Last Friday was World Elder Abuse Awareness Day - the first day of a week of activities focused on raising awareness about elder abuse.

We must send a clear message that New Zealanders cannot and will not tolerate Elder Abuse. That ‘elder abuse is not OK’ and that New Zealanders must speak up against it.

It is interesting that a month ago, as Associate Education Minister, I was launching a new, digital story for children as part of Bullying-Free NZ Week. Its message, overall, was about kindness.

Since then, I’ve been thinking a lot about how we ensure all Kiwis are safe, and respected, regardless of their age, ethnicity, beliefs or background. Getting the behaviour right starts in childhood but awareness of the problem, and doing something about it, is important throughout our lives – especially for our older citizens.

Research suggests that one in ten people aged 65+ will experience some form of elder abuse. That is unacceptable. And more than half of all cases involve financial abuse.

On Friday, June 15, I was pleased to host an event for World Elder Abuse Awareness Day in Parliament. I spoke to an audience of guests from the banking sector, legal sector, and relevant NGOs and government agencies – the people who can do something about the problem.

I also launched a new publication looking at financial abuse of seniors. It talks about how abuse is often hidden in plain sight, and used to control victims.

Elder abuse is an abuse of trust. The people most at risk tend to be older, have fewer assets, and in poor health. They are less likely to understand their rights and entitlements and more likely to be dependent on others for care. And unfortunately, abusers are most commonly family members, friends or even neighbours.

So talking to the guests there it was heartening to hear the commitment to addressing the problem, particularly from our banks, lawyers and others who work with seniors. We need people to understand what elder abuse is, what it looks like – and that it’s not ok. We need everyone to call it out.

We also need those at risk and those who care about them to understand that there is help and support available. Last year the government established an Elder Abuse Response Service. It includes a free 24-hour confidential helpline. Anyone can call this number whether they are being abused or they are simply concerned for someone who might be.
Raising awareness of elder abuse

If you’re one of the thousands of people who do a crossword every morning, you may have seen something unexpected last week.

Working with Fairfax and NZME we planted some key messages about elder abuse within crosswords in 20 newspapers throughout the country. Every day we included a different question describing harmful behaviour towards older people, to which the five letter answer was simply ‘abuse’.

Why?
A lot of abuse goes unidentified because it happens behind closed doors.

Abusers often control who their victims can and can’t see, where and when they can go out, and even what they watch or read.

So we asked the question, how do we reach people in a way that lets us bypass their abusers. And how do we make people think about whether their circumstances are abusive?

Elder Abuse
It’s not OK

The Minister for Seniors revealed the clues in a presentation in parliament for World Elder Abuse Awareness Day.

This was a first for New Zealand. It’s never been done before, and that also helped us raise awareness as we generated a lot of media attention. And our message was simple: Elder Abuse is not OK; speak out against it.

Whether you’re being abused or suspect abuse is happening to someone you know, speak out.

Call our free helpline 0800 32 668 65.

SPEAK OUT
0800 EA NOT OK
0800 32 668 65
For our free and confidential helpline

Shining a light on financial abuse

Most of us will never experience elder abuse. But roughly one in ten people over 65 are not so lucky. For many, it starts with financial abuse.

In an abusive relationship, financial abuse may start with an abuser trying to control how or where you spend your money.

If it was easy to spot financial abuse it would not be such a problem. But over half of all cases of Elder Abuse in New Zealand have a financial component.

It’s simply not easy to identify. That is why the Office for Seniors have published a new booklet, ‘Financial Abuse of Seniors’, which describes the warning signs, gives tips on how to protect yourself, and looks at common stories of abuse.

Minister for Seniors Tracey Martin launched the new publication in parliament last week, at an event attended by members of the banking industry, legal and financial sector.

“It’s vital that everyone, particularly people who work closely with older people and their money, understands the signs of elder abuse,” Minister Martin said in a speech at the launch.

“We also need to empower older people to protect their own finances and property”.

You can download a copy of the publication at www.superseniors.msd.govt.nz

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Minister for Seniors Tracey Martin announced recently that we will develop a new strategy to address the needs of our ageing population.

Over the past two decades we’ve all witnessed enormous social change.

Our ethnic and cultural diversity, family dynamics, use of technology, how and where we live and work — it’s all evolving.

While the new strategy will reflect many known changes and challenges, we want to know what today’s seniors think.

We also want to hear from tomorrow’s seniors - people who are aged in their 40s and 50s now. After all, it’s projected that by 2036 nearly one in four Kiwis will be aged 65 or over.

Our growing and ageing population presents a range of challenges and opportunities.

We need to prepare for these now, and harness the positive social and economic contribution seniors make, through their skills, knowledge and experience.

From next week people throughout the country will have an opportunity to have a say on what they want to see in the strategy.

We will be inviting organisations to hold events in their communities and have kits available to support this.

We will also arrange a small number of regional stakeholder workshops and hui across the country.

The cost of visiting the doctor will reduce for people with a Community Services Card under changes announced in the 2018 Budget.

This will give up to 540,000 people access to low-cost GP visits - making it around $20 to $30 cheaper.

Seniors who have either a combined SuperGold and Community Services Card or a Community Services Card should also see a reduction in the cost of visiting their GP by 1 December, 2018.

General practices can choose whether or not to provide the new low-costs visits so please check with your doctor later this year to see whether they have chosen to opt in.

Under the changes, people receiving the Accommodation Supplement or living in public housing will also get a Community Services Card, giving them access to cheaper doctors visits.

To find out more about these changes, go to www.health.govt.nz and search for ‘primary health care subsidies’.

We want to hear your ideas and concerns

What are your priorities and expectations for how you live now, and how you want to age in the future?

More information about the consultation and how you can take part will be available from next week.

Keep an eye on our website at www.superseniors.msd.govt.nz
**Winter Energy Payment**

As part of the Families Package, the Government has introduced the **Winter Energy Payment** to help people keep warm during winter.

Search for ‘**Winter Energy Payment**’ on the **Work and Income Website**. If you’re getting NZ Super or Veteran’s Pension, you’ll automatically get the Winter Energy Payment from 1 July.

<table>
<thead>
<tr>
<th>Couples and people with dependent children will get $31.82 a week.</th>
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<tbody>
<tr>
<td>Single people will get $20.46 a week.</td>
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1 July falls in the middle of a pay period. This means you’ll get 10 days of Winter Energy Payment on 10 July and the full amount from 24 July (until it finishes on 29 September).

**Travelling overseas**

If you’re heading away from New Zealand over the winter months we’ll keep paying your Winter Energy Payment for up to 28 days.

It’s really important you let us know if you’ll be away for more than 28 days, otherwise we might pay you too much and have to ask for the money back.

The easiest way to let us know is to fill out the online form by searching for ‘**overseas travel**’ on the **Work and Income website**. Or call us on our Seniors line, phone **0800 552 002**.

Don’t forget to get in touch when you return from your travels so we can start your payment again.

**If you’d prefer not to get this payment**

It’s fine if you’d prefer not to get this payment. Just let us know and we’ll stop it for you. There’s an easy form to complete on the Work and Income website or you can call us. If you’d like to start the Winter Energy Payment again at a later date, please get in touch.

**Couples payments into your bank account**

If you’re a couple getting New Zealand Super or Veteran’s Pension and have separate bank accounts, unfortunately we can’t pay both of you half each this year. We’re working hard to find a way to do this in future years.

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**Equal Employment Opportunities Commissioner**

Almost one in every four New Zealanders continue to work past the age of 65 and, through their experience and skills, have a lot to offer employers.

Unfortunately, 40% of workers report experiencing or witnessing age-related discrimination. Older workers are battling a range of age-based stereotypes relating to adaptability, physical ability, and a lack of IT skills and blocking younger workers being promoted.

Employers and fellow employees must move past these stereotypes and appreciate that older workers aren’t seeking an easy transition to retirement.

In fact, the 2014 Crown Entities Ageing Workforce Survey showed they prefer challenging and rewarding roles.

The key is harnessing the experience of older workers through open and supportive communication.

When talking to your employer about how you can remain in the workforce for as long as you would like, some of the things you could ask them to consider are:

- shorter or flexible hours
- ergonomic requirements
- reducing demanding requirements such as travel
- re-training

The Human Rights Act protects workers from age discrimination.

It’s not OK for a potential employer to ask questions about age, general health and disabilities unless it is essential to the job.

You can complain to the Human Rights Commission if you feel you have experienced age-related discrimination at [www.hrc.co.nz](http://www.hrc.co.nz)

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**Dr Jackie Blue, Equal Employment Opportunities Commissioner**

**Did you know?**

All employees can ask for flexible working arrangements. That includes:

- hours of work (over a day, a week or year)
- days of work
- place of work.
A growing number of older New Zealanders are swapping traditional work arrangements and going into business for themselves for the first time.

It’s a trend that Geoff Pearman sees continuing as the population ages.

He started up consultancy business, Partners in Change, at age 61, in 2012.

He made the career change in his late 50s after leaving one job and being made redundant from another.

“For me, it was a necessity to start my own business because I needed to work and needed to have an income,” he said.

“When you find yourself in that position, you only have four options: keep applying for the same jobs, buy a job, create a job of your own, or stop work altogether.

“Starting your own business isn’t for everyone but it will be an option for an increasing number of people.”

His experience led him to create Senior Entrepreneurs New Zealand two years ago to help other first-time business owners.

Based in Dunedin he has helped people launch businesses as diverse as business coaching, landscaping, app development, public relations and health practitioners.

He believes that, contrary to some stereotypes, older workers bring a lot to the workforce. “There is a wisdom of judgement there that comes from experience,” he said.

For more information on Senior Entrepreneurs, go to www.facebook.com/seniorentrepreneursnewzealand

Kaumātua share life lessons

Kaumātua are helping other kaumātua navigate the challenges of getting older as part of an innovative new research project launched last year.

The University of Waikato has joined with the Rauawaawa Kaumātua Charitable Trust in Hamilton for the Kaumātua Mana Motuhake Project.

The project, funded through the Ageing Well National Science Challenge, sees experienced kaumātua take on the role of tuakana, or peer educators, who help other teina going through significant life changes.

That could be the loss of a partner, loss of independence, health programmes or even losing a driver licence.

While still in its early stages the project has signed up 30 tuakana and 180 teina.

Each tuakana will have six teina and will spend three sessions with each teina in the role of peer educator.

Rauawaawa Kaumātua Charitable Trust CEO Rangimahora Reddy said the results have been surprising.

“What we’ve found is that the social connection that comes from creating a programme like this is actually quite profound,” she said.

“I’ve had a kaumātua say to me ‘who would have thought at my age that I would have needed a tuakana or that I would have enjoyed just downloading to somebody who is roughly my age and who gets it’.

“We are sharing an understanding of where we’re currently at, and for him that was really beneficial.”

University of Waikato Professor Brendan Hokowhitu said the results would have wide-ranging importance to all New Zealanders.

“It has been surprising to me the level of resonance with the idea of kaumātua mana motuhake, which tells me it is not just Maori kaumātua who want to be self-determining, independent, and to have the value and wealth of knowledge they possess acknowledged; this concept has relevance to all.”
On 1 July this year, the annual changes to the Residential Care Subsidy Rates come into effect. If you need long-term residential care in a rest home or hospital, you may now qualify for a subsidy.

The asset thresholds have increased to:
- $227,125 for a single person
- $227,125 for a couple where both partners are in residential care
- $227,125 for a couple where one partner is in residential care, including the value of their house and car
- $124,379 for a couple where one partner is in residential care, not including the combined value of their house and car. (The house is only exempt when it’s the main place where your partner who is not in care or a dependent child lives).

The income-from-assets exemptions have increased to:
- $992 a year for a single person
- $1,983 a year for a couple when both are assessed as needing care
- $2,975 a year for a couple where one partner has been assessed as needing care.

This year, for the first time since 2011, the allowable gifting amount has changed.

The annual allowable gifting amount in the five years prior to your Work and Income means assessment has increased to $6,500 a year and the maximum amount a person can gift in recognition of care has increased to $32,500.

Your assets and income will be assessed by Work and Income. All other eligibility is assessed by the Ministry of Health.

To find out if you’re eligible go to the [Work and Income website](https://www.workandincome.govt.nz).

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**Staying Safe on the road**

Once you turn 75, there are a few changes to the process for renewing your driver licence. So if you’re nearing this age, you might want to start thinking about attending a Staying Safe workshop.

The workshops are held around New Zealand and are designed to help people stay confident in their driving ability as they age.

They are delivered as part of collaboration between the NZ Transport Agency, Age Concern NZ and other providers.

Most drivers are very safe, responsible and have been driving for many years without any problems. But driving a car is a complicated task and you need to be in good health and able to concentrate for long periods of time.

As you get older, you might notice some changes that could affect your driving. For example, you might notice changes in:
- your eyesight
- your memory
- how quickly you can make decisions
- how quickly you react when you’re driving.

The Staying Safe workshops can help you understand how to recognise these changes and the steps you can put in place to continue driving safely. If there comes a time when it is no longer safe to drive, you can get advice on how to reduce your driving yet still maintain mobility and independence.

For more information, go to the [NZ Transport Agency website](https://www.nzta.govt.nz).
SuperGold Card special offers

Check out the latest special offers for our super seniors through the SuperSeniors website.
Tell us what you think

We want to keep enhancing the value of the SuperGold Card. We’d welcome your ideas on how we can do that and what discounts you’d find useful.

Please email your suggestions to: information@supergold.govt.nz

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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.