Residents Association and Alzheimer's NZ, the former CEO of the Aged Care Association, and the Reserve Bank.

We have called for action from those politicians we visited to acknowledge and fix:

- a) the high cost of living for low-income households including those older people whose only income is from New Zealand superannuation or who have very little extra income,
- b) the many health system problems resulting in health inequity,
- c) access issues to affordable accommodation.
- d) financial security now and in the future for older people.

WHAT THE MAIN POLITICAL PARTY'S POLICIES ARE AND HOW THEY DIFFER OR CORRESPOND WITH GREY POWER'S POLICIES

Issue 1. The high cost of living for low-income households including those of older people whose only income is from New Zealand superannuation and who have very little extra income. What will your party do to assist those on low incomes

Grey Power policy is to advance, support and protect the rights ..., welfare and well-being of older persons ... in New Zealand; to enable seniors to live in dignity.

Grey Power asks that all political parties take our concerns regarding older people managing on low incomes seriously. And that consideration be given to reduce the tax burden on those who are struggling most with the rising cost-of-living by removing GST on food, a lower, or zero rate of tax on the first \$10,000 etc.,

Recent media reports, as well as internal Grey Power surveys and feedback have identified a significant proportion of retirees struggling to survive on New Zealand Super (NZS) and their limited savings during a period of high inflation.

The cost of living in New Zealand has been increasing in recent years. According to Stats NZ, the cost of living for the average household (as measured by the household living-costs price indexes) increased by 5.2 percent in the December 2021 quarter compared to the December 2020 quarter. In the 12 months to December 2022, the cost of living increased by 8.2 percent. ¹

Originally NZS was based on the premise that retirees would have a mortgage-free home at retirement age. This is no longer the case for a significant and growing proportion of retirees, many of whom are either still servicing a mortgage or living in rental accommodation and struggling to survive on the current NZS and supplementary benefit settings.

The United Nations Independent Expert on the Enjoyment of All Human Rights by Older Persons, Rosa Kornfeld-Matte reported after her visit to NZ that: *"Old-age poverty is below the Organization for Economic Cooperation and Development (OECD) average. Nevertheless, as the basic pension remains very close to the poverty threshold and house prices rise, there are still concerns about poverty among older persons. A large group of older persons, around 60 per cent of singles and 40 per cent of couples, have little or no additional income apart from the New Zealand Superannuation, which makes them very vulnerable to any changes in policy or economic circumstances."* ²

Those most affected, particularly during periods of high inflation are women with a history of intermittent employment and low savings; those without a mortgage free home; those in rental accommodation; those with disability or poor health; those who have encountered a relationship breakup, those made redundant prior to retirement when re-employment is challenging, as well as many Māori & Pacifica people. And securing adequate support for these more vulnerable retirees is not always easy because many older people are reluctant to ask, or to persevere with WINZ, to secure the help they are entitled to

¹(<https://www.stats.govt.nz/news/increase-in-cost-of-living-reaches-new-high>,)
(<https://www.stats.govt.nz/news/rising-cost-of-housing-and-food-prices-leads-to-higher-inflation>)

² <https://digitallibrary.un.org/record/3875126>

receive. In addition, a recent report has revealed that MSD is failing to pay 43% of beneficiaries the correct amount. The majority are likely to have been underpaid.³

Of note the Immigration Department's Cost of Living in NZ Calculator, indicates that for a single person on a living alone NZS payment, living in a rural city, and not paying KiwiSaver, would have a net income of \$488.21/week, the average weekly expenses are \$1078.40- a weekly deficit of \$590.19. Little wonder that we see many of our seniors struggling to survive with growing cost-of-living pressures.⁴

The political parties promises:

Labour will	National will	ACT will	Green Party will
Remove GST from fresh & frozen fruit and vegetables. They will not impose a wealth or capital gains tax and earlier they promised to keep the winter energy payment permanently in place.	Cut tax/adjust income brackets to inflation. They will reverse the Auckland regional fuel tax, the Clean Car Discount (or 'Ute tax'), the Reserve Bank's employment mandate, the Income Insurance Scheme (now put on hold by Labour) and fair pay agreements. There does not appear to be any mention of the winter energy payment amongst their policies.	Change to a two-tier income tax bracket system; reduce company, trust and top income taxes to 28%, a tax credit for low and middle incomes will be provided, cut public servant numbers and departments and abolish the bright line test entirely. They will also restore interest deductibility on rentals and remove all remaining import tariffs. The winter energy payment will target those most in need. Beneficiaries and over-65s with a community services card would be eligible.	Replace Jobseeker, Student Allowance and Sole Parent Support with a \$385/week "income guarantee" for anyone out of work plus \$135 for sole parents, a \$10k tax-free bracket and they will bring in a 2.5% tax on net wealth above \$2m. The minimum wage will be in line with inflation. ⁵ The wealth tax take is intended to pay for the increased social expenditure

Issue 2. If you become the Government or part thereof what is your party's policy to ensure that all New Zealanders receive equitable healthcare when they need it?

Grey Power policy is to lobby to improve equitable access to public health services New Zealand-wide

³ <https://www.1news.co.nz/2023/08/11/sample-reveals-half-of-beneficiaries-paid-wrongly-by-msd/#:~:text=The%20Ministry%20of%20Social%20Development,versus%20those%20getting%20too%20little.>

⁴ <https://www.live-work.immigration.govt.nz/live-in-new-zealand/money-tax/cost-of-living-in-new-zealand>

⁵ <https://www.rnz.co.nz/programmes/news-extras/story/2018902030/election-2023-rnz-s-guide-to-party-policy>

Research information obtained from older people who have approached Grey Power discloses that this cohort appears to be the forgotten group when healthcare equity and government policy is discussed. The issues that are mentioned most frequently are that sick and injured New Zealanders are waiting hours in emergency departments, sit for months on surgical wait lists, wait weeks to obtain a GP appointment and may receive inadequate home support even though the WHO and other agencies, including NZ government policy is to assist older people to live in their own homes as long as possible.

Grey Power asked that all political parties take our concerns regarding older people's access to healthcare as outlined above very seriously and if they become part of the next government to set in place policies which will ensure that no older person suffers unnecessarily because of inadequate healthcare, which is sometimes underpinned by ageist attitudes.

Although equity can be understood in different ways the Grey Power Federation subscribes to the previous Ministry of Health's definition that ***"In Aotearoa New Zealand, people have differences in health that are not only avoidable but unfair and unjust. Equity recognises different people with different levels of advantage require different approaches and resources to get equitable health outcomes."***⁶

Grey Power also believes that *'The enjoyment of the highest attainable standard of health is one of the fundamental rights of every human being without distinction of race, religion, political belief, economic or social condition'*

And we look forward to the achievement of the 2019 Ministry of Health's 'Vision for the Future that *"We will be successful when we have a system that delivers the same high-quality health outcomes and wellness for all people to reach their full potential no matter where they live, what they have or who they are"*⁸

The political parties promises:

Labour will	National will	ACT will	Green Party will
Labour's health policy has not been announced in time for inclusion in this publication.	Fund \$4500 a year for first five years of nurse and midwife student loans if they remain in NZ. They will offer an automatic six-month temporary visa for qualified overseas nurses and midwives and their family without needing a job, and provide \$10,000 grants to up to 1000 overseas nurses and midwives a year. Also, they will set up a third medical school at Waikato University, ringfence \$70m a year for Pharmac	Set up an independent review of Pharmac, provide subsidies for common elective surgeries to be carried out in private hospitals, introduce a more efficient qualification evaluation of migrants and permit the Health Minister to override regulatory decisions and introduce a physician assistant system to work with general practitioners.	Provide free dental care for all, review ACC including extending cover to non-accidental and mental injuries, change funding to pay-as-you-go with levies on employers and employees and add risk-based levies and ban ACC investment into harmful products/services They will double the disability allowance and co-design accessibility legislation. Phasing out alcohol advertising and sport sponsorship, regulating vaping products to reduce the number of new users and increasing Pharmac funding are promised as is healthy air ventilation standards

⁶ <https://www.health.govt.nz/about-ministry/what-we-do/achieving-equity>

⁷ <https://www.who.int/news-room/commentaries/detail/health-is-a-fundamental-human-right>

⁸ <https://www.health.govt.nz/system/files/documents/publications/achieving-equity-in-health-outcomes-summary-of-a-discovery-process-30jul2019.pdf>

	<p>cancer treatments, which will be funded by reimposing \$5 prescriptions for all but superannuitants and those on low incomes. Breast cancer screening funding will be extended to 74 years of age.</p>		<p>and funding for retrofits to meet them. Universal free mental health services and improvement to ADHD, autism, dyslexia and dyspraxia, and eating disorder services will also occur.⁹ Green's Seniors' policy notes that they will increase pay for people working in aged care and address staffing shortages and provide integrated community health services to support the wellbeing of kaumātua. They will also create & resource a long-term strategy to improve dementia treatment and care services.</p>
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Issue Three - If you become the Government or part thereof, how would you address the major issue of the lack of affordable suitable accommodation for older people?

Grey Power policy is to promote the availability of a range of quality, affordable homes and housing units that are suitable for older people to rent or purchase.

Grey Power asked that all political parties take our concerns regarding older people's access to affordable, suitable accommodation as outlined above very seriously and if they become part of the next government to set in place policies which will ensure that no older person suffers unnecessarily because of inadequate accommodation which is sometimes underpinned by ageist attitudes, and that they will consider:

- Providing small, high quality, low maintenance housing units suitable for older residents outside retirement villages and the limited number of community housing providers.
- Including the views, needs and concerns of older New Zealanders when formulating government housing policies;
- Encouraging councils to build and retain their pensioner housing;
- Encouraging local communities to provide emergency housing available for seniors who are being abused, neglected, or suffering mental or physical health problems. (Seniors do not qualify for Women's Refuge nor can they gain priority at HNZ and will generally be behind the queue of families waiting for housing);
- Encouraging accommodation providers to supply suitable options for downsizing.
- Requesting central and local governments to set up voluntary low-cost insulation schemes to ensure rented properties provide warm dry home for our older people and that the maintenance of the standard of insulation and its impact on health outcomes should be monitored carefully.

⁹ Ibid

- Urgently review and increase the accommodation supplement maximum rates to better reflect the increases in median rental rates over the past 5 years and provide an annual review and adjustment, urgently increase the cash asset level for the accommodation supplement eligibility to match the level allowed for those in social housing and index the annual winter energy payment by the cost of living increase each year.

NB: It is useful to understand quality, affordable housing as *"...reasonably adequate in standard and location ... and does not cost so much that a household is unlikely to be able to meet other basic needs on a sustainable basis."* (The Australian National Affordable Housing Summit Group)¹⁰

The political parties promises:

Labour will	National will	ACT will	Green Party will
<p>Policy has not been announced in time for inclusion in this publication but during our discussions with the Minister of Seniors she said renting with the asset limit of \$8100 and the winter energy rate have not increased even though inflation had and this should be addressed</p>	<p>Permit councils to opt out of the medium-density law. They will fund \$1b to encourage councils to deliver housing. Chris Bishop, National's Housing spokesperson told Grey Power that his party's ultimate aim was to make housing affordable to all with lower rents and provide more social housing. He also outlined the difficulties in getting bridging finance when building to downsize whilst the present home was being sold. They would fund more private and government building and community services like the Salvation Army would receive more funding as well. They would make it easier to be a landlord and restore rental rebates to the property owner.</p>	<p>Share half of GST revenue with councils that build new housing and replace existing building regulations with a compulsory 30-year building insurance. The ACT leader and deputy leader both spoke of the necessity to revise the current building and development restrictions to allow more houses to be built to reduce mortgages and rents. The accommodation supplement ceiling of \$8100 has not been increased even though rents had continued to increase and the ACT leader agreed that \$8100 was probably too low and felt people should have an operating allowance recognising the need for people to build or own their own property.</p>	<p>Limit annual rent increases to 3 percent, implement a rental WOFs system, scale up Kāinga Ora and Māori-led housing, expand on shared equity, progressive home ownership and low-interest government loan schemes. They will underwrite community housing, and government mortgage refinancing for new homeowners at risk of hardship. Bonuses for tall, energy-efficient and accessible buildings will be implemented and a value-uplift levy on land near public transport hubs, protections for urban trees and greenbelts, and a requirement that new housing be accessible under building code are all part of the Green's election policy. Will review Retirement Villages Act, and require retirement villages to keep 25 percent of housing available for affordable rental units for seniors</p> <p>Green's Senior's policy statement is to ensure public and community housing provides for the needs of senior citizens, and increase funding for papakāinga housing for kaumātua.</p>

¹⁰ https://en.wikipedia.org/wiki/Affordable_housing

If your party becomes the Government or part thereof, how would you give certainty to current and future retirees that NZ Super and supplementary benefits will ensure that they can live in dignity during retirement?

Grey Power's policy/position is to maintain eligibility to a universal New Zealand (NZS) income in retirement, for eligibility for entitlement to NZS to remain at age 65, to continue to calculate annual NZS Adjustments as is done currently, for NZS not to be means tested, to increase support for those dependent on NZS alone struggling to meet living costs, and unable to enjoy a dignified retirement, to increase national long-term financial resilience with KiwiSaver improvements and to maintain the NZ Super Fund as buffer for future increases in NZS costs as a percentage of GDP. And we ask all political parties to take Grey Power's concerns seriously and include them in their policies.

Grey Power also believes NZS in its current settings is fiscally sustainable. Research discloses that the non-sustainability of New Zealand superannuation is open to challenge. As an example, Treasury expects that by 2060 NZS would cost a net 7.1% of GDP. However, this is lower than the average cost of public pensions in the OECD in 2011 which was a net 7.3%. There is no fiscal imperative to change NZS.

Grey Power asked along with questions about our policy stance that they also consider that NZS adjustments be applied at 6 monthly periods and that a multiparty agreement occur on superannuation instead of its current status as a political football but the main focus of the four political parties appears to be the age that people can receive superannuation payments, i.e., the sustainability debate, although all seemed to support it as a universal payment

The political parties promises:

Labour will	National will	ACT will	Green Party will
Not change the current superannuation age. Will continue govt contributions to the NZ Super fund	Gradually increase the age for receipt of superannuation from 65-67 years old with adjustments not starting until 2044	Gradually increase the NZ Super age to 67, at a rate of 2 months per year from fiscal year 2023/24. Once the age reached 67, it would be indexed to life expectancy, ensuring that each generation was entitled to same period on the pension as previous generations. Keep Super as a universal payment Index superannuation to inflation & this will be funded by cutting back on the number of bureaucrats. De-link the KiwiSaver withdrawal age from the Super age	Keep NZ Super at 65+ with \$16 a week more and maintain it as universal payment

Conclusion:

Grey Power New Zealand Federation Inc. is a completely non-party political independent voluntary organisation. We do not support particular candidates or parties, and we do not tell you who to vote for.

However, we do believe in providing information about where the parties stand on the election issues, in comparison to the four Grey Power policies discussed. And within most of the four main political party policies preceding the 2023 election there are aspects of Grey Power policy which makes things far from clear-cut as far as comparisons go. Nevertheless, we hope the information is of interest.

We would also point out that since we started writing this paper several other political parties have almost or actually reached the 5% threshold to have representation in parliament but time precluded any contact with them.

REPORT ON THE 2023 GREY POWER FEDERATION ANNUAL GENERAL MEETING HIGHLIGHTS:

The AGM commenced at 9.17 am with a **Whakatau** led by a Te Ati Awa representative. He reminded members that the environment connects and sustains us, and we are guardians of this. He acknowledged those present and those who have passed away recently. P. Matcham acknowledged Te Ati Awa and also our responsibilities as guardians. A waiata was sung.

Next those present sang the national anthem in Te Reo and then in English.

The president introduced the Federation board and it was resolved that the meeting would follow standing orders, meeting protocols and the code of conduct.

The meeting then followed the normal annual general meeting agenda.

The workshop and addresses by the Minister of Seniors, AIL, the Grey Power Electricity CEO and Jane Wrightson, the Retirement Commissioner were very interesting and well received by those present.

The full draft unconfirmed minutes have just been received from the independent minute secretary and these will be distributed as soon as possible but, in the meantime, please find a précis of the workshop brainstorming and of the addresses, plus the remits fate.

1. WORKSHOP - 'MEMBERSHIP SURVEY RESULTS AND THE FUTURE DIRECTION OF GREY POWER.' PRESENTED BY D. MARSHALL

Issues of concern

Membership numbers have been declining for several years with the decline more marked over the last year. Income has also declined, with the loss of Kiwibank funding having a significant effect

Participation is dropping - recruitment of committee members is challenging.

There is lower attendance at member meetings and a lack of quorums at AGMs.

A constitution update is required under the new legislation. However, the Regulations relating to the new Act will not be out until September.

Zones participation varies – some, but not all, find it difficult to encourage positive engagement, so there is a lack of support for regional and national issues.

The Board struggles balancing governance with the management of National Advisory Group Chair roles, many of whom have heavy workloads.

Some members send in rude aggressive and foul communications. In other contexts, this behaviour would mean police involvement. More respectful behaviour is needed so there is debate without nastiness.

Financial constraints mean we cannot get external help, in contrast to politicians who have advisors. When we raise issues, they ask us for evidence.

We are not alone as other NGOs are struggling with people being less willing to attend meetings and get involved. The Cancer Society CEO is resigning, with the Society facing a funding shortfall.

There is greater complexity and more demand for services.

. Research insights

The survey methodology was outlined and included members and non-members. Questions included awareness of Grey Power, its role, effectiveness, willingness to join, and priorities for advocacy. Recognition of Grey Power was better than for other organisations, and a significant number of respondents were very interested in joining.

The strongest reasons for joining were access to GPE, including broad band, advocacy, and reasonable fees. Least important were opportunities to volunteer, social activities and involvement in advocacy.

There were positive perceptions of Grey Power lobbying for older NZ, but lowest ratings were for media presence, being future-ready and well-resourced.

Advocacy priorities for all respondents were:

Preserve NZ Super

Health care - accessible and affordable

Cost of living concern.

The meeting broke up into small groups and brainstormed the following questions:

Q. How could the Federation significantly increase annual income by at least \$150,000 without greater capitation?

A. Relevance, Sponsorship – actively seek out corporate, retirement villages and banks, national; membership campaign, double amount from GPE; Include broadband, marketing campaign, professional marketing – ‘Grey October’, charge both family members, use database effectively, attract 50 - 60-year-olds, reduce magazine to one per household, subsidise AGM, employ a skilled CE accountable to the Board.

Q. What does the Federation need to do to increase national membership from 45,000 to 100,000 by 2027 AGM?

A. Visibility in all areas, media, promotion for individual associations, promotion, awareness, reduce age limit for joining (the Federation constitution has no set age for joining), gift vouchers, community outreach, publicize, speak out on issues, single purpose – element of cost of living or of health care. so, members saw benefit of their efforts, find a wow factor – well known champion, guest speakers, liaise with ethnic groups, link to national website by Associations, increase visibility, demonstrate positive outcomes – improve services for elderly – age friendly spaces.

Q. What can we do to significantly improve the quality and effectiveness of our advocacy

A. Work as an organisation, advocate local MP council, communicate more between zones and GPF, gather examples of hardship for use when lobbying, improve information flow and response times, Federation keep Associations updated, Office in Wellington – hotspot office – meet and greet. – politicians invited, use skills we have in GPF, public places presence, media time, Grey Power hero in each zone, core objectives, strategic plan.

Q. How can we better support our struggling Associations around the country?

A. Membership packs; support board, attract younger members, board support, better Zone support, on line tool kit, sustainability – survive no matter what circumstances. template for brochure each can personalise, message of hope, what works for us pamphlet, feedback from them so we can offer solutions, groups help their neighbours, may need HR skills, review, and enhance communication– templates, advice, and a different governance management.

NB: The board will work through these suggestions; some are already standard practice; some are association focussed but all will be considered as we move forward.

2. VIDEO – THE HONOURABLE GINNY ANDERSEN, MINISTER FOR SENIORS

A video from the Minister for Seniors, the Honourable Ginny Andersen, was played. She informed delegates and observers that the Office of Seniors has funding for teaching essential digital skills to assist in removing barriers to accessing online services. One pilot is supporting senior enterprise and there is a home share pilot where an older home owner shares with another adult. Age Concern is facilitating these pilots.

Retirement villages sector legislation review is being led by her colleague.

Comments from the floor included the hope there is digital access training follow-up although online is not convenient for many as there is a cost barrier, lack of skills and a problem retaining the training. Some members thought the address was government spin and that the Minister did not face issues for more vulnerable seniors e.g., issues in rest homes, home care, and hospitals due to lack of staff and were disappointed that Minister was not present because we cannot ask her questions; on the positive side it was noted that she now has funding.

3. GREY POWER ELECTRICITY (GPE)- SHARNIE WARREN (CEO)

Sharnie told the meeting that it is important to have feedback from customers and reflect on it. The main areas identified are price, service, and transparency.

She noted that Pulse energy have a sustainable focus and long-term commitment to GPF, to which they have made a significant contribution. She drew attention to Pulse being community -owned and having a high net promoter score. Their promotional activities include regional campaigns, new member packs, and support for GP social media pages if needed. An innovative programme is their Pay it Forward to support customers who are struggling. Pulse is continuing to develop new initiatives including access to discounted pet insurance cover. She concluded by thanking all the Associations. Pulse can never claim to be the cheapest but believe they offer fair and transparent schemes and give back to GPF.

Comments from the floor included an issue in getting a refund in a timely manner. Sharnie said that with smooth pay they should have acted faster. The lines company cost – the response was that they operate in a highly competitive market. Pulse Energy joined other independent retailers and advocate to Minister on your behalf.

Capacity was mentioned and the reply was that Pulse is not a generator but has long term power agreements, and their target customers are residential ones. They will be purchasing power from a solar farm soon. In response to a question on why GPE was not on power switch Sharnie replied that GPE is for members only and we cannot have an influx of non-eligible customers.

Pulse was congratulated on its Pay it Forward initiative and that when the government dropped the lower fixed user charge Pulse picked up slack.

Finally, the comment was made that people do not know how difficult it is to analyse the energy industry in NZ. GPF needs to get on the case and encourage more research. Pulse is taking steps in right direction regarding energy poverty.

4.

5. STEVE FRIEDLANDER AIL

The points of difference of his organisation are liberal underwriting, use of testimonials rather than spending money on commercials, a guarantee of renewal and holding the rates. They have the highest rating in their sector, a good solvency ratio and good record of claims benefits, which include a funeral benefit.

NB: In the unfortunate situation of death or dismemberment AIL provide a \$2,000 insurance pay out to Grey Power members

6. JANE WRIGHTSON RETIREMENT COMMISSIONER

Jane informed the delegates and observers that:

- she has taken a broad approach to considering the issues around retirement income 'policy and has brought together experts. Important aspects are stability, trust, confidence, connection, and dignity. Any changes need to be well considered and evidence-based. Health care, housing and transport are issues affecting older NZers.
- Triennial reviews are a statutory requirement, with the last one being released last December. There is a particular focus on women, Māori and Pacifica. It is a detailed document which was well researched. The dominant narrative is that older NZers are home owners, living longer, Pakeha and Asian. However, the missing narrative relates to non-home owners whose only income is their pension. This does not mean they have been profligate or stupid. Some have been affected by issues such as divorce, leaky homes and business failure which have derailed plans. Some are still paying off a mortgage. Life expectancies vary depending on the different cohorts.
- Superannuation is predicated on recipients owning their own home or being in affordable comfortable social housing. The numbers in these groups will decline. Women live longer and live alone longer so have higher costs as well as having been affected by the gender pay gap and the consequent effect on Kiwi Saver accounts. Māori are poorer generally and die earlier. They generally are more involved in providing support to their whanau. Policy responses need to change to recognise different situations including that of multi-generational housing. Bank lending policies are set up for individuals rather than family groups. The financial services industry is male-predominant and focussed on individuals using their services. Several recommendations have been made and she will follow up on these after the election.
- The accommodation supplement is a useful issue to promote. Housing and rental costs are of concern. Those moving to retirement villages may lose capital and there are also issues when residents move out. The current housing crisis is 30 years in the making.
- There is an immature debate around the understanding of NZ Super. Politicians take a short-term focus and do what is expedient. She intends to do more work on the lack of affordability argument by challenging assertions and to question Treasury's work. Australia has compulsory retirement saving and a means tested pension available at 67. She would also like consideration of the benefits of Super. Without voluntary work NZ society would fall apart.
- Advocacy needs to focus on most important issues, with available advocates showing understand of different views even if they disagree. Officials are looking for answers so highlight 'low hanging fruit' or show them ways to navigate difficult issues

Questions

Q. Why are some penalised if they save too much,

A. They all discuss it but a Commission of Inquiry would be amazing. We should discuss this with young people and encourage them to vote out those who want to scrap Super. There should be purpose, dignity, and mana in retirement. And we need to make people aware of data. There should be a guaranteed system with additional assistance for those needing it.

Q. Why the teachers' super scheme which is generous is not replicated in other arenas?

A. she said there is no private saving scheme which has worked long term. Schemes were predicated on one employer for 40 years and were not portable. Kiwi Saver is good but has some problems.

Q. Why is Super a universal payment?

A. Super is difficult to administer if there is a cut off level. A means tested system is difficult to administer fairly and a disincentive to save

Q. What issues should GPF concentrate on for this year's election candidates' meetings?

A. The affordability of Super and on what basis are candidates arguing for a policy which would dent trust and confidence? And the inequity of the accommodation supplement levels.

Q. What is the history of the Retirement Commission?

A. It was established after the Todd Taskforce and has the role of being a voice for older NZers. She is the first Commissioner for a while to advocate holding the entitlement age for Super at 65. Disagreements are natural but there needs to be awareness of inbuilt biases and consideration of evidence for particular policies. Her three yearly report provides evidence. She may not be reappointed if National and Act form the next government.

Final comments by members were that plans are predicated on pensioners having savings which, in turn, is based on their savings during working life. The Commissioner responded that we are a low wage economy, and those worse affected tend to be Māori, Pacifica, women and those in regional centres.

Jane's presentation was very well received by the meeting and she thanked members for the privilege of presenting to them.

PRÉCIS OF REMITS:

Remits carried:

- The constitutional remit regarding adding clarification of privacy was carried but one removing proxy votes was lost.
- The administration remit to request that the GPF board to provide a quarterly update on the status of all AGM remits was carried
- The policy remits regarding
 - o consideration of venues for AGMs between the North Island & South Island,
 - o especially in new buildings, that a reasonable proportion of 'standard rooms' be affordable to those receiving superannuation and limited accommodation supplements as part of the options available for residents going into rest home care,
 - o lobbying the current Government and Opposition Parties to fast forward the building of more affordable houses, particularly targeted for seniors, across the whole of New Zealand were all carried. (The latter remit is part of the current advocacy round).
 - o Recognition of the Treaty of Waitangi (Te Tiriti o Waitangi) as the founding document of New Zealand and incorporating The Treaty into the Grey Power New Zealand Federation Constitution.

Remits lost:

- The climate change policy development remit was lost but the board will provide policy when the new National Advisory Groups are appointed.

- The official language use remit – that GPF acknowledge the fact that New Zealand has two (2) official languages in the form of Te Reo Māori and Sign Language and one (1) predominant but 'de facto' official language, that being English and that such an acknowledgment be included in the GPNZF Constitution, and: That insofar as it is possible, while conducting the business of the Federation, to give equal status to the use of English as the predominant language of New Zealand, but also to Te Reo Māori and Sign Language, when and where such languages are appropriate to the occasion in which they may be used was also lost

Remits to support existing or extensions to policies were that GPF advocate for:

- Government to introduce legislation to govern use of mobility devices on pedestrian walkways or shared public spaces.
- Government to reinstate the District and City Councils as approved community housing providers, and further; that, once approved, Councils be tasked with; (a) setting their own criteria for the allocation of pensioner and community housing, (b) providing transport options from community housing centres of influence for pensioners, (c) creating health programme options for pensioners living in community/pensioner housing.
- Central Government and 2023 General Election Party candidates to support senior renters by significantly raising the cash asset threshold for accessing the Accommodation Supplement (AS).

One final comment - Tim Costley RNZAF Wing Commander was to be our formal dinner speaker on Wednesday evening June 28th. However, when I was informed that he was a candidate in this year's election I requested comments from the board about whether we should carry on given Grey Power's non-party political stance. The board were informed that politics would not be mentioned in the address but a majority decided that it was best not to go ahead.

If you would like more information, please contact the Federation president.