

FOR THE LONG RUN Report

October 2026



**Decade
of healthy
ageing**

Aotearoa New Zealand
National Forum

He Oranga Kaumātua | He Oranga Tangata



**The Selwyn
Foundation**

FOR THE LONG RUN Report

Healthy ageing is the foundation for New Zealand's long-term resilience

FOREWORD

Living longer is one of Aotearoa New Zealand's greatest achievements. The opportunity now is to ensure those additional years are lived with health, security, connection, purpose and choice.

Healthy ageing is good for everyone. When older New Zealanders can remain well, independent and able to contribute, family/whānau are stronger, workplaces retain valuable skills and experience, communities benefit from care and leadership, and services and systems are available and accessible.

Yet public discussion about the ageing population too often begins with what it may cost. This overlooks the considerable value older people already create. They are working, paying tax, caring for family/whānau, supporting grandchildren/mokopuna, volunteering, mentoring and helping communities function.

The choices Aotearoa New Zealand makes now will shape whether longer lives deliver a growing longevity dividend – the social and economic value created when people are able to age well for longer – or place increasing, avoidable pressure on health, housing, care and community systems.

Healthy ageing is fundamental to New Zealand's long-term social and fiscal resilience, workforce and productivity, social investment, and future health and housing demand. Acting earlier can improve people's lives while reducing the likelihood that manageable pressures become more complex and expensive.

For this report, we heard from almost 30,000 older New Zealanders. Their message was clear. People want to remain healthy, independent, connected and able to contribute, but many face practical barriers involving healthcare, housing, transport, access to support and pathways to participate.

Their experiences reinforce the importance of the first decade after 65. We call this The Decade of Opportunity. The actions taken during these years can have a measurable impact. Timely healthcare, a safer and more manageable home, reliable transport, clear advice or a meaningful role can help people remain independent and keep their options open. When action is delayed, pressures can compound and choices can narrow.

New Zealand already has strong services, trusted community networks and proven initiatives. The opportunity is to connect them more effectively, make them easier to find and use, extend what is working and direct investment towards actions that will have the greatest long-term impact.

No single organisation can create the conditions for healthy ageing alone. Government, councils, businesses, Iwi, community organisations, service providers, individuals and family/whānau all have a role. That's why we have come together as the Aotearoa New Zealand National Forum for the Decade of Healthy Ageing/He Oranga Kaumātua, He Oranga Tangata – a cross-sector collaboration focused on the structural reform we need to ensure our policies and practices keep pace as more of us live for longer.

By helping people thrive through the first decade after 65 and beyond, New Zealand can embrace the opportunities of our fastest growing 'natural resource' – more older people – who tell us they want to age well, continue to participate and help grow their communities and build resilience between generations.

We acknowledge and thank all of the older people who shared their hopes, dreams and preferences for their future lives. We now have a unique insight into what we can all do, individually and collectively, to create an Aotearoa New Zealand where everyone can age with dignity and respect and our communities can flourish.

Older New Zealanders are already in it for the long run with their family/whānau, communities and country. Our attitudes, systems, policies and investments need to be in it for the long run for them too.

Denise Cosgrove

Chair | Aotearoa New Zealand National Forum for the Decade of Healthy Ageing
He Oranga Kaumātua, He Oranga Tangata





ABOUT THE FORUM

The Aotearoa New Zealand National Forum for the Decade of Healthy Ageing | He Oranga Kaumātua, He Oranga Tangata (The Forum) was established in 2023 by The Selwyn Foundation, the Office for Seniors, and Age Concern New Zealand. It was formed in response to the global Decade of Healthy Ageing and brings together more than 30 organisations and leaders from across government, Iwi, business, community and not-for-profit sectors.

The Forum provides a collaborative, non-partisan platform for improving the experience of ageing in Aotearoa New Zealand. Its work focuses on creating age-friendly environments where kaumātua/seniors can participate, contribute and thrive, enabling people to live well in their communities for longer; on long-term integrated healthcare; and on challenging ageism and outdated assumptions about older people.

By bringing together different perspectives, evidence and practical experience, the Forum seeks to build a more coordinated national approach to recognise the value of longer lives and support older New Zealanders to thrive, remain independent, connected and able to contribute.

This report has been prepared by The Selwyn Foundation on behalf of the Forum.

For more information, visit: www.nzdecade.org.nz

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ABOUT THE REPORT

For the Long Run combines the voices, preferences and aspirations of older generations of New Zealanders with economic analysis and wider New Zealand and international research.

Its primary lived-experience source is the Healthy Ageing Pulse Survey, conducted by Acumen in May/June 2026. This report describes the survey results as the views of respondents and considers them alongside other evidence.

This wider evidence includes two independent reports prepared by NZIER for the Forum. The first identified priority areas for investment in healthy longevity, while the second reviewed New Zealand and international evidence on practical interventions that can improve independence, wellbeing and participation and reduce avoidable pressure on public services. *For the Long Run* also draws on data and research from organisations including Statistics NZ, Health New Zealand, the Office for Seniors and other credible sources.

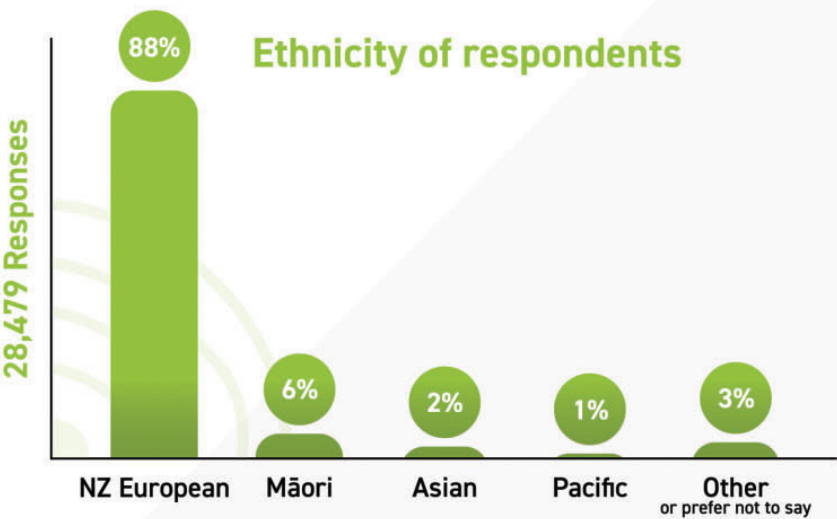
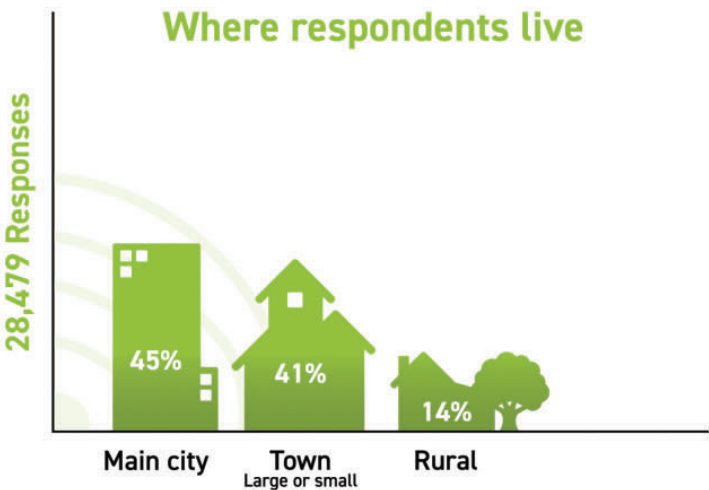
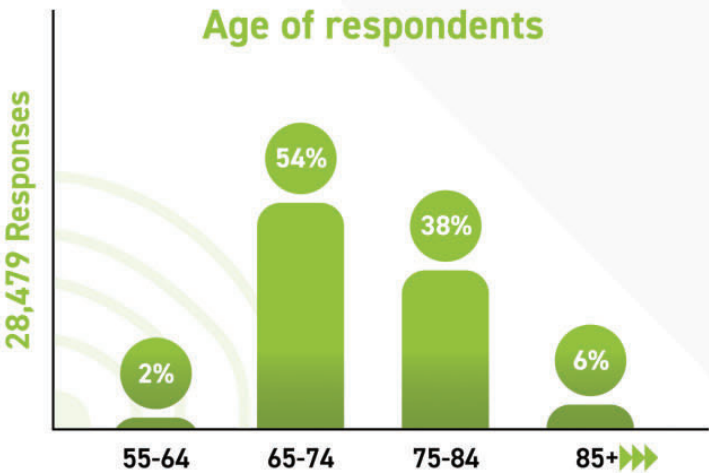
The Forum released its five Pledges in November 2025 based on this research, which are a bold and practical vision for supporting older New Zealanders to live longer, healthier more connected lives. These are:



This *For the Long Run* report weaves these five Pledges with the voices of older people into its priorities for action.

Key demographic data from the Pulse Survey

The Healthy Ageing Pulse Survey received 28,479 responses from across the members and networks of the Forum member organisations. The majority of respondents were aged between 65 and 79. Respondents lived across New Zealand, with 45 per cent in main cities, 41 per cent in large or small towns and 14 per cent in rural communities among those who stated their location. The respondent group was predominantly NZ European, with smaller proportions identifying as Māori, Pacific, and Asian.



EXECUTIVE SUMMARY

For the Long Run presents a clear, evidence based picture of what older New Zealanders need to live well, remain independent and continue contributing as they age – and what Aotearoa New Zealand must do now to make that possible. Drawing on the voices of almost 30,000 older New Zealanders who responded to the Forum’s Healthy Ageing Pulse Check survey conducted in May/June 2026, alongside economic analysis and international research, the report identifies the first decade after 65 as a critical window for action. This period – The Decade of Opportunity – is when timely support can preserve independence, prevent avoidable decline and deliver long-term social and economic value.

The Decade of Opportunity: why the years from 65 to 74 matter

From the survey responses received, it is clear that the ten years after 65 are a time of transition: adjusting work and income, making housing decisions, managing changing health needs and finding new ways to stay connected. Early action to support and help people thrive during this decade can:

- keep people independent for longer
- reduce avoidable pressure on health, housing and care systems
- preserve choice and wellbeing
- strengthen families/whānau, workplaces and communities.

Taking early action increases options and reduces long-term costs.

Five foundations of healthy ageing

For the Long Run identifies five interconnected areas that shape whether people can remain independent, connected and able to contribute:



Turning opportunity into positive outcomes

New Zealand has a rapidly growing “natural resource”: more older people who want to stay well, contribute and strengthen communities. Longer lives can enhance New Zealand’s fiscal resilience, workforce, communities and intergenerational wellbeing – but only if systems, policies and investments keep pace. Much of what is needed already exists in pockets across the country. The opportunity now is to:

- connect and scale what works
- act earlier
- remove barriers
- make support easier to find and use
- invest where long-term value is greatest.

Older New Zealanders already generate enormous benefit for the country and want to continue doing so. Their contributions span paid work, volunteering, caring, mentoring, cultural leadership and community involvement. Yet many face pressures that limit their ability to stay well and engaged – including housing costs, transport gaps, delayed healthcare and difficulty accessing support. Unlocking the longevity dividend of longer, productive lives requires coordinated, early, practical action.

A call to action: **Five Pledges**

The Forum therefore calls for coordinated, cross-sector action through five practical, evidence-based Pledges – Pledges for investment in longer, better, more sustainable lives.

The *For the Long Run* report weaves these five Pledges with the voices of older people into its priorities for action, providing a blueprint for turning longer lives into greater wellbeing, contribution and resilience.



Better data on ageing

- Segment reporting beyond 65 – report later life in more meaningful age groups
- Measure contribution as well as need.



Secure housing in community

- Undertake a national review of housing insecurity for older generations
- Make existing homes safer and easier to manage
- Protect and expand secure housing within communities
- Increase the supply of housing designed for longer lives
- Provide trusted housing advice before decisions become urgent.



Plan to thrive to 105

- Connect the whole picture: support integrated planning across health, housing, transport, work, caring responsibilities, contribution and connection
- Make existing information and support easier to find and use
- Ensure human guidance is available alongside digital tools.



Community support to stay connected

- Create clearer pathways to contribute
- Support flexible participation in later life
- Treat transport as essential connection infrastructure
- Strengthen coordinated local support
- Enhance the local places and networks that sustain connection.



Proactive health checks

- Make prevention visible and accessible through community-based health checks
- Focus on preventive interventions
- Improve adult vaccination access and uptake
- Reduce the cost and access barriers that cause people to delay care
- Bring prevention and support closer to where people live
- Strengthen practical support at home.

The evidence is clear – acting early is more effective and more cost-efficient than responding to crisis later. The systems we build now will determine whether longer lives deliver a growing longevity dividend or escalate avoidable pressure.

As the report highlights, older New Zealanders are already in it for the long run... our attitudes, systems, policies and investments need to be in it for the long run for them too.

THE DECADE OF OPPORTUNITY

THE FIRST DECADE AFTER 65 IS AN OPPORTUNITY FOR ACTION



The first decade after 65 presents a unique window of opportunity for individuals, communities and Aotearoa New Zealand. Many people remain active and engaged in paid work, caring for family/whānau, volunteering, mentoring and community life. Others are finding new ways to use their time, skills and experience as they move away from full-time work.

It is also a period of significant transition. People may be adjusting incomes, managing housing costs, making decisions about work and retirement, navigating healthcare, and looking for new sources of purpose and connection. How well people are supported through these changes can shape the choices, independence and wellbeing available to them in the years ahead.



We call this **The Decade of Opportunity**

The years from 65 to 74 are a time when many people are still well placed to make decisions that can strengthen their health, housing, finances, mobility and connections for the future. It is a chance to take stock, adjust and act while the widest range of choices remain available.

Experiences will differ, shaped by health, resources, responsibilities and opportunity, with some people facing age-related pressures earlier or much later than others. It is also a national opportunity – employers, communities, service providers and government all have a role in making it easier for people to plan, participate and thrive. Success depends on everyone playing a part.

The actions required are often practical and achievable. A health check, a minor home modification, better financial or housing advice, flexible work, reliable transport or help to stay connected can preserve independence and keep options open.

Focusing on The Decade of Opportunity makes good economic sense. Timely, relatively modest support is often more cost-effective than waiting until needs become more complex and expensive to address. It can help people live well and continue contributing, while reducing avoidable demand and costs across health, housing, care and other public services. That gives New Zealand a double return: better lives and continued contribution, alongside lower long-term costs.

The solutions to healthy ageing are practical and possible

Ageing well depends on the practical conditions that enable people to live the lives they value and keep contributing to New Zealand. Meaningful roles and strong connections, a manageable home, reliable ways to get around, timely access to healthcare, and clear information and support all help people remain independent, connected and able to make choices about their future.

These areas are closely linked. When one becomes harder, it can affect the others. Delayed healthcare can limit mobility and participation. Housing pressure can reduce financial resilience and impact other decisions. Poor transport can make it harder to reach services, work, family/whānau and participate in community life.

The opportunity is to help people navigate this stage confidently and to be able to act early, by prioritising the systems needed to make that easier. Individuals have a role, but so do community organisations, businesses, councils and government.

The core foundations of healthy ageing are contribution and connection, housing, transport, healthcare, and planning and access. Together, they impact whether people can remain independent, connected and able to contribute through The Decade of Opportunity and beyond.





CONTRIBUTION & CONNECTION



CONTRIBUTION AND CONNECTION: REALISING THE LONGEVITY DIVIDEND

Older New Zealanders continue to make a significant contribution through paid work, caring for family/whānau, supporting grandchildren/mokopuna, volunteering, mentoring, helping neighbours, leading cultural and community activities and participating in civic life.

This contribution strengthens families and communities, supports essential services and community organisations, passes knowledge and experience between generations and adds substantially to Aotearoa New Zealand's social and economic wellbeing. It also supports older people's own sense of purpose, confidence, connection and wellbeing.

The survey shows both the scale of this contribution and the opportunity to enable more. Contribution remains high well beyond the traditional 65 year-old retirement age, and many respondents said they would do more if suitable opportunities or support were available.

Paid work remains an important part of later life

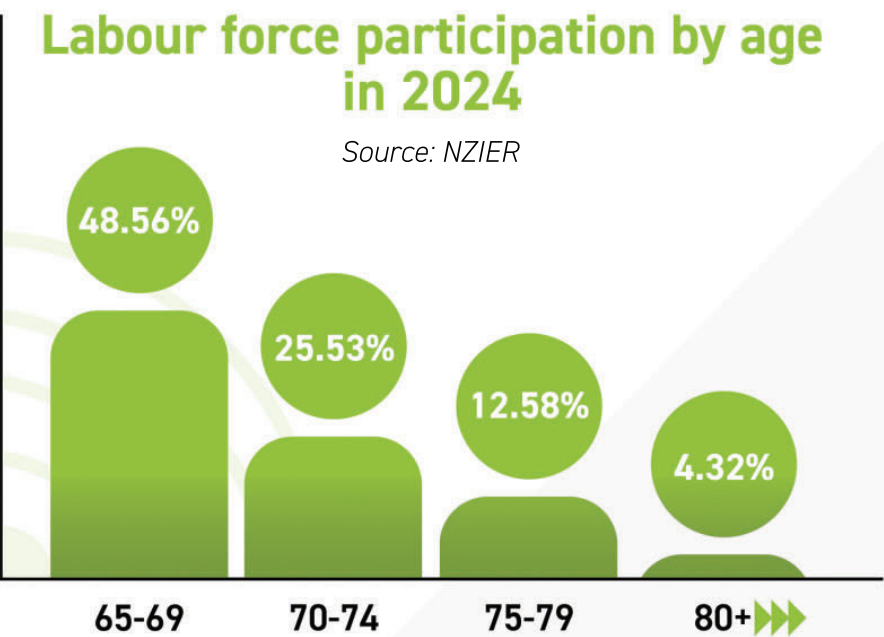
Paid work remains an important part of the contribution story, particularly during The Decade of Opportunity.

- For some people, it provides income and greater financial security.
- For others, work offers purpose, identity, structure, connection and the opportunity to keep using skills built over a lifetime.

The 2026 *Business of Ageing* NZIER report to the Office for Seniors shows that 217,400 New Zealanders aged 65 and over were in the workforce in 2024, representing 7.1 per cent of the national workforce. Participation is particularly strong during the first decade after 65: almost half of people aged 65 to 69 and one-quarter of those aged 70 to 74 were in the labour force.

This is a long-term economic shift. The number of people aged 65 and over in the workforce is projected to more than double to 477,800 by 2074, increasing their share of the national workforce to 10.9 per cent. According to the above NZIER report, the annual value of their paid work is now around \$9 billion, self-employment income is about \$5 billion, and the value of unpaid work has exceeded \$20 billion a year for the first time.

Paid work remains significant through The Decade of Opportunity



87%

of respondents have contributed through paid work, volunteering, caring for family/whānau, mentoring, helping neighbours or taking part in community life in the past month.

53%

want to contribute more if the right opportunities or support are available.

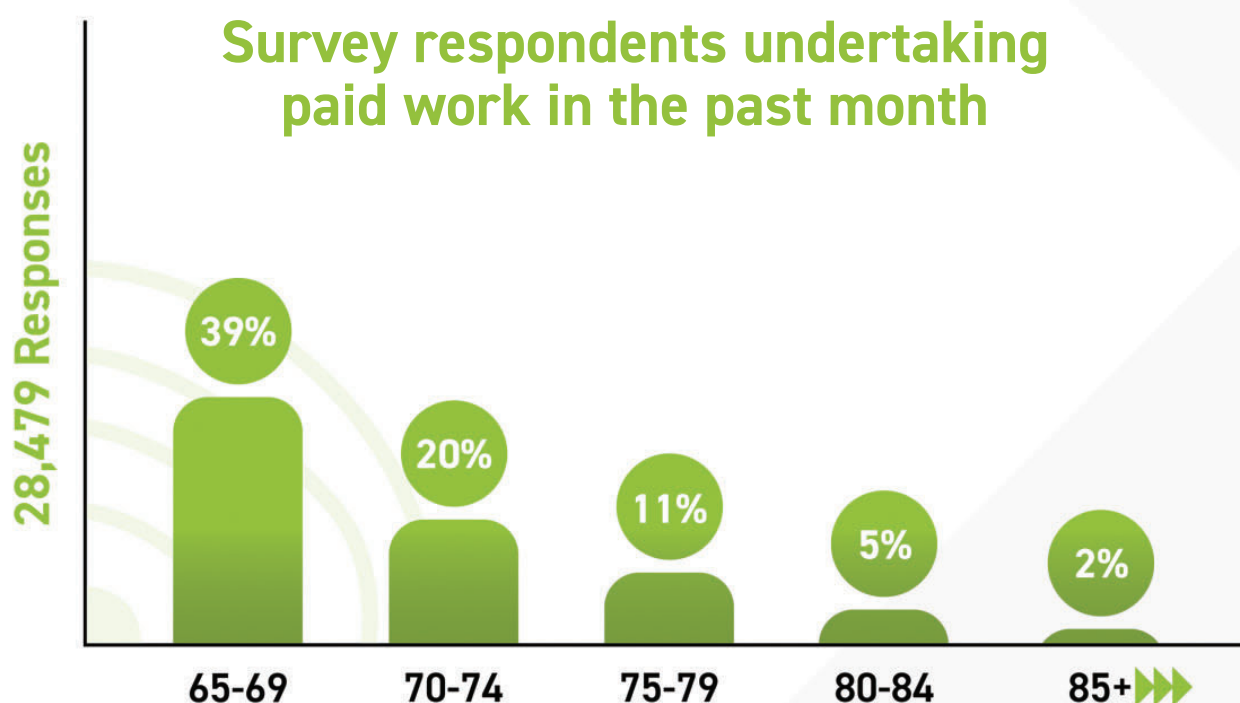
Almost \$9b

a year is generated through the paid work of New Zealanders aged 65 and over. Their unpaid work contributes more than \$20 billion annually.

Work beyond 65: survey snapshot



Paid work remains significant during The Decade of Opportunity, although participation gradually declines as people move through their late 60s and early 70s. Around four in ten survey respondents aged 65 to 69 had undertaken paid work in the previous month, compared with one in five aged 70 to 74. At the same time, respondents told us they wanted to contribute more if the right opportunities or support were available, whether through paid work, volunteering, mentoring, caring or helping others.



Older workers are one of the country's fastest-growing yet underused sources of capability. They bring experience, judgement and practical skills built over many years, which can help them get up to speed quickly in a new role. They can also provide continuity and support less experienced colleagues through mentoring and knowledge-sharing. As employers continue to manage skills shortages and wider workforce pressures, making better use of this proven talent is a practical opportunity.

Paid work remains important to many people in later life, whether by choice, financial necessity or a combination of both. For those who want or need to continue, employers can make this more realistic through flexible hours, less physically demanding roles, phased transitions, and project-based or mentoring opportunities. Nearly one-third of respondents looking for work felt overlooked because of their age, while almost four in ten identified a lack of flexible opportunities.

More opportunities to take part in paid work, volunteering, mentoring and community roles can help older people adapt how they contribute as their circumstances change, while maintaining purpose, structure and connection.



Contribution extends beyond paid work

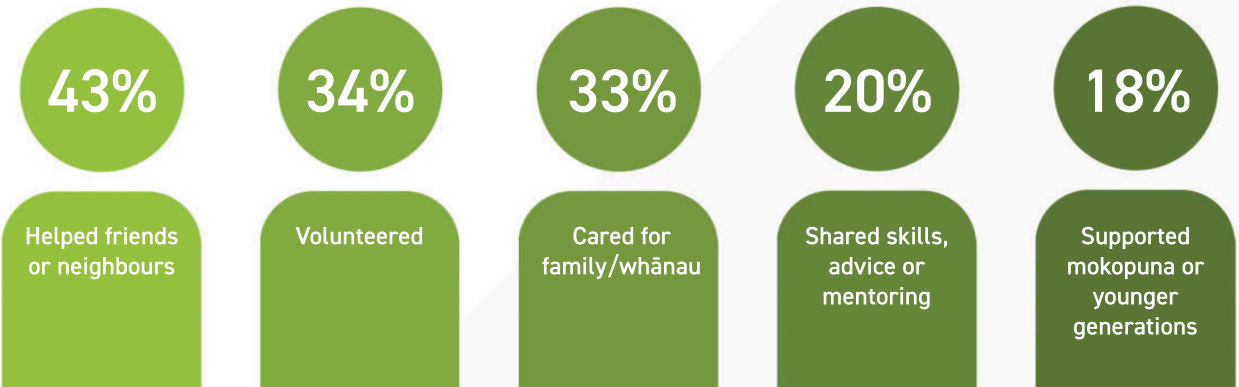
Much of older New Zealanders' contribution happens through everyday support for family/whānau, friends, neighbours and local organisations. This unpaid work sustains community life, passes knowledge between generations and often enables other people to work, study or manage caring responsibilities.

These contributions remain significant well into later life. Among survey respondents aged 70 to 84, around 45 per cent had helped friends or neighbours and more than one-third had volunteered in the previous month.

There is also appetite to do more. Many respondents are seeking further opportunities, 44 per cent wanted to volunteer more, 38 per cent wanted to share their skills or mentor others, and 37 per cent wanted to do more to help friends or neighbours. The opportunity is to connect this willingness with opportunities that are meaningful, accessible and suited to people's circumstances.

Contribution takes many forms

Of our survey respondents:



Case study

Older Worker Employment Toolkit: Supporting an ageing workforce

Office for Seniors and the Ministry of Business, Innovation and Employment (MBIE)

Developed by the Office for Seniors and the Ministry of Business, Innovation and Employment (MBIE), the Older Worker Employment Toolkit provides practical information and advice to employers on recruiting, supporting and retaining older workers. It highlights the benefits older workers bring to businesses and provides guidance across three areas: recruitment and retention; training and learning; and health, safety and wellbeing. With people aged over 50 now making up more than a third of New Zealand's workforce, the toolkit supports employers to respond to an ageing workforce and create workplaces where older people can continue to contribute.

Older Worker Employment Toolkit: <https://www.officeforseniors.govt.nz/our-work/older-workers>

Whānau, culture and intergenerational contribution is significant – but often undervalued

For many Māori and Pacific peoples, contribution in later life is closely connected to family/whānau or home/kāinga, culture, identity, leadership and collective wellbeing.

Older people/kaumātua may provide leadership, share wisdom/mātauranga, support children/tamariki and grandchildren/mokopuna, maintain connections to land/whenua and marae, and sustain ongoing connection and active presence/ahi kā. Pacific mātua may contribute through care, church and cultural leadership, language and knowledge-sharing, practical support and involvement across wider kāinga.

This wider understanding of contribution is evident in the survey results. Māori and Pacific respondents were more likely than New Zealand European respondents to care for whānau, support mokopuna and provide community or cultural leadership. These roles create significant value for local communities.

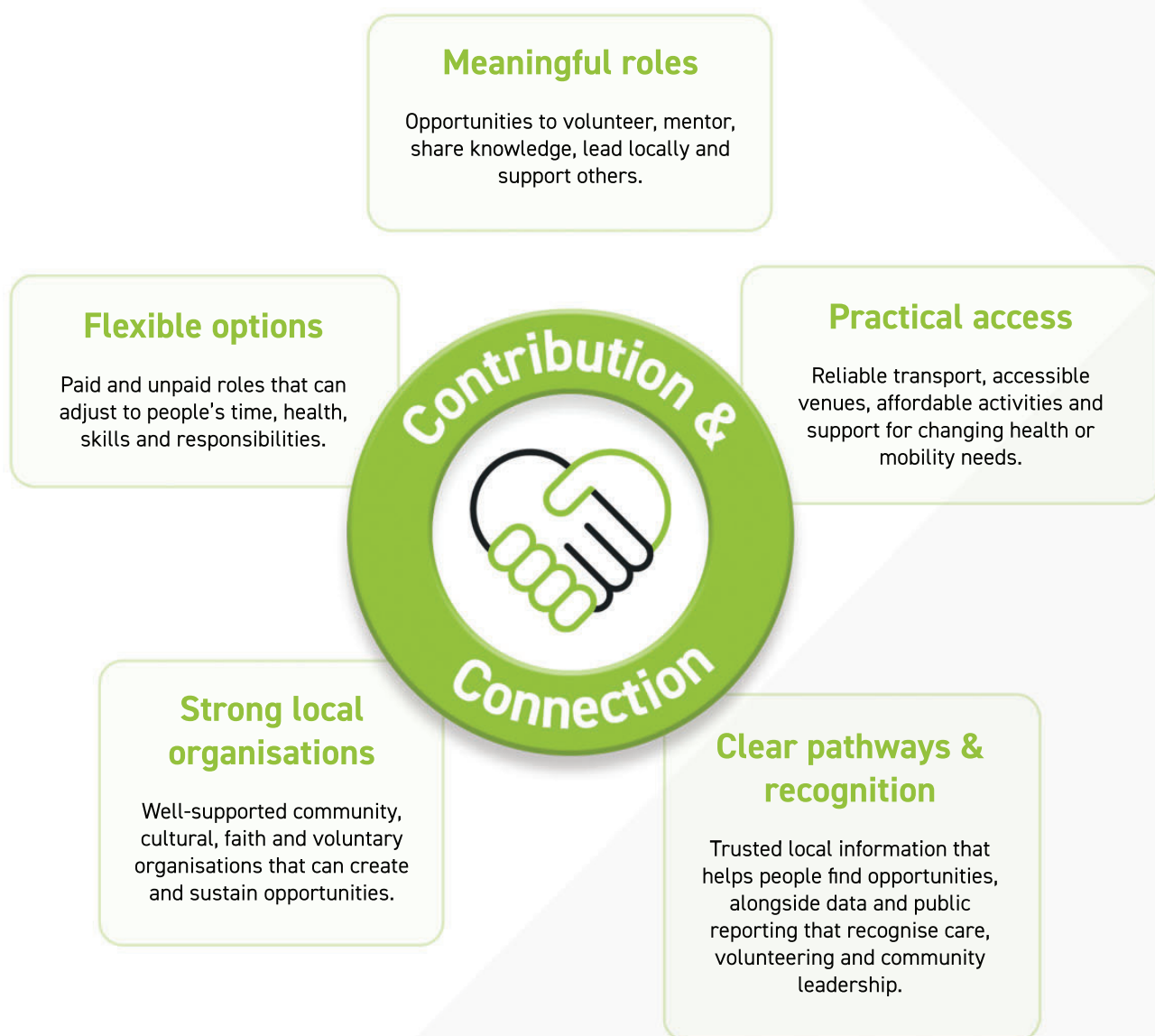


Contribution strengthens connection

Contribution also supports people's own wellbeing. Having regular contact with others and a sense that their experience is valued can strengthen purpose, confidence and belonging. The survey shows a clear link between participation and connection. The more ways people contributed, the more connected and valued they tended to feel: 77 per cent of respondents who had undertaken three or more contribution activities felt connected and valued, compared with 49 per cent of those who had undertaken none. People who had undertaken no contribution activities were also twice as likely to report feeling lonely often.

For some people, faith or spirituality also provides meaning, hope, resilience and belonging. Faith communities can offer friendship and practical support while creating opportunities for older people to volunteer, mentor, provide pastoral care and build relationships across generations.

Creating the conditions for contribution





THE PRIORITY RIGHT NOW

Longer lives create an opportunity to realise a longevity dividend: the additional social and economic value generated when older people can continue to use their skills, experience and time. Unlocking that value means creating more flexible work, volunteering, mentoring and community roles, making opportunities easier to find, and removing practical barriers to taking part.

Employers, councils, and community, cultural and faith organisations all have a role in ensuring contribution remains possible, meaningful and valued as people's circumstances change.



- *I was in paid employment until I was 73 years old and resigned to take on a full time volunteering role as a project lead in a community resource complex.*
- *The part-time work I do varies between 3-10 hours per month, but I enjoy it very much as it keeps my brain active and uses my skills from when I was a full-time employee.*
- *At 75, I get the feeling I am invisible to many younger people. I have a lifetime of social, technical and management experience to share, and wish that there was some kind of mentoring programme that I could volunteer to participate in.*
- *I would love to volunteer to help others or organisations but do not know how to go about it.*
- *As an older worker I find that often my experience is overlooked, as it is assumed I don't understand the digital environment, when in fact I helped create it.*
- *There is a huge disconnect when we retire and many others I've met feel lonely and lost and no longer part of something... just because we are older doesn't mean we have nothing to offer society... we have experience, skills, knowledge and it isn't valued...*

HOUSING



HOUSING: SECURE, SUITABLE AND MANAGEABLE HOMES

A secure, suitable and manageable home is the greatest-known predictor of elder wellbeing. It helps people remain independent and stay connected to family/whānau and community.

Housing security in later life is not simply about whether someone owns or rents their home. It also depends on whether that home is affordable to keep, warm and safe, accessible as needs change, and manageable to maintain. Location matters, too. A suitable home that requires someone to move away from familiar people, services and support networks may solve one problem while creating others.

For many respondents, the housing challenge was not getting into a home. It was being able to remain safely and affordably in the home and community they already know. This is a critical pressure point for many, with half of respondents saying housing costs had caused financial stress during the previous year, while 56 per cent believed it would be difficult or very difficult to find suitable housing where they live if they needed to move within the next five to ten years.

Of our survey respondents:



Mortgage-free does not mean cost-free

Home ownership has traditionally been seen as the foundation of financial security in retirement. It can provide considerable stability, but it does not automatically mean a person is financially secure or that their home will remain suitable as they age.

Rates, insurance, heating, repairs, garden and section upkeep, accessibility changes and routine maintenance all continue after a mortgage has been repaid. Among respondents who identified housing costs as a source of stress, rates were the most commonly reported component. Maintenance and repairs featured strongly, including concern about homes that were becoming too large or physically demanding to manage.

Just under half of mortgage-free homeowners reported housing-cost stress. The pressure was even greater for people still paying for their accommodation: 78 per cent of respondents with a mortgage and 74 per cent of private renters said housing costs had caused financial stress sometimes or often.

Housing costs are putting health at risk

Housing costs compete with other essentials. For people managing a reduced or fixed income, an increase in rent, rates, insurance or repair costs may mean spending less on heating, food, transport or healthcare. Repairs and modifications may be postponed, even when they would make a home warmer, safer or easier to manage.

The survey provides a clear example of these pressures compounding. More than one-third of respondents with a mortgage had delayed or avoided seeing a health professional because of cost, compared with around one in five mortgage-free homeowners. Private renters were also substantially more likely to have delayed care.

This creates a vicious cycle: a home that is cold, unsafe or expensive to maintain can make it harder to stay well. Untreated health or mobility problems can, in turn, make steps, bathrooms, gardens and household maintenance more difficult to manage. Acting early can break this cycle, protect independence and preserve a wider range of choices for the future.

Housing cost pressures lead to financial stress and delayed healthcare

Of our survey respondents:



The Decade of Opportunity is a critical time to act

Housing pressure is particularly visible in the first decade after 65. More than half of respondents aged 65 to 74 had experienced financial stress from housing costs, while 23 per cent of those aged 65 to 69 were still renting or paying a mortgage.

This is a critical time to act. As people reduce paid work, they may need to decide whether to repair, adapt, share, sell or move from their home. Earlier advice and practical support can preserve choice and prevent problems becoming more disruptive and expensive. Support can include home assessments, minor modifications, maintenance planning, tenancy advice or help exploring local options.

Sustainable housing needs communities

Ageing at home is not only about the dwelling. It is also about remaining close to family/whānau, friends, services, healthcare, transport, cultural connections and the places that give people a sense of belonging.

More than half of respondents believed it would be difficult to find suitable housing locally if they needed to move. The challenge was particularly acute for renters: 86 per cent of private renters and more than eight in ten public and community housing tenants said suitable housing would be difficult to find.

A lack of suitable local options can leave people choosing between staying in a home that is expensive or difficult to manage and moving away from the community and support networks they rely on.

Age-friendly housing must include a greater range of smaller, accessible and low-maintenance homes, alongside secure rental, community housing, papakāinga, kaumātua housing, shared-ownership and other options that reflect different preferences and circumstances.

Council and community housing partnerships in Auckland, Wellington and Christchurch show that local government can help protect seniors' housing, make land available and work with experienced providers. These approaches demonstrate what is possible, but the growing need will require stronger and more consistent action across central government, councils, Iwi and community housing providers.



Case study

A proven model for seniors' community housing

Haumaru Housing

Haumaru Housing is a partnership between Auckland Council and The Selwyn Foundation, providing affordable rental housing specifically for older Aucklanders. It is a proven model that brings together safe, secure homes with responsive services and community involvement, helping older people remain independent, connected and able to age well in place.

63

villages across Auckland, 1,527 homes managed, over 1,600 older tenants supported

96%

overall tenant satisfaction (over 90% for seventh consecutive year)

96%

satisfaction with quality of maintenance work

95%

satisfaction with ease of contacting someone who can help

95%

satisfaction with service provided by Haumaru Housing staff overall

94%

satisfaction with safety and security in the home

94%

satisfaction with connection and involvement

Source: independent 2026 Tenant Satisfaction Survey undertaken by gravitasOPG on behalf of Haumaru Housing

Housing pressures are not evenly shared

Māori and Pacific peoples are less likely to own their home in later life and are more likely to experience housing hardship. In the survey, 69 per cent of Pacific respondents and 63 per cent of Māori respondents reported housing-cost stress, compared with around half of NZ European respondents.

Older people need a wider range of secure and affordable housing options that reflect different household structures, cultural preferences and connections to whānau, whenua and community/hāpori. Living with whānau may support mutual care and collective wellbeing, while papakāinga and kaumātua housing can strengthen cultural connection and intergenerational leadership. The goal should be safe, warm, dry and secure housing in the community people choose.

Small changes can protect independence

Increasing suitable housing supply is essential, but most people will age in homes that already exist. Adapting these homes is therefore a major opportunity. Proven home assessment and modification models show that relatively small changes, such as better heating, handrails, safer access, accessible bathrooms, improved lighting and removing trip hazards, can reduce injuries and help people remain independent.

These interventions do not always require the development of new programmes or funding. Better awareness and uptake of the assistance that's already available, easier assessment processes and closer coordination between health, housing, council and community services could make a practical difference.

Case study

Small changes, safer homes

Taranaki

A New Zealand randomised controlled trial in Taranaki tested the impact of making practical safety modifications to people's homes. Changes were tailored to the risks identified in each property and could include handrails, improved lighting, safer steps and paths, and removing trip hazards. The study found that relatively simple changes can significantly reduce injuries and help people remain safely and independently at home.

39%

reduction each year in injuries requiring medical treatment that were directly related to the hazards addressed by the home modifications.



THE PRIORITY RIGHT NOW

The opportunity is to ensure people can remain in homes and communities that support their health, independence and connection. That means increasing the supply of secure and accessible housing, but it also means helping people manage the homes they already live in. Earlier assistance with maintenance, repairs, heating, accessibility, rates, insurance, tenancy issues and housing choices can prevent manageable pressures from becoming crises.

Individuals and whānau can plan ahead, but they need realistic choices and clear information. Government, councils, Iwi, businesses and community organisations all have a role in ensuring homes remain safe, affordable and manageable, and that people are not forced to leave the communities that sustain them.



- *We downsized early (in our sixties) and have established ourselves with good friends in a good apartment complex.*
- *We live with whānau in a multi-generational situation. If that changes, we should be able to live with others of our children.*
- *I own a mortgage-free home but it is on a hill and the house has stairs. I would love to be able to afford to downsize into a smaller home on flat ground with little lawn/garden upkeep... the market offers little in the way of small single level homes in my area.*
- *We've done what we can to future proof it, but it is very cold in the winter. We wear lots of layers, and use quilts to keep us warm rather than using energy... Can't afford to pay our energy supplier otherwise.*
- *As household costs increase - rates, insurance, maintenance of our home - and I am unable to work any longer, my fear is that we will be forced into moving away from this community...*
- *The cheap rentals in my area are very old, cold, dark inside, have no walk-in shower... These places have flights of stairs... too many steps to doorways and not wide enough doors for 'a walker' with wheels.*

T TRANSPORT



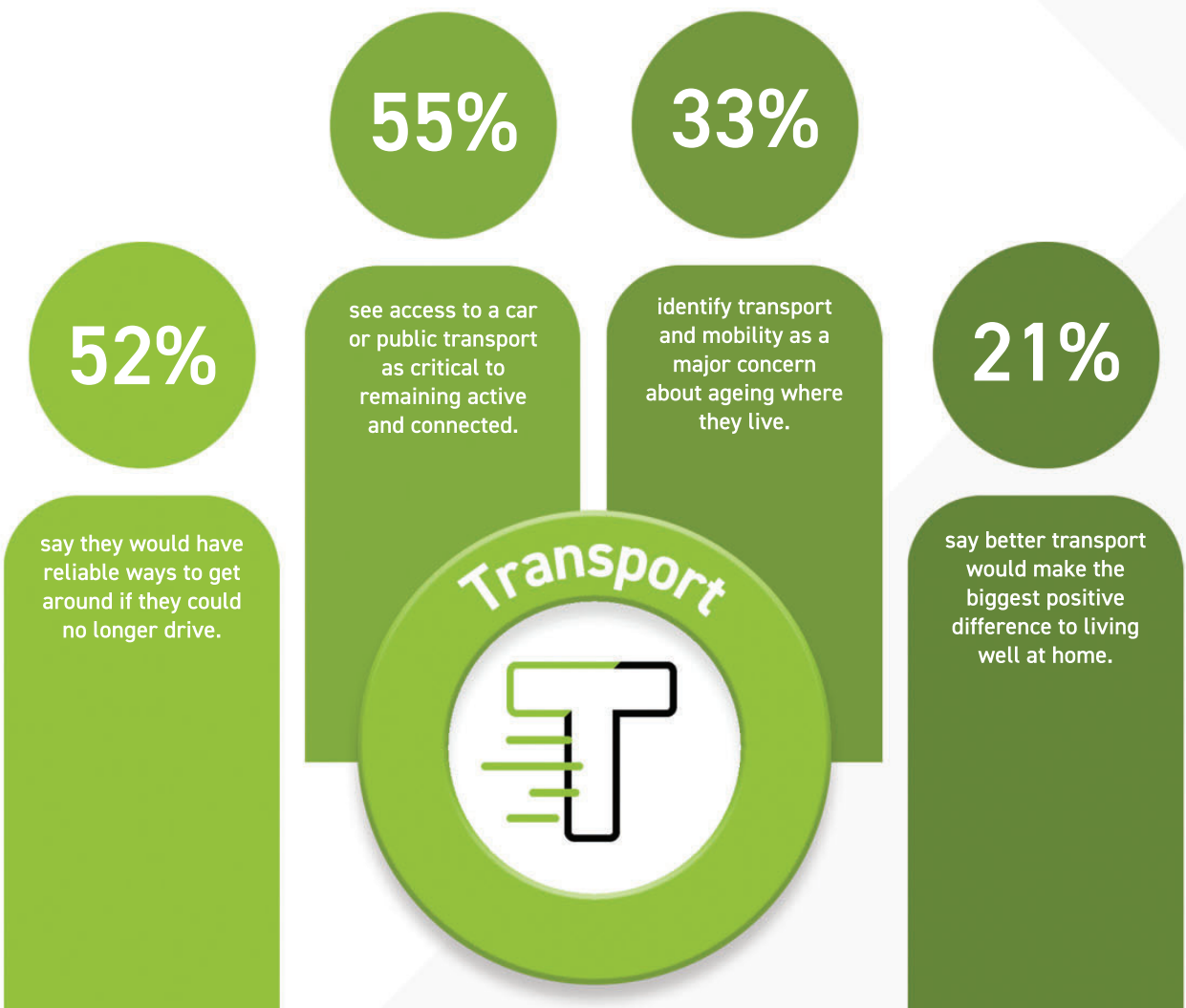
TRANSPORT: KEEPING PEOPLE MOVING AND CONNECTED

Being able to get around is key to healthy ageing. It shapes whether people can reach healthcare and essential services, shop, work, volunteer, spend time with family/whānau and take part in community life.

For many older New Zealanders, driving is the main way they do these things. But health, vision, mobility or confidence may change over time. When there is no realistic alternative, having to give up driving can reduce independence, narrow participation and make it harder to remain connected.

The survey shows how important mobility is. Fifty-five per cent of respondents said access to a car or public transport played one of the biggest roles in helping them remain active and connected. One-third identified transport and mobility as one of their biggest concerns about ageing where they live. Yet only 52 per cent agreed they would have reliable ways to get around if they could no longer drive, while 21 per cent said better transport would make the biggest positive difference to their ability to live well at home.

Of our survey respondents:



Transport challenges are complex and varied

Where people live impacts how manageable life is if driving is no longer an option. In cities, the issues are often the reliability, cost and accessibility of public transport, and getting from home to the nearest service. In small towns and rural areas, there may be no practical alternative to driving.

Transport and mobility were a major concern for 25% of respondents in main cities, compared with 40% in small towns and 53% in rural communities. Almost two-thirds of main-city respondents said they would have reliable ways to get around if they could no longer drive. In rural communities, only 26% said the same.

More than one-third of rural respondents said better transport options would make the biggest positive difference to their ability to continue living well at home.

Transport concerns increase outside the main cities

Of our survey respondents who identified transport and mobility as one of their biggest concerns about ageing where they live:



Transport must work for everyday life

Transport only works if people can use it reliably, affordably and when they need it. Services need to connect homes with shops, health care, community activities and other essential destinations. This is challenging even in cities and harder in smaller communities, where populations are dispersed and conventional public transport may not be viable.

Transport solutions will vary from place to place. Cities may need more frequent and accessible public transport, practical local connections and services beyond peak commuting hours. Small towns and rural communities are more likely to need flexible options such as community vans and shuttles, volunteer driver schemes, subsidised taxis or ride-share services, on-demand transport and transport linked to health or community services. Better coordination and clearer information could also make existing services easier to find and use.

Individuals and family/whānau also benefit from planning ahead. Talking early about options beyond driving can identify gaps and practical alternatives before illness or a loss of licence makes the decision urgent.

Case study

Rural transport built around local need

Mid Canterbury Connector

The Mid Canterbury Connector is an on-demand, volunteer-driven service that brings people from rural communities across Ashburton District into town for medical and dental appointments, shopping, public services, social activities and visits with friends and family/whānau. Operated by the Mid Canterbury Community Vehicle Trust, it fills a gap in communities where scheduled public transport is not available.

- **366** passenger trips between 1 July 2024 and 30 June 2025
- **38,026** kilometres travelled during the year
- **729** volunteer-driver hours contributed
- **Seven rural communities** connected with Ashburton: Mt Somers, Methven, Rakaia, Wakanui, Chertsey, Fairton and Hinds
- **An on-demand service** five days a week, operating from 9am to 4.30pm



THE PRIORITY RIGHT NOW

Transport and mobility in age friendly communities need to be part of planning for healthy ageing and ageing in place. Councils, transport agencies, health providers and community organisations should work together on locally appropriate options that reflect the journeys people make in everyday life.

The goal is that stopping driving does not also mean losing access to healthcare, essential services, whānau and community life.



- *There is no public transport. At the moment I have a driver licence and can drive to get supplies. If I could not drive and family were not able to help with transport I would be stuck.*
- *I can't drive. Lack of transport options where I live is a major problem - no taxis, no buses, no rail or intercity buses, only a very expensive privately owned shuttle service and community van for health appointments.*
- *Better access to public transport or subsidies for services like Drive Miss Daisy, Uber, taxi where bus routes don't reach.*
- *The inevitable loss of ability to drive my car... will have the biggest impact to me. Public transport is essential but... smaller buses/mini-buses running along more streets as a shuttle system to key bus-stops might be worth investigating.*
- *I'll probably be moving to a smaller, more practical house in a larger centre, with public transport and taxis/Uber available as I get older - to prepare for possibility of loss of drivers' license in the (hopefully distant) future.*

+HEALTHCARE▶▶▶



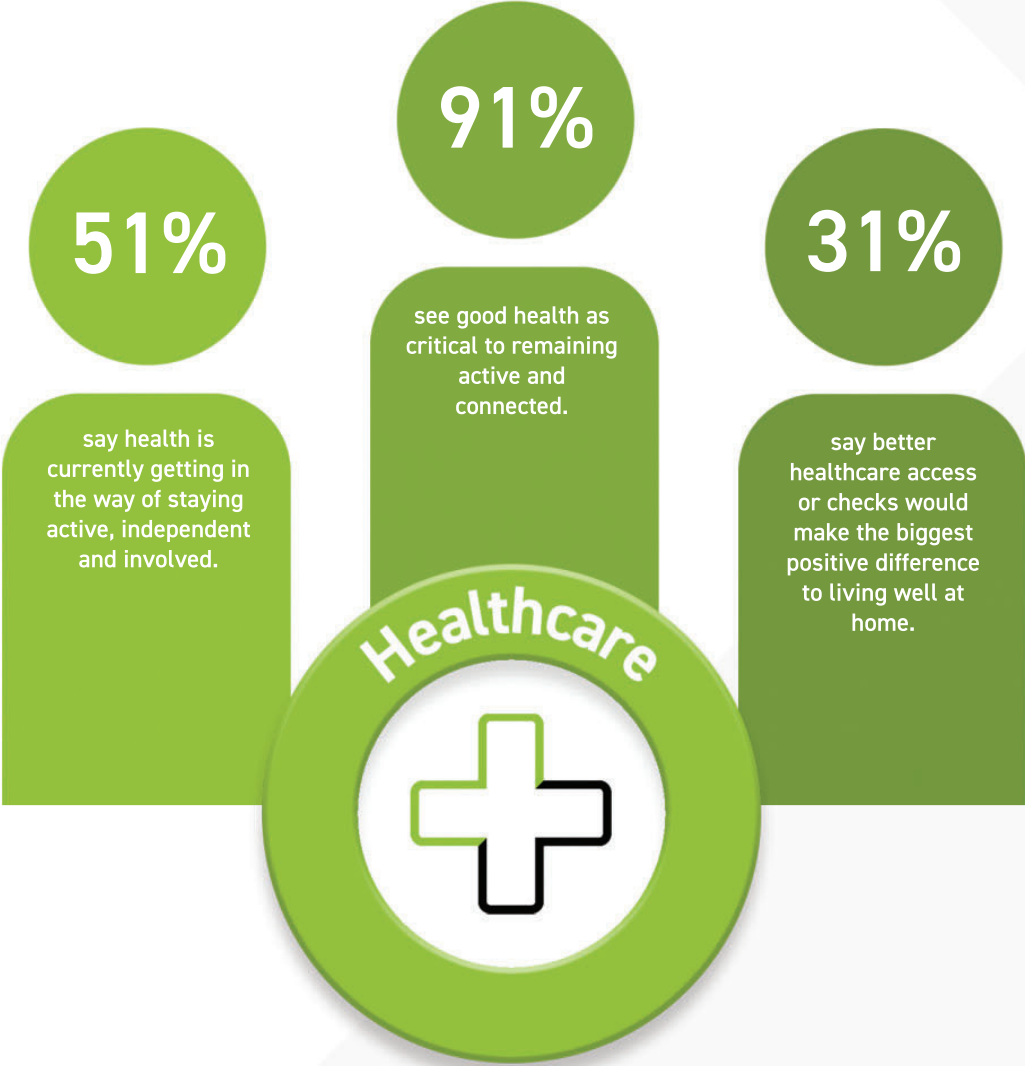
HEALTHCARE: STAYING WELL FOR THE LONG RUN

Health and wellbeing are important at every stage of life. Many older New Zealanders are in good health and want to protect it. Others are managing existing conditions or changing needs. Across this spectrum, there are opportunities to help people remain as well, independent and active as possible, and to act before their needs become more complex, more limiting and more expensive to address.

The priority is not simply more healthcare. It is timely, affordable and accessible care that helps people protect their health, manage conditions and keep doing the things that matter to them. That includes working, volunteering, caring for family/whānau, getting around, staying connected and living safely at home.

Older New Zealanders told us how much health matters. Ninety-one per cent of respondents said staying in good health was one of the biggest factors helping them remain active and connected. At the same time, 51 per cent said their health was already getting in the way of staying active, independent and involved. Almost one-third said better access to healthcare or checks would make the biggest positive difference to their ability to live well at home.

Of our survey respondents:



Small health steps protect independence – but people are having to delay or put off care

Many of the interventions that help people stay well are practical and relatively modest: a GP appointment, dental care, hearing or vision checks, vaccination, medication support, mobility advice or timely specialist follow-up.

Yet more than one in five respondents had delayed or avoided seeing a health professional because of cost. Among those who delayed care, two-thirds had put off dental treatment, almost half had delayed a GP visit, one-third had delayed specialist care and around one-quarter had postponed preventive checks. The pressure was greatest during The Decade of Opportunity, with around one in four respondents aged 65 to 74 delaying or avoiding care because of cost.

The effects of delayed care rarely remain confined to a single issue. Dental problems can affect nutrition. Untreated hearing or vision loss can reduce confidence and connection. Delayed treatment can limit mobility, work, volunteering, caring responsibilities and the ability to manage safely at home.

Strong evidence shows that taking small steps now has a disproportionate impact. Adult vaccination, oral healthcare, hearing and vision support, falls prevention and community-based services can improve quality of life, help people remain independent for longer and reduce avoidable pressure on hospitals and residential care. Timely eye checks, for example, can prevent more than 80 per cent of permanent visual impairment and blindness.

Case study

Preventing avoidable illness and hospital care

Vaccinations

Vaccination against influenza, shingles and respiratory syncytial virus can prevent illnesses that are more likely to cause serious complications, loss of function and hospitalisation as people age. Making vaccination easier to access through general practices, pharmacies, retirement villages, community locations and mobile services can reduce missed opportunities, protect independence and ease pressure on health services.

- Modelling suggests that routinely offering influenza, shingles and RSV vaccines to people aged 65 and over could prevent more than 8,200 hospitalisations, 137,000 GP visits and 2,400 emergency department presentations over four years.
- Yet influenza vaccination currently reaches only around 60 per cent of older New Zealanders.
- Access to the shingles vaccine is limited to a narrow window at age 65.
- RSV vaccination is not publicly funded.

Access to care is about more than cost

Cost is only one part of the access challenge. Waiting times, distance, transport, workforce availability and uncertainty about where to go can all make care harder to reach.

More than one-third of respondents identified access to healthcare as one of their biggest concerns about ageing where they live. Respondents outside the main cities were around 10 percentage points more likely to identify healthcare access as a major concern than those in main cities.

The pressures are not evenly shared. Māori and Pacific peoples often enter older age with greater health needs, reflecting inequities experienced. Health New Zealand data shows this in higher rates of publicly funded hospitalisation for Māori and Pacific peoples as they age. The same pattern is evident in what older New Zealanders

told us – 35 per cent of Pacific respondents and 28 per cent of Māori respondents had delayed healthcare because of cost, compared with 22 per cent of NZ European respondents.

Services need to be available, affordable, culturally safe and delivered through providers and organisations that people know and trust. This means working with Māori and Pacific health providers, Iwi, churches and community organisations, and taking services closer to where people live. The aim is to make the most valuable interactions easier to access, rather than expecting people to navigate increasingly complex systems on their own.

Support at home can prevent much larger costs

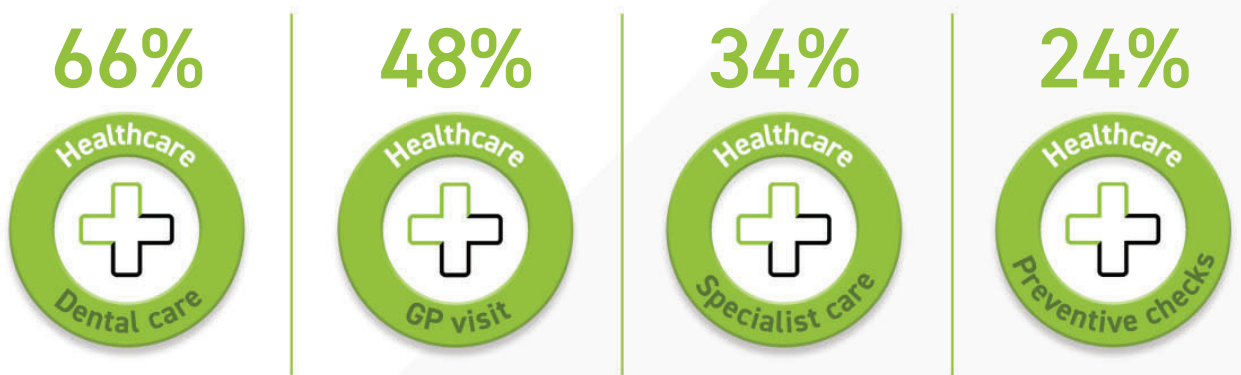
Older New Zealanders also told us that practical support at home is an important opportunity, recommending practical assistance with showering, meals, laundry, medication, shopping, housework, gardening and recovery following illness or surgery. A small amount of practical support at the right time can help people remain safe, independent and well at home for longer. Earlier access to home help, personal care, rehabilitation and support after a hospital stay can also reduce pressure on family/whānau and delay the need for more costly hospital or residential care.

With more than 60 per cent of health spending on support services for older people currently directed to aged residential care, strengthening home-based support offers an opportunity to improve people's lives while making better use of health funding. Access should be simple, timely and sufficient to make a practical difference.



Healthcare delayed due to cost barriers

Of our survey respondents:





THE PRIORITY RIGHT NOW

The priority is to make prevention a more visible and accessible part of healthcare for older New Zealanders. This means affordable everyday care, proactive community-based health checks, higher uptake of adult vaccination, timely treatment and follow-up, and better delivery models that bring care and practical support closer to where people live.

Individuals can take steps to protect their health, but the system must make those steps easy and realistic. Acting earlier can identify risks before they begin to limit independence, help people remain well and active for longer, and reduce avoidable pressure on family/whānau, hospitals, residential care and the wider health system.



- *I see my GP every 12 months for a warrant of fitness health check to be proactive in checking my health and deal with any issues earlier.*
- *More medical services out in the community... we have vaccine clinics in our local halls which are well utilised. Be good to have skin check clinics... or warrant of fitness checks like blood pressure... the mammogram bus is wonderful.*
- *Delivery of groceries and parcels, home visits from health professionals would make ageing easier.*
- *Subsidised eye, hearing and dental health would be a great help. Jointly we spend a horrific amount of money on these three areas in order to enable healthy, productive living as we move into our 80s.*
- *I have been on the waiting list to get on to the next waiting list for knee joint replacements for over 15 months - resolving the knee pain and immobility this causes would significantly improve my function and productivity and social contributions.*
- *Basic health care is beginning to become less affordable... Dental and optical costs also continue to increase. Fixed income prohibits access.*





PLANNING & ACCESS



PLANNING AND ACCESS: TURNING INTENTION INTO ACTION

The Decade of Opportunity often involves important decisions about work, housing, finances, health, mobility and how people want to spend their time. Planning helps keep options open and allows people to make these decisions on their own terms.

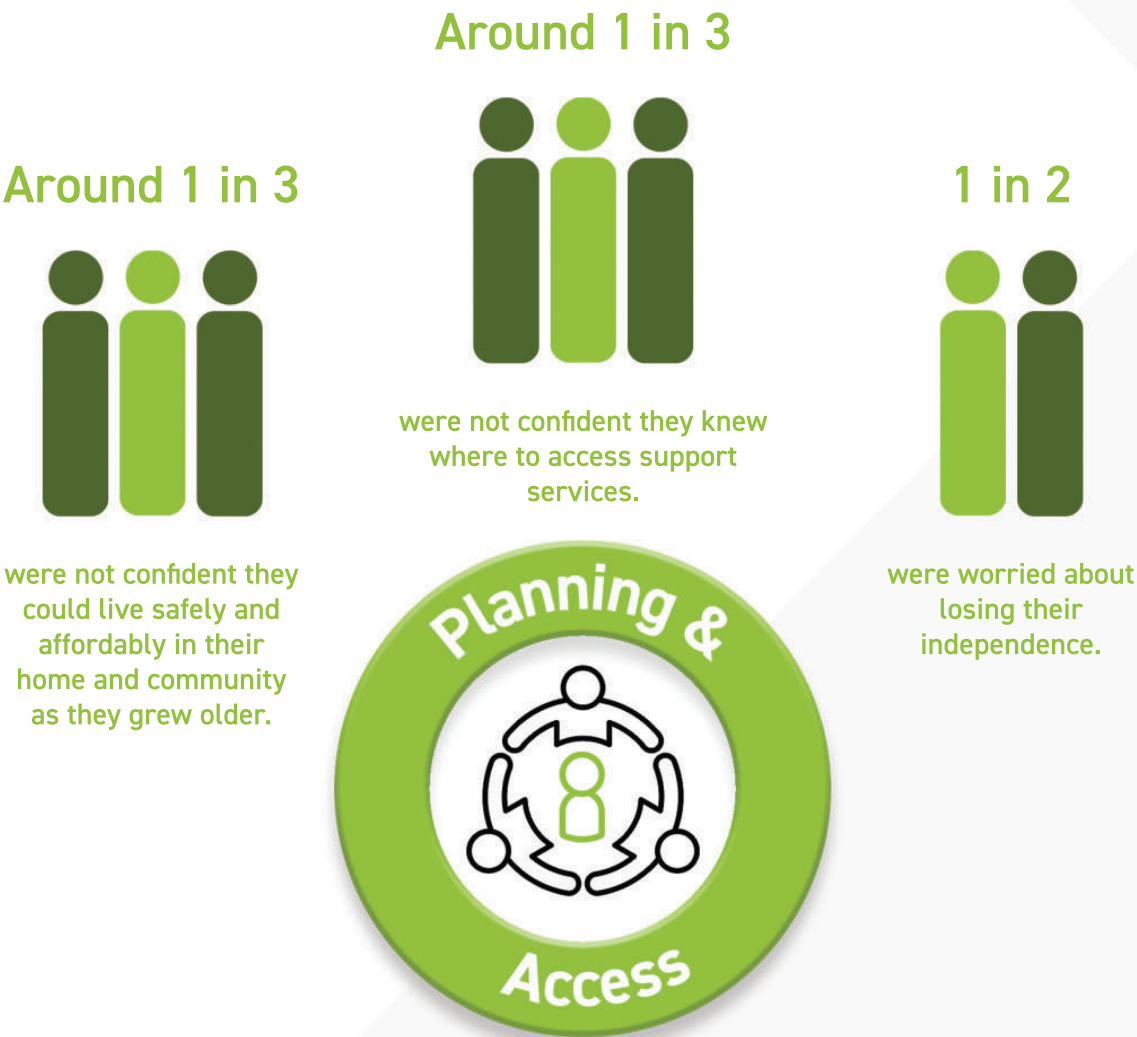
It is a time to take practical steps that protect future choices and support the parts of life we want to maintain. This might include reviewing housing or finances, maintaining health, considering future transport, reshaping paid work or finding new ways to contribute and stay connected.

Planning is not solely an individual responsibility. Clear information, realistic local choices and access to trusted advice can make it easier for people to understand their choices and take practical next steps.

The survey shows why this matters. Around one-third of respondents were not confident they would know where to access support services when they needed them. A similar proportion were not confident they could continue living safely and affordably in their home and community, while almost half were worried about losing their independence. Respondents called for simpler information, human support and non-digital ways to access core services.

Planning starts with being able to see the options

Of our survey respondents:



Making support easier to find and use

For many respondents, finding practical information and support can be frustrating. Useful options may exist, but they are not easy to identify. Information about home assessments, repairs, rates rebates, affordable healthcare, transport alternatives, flexible work and volunteering is spread across different agencies, providers and community organisations.

There is an opportunity to make this information easier to find and connect. People's needs often span health, housing, transport, finances and community support, and they may need to draw on both national and local services.

A national source of information can provide a useful starting point, but planning needs to reflect the realities of where people live. Housing, healthcare, transport, work and community opportunities differ considerably between cities, towns and rural areas. Survey respondents outside the main cities were less confident about finding and navigating local or government support.

Aotearoa New Zealand already has many useful services, entitlements and community supports. The opportunity is often not to create something new, but to make existing support more visible, coordinated and straightforward to use.

Information that works for everyone

Digital services can make information easier to find and update, and many older New Zealanders use them confidently. But digital access should expand choice, not become the only way to receive information or support.

People value telephone and face-to-face assistance, printed information and help from someone who can talk through their circumstances. This personal support is particularly important when someone is making a complex decision, lacks confidence online or is being passed between different organisations.



Planning needs to connect the whole picture

Traditional retirement planning has often focused primarily on income and savings. Longer lives require a broader view that connects financial resilience with housing, health, mobility, work, purpose and relationships. These choices are all interconnected. Moving to a smaller home may reduce maintenance but increase distance from family/whānau or healthcare. Leaving paid work may affect income, routine and connection. Continuing to live in a familiar community may depend on future transport as well as housing.

Planning should help people consider these factors and decide what matters most to them. The aim is not to prescribe a single pathway, but to give people the information and support to shape a life that reflects their own circumstances, values and aspirations.

Selwyn Support Connector Service

The Selwyn Support Connector Service, delivered in partnership with Age Concern Auckland, provides practical support to older people who may be experiencing isolation, health challenges, recovery from surgery, or difficulty navigating services. The service is designed to meet people where they are, offering tailored guidance that strengthens independence and supports ageing-in-place.

The Selwyn Connectors are trusted health and social service navigators who walk alongside older people until they, and their family/whānau, feel confident to self-manage their support needs. The service offers intensive case management when required, connecting people to health, wellbeing, self-care, housing and community services that can improve daily life.

By providing personalised navigation, practical assistance and sustained relational support, the Selwyn Support Connector Service helps older people remain safe, confident and independent in their communities – demonstrating the value of community-led, whole-of-person approaches to healthy ageing.



THE PRIORITY RIGHT NOW

Planning and practical support connect all the foundations of healthy ageing. They help people move from recognising that something may need to change to taking one practical step while there is still time and room to choose.

Individuals and family/whānau can begin these conversations early, but they should not be expected to navigate fragmented or complicated systems alone. Government and councils can simplify and coordinate information. Community organisations can provide trusted local guidance. Businesses and service providers can ensure their services are accessible online, by phone and in person.



- *I volunteer for the Citizens Advice Bureau which is why I am confident I can find information about government services and support if I need it.*
- *A one-stop place where you could find out about and get advice on all services to do with older people.*
- *Affordable and understandable estate planning so that my affairs are sorted for whanau. I've lived, had family and worked up until now but I don't know about this last stage of life, how to be retired and end life successfully. More education to help prepare perhaps?*
- *Need a one stop shop when accessing services. System is overly complicated and fragmented, and difficult to navigate.*
- *I WANT TO TALK TO REAL PEOPLE to understand my specific situation... and negotiate through the drop down box hell that stops me and makes me give up because I am made to go back to step one.*

PRACTICAL RECOMMENDATIONS: FIVE PLEDGES FOR ACTION

Older New Zealanders are already making a significant contribution through paid work, care, volunteering, family/whānau and community life. Their ability to continue depends on whether they can stay well, live in a secure and manageable home, get around, remain connected and find the right support before smaller pressures become more complex and costly.

In response to these challenges and opportunities, the Aotearoa National Forum for the Decade of Healthy Ageing developed the Five Pledges for Healthy Ageing – Five pledges for investment in longer, better, more sustainable lives. Drawing on independent research by NZIER and the collective experience of Forum members, the Pledges provide a shared, practical framework for action across government, councils, businesses, service providers and communities. They focus on five areas where change can support longer, healthier and more connected lives:



Together, the Pledges provide a blueprint for turning longer lives into greater wellbeing, contribution and resilience. They recognise that healthy ageing is shaped by more than healthcare alone. It also depends on housing, financial preparedness, connection, access to support and whether people have meaningful opportunities to participate.

This report builds on the Pledges by drawing on the experiences of almost 30,000 respondents, practical insight from across the Forum and proven examples of what is already working. Together, these provide a clear basis for identifying the actions that should now be prioritised. In many cases, this will not require entirely new programmes or significant new spending. It may mean connecting existing services more effectively, extending proven approaches, removing barriers, or making support easier to find and use.

In a period where New Zealand continues to face sustained fiscal pressure, it is increasingly important to get the greatest possible value from every investment. Earlier, well-targeted action can protect independence, reduce avoidable demand on health and support services, and prevent manageable needs from becoming more difficult and expensive to address.

As decision-makers consider policies, services and investments affecting later life, they should ask a simple question: will this help people during the first decade after 65 to protect their health, housing, mobility, financial resilience, connections and ability to contribute? Applying this test can help direct effort towards actions that preserve choice, support people to act early and deliver better long-term value. These recommendations are focused on making that easier.



PLEDGE 1 Better data on ageing

Better data on ageing

New Zealand's data and reporting should reflect the diversity of longer lives and make older people's contribution visible, rather than treating everyone aged 65 and over as a single group.

- **Report later life in more meaningful age groups.** Government agencies, researchers and other organisations should routinely distinguish between people aged 65 to 74, 75 to 84 and 85 and over, where the data allows.
- **Measure contribution as well as need.** Continue to report paid work, business ownership, volunteering, care, mentoring, cultural leadership and support for family/whānau and communities, alongside information about service use and public expenditure.



PLEDGE 2 Secure housing in community

Secure housing in community

Older New Zealanders should be able to live in warm, safe, affordable and manageable homes, close to the people, services and communities that sustain them.

- **Undertake a national review of housing insecurity for older generations.** The review should examine the experiences of renters, people with mortgages, those facing pressure from rates, insurance and maintenance, and people unable to find suitable housing locally. It should also recognise the different experiences of Māori, Pacific peoples, women, disabled people and those living outside the main cities.
- **Make existing homes safer and easier to manage.** Access to home assessments, minor modifications, heating, essential repairs and maintenance support should be simpler and more consistent. Home safety and modification support should be connected with falls prevention, rehabilitation, hospital discharge and community health services.
- **Protect and expand secure housing within communities.** Central government, councils, Iwi and community housing providers should work together to increase affordable seniors, community, kaumātua and papakāinga housing. This includes protecting existing seniors housing, making suitable land available and ensuring homes are close to transport, healthcare and everyday services.
- **Increase the supply of housing designed for longer lives.** More smaller, accessible and low-maintenance homes are needed, alongside secure rental and shared-ownership options. Universal design should become standard in publicly funded and council-supported housing.
- **Provide trusted housing advice before decisions become urgent.** People need practical help to understand whether they can repair, modify, share, sell or move from their home, and what financial, tenancy and local housing support may be available.



PLEDGE 3 Plan to thrive to 105

Plan to thrive to 105

People should be able to make informed choices about how they want to live, work, contribute and stay well, while the widest range of options remains available.

- **Connect the whole picture.** Planning discussions need to go beyond financial conversations to also include health, housing, transport, work, caring responsibilities, contribution and relationships.
- **Make existing information and support easier to find and use.** New Zealand already has useful services, entitlements and planning tools, but they are spread across different agencies and organisations. The priority should be to make these easier to find and use, rather than creating another complex system.
- **Ensure human guidance is available alongside digital tools.** Where possible ensure information is available online, by telephone, in print and face to face. This is particularly important when someone is making a complex decision or needs help moving between national and local services.



PLEDGE 4 Community support to stay connected

Community support to stay connected

Older New Zealanders should have meaningful roles, strong relationships and practical ways to remain involved in family/whānau, workplaces and community life.

- **Create clearer pathways to contribute.** Employers and community organisations should make it easier for people to find flexible paid work, volunteering, mentoring, advisory, governance, cultural leadership and skills-sharing opportunities suited to their circumstances.
- **Support flexible participation in later life.** Age-inclusive recruitment, phased transitions, reduced hours, project work and less physically demanding roles can help people remain in paid work where they choose. Voluntary and community roles should also be flexible enough to reflect health, caring, transport and time commitments.
- **Treat transport as essential connection infrastructure.** Locally appropriate services such as accessible public transport, community shuttles, volunteer drivers, subsidised taxis, on-demand options and transport linked to health services can help ensure that stopping driving does not mean losing independence or participation.
- **Strengthen coordinated local support.** Build on trusted community, iwi, faith and not-for-profit networks to connect older people with practical assistance, social support and services before needs become more complex. Models should combine professional and volunteer support and be designed around local and cultural circumstances.
- **Enhance the local places and networks that sustain connection.** Libraries, marae, community centres, clubs, neighbourhood houses, faith communities and accessible public spaces provide important foundations for relationships, support and contribution.



PLEDGE 5 Proactive health checks

Proactive health checks

Prevention should become a more visible and accessible part of healthcare for older New Zealanders, helping people identify risks early and take practical action to protect their independence.

- **Make prevention visible and accessible through community-based health checks.** Funded checks should be delivered through trusted settings such as primary care, pharmacies, marae, health/hauora services and community providers. Each person should receive a practical prevention plan and appropriate follow-up, rather than a one-off assessment.
- **Focus on preventive interventions.** Checks and follow-up should include areas such as adult vaccination, oral health, hearing, vision, medication, mobility, falls risk, nutrition, mental wellbeing and long-term condition management.
- **Improve adult vaccination access and uptake.** New Zealand should make better use of influenza, shingles and RSV vaccination to prevent avoidable illness, GP visits and hospitalisations. Eligibility, funding and delivery arrangements should support timely access rather than narrow opportunities to receive protection.
- **Reduce the cost and access barriers that cause people to delay care.** Affordable dental care, GP visits, preventive checks, hearing and vision support and timely specialist follow-up should be prioritised, particularly for groups and communities facing the greatest barriers.
- **Bring prevention and support closer to where people live.** Community-based and culturally safe delivery will be particularly important for Māori and Pacific peoples and for people in small towns and rural communities, where distance, transport and workforce availability can make conventional services harder to reach.
- **Strengthen practical support at home.** Earlier access to rehabilitation, personal care, home help, medication support and assistance following illness or hospital discharge can help people recover well, reduce pressure on family/whānau and delay the need for more intensive care.



THE OPPORTUNITY FOR NEW ZEALAND

Longer lives are one of Aotearoa New Zealand's great achievements. The opportunity now is to ensure those added years are lived with health, security, connection, purpose and choice.

The first decade after 65 is a practical window of opportunity for action. Support provided early can help people remain independent and stop manageable pressures becoming more complex. This includes timely healthcare, suitable housing, reliable transport, clear information and meaningful opportunities to contribute.

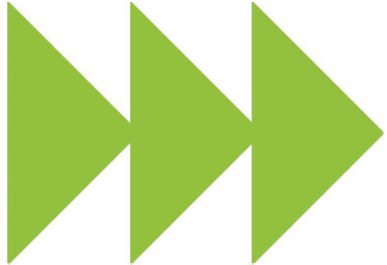
Much of what is needed is achievable and can build on services, knowledge and community networks that already exist. By acting earlier and working together, New Zealand can create lasting value for older people, families/whānau, communities, workplaces, public services and the wider economy.

The next step is action. We invite government, councils, businesses, Iwi, community organisations, service providers and individuals to stand behind the Five Pledges and help advance the recommendations in this report. Visit www.nzdecade.org.nz to sign up for membership of the Forum, show your support and be part of a shared commitment to making longer lives work better for everyone.

**FOR THE
LONG RUN**
A DECADE OF HEALTHY AGEING



FOR THE LONG RUN Report



This report has been prepared by The Selwyn Foundation on behalf of the Aotearoa New Zealand National Forum for the Decade of Healthy Ageing | He Oranga Kaumātua, He Oranga Tangata

For more information, visit: www.nzdecade.org.nz



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