The Parties, the Issues and the Long Game

Seven parties compared on what they would do this term, and on how ready their plans leave New Zealand for 2050 and the risks beyond it.

Not a recommendation: the two scores test how well each party's published plans answer what voters want now and prepare New Zealand for the long term, not who to vote for.
Neutral: the quality of each answer is scored, never its direction. **Party order:** by seats in the current Parliament, largest first, on every page.

7
parties, in a fixed order by current seats

13
policy groupings, each with statements to place yourself

9
elections between now and 2050, this one included

5
global risks, and how each party responds

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How to read this report: each page states its finding in the headline. Party order is fixed by seats in the current Parliament (National, Labour, Greens, ACT, NZ First, Te Pāti Māori, Opportunity) unless a chart is sorted by value. Two scores: voter priorities (what helps now) and readiness to 2050 (what lasts); neither is a recommendation. Numbers in square brackets, and every party source, are listed at the back. Positions announced after 19 October are listed as "Since 19 October (not yet scored)".

Chapter 1

Introduction

Why this report looks at this term and the long game, and how to read it.

Chapter 1 · Introduction

Elections are fought over three years. The country is shaped over twenty-five.

Good tools already compare what the parties promise for the next term. This report does that too, issue by issue, then asks a second question: how ready do each party's plans leave New Zealand for 2050, and for the global risks no country can manage alone?

Two parts, two questions

- **This term:** every party's policies in 13 groupings, from cost of living to community and culture, with statements to place yourself in each.
- **The long game:** four pressures at home to 2050 (ageing, productivity, climate, infrastructure) and five global risks beyond them.

Why a second question

The biggest pressures build slowly, and the risks we share with every country (AI, climate breakdown, pandemics, great-power conflict, trust) rarely decide an election. They do decide what every future government can afford.

The one question to ask of every promise

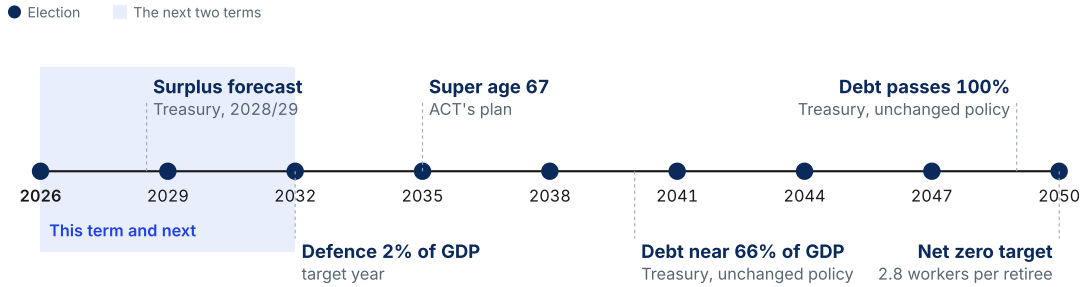
Cost of living is the fever; productivity, housing supply and energy are the infection. Does a party's answer to this year's pain also treat the cause, or does it borrow from the future to ease the symptom?

The three-year problem

- **Our terms are unusually short.** Only six of 193 UN member states give their main house a three-year term; most use four or five. [2]
- **Short terms reward quick wins.** Long-term fixes cost now and pay later, often after the next election. [3]
- **Parties know it, but have not acted.** A four-year term bill passed its first reading 117 to 6 in 2025, then was deferred in February 2026. [4]
- **The counter-view.** The evidence is mostly qualitative; coalition management under MMP may matter as much as term length. [2]
- **Since 19 October (not yet scored):** both main leaders backed a referendum on a four-year term.

Nine elections fall before 2050; the big pressures land after the next two

Elections (dots) and long-term milestones, 2026 to 2050



Chapter 1 · Introduction

What our scores are, and what they are not

The scores are a framing device, not a verdict on the election. They push one question into the conversation: will this plan still serve New Zealand in 2050?

What the scores measure

- **Two scores. Voter priorities:** how well each party answers the issues voters say matter most right now. **Readiness to 2050:** how well its plans prepare New Zealand for what we can already see coming.
- **Eight tests.** Four apply to both: real cause, a working mechanism, funding and delivery. Voter priorities adds one: will people feel it before 2029? Readiness adds three: future effect, durability and candour about who pays.
- **Quality, not direction.** A wealth tax and a spending cut can both score well.

What they do not measure

- **Who to vote for.** Values, trust, local candidates and who you want in government are yours to weigh.
- **This term's competence.** A party can govern three years well and still score low on the long game.
- **The future itself.** Forecasts miss: Treasury's favourable and unfavourable scenarios for 2050 debt span 71% to 126% of GDP. [1]

One stated value

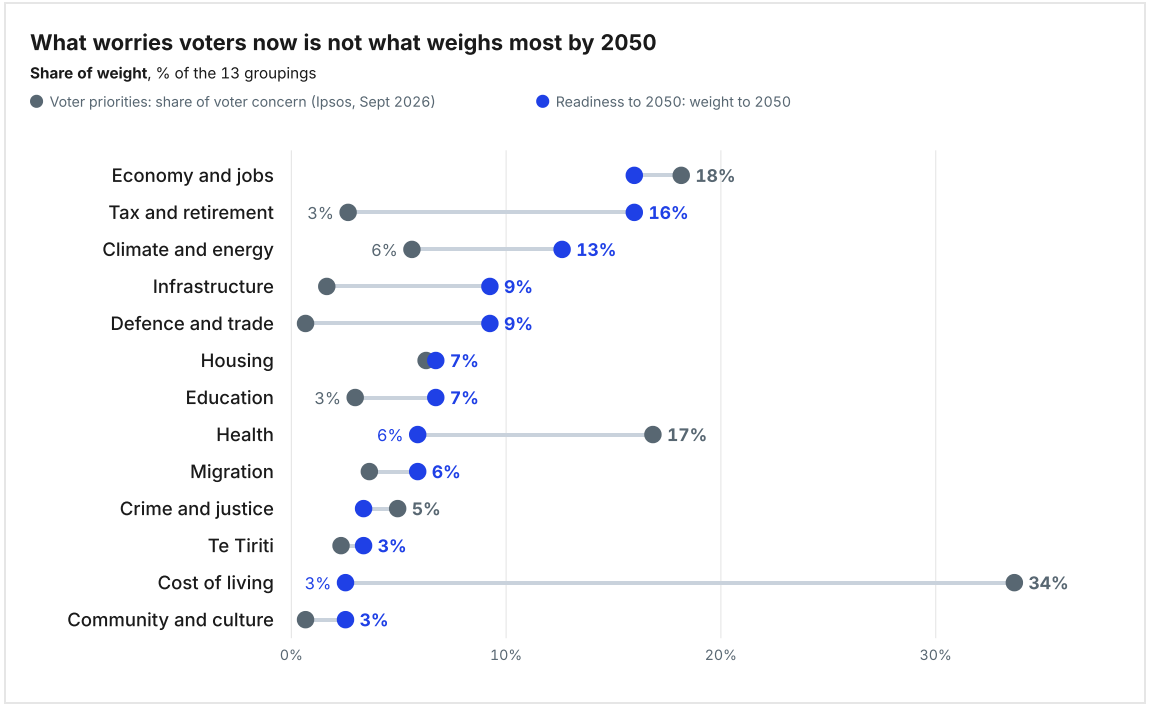
The five global risks cannot be managed by one country, so we also rate how parties plan to work with others. A different form of cooperation can still rate well; leaving an agreement without an alternative rates lower. Chapter 6 sets out how.

How to read this report

- **Party order and colour.** Parties appear by seats in the current Parliament; a party's colour never means good or bad.
- **Positions.** ✓ Agrees, ○ Mixed or conditional, × Disagrees, · No stated position. Silence is a finding.
- **Scores out of 100.** 65 or more is strong, 50 to 64 fair, 35 to 49 weak, under 35 poor. Current settings ("status quo") come first, as the bar to beat.
- **Sources.** Numbers in square brackets, and every party document behind a score, are listed at the back by section.

"I" now, "we" later

Personal finances weigh on votes at least as much as views of the national economy [6]; the long-term bills land partly on people who cannot vote yet, as more than one in five New Zealanders is under 18.



Chapter 1 · Introduction

What to look for if you are voting for the long term: seven questions to ask of any party

These come from the tests in this report. You can use them on any party, any promise and any candidate, including ones this report does not cover.

1. Cause, not symptom

Does the plan go after what drives the problem, or only ease how it feels this year?

2. A path that works

Is there evidence it works, and a target you can check by 2029?

3. Paid for, and honest about who pays

Is it costed, and does the party say who loses? A promise with no losers usually has hidden ones.

4. Built to last

Does another party back it, or is it locked into a law or an independent body? If one election can undo it, it is not long-term.

5. Room for the next shock

Does it leave the country able to absorb a pandemic, an earthquake or a war in Asia, or does it spend that room now?

6. Beyond our borders

Does the party say how it will work with other countries on risks no country can manage alone?

7. Continuity across governments

Does it help the next government keep long-term work on track: a four-year term with safeguards, plans agreed across parties, and independent bodies that hold long-term plans?

Red flags

- No costing, or no start date.
- "Nobody loses."
- Scrapping a policy without proposing a replacement.
- A long-term plan that depends on one party alone.

Ask your candidate

Chapter 4 has one question for each pressure and global risk, ready to put to a candidate.

Two stated values

Questions 6 and 7 carry this report's two stated values: that working with other countries matters on the global risks, and that long-term plans should survive a change of government. Readers who do not share them can weigh the first five on their own. Chapter 6 sets out both.

Chapter 1 · Introduction

How your two votes work, and the tools to use alongside this report

You get two votes; the party vote decides who governs. Parliament has 120 seats, shared out in proportion to the party vote (MMP).

Your vote	What you choose	What it decides
Party vote	A party	Each party's share of the 120 seats
Electorate vote	A local candidate	Who represents your area: 64 general and 7 Māori electorates

- **Seats follow the party vote.** 30% of the party vote is about 36 seats; electorate winners fill them first, then the list.
- **The threshold.** List seats need 5% of the party vote or one electorate. On 4.9% with no electorate, a party gets nothing.
- **Overhang.** Extra electorate wins are kept, Parliament grows above 120, and more seats are needed to govern.
- **Governments form after the vote.** Only once since 1996 has one party won a majority alone (Labour, 2020).
- **You can split your votes** between a local candidate and a different party.

Key dates: enrol by midnight 25 October; advance voting 26 October to 6 November; election day Saturday 7 November, 9am to 7pm; official results 27 November.

Tool	What it does best	Where
The Conversation tracker	Every announced policy, by party and theme	stories.theconversation.com
Policy.nz	Every party's policies by topic, with sources, plus local candidates	policy.nz
PartyMap	Side-by-side positions with evidence grades	partymap.co.nz
Vote Compass (1News)	Places your views against the parties on about 30 statements	1news.co.nz
WhichParty NZ	A quiz with every party position and its reason	whichparty.nz
NZVoteCheck	A 37-question quiz with positions explained	nzvotecheck.com
Know Your Part	Shows where your own priorities pull against each other	knowyourpart.nz
vote.nz	Check your enrolment and find a voting place	vote.nz

These tools cover the next term well; this report adds the long-term view.

Chapter 2

Summary

Too close to call this term, and the long game is barely contested. Four parties offer more than current settings on what voters want now; only National's plans leave New Zealand more ready for 2050, and mostly because they are costed and deliverable rather than because they change the long-run path. Few promises would be felt before the next election.

Chapter 2 · Summary

Read this first: two scores, and the words this report uses

Every party's policies are tested the same way in 13 groupings. Two scores, each out of 100, answer two different questions.

Voter priorities

What helps now

- **The question:** how well each party answers the issues voters say matter most right now.
- **Weighted by** what voters name as their top worries (Ipsos, September 2026). Cost of living carries a third of the weight.
- **Tests:** real cause, a working mechanism, funding, delivery, and will people feel it before the next election (late 2029)?

Readiness to 2050

What lasts

- **The question:** how well its plans prepare New Zealand for what we can already see coming.
- **Weighted by** what matters most for New Zealand by 2050 (our judgement, set out in chapter 6).
- **Tests:** the same first four, then: does it build for the future or borrow from it, will it survive a change of government, and does it say who pays?

Reading the scores

Quality, not direction

- **65 or more** is strong, 50 to 64 fair, 35 to 49 weak, under 35 poor.
- **Current settings** are scored too: what happens if nothing new is done. A party below them leaves New Zealand worse placed than doing nothing new.
- **Not a recommendation.** A tax rise and a spending cut can both score well.

Term	What it means
The four pressures	What builds at home to 2050: an ageing population and the fiscal gap; slow productivity and incomes; climate change and resilience; the infrastructure deficit
The five global risks	Risks no country can manage alone: advanced AI, climate breakdown, engineered pandemics, great-power conflict, and the decline of trust and governance
Builds, Neutral, Borrows	Whether a party's plans strengthen New Zealand's position on a pressure by 2050, leave it where current settings put it, or ease today's costs by adding to tomorrow's
Silent	Nothing on record on that issue or risk by 19 October 2026
Confidence it happens	How likely the plan is to happen as stated, judged on experience, stability, partner record and a path to 61 seats. Shown beside the scores, never added to them
Poll average	The average of the two latest public polls, both finished 19 October
Governing for the long term	Four ratings per party: its position on a four-year term, plans it offers to make with other parties, long-term institutions, and whether it replaces what it scraps. Shown beside the scores, never added to them
Right bloc, left bloc	National, ACT and NZ First; Labour, the Greens and Te Pāti Māori. Opportunity sits outside both

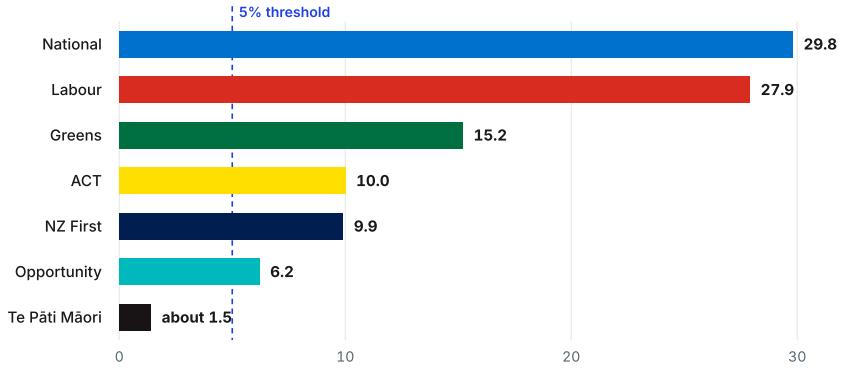
Chapter 2 · Summary

Too close to call: on the poll average, neither bloc can govern without Opportunity

The two latest polls disagree on who leads. Averaged, National sits just ahead of Labour, and neither bloc reaches the 61 seats needed to govern.

National edges Labour on the poll average; Opportunity is above the 5% line

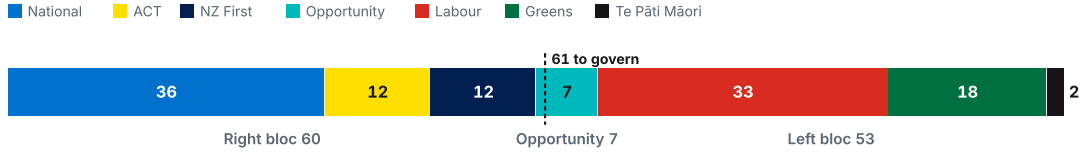
Party vote, % of decided voters, average of the two latest polls



Polls: 1News Verian (15 to 19 Oct, n=1,003) and Post/Freshwater Strategy (9 to 19 Oct, n=1,458). They disagree on who leads.

Neither bloc reaches 61 seats; Opportunity decides

Projected seats in a 120-seat Parliament, from the poll average



Seats calculated for this report (Sainte-Laguë). Assumes no overhang: if Te Pāti Māori wins more electorates than its party vote earns, Parliament grows and so does the bar to govern.

Who can govern

61 seats to govern

- **Right bloc:** 60 seats on the poll average, one short; with Opportunity's 7 it reaches 67.
- **Left bloc:** 53 seats; with Opportunity it makes 60, still one short.
- National rules Opportunity out; ACT says a four-party deal "would be a good outcome".

What could tip it

5% threshold

- **Opportunity is close to the 5% line in one of the two polls.** Below 5% with no electorate, its seats are shared out and the right bloc reaches about 64 on its own (our calculation).
- **An overhang.** If Te Pāti Māori wins more electorates than its party vote earns, Parliament grows and so does the bar to govern (1News: 124 seats, 63 needed).

Before you vote

25 October

- Enrolment closes at midnight on 25 October, with no same-day enrolment. Advance voting opens 26 October; election day is Saturday 7 November.
- About 55,000 special votes are expected to be disallowed under the new rules, five times 2023. [8]
- Te Pāti Māori asks supporters to give their party vote to Labour or the Greens.

Chapter 2 · Summary

Six findings: what voters want now is offered; what 2050 needs is not

Four parties beat current settings on voter priorities, but only one does on readiness for 2050. No party changes the long-run path enough, few promises would be felt before 2029, and the global risks are barely on the ballot.

1. Only one party beats doing nothing new by 2050

Only 1 of 7

On voter priorities, National, Labour, Opportunity and ACT all beat current settings. On readiness for 2050, only National does, mostly because its plans are costed and deliverable, not because they change the long-run path. ACT matches current settings; Labour and Opportunity sit just below.

2. No party stops debt rising

Debt rises under every plan

Every plan leaves public debt higher in 2050 than today, on our projection from each party's own figures. The gaps between parties are smaller than the uncertainty in any 25-year forecast, so read this as a test of resilience: how much room each plan leaves for the next shock. [1]

3. Few promises would be felt before 2029

Most land after 2029

Of 104 answers scored, only 11 would bring noticeable relief before the next election, and none would bring broad, measured relief. Labour has seven of the 11; National and the Greens two each. Most promises have no start date, or land after 2029.

4. Each pressure has different leaders

No party builds on all four

Only ACT builds on ageing and the fiscal gap; Opportunity on productivity; the Greens and Opportunity on climate and infrastructure. NZ First borrows on all four; National and Labour hold the current path.

5. The global risks are barely on the ballot

Barely on the ballot

Three of seven parties say nothing on engineered pandemics. No party addresses AI systems escaping human control. Almost none plans to work with other countries on trust and governance.

6. Detail varies widely

3 of 7 fully costed

National, Labour and ACT publish full costed plans; Labour's was checked by an accounting firm it hired. The Greens, Te Pāti Māori and Opportunity cost their taxes, not their whole platform. NZ First publishes none. No party's costs are independently verified.

Chapter 2 · Summary

The parties at a glance: National leads on both scores; Labour is second on voter priorities

Both scores are out of 100 and are not a recommendation. Parties appear by seats in the current Parliament.

Party	Poll average %	Examples of headline commitments	Fiscal detail	Readiness to 2050	Voter priorities	Confidence it happens
Current settings		What happens if nothing new is done	Treasury forecast	58 fair	55 fair	
National	29.8	No new taxes (fuel excise rises in 5c steps from 2028); compulsory KiwiSaver to 12%; split Foodstuffs if the Commerce Commission recommends it	Full plan	65 strong	73 strong	Medium
Labour	27.9	Capital gains tax on investment property for health; free GP visits; separate supermarket wholesale	Full plan, checked by a firm Labour hired	56 fair	61 fair	Medium
Greens	15.2	Wealth and inheritance taxes; public supermarket chain; stronger climate target	Tax package	46 weak	44 weak	Low
ACT	10.0	Super age to 67; spending cuts; scrap net zero	Full plan	58 fair	56 fair	Low
NZ First	9.9	Citizens-only voting and Super; buy back BNZ; leave the Paris Agreement	None	33 poor	39 weak	Low
Te Pāti Māori	about 1.5	Binding Te Tiriti; wealth tax; 48% top rate	Tax package	35 weak	40 weak	Low
Opportunity	6.2	Citizen's Income funded by a land value tax; 30 GW renewable energy target	Tax package	55 fair	58 fair	Low

Te Pāti Māori's party vote understates its support; it holds four electorate seats.

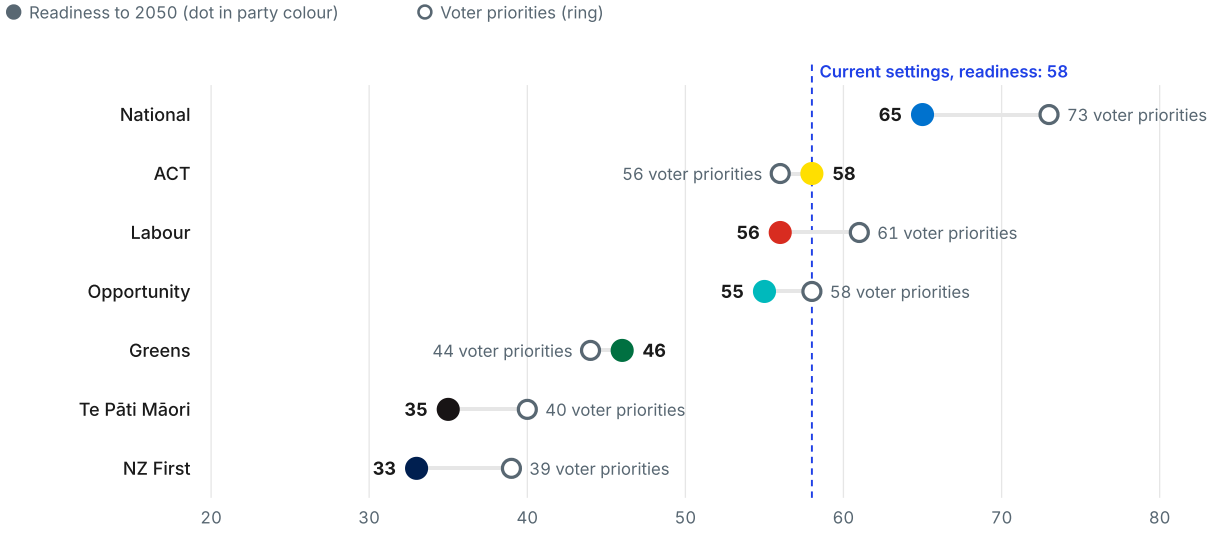
Chapter 2 · Summary

National is the most ready for 2050; ACT, Labour and Opportunity sit level with current settings

Ranked by readiness for 2050, with voter priorities alongside. A party left of the current settings line leaves New Zealand less ready than doing nothing new.

Only National clearly beats current settings on readiness for 2050

Score out of 100; sorted by readiness to 2050



Party	The long game in one line
National	Costed and deliverable; holds the long-run path where current settings put it.
ACT	The only plan that builds the fiscal position (a later Super age); borrows on productivity, climate and infrastructure.
Labour	Holds the current path; free primary care and a capital gains tax are its biggest moves.
Opportunity	Builds on productivity, climate and infrastructure; borrows on the fiscal gap; silent on defence.
Greens	Builds on climate and infrastructure; most of the platform is uncosted.
Te Pāti Māori	Strong on Te Tiriti; little costed long-run planning; silent on migration.
NZ First	Large promises with no fiscal plan; borrows on all four pressures.

Chapter 2 · Summary

Two likely governments: small shifts decide which long-term policies survive

On the poll average, both blocs fall short of 61 seats, so coalition talks decide what survives.

	National, ACT, NZ First, plus Opportunity	Labour, Greens, Te Pāti Māori, plus Opportunity
Seats	60 on the poll average; needs Opportunity (7), which National has ruled out. If Opportunity falls below 5%, this bloc may govern alone (about 64).	53, plus Opportunity's 7: 60 in all, one short. Opportunity says it will call Luxon first, then Labour.
Likely	Foodstuffs split if the Commerce Commission recommends it; compulsory KiwiSaver; a surplus target	Capital gains tax on investment property; free GP visits; donations cap; ten-year health plan
At risk	Super age rise (NZ First's bottom line keeps 65); scrapping net zero (Opportunity); BNZ buy-back	Wealth tax and KiwiMart; Opportunity's land tax (not one of its bottom lines)
Unlikely	Any land, wealth or capital gains tax	Any change to the Super age (Labour keeps 65)

If NZ First is in government

The Super age stays at 65 and Paris withdrawal is on the table. Its spending has no published funding, so debt risk rises.

If Luxon holds his line on Opportunity

He rules it out over its land tax, though the land tax is not one of its bottom lines. On the poll average, holding that line leaves no bloc with a majority.

If no bloc can agree

A minority government on confidence and supply becomes likely, and long-term reforms get harder to pass.

Whatever forms

No likely government changes the long-run debt path much: National and Labour hold it where current settings put it.

Chapter 3

This term, issue by issue

Thirteen policy groupings, each with what is at stake now and by 2050, the options on the table, where every party stands, and statements to place yourself. The groupings follow Policy.nz's topics, so you can move between the two, with tax and retirement drawn together so the long-run budget is visible in one place.

Chapter 3 · This term, issue by issue

Thirteen groupings, one template; strong answers cluster on household issues

Each party gets two scores per grouping. **Voter priorities** (out of 15): the four core tests plus relief this term. **Readiness** (out of 21): the four core tests plus the three long-run tests. The heatmap shows readiness. Current settings are the first row, the bar to beat. The groupings follow Policy.nz's topics, with tax and retirement drawn together so the long-run budget sits in one place (chapter 6 shows the mapping).

Strong answers cluster on household issues; defence, migration and crime split the parties

Readiness to 2050 grouping score out of 21 (seven tests, 0 to 3 each); darker is stronger

1 to 6 · 7 to 9 · 10 to 12 · 13 to 15 · 16+ · No stated position

	Cost of living	Health	Economy and jobs	Housing	Crime and justice	Climate and energy	Education	Migration	Tax and retirement	Infrastructure	Te Tiriti	Defence and trade	Community and culture
Status quo	11	10	13	13	13	13	12	11	11	12	11	14	12
National	**17**	**15**	14	14	13	12	14	12	14	14	7	**15**	13
Labour	11	14	13	14	6	12	13	10	13	10	14	8	11
Greens	10	8	9	9	8	14	9	6	12	8	11	7	11
ACT	12	11	12	9	14	9	11	12	**17**	12	13	11	12
NZ First	10	7	7	7	6	7	6	9	6	6	9	6	9
Te Pāti Māori	11	7	7	9	7	8	8		10	6	10	6	6
Opportunity	13	11	13	**16**	8	**16**	11	8	12	**16**	10		9

How to read each grouping

- **What is at stake:** the problem this term and by 2050, with one number to know.
- **Current settings and the 2050 test:** the bar to beat, and whose answers build or borrow.
- **The options on the table:** the main approaches, and who backs each.
- **Place yourself:** four or five statements; agreeing sometimes means change and sometimes keeping current settings. Tick the ones you agree with and compare.
- **Where each party stands:** its stance, main policies and its voter priorities score (out of 15) and its readiness score (out of 21).

Chapter 3 · This term, issue by issue

Cost of living: National's plan scores best, but most answers ease this year's bills, not their causes

National and Opportunity do most to build the 2050 position, by changing market structure and, for Opportunity, shifting tax from work to land, so costs fall for good rather than for one year.

What is at stake

	This term	By 2050
The problem	Food, fuel, power and rent take a larger share of household budgets than before 2021, and inflation has run above target.	To 2050, living costs are set by productivity (which sets real wages), housing supply and energy prices, not by this year's relief payments. One-off support that is not paid for adds to the fiscal gap a smaller workforce will have to close.
Number to know	63% of New Zealanders name cost of living as a top concern, the top issue in every Ipsos wave since 2022.	Treasury estimates that delaying fiscal adjustment by 40 years could lower average incomes by about $6,800 a year.

The options on the table

Option	Backed by
Force more competition in groceries (split Foodstuffs, separate wholesale, a public chain, or Commerce Commission power to separate firms)	National, Labour, Greens, NZ First, Opportunity
Ease entry for new supermarkets rather than break up incumbents	ACT
Cut income tax for low and middle earners, paid for by taxes on wealth, firms or land	Greens, Te Pāti Māori, Opportunity
Ban price gouging on essentials	Labour, Greens
Raise in-work and family payments	National, Greens, NZ First
Tighten benefit rules (lower rates for long-term Jobseekers, longer residence stand-downs, money cards)	National, ACT, NZ First
Freeze the adult minimum wage for three years	ACT
Cap or remove public transport fares	Labour, Greens, Opportunity

Current settings

A Grocery Commissioner regulates supermarkets with no forced break-up; the minimum wage is reviewed yearly; benefits rise with prices and carry sanctions. The Government added a temporary $50 a week to the In-Work Tax Credit this year and cancelled the 12c fuel excise rise due in 2027, with 5c steps from 2028.

The 2050 test

NZ First and the Greens add the most ongoing payments without full funding (Kiwi Kids Grant, In-Work Tax Credit, KiwiMart, liveable benefits), which leans on later budgets. No party links cost of living to the productivity gap that sets real wages to 2050. This grouping feeds: Productivity and incomes.

Sources for this page are listed at the back, under "This term: Cost of living and incomes".

Chapter 3 · This term, issue by issue

Cost of living: National's plan scores best, but most answers ease this year's bills, not their causes (continued)

Place yourself

Statement	National	Labour	Greens	ACT	NZ First	Te Pāti Māori	Opportunity	You
Income tax cut. Income tax should be cut for most earners this term.	×	·	✓	×	○	✓	✓	☐
Minimum wage rises. The adult minimum wage should continue to rise every year.	·	✓	·	×	✓	✓	·	☐
Supermarket break-up. Government should force a break-up of the supermarket duopoly.	○	✓	✓	×	✓	○	○	☐
Long-term Jobseeker cut. Jobseeker payments should be cut for people on the benefit for two of the last three years.	✓	·	×	·	·	×	·	☐

✓ Agrees, ○ Mixed, × Disagrees, · No stated position. Tick the statements you agree with, then compare.

Where each party stands

Party	Stance	Main policies	Voter priorities /15	Readiness /21
Status quo	Current settings	See current settings above	8	11
National	Competition reform in groceries, tighter welfare, and family support inside its fiscal plan; no tax cuts this term.	Split Foodstuffs into two national cooperatives through a Commerce Commission plan, law within 100 days; modelled prices 3.5% to 5% lower than otherwise	13	17
Labour	Go after market power in groceries, fuel, banking and airfares, and lift low pay.	Make price gouging on essentials illegal, with Commerce Commission powers to take dominant firms to court; Separate supermarket wholesale from retail; freeze fuel excise for three years	9	11
Greens	Redistribute through tax and benefits, and take part of the supermarket market into public hands.	Income tax cut for everyone under $160,000, first $10,000 tax-free, 45% rate above $160,000	7	10
ACT	Lower costs by removing regulation and holding labour costs down, not by subsidies.	Freeze the adult minimum wage for three years; training wage at 60% for under-20s in their first year	9	12
NZ First	Break up concentrated markets and pay more to working families, with no fiscal plan.	Split Foodstuffs into two cooperatives; split power generators from retailers; bigger Commerce Commission penalties; In-Work Tax Credit up $70 a week ($500m to $600m a year)	7	10
Te Pāti Māori	Shift tax from low earners to wealth and land, and strengthen welfare.	No income tax on the first $30,000; 15% to $60,000; 48% above $300,000; Income Tax Kai Credit worth eight weeks of food a year for earners under $60,000	8	11
Opportunity	Swap taxes on work for a land tax, pay a Citizen's Income, and force competition.	Citizen's Income of up to $370 a week for almost all adults, replacing most benefits; tax brackets 28/34/39%; 1.75% urban land value tax, expected to cut house prices 10% to 15%	9	13

Chapter 3 · This term, issue by issue

Health: National and Labour lead with costed plans; nobody says how to fund demand from an older population

National and Labour build modestly on the 2050 position: earlier detection and cheaper primary care can slow costly hospital demand, and both are costed.

What is at stake

	This term	By 2050
The problem	Emergency departments are crowded, GP clinics are closing their books and many people put off care because of cost.	An older population means health demand grows faster than the economy, so health takes a rising share of every tax dollar. On Treasury's base case health spending rises from about 6.9% of GDP to about 9.4% by 2050, which squeezes everything else unless taxes rise or care gets cheaper to deliver.
Number to know	74.4% of emergency department patients were admitted, discharged or transferred within six hours in the quarter to March 2026, against a 95% target.	Health spending about 6.9% of GDP now, about 9.4% by 2050 on Treasury's base case.

The options on the table

Option	Backed by
Free or cheaper primary care (GP visits, prescriptions, dental)	Labour, Greens, Te Pāti Māori
More money for medicines through Pharmac	National, Greens, ACT
Earlier detection: wider cancer screening	National, Labour
Let pharmacists treat more conditions	Greens, ACT
Prevention: tobacco, alcohol and diet	Greens, NZ First, Opportunity
Lock in a long-term funding path (share of GDP, ten-year plan)	Opportunity
Māori-led health authority	Te Pāti Māori
Treat drug use as a health issue, not a crime	Greens, Opportunity

Current settings

Health NZ is funded on Treasury's cost-pressure track (PREFU 2026), with a $5 prescription charge, GP fees set by practices and a 95% six-hour emergency department target that is not being met. Pharmac funding was lifted in recent Budgets; the Māori Health Authority was abolished in 2024.

The 2050 test

Opportunity names the long-run problem most clearly, but its 9% of GDP target adds cost that its own tax package does not cover, and ACT's medicines push sits beside an allowance that does not fund demand growth. No party says how a health budget heading for about 9.4% of GDP will be paid for, or which care will be rationed if it is not. This grouping feeds: Ageing and the fiscal gap.

Sources for this page are listed at the back, under "This term: Health".

Chapter 3 · This term, issue by issue

Health: National and Labour lead with costed plans; nobody says how to fund demand from an older population (continued)

Place yourself

Statement	National	Labour	Greens	ACT	NZ First	Te Pāti Māori	Opportunity	You
Health above forecast. Health spending should grow faster than Treasury forecasts.	○	✓	✓	○	·	✓	✓	☐
Free GP visits. Everyone should get three free GP visits a year.	·	✓	✓	·	·	✓	·	☐
Pharmac share. Pharmac's budget should rise to over 10% of health spending by 2033.	○	·	○	✓	·	·	·	☐
Drug possession offence. Possessing drugs for personal use should remain a criminal offence.	·	·	×	·	·	·	×	☐

✓ Agrees, ○ Mixed, × Disagrees, · No stated position. Tick the statements you agree with, then compare.

Where each party stands

Party	Stance	Main policies	Voter priorities /15	Readiness /21
Status quo	Current settings	See current settings above	7	10
National	Fund Treasury's cost pressures and add targeted money for medicines and cancer screening.	Health cost pressures funded on Treasury's track ($14.6b over four years); Pharmac budget up $604m over four years, paid for by a 10% cut to non-Pacific aid	11	15
Labour	Free primary care for everyone, paid for by a capital gains tax on investment property.	Three free GP visits a year through a Medicard from July 2028 ($393m rising to about $553m a year); Remove the $5 prescription charge ($74.5m a year); free referred maternity scans	10	14
Greens	Work towards free primary and dental care, with more for mental health and a health-based approach to drugs.	Work towards free public primary healthcare and dental care (uncosted); Fund pay equity for about 65,000 care workers ($1.1b a year) and set safe staffing levels	6	8
ACT	More medicines, more pharmacist care and a cancer centre, within a tight overall spending allowance.	Lift Pharmac from 4.9% to over 10% of the health budget by 2033 (party estimate over $4b over seven years)	8	11
NZ First	Shift health spending towards prevention, built around nutrition.	Health coaches in general practice; Independent review of dietary guidelines; nutrition taught from primary school to medical school	5	7
Te Pāti Māori	Rebuild a Māori-led health authority and move the system towards prevention.	Re-establish Te Aka Whai Ora, the Māori Health Authority; Free primary healthcare and free dental care (uncosted)	6	7
Opportunity	A ten-year cross-party health plan with funding set as a share of GDP.	Lift health funding from 7.4% to 9% of GDP over ten years (party-costed at about $1.3b a year); Raise primary care from 5.7% to 10% of Health NZ spending	8	11

Chapter 3 · This term, issue by issue

Economy and jobs: no plan does much better than current settings, and nobody sets a target for output per worker

National's investment and consenting settings and Opportunity's R&D and technology-adoption push are the answers most likely to lift output per worker by 2050, with Labour's Future Fund a possible build if it is sized.

What is at stake

	This term	By 2050
The problem	Unemployment has risen and young people are hit first, while growth has been weak.	With fewer workers per retiree, growth to 2050 must come from output per worker rather than more workers. How fast firms adopt AI, invest in capital and spend on R&D will set wages and the tax base.
Number to know	Output per hour grew about 0.7% a year over the past 20 years.	3.8 working-age people per person over 65 today; about 2.8 by 2050.

The options on the table

Option	Backed by
Keep Investment Boost and cut regulation and consenting time	National, ACT
Replace Investment Boost with a $10,000 small-firm write-off and a state Future Fund	Labour
Expand mining and extraction through fast-track and minerals law	National, ACT, NZ First
Lift R&D to 2% of GDP with a technology adoption tax credit	Opportunity
Central AI office and AI regulation	Labour, Greens
Job or training guarantee for young unemployed people	Greens
Lower labour costs: minimum wage freeze and training wage	ACT
Targeted tax cuts and special economic zones for regions and small firms	NZ First
Funds for Māori enterprise and a higher company tax	Te Pāti Māori

Current settings

Investment Boost (a 20% upfront deduction on new business assets), Fast-track Approvals Act, RMA replacement under way, offshore exploration ban repealed, a small-business AI Advisory pilot, and Treasury forecasting about 220,000 more jobs by 2030.

The 2050 test

NZ First borrows from the future with unfunded tax cuts and subsidies, while ACT's lower-wage and mining lock-ins trade short-run hiring for contested long-run gains. Nobody sets a measurable productivity target or says how AI-driven job losses would be absorbed in the tax base. This grouping feeds: Productivity and incomes.

Sources for this page are listed at the back, under "This term: Economy, jobs and productivity".

Chapter 3 · This term, issue by issue

Economy and jobs: no plan does much better than current settings, and nobody sets a target for output per worker (continued)

Place yourself

Statement	National	Labour	Greens	ACT	NZ First	Te Pāti Māori	Opportunity	You
Office of AI. Government should set up a central Office of AI in the Prime Minister's department.	·	✓	✓	·	·	·	·	☐
Data centres bring power. New data centres should only be approved if they bring their own new electricity generation.	✓	✓	✓	·	·	·	·	☐
Fast-track mining. Mining projects should continue to be eligible for the Fast-track Approvals Act.	✓	·	×	✓	✓	○	○	☐

✓ Agrees, ○ Mixed, × Disagrees, · No stated position. Tick the statements you agree with, then compare.

Where each party stands

Party	Stance	Main policies	Voter priorities /15	Readiness /21
Status quo	Current settings	See current settings above	9	13
National	Stay the course: keep Investment Boost, replace the RMA, fast-track projects and target 2.7% growth and 220,000 jobs by 2030.	Keep Investment Boost; replace the RMA, roughly halving consents; growth target 2.7% a year and 220,000 jobs by 2030	10	14
Labour	Repeal Investment Boost for a small-business package, set up a Future Fund and an Office of AI.	Repeal Investment Boost; $10,000 low-value asset write-off for firms under $10m turnover from July 2027 ($1.56b over four years)	10	13
Greens	Guarantee young people work or training, regulate AI and steer industry toward low-carbon, local firms.	Job, training or education pathway for every 16 to 24 year old out of work for six months; AI office in DPMC moving to an independent AI commission; one-year pause on new AI data centres	6	9
ACT	Lower the cost of hiring and of regulation, and lock in mining investment.	Freeze the adult minimum wage for three years; training wage at 60% for under 20s; 90-day limit on personal grievances; protected exit negotiations	8	12
NZ First	Economic nationalism: tax breaks, a special economic zone, a minerals survey and more domestic processing.	20% company tax for firms under $30m turnover (party estimate $1b at first); Special Economic Zone at Marsden Point with tax breaks, wage subsidies and lighter planning rules	6	7
Te Pāti Māori	Build Māori economic power and local ownership, paid for by taxing corporates and offshore profits.	Funds for Māori enterprise and long-term Māori wealth (size not stated); On-farm and community renewable generation owned locally	4	7
Opportunity	An innovation-led 'Breakthrough Economy': R&D to 2% of GDP and a tax credit for adopting technology.	R&D to 2% of GDP within ten years (3% by 2050); restore science funding; Technology adoption tax credit of up to 25% for AI, digital platforms and automation ($600m a year)	10	13

Chapter 3 · This term, issue by issue

Housing: Opportunity's land and zoning plan scores highest; most others add demand, not supply

Opportunity's zoning and land tax package and the Government's Going for Housing Growth programme build the 2050 position, because they target land supply, the driver of long-run prices; Labour's extra social homes also add lasting stock.

What is at stake

	This term	By 2050
The problem	Rents and mortgage costs take a large share of household budgets, and first-home buyers still need large deposits despite prices easing.	Home ownership has trended down since its early-1990s peak, so more people will reach retirement renting, which pushes housing costs onto pensions and the Accommodation Supplement. Whether supply keeps up depends on planning rules and on who pays for the pipes and roads that new homes need.
Number to know	66.0% of households owned their home (or held it in a family trust) at the 2023 Census, up from 64.5% in 2018.	Ownership rose only slightly in 2023 (to 66.0%), which Stats NZ calls a small reversal of a fall that began in the early 1990s.

The options on the table

Option	Backed by
Free up supply through planning and consenting reform	National, Opportunity
Build more state and social housing directly	Labour, Greens, Te Pāti Māori
Tax property gains, land or vacancy to curb speculation	Labour, Greens, Te Pāti Māori, Opportunity
Regulate rents and rental quality	Greens, Te Pāti Māori
Ease tax and rules on landlords	ACT
Make new housing prove infrastructure capacity	NZ First
Help first-home buyers with deposits	National

Current settings

The Government's Going for Housing Growth programme requires councils to zone for 30 years of growth inside the RMA replacement, with fast-track consents for large projects. The First Home Loan offers 5% deposits with income caps of $95,000 (single) and $150,000 (couple); the bright-line test is two years and interest deductibility has been restored for landlords.

The 2050 test

ACT's landlord tax change and National's wider 5% deposits mostly add demand, and the Greens' and Te Pāti Māori's promises borrow on uncosted building. Nobody sets a dated target for prices or ownership, or says who pays for the infrastructure that new homes need beyond development charges. This grouping feeds: Productivity and incomes.

Since 19 October (not yet scored)

- **Labour:** Repeal the law that could criminalise rough sleeping (final leaders' debate, 20 October).

Sources for this page are listed at the back, under "This term: Housing".

Chapter 3 · This term, issue by issue

Housing: Opportunity's land and zoning plan scores highest; most others add demand, not supply (continued)

Place yourself

Statement	National	Labour	Greens	ACT	NZ First	Te Pāti Māori	Opportunity	You
Property gains tax. Gains on residential investment property should be taxed.	×	✓	✓	×	×	○	○	☐
Rent cap. Annual rent rises should be capped by law.	·	·	✓	·	·	✓	·	☐
6,000 more social homes. Kāinga Ora should add at least 6,000 social housing places over the next four years.	·	✓	✓	·	·	✓	○	☐
Landlord loss offset. Residential landlords should be able to offset rental losses against their other income.	·	·	×	✓	·	·	·	☐
Fast-track housing. Fast-track housing consents should continue without a test of local infrastructure capacity.	✓	·	·	·	×	·	·	☐

✓ Agrees, ○ Mixed, × Disagrees, · No stated position. Tick the statements you agree with, then compare.

Where each party stands

Party	Stance	Main policies	Voter priorities /15	Readiness /21
Status quo	Current settings	See current settings above	9	13
National	Keep the planning reforms going and widen help with deposits.	Open the 5% deposit First Home Loan to buyers earning under $300,000 (fiscal cost $4m to $6m)	10	14
Labour	Build more social housing through Kāinga Ora and tax investment property gains.	$2.9b capital for Kāinga Ora over four years; at least 6,000 more social housing places; Keep income-related rents for social tenants at 25% of income (reverse the Budget 2026 rise to 30%)	10	14
Greens	Build public homes at scale, cap rents and end tax breaks for landlords.	Build tens of thousands of public homes (uncosted); same-day placement for people who are homeless; Cap rent rises at 2% a year, with new-tenancy rents linked to the previous rent	6	9
ACT	Cut tax costs for landlords so they are not passed on to renters.	Let residential landlords offset rental losses against other income, as commercial landlords can ($1.14b over four years)	7	9
NZ First	More housing, but only where infrastructure can cope; citizens first for social housing.	Fast-track housing applicants must show what infrastructure they need and whether it is funded; councils advise on capacity	4	7
Te Pāti Māori	Build public and affordable homes, enable building on Māori land and tax vacancy and land banking.	Build 2,000 homes on ancestral Māori land within four years, plus more public and affordable homes; Universal rent control: freeze all rents; 2% vacant house tax and a 33% land banking tax	6	9
Opportunity	Make homes cheaper by building more: national zoning plus a land value tax.	Replace over 1,000 planning zones with 10 national zones; national pre-approval for prefab and modular builds	10	16

Chapter 3 · This term, issue by issue

Crime and justice: ACT and National match current settings; nobody costs the projected rise in prisoners

No party fully builds the 2050 position: the projected 35% rise in prisoners is a lasting cost, and only Opportunity and the Greens aim squarely at remand and reoffending, its drivers, without costing how.

What is at stake

	This term	By 2050
The problem	Crime and safety rank high with voters, and this term's answer has been tougher sentencing, a gang patch ban and more prison beds.	On current law the Ministry of Justice projects the prison population to reach 15,200 by 2036, a 35% rise driven by recent sentencing changes and longer remand. Every extra prisoner is a lasting operating and capital cost, so justice settings chosen now feed the fiscal gap for decades unless reoffending and remand fall.
Number to know	11,256 people in prison at 30 June 2026, about 41% of them on remand.	Prison population projected at 15,200 by June 2036, up 35% if nothing else changes.

The options on the table

Option	Backed by
Tougher sentences and new offences	National, ACT, NZ First
More police and enforcement powers (transport police, rural units, licensed security guards)	National, ACT
Deport non-citizens convicted of serious crimes	ACT, NZ First
Rehabilitation, specialist courts and restorative justice	Greens, Te Pāti Māori, Opportunity
Health-based drug law (decriminalise possession or cannabis)	Greens, Opportunity
End youth military academies and raise the age of youth justice	Labour, Greens, Opportunity
Replace prisons with Māori-led, tikanga-based alternatives	Te Pāti Māori

Current settings

Gang patch ban (2024), sentencing reforms this term (Sentencing (Reform) Amendment Act, Crimes Amendment Bill), a bill before Parliament to keep military-style academies for serious young offenders, and the agreed Christchurch Men's Prison expansion. The prison population is projected to rise 35% by 2036.

The 2050 test

ACT and National are broadly neutral: they add funded but permanent enforcement and prison costs, while Te Pāti Māori's 2040 abolition target has no path. Nobody sets a target for remand times or funds the projected prison growth to 2036. This grouping feeds: Ageing and the fiscal gap.

Since 19 October (not yet scored)

- **Labour:** Repeal the law that could criminalise rough sleeping (final Stuff leaders' debate, 20 October).

Sources for this page are listed at the back, under "This term: Crime and justice".

Chapter 3 · This term, issue by issue

Crime and justice: ACT and National match current settings; nobody costs the projected rise in prisoners (continued)

Place yourself

Statement	National	Labour	Greens	ACT	NZ First	Te Pāti Māori	Opportunity	You
Burglary three strikes. A third burglary conviction should carry a minimum three-year prison sentence.	·	·	×	✓	·	×	·	☐
Youth military academies. Military-style academies for serious young offenders should continue.	✓	×	×	·	·	·	·	☐
Deport serious offenders. Residents who are not citizens should be deported if convicted of a serious crime.	·	·	·	✓	✓	·	·	☐

✓ Agrees, ○ Mixed, × Disagrees, · No stated position. Tick the statements you agree with, then compare.

Where each party stands

Party	Stance	Main policies	Voter priorities /15	Readiness /21
Status quo	Current settings	See current settings above	10	13
National	Targeted law changes on sexual offending and child deaths, plus a funded Auckland transport police team.	Amend the Crimes Act so sexual consent must be actively given ("yes means yes"); Bar "good character" as a sentencing discount for sexual offending	10	13
Labour	Opposes youth boot camps and parts of the Move On bill; would create a corporate homicide offence. No police or sentencing policy.	Vote against the bill keeping military-style academies for serious young offenders; Amend the Move On bill to remove rough sleeping and begging	3	6
Greens	Prevention and rehabilitation first: restore judicial discretion, expand specialist courts, health-based drug law.	End mandatory minimums, three strikes, preventive detention and limits on home detention; Extend Te Ao Mārama to all courts; expand legal aid; raise the age of criminal responsibility	6	8
ACT	Costed enforcement package: three strikes for burglary, rural crime unit, child-safety screening, deportation.	Minimum three years' prison on a third burglary conviction ($141m a year by 2030/31, in fiscal plan); Rural crime unit and 100,000 extra patrol hours ($11m a year)	10	14
NZ First	Deportation for any imprisonable offence and a call to designate gangs as terrorist entities; no costing.	Deportation liability for any imprisonable offence; automatic for violent, sexual and organised crime; Petition to designate all gangs as terrorist entities; Ban public sales of fireworks	4	6
Te Pāti Māori	Replace prisons with tikanga-based, community alternatives by 2040 under a Māori-led justice authority.	Abolish prisons by 2040; Create a Māori-led justice authority; Reform laws that criminalise poverty and survival; Whānau-led care instead of uplifts of Māori children	4	7
Opportunity	"Smart on crime": early intervention, specialist courts and rehabilitation to cut remand and reoffending.	More court and probation funding to cut remand numbers; National rollout of specialist sexual violence courts; Raise the youth court age; expand drug and mental health courts	6	8

Chapter 3 · This term, issue by issue

Climate and energy: Opportunity and the Greens build for 2050; ACT and NZ First would unwind current settings

Opportunity and the Greens build the 2050 position most, pairing new renewable supply with emissions pricing and a funded adaptation fund.

What is at stake

	This term	By 2050
The problem	Power bills and fuel exposure are what households feel: gas supply is falling, dry years push up wholesale prices, and a Middle East shock this year exposed reliance on imported fuel.	Net zero for long-lived gases by 2050 is in law, and meeting it means roughly doubling electricity supply while gas runs down. The cost of climate damage grows each decade, so the open question is who pays when places become uninsurable: owners, councils or the Crown.
Number to know	97% of central government natural hazard spending since 2010 went on response and recovery, 3% on reducing risk (Sapere for IAG, 2025).	Net zero emissions of long-lived gases by 2050 is written into the Climate Change Response Act 2002.

The options on the table

Option	Backed by
Keep net zero and strengthen the ETS, including farm emissions	Greens, Opportunity
Keep net zero, keep farm emissions out of pricing, focus on renewables and electricity market rules	National, Labour
Repeal net zero or leave Paris; cut carbon costs and expand gas	ACT, NZ First
Public or community ownership of new generation and firming	Greens, Te Pāti Māori
A dedicated, funded adaptation and resilience fund	Greens, Opportunity
Large new marine protection (30% to 50% of ocean area)	National, Greens, Opportunity

Current settings

Net zero 2050 is in law, the ETS runs with an auction price floor ($71 in 2026) and agricultural emissions are not priced. The offshore exploration ban was repealed in 2025; adaptation cost-sharing and managed retreat rules were deferred to the next term.

The 2050 test

ACT borrows from it by repealing net zero and the Commission, while National, Labour, NZ First and Te Pāti Māori offer energy fixes that leave long-run emissions and climate damage costs largely where they are. Nobody sets out who pays when a town becomes uninsurable, or a managed retreat law with cost shares. This grouping feeds: Climate and resilience, Productivity and incomes, The infrastructure deficit.

Sources for this page are listed at the back, under "This term: Climate, energy and environment".

Chapter 3 · This term, issue by issue

Climate and energy: Opportunity and the Greens build for 2050; ACT and NZ First would unwind current settings (continued)

Place yourself

Statement	National	Labour	Greens	ACT	NZ First	Te Pāti Māori	Opportunity	You
Keep net zero 2050. New Zealand should keep its net zero 2050 target.	✓	✓	✓	×	×	✓	✓	☐
Oil and gas exploration. New oil and gas exploration should continue to be allowed.	✓	×	×	✓	✓	×	×	☐
Price farm emissions. Agricultural emissions should be priced through the ETS or a similar scheme.	×	·	✓	×	·	·	✓	☐
Climate adaptation fund. The Government should set up a dedicated fund to pay for climate adaptation.	·	·	✓	·	·	○	✓	☐
Split power companies. The big power companies should be split into separate generators and retailers.	×	○	○	×	✓	○	○	☐

✓ Agrees, ○ Mixed, × Disagrees, · No stated position. Tick the statements you agree with, then compare.

Where each party stands

Party	Stance	Main policies	Voter priorities /15	Readiness /21
Status quo	Current settings	See current settings above	9	13
National	Electrify through market rules and home solar; keep farm emissions out of pricing; expand ocean protection.	Electrify NZ 2.0: dry-year back-up power contract, affordability made an Electricity Authority objective, cheaper transmission access, sell solar to any retailer	9	12
Labour	Fix the ETS so the carbon price bites, back home solar, reinstate the exploration ban.	Urgent ETS review; pause new forestry registrations; rules against whole-farm conversions	10	12
Greens	Price all emissions including farms, build public firming, end fossil extraction, fund adaptation.	Kiwipower: a public Crown entity buying renewable firming (about $980m over four years, funded by the wealth tax)	10	14
ACT	Repeal net zero, cut the carbon price, open up gas and mining, and free up the power market.	Repeal the Zero Carbon Act; tie targets to trading partners; abolish the Climate Change Commission	8	9
NZ First	Leave Paris, split the gentailers, and search for more oil, gas and minerals.	Leave the Paris Agreement (a stated bottom line); Split generation from retail; guarantee long-term fixed-price contracts for new generation	6	7
Te Pāti Māori	Energy sovereignty through Māori and community ownership; end oil and gas; fund at-risk communities.	$1b Energy Sovereignty Fund for marae, papakāinga and Māori land; National energy independence plan, energy sovereignty by 2035; fair pay for household exports	6	8
Opportunity	30 GW of renewables by 2050, a stronger ETS with farms in, and a $5b resilience fund.	30 GW by 2050 via an Australian-style capacity investment scheme, funded from about $500m a year in gentailer dividends	10	16

Chapter 3 · This term, issue by issue

Education: National and Labour lead; the bigger risk is the curriculum changing with every government

National, Labour and Opportunity build the 2050 skills base: National through foundational literacy, trades places and teacher training; Labour and Opportunity through an independent curriculum body that could stop the churn each election brings.

What is at stake

	This term	By 2050
The problem	Too many children are not in class often enough, and results in reading, writing and maths have slipped.	As the population ages, fewer workers will support each retiree, so each worker's skills and output matter more for incomes and tax. Children now in school will be the core of that workforce through the 2050s, and AI will change which skills pay.
Number to know	64.3% of students were present for more than 90% of Term 2 2026, against a government target of 80%.	3.8 working-age people for each person over 65 today; about 2.8 by 2050.

The options on the table

Option	Backed by
Continue and extend this term's curriculum and NCEA replacement	National
Pause or reset the reforms and hand curriculum design to an independent body	Labour, Greens, Opportunity
Locally made or expanded school lunches	Labour, Greens, Te Pāti Māori, Opportunity
Free or better-resourced early childhood education	Greens, Te Pāti Māori, Opportunity
Student loan relief	National, Labour, Greens, Opportunity
More trades training and apprenticeships	National, Labour, Greens
Classroom discipline and lower school costs	Labour, ACT
Māori-led education authority	Greens, Te Pāti Māori

Current settings

A new Years 0 to 10 curriculum built on structured literacy and maths (schools have until 2029), with NCEA being replaced by the NZCE and NZACE from 2028, a phone ban and an 80% attendance target. School lunches run on a cheaper central model funded to 2029; tertiary is fees-free in the final year only.

The 2050 test

The Greens' free ECE and fees-free tertiary would widen access but are uncosted, so they borrow against a budget already squeezed by ageing. Nobody sets out how schools and tertiary providers should retrain workers for AI at scale, or plans for school rolls that will shrink as birth rates fall. This grouping feeds: Productivity and incomes.

Sources for this page are listed at the back, under "This term: Education and skills".

Chapter 3 · This term, issue by issue

Education: National and Labour lead; the bigger risk is the curriculum changing with every government (continued)

Place yourself

Statement	National	Labour	Greens	ACT	NZ First	Te Pāti Māori	Opportunity	You
NCEA replacement. NCEA should be replaced with new qualifications from 2028, as planned.	✓	×	×	·	·	·	○	☐
Independent curriculum council. An independent council should set the school curriculum and assessment.	·	✓	○	·	·	·	✓	☐
Local school lunches. School lunches should be cooked by schools or local providers.	·	✓	✓	·	·	·	✓	☐
Loan repayment rate. Student loan repayments should fall from 12% to 10% of income above the threshold.	✓	·	○	·	·	·	·	☐

✓ Agrees, ○ Mixed, × Disagrees, · No stated position. Tick the statements you agree with, then compare.

Where each party stands

Party	Stance	Main policies	Voter priorities /15	Readiness /21
Status quo	Current settings	See current settings above	9	12
National	Finish this term's reforms and go further: grades and exams, tighter screen rules, more trades places.	Replace NCEA with A+ to E grades and regular exams; new curriculum embedded at all levels	10	14
Labour	Pause the curriculum rollout, set up an independent curriculum body, and cut school and student costs.	Independent Council for Curriculum and Assessment (about $500,000 a year); pause unimplemented curriculum changes for a year; NCEA unchanged until 2029	10	13
Greens	Free early childhood and tertiary education, permanent school lunches, and a reset of this term's reforms.	Cap ECE fees at $10 a day, then 35 free hours a week by 2029; end public funding for for-profit centres by 2028	8	9
ACT	Order in class, lower school costs and more choice.	Legal power for teachers to remove seriously disruptive students; parents fined for missing behaviour meetings; Limit state schools to three compulsory branded uniform items	7	11
NZ First	No stated schools or skills plan; only nutrition teaching and tighter student visas.	Promote nutrition from primary school to medical school; Remove automatic work rights from student visas	3	6
Te Pāti Māori	A Māori Education Authority and more money for kōhanga, kura and wānanga.	Create a Māori Education Authority to govern Māori education; Te reo Māori a core subject to Year 10; mātauranga Māori across the curriculum	6	8
Opportunity	A ten-year cross-party education plan with curriculum set by an independent council.	Ten-year cross-party education plan; independent council for curriculum and assessment, including a review of the NCEA replacement	7	11

Chapter 3 · This term, issue by issue

Migration: few plans say how many people New Zealand will need by 2050

Labour's capacity-based policy statement and NZ First's 30-year Population Plan are the only answers that would tie migration to housing and infrastructure for the long run, though neither sets out a population path.

What is at stake

	This term	By 2050
The problem	Young, skilled New Zealanders are leaving for Australia in near-record numbers, while net migration has fallen from a record 133,700 in late 2023 to about 20,000.	As the population ages, migration is the main lever on the size of the workforce that pays for Super and health. Too little leaves fewer workers per retiree; too much without housing and infrastructure planning pushes up rents and congestion.
Number to know	12,471 citizens left in January to March 2026, the most for that quarter since 2013; net migration was 20,503 in the year to August 2026.	3.8 working-age people per person aged 65 or over today; 2.8 by 2050.

The options on the table

Option	Backed by
Plan intake around housing and infrastructure capacity	Labour, NZ First
A legislated annual cap on resident visas	NZ First
Longer waits for residence, citizenship or benefits	National, Labour, ACT, NZ First
Charge temporary migrants for infrastructure	ACT
Bring New Zealanders home through partner visas or student loan relief	National, Opportunity
More humanitarian and Pacific access, worker protections and residency pathways	Labour, Greens

Current settings

Settings are employer-led: the Accredited Employer Work Visa, residence after two years for some skilled workers, citizenship after five, a new Parent Boost visa and a loosened Active Investor Plus visa. Residents can get most benefits after two years; there is no population target or immigration policy statement.

The 2050 test

National, ACT and NZ First's longer stand-downs save money now but shrink the pool of working-age migrants an ageing population will need. Nobody states what population or worker-to-retiree ratio they are aiming for, or how they would close the wage gap that drives citizens to Australia. This grouping feeds: Ageing and the fiscal gap, Productivity and incomes, The infrastructure deficit.

Sources for this page are listed at the back, under "This term: Migration and population".

Chapter 3 · This term, issue by issue

Migration: few plans say how many people New Zealand will need by 2050 (continued)

Place yourself

Statement	National	Labour	Greens	ACT	NZ First	Te Pāti Māori	Opportunity	You
Resident visa cap. The number of resident visas should be capped at 20,000 a year.	·	·	·	·	✓	·	·	☐
Longer wait for residence. Migrants should wait longer than two years before qualifying for permanent residence.	·	✓	·	○	✓	·	·	☐
Benefit stand-down. New residents should wait at least five years before they can get a benefit.	✓	·	·	✓	✓	·	·	☐
Keep employer-led visas. The Accredited Employer Work Visa should continue as the main skilled work visa.	·	✓	○	○	×	·	·	☐

✓ Agrees, ○ Mixed, × Disagrees, · No stated position. Tick the statements you agree with, then compare.

Where each party stands

Party	Stance	Main policies	Voter priorities /15	Readiness /21
Status quo	Current settings	See current settings above	8	11
National	Bring Kiwis home and tighten welfare access for new residents.	Prioritise and expedite work and visitor visas for partners of NZ citizens (first 100 days)	8	12
Labour	Plan migration around capacity, protect migrant workers, and widen Pacific access.	Government Policy Statement setting immigration goals around workforce, housing and infrastructure; Residence qualifying period from two to four years, with civic orientation	7	10
Greens	More humanitarian and Pacific access, residency pathways, and stronger ties to New Zealanders overseas.	Refugee quota to 5,000 by 2029; clear family reunification backlogs; Residency pathways for long-settled migrants, including some with expired visas; open work rights	4	6
ACT	Make migrants pay their way and tighten residence rules.	$6 a day infrastructure surcharge on temporary work visas (ACT estimate $80m a year; not in its fiscal plan)	8	12
NZ First	Cut and condition migration: a referendum on a 20,000 resident visa cap and longer paths to citizenship.	Referendum on a legislated cap of 20,000 resident visas a year; a 30-year Population Plan tied to infrastructure	6	9
Te Pāti Māori	No stated position		0	0 (silent)
Opportunity	Keep young Kiwis here through a stronger economy; a cross-party population strategy.	Forgive student loan interest for Kiwis who return ($95m a year); Launch a cross-party population strategy (no detail published)	6	8

Chapter 3 · This term, issue by issue

Tax and retirement: ACT is the only party that bends the long-run budget, and its key policy is the most at risk

ACT is the only party whose plan clearly builds the 2050 fiscal position, through a later Super age and spending cuts, but NZ First's bottom line makes it fragile.

What is at stake

	This term	By 2050
The problem	The budget is still in deficit, with surplus forecast for 2028/29, and the parties split on whether to tax capital and land or hold the tax mix and restrain spending.	By 2050 there are 2.8 working-age people per person over 65, against 3.8 now, and Super and health costs rise faster than tax. Without changes, net core Crown debt climbs steadily from about 40% of GDP in 2031.
Number to know	NZ Super costs about $23b a year today.	Net core Crown debt reaches about 96% of GDP by 2050 if nothing changes; NZ Super rises from $23b to $76b a year.

The options on the table

Option	Backed by
Hold the tax mix and restrain spending under fiscal rules	National, ACT
Tax capital gains on investment property	Labour
Tax wealth and inheritances, and raise company tax on the largest firms	Greens, Te Pāti Māori
Swap taxes on work for a land value tax	Opportunity
Raise the NZ Super age to 67	ACT
Keep the Super age at 65 and limit Super to citizens	NZ First
Make KiwiSaver compulsory and lift contributions	National, Labour, NZ First, Opportunity
An independent costing office for party and government spending	National, Labour, Greens, Opportunity

Current settings

NZ Super is paid from 65 and indexed to wages; there is no capital gains, wealth or land tax; income tax runs from 10.5% to 39% and company tax is 28% with Investment Boost. Treasury's pre-election forecast (PREFU 2026) returns to surplus in 2028/29 with debt about 39.5% of GDP in 2030/31.

The 2050 test

NZ First borrows most from the future, while the Greens and Opportunity broaden the tax base but promise more than it raises, and National and Labour leave the debt path where current settings put it. No party proposes changes at the scale Treasury says would hold debt steady, and none says how health spending rising from 6.9% to 9.4% of GDP will be paid for. This grouping feeds: Ageing and the fiscal gap, Productivity and incomes.

Since 19 October (not yet scored)

- **Labour:** Keep NZ Super eligibility at 65, with no stated funding (final Stuff leaders' debate, 20 October).

Sources for this page are listed at the back, under "This term: Tax, public finances and retirement".

Chapter 3 · This term, issue by issue

Tax and retirement: ACT is the only party that bends the long-run budget, and its key policy is the most at risk (continued)

Place yourself

Statement	National	Labour	Greens	ACT	NZ First	Te Pāti Māori	Opportunity	You
Super age 67. NZ Super eligibility should rise from 65 to 67.	·	·	·	✓	×	·	○	☐
Tax on capital. New Zealand should tax capital gains, wealth or land.	×	✓	✓	×	×	✓	✓	☐
Compulsory KiwiSaver. KiwiSaver contributions should be compulsory.	✓	○	·	×	✓	○	✓	☐
Keep Investment Boost. The Investment Boost 20% upfront deduction for business assets should continue.	✓	×	·	·	·	·	·	☐

✓ Agrees, ○ Mixed, × Disagrees, · No stated position. Tick the statements you agree with, then compare.

Where each party stands

Party	Stance	Main policies	Voter priorities /15	Readiness /21
Status quo	Current settings	See current settings above	8	11
National	No new taxes, fiscal rules to shrink spending and debt, and compulsory KiwiSaver.	Surplus by 2028/29 ($4.0b); net debt below 40% of GDP; spending towards 30% of GDP; No new taxes this term (bottom line); fuel excise rises in 5c steps from 2028	10	14
Labour	A capital gains tax on investment property, tighter debt goals, and an independent budget office.	28% capital gains tax on investment and commercial property gains from 2027 (family home, farms, KiwiSaver, shares exempt); about $1.35b a year by 2030/31	9	13
Greens	Tax the very wealthy and largest firms; no 'arbitrary' fiscal limits; nothing on the Super age.	2.5% annual tax on net wealth above $10m (about $3.8b to $4.1b a year); 33% tax on inheritances and gifts above $1m (family homes and farms exempt)	7	12
ACT	Raise the Super age, cut spending and shrink government, then cut taxes.	NZ Super age to 67 by 2035, three months a year (saves $4.1b over four years); suspend payments into the NZ Super Fund	10	17
NZ First	No Super age rise, Super for citizens only, and state ownership funded partly by debt; no fiscal plan.	No rise in the Super age (bottom line); Super for citizens only, phased in over three years; KiwiSaver at birth with a $1,000 Crown deposit; contributions to 8% then 10%, compulsory	5	6
Te Pāti Māori	Tax wealth, companies and land to pay for lower tax on low earners; nothing on Super.	Wealth tax from 1.5% above $2m to 2.5% above $10m; Company tax to 33%; 5% tax on profits sent offshore; $1b to fight tax avoidance	6	10
Opportunity	Reset the tax system around land, fold Super into a Citizen's Income, and borrow for infrastructure.	Land value tax of 1.75% on urban land and 0.5% on rural land; Citizen's Income replaces NZ Super, with a top-up to current Super rates; Compulsory KiwiSaver rising to 6% plus 6% over eight years	8	12

Chapter 3 · This term, issue by issue

Infrastructure: Opportunity's 30-year funding plan leads; NZ First's unfunded borrowing scores among the lowest

Opportunity's legislated 30-year plan, maintenance target and council funding tools build the 2050 position; ACT's lowest-cost and maintenance-first rules, National's cost benchmarking and asset plans, and Labour's Future Fund add smaller pieces.

What is at stake

	This term	By 2050
The problem	Congestion, potholes, ageing pipes and rising rates are what voters feel this term, and councils carry much of the bill with few tools beyond rates.	Need grows as assets built in the 20th century wear out, so most future spending is renewal, not new build. Unless funding and planning hold across changes of government, deferred maintenance and capped rates push the cost onto later taxpayers and ratepayers.
Number to know	New Zealand invested around 5.8% of GDP a year on infrastructure over the past 20 years, more than many high-income countries, yet achieves less.	Annual infrastructure investment need rises from about $20b now to slightly more than $30b a year by the 2050s (2023 dollars); renewals are up to 80% of need in some sectors.

The options on the table

Option	Backed by
Roads first, funded mainly through the land transport fund	National, ACT
Mass transit and rail, with cheaper fares	Labour, Greens, NZ First
Borrow more through a dedicated infrastructure fund	Greens, NZ First, Opportunity
Legislate the 30-year plan and prioritise maintenance	Opportunity
Cap council rates	National
Give councils new revenue tools (visitor, congestion and value-capture levies)	National, Greens, ACT, Opportunity
Freeze fuel excise	Labour

Current settings

Te Waihanga's 30-year National Infrastructure Plan (February 2026) sits beside Roads of National Significance funded through the National Land Transport Fund, with the 2027 fuel excise rise cancelled and rises in 5c steps from 2028. A Rates Capping Bill (2% to 4% a year from 2029) has passed its first reading, and Local Water Done Well moves water into separate council entities.

The 2050 test

NZ First's unfunded $100b fund borrows from the future, and the rates cap without new tools, the fuel excise freeze and uncosted transit plans push renewal costs onto later ratepayers. Nobody sets out how the rising renewal bill for water, roads and public buildings is split between councils and the Crown to 2050. This grouping feeds: The infrastructure deficit.

Sources for this page are listed at the back, under "This term: Transport, infrastructure and local government".

Chapter 3 · This term, issue by issue

Infrastructure: Opportunity's 30-year funding plan leads; NZ First's unfunded borrowing scores among the lowest (continued)

Place yourself

Statement	National	Labour	Greens	ACT	NZ First	Te Pāti Māori	Opportunity	You
Borrow to build. Government should borrow more to build infrastructure.	×	×	✓	×	✓	·	✓	☐
New council revenue. Councils should get new ways to raise money beyond rates.	○	·	✓	✓	✓	·	✓	☐
Rates cap. Council rates rises should be capped at 2% to 4% a year from 2029.	✓	·	×	·	·	·	×	☐
Fuel excise rises. Fuel excise should continue to rise from 2028 to fund roads.	✓	×	·	·	·	·	·	☐
Roads-only transport fund. The National Land Transport Fund should pay for roads only.	×	×	·	✓	·	·	×	☐

✓ Agrees, ○ Mixed, × Disagrees, · No stated position. Tick the statements you agree with, then compare.

Where each party stands

Party	Stance	Main policies	Voter priorities /15	Readiness /21
Status quo	Current settings	See current settings above	9	12
National	Build more roads, cap rates and make councils and agencies cost projects better.	$1.75b Mill Road (2028), $800m Christchurch Northern Motorway; start Cambridge to Piarere and the Northern Expressway by early 2027	10	14
Labour	Fix schools and hospitals, start a Future Fund and freeze fuel tax.	NZ Future Fund run by the Guardians of the Super Fund, $200m initial capital; $400m for school improvements and $200m for hospital repairs	8	10
Greens	Build mass transit and regional rail, and free councils from a rates cap.	Mass rapid transit in Auckland, Wellington and Christchurch; fund Wellington rail renewals and Auckland level crossing removals	6	8
ACT	Protect road money, demand the cheapest safe option and fund growth corridors.	Legislate that the land transport fund pays for roads only, with maintenance and renewals protected; Major projects publish a lowest-cost safe option with cost, time and benefit-cost ratio	9	12
NZ First	Borrow up to $100b for infrastructure and bring back passenger rail in the south.	Future Fund of up to $100b for a multi-decade infrastructure build (funding not stated); 12-month commuter rail trial in Canterbury and a Christchurch to Dunedin service	6	6
Te Pāti Māori	Cut transport costs as part of cost-of-living relief; no infrastructure or council finance plan.	Free public transport now for children, students and Community Services Card holders, half-price for others, and free for everyone within five years (uncosted)	4	6
Opportunity	Lock in the 30-year plan, borrow for long-lived assets and fix maintenance first.	Legislate Te Waihanga's 30-year plan; projects over $250m need a bill to cancel; Borrow up to $60b over ten years through a new Infrastructure Fund, interest under 1% of GDP	10	16

Chapter 3 · This term, issue by issue

Te Tiriti and the constitution: Labour and ACT score highest with very different offers; every Te Tiriti proposal rests on a bare majority

Labour, the Greens, ACT and Opportunity build modestly: through a Parliamentary Budget Office, a capital fund for marae, a funded ministry saving, or deliberative institutions that make reforms stick.

What is at stake

	This term	By 2050
The problem	The Treaty's place in law, the future of the Waitangi Tribunal and Māori electoral representation are live questions this election, after a term of Treaty clause removals and a defeated Treaty Principles Bill.	Māori are a growing share of the population, and of the working-age population, so how the Crown and Māori share decisions over land, water, services and capital will shape growth and public services to 2050. Constitutional changes made by a bare majority tend to be reversed, so the durable answers are the ones that win broad support.
Number to know	The Treaty Principles Bill was defeated 112 votes to 11 at its second reading on 10 April 2025.	Māori projected to be about 21% of New Zealand's population by 2043, up from about 17% in 2018.

The options on the table

Option	Backed by
Make Waitangi Tribunal recommendations binding and entrench Te Tiriti	Greens, Te Pāti Māori
Finish historical settlements, then wind up or replace the Waitangi Tribunal	ACT, NZ First
Restore Māori participation in resource management and Māori economic programmes	Labour
National constitutional conversation	Greens, Te Pāti Māori, Opportunity
Independent costing of party promises	National, Labour, Opportunity
Cap political donations and register lobbyists	Greens, Opportunity
Restrict voting to citizens; referendum on the Māori seats	NZ First

Current settings

Waitangi Tribunal findings are mostly non-binding and historical settlements continue. The Treaty Principles Bill was defeated in 2025, the Regulatory Standards Act is in force, Treaty clauses have been removed from some laws, and same-day enrolment has ended. MMP with a 5% threshold and a three-year term.

The 2050 test

National, NZ First and Te Pāti Māori are neutral on the long-run position, and every Te Tiriti proposal from either side depends on a bare coalition majority, which is the pattern that produces reversals. Nobody sets out how a lasting, cross-bloc settlement of the Tribunal's and Te Tiriti's role would be reached, or costs the land and compensation effects of their Tribunal plans. This grouping feeds: Ageing and the fiscal gap, Productivity and incomes.

Since 19 October (not yet scored)

- **National and Labour:** Both leaders back a referendum on a four-year parliamentary term (final leaders' debate, 20 October).

Sources for this page are listed at the back, under "This term: Te Tiriti, Māori and the constitution".

Chapter 3 · This term, issue by issue

Te Tiriti and the constitution: Labour and ACT score highest with very different offers; every Te Tiriti proposal rests on a bare majority (continued)

Place yourself

Statement	National	Labour	Greens	ACT	NZ First	Te Pāti Māori	Opportunity	You
Binding Tribunal. Waitangi Tribunal recommendations should be binding on the Crown.	·	·	✓	×	×	✓	○	☐
Tribunal's current role. The Waitangi Tribunal should continue to hear claims about current government policy.	·	·	✓	×	×	✓	·	☐
Donation cap. Political donations should be capped at $30,000 per donor.	·	·	✓	·	·	·	✓	☐
Same-day enrolment. Voters should again be able to enrol on election day.	·	✓	✓	·	·	·	·	☐

✓ Agrees, ○ Mixed, × Disagrees, · No stated position. Tick the statements you agree with, then compare.

Where each party stands

Party	Stance	Main policies	Voter priorities /15	Readiness /21
Status quo	Current settings	See current settings above	8	11
National	No general Treaty settings policy; upholds fisheries settlement obligations; costing unit funded; leader open to an MMP referendum.	Uphold Crown fisheries obligations under Te Tiriti while lifting EEZ protection to 50% by 2040; Election policy costings unit ($1.2m, in fiscal plan)	5	7
Labour	Restores iwi participation and Māori economic programmes, adds a Parliamentary Budget Office; no position on the Tribunal.	Restore Mana Whakahono ā Rohe iwi participation agreements in resource management law; 5% of government procurement to Māori businesses (about $900m of contracts)	11	14
Greens	Te Tiriti as the authoritative text, a binding Tribunal, a funded marae trust and democracy integrity reforms.	Amend the Treaty of Waitangi Act so Te Tiriti is the authoritative text; binding Tribunal recommendations on Crown and private land	7	11
ACT	Finish historical settlements, then wind up the Tribunal; write equality before the law into the Constitution Act.	Tribunal disestablished automatically once claims lodged by 1 September 2008 are settled; no contemporary jurisdiction	9	13
NZ First	Abolish the Waitangi Tribunal for a Completion Commission; citizens-only voting; referendum on the Māori seats.	Replace the Tribunal with a Treaty of Waitangi Completion Commission for pre-2008 claims, legislated within 100 days; Binding referendum on the Māori seats at the next general election	7	9
Te Pāti Māori	Entrench Te Tiriti obligations, with a Te Tiriti Commission and binding Tribunal recommendations.	Statute binding the Crown to Te Tiriti, with a Te Tiriti Commission able to issue compliance orders; Binding Waitangi Tribunal recommendations; Entrench the Māori electorates	8	10
Opportunity	Honour settlements, a deliberative constitutional conversation, and a costed political integrity package.	Honour and complete settlements; restore pre-2025 customary marine title settings; National conversation on Te Tiriti's constitutional place, with Māori as Treaty partner	7	10

Chapter 3 · This term, issue by issue

Defence and trade: only current settings and National have funded answers; Opportunity is silent

Only current settings (the funded 2% defence path) and National's trade diversification build toward a riskier world, and neither says whether 2% is enough if allies move to 3%.

What is at stake

	This term	By 2050
The problem	The United States is pressing allies to spend more on defence and tariffs are rising, so a small trading economy is exposed on both fronts.	Larger neighbours are spending more: Australia aims for 3% of GDP on a NATO-style measure (about 2.3% on its usual budget measure), and the US says 2% is 'not enough', so the 2% plan may not be the ceiling. To 2050 the questions are which alliances New Zealand keeps, how much of the Pacific's security and climate costs it carries, and how widely it spreads its export markets.
Number to know	Defence spending to reach 2% of GDP by 2032 under the Defence Capability Plan, which adds $9b of new funding over four years.	The US says 2% of GDP on defence is 'not enough'; Australia aims for 3% by 2033 on a NATO-style measure, about 2.3% on its usual budget measure.

The options on the table

Option	Backed by
Diversify export markets with new trade deals and a doubling target	National, Labour
Cut foreign aid to fund domestic priorities	National, ACT
Raise aid towards 0.7% of GDP and restore Pacific climate finance	Labour, Greens
Recognise Palestine and sanction Israel	Labour, Greens
Leave Five Eyes, stay out of AUKUS, or declare military neutrality	Greens, Te Pāti Māori
Trade protection for local industry	NZ First

Current settings

The Defence Capability Plan lifts defence spending to 2% of GDP by 2032. New Zealand stays in Five Eyes but is not in AUKUS Pillar II. It pursues new free trade agreements and focuses its aid on the Pacific.

The 2050 test

Labour's aid ambition and the Greens' and Te Pāti Māori's moves away from current alliances are unfunded or have no delivery path, while ACT's and National's aid cuts save money now at some cost to Pacific influence. No party states a defence spending figure for after 2032, prices an AUKUS Pillar II decision, or plans for a long US tariff shock. This grouping feeds: A riskier world.

Sources for this page are listed at the back, under "This term: Defence, foreign affairs and trade".

Chapter 3 · This term, issue by issue

Defence and trade: only current settings and National have funded answers; Opportunity is silent (continued)

Place yourself

Statement	National	Labour	Greens	ACT	NZ First	Te Pāti Māori	Opportunity	You
Stay in Five Eyes. New Zealand should stay in the Five Eyes intelligence alliance.	·	·	×	·	·	○	·	☐
Cut foreign aid. New Zealand's foreign aid budget should be cut.	✓	×	×	✓	·	·	·	☐
Recognise Palestine. New Zealand should formally recognise the state of Palestine.	·	✓	✓	·	·	·	·	☐
New trade deals. New Zealand should keep pursuing free trade deals with new markets such as Brazil and African countries.	✓	✓	○	·	·	·	·	☐

✓ Agrees, ○ Mixed, × Disagrees, · No stated position. Tick the statements you agree with, then compare.

Where each party stands

Party	Stance	Main policies	Voter priorities /15	Readiness /21
Status quo	Current settings	See current settings above	9	14
National	Double exports by 2034 through new trade deals, and cut aid outside the Pacific to fund medicines.	Double export earnings by 2034; at least 23 trade missions next term; Start trade talks with Brazil, Switzerland, Argentina, Bangladesh, Nigeria, Uruguay and EFTA within five years	10	15
Labour	An 'independent voice' foreign policy: more aid, new markets, recognise Palestine; no stated defence position.	Raise aid progressively to 0.7% of GDP 'as fiscal limitations allow' (no date); Trade deals with Africa and South America; prioritise ASEAN, the EU and Canada	5	8
Greens	Step away from US-led security ties and put climate, human rights and the Pacific at the centre.	Withdraw from Five Eyes; stay out of AUKUS; refocus the Defence Force on climate, humanitarian work and monitoring; No autonomous weapons, and support an international ban	5	7
ACT	Cut foreign aid back to 2017 levels to help balance the books.	Cut aid to 2017 levels, saving about $283m a year (about 28%), excluding Ukraine; Protect defence from spending cuts (fiscal plan)	7	11
NZ First	Protect domestic industry and national sovereignty in trade and international agreements.	Reverse the decision not to seek trade protection for NZ-made aluminium; National interest test for UN agreements (as summarised in this report; party source to confirm)	4	6
Te Pāti Māori	Declare military neutrality and refocus foreign policy on the Pacific and Indigenous solidarity.	Declare New Zealand 'militarily neutral' and review all military alliances; Focus the Defence Force on protection, disaster response and the Pacific	4	6
Opportunity	No stated position		0	0 (silent)

Chapter 3 · This term, issue by issue

Community and culture: offers are narrow, and almost none plans for an older, more disabled population

The Greens' accessibility standards and universal design rules, and Opportunity's Tell Us Once system, are the only answers that build capacity for an older, more disabled population; National's parental leave and Labour's carer pay rises help today but add recurring cost.

What is at stake

	This term	By 2050
The problem	About one in six New Zealanders is disabled, and the new Disability Support Services Act, passed on 1 September 2026, sets the rules for the support many of them and their carers rely on.	Disability rises steeply with age: 35% of people aged 65 and over are disabled, and working-age people per person over 65 fall from 3.8 to 2.8 by 2050, so demand for disability support, carers and accessible housing grows faster than the workforce that pays for and delivers it. Choices made now on accessibility standards, carer pay and how support is legislated set the cost and quality of that care for two decades.
Number to know	17% of people in New Zealand households are disabled, about 851,000 people.	35% of people aged 65 and over are disabled, about double the national rate; 3.8 to 2.8 working-age people per person over 65 by 2050.

The options on the table

Option	Backed by
Ban under-16s from social media accounts by law, enforced by a regulator	National, Labour
Regulate platforms through a digital duty of care rather than (or before) settling an age ban	Greens, Opportunity
Seek a negotiated settlement with platforms (screen-time limits, parental controls) instead of a ban	ACT
Repeal and replace the Disability Support Services Act with law co-designed with disabled people	Labour
Rights-based disability law with enforceable accessibility standards	Greens
Simplify disability support access (Tell Us Once, Māori-led services, funding by need)	Te Pāti Māori, Opportunity
Hunter-led management of introduced game animals through the Game Animal Council	National, ACT
Faster retirement village repayments (nine months versus three months)	National, Labour
More stable public funding for arts, Māori arts and public media	Greens, Te Pāti Māori, Opportunity
Abolish population-group ministries (Women, Pacific Peoples and others)	ACT

Current settings

The Disability Support Services Act (passed 1 September 2026) gives disability support its first legal framework, with $2.1b of extra funding committed through successive Budgets. Budget 2026 applied a 2% savings requirement to arts, culture and heritage ($27.1m over four years, including $13.8m at NZ On Air); the government's under-16 social media bill was introduced on 24 August 2026 but did not get a first reading before the election.

The 2050 test

ACT's ministry cuts and the coalition's DSS framework aim at fiscal control of support spending but do not say how demand from ageing will be met. Nobody sets out how disability and aged-care support will be funded as people over 65, a third of whom are disabled, grow faster than the working-age population. This grouping feeds: Ageing and the fiscal gap.

Sources for this page are listed at the back, under "This term: Community, inclusion and culture".

Chapter 3 · This term, issue by issue

Community and culture: offers are narrow, and almost none plans for an older, more disabled population (continued)

Place yourself

Statement	National	Labour	Greens	ACT	NZ First	Te Pāti Māori	Opportunity	You
Under-16 social media ban. Children under 16 should be banned by law from holding social media accounts.	✓	✓	○	×	×	·	○	☐
Keep the DSS Act. The Disability Support Services Act passed in 2026 should stay in force.	✓	×	×	✓	✓	·	○	☐
Village payout in 3 months. Retirement villages should have to repay departing residents in full within three months.	×	✓	·	·	·	·	·	☐
Game animals as resource. Introduced game animals such as deer and tahr should be recognised in law as a hunting resource, not only as pests.	✓	·	×	✓	·	·	·	☐

✓ Agrees, ○ Mixed, × Disagrees, · No stated position. Tick the statements you agree with, then compare.

Where each party stands

Party	Stance	Main policies	Voter priorities /15	Readiness /21
Status quo	Current settings	See current settings above	9	12
National	Online safety, parental leave, retirement village repayments and a hunting and fishing plan.	Ban under-16s from social media; age checks by platforms; fines up to the greater of $40m or 10% of global turnover (bill introduced 24 August 2026)	9	13
Labour	Repeal the disability support law, regulate online platforms, faster village payouts.	Repeal the Disability Support Services Act and replace it with law drafted with disabled people	8	11
Greens	The broadest offer: disability rights law, rainbow rights, arts and public media funding, animal welfare.	Disability rights law based on Te Tiriti with enforceable accessibility standards; Total Mobility subsidy back to 75%	7	11
ACT	Hunter-led game management, free speech protections and fewer population-group ministries.	Transfer game animals on conservation land from DOC to the Game Animal Council; recognise them as a resource, not pests	9	12
NZ First	Targeted items: fireworks, combat sports and the Christchurch Cathedral.	Ban retail sale, manufacture and import of fireworks for public use; approved public displays only; Combat Sports Commission to license events and promoters, with medical standards	7	9
Te Pāti Māori	Māori-led disability services, Toi Māori, rangatahi sport and takatāpui protections.	Māori-led disability services, funded by what whānau say they need rather than forms; More support for Māori-led arts infrastructure, funding and creative industries	4	6
Opportunity	Disability support simplified and backed by a citizen's income; arts supported through income security.	'Tell Us Once' system so disabled people do not repeat their story to each agency; End sub-minimum wage exemptions for disabled workers; Citizen's Income and a disability allowance	7	9

Chapter 3 · This term, issue by issue

This term's money: only three parties publish full costings, and none are independently checked

National and Labour spend mostly from the envelope Treasury already set aside; ACT shrinks it. The Greens, Te Pāti Māori and Opportunity cost their taxes, not their whole platform. NZ First publishes no plan.

Party	Plan	New spending a year (main source)	Surplus	Debt by 2030/31	Fiscal rules	Costings reviewed?
Status quo	PREFU 2026		2028/29 (about $2.1b)	About 39.5% of GDP	Current Government rules	Treasury
National	Full plan	$6.7b by 2030/31 (allowance, a little from cuts)	2028/29 ($4.0b)	39.5% of GDP	Debt below 40%; spending towards 30% of GDP	No
Labour	Full plan	$7.3b by 2030/31 (allowance and new tax, about half each)	$2.0b in 2028/29 (fiscal plan); 2029/30 on its strategy page	$96b; no % given	Debt below 20% of GDP over time	Party-commissioned
Greens	Tax package	$2.8b by 2030/31 (new tax raising $5.7b)	Not stated	Not stated	No "arbitrary limits"	Taxes by Parliamentary Library
ACT	Full plan	$2.4b by 2030/31 (from cuts totalling $6.6b)	2027/28 (excluding ACC)	$12.4b below forecast	No tax cuts by borrowing	No
NZ First	None	$2.3b (source not stated)	Not stated	Not stated	None stated	No
Te Pāti Māori	Tax package	$3.8b (new tax; the party states a net $4.1b)	Not stated	Not stated	None stated	No
Opportunity	Tax package	$5.2b at full rollout (new tax, the rest borrowed)	Not stated	Adds up to 15% of GDP ($60b over ten years)	None stated; interest under 1% of GDP	Unnamed economists

All figures nominal, four-year forecast period 2027/28 to 2030/31, against Treasury's pre-election forecast (PREFU 2026) where the party uses it. Party figures; our arithmetic is labelled.

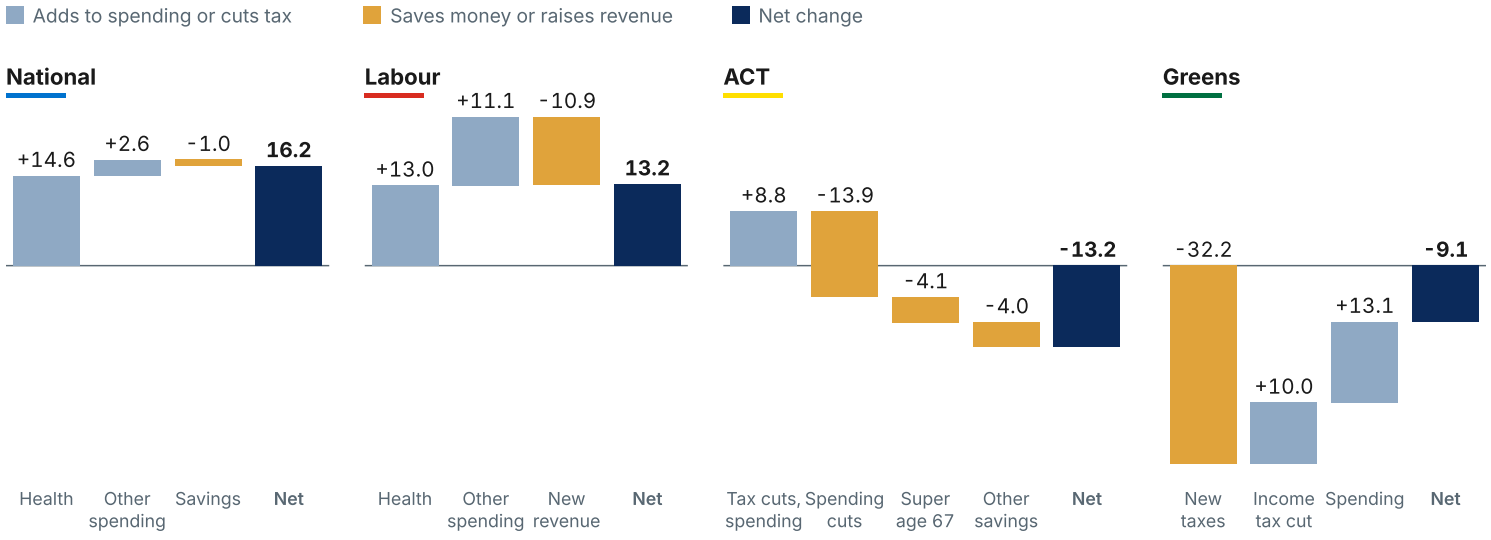
Chapter 3 · This term, issue by issue

What the costed plans add or save: National and Labour add to spending; ACT and the Greens come out ahead on their own figures

Four-year totals for the four parties with fully costed plans or tax packages, built from each party's own lines.

National and Labour add $13b to $16b; ACT saves $13b; Greens' taxes outrun costed spending

Four-year totals, $ billion, 2027/28 to 2030/31, party figures



What sits behind the bars

- **National:** all inside $24b of allowances already in Treasury's forecast. No new taxes, but fuel excise rises in 5c steps from 2028. [10]
- **Labour:** inside the same allowances, leaving $10.5b unallocated; costings reviewed by Hall Chadwick, commissioned by Labour. [12]
- **ACT:** back-office cuts of $9.9b name no departments; debt is $12.4b lower by June 2031. [14]
- **Greens:** many large promises are uncosted, and KiwiMart ($2.8b) has no stated funding. [13]

Comparison mode. Party order by current seats. Sources numbered at the end.

Chapter 3 · This term, issue by issue

NZ First, Te Pāti Māori and Opportunity cost only parts of their plans

None of the three gives years for its figures, so each line is a full-year amount. Minus signs raise revenue.

Party	Line ($m a year)	Amount	Confidence	Basis
NZ First	20% company tax for small firms	1,000	Low	Party estimate, "initial"
NZ First	In-work tax credit up $70 a week, to $120	500 to 600	Low	Party range
NZ First	Kiwi Kids Grant (year three)	400	Low	Party estimate
NZ First	Subsurface survey ($1b over the term)	333	Low	Spread evenly by us
NZ First	BNZ buy-back	Price not stated	Low	Funded from ACC, banking bonds, Crown debt and KiwiSaver capital
NZ First	**Funding stated**	**None**		[15]
Te Pāti Māori	Taxes raised (wealth, company, land, stamp duty, offshore profits, anti-fraud)	-20,800	Low	Our sum of the party's line items
Te Pāti Māori	Income tax cuts and food credit	16,700	Low	Our sum of the party's line items
Te Pāti Māori	Stated spending, plus funds spread over three years	3,800	Low	Our sum of party figures
Te Pāti Māori	**Headroom**	**200 spare**		**800 short if the anti-fraud line is spending** [16]
Opportunity	Land value tax (gross) and admin savings	-26,065	Low	Party table, 2024 numbers, full rollout
Opportunity	Citizen's Income and tax changes	21,916	Low	Party table
Opportunity	Costed spending, and its own infrastructure interest estimate	4,675 to 5,675	Low	Our sum of party figures
Opportunity	**Balance**	**594 to 1,594 short**		**Before its health target ($6.4b to $7.3b by year ten)** [17]

NZ First

No fiscal plan. Its largest promises, including a BNZ buy-back and an up to $100b Future Fund, have no stated price or funding.

Te Pāti Māori

The party states a net $4.1b. Its "$1 billion" anti-fraud line is an investment in ending tax avoidance, booked as revenue. Its 5% stamp duty applies to residential sales, with first-home buyers under $1m exempt. Doubling benefits, free primary and dental care, phased free public transport and a universal student allowance carry no cost.

Opportunity

Its health target costs about $1.3b a year; $60b of infrastructure borrowing over ten years runs through a new Infrastructure Fund. Its Citizen's Income pays up to $370 a week to almost all adults and replaces NZ Super, with a top-up to current Super rates.

Chapter 4

The long game

To 2050 and beyond. Four pressures at home will shape what every future government can afford, and five global risks will test whether New Zealand and its partners can act together. This chapter asks which parties' plans build the position, which borrow from it, and who is silent.

Chapter 4 · The long game

Four pressures we can see coming, and five risks we share

Chapter 3 asks what each party will do this term. This chapter adds up what those choices mean for 2050. Slow problems cross policy areas: the fiscal gap is fed by Super, health, tax and migration at once.

	What it covers	Fed by these groupings	Horizon
1. Ageing and the fiscal gap	Super, health costs, the tax base and debt	Tax and retirement; health; migration; community and inclusion	Near-certain: everyone turning 65 by 2050 is alive today
2. Productivity and incomes	Skills, investment, housing, energy prices, migration, AI	Economy; education; housing; cost of living; migration; energy	Persistent trend
3. Climate and resilience	Emissions, adaptation, managed retreat, energy security	Climate and energy; infrastructure; housing	Highly likely
4. The infrastructure deficit	Renewal of pipes, roads, schools, hospitals; who pays	Infrastructure; housing; energy networks	Highly likely
Five global risks	Advanced AI, climate breakdown, engineered pandemics, great-power conflict, erosion of trust	Defence and trade, plus each risk's home policies	Rising, and largest beyond 2050

Builds
The party's plans strengthen New Zealand's position on this pressure by 2050.

Neutral
The plans leave the path roughly where current settings put it.

Borrows
The plans ease today's costs by adding to tomorrow's, or unwind settings that were building the position.

Would it last?
Whether the policies driving the effect would likely survive a change of government. Both readings come from the future-effect and durability scores in chapter 3, weighted to 2050.

If	Then
If you are 20 today	You will be 44 in 2050, in your peak earning and taxpaying years. Debt, the tax mix and housing costs decided now are yours to carry.
If you are 35 today	You turn 65 in 2056. Whether the Super age is 65 or 67, and how it is paid for, is decided on your watch.
If you are 55 today	You reach 65 in 2036. A change to the Super age by 2035 (ACT's plan) would touch you directly.
If you are 75 today	The long-term choices shape your grandchildren's tax bill more than your own; health waits shape yours now.
If you have young children	They will be in their late 20s in 2050, entering a workforce with 2.8 workers per retiree, down from 3.8.
If you own a home in a flood-prone area	Insurers are already pulling back. Who pays for managed retreat is a decision deferred to the next term.

Chapter 4 · The long game

Ageing and the fiscal gap: only ACT's plan builds the position, and NZ First's bottom line blocks its key policy

Everyone who will turn 65 by 2050 is already alive. The question is not whether an older population costs more, but who pays and when.

What is at stake

2.8 workers per retiree

By 2050 there will be 2.8 working-age people for every person over 65, down from 3.8 now. NZ Super already costs about $23b a year and rises to about $76b; health spending heads from about 6.9% to 9.4% of GDP.

If nothing changes

96% of GDP

On current settings, net core Crown debt rises from about 43% of GDP today to about 96% by 2050, because Super and health grow faster than tax. That is Treasury's 2025 path restarted from its newer, lower 2026 forecast; Treasury's own projection, built on older forecasts, reaches 104%. [1]

What nobody is addressing

No party proposes changes at the scale Treasury says would hold debt steady, and none says which services would be rationed if health costs outrun tax.

Ask your candidate

If you will not change the Super age, which taxes or spending pay for an older population?

The party ledger

Party	Effect to 2050	The policy that drives it	Would it last?
Status quo	Neutral	Current settings	Likely
National	Neutral	Fiscal rules, no new taxes, compulsory KiwiSaver	Likely
Labour	Neutral	Capital gains tax and 20% net debt goal	Partly
Greens	Neutral	Wealth, inheritance and company taxes	Unlikely
ACT	Builds	Super age 67 by 2035 and spending cuts	Unlikely
NZ First	Borrows	No Super age rise; unfunded spending and debt-funded BNZ buy-back	Partly
Te Pāti Māori	Neutral	Wealth, company and land taxes	Unlikely
Opportunity	Borrows	Land value tax, Citizen's Income, infrastructure borrowing	Unlikely

Sources for this page are listed at the back, under "The long game: Ageing and the fiscal gap".

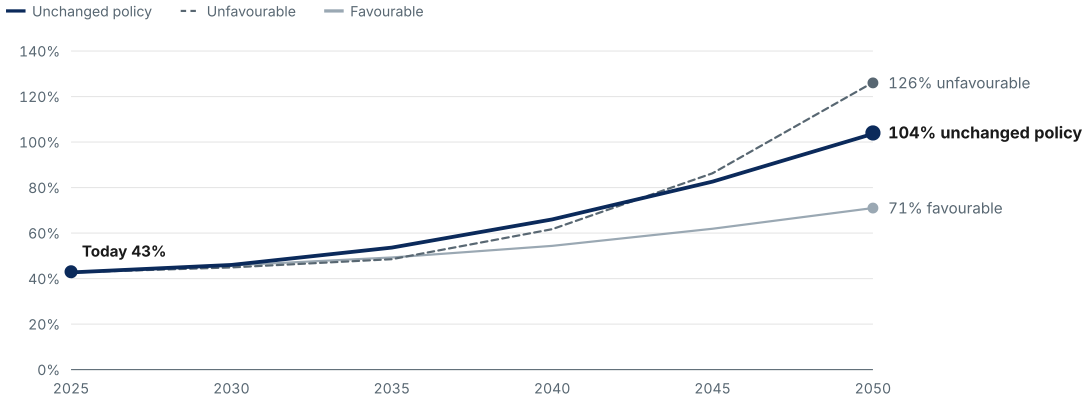
Chapter 4 · The long game

No plan stops debt rising to 2050; ACT's path ends lowest, near 74% of GDP

The parties' plans stop in 2030/31. Each is carried forward on Treasury's long-term path, using the party's own figures. This is a scenario, not a forecast.

Treasury's projection: on unchanged policy, debt more than doubles by 2050

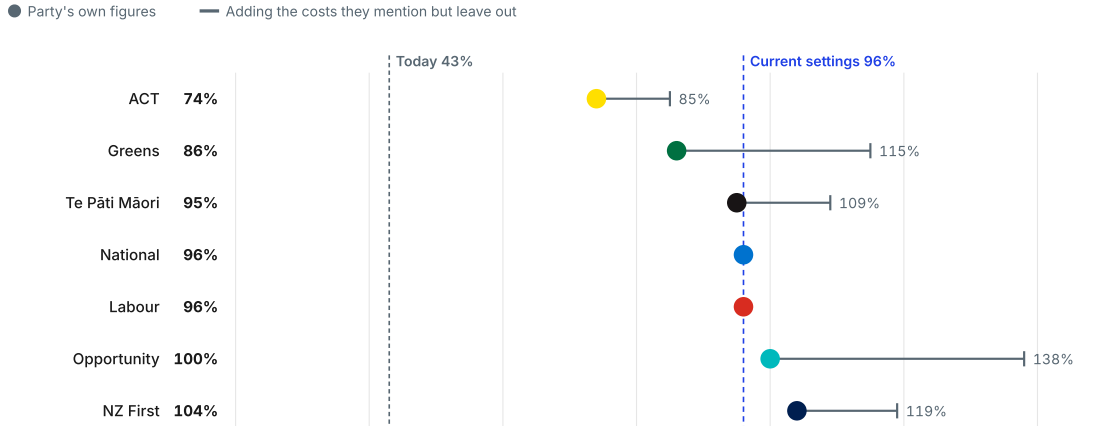
Net core Crown debt, % of GDP; Treasury's 2025 long-term projection



Source: Treasury, He Tirohanga Mokopuna 2025, Figures 19 and 28 data. This report's current-settings line (96%) restarts this path from PREFU 2026.

No party plan stops debt rising; the best ends near 74% of GDP

Projected net core Crown debt in 2050, % of GDP



Reading debt as a share of GDP

$34,600 a person

Debt at 43% of GDP is like a household owing just under half a year's income: about $34,600 for every New Zealander. Each 10 points is roughly $8,000 a person, so 74% (ACT) is about $60,000, 96% (current settings) about $77,000 and 104% (NZ First) about $84,000.

Luck moves debt more than any plan

71% to 126%

Treasury's favourable scenario ends near 71% of GDP and its unfavourable scenario near 126%, a wider range than between any two parties (74% to 104%). On its high interest rate case, debt reaches about 132% before any party policy.

The costs parties leave out

Up to 138%

Adding costs parties mention but leave out of their sums lifts the Greens to about 115%, NZ First to 119% and Opportunity to 138%. ACT rises to 85% if its back-office cuts are not sustained.

The pressures behind the path: 3.8 working-age people per person over 65 now, 2.8 by 2050; health spending from 6.9% to 9.4% of GDP; NZ Super from $23b to $76b a year. [1]

Chapter 4 · The long game

Each debt path rests on party figures, plus the costs they leave out

The party paths barely separate this term; the gaps open through the 2030s and 2040s. Each path uses the party's own numbers; the higher figure adds costs it mentions but leaves out.

Party	Own figures (the dot)	Added for the dashed line
National	Matches Treasury's forecast (spends inside allowances)	Keeping school lunches beyond 2029 (about $0.3b a year)
Labour	About $0.15b a year worse than forecast	School lunch funding continued beyond 2030
Greens	$3.0b a year better by 2030/31; $3.8b of capital borrowed	Free GP, dental, ECE and family tax credit pledges at the party's own 2025 cost ($8.2b a year)
ACT	$4.7b a year better by 2030/31; Super savings growing to about $3.2b by 2035	Back-office cuts not sustained ($2.4b); medicines and GP promises outside the table ($0.75b)
NZ First	About $2.3b a year of unfunded spending	A $100b Future Fund borrowed over ten years and spent on infrastructure
Te Pāti Māori	About $0.2b a year better	Anti-fraud line as spending ($1b); free GP and dental care at the Greens' cost ($2.9b)
Opportunity	Tax reset nets $1.9b a year from about 2038; $60b of infrastructure borrowing	Health to 9% of GDP; land tax $5.1b lower if land values fall 21%

Scenario (own figures)	2031	2035	2040	2050	2050 with left-out costs
Status quo	40%	46%	58%	96%	96%
National	40%	46%	58%	96%	97%
Labour	40%	46%	59%	96%	97%
Greens	40%	45%	54%	86%	115%
ACT	40%	42%	49%	74%	85%
NZ First	40%	48%	62%	104%	119%
Te Pāti Māori	40%	46%	58%	95%	109%
Opportunity	40%	51%	66%	100%	138%

Chapter 4 · The long game

Closing the gap needs moves no party proposes at full scale

Treasury has costed the main levers. Each one, used alone, would hold debt steady to 2065; none is on the table at full scale.

Lever	What it would take on its own to 2065	Who proposes it
Raise income tax	Average rate from 21% to 32%	No one at this scale
Raise GST	From 15% to 32%	No one
Change NZ Super	Index to prices, not wages; or lift the age steadily to 72	ACT, partly (67 by 2035)
Cut other welfare	From 5.7% of GDP to 2.2%	No one at this scale
Cut other public services	From 13% of GDP to 5%	No one at this scale

Treasury says a mix is needed and that early action is cheaper: waiting 40 years could lower average incomes by $6,800 a year. [1] National and Labour set spending ceilings (30% and 33% of GDP); held to 2050, they imply finding 4 to 7 points of GDP, about $17b to $29b a year in today's money. Neither says where.

Why these numbers could be wrong

- **Growth helps less than you might think.** Faster productivity barely changes Super or health spending as a share of GDP, because both rise with wages.
- **Interest rates matter.** On Treasury's high and low cases, 2050 debt runs from 81% to 132%.
- **Growth claims are excluded,** which is cautious for Opportunity, NZ First and the Greens; and returns on infrastructure are not counted.
- **Plans change in coalition,** and rebasing Treasury's path onto PREFU 2026 is a simplification.

Method. Start from National's PREFU-based debt figure for 2030/31 (39.5% of GDP), then follow Treasury's 2025 path. Each party's change against the forecast in 2030/31 is held as a constant share of GDP. Interest 4.3% (Treasury's long-run bond rate); nominal growth 3.8% a year; GDP in 2030/31 about $570b. Borrowing for assets is added as it is spent.

Chapter 4 · The long game

Productivity and incomes: Opportunity's plan builds most; ACT and NZ First borrow, and nobody sets a target

Wages follow what each worker produces. With fewer workers per retiree, incomes to 2050 depend on each one producing more.

What is at stake

0.7% a year

Output per hour has grown about 0.7% a year for 20 years, and New Zealand produces about a third less per person than Australia. [22]

If nothing changes

12,471 citizens left

On current trends the income gap with Australia stays open and young, skilled people keep leaving: 12,471 citizens left in January to March 2026, the most for that quarter since 2013.

What nobody is addressing

No party sets a measurable target for output per hour or business investment, the drivers of wages.

Ask your candidate

What will your plan do to output per hour, and how will we know by 2029?

The party ledger

Party	Effect to 2050	The policy that drives it	Would it last?
Status quo	Neutral	Current settings	Likely
National	Neutral	Keep Investment Boost; RMA replacement and fast-track consenting	Likely
Labour	Neutral	Swap Investment Boost for a $10,000 small-firm write-off; Future Fund; Office of AI	Partly
Greens	Neutral	Youth jobs guarantee; AI regulation; repeal fast-track	Unlikely
ACT	Borrows	Minimum wage freeze, training wage, innovation trials, mining compensation body	Unlikely
NZ First	Borrows	20% small-firm company tax, Marsden Point zone, $1b minerals survey	Unlikely
Te Pāti Māori	Neutral	Māori enterprise funds, local energy ownership, 33% company tax	Unlikely
Opportunity	Builds	R&D to 2% of GDP; 25% technology adoption tax credit	Unlikely

Sources for this page are listed at the back, under "The long game: Productivity and incomes".

Chapter 4 · The long game

Climate and resilience: the Greens and Opportunity build; ACT and NZ First would unwind current settings

The cost of climate damage grows each decade. The open questions are how fast emissions fall and who pays when places become uninsurable.

What is at stake

Net zero by 2050

Net zero for long-lived gases by 2050 is in law, and meeting it means roughly doubling electricity supply while gas runs down. Insurers are already restricting flood cover in some towns. [19]

If nothing changes

97% after, 3% before

Since 2010, 97% of central government natural hazard spending has gone on response and recovery and 3% on reducing risk, in a study commissioned by the insurer IAG. [25] On that pattern the bill arrives after each disaster, not before.

What nobody is addressing

No party sets out who pays when a town becomes uninsurable: owners, ratepayers or taxpayers.

Ask your candidate

When a town can no longer get insurance, who pays to protect or move it?

The party ledger

Party	Effect to 2050	The policy that drives it	Would it last?
Status quo	Neutral	Current settings	Likely
National	Neutral	Electrify NZ 2.0 dry-year back-up contract; no adaptation policy	Likely
Labour	Neutral	ETS review and SolarSaver	Likely
Greens	Builds	Kiwipower, full ETS coverage, adaptation fund	Unlikely
ACT	Borrows	Repeal net zero and the Climate Change Commission	Unlikely
NZ First	Borrows	Leave Paris; $1b resource survey; fixed-price generation contracts	Unlikely
Te Pāti Māori	Neutral	$1b Energy Sovereignty Fund; withdraw oil and gas permits	Unlikely
Opportunity	Builds	30 GW target, Industry Energy Resilience Fund, $5b resilience fund	Likely

Sources for this page are listed at the back, under "The long game: Climate and resilience".

Chapter 4 · The long game

The infrastructure deficit: Opportunity and the Greens build; ACT and NZ First borrow from the future

Most infrastructure spending to 2050 is renewal, not new build: pipes, roads, schools and hospitals built last century are wearing out.

What is at stake

$30b a year

The annual need rises from about $20b now to slightly more than $30b a year by the 2050s, and renewals are up to 80% of need in some sectors. [5]

If nothing changes

5.8% of GDP

New Zealand already invests about 5.8% of GDP a year in infrastructure, more than many rich countries, yet gets less for it. Deferred maintenance and capped rates push the cost onto later taxpayers and ratepayers.

What nobody is addressing

Few parties commit infrastructure funding that is designed to survive a change of government, which is what a 30-year plan needs.

Ask your candidate

Will your infrastructure plan survive a change of government, and how is renewal paid for?

The party ledger

Party	Effect to 2050	The policy that drives it	Would it last?
Status quo	Neutral	Current settings	Likely
National	Neutral	Roads of National Significance, cost benchmarks and a 2% to 4% rates cap	Likely
Labour	Neutral	Future Fund ($200m) and school and hospital repairs	Partly
Greens	Builds	Mass transit and regional rail, plus council revenue tools	Unlikely
ACT	Borrows	Roads-only land transport fund, lowest-cost options and maintenance first	Unlikely
NZ First	Borrows	Up to $100b Future Fund with no stated funding	Unlikely
Te Pāti Māori	Neutral	Lower transport costs	Unlikely
Opportunity	Builds	Legislated 30-year plan, $60b Infrastructure Fund and 60% maintenance target	Partly

Sources for this page are listed at the back, under "The long game: The infrastructure deficit".

Chapter 4 · The long game

Will it last? Agreements survive a change of government; clashes may not

A policy only shapes 2050 if it outlives the government that made it. Policies backed across both blocs are the most durable. Bottom lines that collide are the most likely to be reversed at the next election.

Areas of agreement

Area of agreement	Who agrees	Where they still differ
Break up supermarket power	National, Labour, Greens, NZ First, Opportunity	Split Foodstuffs only if the Commerce Commission recommends it (National); separate wholesale; a public chain; Commerce Commission power to force structural separation (Opportunity)
Compulsory KiwiSaver	National, Labour, NZ First, Opportunity	12% total; 6% employer; 8% then 10%
Home solar and energy loans	National, Labour, Greens, Te Pāti Māori, Opportunity	Mostly repaid through rates
School lunches	National, Labour, Greens, Te Pāti Māori, Opportunity	Scope, and when funding ends
An independent costing office	National, Labour, Greens, Opportunity	A small unit or a full budget office

Clashes

Clash	One side	Other side
Super age	ACT: 67 by 2035	NZ First: no rise (bottom line)
Paris Agreement	NZ First: leave (bottom line)	Opportunity: recommit (bottom line)
Climate Change Commission	ACT: abolish	Opportunity: protect (bottom line)
New taxes	National: none (bottom line), though fuel excise rises in 5c steps from 2028	Opportunity: land value tax (not a bottom line)
Waitangi Tribunal	ACT: finish Treaty settlements, then wind it up; NZ First: wind up	Greens, Te Pāti Māori: make it binding

Chapter 4 · The long game

Beyond the budget: five global risks, and what we do at home and with others

The largest risks to living standards over the next 50 years are shared by every country. No government can manage them alone, so each party is rated on two counts: what New Zealand controls at home, and what it does with others through the international rules-based order, its institutions and partners.

Risk	Why it ranks high
Advanced AI going badly	Fast-moving, hard to govern, and makes several other risks worse: misuse, concentration of power, loss of control
Climate change and ecological breakdown	The most certain threat; the danger is in knock-on effects: food, water, heat, migration and instability
Engineered pandemics	Cheap gene synthesis and AI-assisted biology make something far worse than COVID-19 easier to create
Great-power conflict, including nuclear war	Rival blocs, lapsing arms control and new ways to escalate; low odds each year, enormous damage
Erosion of trust and governance	Every other risk needs collective action; a society that cannot agree on basic facts cannot respond

How parties are rated

- **Silent:** nothing on record by 19 October.
- **Acknowledges:** names the risk, no concrete measure.
- **Plans:** at least one concrete measure with a stated vehicle: a law, agency, programme or treaty position.
- **Funded plan:** as Plans, and costed in the party's fiscal plan, or funded now.

The ratings sit beside the readiness score, never added to it. Cooperation being part of the answer is a stated value (chapter 6): a different form of cooperation can still rate Plans; leaving an agreement without an alternative rates Acknowledges at most.

Chapter 4 · The long game

Advanced AI: some parties plan at home, but only Labour and the Greens say how to work with others, and nobody addresses loss of control

Advanced AI could be misused for cyberattacks, mass surveillance and propaganda, could concentrate economic and political power in a few firms or states, and could become hard to control as systems grow more capable.

What is at stake for New Zealand

New Zealand builds none of the frontier models it depends on, so its influence comes from how it regulates use at home and which international rules it joins. 5,995 cyber security incidents were reported to the National Cyber Security Centre in 2024/25, 331 of potential national significance and about a quarter linked to suspected state-sponsored actors.

What we control at home

- Law: decide whether to pass an AI-specific law or rely on privacy, consumer and human rights law, and set rules for high-risk uses such as deepfakes and automated decisions.
- Capability: a central point in government (an AI office or minister) to track risks, assess systems the state buys, and fund the National Cyber Security Centre.
- Infrastructure: conditions on data centres, government data held offshore, and public procurement of AI.

What we can do with others

- OECD and the Global Partnership on AI: shared principles and testing methods New Zealand can adopt rather than invent.
- Australia and the Pacific: aligned standards, joint cyber defence and shared incident response.
- United Nations: talks on lethal autonomous weapons under the Convention on Certain Conventional Weapons, and UN processes on AI governance.

How each party responds

Party	At home	With others	What it rests on
Status quo	●● Plans	●● Plans	AI Strategy 2025: existing laws, voluntary guidance, no AI-specific law. Cabinet adopted OECD AI Principles (June 2024); strategy stresses alignment
National	●● Plans	· Silent	Under-16 social media bill brings AI firms under online regulator. No international AI position in party documents
Labour	●● Plans	●● Plans	Office of AI in DPMC, online safety regulator, deepfake ban; uncosted. Align AI standards with Australia; Pacific work on shared security
Greens	●● Plans	●● Plans	AI office then independent commission, labelling, high-risk audits; uncosted. Back international autonomous weapons ban; align with EU AI Act
ACT	● Acknowledges	● Acknowledges	Seymour: someone in government should own AI policy; no measure. Seymour: be a fast follower of overseas AI regulation
NZ First	● Acknowledges	· Silent	Names deepfake threat; pledges to label own AI content only. No international AI position found
Te Pāti Māori	● Acknowledges	· Silent	Names harm from fake AI images; wants disclosed, tikanga-consistent use. No international AI position found
Opportunity	● Acknowledges	· Silent	Promises a robust AI framework protecting creators' IP; no detail. Backs CISAC Paris Commitment, a non-government pledge only

Sources for this page are listed at the back, under "The long game: Advanced AI going badly".

What nobody is addressing

No party addresses loss of control over frontier AI or how New Zealand would assess or test powerful models, and none links AI to cyber defence, biological misuse or election security. No party commits to an AI safety institute, a national testing capability, or joining the international network of such institutes.

Ask your candidate

If an AI system were used to attack New Zealand's power grid or flood the election with fake videos, which agency would be responsible, and what would your party give it to act?

Chapter 4 · The long game

Climate breakdown: most parties back some international cooperation; few prepare at home for the knock-on effects

Warming and the loss of species, soils and fresh water erode the food, water and stable climate that economies and societies rest on.

What is at stake for New Zealand

New Zealand's export earnings depend on climate-sensitive farming and on keeping pests and diseases out, and it imports most of its fuel, fertiliser inputs and many foods. New Zealand's $1.3b climate finance package for 2022 to 2025 expired, and climate finance for 2025 fell from $250m to $100m.

What we control at home

- Biosecurity: border funding, penalties and the Biosecurity Act rewrite, which guard farming and native species against pests that spread as the climate shifts.
- Supply resilience: stocks and diversified sources for fuel, fertiliser and food inputs, so a global harvest failure or shipping shock does not become a domestic crisis.
- Planning for climate migration: residence and visa pathways for Pacific people displaced by sea-level rise, set in New Zealand law.

What we can do with others

- UNFCCC and the Paris Agreement: the ambition of New Zealand's own NDC and its voice for 1.5 degrees at COP negotiations.
- Pacific Islands Forum: climate finance, loss and damage support, and a regional deal on displacement and resettlement (New Zealand hosts the Forum in 2027).
- Biodiversity and ocean treaties: the Convention on Biological Diversity and the High Seas (BBNJ) Treaty, plus trade-based food and input security arrangements.

How each party responds

Party	At home	With others	What it rests on
Status quo	●● Plans	●● Plans	Funded biosecurity system; Biosecurity Act amendment bill scheduled for 2026; adaptation cost-sharing deferred. In Paris with a 2035 NDC; $100m for 2025; no new multi-year package
National	●●● Funded plan	●● Plans	Biosecurity Act rewrite and tougher border penalties; $10m Critical Agri Inputs fund from existing fund. Backs Paris; ratify High Seas Treaty; fertiliser supply deals; Pacific aid protected
Labour	● Acknowledges	●● Plans	Says climate, conflict and migration cross borders; no domestic knock-on preparedness measure. Stay in Paris; Pacific deal on adaptation and displacement; aid to 0.7% uncosted
Greens	●● Plans	●● Plans	Resilience standards for utilities; food system rules; stronger biosecurity; seed banks; uncosted. Restore Pacific climate finance; loss and damage; protect displaced people; CBD; uncosted
ACT	· Silent	●● Plans	No measure found on food, biosecurity or other global climate knock-ons. Split-gas NDC with targets tied to trading partners; aid cut to 2017 levels
NZ First	· Silent	● Acknowledges	No measure found on food, biosecurity or climate knock-ons; fuel survey is energy policy. Withdraw from the Paris Agreement; no alternative cooperation proposed
Te Pāti Māori	● Acknowledges	· Silent	Names fossil import dependence and energy shocks; adaptation for at-risk communities is domestic. No international climate, Pacific finance or biodiversity treaty position found
Opportunity	● Acknowledges	●● Plans	Increase conservation and biosecurity funding, with no amount or vehicle stated. Tie emissions budgets and NDC to Paris 1.5 degrees; book NDC cost as liability

Sources for this page are listed at the back, under "The long game: Climate change and ecological breakdown".

What nobody is addressing

No party sets out how New Zealand would cope with a simultaneous global harvest failure or shipping disruption (food, fuel and fertiliser stocks together). No party costs a post-2025 climate finance package or a legal pathway for Pacific climate migrants.

Ask your candidate

How much climate finance would your party give the Pacific each year from 2026, and where is it in your fiscal plan?

Chapter 4 · The long game

Engineered pandemics: the least-addressed risk; three parties say nothing at all

A pathogen engineered to spread faster or kill more than natural strains, released by accident or on purpose, could cause far more harm than COVID-19.

What is at stake for New Zealand

Border closure bought New Zealand time in 2020, but the Royal Commission found the country was poorly prepared before COVID-19 arrived and that a standing legal framework is still missing. The COVID-19 Royal Commission made 63 recommendations; in July 2026 the government accepted 21 in full, 36 in principle and 6 in part, and declined a standalone pandemic law (government response, 29 July 2026).

What we control at home

- Law: a standing pandemic law, or a rewritten Health Act, that sets powers for lockdowns, borders and quarantine with rights safeguards and select committee scrutiny.
- Capability: surveillance and wastewater testing, laboratory capacity, quarantine readiness, stockpiles and a plan to get vaccines fast.
- Biosecurity: rules on gene technology and on who can order synthetic DNA or work with dangerous pathogens.

What we can do with others

- World Health Organization: the International Health Regulations (including the 2024 amendments) and the WHO Pandemic Agreement, which covers pathogen and benefit sharing.
- Biological Weapons Convention: verification and confidence-building measures to deter deliberate release.
- Australia and the Pacific: shared early warning, laboratory networks and vaccine supply deals.

How each party responds

Party	At home	With others	What it rests on
Status quo	●● Plans	● Acknowledges	Interim plan, surveillance strategy, Health Act review; extras need new funding. Rejected 2024 IHR amendments; Pandemic Agreement awaits national interest test
National	●● Plans	● Acknowledges	Owns Covid inquiry response; Biosecurity Act amendments, higher border penalties. Its minister rejected IHR amendments citing process; no alternative stated
Labour	· Silent	· Silent	No pandemic preparedness policy found by the cut-off. No WHO or pandemic cooperation position found
Greens	● Acknowledges	· Silent	Wants resourced health system for pandemics, vigorous biosecurity; no measure. No WHO or pandemic cooperation position found
ACT	· Silent	· Silent	Comments on past lockdowns only; no preparedness policy. No WHO or pandemic cooperation position found
NZ First	● Acknowledges	● Acknowledges	Seeks vaccine injury inquiry; no preparedness measure. Campaigned for, then delivered, rejection of IHR amendments
Te Pāti Māori	· Silent	· Silent	No pandemic preparedness policy found. No WHO or pandemic cooperation position found
Opportunity	● Acknowledges	· Silent	Gene tech rules by independent expert, case-by-case assessment. No WHO or pandemic cooperation position found

Sources for this page are listed at the back, under "The long game: Engineered pandemics".

What nobody is addressing

No party has a policy on screening synthetic DNA orders, oversight of high-risk laboratory research, or the Biological Weapons Convention. No party sets out what it would do on the WHO Pandemic Agreement.

Ask your candidate

Would your party sign the WHO Pandemic Agreement and pass a standing pandemic law before the next emergency, and if not, what would it do instead?

Chapter 4 · The long game

Great-power conflict: current settings are funded; parties split on alliances, and Opportunity says nothing

Rivalry between nuclear-armed powers is rising, arms control treaties are lapsing and wars in Europe and the Middle East already involve nuclear states.

What is at stake for New Zealand

New Zealand would be far from any front line but is exposed through sea lanes for fuel and trade, undersea cables, cyberattack and the security of its Pacific neighbours. The 2025 Defence Capability Plan commits $12b over four years, including $9b of new funding, lifting defence to more than 2% of GDP within eight years.

What we control at home

- Defence Force size, equipment and readiness, including cyber and space capabilities and Pacific disaster and surveillance work.
- Resilience of critical infrastructure to cut-off or attack: fuel stocks, undersea cables, the grid and government networks.
- Domestic law on the nuclear-free zone, export controls and foreign interference.

What we can do with others

- Alliances and partnerships: the Australian alliance and Anzac force integration, Five Eyes, and the open question of AUKUS Pillar II.
- Arms control: the Treaty on the Prohibition of Nuclear Weapons, the Non-Proliferation Treaty review cycle and talks on autonomous weapons at the UN.
- Pacific security: the Pacific Islands Forum, regional policing and maritime surveillance, and aid that keeps New Zealand the partner of choice.

How each party responds

Party	At home	With others	What it rests on
Status quo	●●● Funded plan	●●● Funded plan	Defence Capability Plan: $12b over four years, cyber and space, in Budget baselines. Five Eyes, Anzac integration and Pacific aid funded; party to TPNW; nuclear-free law kept
National	●●● Funded plan	●● Plans	Led the funded Defence Capability Plan, 'the floor, not the ceiling'; no 2026 policy. Anzac force integration with Australia; nuclear-free stance 'won't be changing' (Luxon); Pacific aid protected
Labour	● Acknowledges	●● Plans	Backs the government's defence spending rise; no defence measure of its own. No AUKUS; keep UN, ICJ and ICC; back Ukraine; aid to 0.7% uncosted
Greens	●● Plans	●● Plans	Refocus Defence Force on climate, humanitarian work and monitoring; never buy autonomous weapons; uncosted. Leave Five Eyes; no AUKUS; back autonomous weapons ban; oppose Pacific militarisation
ACT	●● Plans	● Acknowledges	Called for 2% of GDP on defence, now met by current plan; backs the rise. Calls nuclear-free stance fair; keeps Ukraine aid; no alliance or arms control measure
NZ First	●● Plans	· Silent	$1b subsurface survey for fuel security, citing geopolitical supply risk; no funding source. No alliance, arms control or Pacific security position found in party documents
Te Pāti Māori	●● Plans	●● Plans	Focus Defence Force on protection, disaster response and the Pacific; uncosted. Declare military neutrality and review all alliances, leaving those that undermine sovereignty
Opportunity	· Silent	· Silent	No defence, security or conflict resilience policy found. No alliance, arms control or Pacific security policy found

Sources for this page are listed at the back, under "The long game: Great-power conflict, including nuclear war".

What nobody is addressing

No party says what New Zealand would do to keep fuel, food and medicines flowing, or to protect undersea cables, if a war in Asia closed sea lanes for months. No party sets out a nuclear disarmament initiative beyond holding current treaty positions.

Ask your candidate

If a war in Asia cut shipping for six months, what would your party have in place for fuel, food and medicines, and with which partners?

Chapter 4 · The long game

Trust and governance: every party has plans at home; almost none for working with other countries

Democracies depend on people trusting elections, courts, the public service and a shared set of facts; polarisation, synthetic content, foreign interference and weak media all wear that trust down.

What is at stake for New Zealand

New Zealand starts from relatively high trust, but political parties and news media have been its least trusted institutions, and trust splits sharply by whether people feel they have a say. In the OECD's latest trust survey (fieldwork late 2025, published June 2026), 47% of New Zealanders had high or moderately high trust in the central government (OECD average 40%), but only 36% trusted political parties.

What we control at home

- Election law: donations and lobbying rules, enrolment and voting rules, and rules on deceptive or AI-generated election material enforced by the Electoral Commission.
- Institutions: independent checks such as a Parliamentary Budget Office or costing unit, an anti-corruption body, the Official Information Act and stable funding for public media.
- Security: foreign interference offences, intelligence agency resources, and a regulator for online platforms.

What we can do with others

- Five Eyes and the National Security Strategy partners: shared intelligence on foreign interference and influence operations.
- Christchurch Call: the multi-government and platform initiative on violent extremist content online, now run by a charitable foundation.
- OECD and the Open Government Partnership: shared standards on integrity, transparency and countering disinformation.

How each party responds

Party	At home	With others	What it rests on
Status quo	●● Plans	●● Plans	Foreign interference offences in force; under-16 bill only introduced. NSS 2023 names disinformation, interference; Five Eyes intelligence partnership
National	●●● Funded plan	· Silent	Election policy costing unit, $1.2m in fiscal plan; online regulator. No international position on trust or interference in party documents
Labour	●● Plans	· Silent	Parliamentary Budget Office, same-day enrolment, digital regulator, deepfake rules. No international position on trust or interference found
Greens	●● Plans	● Acknowledges	$30,000 donation cap, lobbyist register, digital duty of care, public media. Build on the Christchurch Call with like-minded countries; no measure
ACT	●● Plans	· Silent	Bar regulators disciplining lawful speech; Electoral Commission to police misinformation. No international position found by the cut-off
NZ First	●● Plans	· Silent	Citizens-only voting; binding referendum on the Māori seats. No international position on trust or interference found
Te Pāti Māori	●● Plans	● Acknowledges	Te Tiriti Commission as Officer of Parliament; constitutional convention. UNDRIP action plan within 100 days; indirect link to this risk
Opportunity	●● Plans	· Silent	Anti-corruption body, misleading election ad ban, citizens' assemblies; $52m a year. No international position on trust or interference found

Sources for this page are listed at the back, under "The long game: Erosion of trust and governance".

What nobody is addressing

No party has a plan for AI-generated election material in time for the 2029 election, or for the shrinking of local news beyond funding public media. No party proposes new international cooperation on foreign interference or disinformation.

Ask your candidate

What would your party change before the 2029 election so voters can trust what they see online and know who is paying to influence them?

Chapter 4 · The long game

Governing for the long term: most parties keep the long-term machinery, but only National and Opportunity offer ways to plan across parties

Three-year terms make long projects hard to finish. We rate whether each party helps long-term plans survive a change of government, on four counts. The ratings are never added to the scores.

Most parties keep the long-term machinery; few offer a way to plan across parties

Governing for the long term, rated on four counts; never added to the scores

Committed · Plans · Acknowledges · Silent · Weakens

	Four-year term	Plans with other parties	Long-term institutions	Honours what it inherits
Current settings	Plans	Plans	Plans	Plans
National	Plans	Plans	Plans	Plans
Labour	Plans	Acknowledges	Plans	Plans
Greens	Plans	Acknowledges	Plans	Acknowledges
ACT	Committed	Silent	Weakens	Acknowledges
NZ First	Plans	Silent	Acknowledges	Weakens
Te Pāti Māori	Weakens	Silent	Acknowledges	Acknowledges
Opportunity	Silent	Plans	Plans	Plans

What we rate

- **Four-year term:** the party's position, and any safeguards it proposes.
- **Plans with other parties:** accords, cross-party strategies or shared targets it offers.
- **Long-term institutions:** whether it protects, strengthens or weakens the bodies that carry plans across governments.
- **Honours what it inherits:** when it drops a long-term commitment, does it put something in its place?

The four-year term

5 of 6 voted for it

The bill passed its first reading 117 to 6 in 2025; only Te Pāti Māori voted against. It was parked in February 2026. Only ACT states a current position, with a safeguard.

Planning across parties

Only 2 offer a way

Opportunity would seek 10-year cross-party plans for health and education; National would build cross-party agreement on infrastructure. ACT, NZ First and Te Pāti Māori offer nothing.

Institutions and inheritance

2 would weaken them

ACT would abolish the Climate Change Commission; NZ First would leave the Paris Agreement with no alternative. Labour and Opportunity propose new long-term bodies.

Since 19 October (not rated): Christopher Luxon and Chris Hipkins both backed a referendum on a four-year term at the final leaders' debate on 20 October. Sources for this page are listed at the back, under "The long game: Governing for the long term".

Chapter 4 · The long game

The long game in one view: no party builds on every front

The effect of each party's plans on the four pressures at home, and how concretely it plans for each global risk, at home and with others.

No party builds on every front, and most say little on the global risks

Effect on each pressure to 2050, and global-risk ratings at home (left dot) and with others (right dot)

Builds · Neutral · Borrows

	Four pressures at home				Five global risks: home | with others				
	Ageing, fiscal	Productivity	Climate	Infrastructure	AI	Climate	Pandemics	Conflict	Trust
Status quo	Neutral	Neutral	Neutral	Neutral	● ●	● ●	● ●	● ●	● ●
National	Neutral	Neutral	Neutral	Neutral	● ○	● ●	● ●	● ●	● ○
Labour	Neutral	Neutral	Neutral	Neutral	● ●	● ●	○ ○	● ●	● ○
Greens	Neutral	Neutral	Builds	Builds	● ●	● ●	● ○	● ●	● ●
ACT	Builds	Borrows	Borrows	Borrows	● ●	○ ●	○ ○	● ●	● ○
NZ First	Borrows	Borrows	Borrows	Borrows	● ○	○ ●	● ●	● ○	● ○
Te Pāti Māori	Neutral	Neutral	Neutral	Neutral	● ○	● ○	○ ○	● ●	● ●
Opportunity	Borrows	Builds	Builds	Builds	● ○	● ●	● ○	○ ○	● ○

National's lead on readiness comes from plans that are costed and deliverable, not from changing the long-run path: it is neutral on all four pressures. ACT builds on the fiscal gap but borrows on productivity, climate and infrastructure. Opportunity and the Greens build on climate and infrastructure. NZ First borrows on all four. On the global risks, current settings reach a concrete plan in 9 of 10 ratings, National and the Greens in 7; NZ First and Opportunity in 2, and Opportunity is silent on half.

Comparison mode. Party order by current seats. Sources numbered at the end.

Chapter 5

The parties

Seven parties, the same space each. Every profile uses one template: who the party is, its pitch, coalition stance, five headline policies, who gains and who pays, its score in each of the 13 groupings, how it fares on the long game, and what to watch for. Its stance in each grouping is in chapter 3.

Chapter 5 · The parties

National

Leader Christopher Luxon · Finance Nicola Willis · Government · 49 seats.

At a glance

Poll average (%)	Readiness to 2050 /100	Voter priorities /100	Confidence it happens	Fiscal detail
29.8	65 strong	73 strong	Medium	Full plan

Grouping scores

Score	Cost of living	Health	Economy and jobs	Housing	Crime and justice	Climate and energy	Education	Migration	Tax and retirement	Infrastructure	Te Tiriti	Defence and trade	Community and culture
Readiness /21	17	15	14	14	13	12	14	12	14	14	7	15	13
Voter priorities /15	13	11	10	10	10	9	10	8	10	10	5	10	9

Who

Leads the current coalition with ACT and NZ First. Its values page stresses lower taxes, limited government and personal responsibility.

The pitch

The repair job is half done. Keep spending tight, return to surplus in 2028/29, and consider tax relief only once surpluses are growing.

Coalition stance and bottom lines

Names no partners. Rules out Opportunity, even on confidence and supply, and rejects "a four-way coalition" on the left. One bottom line: no new taxes.

Five headline policies

1. Rules out new taxes, and tax cuts this term
2. Makes KiwiSaver compulsory, rising to 12% of pay by 2032
3. Splits Foodstuffs only if the Commerce Commission recommends it, legislating within 100 days for its plan; prices 3.5% to 5% lower than otherwise
4. Adds $604m for Pharmac, funded by cutting non-Pacific aid
5. Extends paid parental leave from 26 to 30 weeks by 2029

Who gains / Who pays

Who gains	Who pays
First-home buyers	Long-term Jobseekers ($48 a week less)
Graduates repaying loans	Aid recipients outside the Pacific
New parents	Employers, through KiwiSaver

On the long game

- **Neutral:** all four pressures
- **Global risks with a concrete plan:** 5 of 5
- **Governing for the long term:** Four-year term: Plans · With other parties: Plans · Institutions: Plans · Inheritance: Plans

Watch for

Several costed promises sit outside the fiscal table. Health takes 61% of the four-year allowance, leaving $7.5b for every other cost pressure. School lunches are funded only to 2029. Debt peaks at 43.9% of GDP in 2027/28 and falls to 39.5%. "No new taxes", yet fuel excise rises in 5c steps from 2028. On Te Tiriti it has no general position, only fisheries obligations.

Since 19 October (not yet scored)

- Backs the under-16 social media ban; Labour backs it too, so it is not a point of difference.
- Luxon still rules out Opportunity, pointing to its land tax.
- Backs a four-year term referendum, as Labour does.

Chapter 5 · The parties

Labour

Leader Chris Hipkins · Finance Barbara Edmonds · Opposition · 34 seats.

At a glance

Poll average (%)	Readiness to 2050 /100	Voter priorities /100	Confidence it happens	Fiscal detail
27.9	56 fair	61 fair	Medium	Full plan, checked by a firm Labour hired

Grouping scores

Score	Cost of living	Health	Economy and jobs	Housing	Crime and justice	Climate and energy	Education	Migration	Tax and retirement	Infrastructure	Te Tiriti	Defence and trade	Community and culture
Readiness /21	11	14	13	14	6	12	13	10	13	10	14	8	11
Voter priorities /15	9	10	10	10	3	10	10	7	9	8	11	5	8

Who

The main opposition. Hipkins was Prime Minister in 2023. Voters rate Labour most capable on all five top concerns. Slogan: "Jobs. Health. Homes."

The pitch

National has failed on growth, jobs and prices. Balance the books "without shrinking the economy", get debt "below 20% of GDP over time", and make property investors help pay for health.

Coalition stance and bottom lines

Names no partners and sets no bottom lines. Keeps the Greens and Te Pāti Māori out of police and justice roles. Says "no way" to Opportunity's tax plan but leaves a deal open.

Five headline policies

1. Taxes gains on investment property after 1 July 2027 at 28% to fund health; family homes, family farms, KiwiSaver, shares and business assets exempt
2. Gives everyone three free GP visits a year from July 2028
3. Caps public transport fares at $20 a week in main centres
4. Restores pay equity law; $4 an hour more for care workers
5. Repeals Investment Boost; adds a $10,000 write-off for small firms

Who gains / Who pays

Who gains	Who pays
GP and prescription users	Property investors selling at a gain
Commuters on public transport	Larger firms using Investment Boost
Care and support workers	Smokers

On the long game

- **Neutral:** all four pressures
- **Global risks with a concrete plan:** 4 of 5 (Advanced AI going badly; Climate change and ecological breakdown; Great-power conflict, including nuclear war; Erosion of trust and governance)
- **Governing for the long term:** Four-year term: Plans · With other parties: Acknowledges · Institutions: Plans · Inheritance: Plans

Watch for

Free GP visits start July 2028; money is booked in 2027/28. The fiscal plan puts a $2.0b surplus (OBEGAL) in 2028/29; its fiscal strategy page says 2029/30. Future pay equity settlements are unfunded. Trade: new markets in Africa and South America; ASEAN, the EU and Canada prioritised. No Treaty settings policy; 5% of government procurement to Māori firms; Māori data sovereignty.

Since 19 October (not yet scored)

- Keep NZ Super at 65; no stated funding.
- Repeal the law that could criminalise rough sleeping: "Criminalising homeless people is not going to address the problem".
- Under-16 social media bill to first reading and select committee within 100 days; feed choice from 16; digital duty of care; independent regulator.
- Backs a four-year term referendum.

Chapter 5 · The parties

Greens

Co-leaders Marama Davidson and Chlöe Swarbrick · Opposition · 14 seats.

At a glance

Poll average (%)	Readiness to 2050 /100	Voter priorities /100	Confidence it happens	Fiscal detail
15.2	46 weak	44 weak	Low	Tax package

Grouping scores

Score	Cost of living	Health	Economy and jobs	Housing	Crime and justice	Climate and energy	Education	Migration	Tax and retirement	Infrastructure	Te Tiriti	Defence and trade	Community and culture
Readiness /21	10	8	9	9	8	14	9	6	12	8	11	7	11
Voter priorities /15	7	6	6	6	6	10	8	4	7	6	7	5	7

Who

The Green Party of Aotearoa New Zealand. Its charter rests on Te Tiriti, ecological wisdom, social responsibility and non-violence.

The pitch

"Aotearoa has enough for all of us." Tax the very wealthy and large firms, cut income tax for 96% of people, and fund public services and public ownership.

Coalition stance and bottom lines

Wants "a change of Government" but names no partners and no bottom lines. Labour has ruled the Greens out of police and justice roles after candidates posed with gang members.

Five headline policies

1. Taxes net wealth above $10m at 2.5% a year; taxes inheritances and gifts above $1m, with family homes and farms exempt
2. Cuts income tax for everyone earning under $160,000
3. Moves at least 120 supermarkets into public ownership as KiwiMart ($2.8b)
4. Creates Kiwipower, a public company to firm renewable power ($980m over four years, funded by the wealth tax)
5. Guarantees a job or training for long-term unemployed young people

Who gains / Who pays

Who gains	Who pays
Earners under $160,000	People with over $10m
Renters	Earners above $160,000
Students and apprentices	Largest firms and banks

On the long game

- **Builds:** climate, infrastructure
- **Neutral:** ageing, productivity
- **Global risks with a concrete plan:** 4 of 5 (Advanced AI going badly; Climate change and ecological breakdown; Great-power conflict, including nuclear war; Erosion of trust and governance)
- **Governing for the long term:** Four-year term: Plans · With other parties: Acknowledges · Institutions: Plans · Inheritance: Acknowledges

Watch for

The 2025 Green Budget, with different settings, is still linked. The party's own 2025 costings of free GP, dental, ECE and family tax credits come to $8.2b a year, five times its headroom. New taxes raise a net $5.1b (2027/28) rising to $5.7b (2030/31). KiwiMart has no stated funding, and the party rejects "arbitrary limits" on debt. Its today and 2050 scores are level at 43, the only party with no gap.

Chapter 5 · The parties

ACT

Leader David Seymour · Deputy Nicole McKee · Government · 11 seats.

At a glance

Poll average (%)	Readiness to 2050 /100	Voter priorities /100	Confidence it happens	Fiscal detail
10.0	58 fair	56 fair	Low	Full plan

Grouping scores

Score	Cost of living	Health	Economy and jobs	Housing	Crime and justice	Climate and energy	Education	Migration	Tax and retirement	Infrastructure	Te Tiriti	Defence and trade	Community and culture
Readiness /21	12	11	12	9	14	9	11	12	17	12	13	11	12
Voter priorities /15	9	8	8	7	10	8	7	8	10	9	9	7	9

Who

A classical liberal party and junior coalition partner. Seymour is Deputy Prime Minister and Minister for Regulation.

The pitch

"The Government doesn't have a revenue problem, it has a spending problem." Balance the books without new taxes, then cut taxes broadly.

Coalition stance and bottom lines

Wants the coalition re-elected "to go further and faster". Rules out Labour, the Greens and Te Pāti Māori. Seymour says a deal including Opportunity "would be a good outcome", splitting from Luxon.

Five headline policies

1. Lifts the NZ Super age to 67 by 2035
2. Cuts back-office spending to 2017 levels per person
3. Shrinks government to 19 departments and 18 ministers
4. Removes tax on KiwiSaver earnings
5. Repeals net zero and abolishes the Climate Change Commission; returns carbon auction money to New Zealanders as a tax refund

Who gains / Who pays

Who gains	Who pays
KiwiSaver savers	People approaching 65
Future taxpayers, through lower debt	Health and disability beneficiaries
Pharmacy users	Back-office public servants

On the long game

- **Builds:** ageing
- **Borrows:** productivity, climate, infrastructure
- **Global risks with a concrete plan:** 3 of 5 (Climate change and ecological breakdown; Great-power conflict, including nuclear war; Erosion of trust and governance)
- **Governing for the long term:** Four-year term: Committed · With other parties: Silent · Institutions: Weakens · Inheritance: Acknowledges

Watch for

The website says "cut $9.5 billion a year"; the plan's cuts peak at $3.2b a year, so the larger figure looks like a four-year total. Every cost pressure, health included, must fit in a $2b allowance. Its surplus comes a year earlier than the other plans (2027/28, excluding ACC), and debt would be $12.4b below Treasury's forecast by June 2031. It would freeze the adult minimum wage for three years. The Super age rise collides with an NZ First bottom line. On Te Tiriti, it would finish Treaty settlements and then wind up the Waitangi Tribunal.

Chapter 5 · The parties

NZ First

Leader Winston Peters · Deputy Shane Jones · Government · 8 seats.

At a glance

Poll average (%)	Readiness to 2050 /100	Voter priorities /100	Confidence it happens	Fiscal detail
9.9	33 poor	39 weak	Low	None

Grouping scores

Score	Cost of living	Health	Economy and jobs	Housing	Crime and justice	Climate and energy	Education	Migration	Tax and retirement	Infrastructure	Te Tiriti	Defence and trade	Community and culture
Readiness /21	10	7	7	7	6	7	6	9	6	6	9	6	9
Voter priorities /15	7	5	6	4	4	6	3	6	5	6	7	4	7

Who

Founded by Winston Peters in 1993. In the current coalition, with four ministers. Says it brings "balance and stability to government".

The pitch

Economic nationalism and tighter citizenship. The "two old parties" have no economic strategy; New Zealand must "double the economy by 2050".

Coalition stance and bottom lines

Rules out Labour, and says it will "never" deal with Te Pāti Māori. No explicit 2026 commitment to National or ACT. Bottom lines: an NZ First Immigration minister, no asset sales, no Super age rise, leave Paris.

Five headline policies

1. Buys back BNZ and merges it with Kiwibank
2. Creates a Future Fund of up to $100b for infrastructure
3. Splits power companies into generators and retailers
4. Pays $5,000 a year for each child's first three years
5. Restricts voting and NZ Super to citizens from 2029

Who gains / Who pays

Who gains	Who pays
Parents of young children	Not stated
Small firms	Future taxpayers, through borrowing
Regions with mines and drilling	Non-citizen residents

On the long game

- **Borrows:** all four pressures
- **Global risks with a concrete plan:** 2 of 5 (Great-power conflict, including nuclear war; Erosion of trust and governance)
- **Governing for the long term:** Four-year term: Plans · With other parties: Silent · Institutions: Acknowledges · Inheritance: Weakens

Watch for

On 28 August it said Super eligibility would not change; on 6 September it said Super would be for citizens only from 2029. About $2.3b a year of costed spending has no funding source. If the $100b fund were borrowed, interest at 4.5% would be about $4.5b a year. The BNZ buy-back would be funded from ACC, banking bonds, Crown debt and KiwiSaver capital, with BNZ profits paying it back; the price is not stated. Its Real score (27 of 100) is the lowest of any party, because almost nothing is paid for. Its spending plans sit awkwardly with a coalition goal of shrinking government.

Chapter 5 · The parties

Te Pāti Māori

Co-leaders Rawiri Waititi and Debbie Ngarewa-Packer · Opposition · 4 seats.

At a glance

Poll average (%)	Readiness to 2050 /100	Voter priorities /100	Confidence it happens	Fiscal detail
about 1.5	35 weak	40 weak	Low	Tax package

Grouping scores

Score	Cost of living	Health	Economy and jobs	Housing	Crime and justice	Climate and energy	Education	Migration	Tax and retirement	Infrastructure	Te Tiriti	Defence and trade	Community and culture
Readiness /21	11	7	7	9	7	8	8	·	10	6	10	6	6
Voter priorities /15	8	6	4	6	4	6	6	·	6	4	8	4	4

Who

Formed in 2004 after the foreshore and seabed hīkoi. It holds four Māori electorates. One MP has left to form a Te Tai Tokerau Party.

The pitch

Crown systems were designed without Māori. Move authority, money and land to Māori-led bodies, bind the Crown to Te Tiriti, and redistribute wealth through tax.

Coalition stance and bottom lines

Will work with "anyone serious about removing this Government". Names no partners and no written bottom lines. Runs a one-person list and asks for party votes to go to the Greens or Labour.

Five headline policies

1. Makes Waitangi Tribunal findings binding and entrenches Te Tiriti
2. Removes income tax on the first $30,000; sets 48% top rate
3. Taxes net wealth above $2m at 1.5% to 2.5%
4. Rebuilds the Māori Health Authority
5. Withdraws oil and gas permits within five years

Who gains / Who pays

Who gains	Who pays
Low and middle earners	People with over $2m
Māori-led services	Earners above $300,000
Renters	Home buyers (5% stamp duty; first-home buyers under $1m exempt)

On the long game

- **Neutral:** all four pressures
- **Global risks with a concrete plan:** 2 of 5 (Great-power conflict, including nuclear war; Erosion of trust and governance)
- **Governing for the long term:** Four-year term: Weakens · With other parties: Silent · Institutions: Acknowledges · Inheritance: Acknowledges

Watch for

A "$1 billion" investment in ending tax avoidance is booked as revenue; if it is spending, the package is $0.8b short. Doubling benefits, free primary and dental care, phased free public transport and a universal student allowance carry no cost. The party states a net $4.1b; on our sums from its line items, the package raises $20.8b and costs $16.7b. A separate "$3 billion" from landlord tax changes sits outside the tax table. Its party vote understates its support, because it asks supporters to give that vote to Labour or the Greens.

Chapter 5 · The parties

Opportunity

Leader Qiulae (Q) Wong · Deputy Daniel Eb · Not in Parliament.

At a glance

Poll average (%)	Readiness to 2050 /100	Voter priorities /100	Confidence it happens	Fiscal detail
6.2	55 fair	58 fair	Low	Tax package

Grouping scores

Score	Cost of living	Health	Economy and jobs	Housing	Crime and justice	Climate and energy	Education	Migration	Tax and retirement	Infrastructure	Te Tiriti	Defence and trade	Community and culture
Readiness /21	13	11	13	16	8	16	11	8	12	16	10	·	9
Voter priorities /15	9	8	10	10	6	10	7	6	8	10	7	·	7

Who

A "blue-green" party founded in 2016, in its fourth election. Wong is a former B Corp movement lead and climate transition adviser.

The pitch

Three-year flip-flops waste money. Fix politics with ten-year cross-party plans and independent institutions, and rebuild the tax system around land rather than work.

Coalition stance and bottom lines

Will work with "either Labour or National" and talks first to the party with most seats. Five bottom lines: lower prices, clean politics, a health plan, ocean health, climate credibility. The land tax is not one.

Five headline policies

1. Swaps taxes on work for a 1.75% land tax
2. Pays almost every adult a Citizen's Income of up to $370 a week ($19,400 a year), replacing NZ Super with a top-up to current Super rates
3. Borrows up to $60b for infrastructure over ten years through a new Infrastructure Fund, keeping interest under 1% of GDP
4. Lifts health funding to 9% of GDP over ten years (costed by the party at about $1.3b a year)
5. Caps political donations at $30,000 per donor

Who gains / Who pays

Who gains	Who pays
Earners from $20,000 to $120,000	Owners of high-value land
Renters and first-home buyers	Some homeowners
People facing steep benefit clawbacks	Future taxpayers, through borrowing

On the long game

- **Builds:** productivity, climate, infrastructure
- **Borrows:** ageing
- **Global risks with a concrete plan:** 2 of 5 (Climate change and ecological breakdown; Erosion of trust and governance)
- **Governing for the long term:** Four-year term: Silent · With other parties: Plans · Institutions: Plans · Inheritance: Plans

Watch for

Its own infrastructure interest estimate turns a $1.9b surplus into a $0.6b to $1.6b shortfall. If land values fall 21%, the land tax could raise about $5b less. Reviewers are unnamed. It would give the Commerce Commission power to force structural separation. On Te Tiriti: repeal the 2025 customary marine title law; Māori as full partners in marine protection.

Since 19 October (not yet scored)

- Wong says she will call Luxon first and, "if he really wants to be in opposition", speak to Labour next.

Chapter 6

How we scored

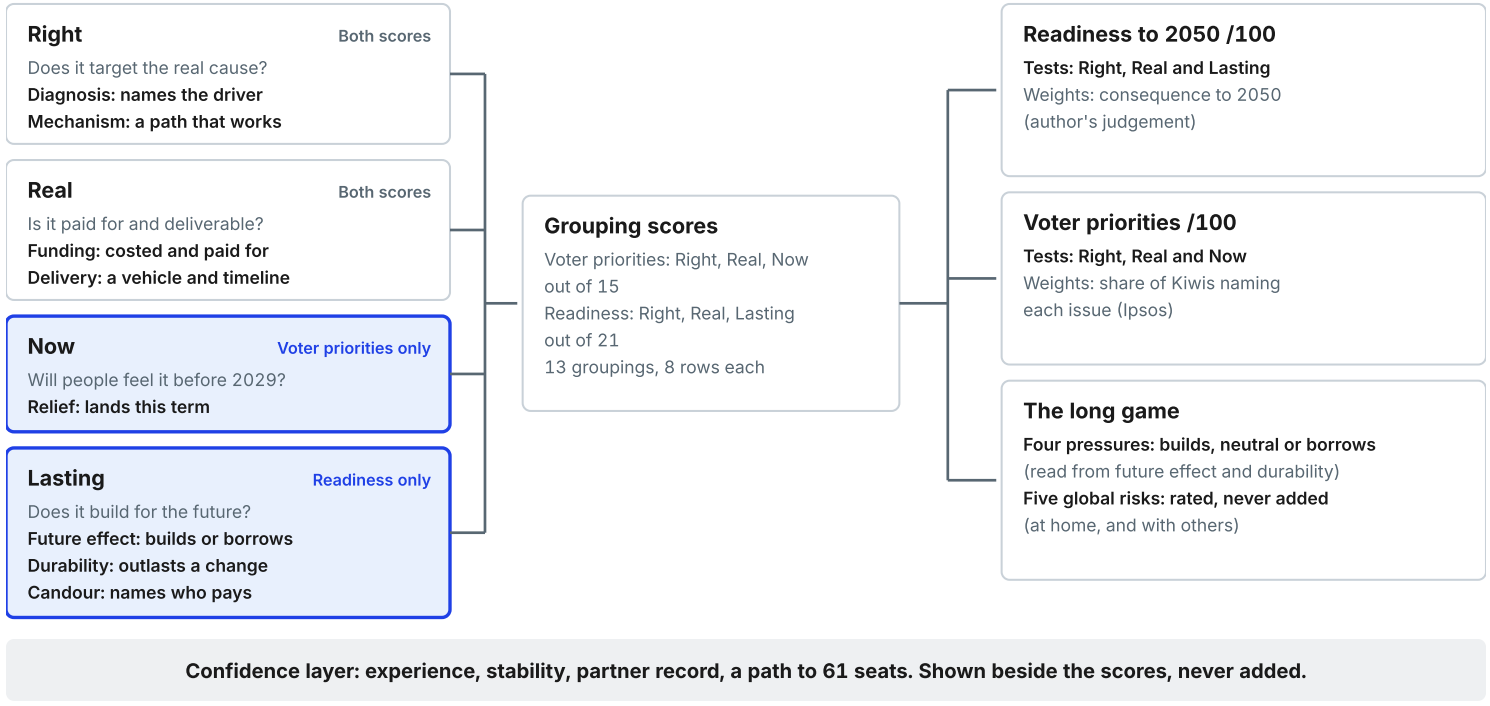
The rubric behind every score, the two weightings, the rules that keep scoring fair, how global risks are rated and the value behind that, how we checked our claims, and how confidence is rated.

Chapter 6 · How we scored

We score the quality of each answer, not its direction

Every party is scored in the same 13 groupings, against the same eight tests, from the same kind of evidence, on the same date. Four core tests feed both scores; one test feeds only voter priorities; three feed only readiness.

Eight tests, two scores; the long game adds four pressures and five global risks



How a score is built

8 tests, each 0 to 3 › **Voter priorities:** Right + Real + Now, out of 15 per grouping, weighted by voter concern › **Readiness to 2050:** Right + Real + Lasting, out of 21, weighted by consequence to 2050 › both scaled to 100.

Why Lasting carries most weight

Lasting holds three of the seven readiness tests (9 of 21 points) on purpose: it is the test a campaign is least likely to apply to itself. Voter priorities swaps them for one test: will people feel it before 2029? A separate confidence layer sits beside the scores and is never added to them.

Chapter 6 · How we scored

Eight tests, each scored 0 to 3, and a worked example

The readiness score for a grouping is the sum of seven tests, out of 21; the voter priorities score is the sum of the four core tests plus relief this term, out of 15. **Silence** in a grouping scores 0 on every criterion: it is a finding, not missing data. **Deliberate inaction** is scored on its merits.

Criterion	0	1	2	3
Diagnosis	No position	Names the symptom	Names a driver	Names the driver, with evidence
Mechanism	None	Assertion only	Plausible, untested	Evidence and a measurable target
Funding	Uncosted	Cost stated, no source	Costed and funded in a plan	As 2, and independently reviewed
Delivery	No path	Intent only	Named vehicle and timeline	As 2, plus a track record
Relief this term (voter priorities only)	Nothing lands by 2029, or it makes the problem worse	Small, narrow or late	Noticeable relief for many, with a start date	Broad relief for most, with a start date and a measured effect
Future effect	Pushes large unfunded costs forward	Neutral	Modest build	Clearly strengthens the long run
Durability	Likely reversed	This party alone	Backed by a likely partner or institution	Cross-bloc support or a durable rule
Candour	Claims no losers	Vague	Names who pays	Names who pays, how much, and why

Worked example: two opposite answers on NZ Super land 12 points apart

Criterion	ACT: Super age to 67 by 2035	Score	NZ First: no age rise, citizens only	Score
Diagnosis	Names ageing as the driver; cites Treasury	3	Frames the issue as eligibility, not cost	1
Mechanism	A known lever, Treasury modelling, a dated target	3	Eligibility change with no stated effect	1
Funding	Saving booked in a full plan; not reviewed	2	No saving or cost stated	0
Delivery	Phased; needs legislation; no partner support yet	2	"From 2029"; no vehicle	1
Future effect	Clearly strengthens the long run	3	Locks in rising costs with no way to pay	0
Durability	Opposed by its likely partner	1	A bottom line likely to hold in a right-bloc deal	2
Candour	Names who pays, how much; early access for physical jobs	3	Claims no losers	0
Relief this term (voter priorities only)	Makes it worse for those turning 65	0	Keeps Super at 65	1
Readiness /21		**17**		**5**
Voter priorities /15		**10**		**4**

What the example shows

The rubric does not say raising the age is right. A well-evidenced plan to keep 65 and raise tax to pay for it could also score highly. NZ First scores low because it offers no way to pay. The two scores pull apart here: raising the age scores 17 of 21 for readiness but brings no relief this term.

Chapter 6 · How we scored

Two scores, two weightings, and why they differ

Voter priorities uses the core tests plus relief this term, weighted by how many people name each issue as a top concern. **Readiness to 2050** uses the core tests plus the three long-run tests, weighted by each grouping's consequence for New Zealand to 2050, a judgement made openly and open to challenge.

Grouping	Ipsos issues mapped	Voter share	Weight to 2050
Cost of living and incomes	Cost of living 63, poverty and inequality 17, fuel 17, household debt 5	34%	3%
Health	Healthcare 44, drugs and alcohol 7	17%	6%
Economy, jobs and productivity	Economy 34, unemployment 21	18%	16%
Housing	Housing 19	6%	7%
Crime and justice	Crime 15	5%	3%
Climate, energy and environment	Climate change 13, pollution and water 4	6%	13%
Education and skills	Education 9	3%	7%
Migration and population	Immigration 8, population 3	4%	6%
Tax, public finances and retirement	Taxation 8	3%	16%
Transport, infrastructure and local government	Transport and infrastructure 5	2%	9%
Te Tiriti, Māori and the constitution	Race relations 4, issues facing Māori 3	2%	3%
Defence, foreign affairs and trade	Defence and foreign affairs 2	1%	9%
Community, inclusion and culture	Not listed (floor of 2)	1%	3%

Voter shares: Ipsos NZ Issues Monitor, September 2026 (3 to 11 September, n=1,003), mapped to the groupings and normalised; groupings outside the Ipsos list get a floor of 2. [18] Weights to 2050: the author's judgement. Cost of living carries little weight to 2050 because its long-run drivers (productivity, housing, energy) are weighted in their own groupings; counting them twice would overstate it.

Sensitivity

- **Equal weights:** National 64, status quo 57, ACT 57, Labour 55, Opportunity 52, Greens 45, NZ First 35, Te Pāti Māori 35.
- **Halving the defence weight** lifts Opportunity to 58, because it is silent on defence and foreign affairs.
- **Moving the climate or tax weights by a quarter** changes no party by more than a point.
- National leads on readiness under every weighting we tested; the parties between 52 and 58 are too close to separate.
- **Adding the relief test** moved voter priorities scores by four points at most (Labour up 4, National up 3); Labour and Opportunity swapped places, and no other order changed.

Chapter 6 · How we scored

Global risks are rated on two counts, and rest on one stated value

The five global risks are rated, not scored, and the ratings are never added to the readiness score. Most parties say little on them, and adding silence into the score would squeeze every party towards zero and hide the differences that matter.

Two counts

- **At home:** what New Zealand controls: preparedness, regulation, capability and resilience.
- **With others:** what New Zealand does with other countries: treaties, multilateral institutions, standards bodies, alliances and Pacific partners.

The scale

Rating	What it means
Silent	Nothing on record by 19 October 2026
Acknowledges	Names the risk or its parts, no concrete measure
Plans	At least one concrete measure (a law, agency, programme, target or treaty position) with a stated vehicle
Funded plan	As Plans, and costed in the party's fiscal plan, or funded now for current settings

The value behind it

The rest of this report scores quality, not direction. The global-risk ratings carry one stated value: these risks cannot be managed by any one country, so cooperation is part of the answer. We apply it evenly. A party offering a different form of cooperation (bilateral rather than multilateral, for example) can rate Plans. A party that leaves or rejects an agreement without proposing an alternative rates Acknowledges at most, whatever its reasons. Readers who do not share this value can read the at-home ratings on their own.

The horizon

The report looks to 2050. These risks grow beyond it, and some (advanced AI, engineered pandemics) could change quickly. The ratings describe what parties have said and planned by 19 October 2026, not how the risks will unfold.

Chapter 6 · How we scored

Continuity is rated, not scored, and rests on a second stated value

Each party gets four ratings for governing for the long term: its position on a four-year term, plans it offers to make with other parties, what it would do to long-term institutions, and whether it replaces what it scraps. Like the global-risk ratings, they are never added to the scores.

Rating	What it means
Weakens	Opposes a four-year term; rejects working with others on long-term policy; would abolish or override an independent long-term body; or scraps a long-term commitment with no alternative
Silent	Nothing on record by 19 October 2026
Acknowledges	Names the issue, or an alternative with no number or vehicle
Plans	At least one concrete measure with a stated vehicle; or keeps what it inherits, or replaces each thing it drops
Committed	As Plans, and already acted on with a current stated position, legislated, costed, or in force

The value behind it

Governing for continuity matters: long-term plans need to survive a change of government. Continuity is not the same as never changing course. A party that changes direction and puts a stated alternative in place rates well; scrapping without an alternative rates low. Readers who do not share this value can ignore these ratings; the scores do not use them.

How we rated

Party documents and parliamentary votes to 19 October 2026. Four researchers rated two rows each; an independent check made the ratings consistent; ties went to the lower rating.

Chapter 6 · How we scored

Seven rules keep the scoring fair; one model and one confidence test apply to every party

The same rules apply to every party and grouping, and the 2050 debt model uses one set of assumptions for all.

Seven rules

1. One cut-off date for all parties: 19 October 2026. Polls and the final leaders' debate are covered to 21 October; policy items announced after 19 October are listed as "Since 19 October (not yet scored)".
2. Cite every score.
3. Score blind where possible.
4. A second reviewer checks the scores for consistency across groupings. In this edition 28 scores were adjusted by one point each on that review.
5. Score grouping by grouping, all parties at once.
6. Flag policies where likely partners differ sharply.
7. Recompute with equal weights and report any change in order.

How the 2050 model works

- **Start point:** net core Crown debt of 39.5% of GDP in 2030/31, from Treasury's pre-election forecast.
- **Path:** Treasury's 2025 long-term projection (unchanged policy, 104% of GDP in 2050), rebased to that start point. PREFU 2026 forecasts lower debt than the forecasts Treasury's projection started from, so current settings reach about 96% in 2050, not 104%.
- **Party effect:** each party's change against the forecast in 2030/31 is held as a constant share of GDP and compounds through interest.
- **Assumptions:** interest 4.3% (Treasury's long-run bond rate); nominal growth 3.8% a year; GDP about $570b in 2030/31. Borrowing for assets is added as it is spent.
- **Left out:** growth claims and returns on infrastructure. This is cautious for parties that promise faster growth.

Party	Ministerial experience	Stability	Partner record	Path to 61	Confidence
National	Most of top 10	Stable	Kept	Only with Opportunity, ruled out	Medium
Labour	Most of top 10	Stable leadership	Kept	Short even with Opportunity (60 on the poll average)	Medium
Greens	Few	MP departures, 2024	Kept	Only with Labour and Opportunity	Low
ACT	Under half	Stable	Kept	Only with Opportunity	Low
NZ First	Under half	Stable	Kept	Only with Opportunity	Low
Te Pāti Māori	None now	Expulsions; a breakaway party	Kept	Only via Labour and the Greens	Low
Opportunity	None	Stable	No record	It is the kingmaker	Low (by construction)

Confidence that the plan happens

The confidence rating counts facts on record: ministerial experience in the top ten, stability since 2023, record with past partners, and whether stated partners reach 61 seats on the average of the two latest polls. High needs all four; Medium misses one; Low misses two or more. It never changes the scores.

Counts are our reading of each party's top ten at 19 October 2026.

Chapter 6 · How we scored

We checked our groupings and claims against Policy.nz

Policy.nz is the benchmark for comparing party policies, and every party claim in this report was checked against it.

Grouping	Share of voter concern	Weight to 2050	Policy.nz topics
Cost of living and incomes	34%	3%	Incomes and employment (prices, wages, benefits, tax and income support)
Health	17%	6%	Health
Economy, jobs and productivity	18%	16%	Economy (most subtopics)
Housing	6%	7%	Housing
Crime and justice	5%	3%	Law, justice and government (justice side)
Climate, energy and environment	6%	13%	Environment; energy
Education and skills	3%	7%	Education
Migration and population	4%	6%	Migration
Tax, public finances and retirement	3%	16%	Economy (government revenue and finance); superannuation; public sector
Transport, infrastructure and local government	2%	9%	Transport and infrastructure; local government
Te Tiriti, Māori and the constitution	2%	3%	Te ao Māori; parliament and democracy
Defence, foreign affairs and trade	1%	9%	Defence and foreign affairs; trade and exports
Community, inclusion and culture	1%	3%	Community and inclusion; media, culture and recreation

- **The groupings follow Policy.nz's topics.** We compared our first 16 issues with Policy.nz's 13 topics and 74 subtopics, and its 659 policy summaries for the seven parties (21 October 2026). Its topics are easier for readers to find their way around, but they scatter the long-run drivers (Super sits under incomes, government finance under economy, and productivity has no topic). So this edition uses Policy.nz's topics, with tax, public finances and retirement drawn together, and adds the long game as pressures that cut across them.
- **What the check added.** Crime and justice, education, and community, inclusion and culture are now scored. Voters name crime (15%), education (9%) and poverty (17%) as top concerns, and the first edition had left them out.
- **How conflicts were settled:** from the parties' own documents. Policy.nz was not always right; where it differed from a party's own document, the party source was used.
- **Coverage varies:** Policy.nz holds 226 summaries for the Greens but 39 for NZ First and 45 for Te Pāti Māori, so it confirms less for the smaller parties.

Glossary

Term	Meaning
GDP	Everything New Zealand produces in a year. Debt and spending are shown as a share of it.
Net core Crown debt	What the Government owes, less its liquid assets.
PREFU	Treasury's Pre-election Economic and Fiscal Update 2026, the forecast that costed plans are measured against.
Operating allowance	Money the forecast already sets aside for new spending each year.
Status quo	Current government settings.

Sources

Sources: every claim traces back to a source

Every claim traces back to a source. Numbered sources [1] are cited in the text; every party document behind a score, rating or statement is listed by section, in report order, numbered S1 onwards the first time it appears and referred to by number after that. Titles link to the source. Type tags: Official, Independent analysis, Party, Media. Party sources show what a party said, not that a policy works.

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Introduction. **S1** 1News; **S2** Electoral Commission; **S3** Electoral Commission; **S4** vote.nz.

Summary. **S5** 1News Verian; **S6** Post/Freshwater Strategy; **S7** Policy.nz; **S8** vote.nz; **S9** bottom lines; also S1.

This term: Cost of living and incomes. **S10** Ipsos NZ Issues Monitor, 34th wave, September 2026; **S11** Treasury, He Tirohanga Mokopuna 2025 (Long-term Fiscal Statement); **S12** National, More Grocery Competition (PDF, 16 September 2026); **S13** National, A firm, fair and affordable welfare system (PDF); **S14** National, Modernising Paid Parental Leave; **S15** National, Fiscal plan (12 October 2026); **S16** Labour, Banning price gouging (PDF, 18 September 2026); **S17** Labour, $20 Public Transport Fare Cap; **S18** Labour, Labour to restore pay equity, immediate pay rise for care and support workers (4 October 2026); **S19** Labour, A vote for National means three years of frozen wages (15 September 2026); **S20** Labour, Fiscal plan (4 October 2026); **S21** Green Party, A tax system for all of us (PDF); **S22** Green Party, Affordable food for all of us; **S23** Green Party, Income (manifesto 2026); **S24** Green Party, Greens commit to pay equity for care workers (1 October 2026); **S25** ACT, Let small business get on with business (PDF, 15 September 2026); **S26** ACT, ACT's plan to increase supermarket competition (28 September 2026); **S27** ACT, Scrap Net Zero, Cut the Carbon Tax (PDF, 6 September 2026); **S28** ACT, ACT announces policy to make benefits a hand-up, not a way of life (28 June 2026); **S29** ACT, Fiscal Plan 2026 (11 October 2026); **S30** NZ First, Break up the Supermarket Duopoly; **S31** NZ First, Breaking up the Gentailers; **S32** NZ First, NZ First to Increase Working for Families, Minimum Wage (10 October 2026); **S33** NZ First, The Kiwi Kids Grant; **S34** Te Pāti Māori, A Kiwi Tax Plan (PDF, 26 August 2026); **S35** Te Pāti Māori, Cost of Living (3 June 2026); **S36** Te Pāti Māori, Kai Sovereignty (6 June 2026); **S37** Opportunity, Tax Reset; **S38** Opportunity, Breakthrough Economy; **S39** Opportunity, Free Public Transport; **S40** Opportunity, Abundant Energy Policy (PDF); **S41** National, Government cancels fuel tax hike (31 August 2026); **S42** Labour, A fair go for Kiwi drivers (5 October 2026); also S9.

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This term: Economy, jobs and productivity. **S67** OECD Economic Survey of New Zealand 2026; **S68** National's Economic Plan (PDF); **S69** Building the Future: National's 47-point plan to support small businesses (PDF); **S70** National's plan for the South Island (PDF); **S71** Labour, Small Business Action Plan; **S72** Labour, New Zealand Future Fund; **S73** Labour, AI in New Zealand's interests; **S74** Labour, Expanding Apprenticeship Boost; **S75** Labour, Labour will back Kiwis and grow the economy; **S76** Green Party, Youth Jobs Guarantee (PDF); **S77** Green Party, Safe, sovereign AI: An AI Plan for Aotearoa (PDF); **S78** Green Party, Call for a one year pause on consenting new AI data centres; **S79** Green Party, Environmental Protection; **S80** Green Party, Small Business; **S81** ACT, Unlocking Mineral and Energy Wealth (PDF); **S82** ACT, Innovation Trials; **S83** NZ First, Lowering Tax Rate for SMEs to 20%; **S84** NZ First, Establishing a Special Economic Zone at Marsden Point; **S85** NZ First, Returning 50% of mining royalties to the regions; **S86** NZ First launches "Use It or Lose It" dairy policy; **S87** NZ First will immediately reverse this week's decision by the Minister of Consumer Affairs; **S88** Te Pāti Māori, Economic development; **S89** Te Pāti Māori, We want cheaper power and we want our people to own it; **S90** Opportunity, Breakthrough Economy Overview (PDF); **S91** Opportunity, Healthy Oceans Policy (PDF); also S11, S13, S15, S20, S21, S25, S34, S36, S37, S59.

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