Last month saw the release, after nearly two years’ work, of our new strategy for ageing positively, Better Later Life – He Oranga Kaumātua 2019 to 2034. There’s more about Better Later Life in this newsletter, but I wanted to briefly mention what I think the highlights of it are. The first is that we shouldn’t overlook the gains we’ve made in having an ageing population. Every group in New Zealand has increased life expectancy and we should be celebrating that we’re generally living healthier and longer. In large part the strategy is about what we should focus on as a country – what you and others have told us we should focus on – to make life as good as possible as we hit 65 and older.

But of course, not everyone hits what used to be ‘retirement age’ in the same position. So, the two areas I’m going to focus on are work and housing. Housing was the most mentioned theme in the submissions when we were consulting on the strategy last year.

Having a secure place to live is fundamental to wellbeing, and the size and mix of our housing stock will need to change to meet the needs of an ageing population – especially with fewer people owning their own homes and more older people renting. It’s understandable that as a country we’re focussed on the issues around people being able to buy their own homes and getting more housing stock. But I’m going to make sure that we don’t lose sight of seniors as we work on these longstanding problems.

Work, more accurately the choice of having paid work, is equally important. We know that our seniors do an incredible amount of unpaid work, from looking after grandchildren to volunteering. But, if our workplaces are flexible, most people 65 and over are also perfectly capable of doing work that helps pay the bills. Appropriately, the launch of Better Later Life was at a full day seminar on this issue and what we do about it. It’s about choice and no-one should be compelled to stay in the workforce. But shutting the door on older peoples’ skills and experiences is short-sighted and doesn’t help those individuals who want paid work.

Anyway, that’s enough of the serious stuff. This is December and if you’re anything like me, you’ll now be looking forward to spending some time with your families, and I hope, having a relaxing Christmas. The most important thing about this time of year is getting some time with the right people and I hope that is what you get to do.

If presents are part of the plan, don’t forget that the changes to the SuperGold Card mean that it may help with any Christmas shopping, or holidays. The SuperGold website has an up-to-date list of all the places you can use the card, and there’s also an App which is handy for those of you with smartphones.

Best Wishes for Christmas and the New Year.
Better Later Life Strategy Launch

The new strategy for our ageing population, *Better Later Life – He Oranga Kaumātua 2019 to 2034*, is now available.

The strategy was launched by the Minister for Seniors, Tracey Martin, at the Better Later Working Lives forum, on November 1 2019.

Like most of the world, New Zealand has an ageing population. This means there are some things we must consider and prepare for as a country. Better Later Life takes a fresh look at what is required to ensure New Zealand is a great place to age and achieve the vision of making sure older people lead valued, connected and fulfilling lives.

Unlike the previous strategy, Better Later Life also considers the next generation of older people aged 50–64.

Based on feedback from across the country, Better Later Life includes five key areas for action:

- Achieving financial security and economic participation
- Promoting healthy ageing and improving access to services
- Creating diverse housing choices and options
- Enhancing opportunities for participation and social connection
- Making environments accessible.

Going forward, an action plan will be developed based on the strategy’s key areas.

The Better Later Working Lives forum, where the strategy was launched, was a great opportunity to talk about the ageing workforce, address the challenges that older workers face and consider the strategy. Over 100 people attended the forum, hosted by the Minister.

The forum included a variety of speakers from many backgrounds, and interviews with older workers who shared their experiences and challenges from their later working years.

Visit [www.superseniors.msd.govt.nz](http://www.superseniors.msd.govt.nz) to read the strategy.

Regional banking hubs

It’s no secret that the development of technology has changed the way banks do business. Banks have moved most of their services online and encourage people to use apps and websites, instead of popping down the road to the local branch.

Many local bank branches have been closed across the country, which will create serious problems for many over the age of 65 who don’t have internet banking or a computer.

To combat this, the Government has announced the trial of regional banking hubs. These banking hubs will mean that those in the regions will still have banking services near them, regardless of whether they are tech savvy or not.

The hubs will be in Opunake, Martinborough, Stoke, and Twizel. They will help people with basic transactional services, have smart ATMs, support staff, online and technology support, and will provide basic transactional services, such as cash withdrawals.

The New Zealand Bankers Association and six major banks, Kiwibank, BNZ, TSB, ANZ, ASB and Westpac, have formed a partnership for the pilot, which will run for 12 months.

The six banks involved have also committed to keeping all branches outside of the six main urban centres open, excluding co-located Kiwibank/NZ Post premises, whilst the trial is being undertaken.

For updates on the regional banking hubs go to the New Zealand Bankers Association website: [www.nzba.org.nz](http://www.nzba.org.nz)
Keep an eye out for Elder Abuse over the holiday season

The holiday season can be a stressful and emotional time, so it’s important to keep an eye out for the older people in your life.

One in ten people 65 and over will experience some form of elder abuse.

Elder abuse can come in many forms, it’s more than physical abuse and often people will experience more than one type of abuse.

Financial abuse ranges from illegal use of money to coercion. Forcing an older person into spending their money on a present for someone is a form of elder abuse, and that’s not OK.

Those who commit elder abuse are often someone close to their victim. 76% of abusers are family members of the victim. The majority of cases of elder abuse will go unreported. All too often this is to protect abusers who are family and whānau members. In many cases older people do not see themselves as victims or at-risk.

If you are concerned that someone is experiencing elder abuse, it’s OK to help. Something as simple as asking how they are can make a real difference.

Whether you are being abused or you are concerned for someone who might be, call 0800 32 668 65 (0800 EA NOT OK), send a text to 5032 or email support@elderabuse.nz

For more information on elder abuse please visit the SuperSeniors website: www.superseniors.msd.govt.nz

SuperGold Card

If you’re one of the 69 percent of older people online, why not pay a visit to the new SuperGold website: www.supergold.govt.nz

If you have a smartphone or tablet, download the new SuperGold App (SuperGoldNZ) from Google Play (Android users) or the App Store (Apple users). It’s super easy, but if you’re new to apps you’ll find instructions on www.supergold.govt.nz.

The website and app let you search for SuperGold savings near you, or wherever you plan to be.

You can check out discounts and special offers by category and location or use the search function to find the best deal on a particular product or service.

If you’re on Facebook, it’s a good idea to ‘like’ the SuperGold Facebook page. That way you’ll stay up to date with all the latest special offers from our nationwide SuperGold partners.

There are over 10,000 places throughout New Zealand to use your SuperGold Card and more businesses coming on board all the time. So give it a go!

You still need to show your SuperGold Card when you pay for your purchase.
Seniors in horticulture

The horticulture industry is turning to seniors to fill their labour shortages.

New Zealand is well-known around the world for exceptional produce. Our reputation internationally has meant that our apple, kiwifruit and berry industries are growing. Demand for New Zealand grown goods is at an all-time high.

Unfortunately, there are not enough workers available to match the growth of these areas, especially in peak growing seasons.

To get older workers on board some businesses are providing extra benefits and catering for their needs. Trevelyan’s Kiwifruit Packhouse in Te Puke are doing just that. They provide transport from town, allocate campground spaces for workers to park their motorhomes, as well as setting up some job share arrangements between two or three people, to cover one position across all the working days. This flexibility has meant that seniors are a huge part of their business.

Lewis Farms in Levin, which grows strawberries and asparagus, sees the value of older workers management skills, reliability and hardworking nature. Lewis Farms gets many seniors working for them who are on the road in motorhomes and want to make some extra money whilst travelling around the country. Like Trevelyan’s Kiwifruit Packhouse, they provide space to park motorhomes. Older workers are important to the successful running of their business and hold a variety of roles.

Seniors are helping to address skills and labour shortages in New Zealand and businesses couldn’t be happier with the wealth of knowledge and experience they bring to the table.

Lemon and yoghurt custard pots

The holiday season is upon us! If you are looking for the perfect dessert treat to finish off your meal, try this Lemon and Yoghurt Custard recipe from the NZ Nutrition Foundation. Serves 6.

**Ingredients:**
- 1/3 cup sugar
- 1 Tbsp. finely grated lemon zest
- 4 eggs
- 1/2 cup ground almonds
- 1 cup natural unsweetened yoghurt
- 1 cup unsweetened coconut milk
- 1/4 cup lemon juice
- Berries or poached fruit to serve

**Method:**
1. Preheat oven to 160°C and boil the kettle.
2. Put the sugar, lemon zest and eggs in a bowl and whisk together well to break up the eggs and incorporate the sugar.
3. Add the almonds, yoghurt, coconut milk and lemon juice and whisk again until smooth. Place individual ramekins in a high-sided baking dish and pour in the custard mixture into the ramekins.
4. Make a water bath by pouring hot water into the baking dish to come halfway up the ramekins. Bake for 25 minutes until just set (no wobble in the middle).
5. Carefully lift the ramekins out of the water bath and leave to cool before refrigerating.
6. Serve with chosen fruit topping or fruit compote.
Falls and concussion in over 65-year-olds

Concussion is a form of Traumatic Brain Injury (TBI). Falls are the leading cause of brain injury in older people and the consequences can be serious and long term.

You don’t have to be knocked out or even be hit on the head directly to have experienced a brain injury. If you have a low-level or same-level fall your doctor should consider the possibility of brain injury. Older people who suffer a brain injury have a greater risk of cognitive decline, recovery takes longer, and consequences can be worse. More than two-thirds of older adults recover completely from a mild brain injury. Older adults who are frail, have been diagnosed with dementia, cancer, or who have a history of antithrombotic therapy are most at risk of a poor recovery.

What to do:
If you or someone you care for has a fall, you need to be checked for a brain injury by your doctor. They’ll assess you to confirm if you have a brain injury and how severe the injury is. If you don’t get the right treatment it may negatively impact your quality of life, lead to loss of physical activity and social isolation. Maintaining core strength and balance reduces the risk of a fall and keeps you active and steady on your feet. There are local community classes across the country www.livestronger.org.nz

Making a few adjustments in and around you home can help reduce the likelihood of a fall.

For more information go to www.livestronger.org.nz/concussion/

Telecommunications Commission

New Zealand is transitioning from delivering home landline and broadband services via the copper network to fibre and mobile networks. That means large parts of the copper network will no longer be needed and network provider Chorus will stop supplying services like copper landlines and ADSL and VDSL broadband. The earliest this can happen is from mid-2020 and only in areas where the Commerce Commission agrees that fibre is available to be installed at your place at no charge. If fibre is not available to you, the copper network will remain as it is today.

There’s a number of things you can do now to prepare for this transition.

• Check with your phone and broadband provider what technology you are on and investigate what new technologies are available in your area. Try searching your address on www.broadbandmap.nz.

• Be aware that retailers can decline to sell you copper services whether fibre is available or not, so shop around.

• Chorus can’t stop supplying copper services until mid-2020 at the earliest, so claims that you must switch technologies urgently as Chorus is turning off your network are false and could be in breach of the Fair Trading Act. If this happens, please let the Commerce Commission know by phoning 0800 943 600 or filling out our online complaint form.

• Make sure you’ve got a basic mobile phone (and keep it charged) or battery backup available, as landlines provided over fibre and mobile networks are unlikely to work in a power cut.

• Be aware that cordless phones won’t work in a power cut, even if you still have a copper landline. Make sure you have a backup corded phone or mobile phone in case the power goes out.

If you have any questions, please email corded@comcom.govt.nz or phone us on 0800 943 600.

Simon Thomson is the Head of Telecommunications at the Commerce Commission
**UK Government payments for British child migrants**

If you were a British child migrant, you may be entitled to a payment from the UK Government.

From 1949 to 1953 the UK Government was involved in a scheme which sent unaccompanied children to Commonwealth countries, including New Zealand.

Over a five-year period, this resulted in 30 separate groups and over 550 children leaving England for New Zealand alone. Some of the children were as young as five.

The UK Government has acknowledged the failure of this policy and accepted that there was never a place for child migration in the way the nation cares for its children.

In December 2018, the UK Government announced that it would establish a payment scheme that would provide each eligible former child migrant with a payment of £20,000 GBP. The payment scheme will remain open until the 1st of March 2021.

**Eligibility and How to Apply:**

The payment scheme is open to any former British child migrant who was alive on 31st March 2018, or the beneficiaries of any former child migrant who has passed away since 1st March 2018.

To apply, you must have been under 16 when you were sent to New Zealand or another qualifying country and from the United Kingdom (England, Wales, Northern Ireland, Scotland, Channel Islands and the Isle of Man), before 1971.

If you wish to apply, or need advice, please contact the Child Migrants Trust:

Child Migrants Trust Inc.
8 Sunbury Road
Victoria Park
Perth WA 6100
Australia

Telephone: 00 61 8 9472 7582
Email: enquiries@childmigrantstrust.com
Website: www.childmigrantstrust.com

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**Medical Alarm supplier changes**

The Ministry of Social Development (MSD) funds the costs of medical alarm services to its eligible clients through the Disability Allowance.

There are a few small changes to the MSD-accredited medical alarm suppliers that you might want to be aware of. Red Wolf which was an MSD-accredited medical alarm supplier, has sold its medical alarm business to ADT Security, whilst Securely and TraceCare have become MSD-accredited suppliers.

If your medical alarm supplier was previously Red Wolf, there is nothing additional you need to do because of this change, as ADT Security is already an MSD-accredited medical alarm supplier. You will continue to receive the Disability Allowance for this cost.

This means that the current MSD-accredited suppliers of medical alarm services are:

- TraceCare 0800 559 720
- ADT Security Ltd 0800 111 238
- VitalCall (Chubb New Zealand) 0800 20 30 40
- Freedom Medical Alarms (WFA) 0800 380 280
- St John Medical Alarms 0800 502 323
- Securely 0800 865 865

If the services you need are not available through an MSD-accredited medical alarm supplier, MSD may still be able to help. Phone 0800 552 002 to discuss your situation.

The assessment and application process for the Disability Allowance hasn’t changed.

For more information, go to the work and income website www.workandincome.govt.nz
SuperGold Card special offers

Check out the latest special offers for our super seniors through the SuperGold website.

Join the thousands of Kiwis enjoying reliable rides with Uber

Enjoy your first ride free, up to $20 with promo code ‘SuperGold19’

Offer ends 31 December 2019. This promotion is valid only in New Zealand, and excludes Uber Taxi, Business Profiles and Uber Eats. The promotion does not apply to cancellation fees or wait fees and is not transferable.

SAVE $10 WHEN YOU SPEND $30

MINIMUM SPEND IS $30, EXCLUDING SHIPPING. CAN BE USED ONCE PER ORDER AND PER CUSTOMER. CANNOT BE REDEEMED ON ‘DAY BOTTLE’. EXHIBIT DEALS MIGHT CHANGE DAILY.

ENTER THIS VOUCHER CODE AT THE CHECKOUT AND CLICK REDEEM:

XMASGOLD19

VALID UNTIL 24TH DECEMBER 2019

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Call 0800 43 83 83 or visit www.kiwifuelcards.co.nz to apply
Disclaimer: The SuperGold Card programme enables independent businesses to offer discounts and benefits to older New Zealanders. The Ministry of Social Development is not associated with any seller and does not guarantee any representation made by a seller and any future dispute will need to be taken up with the seller not the Ministry of Social Development. Offers range in size and nature and cardholders should always check to see if a better offer is available locally.

GET MADE FOR CHRISTMAS
Spend more time in the sun and less time in the kitchen this summer fresh, ready made meals from My Food Bag! Eat fresh by heating in the microwave or oven, or freeze for up to 3 months.

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25% off one complete pair of glasses from the $169 range or above
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Save up to $20 a month

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