



TE RAUTI PARA COOK ISLANDS NATIONAL POSITIVE AGEING POLICY

AND ACTION PLAN 2026-2030

A healthy, empowered, and active older population supported and enabled to live a quality life with dignity and respect.

Acknowledgements

This policy is dedicated to all our pa metua - past, present, and future, whose wisdom and legacy guide us every day.

The development of the Cook Islands National Policy for Positive Ageing 2025-2029 was a collaborative effort involving representatives from the Cook Islands Government, donor partnerships, civil society organisations, community leaders, and the wider community in both Rarotonga and the Pa Enua.

Meitaki ma'ata to the dedicated working group for your passion and heart in developing this policy for our pa metua, their families. and communities.

Meitaki ma'ata also to Cook Islands Tourism for allowing the use of the photos displayed in this policy.



TABLE OF CONTENTS

Foreword	
1. Purpose and scope	6
2. Vision	6
3. Principles	7
4. Methodology	8
5. Background	9
5.1. Ageing of the Cook Islands population	9
5.1.1. Demographic change	9
5.1.2. Drivers of population ageing	11
5.1.3. Socio-cultural change and an ageing population	11
5.2. Critical challenges for older persons	13
5.2.1. Social isolation	13
5.2.2. Health challenges	13
5.2.3. Inadequate care	14
5.2.4. Financial insecurity	15
5.2.5. Threats to safety	15
5.2.6. Insufficient public recognition of older people's role and status	16
6. Related national and international commitments	17
7. Priorities	19
8. Objectives	20
9. Action Plan	22
10. Implementation	36



FOREWORD

Jeremiah 29:11 “For I know the plans I have for you,” declares the Lord, plans to prosper you and not to harm you, plans to give you hope and a future.”

Inspired by this promise, It is with great honour and aroa that I introduce the National Positive Ageing Policy and Action Plan 2026-2030.



For generations, our elders have built families and communities, made lasting partnerships within and beyond our Pacific Ocean, protected our traditions, kept our culture alive and guided our country to where it stands today. They have lived through all of life’s challenges and milestones, that we hope this policy is our way of saying:

***Thank you for your strength. Thank you for your wisdom.
We see you. We value you.
And we are here for you.***

I want to sincerely thank our donor partners, particularly the Asian Development Bank, and a special thank you to UNICEF, for both your continuous support for our people. A heartfelt thank you to Peter Morrison, whose expertise and dedication were key in crafting this policy.

I wish to also acknowledge everyone who contributed to creating this policy. You helped create a policy that not only supports our pa metua, but also celebrates and honours them.

As Jeremiah 29:11 reminds us, God has a plan for each of us, a plan to prosper, to have hope and a future. No matter your age or ability, you are part of that promise.

Te Atua te Aroa,

Hon. Minister Vainetutai Rose Toki-Brown,
Minister for the Ministry of Internal Affairs



**Cook Islands National Policy
on Positive Ageing, 2026–2030**

1. PURPOSE AND SCOPE

The **purpose** of this policy is to promote positive ageing in the Cook Islands through an action-oriented framework that supports older persons, today and in the future, to be comfortable, healthy, and happy.

The **scope** of this policy covers Government and other stakeholder actions addressing the national situation of older persons – that is, Cook Islands residents aged 60 years and older. The policy also aims to help prepare people who are approaching old age, loosely defined as those aged in their 50s. The policy horizon is five years, from 2026 through 2030.

2. VISION



A healthy, empowered, and active older population supported and enabled to live a quality life with dignity and respect.

The key elements of this vision statement are:

Healthy: Older people have a right to the highest attainable standard of health – not always the absence of disease but supportive conditions that allow them to live in a balanced state of body, mind, and spirit.

Empowered: To flourish, older people should have the personal capacities, encouragement, resources, and services to participate fully in family, community, and national affairs.

Active: Being surrounded by family and friends, all Cook Islanders should look forward to their later years as a positive, energetic, and valued phase of life, without being held back by barriers or negative assumptions about old age.

Supported and enabled: Older people and their families gain security from traditions of relying on each other, but they also need support from Government and the wider community.

Quality life with dignity and respect: Later years should be a period of opportunity, reward, and personal growth, of being appreciated and being able to age with personal dignity intact.

3. PRINCIPLES

This policy is guided by three principles: in brief, the right of older people to stay active and contribute, receive help when they need it, and be acknowledged for their unique role.



The Cooks Islands positively embraces older people as valued contributors to our society and economy, not simply as a vulnerable group.

Most older people are not particularly vulnerable but remain active leaders in their families, communities, churches, businesses, and the Government. Even those with health limitations make important emotional, cultural, and mentoring contributions to younger generations. The country cannot thrive if they are put aside or considered past their useful age. Instead, they will be welcomed, consulted, and included as core players in national development.



The Cook Islands protects older people's rights and addresses their risks through a tight network of government and community services that support them and their families

Although most older people are active and largely independent, they will face growing risks associated with age, such as health conditions, disabilities, and a loss of income. Families have always been the first line of defence, but with demographic and social changes, older people cannot rely on family alone. The Government joined by civil society will provide rights-based assistance to enable ageing with dignity and to make it easier for families to fulfil their duties.



The Cook Islands celebrates the leadership of older people in helping society adapt to change in the Pa Enea and on Rarotonga, while preserving Māori culture for coming generations.

Aside from the individual freedom to contribute and engage, and the right to receive assistance when needed, older people are entrusted with responsibilities to Cook Islands society and culture. A core element of the national vision is to preserve Māori culture, both in the Pa Enea and on Rarotonga. This aspiration requires guidance from older generations. The Cook Islands acknowledges the status of older generations and will learn from their experience.

4. METHODOLOGY

This Cook Islands National Policy on Positive Ageing, 2026–2030, was developed through a process of consultations and evidence gathering with Government ministries, civil society organizations, communities, and older people over 2023 and 2024. In 2023, the Government created the position of National Coordinator for Positive Ageing in the Ministry of Internal Affairs, which will coordinate national efforts related to ageing. Consultations with various Government and civil society organizations (see appendix for list) were conducted to discuss key issues and develop responses under six priorities. Stakeholders proposed actions for inclusion in the action plan as contributions to national efforts to improve the situation of older people.

From January 2024 to August 2024, over 400 individuals participated in community consultations conducted across the Southern Group islands of Aitutaki, Mangaia, Mauke, and Mitiaro, as well as within the three vakas of Rarotonga. Due to limited funding for in-person consultations, engagement with the Northern Group islands of Rakahanga, Pukapuka, and Penrhyn was conducted virtually via the Zoom platform, with participation contributing to the overall consultation numbers.

After revision based on various inputs received, the Ministry of Internal Affairs then presented the policy including action plan for validation to key stakeholders including Government ministries, civil society organizations and community members in August 2024. The Ministry then submitted the final product to Cabinet for approval in February 2025.



5. BACKGROUND

5.1. Ageing of the Cook Islands population

5.1.1. Demographic change

The country's population is ageing. Older people are becoming a larger share of the population over time. As of the 2021 national census, older people accounted for 16.9% of the Cooks Islands resident population. Thirty years earlier (1991), older people were only 7.5% of the population. Young people (aged 0–24 years) were previously the majority, but no longer – see the figure below.

Resident population by broad age groups (%), 1991–2021.

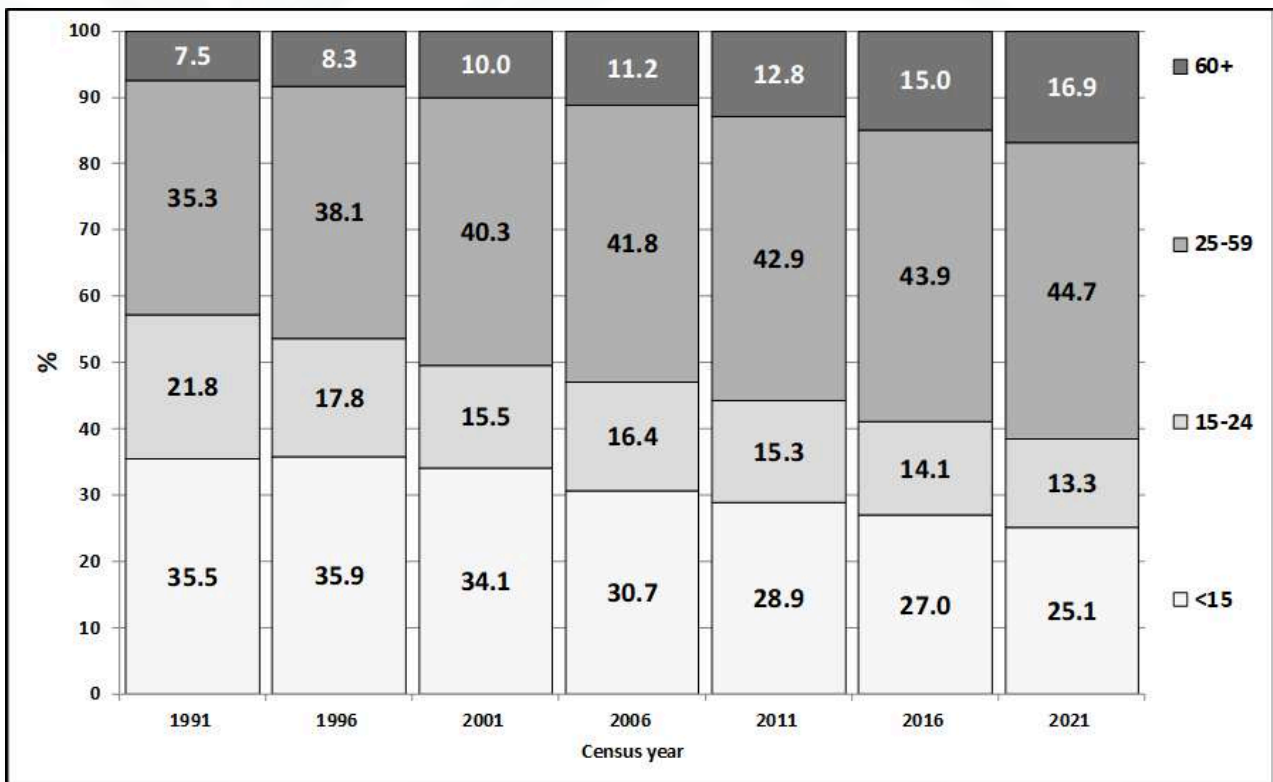


Fig. 1. Source: Cook Islands Government, 2022. Census of Population and Dwellings 2021. Report by Cook Islands Statistics Office. Figure prepared by Andreas Demmke.

The pace of population ageing in the Cook Islands is rapid. The Cook Islands is ageing faster than almost all other Pacific island countries. The population will continue to age, and according to United Nations projections, by the mid-2030s older people will be about a quarter (24%) of the Cook Islands population. This means the coming decade offers a critical window to adapt. Later, the pace of ageing will slow and the rising curve will flatten, as shown in the figure below.

Projected ageing of Cook Islands population % of the population aged 60+, 2000–2050

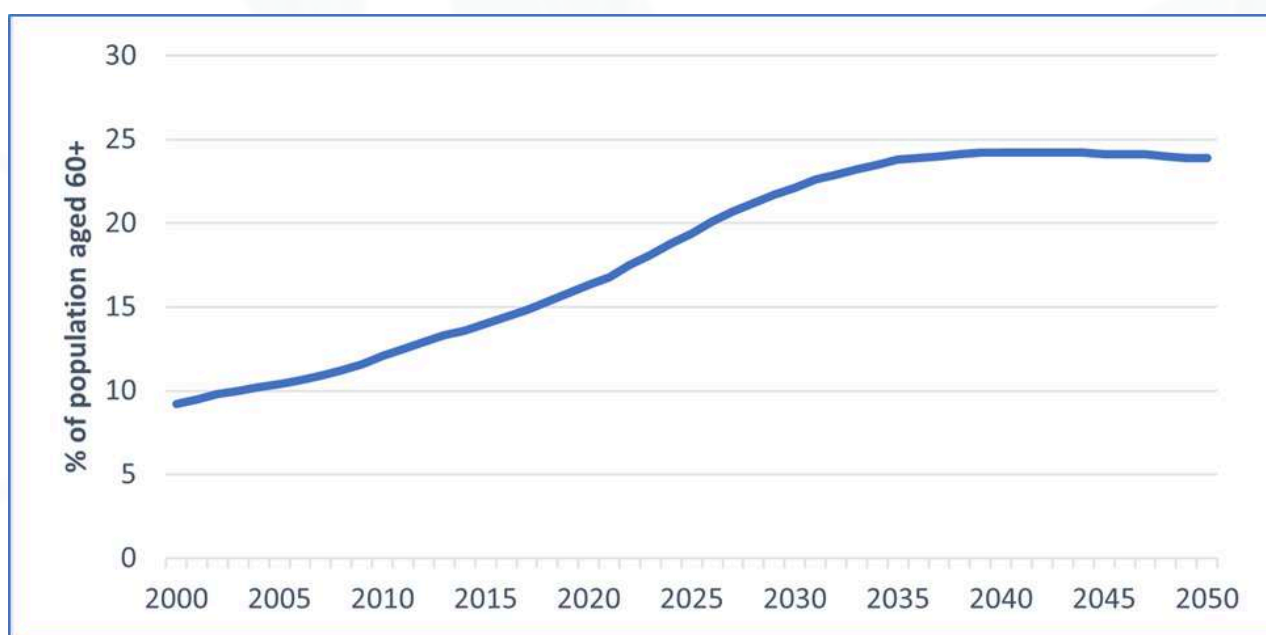


Fig. 2. Source: United Nations, Department of Economic and Social Affairs, Population Division, 2022. World Population Prospects: The 2022 Revision. Note: Figures for 2023 onwards are projections, median variant.

The population of older people is not distributed evenly throughout the country. Seven out of ten older people in the Cook Islands live on Rarotonga. Older people are a larger percentage of the total population of the Southern Pa Enua (20.7%), or outer islands, than of Rarotonga (16.2%) or the Northern Pa Enua (12.2%). Regardless of their numbers, older people living in the Pa Enua, especially the Northern islands, face serious challenges because of isolation and limited services.

The size of the very oldest group is growing most quickly. Not only is the Cook Islands' population becoming older, but its older population is becoming older too. The oldest groups, such as aged 70 or 80 years and above, will become a larger part of the older population. The number of people aged 80 and older will double in the next 15 years. This trend has important implications for many issues such as health care, long-term care, disability, and family dynamics.

Women are the majority. Women generally live longer than men, so older women outnumber older men. The gap widens with age: Among older people in their 80s, females accounted for 62% in the 2021 national census. Women and men experience ageing in different ways. Older women are nearly three times more likely to be widowed than older men and face challenges associated with cultural norms and disadvantages accumulated over life. Men die earlier than women, and many are also at high risk of social isolation in retirement.



5.1.2. Drivers of population ageing

Population ageing is driven by three demographic dynamics: fertility, longevity, and migration. In many ways, the country's demographic transition is a sign of success in achieving national development objectives – for example, investing more heavily in fewer children, extending life expectancy, and giving workers more employment options through migration. Yet these changes will have an increasing impact on society, which needs to prepare and adapt.

Women are having fewer children. As in other countries of the region, fertility rates have declined sharply in the Cook Islands, resulting in an older population. The average number of lifetime births per woman has declined to about 2.4, down from nearly 8 children in the early 1960s. The Cook Islands fertility rate is lower than in much of the Pacific but still higher than in many countries of Asia, for example.

People are living longer. Mortality rates have also declined, and life expectancy has risen substantially. Non-communicable diseases (NCDs) have become the overwhelming cause of illness and death in the country. This is typical in more affluent countries. After making substantial progress in reducing childhood diseases and mortality, the Cook Islands now faces a growing challenge in controlling NCDs and extending healthy life expectancy.

Emigration of younger people is contributing to population ageing. An important feature of the Cook Islands demographic history is emigration, particularly to New Zealand or Australia for work, education, health care, or to be with family. Outbound migrants are typically younger people, so emigration contributes to the ageing of the Cook Islander population.

5.1.3. Socio-cultural change and an ageing population

The Cook Islands has been evolving in more ways than demographically. Cook Islands culture developed over centuries in a different context, and now it faces pressure to adapt, as society and the world around it has changed significantly.

Households are becoming smaller and more scattered. Cook Islands culture developed over a period characterized by large families whose members lived near each other, leading to strong traditions of reciprocity and care. Now, the fertility rate has declined, the number of older people is increasing, and emigration is common. Households have steadily become smaller and more dispersed, with many members moving from the Pa Enua to Rarotonga, and overseas. Many grandparents raise their grandchildren while the parents work outside the home or migrate.

Fewer family members stay at home to provide personal care and support when needed. Women and girls have traditionally been the ones providing care. Even as families are shrinking and on the move, more women have entered the labour force. This trend brings many economic benefits, but the spillover effects of the changing workforce need to be recognized and planned for. Relying on female family members to meet the full demand for care in old age is increasingly unrealistic and puts pressure on older people, females, and the culture itself.





5.2 Critical Challenges for older persons

The Cook Islands aims to be a welcoming place for people to age well, but familiar challenges associated with ageing are now being compounded by new challenges arising from a dynamic environment. Some of the most important challenges are highlighted below.

5.2.1. Social isolation

For many people, later years are one of the most rewarding periods of life. A key to positive ageing is remaining active and socially engaged. The country has a strong family and community culture that embraces and respects its elders. However, especially as family dynamics and everyday life change at a fast pace, some older Cook Islanders feel lonely and outside the mainstream of social life. Health issues, disabilities, and negative views on aging can make it harder for them to engage in social activities.


One aspect of this challenge is accessibility. Many older people with disabilities have limited freedom of mobility: being able to join activities, move around independently, and maintain their autonomy because of distance or physical barriers. Another issue is the lack of opportunities to socialize outside the home and to continue learning. Older people need inclusive activities beyond the family and options for volunteering and lifelong learning that keep them stimulated and encourage interaction.

Insufficient and outdated understanding of ageing in the Cook Islands and how new social dynamics have affected older women and men may also weaken or slow the response of Government and the public. Older people themselves may not have enough information about services, their rights, and practices that enable positive wellbeing as they age.

5.2.2. Health challenges

Increased longevity has allowed both young and old to look forward to an extra, positive chapter of life. This chapter can be even longer and more satisfying if chronic disease and disability are kept in check. The Cook Islands therefore provides free health care to older people. People in and approaching older ages also need proactive interventions to remain healthy and to access quality medical care regularly. If they do, the benefits will accrue not only to individuals but to their families, public services, and the whole society.

An important part of this story is the need for health promotion that can slow the premature onset of health conditions and disability. Non-communicable diseases such as diabetes and heart disease are now the leading causes of death in the Cook Islands and also limit people's ability to function within and outside the home. Poor nutrition and a lack of exercise can shave off years of healthy life expectancy and increase hospitalization and other costs. People need to become more effective monitors of their own health too, thereby generating social demand for products and services that promote healthy ageing.



An important part of this story is the need for health promotion that can Quality health care services need to respond to societal ageing, as the mix of physical and mental health care services that the population requires is evolving. High-quality, accessible health care is necessary not only to prevent disease but to help older people live positively and actively while managing ongoing health conditions and impairments. Older people also need good coordination of services by different providers. There is a clear need for a continuum of care, especially those who are discharged from hospital but who need regular care at home.

The Government and health services need to keep current with information on the changing health status of the population and how best to address their needs. This requires continued health surveillance and monitoring by Te Marae Ora (the Ministry of Health) and other health providers as well as links with international actors such as the World Health Organization.

5.2.3. Inadequate care

Cook Islands traditions of care and reciprocity within the family remain strong. The Government supports families with a Caregiver Allowance and public funding for civil society organizations that provide supplementary assistance. The country has no residential long-term care facilities but prioritizes ageing in place. Allowing older people to live fulfilling lives in familiar circumstances is less costly and more aligned with Cook Islands traditions than institutional care, but it requires investment and planning to be successful.

The care and welfare of older people have traditionally been seen as the responsibility of family, with the heaviest duties typically falling on women, but families need support to keep up with an ageing society. Unless they can afford to hire foreign or domestic help, families struggle without caregiving assistance from others. Some non-government service providers funded under the Social Impact Fund provide supplementary services such as for training, rehabilitation, and mental health, but the needs are growing beyond their reach. Particularly for responding to high-level care needs, many family members also have limited caregiving skills, which increases the pressure on the carer and often leads to poor quality of care.

Many older people do not want to rely heavily on others, but they need support to maintain their autonomy and dignity. Sometimes they lack assistive technology and devices to manage on their own. In other cases, their housing may have risks or barriers that prevent independent living.

As the society ages, the Cooks Islands will need to prepare for growing care needs, not only for older people but for people with disabilities of all ages. Providing care in the home and community is ideal, but the future role of residential care may need to be clarified. The country does not yet have a plan for long-term care and how it will develop over time. Such a plan should build on strong system enablers, including Cook Islands culture and values, adequate funding, system leadership, a skilled workforce, and data and technology.



5.2.4. Financial insecurity


Many older people cannot continue working, or prefer to retire, but the loss of employment income may threaten their financial security and wellbeing. For that reason, the Cook Islands has provided the Old Age Pension since 1965. That non-contributory pension is supplemented by pensions through the Cook Islands National Superannuation Fund for the formal workforce. As pension portability has improved, some Cook Islanders aged 65 and older who previously worked in New Zealand can access the New Zealand pension instead.

Many men and women work past age 60, but they may face increasing challenges if they want to continue to work or start a business. More than a third of older people are still in the labour force, many of them in informal employment. Some work simply because they must (not enough funds to retire) but some because they enjoy their work and want to remain active. Although discrimination by age in employment is legally prohibited, biases and barriers (beyond health constraints) may discourage people from continuing to work beyond a certain age. As older people become a larger part of the potential workforce, making opportunities for them to remain employed would serve three important purposes: ageing actively, supplementing personal income, and filling gaps in the formal and informal labour force.

Aside from pensions and work income, women and men need their own nest egg to experience positive ageing with sufficient personal savings and assets. Many people lack the financial literacy skills and investment knowledge to prepare themselves for retirement. In particular, widowhood may put older women at sudden risk and make them uncomfortably dependent on family or neighbours. IT proficiency is becoming increasingly important for personal finance and communications, yet the digital divide by gender and age leaves many people at a disadvantage.

5.2.5. Threats to safety

Most older people can take care of themselves, especially if they stay closely connected with their families and friends. In many cases, they are themselves a source of protection for children and others, and they often take on leadership roles in the household and community during emergencies. Yet particularly with the megatrends of population ageing and climate change, older women and men face growing risks from both nature and society. One of the Cook Islands' national priorities is preparing for climate change including sea level rise and extreme weather.



In natural disasters, older people globally are typically affected disproportionately, often accounting for the highest number of casualties by age group. Partly this is because of disabilities and limited mobility, particularly among the oldest-old, which make it difficult to escape sudden-onset disasters. In an era of growing digital communications, older people may also not be as closely linked to real-time information as younger generations. Older people are the age group most likely to live alone. Even if they live with others, they may be alone during an emergency, staying at home while other family members are at work or school.

Despite strong traditions of protection and respect for elders in Cook Islands culture, a minority of the most vulnerable face the threat of abuse from people around them. These threats are often hidden and not well understood; but the older individual, and the culture itself, will suffer if wrongs are left unaddressed. For example, service providers often suspect cases of families misusing the pension money of older members. Many people believe that financial wrongdoing and neglect are among the most common forms of abuse in the country, but there is a duty to monitor other risks as well.

5.2.6. Insufficient public recognition of older people's role and status

Traditionally older people have been held in high esteem for their age, wisdom, knowledge, and advice. Cook Islands culture is centred around deeply held values such as *tu akangateitei* (respect), *uriuri kite* (reciprocity), and *tu inangaro* (relationships). Older members of society are critical repositories of knowledge about family, history, and intangible culture. *Aronga Mana* (traditional leaders), made up of older people, make and enforce rules for peaceful and harmonious relationships within and between communities. However, rapid social and demographic change threatens to erode this public recognition and the special status of elders, which in turn could erode the culture itself.

The country would benefit from mechanisms to document and tap into elders' wisdom and knowledge. Cultural traditions, arts, and practices also need to be preserved and shared more widely to strengthen national unity and identity. Forms of public recognition and appreciation for older people would also reinforce positive ageing and make older people feel respected and more satisfied with their place in the community. Such public recognition includes not only special events honouring their contributions but also access to practical benefits that make it easier to age positively.

6. RELATED NATIONAL AND INTERNATIONAL COMMITMENTS



National commitments: The Constitution of the Cook Islands (Part IVA) provides for the protection of fundamental human rights and freedoms for all, although it does not specify age. Te Ara Akapapa'anga Nui: National Sustainable Development Agenda

(NSDA) 2020+ and its Te Kaveinga Iti Five Score Card highlight the national vision of Turanga Memeitaki – Wellbeing, when a person is in a state of being comfortable, healthy, and happy. Many of its aims are relevant to older people, including: looking after our elderly, reducing non-communicable diseases, and improving care of the infirm, elderly, and disabled.

The Cook Islands Economic Development Strategy 2030 acknowledges the impacts of population ageing, including on economic development. It notes: “In some cases, family members are leaving the workforce to care for elderly relatives, which further reduces the available workforce that the country has to draw on and has an impact on the income earning ability of the family.” This policy complements and reinforces various actions of the Economic Development Strategy including 3.20 National NCD Strategy, 3.21 Disability access policy, and

3.22 Aged Care framework. The policy is also aligned with other Government policies, including Te Kaveinga Tupu'anga iti Tangata: Cook Islands Population Policy 2022–2032 and Te Marae Ora Ara-Tango Anga'anga 2023–2027: Cook Islands National Health Strategic Plan 2023–2027.



International commitments: The Positive Ageing Policy contributes directly to the achievement of several Sustainable Development Goals (SDGs), in particular SDG 1 (No Poverty), SDG 3 (Good Health and Wellbeing), SDG 5 (Gender Equality), SDG 8 (Decent Work and Economic Growth), SDG 10 (Reduced

Inequalities), SDG 11 (Sustainable Cities and Communities), and SDG 16 (Peace, Justice and Strong Institutions). Implementation of the Policy will support national SDG reporting obligations and demonstrates the Cook Islands' commitment to inclusive, equitable, and sustainable development across the life course.

There is no United Nations convention on ageing as there is for gender equality, disability, and children's rights. However, many binding rights agreements contain provisions applicable to older people, including articles of the Convention on the Rights of Persons with Disabilities and the Convention to End All Forms of Discrimination Against Women. The Madrid International Plan of Action on Ageing, agreed by 159 Governments in 2002, is the main international policy framework on ageing. Although not a binding convention, it provides an action plan under three priority areas: older people and development; advancing health and well-being into old age; and ensuring enabling and supportive environments. The Cook Islands has also committed to the Sustainable Development Goals and other international agreements, which are as relevant to older people as to other age groups.





PRIORITIES

This policy has six priorities.

Priority 1: Inclusion

Older people are active, connected, and understood

This priority will support older people to be active members of society and remove obstacles to participation. This means promoting social activity and intergenerational connections, while also addressing physical, attitudinal, and other barriers. Inclusion also means listening to older people about decisions affecting their lives and gathering information about their situation.

Priority 2: Health

Older people remain in the best possible health

This priority captures actions related to health care services and health promotion targeting older people and those approaching old age. The aim is to help people prevent and manage health conditions as they age, enabling them to practice healthy ageing. The policy also aims for improved coordination of health and care services from various providers.

Priority 3: Care

Older people can access care and support when they need it

This priority captures actions related to personal care for older persons. While this will mostly be delivered in the home by families, they will be supported with expanded services to handle this growing responsibility. The policy also aims to make homes safer and to promote more independent living. The Government will also plan for the national future of long-term care.

Priority 4: Income

Older people are financially secure

This priority seeks to address gaps in the income security of the population nearing or in retirement, in addition to pensions. It aims to expand avenues for employment or business for those who want to continue working. The policy aims to improve people's financial and investment skills so that a sense of financial security will contribute to positive ageing.

Priority 5: Protection

Older people are safe and protected

This priority is to ensure that older people remain safe during the coming years of social and environmental change. This encompasses protection in emergencies, including the expected increase in natural disasters as climate change accelerates. It also aims to enable older people to remain safe from neglect or other forms of abuse that may put them at risk.

Priority 6: Respect

Older people remain valued and can age with dignity

This priority acknowledges and aims to reinforce the important role that older people play in Cook Islands culture and communities. This means recognition of their traditional status and their cultural knowledge and skills.

OBJECTIVES

Under each of the six priorities, the policy aims to achieve the following objectives. Contributing to these objectives are the specific actions listed in the policy's Action Plan.

Priority 1 – Inclusion:

Older people are active, connected, and understood

- 1.1 Creating an enabling environment that is more accessible for older people with disabilities by reducing barriers to spaces and services.
- 1.2 Expanding community-based social activities for older people by providing financial support for civil society organizations mobilizing and serving them.
- 1.3 Promoting lifelong learning by giving older people more opportunities for continuing education.
- 1.4 Increasing understanding of the situation of older persons and the profile of positive ageing by generating and sharing knowledge about ageing and older people.

Priority 2 – Health: Older people remain in the best possible health

- 2.1 Accelerating health promotion for those in and approaching older ages by preventing and managing the diseases that particularly affect the older population.
- 2.2 Improving older people's access to health care services by providing more information on available services and addressing escalating conditions such as dementia.
- 2.3 Improving coordination of health care and personal care at home by increasing home visits by health professionals and coordinating the work of multiple providers.
- 2.4 Generating more information about the health situation of older people by carrying out health studies related to ageing.



Priority 3 – Care: Older people can access and support when they need it

- 3.1 Expanding home-based care services and support for families by introducing a scheme to train a cadre of paid, professional caregivers who can supplement family caregiving.
- 3.2 Strengthening the caregiving skills of family and paid carers by training and guiding the people who care for the older generation.
- 3.3 Providing material support for care, mobility, and safety in the home and community by assisting with home modification and assistive technology.
- 3.4 Planning for the future growth of long-term care in the country by preparing a national strategy for the future of home and community care and possible residential care.



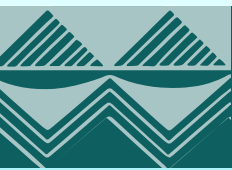
Priority 4 – Income: Older people are financially secure

- 4.1 Increasing the financial literacy and retirement security of older women and men by strengthening personal financial skills and improving pension portability.
- 4.2 Promoting entrepreneurship and self-employment at older ages by raising awareness of business opportunities in later life.



Priority 5 – Protection: Older people are safe and protected

- 5.1 Protecting older people from the risks of natural disasters and climate change by strengthening emergency communications and data and improving shelters.
- 5.2 Reducing elder abuse by improving the monitoring of cases and raising awareness about risks.



Priority 6 – Respect: Older people remain valued and can age with dignity.

- 6.1 Capturing the knowledge, expertise, and cultural memory of older people by holding national events that acknowledge and document their cultural contributions.
- 6.2 Recognizing the special status and contributions of elders by providing an elders card that offers benefits and discounts and celebrating special days for older people.

9. ACTION PLAN



Priority 1 – Inclusion: *Older people are active, connected, and understood*

Objective	Action	Indicator
1.1 Creating an enabling environment that is more accessible for older people with disabilities by reducing barriers to spaces and services.	1.1.1 Establish a regulation to bring the built environment into compliance with accessibility requirements.	Regulation approved.
	1.1.2 Adopt standards and guidelines for accessibility across public infrastructure.	ICI Infrastructure Standards document adopted.
	1.1.3 Improve accessibility of the built environment.	No. of fit for purpose facilities and services for the infirm, elderly and disabled on each island.
	1.1.4 Introduce program for subsidized transport including older persons.	Funded program providing for subsidized transport approved and implemented.
	1.1.5 Approve the Land Transport Policy, including accessibility and affordability provisions relevant to older persons.	Land Transport Policy approved.
1.2 Expanding social activities for older people.	1.2.1 Create an online platform for older people to connect.	Online platform connecting older people.
	1.2.2 Encourage CSOs to initiate community-based activities by/for older people.	No. of applications for SIF funding for community-based activities involving older people.
	1.2.3 Create income-generating venture selling crafts produced by older people as part of Rarotonga social program.	Income-generating activity operating.

Lead(s)	Baseline 2026	Target 2030	Source of funds
ICI	Regulation not in place	Regulation approved	Government budget
ICI	Standards document not adopted	Standards document adopted	Government budget
ICI, CIIC	0	30	Government budget
MFEM, MOT	Program not approved	Program being implemented	Government budget
MOT	Policy not approved	Policy approved	Government budget
INTAFF to establish and delegate coordination.	No platform	Platform participants increase by 25% compared to midpoint	Government budget
INTAFF	0	4	Government budget
Are Pa Metua	None	Sales growth expanded by 50% over midpoint	Are Pa Metua, Social Impact Fund and seek donor support



Priority 1 – Inclusion:
Older people are active, connected, and understood

Objective	Action	Indicator
1.3 Promoting lifelong learning.	1.3.1 Expand older people’s access to continuing education.	No. of older people enrolled in CITTI classes.
1.4 Increasing understanding of the situation of older persons and the profile of positive ageing.	1.4.1 Conduct a situation analysis of ageing to better understand the situation of older persons including changing family, community and migration dynamics and include recommendations to support positive ageing.	Analysis completed and published.
	1.4.2 Disseminate key findings of situation analysis and conduct an awareness campaign to increase the profile of positive ageing.	Campaign planned and conducted.
	1.4.3 Commission further analysis of census data related to older people, including on disability and its patterns by age, sex, and geographical distribution.	Data analysis produced.
	1.4.4 Participate in the 2027 regional review of MIPAA.	Cook Islands participation in MIPAA regional review by ESCAP.
	1.4.5 Provide government and CSO staff with age-awareness training and learning exchange opportunities.	No. of people attending ageing-related training and events.

Lead(s)	Baseline 2026	Target 2030	Source of funds
CITTI	5	5 + 50%	Government budget
INTAFF. Collaboration with MFAI and STATS	No situation analysis conducted	Situation analysis completed and published	Government budget and seek donor support
INTAFF	No campaign in place	Situation analysis findings disseminated and campaign being implemented	Government budget
INTAFF (lead) with STATS, EMCI and TMO	No further disaggregation of 2021 census data	Analysis completed and disseminated	Government budget
INTAFF	No previous participation	MIPAA data submitted 2027	Seek donor support
INTAFF	0	40	Government training and seek donor support



Priority 2 – Health: *Older people remain in the best possible health*

Objective	Action	Indicator
2.1 Accelerating health promotion for those in and approaching older ages.	2.1.1 Review and revise NCD strategy 2021-2025.	Revised NCD strategy 2026-2030 released.
	2.1.2 Conduct scoping review of implementation of UN Healthy Ageing Action Plan.	Assessment completed and disseminated.
	2.1.3 Strengthen and embed Package of Essential Noncommunicable (PEN) disease management for NCD control into patient consultation process.	No. of TMO staff trained PEN.
2.2 Improving older people's access to health care services.	2.2.1 Screen older people for dementia and parkinsons, and refer them to services as needed.	No. of persons age 60+ screened for dementia and Parkinson's.
	2.2.2 Create and maintain a webpage with information on access to health services, including referral to NZ.	Webpage launched.
2.3 Improving coordination of health care and personal care at home.	2.3.1 Increase home visits by healthcare professionals to provide support for ongoing care of patients.	Annual no. of home care visits for people aged 60+.
2.4 Generating more information about the health situation of older people.	2.4.1 Conduct a new NCD risk factor surveillance STEPS survey.	STEPS survey completed and disseminated
	2.4.2 Assess the adequacy of health services available to older people.	Assessment completed and disseminated.

Lead(s)	Baseline 2026	Target 2030	Source of Funds
TMO	Mid-term review completed	Review completed and released.	Government budget and seek donor support
TMO	No assessment available	Assessment completed and disseminated	Government budget and seek donor support
TMO	5	15	Government budget
TMO	0	100	Government budget
INTAFF and TMO	No webpage	Webpage maintained	Government budget and seek donor support
INTAFF, TMO, Te Vaerua and Rarotonga Home Healthcare Services	100	Baseline + 50%	Government budget
TMO	No new survey	Survey completed and released (2027)	Government budget
TMO	No assessment available	Assessment completed and disseminated	Government budget



Priority 3 – Care:

Older people can access care and support when they need it

Objective	Action	Indicator
3.1 Expanding home-based care services and support for families.	3.1.1 Develop a plan and implement a program to provide home care and support services for older persons.	No. of caregivers and no. of people receiving care under new program
	3.1.2 Formalize care assessments using national tool.	Standard care assessment tool approved and in use
	3.1.3 Create and maintain register of certified trained caregivers.	Register in place
3.2 Strengthening the caregiving skills of family and paid carers.	3.2.1 Train and certify caregivers.	No. of caregivers trained and no. completing a course/certified
	3.2.2 Provide counselling to older people and train families and community support staff on mental health.	No. of older people receiving counseling/respite and no. of intermediaries trained
3.3 Providing material support for care, mobility, and safety in the home and community.	3.3.1 Improve housing of older people.	No. of home improvement projects carried out per year
	3.3.2 Provide assistive technology to older persons.	No. of older people who receive assistive technology per year.
3.4 Planning for the future growth of long-term care in the country.	3.4.1 Produce a long-term care strategy, covering home and community-based care and plans for public or private institutional care.	National strategy completed and approved
	3.4.2 Carry out a feasibility study for establishing an age care facility.	Feasibility study completed and next steps confirmed

Lead(s)	Baseline 2026	Target 2030	Source of Funds
INTAFF (lead) with TMO	New system not in place	15 caregivers and 100 care recipients	Government budget
INTAFF	No standard tool in place to determine eligibility for care services	Tool in regular use to conduct care needs assessments	Government budget and seek donor support
INTAFF	No register	Register maintained	Government budget
INTAFF, CITTI	10 caregivers (pilot of free course)	150	Government budget
Te Kainga O' Pa Taunga	10	20	Government budget
INTAFF. Works With Faith	30	50	Government budget
Te Vaerua Rehabilitation	30	50	Government budget and seek donor support
INTAFF, TMO	No strategy in place	Long-term care strategy approved	Government budget and seek donor support
TMO	No feasibility study	Feasibility study completed and next steps confirmed	Seek donor support



Priority 4 – Income:
Older people are financially secure

Objective	Action	Indicator
4.1 Increasing the financial literacy and retirement security of older women and men.	4.1.1 Develop a program to increase financial literacy and retirement preparation of working age people, older persons and others.	No. of participants reached by the financial literacy program
4.2 Promoting entrepreneurship and self-employment at older ages.	4.2.1 Monitor businesses run or owned by people 60+.	No. of business owners aged 60+ supported by BTIB
4.3 Ensuring retirement security.	4.3.1 Promote expansion of the number of older people receiving or contributing to Superannuation.	Increased rates of coverage
	4.3.2 Increase pension portability by easing access requirements for Australian pensions.	Agreement on Australia pension portability arrangements adopted



Lead(s)	Baseline 2026	Target 2030	Source of funds
NTAFF (lead) with CINSF	0	200	Seek donor support
BTIB	No monitoring by age	20	Government budget
CINSF	No monitoring of coverage	Coverage increased by 20%	CINSF budget
INTAFF, MFAI, Australian High Commission, Australian Government.	No agreement in place	Agreement with Australian Government on pension portability	Government budget and seek Australian Government support



Priority 5 – Protection: *Older people are safe and protected*

Objective	Action	Indicator
5.1 Protecting older people from the risks of natural disasters and climate change.	5.1.1 Improve the radio and internet communications that older people rely on in disasters.	Restoration of AM radio service to Pa Enea
	5.1.2 Refurbish or build primary shelters for times of disaster, that are accessible for physically disabled people aged 60+.	No. of primary shelters refurbished or built
	5.1.3 Maintain the GeoPortal including data on older people who may need support during emergencies and link with INTAFF Welfare Management Information System (MIS).	Areas covered by updated data through new surveys
	5.1.4 Strengthen early warning systems including technology (e.g. sirens) as well as capturing traditional knowledge of elders.	No. of new warning sirens operational
5.2 Reducing elder abuse.	5.2.1 Establish a register for ongoing monitoring and evaluation of elder abuse.	Register established and regularly updated
	5.2.2 Introduce an awareness campaign to help protect older people from cyber scams.	Cyber threats campaign implemented

Lead(s)	Baseline 2026	Target 2030	Source of funds
EMCI	Not all Pa Enea have reliable AM service	All Pa Enea have reliable AM service	Government budget
EMCI	0	22 (10 Rarotonga and 12 on Pa Enea)	Government budget and seek donor support
EMCI, INTAFF	Last full-country survey completed in 2020	All parts of the country covered by new surveys	Government budget and seek donor support
EMCI	No new sirens	At least 16 sirens operational (4 Rarotonga + 12 in Pa Enea)	Government budget and seek donor support
INTAFF and Police	Register not in place	Register maintained	Government budget
INTAFF and CITTI	No campaign in place	Campaign operating and new information tools added	Government budget and seek donor support



Priority 6 – Respect:
Older people remain valued and respected

Objective	Action	Indicator
6.1 Capturing the knowledge, expertise, and cultural memory of older people.	6.1.1 Hold events celebrating and documenting the cultural contributions of older people.	No. of events and no. of people aged 50+ participating
6.2 Recognizing the special status and contributions of elders.	6.2.1 Launch a 60+ Benefits Package.	Availability of 60+ Benefits Package to all seniors
	6.2.2 Recognize elders retiring after exceptionally long service to one employer.	Amendment to Employment Relations Act, award established
	6.2.3 Celebrate annual International Day of Older Persons (IDOP).	No. of IDOP public events at national and sub-national level



Lead(s)	Baseline 2026	Target 2030	Source of funds
MOCD	Start from zero	Cumulative 5 major national events held	Government budget and seek donor support
INTAFF	No combined package defined	Package available and uptake expanded by at least 10%	Government budget and seek donor support
INTAFF	No action	Related benefits being provided	Government budget
INTAFF	0	12 (cumulative from 2026-2030)	Government budget and seek donor support



10. IMPLEMENTATION

9.1. Institutional arrangements

Ageing impacts many areas of life and is not the responsibility of a single agency. This national policy involves multiple stakeholders, including government ministries, civil society, NGOs, and older people themselves.

Responsibility for implementation of actions:

The accompanying Action Plan is an integral part of this National Policy on Positive Ageing. The Action Plan specifies one or more parties responsible for the implementation of each action. The mandate for implementation of each action therefore falls directly under the Responsible Agency as listed in the Action Plan. For reporting purposes, the Responsible Agency for each action will also keep the Lead Agency regularly informed of progress, challenges, and achievements.

Lead agency: The Ministry of Internal Affairs is the lead agency for this policy, with its Social Policy and Services unit overseeing its implementation and managing the National Coordinator for Positive Ageing. The lead agency's role includes:

1. Monitoring and evaluating the policy and Action Plan.
2. Coordinating and gathering information from Ministries and stakeholders.
3. Reporting progress to the government and international bodies.

9.2. Monitoring, evaluation, and reporting

The monitoring and evaluation framework and guide for implementing this policy is its Action Plan.

Monitoring: For each action and its associated indicator in the Action Plan, the listed Responsible Agency has accepted the duty to ensure implementation, monitor, and report on progress.

The Ministry of Internal Affairs under its Secretary, and assisted by the National Coordinator for Positive Ageing, will perform the lead agency's functions of overall monitoring by compiling inputs from Responsible Agencies, coordinating evaluation, and reporting against the Action Plan.

Evaluation: The Ministry of Internal Affairs will conduct a mid-term assessment in 2026 and a final evaluation in 2030 to review the policy's progress and achievements. These evaluations will assess both measurable outcomes and broader policy goals, including its vision, priorities and objectives. Findings from related studies will also be considered. If funding allows, an independent evaluator will conduct the final evaluation, which will help inform the drafting of a new national policy on ageing.

Reporting: Each Responsible Agency in the Action Plan will regularly update the Ministry of Internal Affairs on progress, changes, and challenges. The Ministry will compile these updates for reporting. Annually, the National Coordinator for Positive Ageing will provide the Secretary with a written summary of progress. The Ministry will share the mid-term and final evaluation reports with key stakeholders and publish a brief summary of the final evaluation for the public. A summary will also be submitted to Cabinet. The Ministry of Internal Affairs as Lead Agency also assumes responsibility for Government reporting related to ageing and older people to regional and international bodies.

11. APPENDICES

Appendix 1: Stakeholders Consulted

Ministry of Agriculture
Ministry of Cultural Development
Ministry of Education
Ministry of Finance and Economic Management
Te Marae Ora - Ministry of Health
Ministry of Internal Affairs
Ministry of Transport
Office of the Prime Minister
Office of the Ombudsman
Cook Islands Investment Corporation
Infrastructure Cook Islands
Emergency Management Cook Islands
Cook Islands Tertiary Training Institute
Manihiki Islands Administration
Tupapa/Maraerenga, DRM Puna; Kumiti Au Vaine
Cook Islands National Superannuation Fund
Cook Islands Child Welfare Association
Cook Islands Christian Church
Cook Islands National Council of Women
Cook Islands National Disability Council
Cook Islands Red Cross Society
Creative Centre
Te Are Pa Metua
Te Kainga O Pa Taunga
Te Vaerua Rehabilitation
Toku Nei Oraanga Ora - Rarotonga Home Healthcare Services
Works With Faith
Asian Development Bank
Pacific Homecare (New Zealand)

