
Act Now Age Later

Unlocking the potential
of our ageing
workforce

Authored on behalf of the Working Group
on ageing workforce by
Employers and Manufacturers Association
and Commission for Financial Capability



Executive Summary

Ageing populations will change the way our economies and societies work.

For example, declining workforces and shifting consumption patterns will alter the way businesses view and respond to markets. Increased longevity will impact individuals in terms of when they retire, their financial security in retirement, and ultimately their quality of life. If we are ill-prepared to deal with these changes, we risk slower economic growth and lesser wellbeing.

“ This is not something that tomorrow, all of a sudden, will show up in the headlines. This is a slow effect of changing demographics that is absolutely predictable but with profound implications. There will never be a moment where there is a massive crisis to call attention to this. If there is a crisis, it will be too late. ”

David Ellwood, Dean of Harvard University's Kennedy School of Government

New Zealand is not immune to a range of global trends and is not alone in facing future demographic employment challenges.



Key Recommendations

The Working Group* on an ageing workforce is calling for three things to happen:

1. A National Strategy on the ageing workforce

A National Strategy around the ageing workforce will ensure Government agencies work collaboratively, ensure lifelong learning remains a top-of-mind consideration as our economy continues to change, and increase engagement with all stakeholders to improve ageing work force results.

2. A Government-led task force or Advisory Board

One way forward could be the establishment of a Government-led task-force responsible for designing the key outcomes and co-ordinating stakeholders' response in an independent manner. It is important that the outcome of this is alignment and accountability (i.e. key deliverables) across government agencies in particular, and other interested parties as required.

Raising nationwide awareness on the ageing workforce is just the beginning. To have a conversation we need to start the conversation, in order to enable strategy and drive behaviour change. The potential benefits of employing, having and engaging with an ageing workforce need to be clear and demonstrable.

* see page 17

3. Development of an Ageing Workforce tool-kit for both employers and workers

Development of a tool kit for businesses to use and the ability to share best practice amongst employers is needed. Something similar is needed for workers. One size will not fit all – however an obvious starting point is finding some commonalities that sit across all business types, sectors, industries and sizes and that recognises the different needs of people. Then looks to how these can be best customised and met in the future.

¹Statistics NZ

²Statistics NZ, Estimated working-age population, December 2017

³EMA, Employers Survey, December 2017

⁴Source: Technology use among seniors, by Monica Anderson and Andrew Perrin, Pew Research Centre, May 2017

⁵Source: "A new visions for older workers, Retain, Retrain and Recruit" by Dr Ros Altman, CBE, commissioned by Minister for Pensions and Minister for Employment

⁶Source: Centre for Retirement Research (CCR) Boston College.

⁷Source: CFFC Employers Survey 2016

We need to face facts:

- The number of New Zealanders aged over 65 today is some 756,000 or 15% of the population. By 2038 that number is projected to be 1,340,000 New Zealanders or 21% of the population. ¹
- Using Statistics NZ 2017 data, the numbers are even more stark as we are almost at 1/3 of New Zealand workers being 55 plus (1.257m /32.9%). ²
- Employers are already experiencing a worsening shortage of labour supply with 65% saying there is, or soon will be, a skills shortage in their respective sector. ³
- There is a looming shortage of labour supply. We have a contracting cohort of younger aged workers coming through. Projections for the 0 -14 years age group are flat-lined (see graph over page)
- Immigration is being used to back fill the labour and skills shortage in the short to medium term, but this is not viable long-term
- New Zealand has a declining birth rate, which is currently 1.81 and therefore below replacement fertility levels.
- There are numerous negative myths about older workers that have been proven to be incorrect or completely false. For example, older people are not technologically savvy yet they are the highest new users of smart phones tablets and other devices. ⁴

Older workers do not steal jobs from young people and wages and jobs prospects for the under 50's would actually improve if baby boomers were kept in work longer a recent UK study found. The evidence shows keeping more older people in work actually improves employment prospects for younger generations, and has in some cases even increased their wages. The more spending power in the economy the more jobs can be created. ⁵ In another study it found there was no evidence that older workers who stay on the job squeeze out opportunities for younger employers, in fact the opposite was true. ⁶

¹Statistics NZ

²Statistics NZ, Estimated working-age population, December 2017

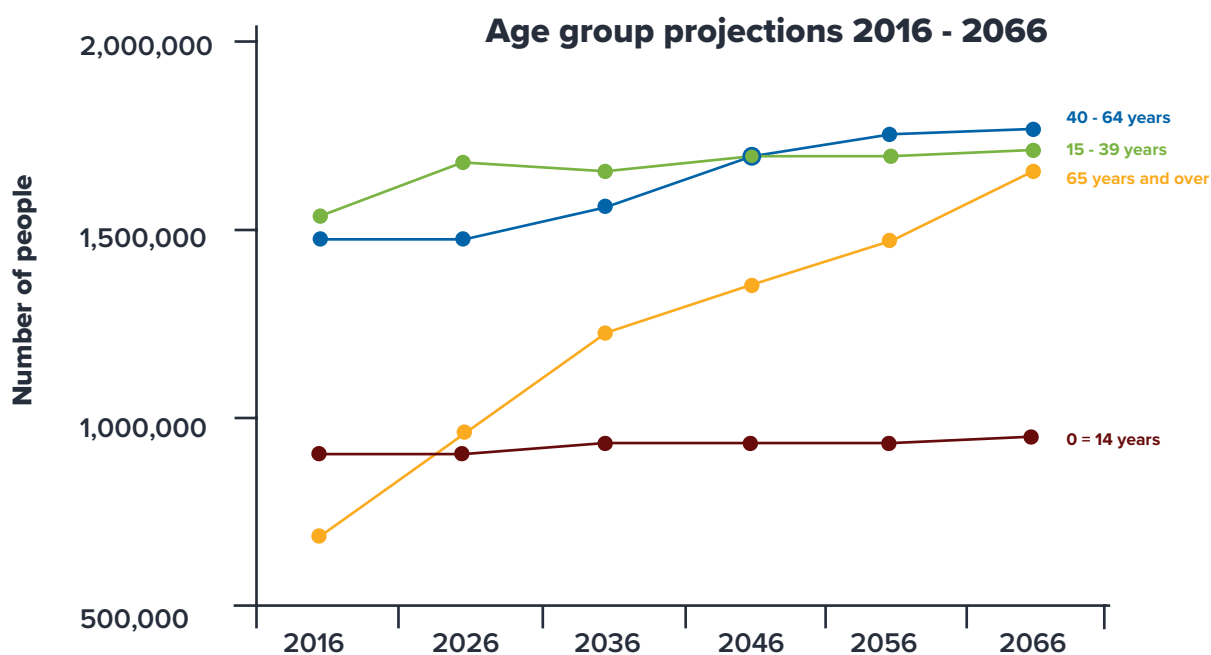
³EMA, Employers Survey, December 2017

⁴Source: Technology use among seniors, by Monica Anderson and Andrew Perrin, Pew Research Centre, May 2017

⁵Source: "A new visions for older workers, Retain, Retrain and Recruit" by Dr Ros Altman, CBE; commissioned by Minister for Pensions and Minister for Employment

⁶Source: Centre for Retirement Research (CCR) Boston College.

⁷Source: CFFC Employers Survey 2016



Source: Ministry of Social Development

In this paper, we consider the risks and opportunities of an ageing New Zealand workforce for government, for employers and for workers. We argue that the ageing workforce is an untapped resource, often overlooked because of the bias towards investing in the early stages of a person's training and career rather than in someone who is arguably deemed to be at the other end of their working life.

Many government employment strategies and programmes prioritise and target young people rather than older workers. We need to find a way to unlock the potential of older workers and explore how public and private employers are preparing for an increasingly older workforce.

At present, most employers (83% ⁷) have no plans to address the challenge this demographic change will present. This includes the public sector as a significant employer too.

Experience shows that major economic and social challenges cannot be resolved by a single entity, sector or industry. A multi-disciplinary, co-ordinated strategy is required.

Which is why a working group, facilitated by EMA, has been developed to raise awareness of this issue and drive a national conversation around the process to address this. While there are many agencies working on this matter, there is a limit to what can be achieved without national leadership, coordination and resourcing.

⁷Source: CFFC Employers Survey 2016



The Working Group recommends a three-pronged approach:

1. Government leadership to

- a. Establish a Government appointed task-force (or similar) to oversee and establish the key outcomes, and co-ordinate stakeholders' response in an independent and binding manner;
- b. Encourage life-long learning, to build on the education and skills of older New Zealanders to stay in the workforce (or re-join if they have left);
- c. Hold an annual forum that supports the recommendations from Government and brings together all stakeholders together so they can by way of priority work on rolling out the agreed recommendations;
- d. Develop a myth-busting campaign on the facts and benefits of an ageing workforce for both employers, workers and public;
- e. Request Treasury to run financial impact models to demonstrate increased improvements in the productivity gains this area;
- f. Establish key statistics to measure impact and reporting improvements; and
- g. Seek international research and activities that will help contribute to our work and lessons learnt.

2. Employer leadership to

- a. Develop a tool kit for employers and human resources staff to manage an ageing workforce, which allows employers and employees to plan ahead more effectively;
- b. Share best practice amongst employers;
- c. Help older New Zealanders better manage their transition into and out of the workforce; and
- d. Identify key skills shortages that an older workforce could contribute to and be up skilled or trained for.

3. Engagement with the workforce, unions and local communities to

- a. Talk about strategies that will enable people to stay in the workforce past the age of eligibility;
- b. Promote life-long learning and skills development to meet expected changes in the future work environment; and
- c. Promote and implement flexible and different working arrangements suited to the needs of older workers.

Introduction

We are facing a perfect storm. The combination of an ageing population, a low birth rate, a labour shortage, a skills deficit and the changing nature of work means we need to tackle this issue now. We are not alone. The ageing population is a growing trend around the globe, in particular for first world economies.

Unlike other global risks, the ageing population is a dynamic that can be predicted with reasonable confidence. As a result, we have the potential to manage the risks and take advantages of the opportunities ageing presents now. Countries like Germany and Japan are already facing workforce shortages and are making changes to work environments to compensate. In terms of the ageing workforce, there will be a decline in the working age population with national and regional economic and social impacts. It is too simple to say that the answer lies with employers alone.

While employers manage their workforce on a day-to-day basis and certainly have a vested interest in this phenomena, the solution will come from stakeholders working together and there is a need for a co-ordinated approach which links the employers, workers and government.

The ageing workforce can lead to a shortage of qualified workers, making it difficult to find in-demand roles. An economy, nationally and regionally, faces adverse consequences including declining productivity, higher labour costs, delayed business investment and expansion, and reduced competitiveness. New Zealand is currently experiencing a skills shortage and while immigration is providing a solution to this in the short to medium term, it will not be a long term solution. New Zealand will be competing on the global market for the skills and expertise it needs.

It will be vital for New Zealand to continue to grow and develop the workforce it wants. Less focus on the transfer of knowledge requires a much stronger focus on skills, capabilities, independent and critical thinking, team work and communication. This includes education and development of young people as they transition into the workforce and also applies to adults already in the workforce. They too need to be given the opportunity and enabled to develop the skills and capabilities to be resilient across their working lives. There is a need to think about how to make the most out of the current workforce, particularly as the population ages. This will need employment policy and support to include, rather than ignore, older workers. As disability increases with age, many more individuals, families and workplaces will face disability challenges.

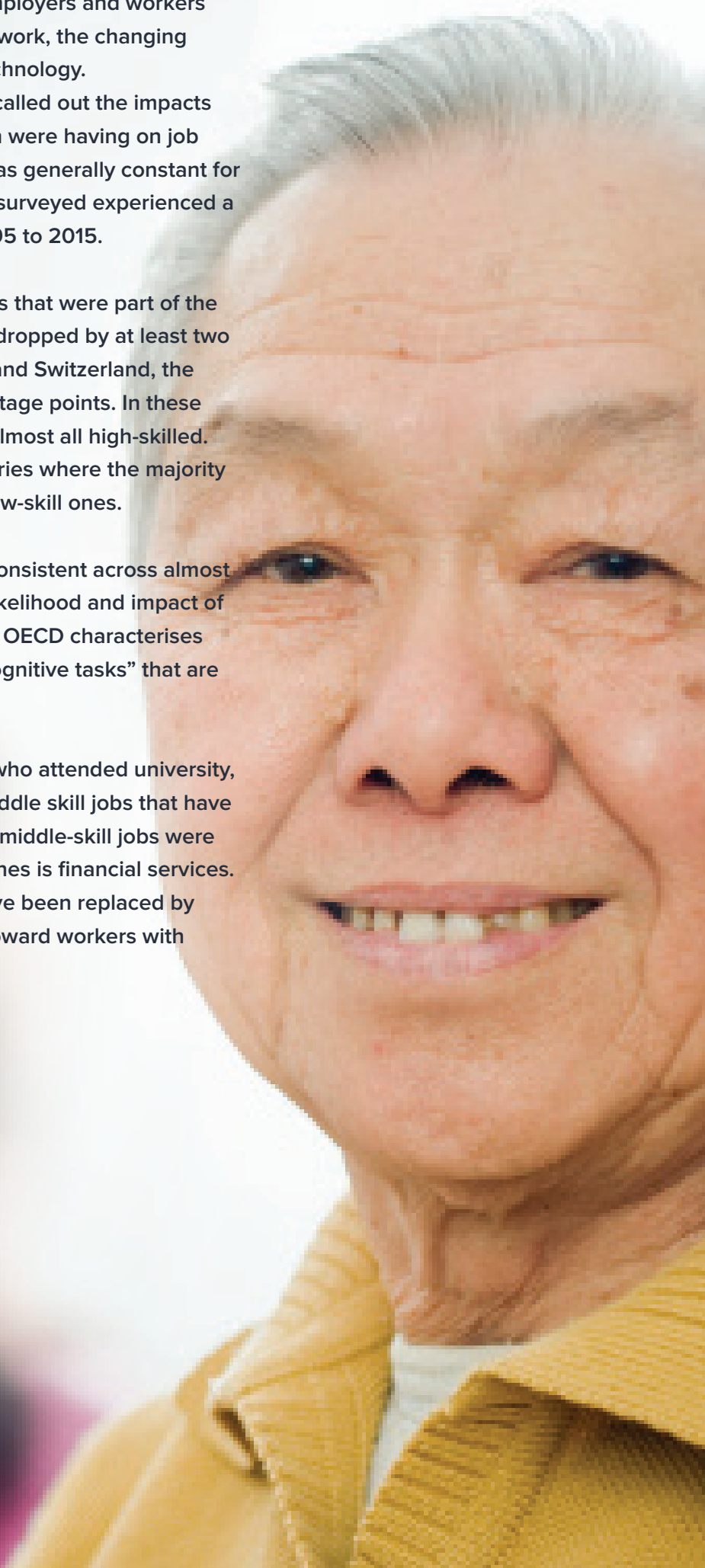
One of the challenges Government, employers and workers grapple with is the changing nature of work, the changing needs of industry and the impact of technology.

The OECD Employment Outlook 2017 called out the impacts technological change and globalisation were having on job polarisation. While growth / demand was generally constant for low and high skilled jobs, all countries surveyed experienced a collapse in middle-skilled jobs from 1995 to 2015.

In all 23 of the OECD member countries that were part of the analysis, the share of middle-skills job dropped by at least two percentage points. In Austria, Ireland, and Switzerland, the share dropped by more than 15 percentage points. In these countries, the replacement jobs were almost all high-skilled. Greece and Japan were the only countries where the majority of middle-skill jobs were replaced by low-skill ones.

It is not only constant by country, but consistent across almost all industries. This has increased the likelihood and impact of ongoing wage / income inequality. The OECD characterises high-skill jobs as involving “complex cognitive tasks” that are not frequently repeated.

This trend is helpful for young people who attended university, but hard on older workers who held middle skill jobs that have no wish to retrain. One industry where middle-skill jobs were almost entirely replaced by high-skill ones is financial services. Clerical workers in those industries have been replaced by software, with more resources going toward workers with technical skills.



While the focus of this paper is on how to get the best out of an ageing workforce, this does not preclude the role technology will play in shaping the jobs of the future. Careers information advice and guidance needs to be offered for adults looking to up-skill and take on further training. Better systems are needed to recognise prior learning. Up-skilling opportunities need to be made more accessible and delivered in ways that meet the learning needs of the adults with low or no education.

We recognise that the overall issue of an ageing population is far broader than the workforce, however it is important to focus our efforts on one strand from which we can springboard from.

There are also significant economic gains to be made from proactively unlocking the potential of an ageing workforce. In the UK, the benefits of having workers choosing to work longer delivered tangible benefits to the economy. For example, by adding three years to a working life this added 3.25% to gross domestic product (GDP) or 55 billion pounds⁸. In Australia a recent report stated that if participation lifted by 3% for workers aged 55-plus this would boost GDP by around A \$33million or about 1.6% of national income⁹.

For New Zealand we have a similar potential. Labour market figures for New Zealand’s 65+ age group show that in December 2017 there were 169,600 in the labour force and 525,600 were not (eg retired, care-giving or studying).¹⁰

In table 1.1, MSD found that people aged 65+ made the following contribution to the economy in terms of tax and spend.¹¹ Based on 2017 Gross Domestic Product being \$280b, this age group is contributing 1.9% in tax currently, and projected to contribute 8.9% by 2061.

	2016	2017 GDP (\$280b)	2061	2061 GDP (\$280b)
Tax	\$5.5b	1.9%	\$25.1b	8.9%
Spend	\$20.6b		\$94b	
Income (work earnings)	\$4.8b		\$22.8b	

Table 1.1

⁸ Source: "A new visions for older workers, Retain, Retrain and Recruit" by Dr Ros Altman, CBE; commissioned by Minister for Pensions and Minister for Employment

⁹ Source: "Increasing participation among older workers: The grey arm", by Deloitte

¹⁰ Source: Statistics New Zealand, Household Labour Force Survey, December 2017

¹¹ Source: Ministry of Social Development, Office for Senior Citizens, "The Business of Ageing Update 2017"

What are the challenges?

One of the side products of highly developed countries is that they generally have longer life expectancy and lower fertility rates compared with developing countries. New Zealand is no exception. There are megatrends at play across most of Asia:

- Over 65s are set to grow from 365 million in 2017 to more than 520 million in 2027, across Asia
- Business opportunities from a growing ageing population i.e. consumer trends
- Greater medical advancements will add to health care costs
- Public sector budgets will come under even greater pressure
- More people will be living longer with chronic conditions

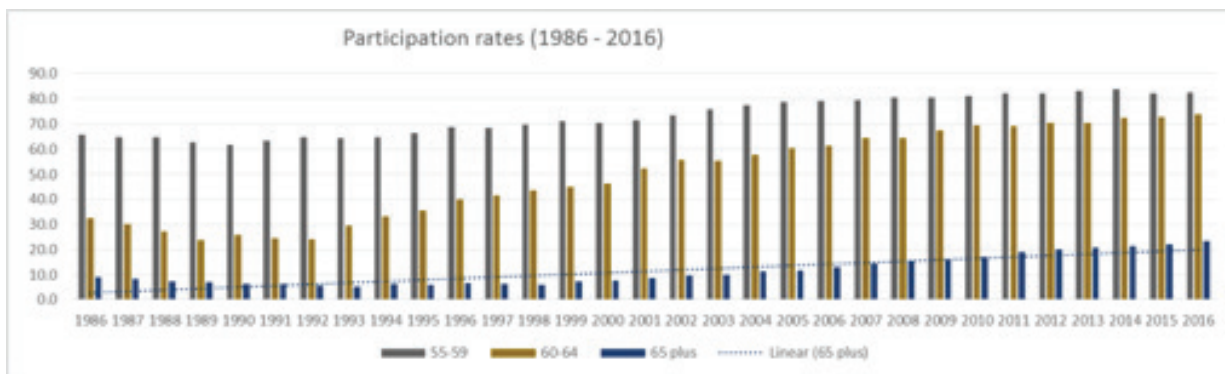
The time to address what this means from an economic and social perspective is now, before the full force of this demographic change is felt in its entirety.

We know we are living longer and the proportion of older New Zealanders is increasing. By 2039 New Zealand will have 1.3m people aged 65-plus.¹² Our birth rate is declining. It is now 1.81, which means it is below replacement level. When these two factors are combined, it means we see an ageing demographic.

We are starting to see the impact of an ageing workforce on some sectors. For example, with almost 24% of New Zealand's workforce aged 55-plus years there are only four to five teachers/nurses to replace every 10 that will retire.¹³ A 2016 workforce survey by the Royal New Zealand College of General Practitioners found 44% of all GPs plan to retire within 10 years (up from 36% two years prior).

The changing nature of work means employees entering the workforce are expected to have several careers and employers over their working life. It is now not the norm to have a job for life, nor to remain in the same career. On average, millennials change jobs about every 3.7 years. This puts pressure on employers and employees, because it is not easy to workforce plan for the long-term. Think of newspapers and the changing media landscape, which has seen a decline in the need for typesetters and printers as the demand for printed editions declines. But in the same industry, the demand for digital designers has grown as newspapers move to online content.


New Zealand has the second highest participation rate of workers aged 55-plus in the OECD. The age of eligibility to superannuation is 65 years old, but under New Zealand law a person does not need to stop working. This is borne out by an increasing number of workers remaining in the workforce until 67 or beyond. It is not uncommon to see 70 to 75-plus year olds still working productively. But they may well want to work differently to meet other life needs.



Source: Statistics NZ, Labour Force Participation Rates

¹² Source: Ministry of Social Development, Office for Senior Citizens, "The Business of Ageing Update 2015"

¹³ Source: Natalie Jackson, Professor of Demography and Foundation Director of the National Institute of Demographic and Economic Analysis (NIDEA), University of Waikato



As an example, the Public Service workforce is ageing. As outlined in the State Services Commission 2016 annual report, the proportion of the Public Service workforce that is 55 years or older has increased over the past 15 years, from 10.3% in 2000 to 23.8% in 2016.

This is reflective of the overall New Zealand labour force where the proportion of workers aged 55 years and over went from around 12% to 22% over the same period.

All occupational groups are affected, with the oldest groups on average being Managers; Social, Health and Education Workers; Inspectors and Regulatory Officers; and Clerical and Administrative Workers. Policy Analysts are the youngest age group on average. Pacific and Asian employees have a younger age profile than European staff and this may contribute to greater diversity in the Public Service in coming years.

People remain in the workforce after 65 years of age for a range of reasons. For many it is a financial necessity (54%), for others it because of value and satisfaction (36%) and for some it is because they are needed by employers.¹⁴

However, most employers (83%) have no policies or strategies in place relating to older workers. Nor do most employers (77%) carry out any active retirement planning with workers such as having conversations about their intentions to finish work.¹⁵

The skills shortage and supply of labour is becoming more pronounced for employers. In the most recent EMA Employers Survey (December 2017), 72% of respondents were finding it difficult to recruit skilled staff and 61% were finding it difficult to recruit in general (which was an increase of 8% over the previous year). Skills and labour shortages are becoming increasingly acute. This could be backfilled by immigration, but this is only a short to medium term solution as New Zealand will need to compete on the global stage for migrants.

Overlay this with how technology, artificial intelligence, automation and globalisation is impacting businesses - the level of change is significant. To remain productive and competitive, businesses are innovating, evolving and adapting. This will create new jobs as well as destroy others in the short term. Replacement jobs may not be in the same sector but will increasingly rely on soft skills and capabilities. People who leave workplaces can take a range of institutional knowledge with them. Such as intellectual property, product knowledge and customer knowledge which is not often kept secure by the business and it's hard to replace.

However, despite the benefits of retaining skilled workers, employers often view older workers as a liability, rather than an asset. There is a perception of an older work as someone who has a limited work lifespan, rather than someone with qualities and knowledge to be harnessed. Training and development often drifts away or is less accessible for older workers. In part this relates to attitudes from employers not wanting to invest in someone they believe will be retiring in a couple of years, in part it relates to workers not necessarily seeking further learning opportunities, in part there is not enough emphasis and opportunity for people to access new skills and training and transfer their skills, and in part it relates to how the current system delivers best to the needs of 18 – 24 year olds.

Currently, the Government has many different agencies working on ageing workforce or ageing population, but these activities are often disjointed and at worst at odds with each other. There is no inter-agency strategy for them to work with. There is no one Minister or Ministry which has responsibility for this significant economic and social dynamic and how it is impacting New Zealand society.

Employers know there's an issue, but they are not planning for it and are uncertain how to manage it. They are seeking solutions and tools to help them manage this raft of challenges.

A significant number of employers have more employees working after 65 years of age (52.8%). Most businesses (56.3%) say an ageing workforce will have an impact on their business.¹⁶

¹⁴ Source: CFFC, Ageing Workforce Survey, June 2016

¹⁵ Source: CFFC, Ageing Workforce Survey, June 2016

¹⁶ Source: EMA Employers Survey, December 2016

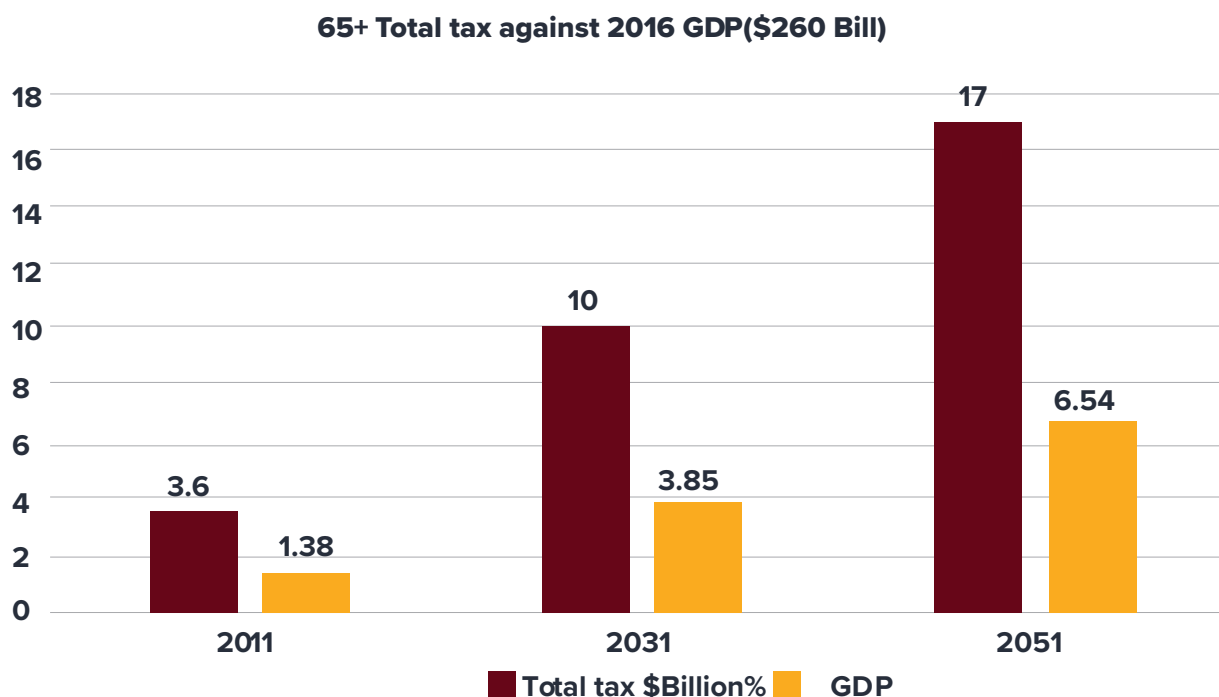
It is recognised and accepted that some workers cannot remain doing manual or strenuous work, and will more than likely stop work as soon as they are able. As a population, New Zealand workers are healthier than their parents at the same age and therefore may choose to continue to contribute to society and workforce.

Individual workers may or may not have the ability to choose to continue working. Changing dynamics have seen more people having to work longer for financial reasons and/or family commitments. They cannot afford not to work. However, they say there is not sufficient training and retraining opportunities for people aged over 50 and they do not believe their organisation is making the most of the skills and knowledge of people aged over 65.¹⁷ The Tertiary Education Commission (TEC) has focused on 18-24 year olds until recently, but now recognises the need for life-long learning across a person’s working life. Employment policy and public employment support tends to focus on the young, with an emphasis on those Not Engaged in Education Training or Employment, Māori, Pasifika and disabled people, overlooking the needs of the older worker.

If individuals were not in work, they cited a noticeable attitude of ageism when applying for jobs. There was a feeling of discrimination if aged over 50.¹⁸ Put simply, they are too young to retire and too old to work.

Overall, this matters because the untapped potential of an ageing workforce is a lost opportunity for all concerned – the individual worker, the employer and government. The combination of population, participation and productivity are key levers of economic potential and social inclusiveness.

Example, in the graph below, the contribution of 65-plus year olds working and paying personal tax is demonstrated. As referenced in Table 1.1 the tax paid by this age group will increase from \$3.6b in 2011 to \$17b in 2051. As a percentage of GDP this also increases from 1.4% to 6.6% over the same period (if modelled on 2016 GDP at \$260b).



¹⁸ Source: CFFC, Ageing Workforce Survey, June 2016

Benefits

It is essential for government, business and the workforce to be aligned. One of the ways to think of this is how the various touch-points intersect with people in the workforce – from when a worker enters the workforce, as they build and progress through their career, as they manage changes that come along (i.e. out of the workforce for a period of time) and as they become a mature worker.

There are many benefits to unlocking the potential of our ageing workforce. Outlined below are the key benefits for each main stakeholder group:

Key Benefits for Stakeholders

Government	Employers	Workers
<ul style="list-style-type: none"> • Less dependency of older New Zealanders on Government transfers • Increased tax revenue via PAYE • Increase Private Investor (PIE) tax revenues via KiwiSaver as older workers still contributing and not drawing down • Increased GST revenue with increased spending • A decrease in mental health costs • Greater contribution to overall GDP via greater business continuity and better planning • Life-long learning • Enhance social connectedness • Other allied benefits i.e. rural 	<ul style="list-style-type: none"> • Increase skills • Increase productivity • Increase knowledge • Employer contributions to KiwiSaver • Decouple contributions (work after 65 and have KiwiSaver employer contributions) subject to government agreement • Greater continuity of workforce supply • Improved business productivity due to better management of staff transition • Retention of skills and knowledge so these can be passed onto the next generation • Greater flexibility to meet specific business demands when the need arises • Engaged and more productive staff without the threat of having to retire • Retain, Retrain, Recruit 	<ul style="list-style-type: none"> • Increase financial income / ongoing cash flow • Increased financial security • Less dependency on Government transfers • Increase social engagement / social connection • Greater overall wellbeing • Improved lifestyle • Purpose • Retain employability • Better health outcomes

Solutions

Key to addressing this issue is having an agreed framework of co-ordinated solutions for government, business and individuals (the stakeholders) which is customised to the needs of New Zealand society.

One key strand of this is leadership from government to enable change. This is about driving awareness and a strategic conversation at a national level. It is also about delivering tangible benefits to the economy (increased GDP and less reliance on benefits). This could be in the form of a task force or similar, which would have overall responsibility for pulling together a strategy across all ministries which would drive behaviour change at a high level and have the power to align any legislative or regulatory levers as required. Such a taskforce would need to be made up of representatives from government, employers and workers.

Part of this work is how the current system enables life-long learning. The current system focuses on investing in the younger age group (and rightly so) to ensure they have the education and skills needed for now and in the future. However, workers who are well established in their careers need training which is flexible, of short duration, frequent, focussed on skills they need to remain relevant and cost effective. Employers need to plan and prepare for how they manage the changing dynamic of their workforce. This includes new paradigms that are older-worker aware, such as initiatives around a flexible workplace, flexible workforce, coaching and mentoring. While some employers are starting to look at this, many are not. Those that are, do so in isolation and only through the lens of their own business. A “tool kit”, which effectively pulls together a range of human resource solutions and tools employers can use – depending on their size, sector and age demographics – would be a useful first step. Such a “tool kit” would need to enable workforce assessments and implementation of measures to address the issues identified through having earlier and more frequent conversations with workers.

The ability to share best practice, and learn from others, would be valuable to many employers. A symposium, or something similar, which pulls together key threads, shares knowledge and probes around how to address this issue would be a good way to raise the issue and start driving some outcomes. All of this is the individual worker. They need to feel that they have the choice and the ability to remain working for as long as they want and are able to. This is about being financially independent, having the necessary skills required by employers to enable them to do this and by maintaining employability. It is also about being productive and engaged members of the workforce (which delivers self-worth and esteem to the individual) who will therefore be of higher value to an employer, and in turn contribute more to society (via tax, household spend, retirement savings and non-financial means such as volunteering if not working full-time).

There are many biases towards older workers which perpetuate common myths around capability of performing current role and an unwillingness to learn new skills the business may require. These need to be broken down via a myth-busting campaign, but also backed by robust policy initiatives where warranted. For example, a way to enable life-long learning that delivers to the workforce, employer and government.

For employers it's important to be able to have strategies and tools to be able Recruit, Retrain and Retain in relation to the workforce they need now and in the future.

All members of the Working Group recognise sustainable and fulfilling employment throughout life is a shared responsibility and we all have a part to play. We need to act now and age later.

Appendix 1

Many stakeholders, no inter-agency strategy

There are many stakeholders who have an important role to play in addressing the ageing workforce issue, but there is no alignment or co-ordination between them to deliver agreed outcomes.



Appendix 2

Members of the Working Group on the ageing workforce

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