

## WORKING AFTER 65? WHAT'S IN IT FOR ME?



### **Maintains your social connections:**

The workplace is a community. Work involves spending time with workmates, employees, bosses, and customers.



### **Keeps you physically and mentally active:**

Mental challenges keep your brain healthy, and work keeps you fit by getting you moving.



### **Keeping busy and sense of purpose:**

Being at work requires routine and focus. You can better appreciate your downtime and what you can do.



### **Enjoyment and learning:**

Explore your interests and passions. Being in paid or voluntary work encourages life-long learning and opens the opportunity for new challenges.



### **Contribute to your community:**

Share your wisdom by being a role model or mentor. Recognising you have something to offer helps break down negative stereotypes and ageism.



### **Financial:**

Paid part-time, seasonal, and casual jobs, or even your own business will supplement your NZ Superannuation and improve your lifestyle.

## JOB HUNTING

Working with your employer on making your current role more flexible may be easier than seeking a new job.

If you want to change roles, first make sure your CV is in an updated format. There are agencies that can help. Look at your strengths and think about the previous jobs and transferable skills you have. Consider life skills you have gathered along the way: for example, the skills you learned as a parent, or your lifelong love of gardening.

There are agencies that connect older workers with age-friendly employers and opportunities. There are many tips online on how to approach the interview process to emphasize the value of your experience.

## CONTACT US:



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# WORKING AFTER 65: some questions to consider

Are you considering remaining in work or seeking new work once you turn 65 and are eligible for superannuation?

Retirement is now less likely to mean a sudden withdrawal from full-time paid work.

How we understand life after 65 is changing; for many people it is time of new possibilities and opportunities.



**Age  
Concern**  
He Manaakitanga Kaumātua  
Aotearoa

*Serving the needs of older people*

# WORKING AFTER 65: some questions to consider



## CAN I STILL RECEIVE NZ SUPER WHILE BEING IN PAID WORK?

Yes – you can still receive your NZ Superannuation (if eligible) while you are earning an income from either full or part-time work. Your earnings plus your Super may be taxed at a higher rate. Contact Work and Income for information on your own situation.

## DON'T UNDERESTIMATE THE VALUE OF YOUR WORK AND LIFE EXPERIENCE

Employers are looking for experienced, loyal, and reliable workers to meet the skills shortage. Older workers bring strong work ethic and productivity to the job.

## DO I HAVE TO MENTION MY AGE?

No – age discrimination is illegal. You cannot be forced to retire. Display confidence, energy, and professionalism and stress your key assets. You're showing the employer that your value to the organisation is greater than whatever bias they might have.

## WHAT ARE THE WORK OPTIONS?

Employers are looking for experienced, loyal, and reliable workers to meet the skills shortage. Being over 65 means that you have more choices about how work can fit into your life while still meeting your commitments, such as caring for others and enjoying more leisure. You may want to talk to your employer about flexible work options before you consider leaving.

Some of the common work options are: reducing to part-time hours; flexible work hours and location; job sharing; seasonal work; options for extended leave; phased retirement; job rotation, or starting your own business.

The use of assistive technology and having an ergonomic workspace – adapting work to fit the older worker – can make your work day more comfortable. Workplace health and safety guidelines are useful to support you.

## NEED MORE INFO?

For more information and some useful links on working after 65, go to our website: [www.ageconcern.org.nz/employment](http://www.ageconcern.org.nz/employment) or contact your local Age Concern.

## UNPAID AND VOLUNTARY WORK

Older New Zealanders make a huge contribution to their communities through unpaid work. Often this is through caring for spouses, grandchildren, and friends. Older people contribute to the voluntary sector through regular voluntary work in a range of community organisations that rely on the work of volunteers. Talk to Volunteer NZ about how to find role in your area that suits your interests and skills.

## HEALTH AND WORKING

Health issues can increase with age, but most people's ability to work is not affected. Age-related changes don't necessarily affect your work performance. There are things that improve with age, such as communication skills and the ability to process complex problems. Talk to your employer about what you can offer. Keeping fit, active, and learning new things can keep you well.

## TRAINING AND LIFE-LONG LEARNING

Changes to the work environment mean training and life-long learning are important. This builds on your existing knowledge and keeps you engaged and relevant to your workplace. Make sure you are not left out. Talk to your employer about professional development and training opportunities.

Seek training and new skills in your own time as well. e.g. Senior Net technology skills courses, community centres, and library programmes.