



SIGNATURE INSIGHTS

The Evolving Working Life

Empowering you through the
seasons of your career



About SEEK

A leader in online employment marketplaces, SEEK has been helping people live more fulfilling and productive working lives and helping organisations succeed for more than 25 years.

Founded and headquartered in Melbourne, Australia, SEEK has grown into a multinational technology company with more than 3,300 employees and is listed on the Australian Securities Exchange.

SEEK's presence spans Australia, New Zealand, Hong Kong, Indonesia, Malaysia, the Philippines, Singapore and Thailand. Additionally, SEEK has minority investments in employment marketplaces in China, South Korea and Bangladesh.

In 2021, 2022, 2023 and 2024, SEEK was recognised as one of Australia's Top Ten Places to Work in Technology in the AFR BOSS Best Places to Work awards.

About this report

SEEK's latest research provides a comprehensive look into New Zealand workforce demographics and trends. This study examines current workforce attitudes, retirement planning, career mobility, and generational perspectives on work, providing a broad view of the evolving context around a longer working life for New Zealanders.

This research was conducted by market research agency Nature on behalf of SEEK, between October 2024 and February 2025 via an online survey. Responses were gathered from more than 5,000 individuals currently in the workforce (either employed or looking for work), aged 18 to 64, and living in Australia or New Zealand. To ensure accuracy, the data are weighted to be nationally representative of the labour force for each country, based on age, gender, location, and income.

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Foreword

The nature of work and careers in Australia and New Zealand is undergoing a fundamental transformation. As I reflect on SEEK's latest research, one thing becomes abundantly clear: the traditional concept of a linear career path ending at 65 is no longer the reality for most people.

Kiwis are not just living longer, they're working longer too, with many expecting to work beyond their 70s, potentially stretching the average career length of 45 years up to 50 or more. New Zealanders are also reaching milestones later in life, including home ownership and starting a family. These shifts bring opportunities to embrace and challenges to prepare for.

At SEEK, we believe that understanding these trends is a crucial first step for both employees and employers. In this report, we provide insights into Kiwis' attitudes towards their careers as well as practical guidance to help empower people to find enjoyment through every season of their working lives.

The playbooks we've provided in the last section of this report reflect our commitment to supporting sustainable, fulfilling careers that can span many decades, with strategic approaches to career development, skill building, and workplace flexibility.

Whether you're an individual planning your career or an organisation adapting to demographic shifts, I hope this report can serve as a valuable resource in helping you make informed decisions about the future of work.



Kathleen McCudden
Group Executive, People and Culture
SEEK



A photograph of a smiling couple holding a baby outdoors at sunset. The man is wearing a blue and red striped shirt, and the woman is wearing a white top. The baby is wearing a light-colored hat and a textured sweater. The background is a soft, warm glow from the setting sun.

PART 1

A snapshot of life in Aotearoa

Life in Aotearoa looks very different today than it did just a few decades ago. We're living longer, starting families later, and spending more time in the workforce than ever before.

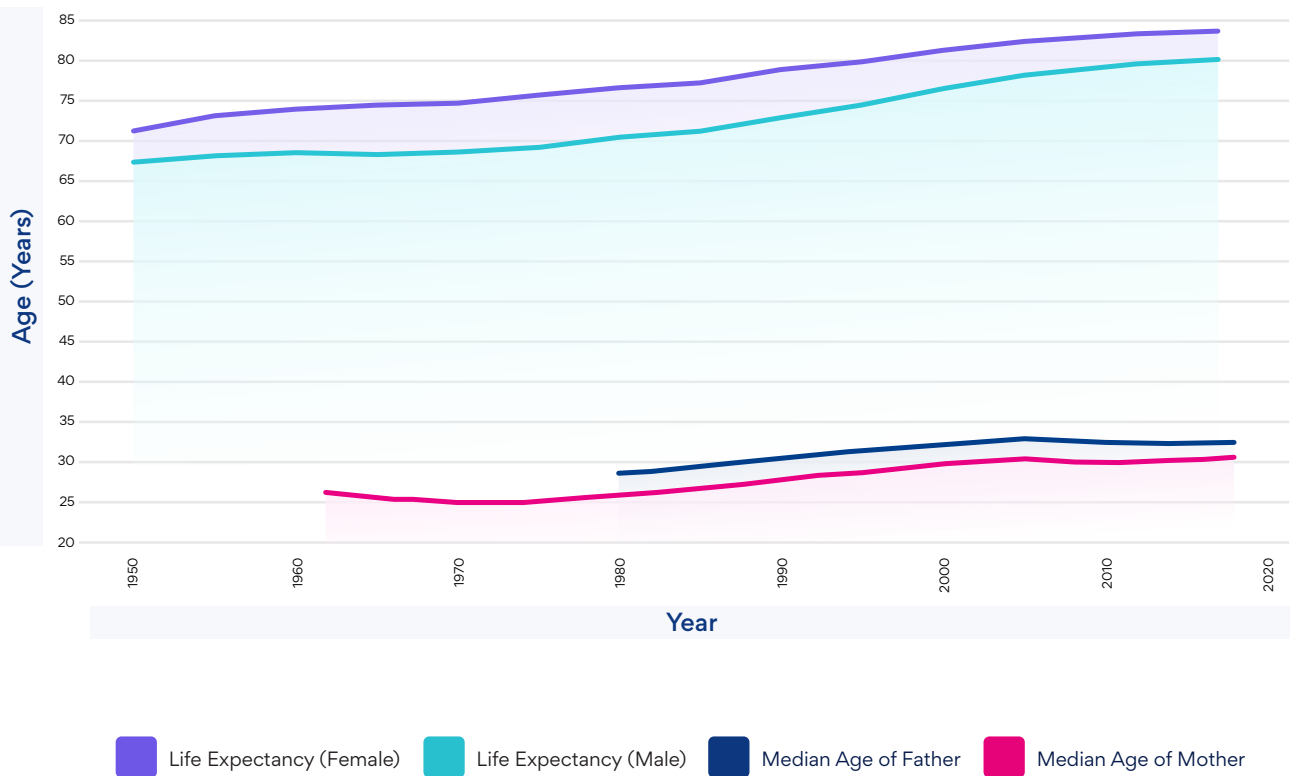
In 2025, the average Kiwi can expect to live to 82.7 years. To put this in perspective, that's 11 years more than life expectancy in 1960. Women today can expect to live to 83.5 years, with men at 80 years.

The journey to parenthood also looks very different today than it did 50 years ago. While parents in 1980 were typically starting families in their mid-20s (mothers at 25.7 and fathers at 28.5 years), today's parents are waiting

until their early 30s, with the median age now sitting at 30.5 years for mothers and 32.4 years for fathers. Along with this trend, Kiwi families are getting smaller. The average number of children reached a peak of 4.3 in 1961 and has been steadily falling ever since, to 1.6 children, the average number in 2022.

This increase in life expectancy and career length means we have more generations and more gender representation in modern workplaces than we have ever had before. While this creates the need for adaptation, it also presents exciting opportunities for how we work in the future.

Kiwi life milestones



Kiwi life milestones then and now

In 1970

Life expectancy for men was

68.4 years

Life expectancy for women was

73.8 years

Median age for mothers was

24.9 years

*Median age for fathers was not recorded

In 2020

Life expectancy for men was

80 years

Life expectancy for women was

83.5 years

Median age for mothers was

30.5 years

Median age for fathers was

32.4 years

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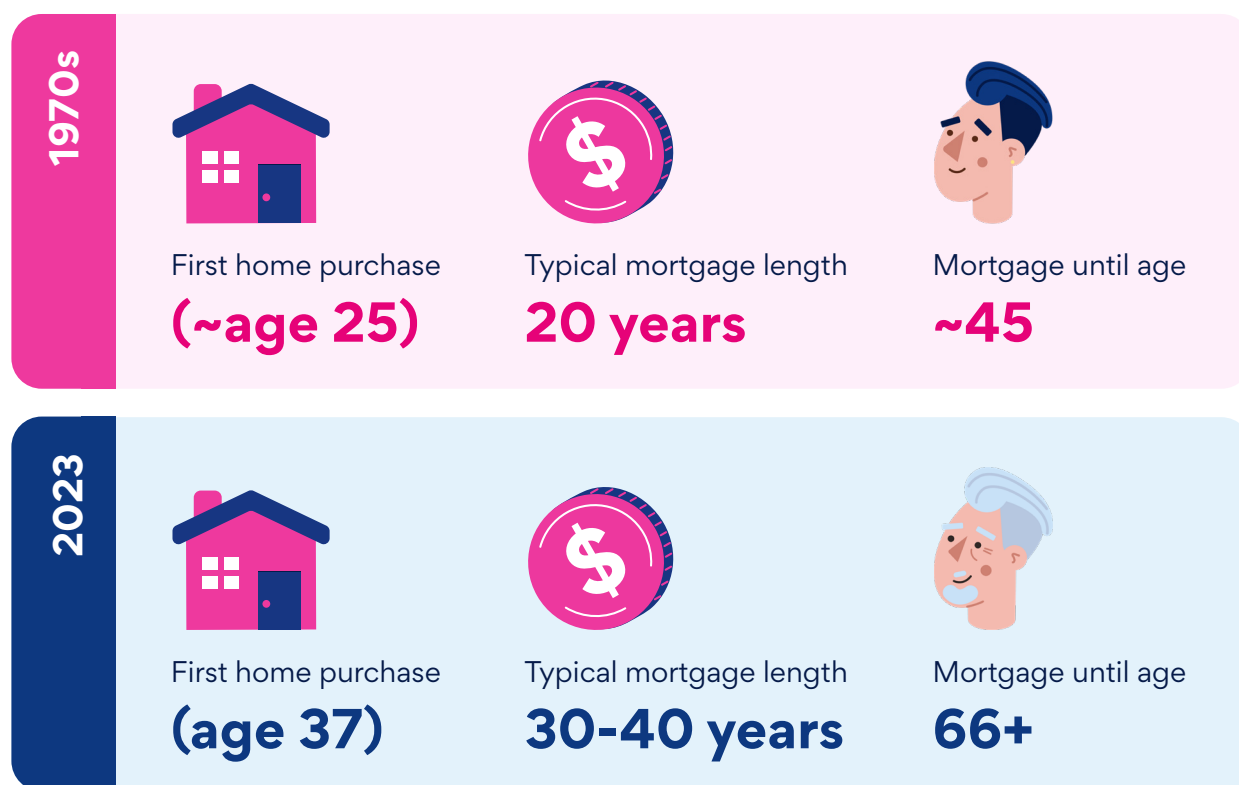
The changing timeline of home ownership

The timing of major milestones has also shifted, like purchasing a first home. Today the average first-home buyer is 37 – a significant increase from the 1970s average of 25. Getting a mortgage later in life naturally means that more Kiwis are carrying mortgages into what used to be retirement years. In fact, the number of homeowners aged 50 still paying off their homes has increased significantly in the last five years, and this trend is likely to lead to greater numbers of 65-year-olds with mortgages over the next 10 to 15 years. This is just one reason for people to continue working later in life.

In fact, the reasons for delaying milestones are largely to do with financial situation. Many Kiwis simply can't afford to buy a house at age 25, while women are delaying having children for a combination of factors, including education, career aspirations and financial stability.

As for delaying retirement, a 65-year-old today may live to be 95, and working longer may be necessary to maintain a comfortable standard of living. Kiwis may also choose to keep their jobs into older age for the social and cognitive benefits or because they've carved out a career over the years that aligns with their passions.

Home ownership then and now



These changes in how we live, work and plan for the future are reshaping what a typical career looks like. With more years ahead of us, and financial commitments potentially stretching into our later years, the traditional idea of retiring at 65 may be an outdated one for many New Zealanders – for a number of reasons, as highlighted in our study findings.

PART 2

How Kiwis feel about their careers



SEEK's latest research paints a picture of how New Zealanders feel about their careers and how they view their working future. It found that many expect to work beyond retirement age, with financial security the driving force behind extending their careers. However, some Kiwis – particularly those in their later career stages – find genuine fulfillment in continuing to work. One possible reason is that older people have had more time to gradually develop a career that aligns with their passions.

When it comes to career choices, many New Zealanders have reservations about their career paths, mostly for financial reasons. Changes in personal interests and hasty career decisions early in life also feature in reasons for career regret.

Despite concerns, there's a sense of optimism. Nearly half of those surveyed feel positive about their future careers, and many are open to the idea of a career change. Interestingly, fears about technology making jobs obsolete were less prevalent, suggesting Kiwis feel relatively secure about their role in the workforce of tomorrow.

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A long life has so many exciting possibilities: more hours to be spent, more opportunities to be grasped.

- The 100-Year Life: Living and Working in an Age of Longevity

While many respondents expressed interest in a career transition, only a small percentage said they were actively pursuing new opportunities. The barriers? A mix of timing concerns, financial constraints, and uncertainty about where to begin.

Despite this, the research also found that career mobility is alive and well in New Zealand. Most New Zealanders have worked in different roles across multiple industries, reflecting a positive mindset – an important trait to develop when considering a longer working life and the career opportunities it presents. Changing careers throughout life brings new challenges, diverse skills and continuous learning – all of which lead to cognitive benefits and long-term personal growth.

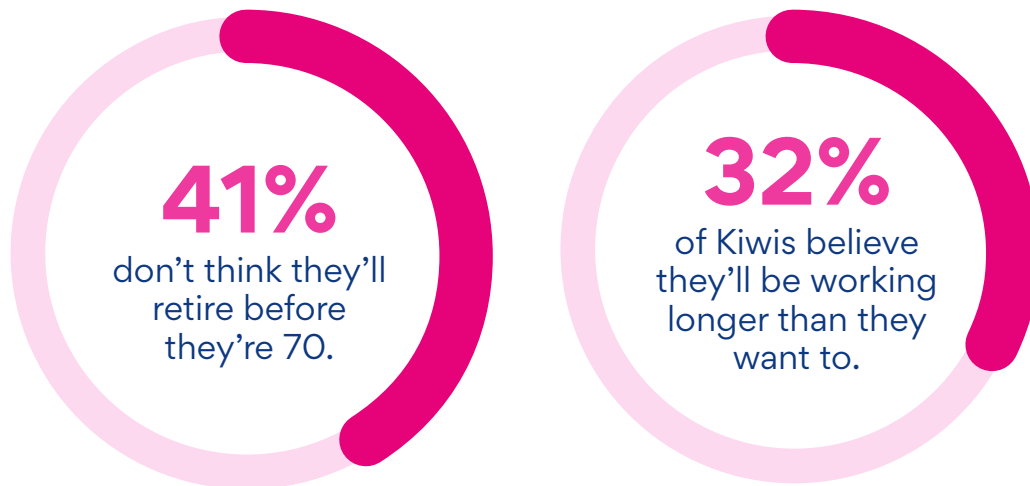
This section breaks down our findings in detail, revealing specific numbers and insights that tell a fuller story of modern New Zealand workers and their careers.



KEY FINDING 1:

Many Kiwis believe they will be working into their 70s

We asked respondents how old they think they will be when they retire, and how old they would like to be when they retire, and we found that 32% of New Zealanders believe they'll be working longer than they would like to.



The reason for delaying retirement for the majority of respondents (58%) is that they don't think they'll have a choice; or in other words, their financial situation won't allow them to. Around 9% of respondents said they'd retire later because they wanted to maintain a sense of purpose, while 7% of all respondents attributed it to a desire to support their family. This was especially true for Gen Z, at 18%, perhaps reflecting cultural values.

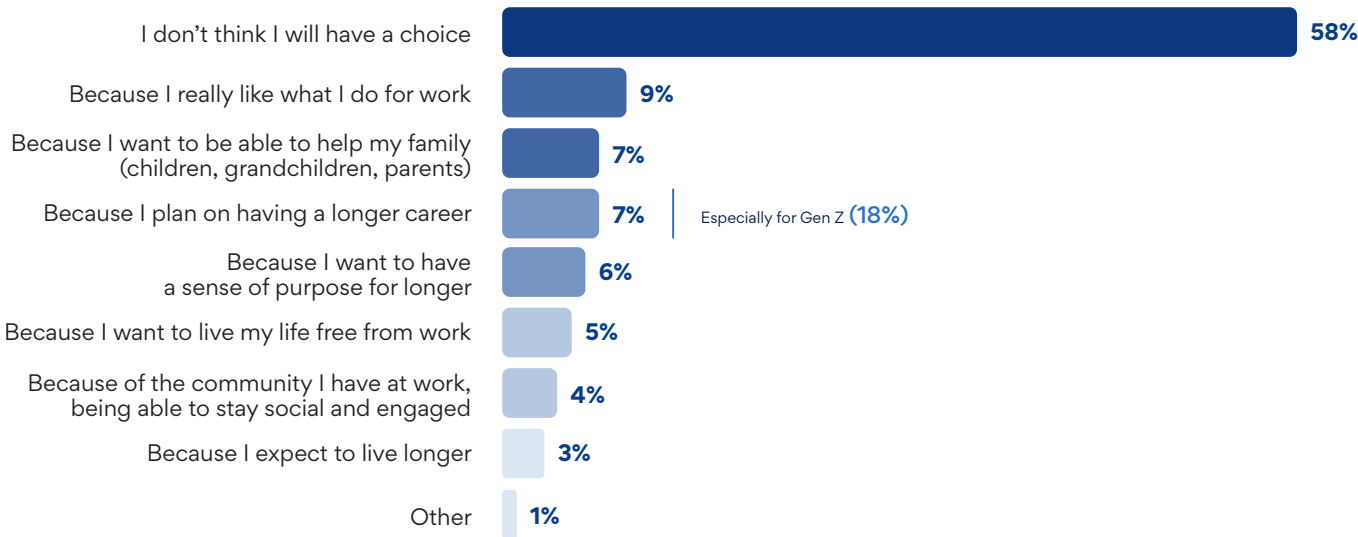


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One challenge is that a long retirement, although it may sound appealing, is unlikely to provide the stimulation and camaraderie that people value and need.

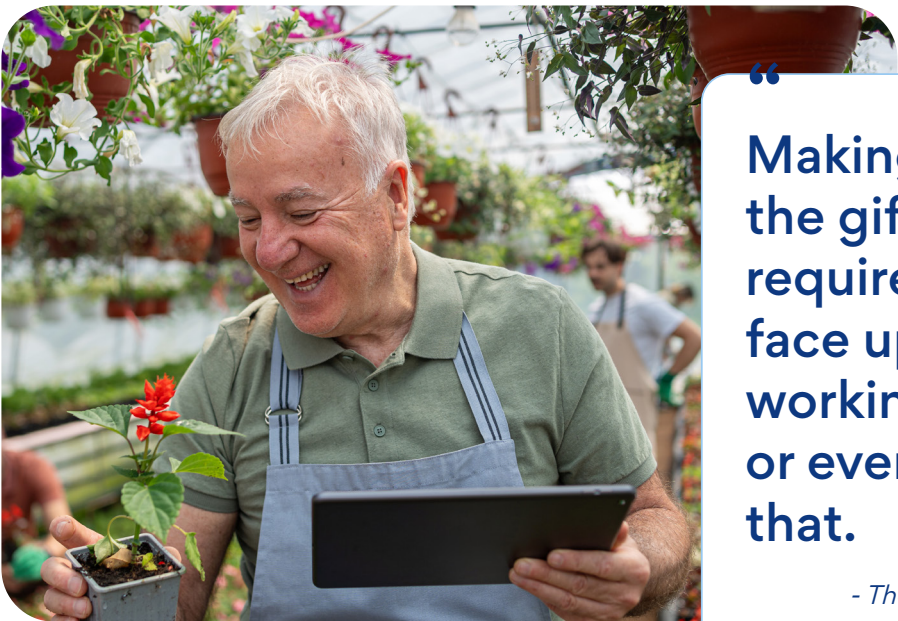
- *The 100-Year Life: Living and Working in an Age of Longevity*

Reasons for retirement age



TAKEAWAYS

- More than a third of New Zealanders (41%) believe they'll be working into their 70s.
- The main reason for delaying retirement is lack of choice, due to their financial situation.
- More Gen Z Kiwis attribute working longer to a desire to support family, which could mean future children or aging parents.



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Making the most of the gift of a long life requires everyone to face up to the truth of working into your 70s or even 80s. Simple as that.

- *The 100-Year Life: Living and Working in an Age of Longevity*

KEY FINDING 2:

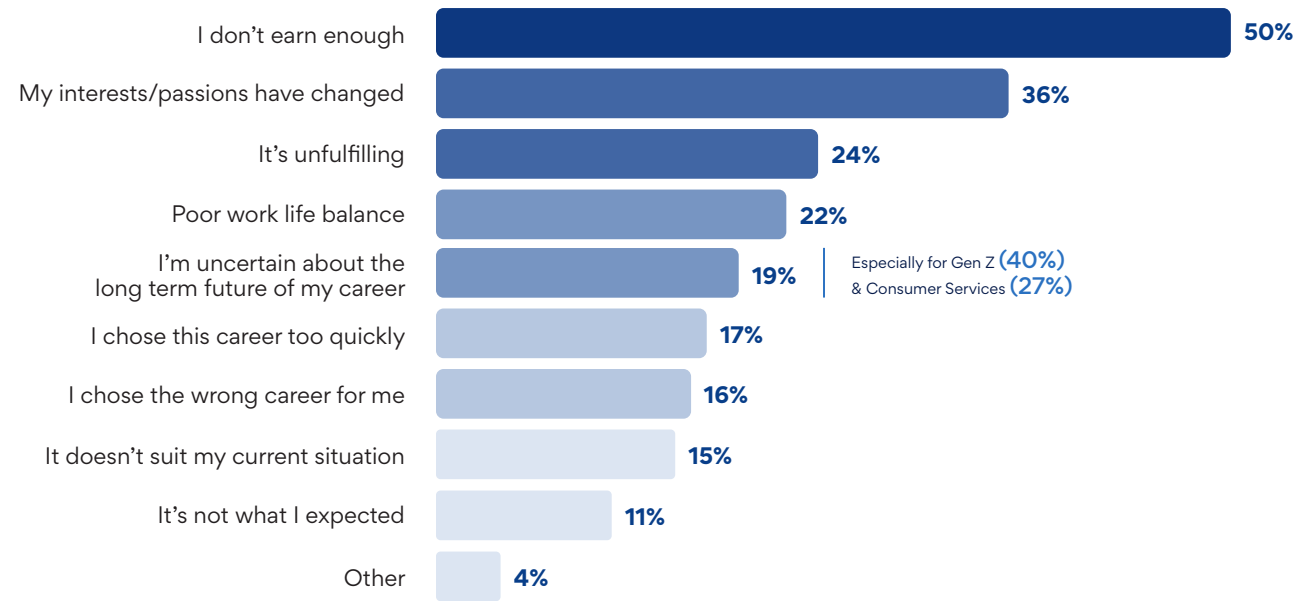
Half of New Zealanders regret their choice of career

Career satisfaction presents a complex picture, with more than half (54%) of New Zealanders expressing regret about their career choices. The primary driver of this regret is financial, with 50% citing insufficient earnings.

Around 36% of respondents had regret because their passions and interests have changed, while 24% find their career choice unfulfilling, which is especially true for Gen Z (40%) and Consumer Services workers* (27%).

If they could go back in time **54%** of Kiwis would choose a different career

Reasons for career regret



Note: Consumer Services workers make up a third of the working population and comprise people who work in these industries: Admin & Office support; Advertising, Arts & Media; Call Centre & Customer Service; Hospitality & Tourism; Real Estate & Property; Retail & Consumer Property; Sales & Business Development; and Sport & Recreation.



TAKEAWAYS

- More than half of New Zealanders regret their career choice.
- The main reasons for career regret are not earning enough and that their passions have changed.
- Reinforcing the findings of the [Workplace Happiness Index](#), 24% of people said they found their job unfulfilling.

KEY FINDING 3:

Half of New Zealanders are optimistic about their future work life

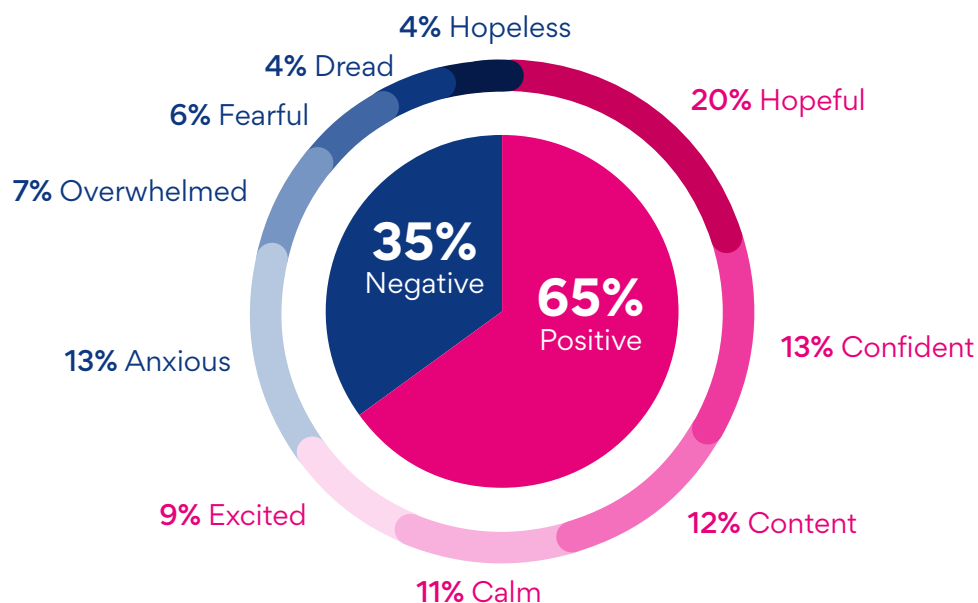
Our research reveals an interesting paradox: despite some Kiwis feeling regretful about their past choices, many Australians take a positive view of their future careers. More than half (52%) of workers surveyed say they look ahead with optimism, while a high percentage (41%) feel ready to embrace career changes if the opportunity arises.

The survey also asked New Zealanders to share some words to describe how they are feeling about their future working lives, and

encouragingly, the majority (65%) shared positive emotions such as 'hopeful', 'confident' and 'content'. Not to be ignored however, a similar number of people also shared feeling 'anxious'.

Interestingly, the study shows there's little concern about automation replacing jobs – only 19% of workers worry about their roles becoming obsolete. This confidence suggests that despite rapid technological changes, New Zealanders feel secure about their place in the future workforce and see opportunities on the horizon.

Outlook on future working life



TAKEAWAYS

- More than half of New Zealanders are optimistic about their future work life.
- Many are comfortable making a career change, defined as a different role in a different industry.
- Most Kiwis aren't worried about automation taking their jobs in the next 10 years, suggesting this is not causing substantial concern.

KEY FINDING 4:

Only 6% of New Zealanders are actively looking at ways to change career

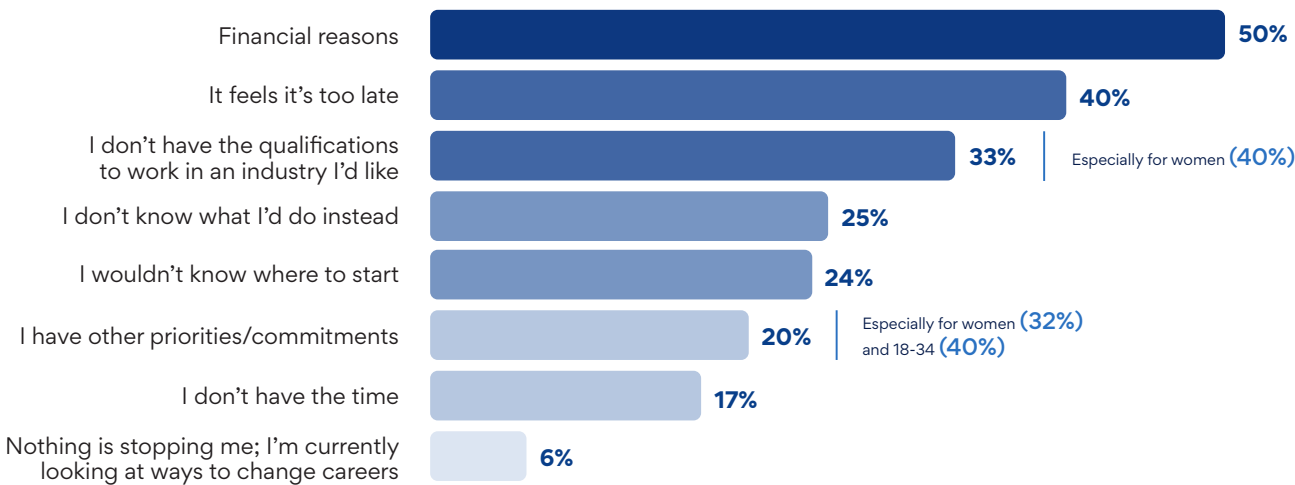
Even though many Kiwis feel regret about their careers and would be comfortable pivoting at this stage, the data show that a surprisingly small contingent of people are actively seeking ways to change careers. The reason cited by most people (50%) is financial situation, with 40% saying that it feels too late to change.

Many felt they didn't have the qualifications to work in their preferred industry (33%) which was

more pronounced for women (40%). Following that, a quarter said they either wouldn't know where to start or what they would do instead, while a further 20% said they had other priorities.

What this tells us is that many Kiwi workers are lacking the knowledge, guidance and support regarding what options could be possible for them.

Reasons for not making a career change



TAKEAWAYS

- Only 6% of New Zealanders are actively seeking ways to change careers.
- Half cited financial reasons, while many also feel it is too late to pivot their career.
- A quarter are feeling lost – they either don't know where to start or don't know what they'd do instead.

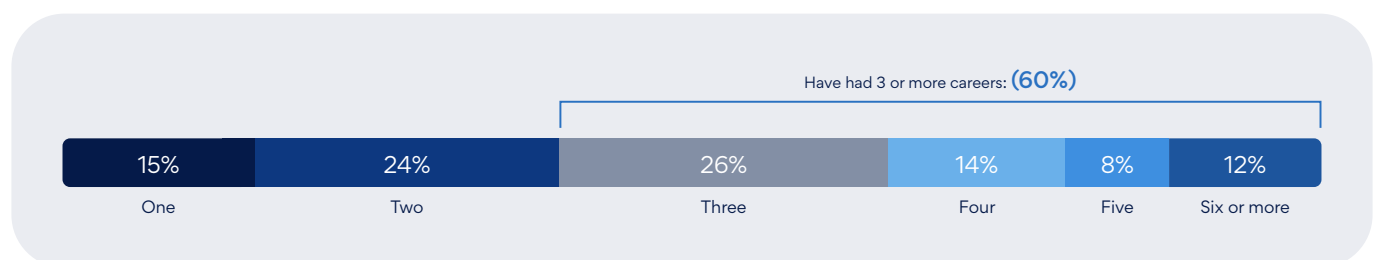
KEY FINDING 5:

Half of New Zealanders have had three or more careers

Kiwis generally enjoy career diversity and high job mobility. SEEK research shows that more than half of Kiwi workers have worked across three or more roles and industries in their career. Naturally, the older the respondent, the more career changes, though we still see many young people enjoying diversity in their careers.

The top reasons for these career changes appear to be less proactive, being that the opportunity simply presented itself (57%) or they had a change in life circumstances (41%). This aligns with the research findings that prove only a small number of people are taking an active approach regarding career changes. Following that, we see people wanting to improve their skill set (35%) and enjoy more work-life balance (32%).

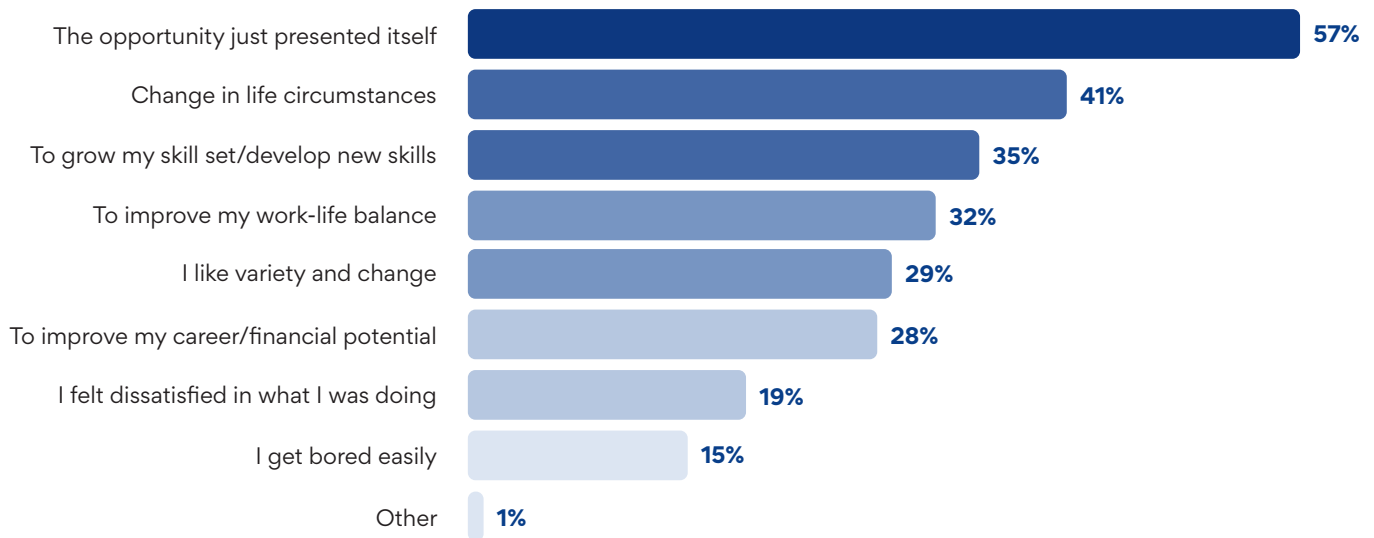
Number of careers (different roles in different industries)



“Everything is enhancing you personally – you can gain and learn from any situation.”

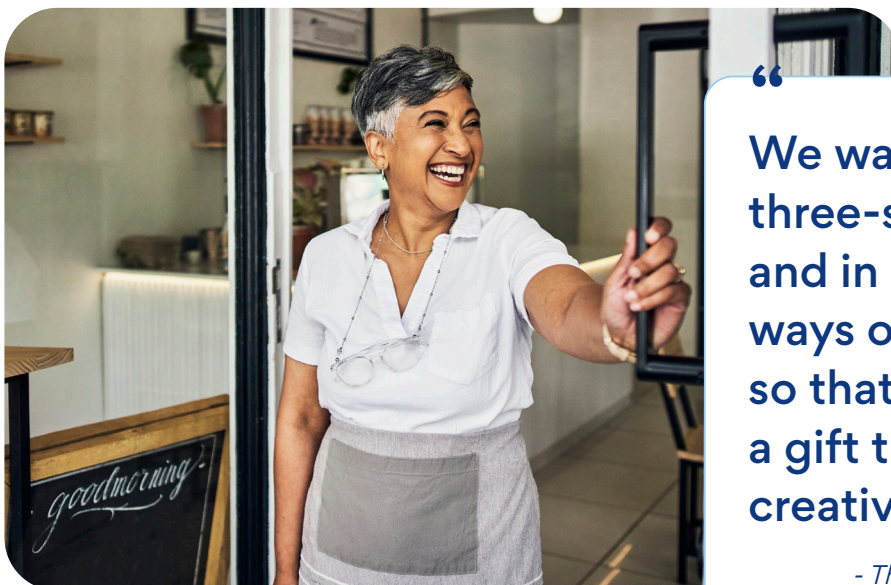
- Pete, 40

Reasons for changing careers



TAKEAWAYS

- Half of New Zealanders, across the generations, have enjoyed three or more careers.
- The main reasons for these career changes, is due to the opportunity simply presenting itself or a change in life circumstances.
- Others have changed careers for more self-improvement and quality of life, either to develop skills or improve work-life balance.



“

We want to bury the three-stage working life and in its place, consider ways of redesigning life so that long lives become a gift that is energizing, creative and fun.

- *The 100-Year Life: Living and Working in an Age of Longevity*

Meet the career changers



Amanda, 50

I am currently the Director of Replenish Healing, where I offer Homeopathy, Reiki and Atua Healing. I also do some bookkeeping on the side. Previously I have been a nanny, office manager, project manager, business administrator, consultant for events, and hospitality business owner.

I have always enjoyed working for myself and helping people to make positive changes in their lives whether that is with helping them improve their business or their health. I have used homoeopathy for most of my life and decided in 2018 that is where I wanted to take my career. I was at that time already studying Reiki. I don't think it was a conscious decision, it all seemed to just happen, and everything fell into place to make it happen.

I think the biggest challenge for me was finding what I wanted to do. I have enjoyed the variety of jobs I have had, and these have all given me skills that help me run my business. Always be aware of your strengths and weaknesses and find the right people to support you on your journey.

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Don't be afraid to take a leap of faith, trust your instincts, but also do your homework, find other people in the industry you are looking at moving to and ask them about their experiences – their dos and don'ts.



Kryzana, 26

I worked in book publishing full time for just under four years as a sales, marketing and publicity assistant, and then as a publicity and marketing coordinator. Before that I was an assistant manager at Whitcoulls Queensgate. I completed a post-graduate diploma in publishing at Whitireia and WelTec in 2020. I've just finished my first month working part time as a retention marketing coordinator for ecommerce agency Atlas Studios. I've also been trying to establish myself as a freelance writer/editor since January and have been a contract background extra on and off since I was 17.

I made the change due to a mixture of not seeing the progression I wanted at the company I was with and a desire to try something new. I was writing a lot in my spare time and thought that if I could work part time and write/act on the side I might be able to establish myself as a freelancer and eventually go on to support myself full time.

It took me about a year to decide to take the plunge and quit my full-time job without another job to go to. I'd just say be sure leaving and establishing yourself is what you really want to do.

“

The other advice I would give is to put yourself out there. So much so that you're almost embarrassed. No one is going to back you more than yourself.



Pete, 40

I've been a hospitality worker, nanny, international model, caterer/kitchen manager, care worker and now I'm a deck-builder and landscaper, which I've been doing for 5 years. I'm currently exploring my next career change as my boss is about to retire, so I'm starting to think about what the next chapter looks like for me.

It's mostly been circumstance driving my career changes. Some roles ended naturally, like once when I was living overseas and couldn't renew my visa. Then when I came home to New Zealand to take care of family, I also naturally had to change careers.

I believe that even if your job is something small or poorly paid – or even unpaid – whether you find it interesting or not, there are always 'eureka!' moments where things or people click, and you realise that everything is enhancing you personally and you can gain and learn from any situation.

“

Along the way, I think for me the biggest challenge has always been defining what I want and actually starting. So, the best advice I can give is to just start!

Three expert tips on changing careers

Start small. “Career change isn't about leaping off the cliff. It can start with micro-shifts, or career experiments, that allow you to test and evaluate potential career pathways that may build momentum over time.”

Consider transferable skills. “No one starts from scratch when they make a career change. There are always transferable skills that come with you from previous careers and life experience. It is all about packaging these up in the right way and finding employers who will appreciate what you can offer.”

Do your research. “Career change is a journey, not an event. It starts with self-assessment and needs to involve considerable research and experimentation if you want to get it right. Unfortunately, many people didn't have career guidance when they chose their first career and often these important steps are missed.”



Leah Lambart,
Career and interview coach

PART 3

Playbooks for workers and employers



Playbook for workers

How to make a longer career work for you

As we have explored through this report, we know Kiwis are living and working longer. Many regret their career choices and feel it's too late to make a change, yet despite being open to a career switch, only a small percentage are actually seeking ways to make it happen, with most only pivoting when presented with the opportunity or due to circumstantial life changes. Overall, New Zealanders are optimistic about their future careers but seem to lack practical guidance and knowledge about their career options.

Here are some important points to remember, based on our latest research.

It's not too late to make a career change. With an estimated career length of around 45 years, Kiwis have many years to make the switch. Someone in their 60s could still have a 15-year career ahead of them.

Action: Make a career plan. Give yourself goals to work towards so you can start making steps towards your chosen career. Use SEEK's [free online career plan template](#).

You don't have to feel rushed to make a choice. Given our longer lives and high job mobility in New Zealand, there's time to delay study or put off committing to a full-time career.

Action: Reflect on your strengths and interests, your values and your goals for the future and where you'd like to see yourself in five, 10 and 20 years. Even if you don't know exactly what you want to do, knowing yourself better will help you make the [right career choices](#).

Later in your career you may have a better idea of your own strengths. It is common to feel regret, and equally common to switch jobs. Perhaps that's why we see people delaying retirement because they like their jobs; they know themselves better and have had time to follow their passions.

Action: As you grow older, cultivate interests and upskill outside of work, whether that's in a sport, a hobby, or a side hustle. Following your changing interests and growing skills will help you find a job that is fulfilling and purposeful. Try SEEK's [tools and career quizzes](#).

You can change if/when your values change.

The days of staying at the same job for 30 years are over. More than half of New Zealanders reported three or more career changes, proving it's possible to pivot according to changing priorities or interests.

Action: Stay up to date with your industry and aware of general employment trends in New Zealand. Browse career ads, even when you aren't looking to change jobs, to stay informed about growing sectors. If you feel 'stuck', investigate why. Create a career development plan that can help you progress towards a job or industry that feels right for you. Try SEEK's [Career Planner](#).

You can make incremental changes, whether that is learning slowly in your own time, or training at work. A long working life gives you the chance to make small, slow changes, to upskill in your own time and to gradually move towards a job you genuinely enjoy.

Action: Move towards a career change by first assessing what certifications or skills you need. Research online courses you can do in your spare time and ask your employer if they provide any career development training. Volunteer roles can also provide experience and give you skills that could help you make a career change. [Browse SEEK Volunteer for ideas](#).

Working to 70 for financial reasons may feel more sustainable if you periodically go part time or find remote work. There are many more types of jobs today than just full-time permanent work. You can explore options for remote work and flexible hours – if you don't have the right skill set or education, there is time to slowly work towards getting them.

Action: Create a later-stage career plan, taking into account different priorities, skills and financial needs. If you're looking for contract or casual professional work, consider contacting a recruiter who specialises in your industry or skillset. Investigate [jobs you can do from home](#) for more work-life balance. [Search SEEK for remote jobs](#).

Benefits of working longer



Keeps your mind active

Staying mentally engaged has cognitive benefits, especially as you age.



Social connection

A social network is good for wellbeing and creates a sense of belonging.



Fulfillment

A sense of purpose can help you maintain health and independence.



Knowledge sharing

Pass on wisdom, help others and strengthens the economy.



Financial independence

You can enjoy a good standard of living as you grow older and build a nest egg for your retirement years.

“

However old you are, you need to start thinking now about the decisions you will take in order to make the most of this longer life.

- *The 100-Year Life: Living and Working in an Age of Longevity*





Actions you can take

Starting today

- ☐ Assess your skills and abilities, technical and aspirational
- ☐ Assess your values, passions and aspirations
- ☐ Make a career plan, or several
- ☐ Set goals

At any time

- ☐ Stay up to date with job trends in your industry
- ☐ Be aware of overall employment trends in New Zealand. Find opportunities to study or upskill, which can be formal or informal. Research free or online training and workshops in your area
- ☐ Network with industry peers, attend meetups and connect with ex-colleagues
- ☐ Consider volunteering opportunities that provide new skills or relationships
- ☐ Consider hybrid and remote working opportunities

Playbook for employers

How to harness talent in an era of evolving working lives

The way we work is always changing. With New Zealanders living and working longer, career paths becoming more diverse, and employees increasingly open to change, organisations need to adapt their approach to talent management. Our research shows that while many employees are optimistic about their future and open to career changes, they often need support and encouragement to take that next step.

Here are key strategies for organisations, based on our latest research.

Create pathways for career evolution. With half of Kiwi workers having experience in three or more industries, there's a deep pool of transferable skills to tap into.

Actions:

- Build clear career progression frameworks that include non-traditional paths
- Create opportunities for cross-departmental moves
- Implement "career taster" programs or internal secondments
- Develop mentoring programs that pair experienced staff with those seeking new directions

Support ongoing development. Given that 40% of people feel it's too late to change careers and a third don't know where to start, employers can play a crucial role in enabling transitions.

Actions:

- Introduce regular career development conversations
- Provide access to training and upskilling opportunities
- Offer career coaching and planning support
- Create learning budgets for self-directed development
- Enable study leave or flexible arrangements for further education

Embrace age diversity. With 32% of workers expecting to work into their 70s, age-inclusive practices are essential.

Actions:

- Review recruitment practices to eliminate age bias
- Create flexible work arrangements that suit different life stages
- Develop programs that facilitate knowledge transfer between generations
- Build teams that blend experience with fresh perspectives
- Consider part-time hours or job-sharing arrangements for senior roles

Focus on financial wellbeing. Given that financial considerations drive many career decisions, employers can help staff make informed choices.

Actions:

- Provide financial planning resources and workshops
- Offer salary packaging options
- Create transparent pay structures
- Support transition-to-retirement arrangements
- Consider superannuation education programs

Foster an inclusive culture. With employees staying in the workforce longer, creating a supportive environment is crucial.

Actions:

- Implement unconscious bias training
- Create employee resource groups for different career stages
- Celebrate diverse career paths and transitions
- Encourage knowledge sharing and mentoring
- Regular check-ins on career satisfaction and goals

Benefits of supporting longer working lives



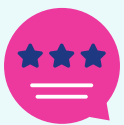
Enhanced knowledge retention

Experienced employees can share valuable institutional knowledge.



Diverse perspectives

Multi-generational teams bring broader insights and innovation.



Improved engagement

Supporting career development increases employee satisfaction.



Better talent attraction

Progressive policies appeal to candidates of all ages.



Reduced turnover

Career development opportunities encourage loyalty.



Stronger succession planning

Internal mobility creates robust talent pipelines.

Supporting longer working lives isn't just about retaining older workers – it's about creating an environment where all employees can thrive and develop throughout their extended careers. By implementing these strategies, organisations can build a more adaptable, engaged, and sustainable workforce.



This study was led by SEEK's Customer Research and Insights team.

We are the voice of our customers.

We diligently listen to their experiences and expectations, delving deep into the underlying reasons behind their feedback.

By understanding what our customers truly need and want, as well as pinpointing their pain points, we actively influence business decisions and drive change.

Our unwavering dedication to understanding and advocating for our customer empowers us to make a meaningful impact.

LEARN MORE

Reach out to Nicola Laver, Workplace Success Manager for more information, if you're interested in an industry deep dive of these insights or training for people leaders.

nlaver@seek.com.au

In this report we reference quotes from *The 100-Year Life: Living and Working in an Age of Longevity* by Lynda Gratton and Andrew J Scott.

Lynda is a Professor of Management Practice at London Business School. Andrew J Scott is Professor of Economics at London Business School and a Fellow of All Souls, Oxford University and the Centre for Economic Policy Research.