



Wishing you all safe and happy holidays



As 2016 draws to a close, I have been reflecting on the opportunities I've had to speak to seniors and to hear what matters most to you. I'm proud of what we've achieved for seniors and I'm looking forward to working hard for you in 2017.

The recent earthquakes that rocked Kaikoura, parts of the South Island and Wellington, sadly resulted in loss of life and are a reminder to be prepared, to look after yourself and your family, and to check on neighbours.

The strength of community spirit was immediately apparent in the aftermath as people were quick to lend a hand and help in any way they could. As the festive season draws closer, it will continue to be important to reach out and ensure we are all looking after each other.

This year has seen the start of the SuperSeniors Champions programme. There are now 12 Champions – articulate, high profile New Zealanders who can raise awareness of the important contribution seniors make to our society. Their experiences reflect the diversity and richness of seniors – from business men and women to actors, civil servants and a world-class weightlifting champion.

In May, the Government allocated close to \$41 million in extra funding, over four years, for SuperGold Card transport concessions. This gives cardholders certainty in the future of this popular concession. Businesses are taking note of the 'silver economy'. Since humble beginnings in 2008, the number offering SuperGold Card discounts has grown from 800 to over 8,300 separate businesses and trans-Tasman agreements mean the card is able to be used in Australia. I am working hard on transforming the card into a smart card which will make it even more useful to seniors.

As many of us look forward to summer and quality time with family and friends, I'm also conscious of those around the country for whom the festive season only adds to their sense of loneliness and isolation.

Social isolation, loneliness and the serious issue of elder abuse will be an important focus in the refreshed Positive Ageing Strategy I'll release next year. I'm looking forward to providing greater visibility around key issues for seniors and advocating for the necessary changes to achieve the vision of an age-friendly New Zealand.

Over the past year, the Office for Seniors has worked with three age-friendly pilot communities – Kāpiti, New Plymouth and Hamilton. Two have had recent agreement from their councils to be affiliated with the World Health Organisation Global Network. All three are developing action plans. There has also been encouraging interest in age-friendly ideas from other communities in New Zealand. We'll be supporting them to make this happen.

My very best wishes to you and your family and friends for a safe, and peaceful festive season, and a wonderful New Year.


Kind regards

Honourable Maggie Barry, ONZM,
Minister for Seniors

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 www.superseniors.msd.govt.nz

Working and getting NZ Super

One of the most common questions people applying for or getting NZ Super ask is “Can I work and get NZ Super?” The short answer is “yes”, but there are some details you should be aware of.

Because it's not means tested, working or receiving other income doesn't change the amount of NZ Super you can get before tax is deducted, but it could alter the amount of tax that's deducted. It may also affect any extra help you get with your NZ Super.

When you have two or more sources of income (such as NZ Super and your earnings from work), the highest one is treated as your main income, other income is treated as secondary income and taxed at a higher rate.

There are many different scenarios, but here's one example:

Single person (living alone) getting NZ Super and working 10 hours a week at minimum wage - \$15.25 an hour before tax

	Before tax	After tax
Weekly NZ Super	\$443.43	\$384.76
Weekly earnings from work	\$152.50	\$123.79
Total weekly income	\$595.93	\$508.55

For this scenario, the NZ Super is the main source of income so would be taxed at 'M' rate – which would be 13.2%. The earnings from work is the secondary source of income so would be taxed at 'S' rate – which would be 18.89%.

If the amount you receive from NZ Super is less than you get from your wages or salary, then it is a secondary source of income and you need to use one of the following tax codes.

If the total amount you'll earn in a year, including your NZ Super, is:

- less or equal to \$48,000 your secondary tax code is S and your NZ Super will be taxed at 17.5%
- between \$48,001 and \$70,000 your secondary tax code is SH and your NZ Super will be taxed at 30%
- more than \$70,000 your secondary tax code is ST and your NZ Super will be taxed at 33%.

Generally you'd use the 'M' tax code for your main source of income and 'S' for your other income.



Clive Doughty continues to work while he receives NZ Super.

However everyone's situation is different, so it's important to check that you're using the right code, whatever you're earning. There's useful advice and a calculator on the *Tax on your income when you retire* page on Inland Revenue's website www.ird.govt.nz

If you're working you can ask for a *Personal tax summary* to see if you're due a tax refund at the end of the tax year.

If you have a partner who is included in your NZ Super because they are aged under 65, your NZ Super is income tested. In this case, any other income either of you earn could affect how much you get.

There is more information about this in the **Ask a Question** tool on the Seniors page of the Work and Income website.

The level of NZ Super payments are adjusted each year. The rates are reviewed and adjusted to take into account any increases in the cost of living (inflation) and average wages.

The after-tax NZ Super rate for couples (who both qualify) is based on 66% of the 'average ordinary time wage' after tax. For single people, the after-tax NZ Super rate is around 40% of that average wage.

Between 1 April 2008 and 1 April 2016, the after tax weekly rate of NZ Super paid to a couple (who both qualify) increased by \$152.14 or 34.59%. Over the period December 2007 to December 2015 the Consumer Price Index (all groups) increased by 15.53%.

Tax, benefits and finance hub

If you have any questions about tax rates, Inland Revenue numbers, NZ Super or Kiwisaver, you can find information by going to a new tax, benefits and finance hub at www.govt.nz.

This hub is on the home page at a clearly marked link.

You can also find out about managing your money in retirement, what benefits and allowances you're entitled to, getting a rates rebate, how to postpone

or defer paying rates, and even borrowing against the value of your home.

The **Govt.nz** website can also help you find out about work rights, education, health, passports, visas and consumer complaints.

Its aim is to improve your online experience when dealing with government services, and provide information that's easy to find and use.

Today versus tomorrow

Looking back over these columns we've covered many subjects: diversification and the need to spread your risk; 'right-sizing', which may include living in a retirement village; the importance of the 'buffer', that pot of savings that keeps you going when the unexpected happens.

This time last year we talked about the pressure many grandparents feel at Christmas to spoil grandchildren, which can be a challenge on a fixed income. The message on that front hasn't changed: you, your time, your involvement in their lives, is worth more than any stack of presents.

Recently the Commission hosted 48 countries in Auckland for an OECD event, themed 'Today versus Tomorrow'. It was a great time to step back, take stock, and think long-term, which we often don't do because everything today seems so urgent and everybody seems so busy!

We are not alone. What struck me during the forum was just how similar our challenges are across 48 countries: life is getting faster, social media is keeping many young (and old) people connected to the world, but more disconnected from each other. Stand at any bus stop, mall or café and you see people sitting together, eyes glued to their phone, communicating with everyone and no-one.

During a power cut last year we sang songs by candle-light. After our teenage daughter stopped panicking that there was no wifi, she had a great time.



I'm planning to use the Christmas break as one giant power cut: put the gadgets away, get outside, remember how to make up games, be bored, listen to the wind and feel the sun. Sounds cheesy but it's the plan, and I think seniors are best placed to lead the charge in how to have fun the old-fashioned way!

Merry Christmas

Diane Maxwell

Retirement Commissioner

Travelling to Australia? Pack your SuperGold Card

If you're going to be visiting Australia over the Christmas break, make sure you take your SuperGold Card with you.

There are a number of discounts you'll be able to take advantage of, although you won't be able to use it for public transport concessions, as you do at home.

There are different discounts on offer so check out what's available before you go, on the info for cardholders' page at the **SuperGold website**.

You can also look out for the 'Seniors Card welcome here' stickers in Australia and ask if they accept our SuperGold Card.

Check out the Australian websites

- ACT: www.actseniorscard.org.au
- New South Wales: www.seniorscard.nsw.gov.au
- Northern Territory: www.nt.govt.au/community/seniors
- Queensland: www.qld.gov.au/seniors
- South Australia: www.seniorscard.sa.gov.au
- Tasmania: www.tas.gov.au
- Victoria: www.seniorsonline.vic.gov.au
- Western Australia: www.seniorscard.wa.gov.au



Calling people in the quake-affected areas

Following the recent earthquakes, the Ministry of Social Development checked in with more than 1,500 seniors living in Kaikoura and surrounding areas.

Phone calls were made to ensure they were safe, had been in contact with family or friends, basic facilities were working, and they had the support they needed.

One lady in her 80s said she was a bit shook up but was impressed with the community spirit after the quakes.

She was able to source water and food from a local marae and a porta-loo was provided on her property.

She said it was great MSD was checking in to see if she was okay.

MSD connected seniors with other services available to help, ranging from health support to advice about property damage.

Financial assistance was provided to those who needed it.

The calls found the majority of people reported they were okay and now have the support they need.

Tips for being prepared

In most emergencies you should be able to stay in your home. Plan to look after yourself and your loved ones for at least **three days** or more.

- Get your family or household together and agree on a plan
- Have these emergency survival items:
 - Water for drinking – 3 litres per person, per day, and extra water for washing and cooking
 - Canned or dried food plus can opener
 - Torch and radio with spare batteries
 - Mobile phone and recharging device
 - Wind and waterproof clothing, sun hats, and

strong outdoor shoes

- First aid kit and essential medicines
- Blankets or sleeping bags
- Pet supplies
- Toilet paper and large rubbish bags for your emergency toilet
- Face and dust masks

In some emergencies you may need to leave in a hurry. Everyone should have a packed getaway kit at home and at work.

For more details of what you need to include go to www.getthru.govt.nz/how-to-get-ready.



SuperSeniors champion Nanette Nathoo QSM



Extending a helping hand to somebody in need is second nature to Nanette Nathoo QSM, the latest SuperSeniors Champion.

She is a hospice volunteer, business owner and head of the Auckland Indian Association Crime Prevention Committee, and

is passionate about creating safer communities.

The vivacious Champion has experienced difficult times herself in the past year. “I lost my young 28-year-old son, my baby Prasant, in a fatal truck and train accident, just on his way to work. Just snap like that, in a blink of an eye,” she says.

Nanette is working with Auckland Police to develop safety videos and workshops.

“A lot of people are scared to ring 111 and they don’t necessarily know you can ask for a different language – it’s not just always in English.”

Mrs Nathoo is also urging seniors to get help when they need it. “I think for seniors especially, they’re too proud to ask for help.

“The elders don’t want to go to the doctor’s so they get sicker and sicker – the bronchitis sets in. Ask the family ‘Can you cook dinner for me?’. Little things count and that’s what makes an impact in others’ lives.”

Tips for positive ageing

- Start a bucket list, do things you’ve always wanted to do
- Take up a hobby that interests you
- Look after a pet and get love and company in return
- Volunteer and do it from the heart
- Stay healthy by being active and looking after yourself
- Ask for help when you need it

Grey Power executive visit the Beehive



The Grey Power advocacy team, Pete Matcham, President Tom O'Connor and Jan Pentecost met with Minister for Seniors Maggie Barry recently to talk about Seniors' issues, including smart cards.

Members of the Grey Power executive recently met Minister for Seniors Maggie Barry at the Beehive for discussions on a wide range of issues.

On the agenda were smart card options which the Minister hopes to progress early in the New Year.

There were also discussions around ID for seniors.

There are some situations where you need to provide several types of identification, for example, when opening a bank account or when applying for NZ Super.

You're generally asked to provide what's known as primary ID and supporting ID so organisations can be confident you are who you say you are and they record your details correctly.

Primary ID generally includes government-issued documents with a photograph such as a passport, a driver licence, or firearm licence, but can also include others, such as the 18+ card.

Supporting ID can include a birth certificate, a citizenship certificate, utility bills, and signed New Zealand debit or credit cards.

Some banks and other organisations will accept your SuperGold Card as supporting ID as people have had to prove who they are to the Ministry of Social Development to get the card.

Banks have different policies about the ID they accept so it is best to find out before you go into a branch.

For example, Westpac asks for current ID but will accept expired passports or driver licences as primary ID for those aged 65+ as long as they expired less than 10 years ago. BNZ has a similar policy for all their customers, but the ID needs to have expired less than 12 months ago. The Minister for Seniors is writing to other banks to encourage them to do the same.

If you're asked to supply ID, check what the organisation requires before you visit them.

There is useful information about passports, citizenship and identity on the New Zealand Government website www.govt.nz

Help others to get this newsletter

More and more people are signing up to get the SuperSeniors newsletter emailed to them so they can keep up with news for and about older New Zealanders and the latest SuperGold Card special offers.

If you have a friend or family member who doesn't get the newsletter, please share this with them.

It's easy for them to sign up using the link on the **SuperSeniors website**.

Links to the stories and SuperGold Card special offers in this newsletter can be found in the electronic version

» superseniors.msd.govt.nz > News and Events (purple circle) > Newsletter > December 2016

Seniors' discounts

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

Fuel Discounts

- Challenge Fuel offers SuperGold Cardholders 8 cents off per litre discount at around 80 service stations nationwide
- NPD offers up to 15 cents off per litre at Nelson, Tasman, Marlborough, Canterbury, Otago and Southland NPD sites

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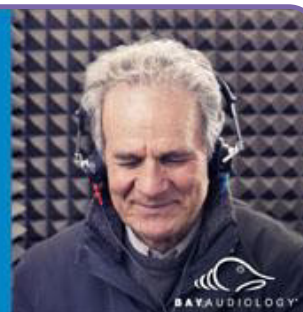
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Disclaimer: The SuperGold Card programme enables independent businesses to offer discounts and benefits to older New Zealanders. The Ministry of Social Development is not associated with any seller and does not guarantee any representation made by 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.



New Zealand Government

