Aucklanders 50 and over:

A health, social, economic and demographic summary analysis of the life experiences of older Aucklanders

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A brief overview

The majority of the sample of Auckland's older people is satisfied with their lives, health and living standards, and engaged with their families and communities. But there is a more challenging side to this story. Respondents are increasingly facing a future with less housing and income security. Many worry about their personal security; over half of the sample is lonely; depression is a factor for a significant minority; and too many experience everyday discrimination because of their age.

The data sheds light on interesting aspects of the lives of older Aucklanders, many of whom remain active, involved and independent. Around a third of those between 65 and 74 were in full-time or part-time work. Just under half care for their grandchildren; around 40 percent care for someone with a long-term illness, disability or frailty; nearly a quarter care for someone else's child; and less than 10 percent receive home based care. The majority engage in moderate physical activity and on average they belong to 2 - 3 clubs or organisations. Only a small minority said they had no interest in sex and a majority of those under 75 years have some form of sexual contact.

More than three quarters live with others, most often their partners. Partners, children or grandchildren and friends provide them with their main sources of support. Incomes are highest in the youngest group, and 40 percent of the total sample lives in homes without mortgages. A significant minority experience difficulties getting to places like shops, leisure activities and medical centres. In addition, a substantive minority reported abuse, and smoking rates, though low, were not insignificant. Nearly half can be classified as hazardous drinkers.

Age

The older age groups show significant declines in key areas such as self-rated mental and physical health, physical activity and income, even while their life satisfaction and perceived quality of life remains high. As people age, they are more likely to be unpartnered and living alone, and become more reluctant to venture out alone at night. Additionally they experience greater difficulty getting to shops and travelling to see personal contacts.

The oldest age group has a higher proportion of people for whom spirituality is important, possibly because this helps the oldest cohort to make sense of their declining years: if that is the case we may see the high standards of life satisfaction begin to decline as younger, less spiritually-minded, cohorts, age. Equally, the slowly falling rates of home ownership, increases in those with mortgages, and more chequered employment patterns of the younger cohorts may erode the living standards of the older old and also lead to declining life satisfaction and quality of life.

Gender

Older women and men have some very different characteristics, many of which are continuations of patterns set earlier in life. Women have lower incomes, more part time and less full time work and different occupations. Women's increased levels of time and responsibility for care also carry on throughout the sample's older years. Surprisingly, women tend to have similar living standards and poverty rates as men. Other aspects of the lives of older women conform to stereotypes about the differences between the sexes: women drink less and are more likely never to have smoked; they are less interested in sex and more interested in spirituality than men.

Despite being much more likely to be widowed, divorced, separated or otherwise unpartnered than men, women have lower rates of loneliness and higher levels of life satisfaction than men. This difference exists even though women report greater experience of depression, restrict their activities because of fears for their personal safety more than men, and rely on others for transport.

The cause of women's resilience may lie in the fact they reach out past immediate family to build links in the broader community, or in the value they experience from their continued caring responsibilities or the social connectedness that comes from their different patterns of recreational

activity (where friends and family figure strongly), or in quite other factors such as their interest in spirituality.

As younger cohorts of women with quite different conceptions of their social roles move into older age brackets this picture may change. The rise in women's educational levels and labour force participation will also drive change. We do not yet know how this will affect their lives in coming years.

Ethnicity

The most striking difference between Auckland and the rest of the country is its ethnic diversity. This already impacts on the numbers of people from different ethnic groups in the older population today, and the impact will increase dramatically in future decades,
although New Zealand/Europeans will continue to dominate the older population for many years to come, especially among the oldest age group.

Māori

Māori share with the rest of the sample strikingly high rates of happiness, life satisfaction and quality of life. Although their self-evaluated health is also high, their physical health is below that of non-Māori.

The data paint a somewhat contradictory picture of material resources. Māori are significantly more likely to have lower household incomes, higher housing costs and higher rates of income poverty. Yet their anticipated finances in retirement, assets and the capital value of their dwellings are not significantly different from the rest of the sample. Their living standards were in the mid-range.

Social resources paint a similarly confusing picture. Māori are much more likely to be unpartnered than the rest of the sample, have higher rates of widowhood, and to be living alone. They are much more likely to have close relationships with local family, friends and neighbours as their main social networks, yet they score more highly for social than emotional loneliness, and have the greatest number of ill-health conditions.

The low numbers of Pacific and Asian respondents means the comments below are indications only of likely trends and issues for these groups.

Pacific people

The glimpse of older Pacific people in Auckland that the restricted sample provides is very concerning. They have extremely high rates of poverty and hardship, more financial dependents, much lower living standards and significantly less educational and material resources. They are much more likely to be renting and have few assets, though they have the highest rates of contribution to KiwiSaver.

Pacific people experience the highest rates of everyday discrimination and (along with Asians) are more likely to limit walking alone in their neighbourhoods during the day as well as at night. Strong family, local community and church connections may be the major contributors to Pacific people's happiness and life satisfaction, which, though still positive, lag behind the other groups.

Asians

The most marked differences between Asians and the rest of the sample are their high level of educational qualifications; very high rates of partnership (exclusively legal marriage); high likelihood of living with their children; and lack of reliance on (or access to) superannuation. Happiness and life satisfaction, self-rated health and living standards are all high.

Demographics and Household composition

Marital status

Almost three quarters of the respondents were partnered, the majority (64.1 percent) being legally married. Opposite sex partnerships accounted for 6.7 percent and same sex for 1.2 percent. Same sex partnerships were concentrated in the younger age groups.

Overall, women are much less likely than men to be partnered (64.4 percent to 82.2 percent).

Asians were most likely to be legally married (93.3 percent), followed by New Zealand Europeans (70.2 percent), Other (65.4 percent), Pacific (50 percent), and Māori (47.6 percent). Māori were

more likely than others to be in de facto partnerships (11.4 percent compared with the total of 6.7 percent). Māori have high divorce rates (16.2 percent compared with 10.8 percent for the total), and are much more likely than others to be widowed (16.2 percent compared with the total of 11.1 percent), while Pacific people were much more likely to be single (41.7 percent compared with the total of 6.1 percent).

Household composition

Living alone increased with age, from 9.7 percent to 27 percent. More than half (55.7 percent) of the respondents were living with their legal spouse or partner, with little variation across the age groups.

Men were more likely than women to be living with their legal spouse or partner (62 percent to 50.1 percent). Women were more likely than men to be living alone (18.8 percent to 8.3) or with their grandchildren (5.8 percent to 2.9).

Asians were the most likely to be living with their children (40.7 percent), with a significant drop to Pacific people (28.6 percent). New Zealand Europeans (16.5 percent) and Māori (17.1 percent) were about equally likely to be living with their children. Pacific people (14.3 percent) and Māori (9.6 percent) were the most likely to have grandchildren living with them (compared with the total of 4.5 percent).

Māori were the most likely to be living alone (17.9 percent), followed by New Zealand European (13.4 percent) and Other (12.1 percent). No Pacific people or Asians were living alone.

Health, well being and quality of life

Happiness and life satisfaction

In common with most surveys of older people, the great majority of respondents are satisfied with their quality of life, and rate their health highly. Despite this, there are differences across the age, gender and ethnic groups.

There was a tendency for self-rated happiness to increase with age, from 78 percent of the younger group in the range of "pretty happy" to "very happy", to 87 percent of the oldest age group. Women were more strongly represented in the "pretty happy" to "extremely happy" range than men with 86 percent compared to 80 percent for men.

For ethnic groups the picture was very different: "Other" have the highest proportion in the "pretty happy" to "extremely happy" range at 96 percent, followed by Māori at 86 percent, and New Zealand European at 83 percent. There is then a dramatic drop to Pacific people at 57 percent, and Asian at 50 percent. Although the sample sizes for Pacific and Asian older people are too small for these figures to be more than indicative they are worryingly low, and foreshadow some of the more disturbing findings in the rest of the survey. The two quality of life measures in the survey produced similar results. Again, there was a significant drop to Asian and Pacific people, who were at the bottom of the scale. The differences were statistically significant.

Religion/Faith

Spirituality is, for many people, a core component of a good quality of life.

The majority of respondents from all ethnicities had a religion, with Christianity the most common for all, although a quarter stated no religious affiliation. Asians showed more diversity of religion than the other ethnicities, with significant affiliation with Hinduism (21.4 percent) and Buddhism (13.3 percent). Religious faith was important to a greater percentage of women than men (64.5 percent to 52.3 percent); a statistically significant result. The majority of respondents (except New Zealand Europeans) who considered religious faith to be important considered it to be very important.

Sexual functioning and sexuality

Sexuality is another core component of a good quality of life for many, though it has been infrequently measured in the past. It was measured through two questions about interest in sex and frequency of sexual contact.

The majority of respondents indicated an interest in sex, with less than 14 percent of all respondents indicating no interest at all. Those who were in relationships showed greater degrees of interest in sex than those who were not, and also had sex more often. Interest in sex declines with age, although nearly a quarter (22 percent) of those 75 to 84 were "quite a bit" or "very much" interested. The majority (78.8 percent) of those in the younger age group have some sexual contact, while a majority of those in the older age group do not (67.8 percent). Most of those aged between 65 and 74 have sexual contact, albeit less frequently. These results are statistically significant.

Women were much more likely to indicate no interest in sex than were men (21.8 percent to 4.7 percent). There is no overall statistically significant difference in interest in sex or frequency of sexual contact across the ethnic groups.

Sexual orientation is 93.8 percent towards the opposite sex. Same-sex attraction is highest in the younger age group. There was no statistically significant difference between the quality of life results for those with same sex and opposite sex attraction.

Vulnerability to abuse

The vast majority of all respondents responded “yes” to positive indicators, suggesting they are not vulnerable to abuse. However, a clear minority of respondents replied “yes” to negative indicators.

Interestingly, there are no statistically significant differences between men and women on any of the factors which indicate vulnerability. There are, however, statistically significant differences among ethnicities. The scores for Pacific people are considerably higher on all factors, but the result may be affected by the small numbers of Pacific participants in the sample. Asian and Other appear to have the lowest rates of vulnerability to abuse.

Everyday discrimination

Experiencing discrimination not only lowers quality of life, it can also lead to poorer health and withdrawal from social contact. Respondents were asked about their experience of unfair treatment.

Over 60 percent did not experience discrimination. When respondents did report being discriminated against, “age” was the single most important reason given for the discrimination. Both men and women named race or ethnicity as the second most important reason for discrimination after age.

Pacific (83.3 percent) and Asian (60 percent) people had higher rates of discrimination than New Zealand European (33.6 percent), Māori (38.3 percent) and Other (36 percent) and the differences were statistically significant. The single most important reason given by New Zealand European, Māori and Other was age. Asians gave race or ethnicity as the main reason, followed by religion.

These results suggest that age, race and gender discrimination are relatively widely experienced in the older population.

Health

Four measures of health were used: self-rated health, physical activity levels, depression, and illness/chronic disease. Two risk factors were also measured – alcohol consumption and smoking rates (and history).

Self evaluated health status is rated very highly by the majority of respondents of all ages, though nearly one quarter of those aged 75 or over rate their health “fair” compared to only nine percent in each of the younger age groups.

Physical health scores differ across the ethnic groups. They are highest for New Zealand Europeans, followed by Asian, Other, and Māori, with Pacific people having the lowest score, continuing the pattern we have seen in earlier results. The differences across ethnic groups are statistically significant.

Depression was reported by just over a fifth of the sample on the scale used. Women (24.3 percent) have significantly higher rates of depression than men (17.2 percent).

Asian (40.0 percent) and Pacific (38.5 percent) show the highest rates of depression. Māori are mid-range, at 27.7 percent. New Zealand Europeans (17.4 percent), and Other (15.4 percent) show the lowest rates of depression. These results are significant.

Alcohol overuse is widespread among older people according to the measures used. The new measure of three drinks in a typical day when drinking records 61.4 percent as hazardous drinkers. Men have higher rates of hazardous drinking than women at the four drink threshold (56.5 percent to 35.7 percent).

At the older four drinks threshold, New Zealand Europeans have the highest rate of hazardous drinking (47.6 percent), but the differences between them and Māori and Pacific (46.2 percent) are

very slight. The rate for Asians is by far the lowest (6.7 percent). These differences are statistically significant.

Illness/chronic disease and disability

Respondents were asked if they had been told by a health professional that they had any of a comprehensive list of 24 specific health conditions, including disability. Overall, the mean number of health conditions experienced by respondents was 2.5, a relatively low rate. There was no statistically significant difference between the mean scores of men and women.

The most common health problems were high blood pressure or hypertension at 39 percent; arthritis or rheumatism at 32.3 percent; hearing impairments at 23 percent; heart trouble at 16 percent; bowel disorders at 13.1 percent; cancer at 12.8 percent; anaemia and asthma both at 11.9 percent; diabetes at 10.8 percent; and other respiratory conditions at 10.2 percent. More health problems were experienced by older respondents, with a doubling or almost doubling in frequency between the youngest and oldest age groups.

There are statistically significant differences across ethnic groups in mean numbers of health conditions, with the highest numbers experienced by Māori (3), followed by Pacific people (2.5) and New Zealand Europeans (2.45), with Other (1.7), and Asians (1.5) having the lowest numbers of all.

Smoking

More than 80 percent of the respondents are current non-smokers. There were no statistically significant differences in smoking history or practice by age group, and no statistically significant difference between men and women's current smoking status. Women (59.9 percent) were more likely than men (49.5 percent) to have been lifetime non-smokers.

New Zealand European are the highest current non-smokers at 87.7 percent, followed by Other (80.8 percent), Asian (80.0 percent), Pacific (76.9 percent) and Māori (76.2 percent). There were statistically significant differences among the ethnic groups for lifetime non-smoking, with Māori being the least likely to have been lifetime non-smokers (43.8 percent) and Asians the most likely (66.7 percent).

Family, friends, loneliness and social support

Social support

The amount of social support respondents receive shows a small but statistically significant decline with age; women have slightly higher scores than men, and Asian and Pacific have lower overall scores than New Zealand European and Māori.

Partners were generally the main source of support, with children, grandchildren and friends next. Extended family were of some importance for most types of support. The results show the persistence into old age of a quite diverse range of different sources of social support, each with its unique advantages.

Social networks

People's social networks change as they age, with contact with neighbours and a wider community focus increasing. Men's and women's networks are similar.

Asians are very much more dependent on local family members, and much more likely to be living with their children. They are also much more likely to be "wider community focused" than any other ethnicity, though it is unclear whether the wider community focus relates to the wider Asian community, or includes the wider New Zealand community.

Māori are the most locally integrated of the different ethnicities, with more than a third drawing support from the family, friends and neighbours around them. New Zealand European are the most locally self-contained, although they are equally as likely to be integrated into their local communities.

Loneliness

Loneliness besets many people in the older age groups, though significant levels of loneliness are relatively uncommon. Over half say they are lonely. Just under half of respondents (46.4 percent) consider themselves to be not at all lonely and slightly fewer (44.5 percent) consider themselves to be moderately lonely. Nine percent consider themselves "severely" or "very severely" lonely. There are no statistically significant differences between the age groups.

More than half of men were lonely to some extent, while less than half of women were. The differences between men and women were statistically significant. There are statistically significant differences between the ethnic groups, with Pacific and Asian people showing considerably higher scores than the other ethnic groups.

Caring commitments

Three dimensions of caring were measured: providing childcare, receiving home-based care and/or support, and care-giving.

Childcare

Just under half (48.3 percent) of respondents provided unpaid care at least occasionally to a grandchild, and just under a quarter (23 percent) provided such care to another child.

There are no statistically significant differences between men and women in the care they provide to grandchildren, markedly different from the respondents' earlier experience of caring for their own children. Women provided a little more care than men to other people's children, but the difference is small.

Overall, Māori were the most frequent providers of care for children (58.4 percent, compared with the total of 48.3 percent), and Asians the least. Pacific people are most likely to provide daily care for their grandchildren (15.4 percent), but this was balanced by them being less likely to provide it weekly.

Home-based care/support

The great majority (over 90 percent) of respondents did not receive any home-based care or support. When care was provided, the respondent themselves or their family most commonly paid for the support, though financial support from government agencies increased with age. Only New Zealand Europeans and Māori received payment for support from government agencies. This suggests there is a need for information about this support to be more widely disseminated, and for the support to be culturally appropriate.

Care-giving

Those most likely to provide care (at least three hours per week) for someone else are in the younger age group, while those in the older age group are next most likely to be currently providing care and the most likely group to have cared for someone for more than 12 months.

Women were almost twice as likely to have provided care for someone other than a child or grandchild as were men (50.8 percent to 27.6 percent). These differences were statistically significant.

Māori are the most likely to have cared for someone. Māori are slightly more likely to currently provide care than are New Zealand Europeans (16.7 percent to 12.8 percent), and more likely to provide paid care as part of their work (3.5 percent to 0.5 percent). Pacific people cared for the greatest number of people, followed by NZ European, Maori, and Asians and Others. These differences are statistically significant.

Work and/or retirement status

The survey measured labour force participation, employment (part and full time), work stress, work satisfaction, occupation, partner's employment status, and respondents' reasons for retirement.

Participation - Most respondents are in paid work: 38.3 percent in full time work and 17.7 percent in part time work. Nearly 19 percent of those aged 65 to 74 are in full time paid employment and nearly 16 percent in part time paid work. The mean number of hours worked by men were higher than for women, and these differences were statistically significant – a consistent pattern across the years from child-bearing years until retirement.

Employment rates are similar across the ethnic groups, except that Pacific people were not represented at all in part time employment and Asians were concentrated in full time employment.

W*ork satisfaction* scores show that the rewarding aspects of employment outweigh the negative aspects. There are no statistically significant differences between the age groups on any of the measures, demonstrating the consistent place paid work plays in people's lives, even as they age.

Women's mean score for reward was statistically significantly higher than men's. Interestingly, this suggests that older women derive more satisfaction from their work than men.

New Zealand European and Māori have the highest levels of work satisfaction and Pacific and Asian the lowest. These differences were statistically significant

Occupation – The respondents were concentrated in three main occupations: clerical or administrative work, professional work, and managerial work.

Pacific people were more likely than others to be machinery operators or drivers; Pacific people, Asian and Other were more likely to be clerical and administrative workers; New Zealand Europeans and Māori were more likely to be professional workers; and Asians were more likely to be managers.

Reasons for retirement – The most frequently listed reasons for retirement were: becoming eligible for NZ Superannuation (22.9 percent); feeling it was time to retire (16.2 percent); being forced due to ill health (12.2 percent); and wanting to do other things (11.3 percent). Retirement rates were very similar for men and women, but men tended to retire for less positive reasons than women.

New Zealand Europeans were about as likely to feel that it was time to retire (19.9 percent) as they were to retire because they became eligible for NZ Superannuation (19.4 percent). For Māori becoming eligible for NZ Superannuation was the main reason (30.4 percent) but for Pacific people the main reason was much more negative: being forced due to ill health (62.5 percent), while for Asians it was not needing to work (40 percent).

Retirement rates were similar across groups except for Asians, whose rate was much lower at 20 percent.

Income, assets and housing

Three dimensions to financial wellbeing were measured: respondents' assessment of their living standards and their personal and household income.

Living standards

Overall, more than three quarters (76 percent) of respondents rate their current living standards as comfortable to very good. 12.7 percent experienced a degree of hardship, with 3.4 percent

experiencing significant hardship. The small age and gender based differences are not statistically significant.

Seventy-nine percent of New Zealand Europeans rated their living standards as comfortable to very good, as did 71 percent of Māori. In contrast, 50 percent of Pacific and Asian people did so. Pacific and Asian respondents were heavily over-represented in the hardship categories.

Income

There are clear and consistent differences in income, both personal and household, according to age, gender and ethnicity. Personal and household income decline with age, and men's personal incomes are significantly higher than women's.

There are considerable and statistically significant differences between mean net personal and equivalised[1] household incomes for the ethnic groups. They are highest for New Zealand Europeans ($48,396 and $99,901 respectively), followed by Asians, Other, Māori and Pacific ($16,897 and $24,168).

Sources of income

Overall, the most frequently cited sources of income are New Zealand Superannuation, investments, and wages and salaries. Sources of personal and household income for men and women are very similar.

Asians receive a much higher proportion of their income from wages and salary than the other ethnicities, with income from investments being their other main source. Income from New Zealand Superannuation for Asians is dramatically lower, a quarter of the mean across all respondents (5.3 percent to 22.9 percent).

Financial support in retirement

Overall, less than nine percent had no other financial support or, if they were not yet aged 65 years, expected no other source of financial support apart from NZ Superannuation in retirement, though support varied across age, income and gender. However, 23 percent of Pacific respondents, 13 percent of Māori and 15 percent of Other respondents stated no other financial support in retirement. Pacific and Asian respondents had the highest take up rate of Kiwisaver.

Income poverty

Overall, slightly more than 16 percent of respondents have incomes below the poverty line. This is concerning, as NZ Superannuation has been designed to lift older people out of poverty.

The poverty rate of Pacific people (63.6 percent) is much higher than the other ethnic groups (they also have higher housing costs and a greater number of dependents). The Māori poverty rate is also higher than the total, at 22.9 percent. These differences are statistically significant.

[1] Equivalised household income allows the incomes of all households to be compared on an equal basis. Equivalisation does this by standardising incomes at the equivalent level of a reference household (in this case a two adult household was used), using scales that take into account economies of scale associated with different sized households

Housing costs

Housing cost as a percentage of net household income is around 21 percent overall. This is well below the 30 percent level that is often used as the lower threshold for defining housing costs as being unacceptably high. Housing costs are considerably higher for Pacific people than any other ethnicity at over 40 percent. This is consistent with the very high poverty rate for Pacific people. These differences are statistically significant. Differences were also statistically significant for Māori and non-Māori, though Maori sit below the 30 percent threshold, at just over 24 percent.

Financial dependents

The mean number of financial dependents is 1.6 with a range of 0 to 8. The numbers of financial dependents declines with age as children leave home. This result is statistically significant. There is no statistically significant difference between men and women.

Pacific people have the highest mean number of financial dependents (2.5) and New Zealand Europeans have the lowest (1.5). Asians have the second highest numbers of dependents (2.0) followed by Māori and Other (1.75). These differences are statistically significant.

Assets

Any consideration of living standards and the capacity of people and households to weather unexpected financial demands must consider their store of assets as well as their income.

Asset worth, excluding the capital value of the family home, is widely spread among survey respondents: roughly a fifth have assets worth $50,000 or less; a fifth have assets worth between $50,000 and $250,000; another fifth have assets worth between $250,000 and $500,000; and another fifth are in the band $500,000 to $1,000,000. The rest have assets worth in excess of $1,000 000.

Women are more likely to have fewer assets: 18.6 percent have assets worth less than $25,000 compared with 12.5 percent of men. They are also less likely to have assets worth more than $1,000,000 (15.2 percent to 20.9 percent).

Māori are more likely than NZ Europeans to have relatively low levels of assets, though there are significant numbers who have assets worth between $100,001 and $250,000. Pacific people are much more likely to have few assets compared with other groups, and Asians are fairly evenly spread across the $500,001 to $1,000,000 brackets, although fully one third are in the low $1 to $5,000 bracket.

Capital value of the home

The mean capital values of respondents' homes is just under $1,000,000, although the median value is roughly half that at $520,000, suggesting that a few very high value homes are distorting the mean. Values decline with age and there is no significant difference between men and women's house values.

New Zealand European have the highest values ($1,057,292), followed by Māori ($858,970). Pacific people have by far the lowest dwelling values ($314,064). Asian and Other have mean house values higher than Pacific but well below Māori. These differences are statistically significant.

Housing type and tenure

More than four fifths of respondents live in detached/stand-alone houses. Just over 40 percent live in homes that are owned without a mortgage, with the youngest age group having less than a third of participants mortgage-free.

Ownership without a mortgage was highest for New Zealand European at nearly 45.5 percent, followed by Other at 42.3 percent, Asians at 40 percent, Maori at 35.5 percent and Pacific at 7.1 percent.

Rates of *ownership with a mortgage* were very similar for New Zealand European, Māori and Pacific at between 24 and 29 percent, and higher for Asians and Other at 40 and 46 percent.

Ownership by a family trust was most common for New Zealand Europeans at 20.6 percent, followed by Pacific people (14.3 percent), Māori (10.4 percent) and Other (3.8 percent).

Renting was relatively high, at almost one in eight (12.1 percent). It was most common for Pacific people (35.7 percent), followed by Māori (20.8 percent), Asian (13.3 percent), New Zealand European (7.9 percent) and Other (7.7 percent).

Boarding rates were very low and almost equally divided between New Zealand European and Māori.

Neighbourhood safety and transport

Restricting activity because of perceptions of danger or inadequate transport can significantly reduce the quality of life of older people

Safety

The vast majority (91 percent) of people of all age groups walked alone in the neighbourhood during the day, but only a minority (47 percent) of people walked alone in the neighbourhood at night. Walking alone in the neighbourhood showed a statistically significant decline with age. There were no statistically significant differences between the age groups in relation to being threatened in the neighbourhood, which was very low in all cases – suggesting that the fear, rather than the reality, of danger prevented people walking alone.

There was no statistically significant difference between the likelihood of men or women walking alone in their neighbourhood during the day, but women (33.2 percent) were considerably less likely than men (63.7 percent) to walk alone in their neighbourhoods at night. This difference is statistically significant.

While the majority of all ethnicities walked in their neighbourhoods during the day, Pacific people and Asians were considerably less likely to do so than the other ethnicities. The differences were statistically significant. A minority of all ethnicities walked in their neighbourhoods at night and there were no statistically significant differences between the ethnic groups.

Having safety threatened in the neighbourhood was experienced by a very small percentage (5.3 percent), as was having safety threatened in the home (3.1 percent). A minority of all ethnicities had had their safety threatened in their neighbourhoods, but Pacific people (15.4 percent) and Asians (13.3 percent) were more likely to have experienced this. Overall, percentages of people being threatened in their homes were very small (3.1), but Pacific people showed a much greater likelihood of experiencing this (15.4 percent).

Transport difficulties

Respondents were asked if they had difficulty getting to the shops or other places and, if so, the cause of the difficulty. 10.2 percent experienced difficulty getting to their shops. The three most common reasons for this were inadequate footpaths (20 percent), lack of public transport (20.9 percent), and health or disability (28.2 percent).

Apart from shops, the most common place that respondents identified as being difficult to get to was a family member's home, and this difficulty increased noticeably with age.

Education

Respondents were asked for their highest educational qualification – usually a reliable correlate with income, especially for younger age groups.

More than 26 percent have secondary school qualifications and more than 17 percent have tertiary qualifications. A quarter of all respondents have no educational qualifications; The likelihood of having no qualification increases with age, from 19.7 percent in the youngest age group to 29.4 percent in the oldest, while that of having a tertiary qualification declines with age from 22.2 percent to 8.8 percent. There were no statistically significant differences between men and women.

Pacific people are most likely to have no qualifications (64.3 percent), followed by Māori (36.4 percent), compared to the other ethnicities. Pacific people have the lowest rates of post-

secondary/trade qualifications (14.3 percent), followed by Asian (20 percent) and Māori (25.5 percent), while New Zealand European (35.7 percent) and Other (34.6 percent) have the highest rates.

Asians were also most likely to have a tertiary qualification (40 percent), and Pacific (none recorded) and Māori (13.6 percent) were least likely.

Community participation and recreation

Respondents were asked to identify (from a list of thirteen) what clubs or organisations they belonged to, and whether they took a leadership role in those clubs.

Overall, respondents participated in 2.6 clubs or organisations. Men were more likely than women to be involved with sports clubs and RSA/workingmen's clubs. Women were more likely than men to be involved with for community service, hobby and leisure, school/kohanga reo, and women's organisations.

Māori had the highest participation in political organisations and New Zealand European the lowest. Asians had the highest participation in religious organisations, followed by Pacific people. Māori had the highest attendance at RSA/workingmen's clubs, with Asians the lowest. Involvement with organisations associated with their personal ethnic group was highest for Asians, followed by Māori, and lowest for New Zealand European. Participation in the other organisations showed no statistically significant differences between the ethnic groups.

Recreation

Respondents were asked to choose the activities they took part in from a list of seven types. The recreation activities people are most frequently involved in are (in descending order): outdoor activity such as walking or cycling; going to a restaurant, cafe, pub or bar; going to a library or museum; attending a concert, play, movie or cultural event; attending a sports event; going to a barbeque or hangi; and going to a gambling venue such as the TAB or the racetrack.

Gender differences tend to confirm popular perceptions. Women were more likely than men to attend concerts, etc., go to restaurants, and libraries and museums. Men were more likely than women to engage in gambling related activities. There were no statistically significant differences for attendance at sports events, barbeques and hangi, or outdoor activities

Patterns of leisure activities show distinct ethnic patterns. Māori had the highest rates of participation in sports events. New Zealand European had the highest participation in concerts, movies, plays or cultural events, closely followed by Māori. New Zealand European and Other had the highest rates for going to restaurants, cafes and bars. Pacific people were most likely to engage in gambling related activities. New Zealand Europeans had the highest attendance at libraries or museums, followed by Māori, and the highest participation in outdoor activities.

While the full Report that follows gives the substantive results, the 'short conclusion' at the end, prior to the references and appendices, distils the essence of the results.

Introduction to the Report

Auckland is known to be a "young" city: its population is younger than the rest of New Zealand. The median age of Auckland residents is 34 compared with 36 nationally (Auckland Council, 2011, p. 41), and it will continue to have a median age below the national average for the foreseeable future. However Auckland, along with the rest of New Zealand, is ageing and the older population itself is ageing. Auckland Council's projections make the point graphically (Auckland Council, 2012[2]).

Figure 1 Auckland demographic projections

By 2031 more than one in six Aucklanders are projected to be 65 or more (Auckland Council, 2012[3]), and by 2051 a quarter of all those aged sixty five or more are projected to be over 85. Issues for older people will become increasingly important over the next decades.

At the last census 51 percent of the Auckland population were female and 49 percent male. In the 50 to 84 year age bands relevant to this study: 63 percent were aged between 50 and 64 years; 23 percent aged between 65 and 74 years; and 14 percent aged between 75 and 84 years.

The first survey wave of the New Zealand Longitudinal Study of Ageing (NZLSA) took a snapshot of New Zealanders aged 50 to 84 years in 2010. A national random sample of 3,317 New Zealanders was surveyed, including 707 in Auckland City, to get a fine-grained sense of how Older New Zealanders experienced their life. Interviewees were questioned about their health, housing, financial and marital status, their experience of their neighbourhoods, their relationships with family and friends and neighbourhoods, and many other aspects that influenced their enjoyment of life and hopes for the future. (Further information about the NZLSA and the methodology for the analysis that underlies this report is set out in the *methodology* section below).

This summary report draws on the data analysis of the Auckland-resident sample of the Family Centre Social Policy Research Unit/Massey University Longitudinal Study of Ageing (NZLSA first wave). Results and findings are presented in written analysis and by relevant tables and charts, some presented alongside the text and others in Appendix 1. The tables and charts present contains frequencies and cross tabulations for each variable considered by age, gender and ethnicity.

This volume illuminates the similarities and differences in the responses by gender and age, and ethnicity where possible – see Methodology section. Over-sampling was carried out for Māori, but the numbers for Pacific and Asian[4] older people are too small to be reliable.

[2] http://monitorauckland.arc.govt.nz/our-community/population/population-projections.cfm
[3] Ibid

The report presents a picture of Aucklanders aged 50 to 84 in terms of the broad domains of:

1. Demographics and household composition.
2. Health, wellbeing and quality of life
3. Family, friends, loneliness and social support
4. Caring commitments
5. Work and/or retirement status
6. Income, assets and housing
7. Neighbourhood safety and transport
8. Education and
9. Community participation and recreation

The report sets out the conclusions and contrasts that can be drawn across these issues and subgroups, and identifies likely emerging issues over the next decades.

[4] People who identify as Chinese, Indian (including Fiji Indian), Korean, Filipino, Japanese, Vietnamese, Sri Lankan, Cambodian and Thai.

Methodology

This report for Auckland Council is based on postal survey data obtained from 707 Auckland City residents during the first wave of the New Zealand Longitudinal Study of Ageing (NZLSA). The NZLSA first wave survey was carried out during 2010 and obtained data from 3,317 respondents across New Zealand, aged from 50 to 84, including the 707 resident within the Auckland Council area. The Auckland Council commissioned this report in order to gain information about the characteristics of the NZLSA respondents resident in its area on the full range of socioeconomic variables covered by the NZLSA survey in relation to their age, gender and ethnicity. The Auckland Council requested a high level analysis based on cross-tabulations and charts. In view of the high level nature of the coverage, the small size of the subsample covered, and its Auckland focus, the data have not been weighted to reproduce national sub-population distributions.

The NZLSA study's key research questions and hypotheses concern the effects of psychosocial and demographic factors on the wellbeing and quality of life of people as they age. For those still in employment, the survey asks questions regarding their work life (e.g., the conditions of their work environment). For those in retirement the survey asks questions about their adjustment to retirement. Overall, the survey involves questions that obtain information about seven major life areas:

1. Demographic information
2. General health
3. Social support
4. Care-giving roles they may perform, or care they might receive
5. Work or retirement status
6. Financial wellbeing
7. Characteristics of their neighbourhood

The target population for the study was all adults in New Zealand, aged 50 to 84 years. The New Zealand Electoral Roll provided an efficient sample frame from which a nationally-representative probability sample was drawn. While this report is based on analysis of data from a possible maximum of 707 Auckland respondents, when combined non-responses to age, ethnicity and gender are taken into account, the maximum numbers actually included is 687. Also, the numbers included in individual analyses vary according to how many respondents answered a particular question. The Auckland sample generated 376 women and 311 men. In the three age bands adopted by this study: 371 were between the aged 50 to 64 years; 248 between 65 to 74 years; and 68 between 75 and 84 years[5].

In addition to this probability sample, over-sampling was carried out for Māori and New Zealanders aged 80 to 84 to increase the numbers of respondents from these numerically small sub-populations to permit sub-group analysis. Over-sampling was not carried out for Pacific and Asian peoples because this could not be carried out efficiently using the Electoral Roll and would require stratified sampling of high density population areas using matched language interviewers that was beyond the study's funding. The age and ethnic characteristics of the Auckland NZLSA sample are set out in Table 1.

It should be noted that the population aged over 65 years in New Zealand is much less ethnically diverse than that of the general population, as the last census records. For the population as a whole, the ethnic distribution of Pakeha/Europeans (67.6 percent), Māori (14.6 percent), Pacific (6.9 percent) and Asian (9.2 percent) is rapidly diversifying (Statistics New Zealand, 2007a). In contrast for those over 50 years, Pakeha/Europeans (76.1 percent) make up the majority: Māori make up 7.1 percent, Pacific 3 percent and Asian 4.9 percent (Statistics New Zealand, 2007a). Data from previous censuses show that the non-Pakeha/European population is increasing while the

[5] Source: calculated from Census 2006 data obtained using Table Builder

Pakeha/European group is decreasing. Ethnic diversity can be expected to increase in future years, as the more diverse younger age groups move into the 65+ cohort.

Table 1. Auckland NZLSA sample by ethnicity

Ethnicity	Frequency	Percent	Valid Percent	Cumulative Percent
NZEuro	447	65.1	65.1	65.1
Māori	185	26.9	26.9	92.0
Pacific	14	2.0	2.0	94.0
Asian	15	2.2	2.2	96.2
Other	26	3.8	3.8	100.0
Total	687	100.0	100.0	

The postal survey questionnaires were modelled closely on well-established international longitudinal studies: the U.S. Health and Retirement Study (HRS); the English Longitudinal Study of Ageing (ELSA); and the Survey of Health, Ageing and Retirement in Europe (SHARE). All three studies are designed to ensure data comparability in several domains across Europe and North America and the NZLSA data and findings will therefore be directly comparable with the findings from those continents. The scales and measures used in the NZLSA study are described in the body of this report in conjunction with the discussions of their results.

Because only one survey wave has been completed, this report is based on cross-sectional analysis, not longitudinal analysis. The analysis is at a high level and entirely bivariate. The focus has been on identifying frequencies and distributions for each variable and scale used in the postal survey by the following respondent attributes: Age group, Ethnicity, and Gender.

The analytical output is in the forms of cross tabulations, and comparisons of means, with the Chi-square and F statistics calculated to determine statistical significance. This report uses the standard criterion of statistical significance of $p \leq 0.05$ (or at the 95 percent level of confidence that the result is non-random) and any result that is stated to be statistically significant has reached this threshold.

Finally, while Māori are over-represented in the NZLSA sample due to purposive over-sampling (27.1 percent, against their presence in Auckland's 50 – 84 years population of just 5.6 percent), the data analysis for this particular report has been carried out with unweighted data. While this might have some impact on some total mean values and percentage values, it does not affect the within ethnic group mean values and percentage values that are used to compare respondents from the five ethnic groups reported. In fact it provides a more robust Maori sub-sample.

The Pacific and Asian samples are clearly very small for the reasons noted above, and can be expected to provide data that is illustrative of those sub-samples and indicative at best. The commentary below highlights the key elements about the sample, which point to what is likely the case for Auckland's older people. In the case of the Auckland sample, the 26 people classified as Other were all people who had not identified themselves as Pakeha/NZEuropean, but had recorded one of the following European nationalities: Dalmatian, Dutch, English, Estonian, German, Irish, Scottish or Swiss. None of the Auckland sample identified as "New Zealander", although some other members of the national sample did.

Where statistical significance has been calculated, this is shown on the bottom row of tables, where Chi-square values and *p* values are displayed. On charts, the *p* value is indicated by asterisks against the variables concerned in the chart legend. One asterisk indicates $p \leq 0.05$, two asterisks indicate $p \leq 0.01$, and three asterisks indicate $p \leq 0.001$. Absence of an asterisk indicates a $p > 0.05$ and that the relationship is not statistically significant at the 95 percent level of confidence.

Older people in Auckland: gender, age and ethnicity

Older people have different profiles for gender and ethnicity than New Zealand's population as a whole, and Auckland's ethnic profile is sharply different from the rest of the country.

Gender and age

Most older people in Auckland are women: they were 51 percent of the "young old" (50-64), 52 percent of the "middle old" (65 – 74), and 57 percent of the "older old" (75 to 84) in 2006. Overall they were 54 percent of Aucklanders aged 65 to 84 (Auckland Council, 2012[6]).

At the 2006 Census, there were 221,142 men and 274,461 women in the 65+ age group in New Zealand – a sex ratio of 124 females per 100 males. The median age of older women in New Zealand was 75.0 years, and for the men, 73.4 years (Statistics New Zealand, 2007b, p. 2).

Age and ethnicity

Auckland's ethnic mix is very different from the rest of New Zealand:
Pacific people were 14.4 percent of Auckland's population at the 2006 census, which was 66.9 percent of the Pacific people in New Zealand; Māori were 11.1 percent (24.3 percent of the total Māori) and Asian people 18.9 percent (66.1 percent of the total) (Auckland Council, 2012[7]). Any person who identified with more than one ethnic group (for example, European and Māori) has been counted in both groups (Statistics New Zealand, 2007b, p. 59).

Nationally there are striking differences in the age profiles of ethnic groups. At the 2006 census, the European[8] group's median age was 38.1 years, followed by Asians (28.3 years), Māori (22.7 years) and Pacific people (21.1 years) (Statistics New Zealand, 2007b, p. 37).

These differences are evident in the proportion of people in each of the major ethnic groups in Auckland's older population shown in Table 2:

Table 2. Percentage of the Auckland region population aged 50 to 84 by ethnicity and age group.

Ethnicity	50-64	65-74	75-84	Total
European	63.2	70.0	83.3	67.6
Māori	6.7	4.7	2.2	5.6
Pacific	8.5	7.4	4.6	7.7
Asian	14.1	11.9	5.7	12.4

Source: calculated from Census 2006 data obtained using Table Builder

All ethnic groups are expected to age further in the foreseeable future, but they will have different rates of ageing. Statistics New Zealand has calculated that:

[6] http://monitorauckland.arc.govt.nz/our-community/population/age-sex-structure-of-population.cfm datafile
[7] http://monitorauckland.arc.govt.nz/our-community/ethnicity-and-diversity/ethnic-composition.cfm
[8] This does not include the category "New Zealander", who are counted in the "other" category throughout this chapter, in line with Statistics New Zealand's convention.

"Among ethnic minorities, both in absolute and relative terms, the increase in 65+ population will be largest for the Asian population, up by 409 percent, from 11,000 in 2001 to 56,000 in 2021. Over the same period, the Māori and Pacific residents aged 65+ years are projected to increase by over 180 percent to 56,000 and 26,000, respectively." (Statistics New Zealand, 2007a, p. 37).

This increase in the diversity of the older population will be felt especially in Auckland, given its larger share of younger demographic groups.

The shift in the proportion of ethnic groups in the older population is already underway, as Table 2 above demonstrates. There is a much greater proportion of Māori, Pacific, Asian and other smaller ethnic groups in the "younger old" (50 to 64) than in the older age groups. It remains the case, though, that non-New Zealand/European groups will continue to have a younger age profile for many decades:

"(in 2021 those aged 65+) will make up 22 percent of all European residents in New Zealand. For the three major ethnic minorities the figures will be 8 percent or less." (Statistics New Zealand, 2007a, p. 38).

Ethnicity is becoming a more complex phenomenon in New Zealand. Not only is the number of different ethnic groups increasing, but more people are registered as belonging to more than one group: the 2006 Census recorded almost one in five children[9] (19.7 percent) as belonging to more than one ethnic group, compared with only 3.5 percent of those 65 and over (Statistics New Zealand, no date, p. 2).

Migration

Older people also have distinct migration patterns, with many more born in the United Kingdom and Ireland than the population as a whole:

"Among New Zealand residents aged 65 years and over... 27 percent were born overseas, compared with 23 percent of all New Zealand residents. About ...55 percent of these people were born in the United Kingdom or Ireland, almost twice the percentage (28 percent) for all New Zealand residents born overseas." (Statistics New Zealand, 2007a, p. 37)

There are very few migrants in the "older old" age group, which is unsurprising, given immigration policy on health system risks posed by immigrants:

"The number of older permanent or long-term migrants declines sharply with advancing age, partly because of decreasing population size, and partly because of growing incidence of disability. During the year ended June 2006, about 910 people aged 65–69 years, 480 people aged 70–74 years, and just 23 people aged 90+ years, arrived in New Zealand on a permanent or long-term basis in 2006. The 65–74 age groups accounted for roughly 87 percent of the net inflow of the 65+ group." (Statistics New Zealand, 2007a, p. 130)

Although many more women than men migrate to New Zealand, many more older women leave. Both movements may be as a result of the death of their partner, when they may move to be with adult children, but we have no data to check this supposition.

"Women consistently outnumber men among older migrants. During 2001–2006, for example, there were 4,400 male arrivals and 4,600 female arrivals – an excess of 200 females. Among departures the excess was larger – 3,000 males and 3,500 females." (Statistics New Zealand, 2007a, p. 130)

[9] Under the age of 15

Distribution of older people in Auckland

The proportion of older people across the Auckland region varies widely: the table below shows changes in the proportion of people aged 65+ in 1991, 2006 and projected for 2031 for the legacy councils. Statistics New Zealand considers there are four factors driving these changes: net inflow of younger migrants and net outflow of older people, as well as fewer people ageing into the older age groups in Auckland City; and the popularity of Rodney for retired people, as it combines a rural setting with access to health care.

Table 3. Percentage of population aged 65+ years in Auckland City by Local Board for the year 2006 and projected population for 2031

Local Board	2006	2031
	Percent aged 65+	
Rodney	11.9	22.3
Hibiscus and Bays	14.8	23.8
Upper Harbour	8.6	18.4
Kaipatiki	9.5	16.3
Devonport-Takapuna	13.6	21.7
Henderson-Massey	9.3	16.7
Waitakere Ranges	7.4	17.7
Great Barrier	16.0	28.3
Waiheke	13.1	20.1
Waitemata	5.6	10.6
Whau	11.5	16.6
Albert-Eden	8.2	15.1
Puketapapa	10.7	17.6
Orakei	13.0	21.3
Maungakiekie-Tamaki	8.8	14.2
Howick	10.1	17.6
Mangere-Otahuhu	6.9	13.7
Otara-Papatoetoe	7.7	12.9
Manurewa	6.9	15.0
Papakura	10.2	16.3
Franklin	10.6	21.3
Total Auckland City	9.8	17.1

Source: Auckland Council.

Demographics and household composition

This first section draws together demographic data that includes marital status, household composition and a measure of ethnic identity.

Marital status

Almost three quarters of the respondents were partnered, the majority (64.1 percent) being legally married. Opposite sex partnerships accounted for 6.7 percent and same sex for 1.2 percent.

Age

Legal marriage declined with age, but this was balanced by the increase in widower- or widow-hood with age. Divorce or separation declined with age, as did being single (not widowed). Same sex partnerships were concentrated in the younger age groups. (See Table 4)

Table 4

Marital/Partnership status	Age groups			
	50-64	65-74	75+	Total
legally married	67.3	61.9	54.4	64.1
Opposite sex partnered relationship	8.6	4.5	4.4	6.7
Same sex partnered relationship	1.9	0.4		1.2
divorced or separated from legal husband or wife	11.4	10.9	7.4	10.8
a widow or widower	4.3	15.8	30.9	11.1
Single (not widow or widower)	6.5	6.5	2.9	6.1
Total	100	100	100	100
N =	370	247	68	685
Chi-Square not calculated due to number of small cells				

Gender

Overall, women are much less likely than men to be partnered (64.4 percent to 82.2 percent). Men were more likely to be legally married than women (74.2 percent to 55.7 percent), while women were more likely to be divorced or separated (14.7 percent to 6.1 percent) or widowed (15.7 percent to 5.5 percent). There was little or no difference between men and women for de facto partnerships and being single. (See Table 5)

Table 5

Marital/Partnership status	Gender		
	Male	Female	Total
legally married	74.2	55.7	64.1
Opposite sex partnered relationship	7.1	6.4	6.7
Same sex partnered relationship	1.0	1.3	1.2
divorced or separated from legal husband or wife	6.1	14.7	10.8
a widow or widower	5.5	15.7	11.1
Single (not widow or widower)	6.1	6.1	6.1
Total	100	100	100
N =	310	375	685
Chi-Square (5) = 36.861, p=0.000			

Ethnicity

Asians were most likely to be legally married (93.3 percent), followed by New Zealand Europeans (70.2 percent), Other (65.4 percent), Pacific (50 percent), and Māori (47.6 percent). Māori were more likely than others to be in de facto partnerships(11.4 percent compared with the total of 6.7 percent). Others were the most likely to be divorced (19.2 percent), followed by Māori (16.2 percent) and New Zealand Europeans (8.7 percent). Māori were much more likely than others to be widowed (16.2 percent compared with the total of 11.1 percent), while Pacific people were much more likely to be single (41.7 percent compared with the total of 6.1 percent). (See Table 6)

Table 6

Marital/Partnership status	Ethnicity					
	NZEuro	Maori	Pacific	Asian	Other	Total
legally married	70.2	47.6	50.0	93.3	65.4	64.1
Opposite sex partnered relationship	5.6	11.4				6.7
Same sex partnered relationship	1.8					1.2
divorced or separated from legal husband or wife	8.7	16.2			19.2	10.8
a widow or widower	9.4	16.2	8.3	6.7	7.7	11.1
Single (not widow or widower)	4.3	8.6	41.7		7.7	6.1
Total	100	100	100	100	100	100
N =	447	185	12	15	26	685
Chi-Square not calculated due to number of small cells						

Household composition

More than half (55.7 percent) of the respondents were living with their legal spouse or partner. There is little variation across the age groups, but significant difference in household composition across the genders and ethnic groups.

Age

Living alone increased with age, from 9.7 percent to 27 percent. Living with a de facto partner declined with age, as did having children in the household. On the other hand having grandchildren in the household increased with age, although the percentages were small. (See Table 7)

Table 7

People living in household with respondent	Age groups			
	50-64	65-74	75+	Total
Legal spouse	47.5	54.1	48.6	49.7
Partner/de facto, boy/girlfriend	7.1	4.6	2.7	6.0
Sons and/or daughters	23.2	9.3	14.9	18.0
Parents/in laws	1.7	1.1	0.0	1.4
Sisters and/or brothers	0.8	0.7	0.0	0.7
Flatmates	1.5	2.1	0.0	1.6
Grandchildren	2.9	7.1	5.4	4.5
Friends	0.8	0.4	0.0	0.6
Boarders	1.7	1.4	0.0	1.5
Others	3.1	1.1	1.4	2.3
Living alone	9.7	18.1	27.0	13.9
Total	100	100	100	100
N =	518	281	74	873
Percentages and totals are based on responses.				

Gender

Men were more likely than women to be living with their legal spouse or partner (62 percent to 50.1 percent), while both were about equally likely to be living with children or siblings, or flatmates, or friends. Women were more likely than men to be living with their grandchildren. (See Table 8)

Table 8

People living in household with respondent	Gender		
	Male	Female	Total
Legal spouse	55.9	44.3	49.7
Partner/de facto, boy/girlfriend	6.1	5.8	6.0
Sons and/or daughters	18.3	17.7	18.0
Parents/in laws	1.7	1.1	1.4
Sisters and/or brothers	0.7	0.6	0.7
Flatemates	1.5	1.7	1.6
Grandchildren	2.9	5.8	4.5
Friends	0.5	0.6	0.6
Boarders	1.2	1.7	1.5
Others	2.9	1.7	2.3
Living alone	8.3	18.8	13.9
Total	100	100	100
N =	410	463	873
Percentages and totals are based on responses.			

Ethnicity

Living with a partner - Pacific people (33.3 percent) and Māori (35.4 percent) were the least likely to be living with their legal spouse. Only New Zealand Europeans (5.6 percent) and Māori (8.8 percent) were living with a de facto partner.

Table 9

People living in household with respondent	Ethnicity					
	NZEuro	Maori	Pacific	Asian	Other	Total
Legal spouse	56.5	35.4	33.3	48.1	51.5	49.7
Partner/de facto, boy/girlfriend	5.6	8.8	0.0	0.0	0.0	6.0
Sons and/or daughters	16.5	17.1	28.6	40.7	24.2	18.0
Parents/in laws	1.4	1.7	0.0	0.0	0.0	1.4
Sisters and/or brothers	0.2	0.8	9.5	0.0	3.0	0.7
Flatmates	1.1	2.5	4.8	3.7	0.0	1.6
Grandchildren	1.8	9.6	14.3	3.7	6.1	4.5
Friends	0.5	0.8	0.0	0.0	0.0	0.6
Boarders	0.9	2.9	4.8	0.0	0.0	1.5
Others	2.0	2.5	4.8	3.7	3.0	2.3
Living alone	13.4	17.9	0.0	0.0	12.1	13.9
Total	100	100	100	100	100	100
N =	552	240	21	27	33	873
Percentages and totals are based on responses.						

Living with children and grandchildren - Asians were the most likely to be living with their children (40.7 percent), followed by Pacific people (28.6 percent) and Others (24.2 percent). New Zealand Europeans (16.5 percent) and Māori (17.1 percent) were about equally likely to be living with their children. Pacific people (14.3 percent) and Māori (9.6 percent) were the most likely to have grandchildren living with them (compared with the total of 4.5 percent).

Living alone - Māori were the most likely to be living alone (17.9 percent), followed by New Zealand European (13.4 percent) and Other (12.1 percent). No Pacific people or Asians were living alone. (See Table 9)

Differences in household composition were statistically significant for Māori/non- Māori.

Ethnic identity

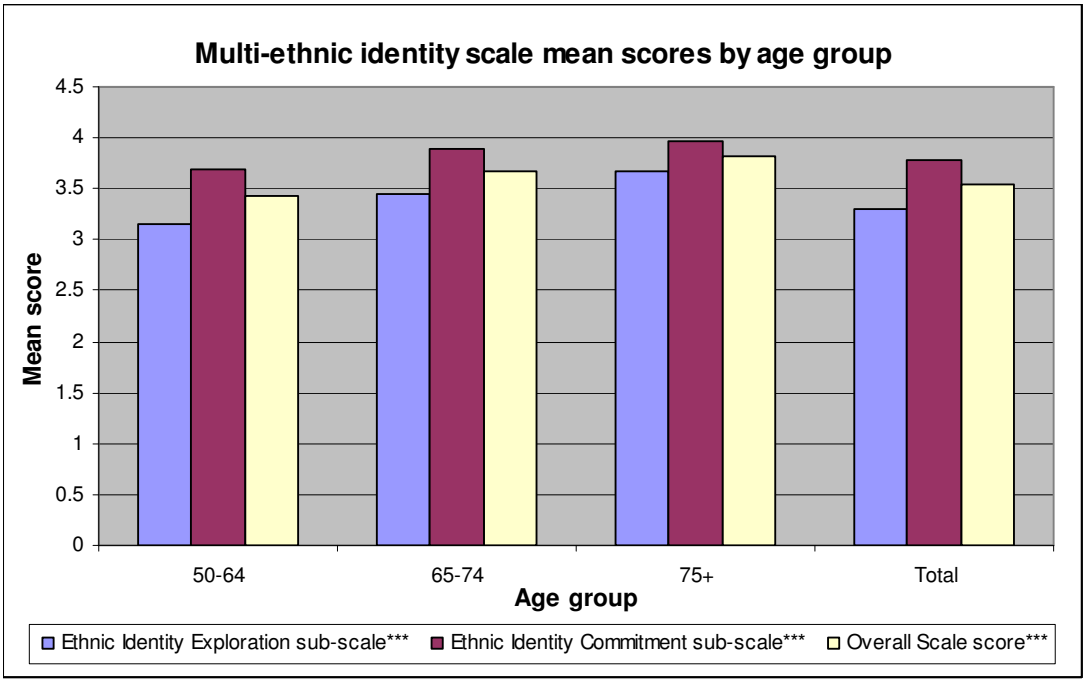
Respondents were asked to indicate the ethnic group or groups they belonged to, and to indicate which (if there were more than one) they identified with the most. They were then asked some further questions about the one they identified with most to measure their strength of identification. These questions were from the MEIM-R (Multi-Ethnic Identity Measure, Revised) developed by Phinney and Ong (2007), which measures strength of ethnic identity on two dimensions, commitment and exploration, through six items in the forms of statements to which respondents indicate their degree of agreement on a five point ordinal scale ranging from "Strongly disagree" to "Strongly agree".

The scores reported here are the mean, or average, scores for each of the age, gender or ethnic groups. Reported in this way, the mean scores provide a comparative snapshot of the status of each group in relation to the others. In the case of MEIM-R measure higher scores indicate higher strength of identification with their nominated ethnic group.

Age

Respondents' scores for exploring their main ethnic identity and commitment to it show a clear and statistically significant increase with age. (See Figure 2)

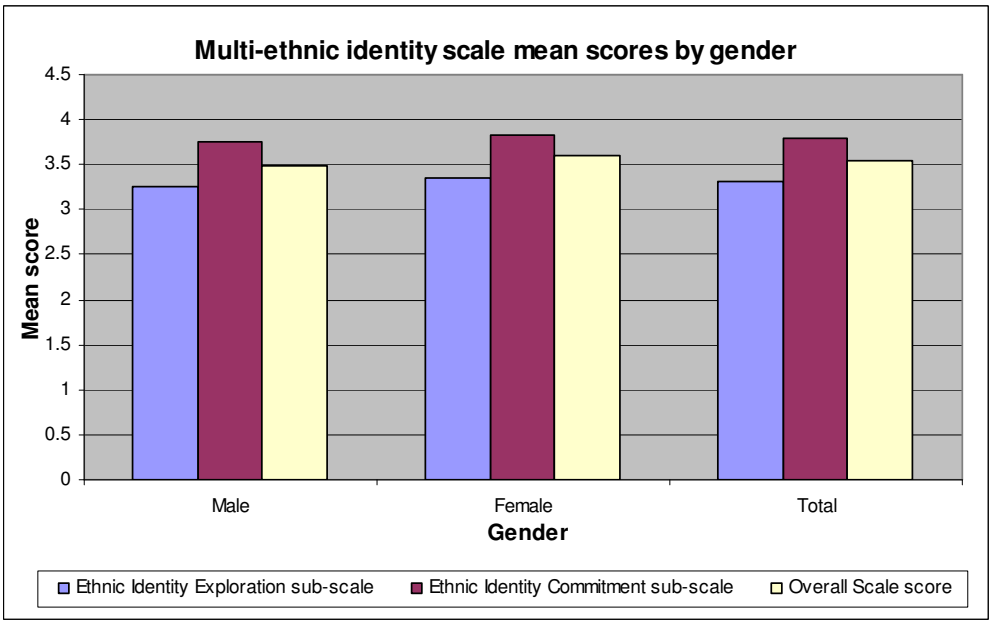
Figure 2



Gender

There are no statistically significant differences between men and women on either the exploration or commitment sub-scales, or total scores. (See Figure 3)

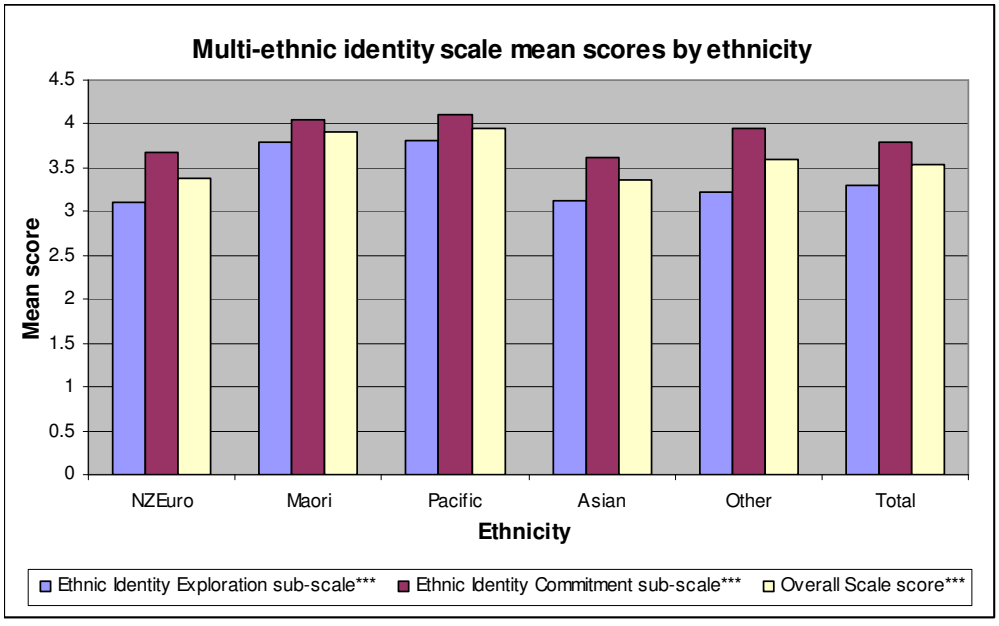
Figure 3



Ethnicity

Ethnic identity exploration and commitment scores vary across the ethnic groups, with the highest scores almost shared by Pacific people and Māori, followed by Other, New Zealand European and Asian. (See Figure 4)

Figure 4



Health, well being and quality of life

In common with most surveys of older people, the great majority of respondents are satisfied with their quality of life, and rate their health highly. Recent changes in risk factors such as smoking rates are likely to continue to the trend to longer life, though this may be put at risk by increasing rates of obesity, diabetes (not measured in this survey) and chronic illness. Both personal and environmental factors have contributed to the increase: environments that make it easy and safe for older people to walk to their destinations, or to catch public transport, can have a significant beneficial effect.

Despite the broad trend to satisfaction and high self-rated health, there are differences across the age, gender and ethnic groups.

Well being and quality of life

Happiness and life satisfaction

General happiness was measured using a single question 11 point scale (Fordyce, 1987) with responses ranging from Extremely unhappy to Extremely happy. Over 80 percent of all respondents were in the range of "pretty happy" to "very happy".

Overall life satisfaction was measured using a single question five point scale (Inglehart et al., 2004) with responses ranging from Very dissatisfied to Very satisfied. Over 80 percent of respondents were in the range of "satisfied" to "very satisfied".

Age

There was a tendency for self-rated happiness to increase with age. 78 percent of the younger group are in the range of "pretty happy" to "very happy", 90 percent of the mid group, and 87 percent of the older age group. (See Table 10)

Table 10

	Age groups			
Degree of happiness	50-64	65-74	75+	Total
0. Extremely unhappy	0.3	0.8	1.5	0.6
1	0.5	1.2		0.7
2. Pretty unhappy	3.3	1.6	1.5	2.5
3	0.8			0.4
4. Slightly unhappy	5.8	2.0	4.4	4.3
5	1.1	0.4	1.5	0.9
6. Slightly happy	5.8	2.9	4.4	4.6
7	4.4	0.8		2.7
8. Pretty happy	52.1	55.3	63.2	54.4
9	17.5	23.0	16.2	19.4
10. Extremely happy	8.5	11.9	7.4	9.6
Total	100	100	100	100
N =	365	244	68	677
Chi-Square not calculated due to number of small cells				

84 percent of the younger group were in the range of "satisfied" to "very satisfied", 88 percent of the mid group, and 87 percent of the older group. (See Table 128 Appendix 1)

Gender

Women were more strongly represented in the “pretty happy” to ”extremely happy” range than men with 86 percent compared to 80 percent for men. (See Table 11)

Table 11

Degree of happiness	Gender		
	Male	Female	Total
0. Extremely unhappy	1.0	0.3	0.6
1	0.6	0.8	0.7
2. Pretty unhappy	3.9	1.4	2.5
3	0.3	0.5	0.4
4. Slightly unhappy	4.2	4.3	4.3
5	1.6	0.3	0.9
6. Slightly happy	4.9	4.3	4.6
7	3.2	2.2	2.7
8. Pretty happy	52.4	56.0	54.4
9	19.1	19.6	19.4
10. Extremely happy	8.7	10.3	9.6
Total	100	100	100
N =	309	368	677
Chi-Square not calculated due to number of small cells			

Men were more strongly represented in the “satisfied” to ”very satisfied” range at 88 percent compared to 84 percent for women. (See Table 129 Appendix 1)

Ethnicity

The percentages of respondents in the “pretty happy” to ”extremely happy” range showed clear variations across the ethnic groups, with Other having the highest proportion at 96 percent, followed by Māori at 86 percent, New Zealand European at 83 percent, Pacific at 57 percent, and Asian at 50 percent. Although the sample sizes for Pacific and Asian older people are too small for these figures to be more than indicative they are worryingly low, and foreshadow some of the more disturbing findings (particularly for Pacific people) about discrimination, financial resources and educational levels for these groups, reported below. (See Table 12)

Table 12

Degree of happiness	Ethnicity					
	NZEuro	Maori	Pacific	Asian	Other	Total
0. Extremely unhappy	0.2	1.1		7.1		0.6
1	0.7	1.1				0.7
2. Pretty unhappy	2.7	2.2	7.1			2.5
3	0.7					0.4
4. Slightly unhappy	4.3	3.3	21.4	7.1		4.3
5	1.4					0.9
6. Slightly happy	3.9	3.8	14.3	28.6	3.8	4.6
7	2.7	2.7		7.1		2.7
8. Pretty happy	53.2	56.8	42.9	42.9	69.2	54.4
9	20.2	18.0	7.1	7.1	26.9	19.4
10. Extremely happy	10.0	10.9	7.1			9.6
Total	100	100	100	100	100	100
N =	440	183	14	14	26	677
Chi-Square not calculated due to number of small cells						

The percentages of respondents in the “satisfied” to ”very satisfied” range followed a similar pattern within a smaller range, with Other having the highest proportion at 89 percent, followed by Māori at

87 percent, New Zealand European at 86 percent, Asian at 79 percent, and Pacific at 71 percent. (See Table 130 Appendix 1)

Quality of life

Quality of life has been measured with two instruments which explore different facets: WHOQol-8 and CASP. The scores reported here are the mean, or average, scores for each of the age, gender and ethnic groups. The mean scores provide a comparative snapshot of the status of each group in relation to the others.

WHOQol-8

The World Health Organisation (WHO) defines Quality of Life as an individual's perception of their position in life in the context of the culture and value systems in which they live and in relation to their goals, expectations, standards and concerns (World Health Organization, 1997, p. 1). The WHOQol-8 is part of the European EUROHIS minimum dataset of measures. It was designed for use where researchers needed a very short and concise quality of life instrument. Eight items are each measured on a five point ordinal scale and are primarily about personal satisfaction with different life aspects. Higher scores indicate higher quality of life.

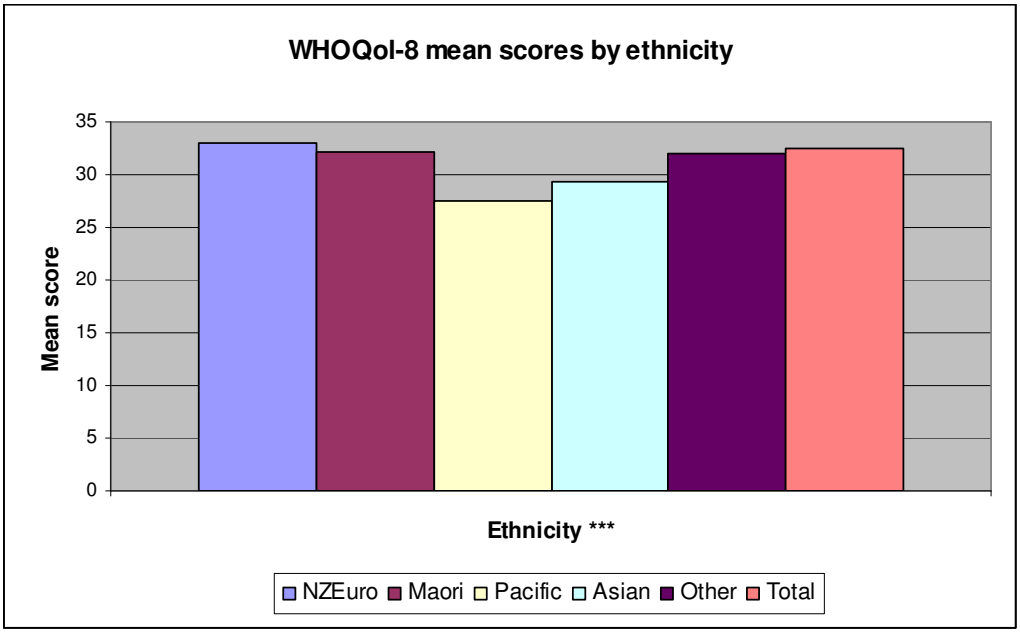
Age and gender

Mean WHOQol-8 scores were slightly lower for respondents aged 75 and over, but this small apparent difference was not statistically significant. The mean WHOQol-8 scores for men and women were identical. (See Figure 42 and Figure 43 Appendix 1)

Ethnicity

WHOQol-8 mean scores were highest for New Zealand Europeans. Scores for Māori and Other were slightly lower, followed by Asian and Pacific people, with the latter being the lowest.

Figure 5



These differences between the ethnicities were statistically significant. This mirrors the results reported in The Social Report 2010 (Ministry of Social Development, 2010 p 125). (See Figure 5)

CASP

CASP-12 is a measure of quality of life in early old age. The CASP-12 questionnaire (Wiggins et al., 2008) is a psychometrically validated short version of the original 19-item version (CASP-19). The measure refers to four conceptual domains of individual needs: control (C), autonomy (A), self-realisation (S) and pleasure (P). Items measuring the four respective scales assess the degree to which these aspects are perceived as being satisfied on a four-point Likert scale. The first letter of each domain and its 12 items delineate the acronym CASP-12. A summary measure of the 12 items is used to assess quality of life where the total sum score ranges from 12 to 48, with higher scores indicating better quality of life.

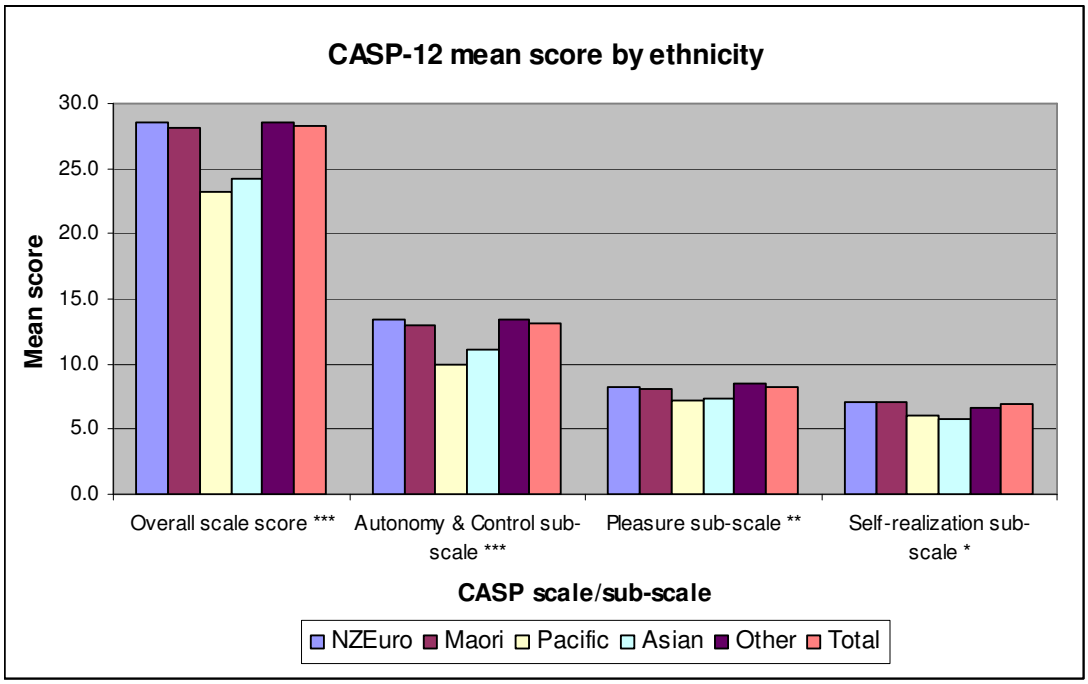
Age and gender

Mean CASP scores are not significantly different across the age groups, apart from the self-realisation sub-scale, on which those aged 75 and over scored lower than the other ages. It is interesting that older people record no reduction in their sense of having control and autonomy, and the pleasure they experience as they get older. There were no significant differences between men and women on any of the CASP measures – again an interesting finding. (See Figure 44 and Figure 45 Appendix 1)

Ethnicity

Pacific and Asian respondents scored lower than other respondents on all of the CASP measures and the differences were statistically significant. This is a concerning finding, as these groups also report experiencing the greatest degree of discrimination (see below) however the very small sample size restricts its applicability across the Auckland population. Scores for New Zealand European, Māori and Other were very similar. (See Figure 6)

Figure 6



Religion/Faith

Spirituality is, for many people, a core component of a good quality of life. It is being measured more frequently, particularly in studies of older people. Three questions sought information on religious affiliation, the importance of faith and participation in religious activities. Affiliation asked people to identify a religion out of a list that included "no religion" and "other". Participants were asked if faith was important to them with the dichotomous response (Yes/No), and for those who answered "Yes" a further question was asked about the importance of faith to them applying a three point ordinal scale ranging from "A little important" to "Very important". Participants were also asked how often they practiced religion, attended services or otherwise participated in religious activities with a 6 point Likert scale identifying frequency from "Daily" to "Not practicing".

Table 13

Religion	Gender		
	Male	Female	Total
Christianity	65.4	65.6	65.5
Hinduism	0.6	0.3	0.4
Judaism		0.3	0.1
Buddhism	1.3	0.5	0.9
Ratana	1.6	2.7	2.2
Other	3.9	8.3	6.3
No religion	27.2	22.3	24.5
Total	100	100	100
N =	309	372	681
Chi-Square not calculated due to number of small cells			

The majority of both men and women have a religious affiliation, with Christianity the most common (65 percent of all responses to the question, including the 24.5 percent who stated they had no religious affiliation). (See Table 13)

Age

The likelihood of having a religion increased with age, and the majority of those (87 percent) with a religion were Christian. The importance of religious faith also increased with age, as did the frequency of practicing religion, results that were statistically significant. The degree of importance also appeared to increase with age, although this result was not statistically significant. (See Table 14, Table 15 and Table 16)

Table 14

Is faith important	Age groups			
	50-64	65-74	75+	Total
Yes	54.6	62.2	74.2	59.3
No	45.4	37.8	25.8	40.7
Total	100	100	100	100
N =	366	246	66	678
Chi-Square (2) = 10.246, *p*=0.006				

Table 15

.How important is faith	Age groups			
	50-64	65-74	75+	Total
A little important	19.6	15.1	12.2	17.0
Reasonably important	33.7	33.6	28.6	33.0
Very important	46.7	51.3	59.2	50.0
Total	100	100	100	100
N =	199	152	49	400
Chi-Square (4) = 3.39, *p*=0.495				

Table 16

Frequency of practicing religion	Age groups			
	50-64	65-74	75+	Total
Daily	9.3	6.2	19.4	9.2
Several times a week	5.5	8.6	3.0	6.4
Once a week	8.2	13.6	16.4	11.0
Once a month	5.2	4.9	10.4	5.6
Seldom or never	34.8	39.5	31.3	36.1
Not practicing	37.0	27.2	19.4	31.7
Total	100	100	100	100
N =	365	243	67	675
Chi-Square (10) = 31.944, *p*=0.000				

Gender

Religious faith was important to a greater percentage of women than men (64.5 percent to 52.3 percent); a statistically significant result. There was no difference between men and women in their view of the degree of importance of religious faith, nor between men and women in the frequency of religious practice. (See Table 17, Table 18, Table 19 and Table 20)

Table 17

Religion	Gender		
	Male	Female	Total
Christianity	65.4	65.6	65.5
Hinduism	0.6	0.3	0.4
Judaism		0.3	0.1
Buddhism	1.3	0.5	0.9
Ratana	1.6	2.7	2.2
Other	3.9	8.3	6.3
No religion	27.2	22.3	24.5
Total	100	100	100
N =	309	372	681
Chi-Square not calculated due to number of small cells			

Table 18

Is faith important	Gender		
	Male	Female	Total
Yes	52.5	64.9	59.3
No	47.5	35.1	40.7
Total	100	100	100
N =	305	373	678
Chi-Square (1) = 10.724, *p*=0.001			

Table 19

How important is faith	Gender		
	Male	Female	Total
A little important	16.9	17.1	17.0
Reasonably important	32.5	33.3	33.0
Very important	50.6	49.6	50.0
Total	100	100	100
N =	160	240	400
Chi-Square (2) = 0.043, *p*=0.978			

Table 20

Frequency of practicing religion	Gender		
	Male	Female	Total
Daily	7.5	10.6	9.2
Several times a week	8.2	4.9	6.4
Once a week	10.5	11.4	11.0
Once a month	3.9	7.0	5.6
Seldom or never	35.0	37.1	36.1
Not practicing	35.0	29.0	31.7
Total	100	100	100
N =	306	369	675
Chi-Square (5) = 9.671, *p*=0.085			

Ethnicity

The majority of respondents from all ethnicities had a religion, with Christianity the most common for all. Asians showed more diversity of religion than the other ethnicities, with significant affiliation with Hinduism (21.4 percent) and Buddhism (13.3 percent).

Table 21

Religion	Ethnicity					
	NZEuro	Maori	Pacific	Asian	Other	Total
Christianity	70.8	56.5	38.5	50.0	60.0	65.5
Hinduism				21.4		0.4
Judaism					4.0	0.1
Buddhism	0.4	1.1		14.3		0.9
Ratana		7.6	7.7			2.2
Other	2.5	14.7	30.8	7.1		6.3
No religion	26.3	20.1	23.1	7.1	36.0	24.5
Total	100	100	100	100	100	100
N =	445	184	13	14	25	681
Chi-Square not calculated due to number of small cells						

With the exception of Other, the majority of respondents regarded religious faith to be important. The majority of respondents (except New Zealand Europeans) who considered religious faith to be important considered it to be very important.

Frequency of practicing religion was highest among Asians, followed by Pacific people, Māori, and New Zealand Europeans. (See Table 21, Table 22, Table 23 and Table 24)

Table 22

Is faith important	Ethnicity					
	NZEuro	Maori	Pacific	Asian	Other	Total
Yes	55.9	64.8	100.0	86.7	44.0	59.3
No	44.1	35.2		13.3	56.0	40.7
Total	100	100	100	100	100	100
N =	444	182	12	15	25	678
Chi-Square (4) = 19.807, *p*=0.005						

Table 23

How important is faith	Ethnicity					
	NZEuro	Maori	Pacific	Asian	Other	Total
A little important	23.5	6.9			18.2	17.0
Reasonably important	31.2	38.8	30.8	23.1	27.3	33.0
Very important	45.3	54.3	69.2	76.9	54.5	50.0
Total	100	100	100	100	100	100
N =	247	116	13	13	11	400
Chi-Square (8) = 23.838, *p*=0.002						

Table 24

Frequency of practicing religion	Ethnicity					
	NZEuro	Maori	Pacific	Asian	Other	Total
Daily	8.4	9.9	15.4	13.3	12.0	9.2
Several times a week	5.9	6.6	7.7	26.7		6.4
Once a week	9.3	12.7	23.1	33.3	8.0	11.0
Once a month	5.0	7.2	15.4		4.0	5.6
Seldom or never	37.4	36.5	15.4	20.0	32.0	36.1
Not practicing	34.0	27.1	23.1	6.7	44.0	31.7
Total	100	100	100	100	100	100
N =	441	181	13	15	25	675
Chi-Square (20) = 37.007, *p*=0.012						

Sexual functioning and sexuality

Sexuality is another core component of a good quality of life for many, though it has been infrequently measured in the past. It was measured through two questions about interest in sex and frequency of sexual contact from a questionnaire developed under the auspices of the World Health Organization to assess quality of life in older people. The two questions each have a four point ordinal response scale ranging from Not at all/Never to Very much/Very often. (De Leo et al., 1998). Respondent sexuality was also identified through one question that asked whether they would describe their sexual orientation as Opposite sex attraction, or as Same sex attraction. There was no statistically significant difference between the quality of life results for those with same sex and opposite sex attraction.

The majority of respondents indicated interest in sex, with less than 14 percent of all respondents indicating no interest at all. These results are statistically significant. Sexual orientation is 93.8 percent towards the opposite sex.

In addition to age, gender and ethnicity, this variable is also looked at in relation to marital/partnership status. Those who were in relationships showed greater degrees of interest in sex than those who were not (see Table 25), and also had sex more often than those who were not in relationships (see Table 26).

Table 25

Marital/partnership status	Degree of interest in sex				
	Not at all	A little	Quite a bit	Very much	Total
legally married	37.9	62.2	74.1	67.4	63.8
Opposite sex partnered relationship	4.6	6.4	6.7	11.6	7.0
Same sex partnered relationship	2.3	1.3	1.3		1.3
divorced or separated from legal husband or wife	11.5	13.3	8.5	9.5	10.8
a widow or widower	31.0	9.9	6.3	6.3	11.0
Single (not widow or widower)	12.6	6.9	3.1	5.3	6.1
Total	100	100	100	100	100
N =	87	233	224	95	639
Chi-Square (15) = 69.776, *p*=0.000					

Table 26

Marital/partnership status	Frequency of having sex				
	Never	Occasionally	Often	Very often	Total
legally married	35.1	74.9	82.9	69.2	63.9
Opposite sex partnered relationship	6.4	6.7	7.9	11.5	7.1
Same sex partnered relationship	0.5	2.0	1.3		1.3
divorced or separated from legal husband or wife	17.8	8.2	4.6	11.5	10.6
a widow or widower	26.2	4.7	2.6	3.8	11.0
Single (not widow or widower)	13.9	3.5	0.7	3.8	6.1
Total	100	100	100	100	100
N =	202	255	152	26	635
Chi-Square not calculated due to number of small cells					

Age

Interest in sex declines with age, with those “quite a bit” or “very much” interested totalling over 60 percent for the younger group and 22 percent for those 75 to 84. The majority (78.8 percent) of those in the younger age group have some sexual contact, while a majority of those in the older age group do not (67.8 percent). These results are statistically significant. Frequency of sexual contact also declines with age. Interestingly though, most of those aged between 65 and 74 have sexual contact, albeit less frequently. A majority of those in the two lower age groups have some sexual contact, while a majority of those in the older age group do not. 38.5 percent of those in the younger age group have sexual contact often or very often. In contrast, only 3.4 percent of those aged 75 to 84 fall into these categories. These results are statistically significant. (see Table 27 and Table 28). Same-sex attraction is highest in the younger age groups, perhaps reflecting a more liberal attitude in recent years ((See Table 29)

Table 27

Interest in sex	Age groups			
	50-64	65-74	75+	Total
Not at all	7.9	8.5	30.5	13.7
A little	30.4	43.2	47.5	36.5
Quite a bit	41.1	30.8	13.6	34.9
Very much	20.6	7.5	8.5	14.8
Total	100	100	100	100
N =	355	227	59	641
Chi-Square (6) = 63.428, *p<0.000*				

Table 28

Frequency of sexual contact	Age groups			
	50-64	65-74	75+	Total
Never	21.2	39.1	67.8	31.9
Occasionally	40.2	43.1	28.8	40.2
Often	32.0	16.4	3.4	23.9
Very often	6.5	1.3		4.1
Total	100	100	100	100
N =	353	225	59	637
Chi-Square (6) = 79.548, *p<0.000*				

Table 29

Sexual orientation	Age groups			
	50-64	65-74	75+	Total
Opposite sex	92.7	94.7	98.3	93.9
Same sex	7.3	5.3	1.7	6.1
Total	100	100	100	100
N =	354	226	58	638
Chi-Square (2) = 3.136, *p<0.208*				

Gender

Women were much more likely to indicate no interest in sex than were men (21.8 percent to 4.7 percent), and vice versa for those who are “very much” interested (8.5 percent to 21.9 percent). (See Table 30) Women were also much more likely than men to indicate never having sexual contact than were men (40.1 percent to 21.5), results that are statistically significant. This pattern is however common to other such surveys in New Zealand: even when the whole population is asked more men claim to have sexual contact, and men claim to have sexual contact more frequently, than women. There was no statistically significant difference between men and women for sexual orientation (7.4 percent to 5 percent). (See Table 131 and Table 132 Appendix 1)

Table 30

Interest in sex	Gender		
	Male	Female	Total
Not at all	4.7	21.8	13.7
A little	26.9	45.0	36.5
Quite a bit	46.5	24.7	34.9
Very much	21.9	8.5	14.8
Total	100	100	100
N =	301	340	641
Chi-Square (3) = 89.432, *p<0.001*			

Ethnicity

There is no overall statistically significant difference in interest in sex across the ethnic groups, although Pacific people seem to be least likely to have no interest at all (7.7 percent) and Maori the most (16.1 percent). There are also no statistically significant differences in frequency of sexual contact across the ethnic groups, although Asians seem to be least likely to never have sexual contact. There is a statistically significant difference in sexual orientation across the ethnic groups, with Pacific (25 percent) and Asian respondents (16.7 percent) indicating significantly higher rates of same sex orientation than the others. It is possible that the small Pacific and Asian samples are unrepresentative in this respect, and also possible that the question was misunderstood by some for whom English was a second language. (See Table 31, Table 32 and Table 33)

Table 31

	Ethnicity					
Interest in sex	NZEuro	Maori	Pacific	Asian	Other	Total
Not at all	12.9	16.1	7.7	15.4	12.5	13.7
A little	36.9	35.1	53.8	23.1	37.5	36.5
Quite a bit	35.5	32.2	23.1	61.5	37.5	34.9
Very much	14.6	16.7	15.4		12.5	14.8
Total	100	100	100	100	100	100
N =	417	174	13	13	24	641
Chi-Square (12) = 9.172, *p*=0.688						

Table 32

	Ethnicity					
Frequency of sexual contact	NZEuro	Maori	Pacific	Asian	Other	Total
Never	31.3	37.0	25.0	8.3	20.8	31.9
Occasionally	38.5	42.2	41.7	50.0	50.0	40.2
Often	26.2	16.2	33.3	41.7	25.0	23.9
Very often	4.1	4.6			4.2	4.1
Total	100	100	100	100	100	100
N =	416	173	12	12	24	637
Chi-Square (12) = 14.399, *p*=0.276						

Table 33

	Ethnicity					
Sexual orientation	NZEuro	Maori	Pacific	Asian	Other	Total
Opposite sex	93.6	95.3	75.0	83.3	100.0	93.9
Same sex	6.4	4.7	25.0	16.7		6.1
Total	100	100	100	100	100	100
N =	423	170	8	12	25	638
Chi-Square (4) = 9.569, *p*=0.0483						

Vulnerability to abuse

Elder abuse is increasingly identified in studies, and most OECD nations have developed services for older people who are abused. The vulnerability of older people to being harmed by others is a human rights issue.

The VASS measure is used by the Australian Longitudinal Study of Women's Health (Schofield et al., 2002) to detect vulnerability to abuse among their respondents. It uses 12 questions to measure four dimensions of vulnerability: dependence; dejection; vulnerability; and coercion. Higher scores for each dimension indicate higher vulnerability. The scores reported here are the mean, or average,

scores for each of the age, gender or ethnic groups. The mean scores provide a comparative snapshot of the status of each group/factor in relation to the others.

The vast majority of all respondents responded "yes" to positively worded indicators such as having enough privacy, trusting most people in their families, and being able to take their own medicine and get around. This is consistent with the high Quality of Life scores reported above. However, a clear minority of respondents replied "yes" to negatively worded indicators.

Age and gender

There is a slight tendency for rates of dependence and vulnerability to fall with age, while dejection and coercion fluctuate. However these apparent variations among age groups are not statistically significant. There are no statistically significant differences between men and women on any of the factors. (See Table 34, Figure 7, Figure 8 and Table 35)

Table 34

VASS Screening Indicator	Age groups: Percentage responding "Yes"			
	50-64	65-74	75+	Total
Afraid of anyone in family	3.3	3.2	1.5	3.1
Anyone close tried to hurt you	2.7	2.8	2.9	2.8
Anyone close called you names	12.8	11.8	8.8	12.0
Have enough privacy	92.7	94.3	97.1	93.7
Trust most people in family	94.8	93.5	97.0	94.6
Can take own medication & get around	98.9	98.8	100.0	99.0
Sad or lonely often	10.5	8.1	9.0	9.5
Feel that nobody wants you around	3.3	3.3	3.0	3.2
Feel uncomfortable with anyone in family	13.6	13.6	14.9	13.7
Someone makes you stay in bed/tells you you're sick	1.6	2.4	3.0	2.1
Anyone forced you to do things	6.0	3.3	4.5	4.8
Anyone taken things that belong to you	13.3	12.2	16.4	13.2

Figure 7

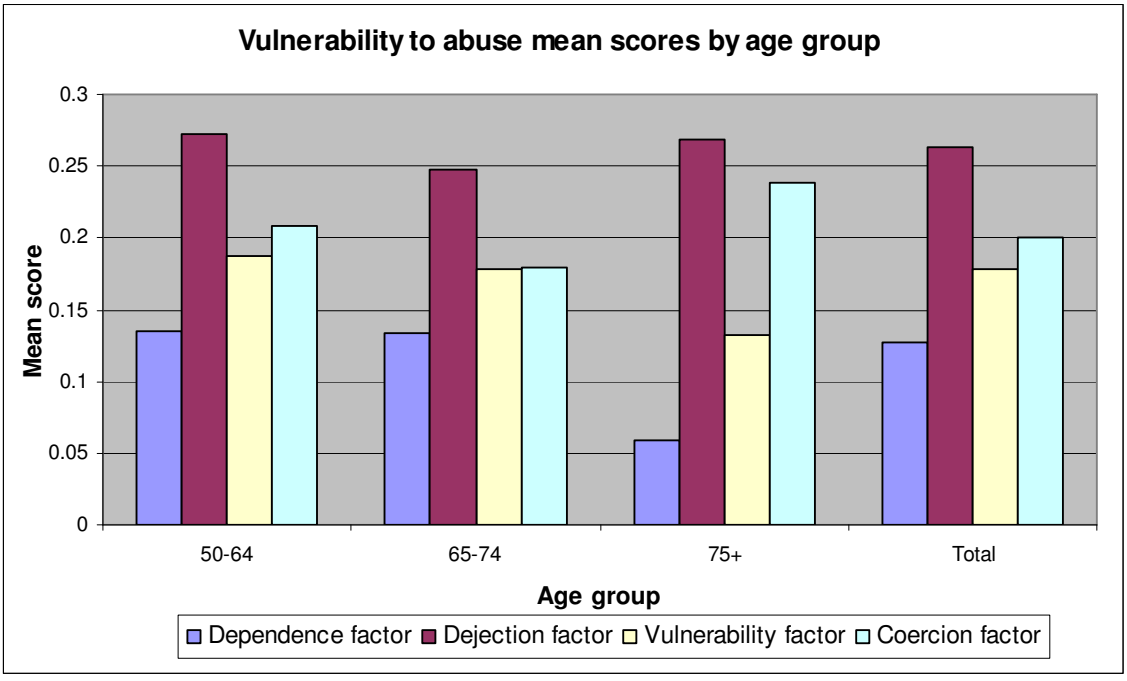


Figure 8

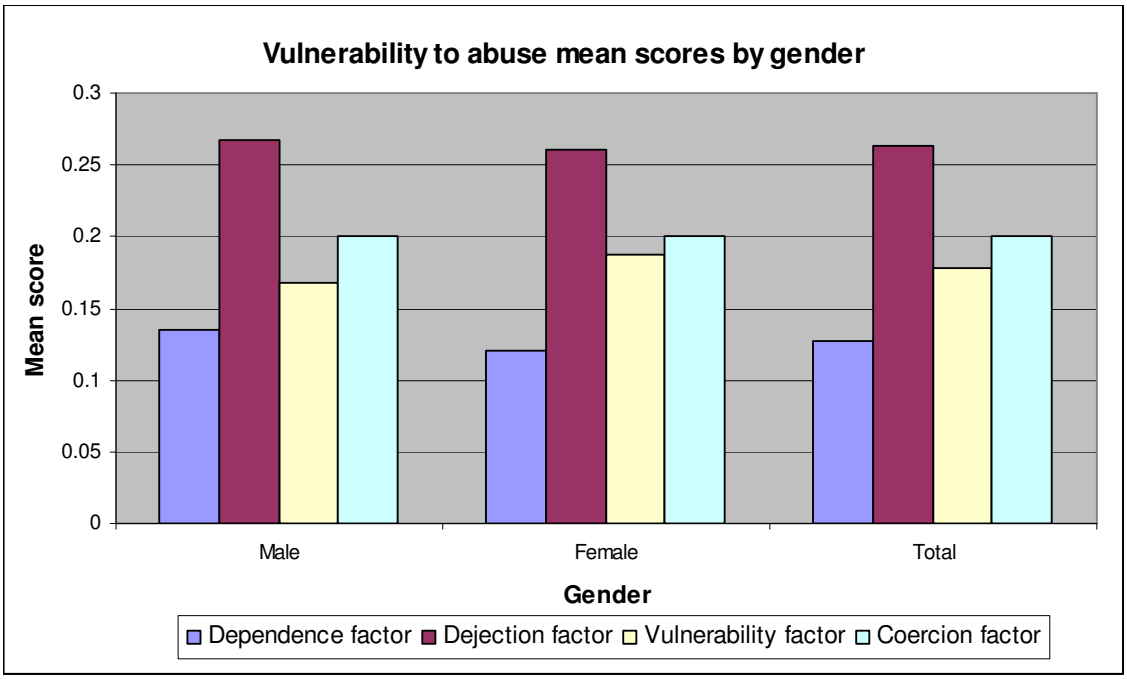


Table 35

VASS Screening Indicator	Gender: Percentage responding "Yes"		
	Male	Female	Total
Afraid of anyone in family	2.9	3.2	3.1
Anyone close tried to hurt you	2.9	2.7	2.8
Anyone close called you names	11.0	12.9	12.0
Have enough privacy	93.5	93.8	93.7
Trust most people in family	94.2	94.9	94.6
Can take own medication & get around	98.7	99.2	99.0
Sad or lonely often	9.4	9.7	9.5
Feel that nobody wants you around	3.6	3.0	3.2
Feel uncomfortable with anyone in family	13.9	13.6	13.7
Someone make you stay in bed/tell you you're sick	2.3	1.9	2.1
Anyone forced you to do things	4.5	5.1	4.8
Anyone taken things that belong to you	13.3	13.1	13.2

Ethnicity

There are statistically significant differences among the ethnicities on all but the vulnerability factor. The scores for Pacific people are considerably higher on all factors, which could suggest older Pacific people are particularly at risk of abuse, but the result may be affected by the small numbers of Pacific participants in the sample. Asian and Other appear to have the lowest rates of vulnerability to abuse, with New Zealand European having the next highest, followed by Māori. Māori are slightly higher on some indicators than New Zealand European, but differences are small. (See Figure 9 and Table 36)

Figure 9

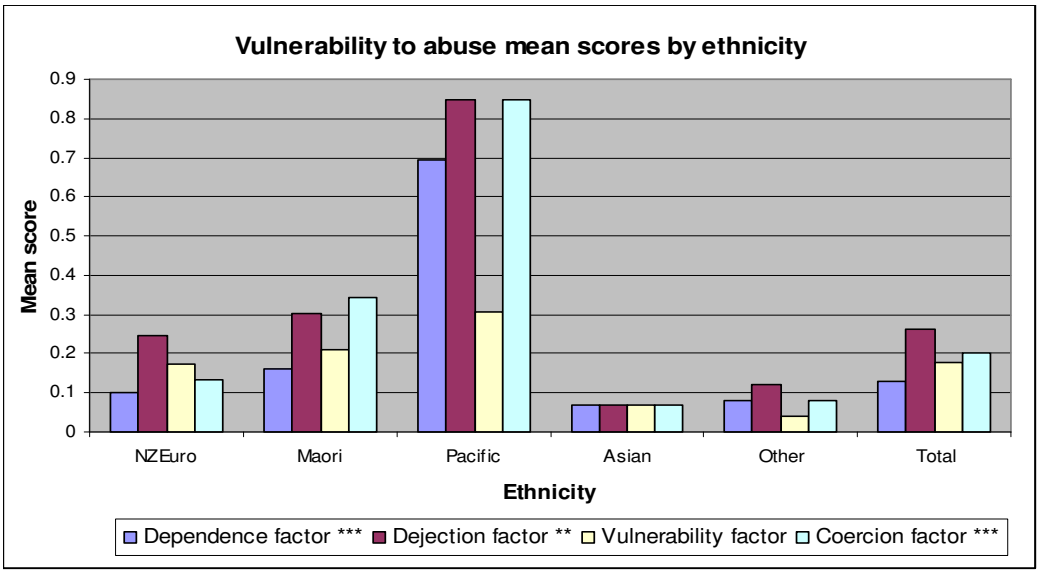


Table 36

VASS Screening Indicator	Ethnicity: Percentage responding "Yes"					
	NZEuro	Maori	Pacific	Asian	Other	Total
Afraid of anyone in family	2.5	4.9	7.7			3.1
Anyone close tried to hurt you	2.3	4.3	7.7			2.8
Anyone close called you names	12.6	11.9	15.4	6.7	4.0	12.0
Have enough privacy	94.6	92.4	76.9	100.0	92.0	93.7
Trust most people in family	95.9	92.9	53.8	100.0	100.0	94.6
Can take own medication & get around	99.3	98.4	100.0	93.3	100.0	99.0
Sad or lonely often	7.9	11.9	38.5		12.0	9.5
Feel that nobody wants you around	2.3	4.9	23.1			3.2
Feel uncomfortable with anyone in family	14.5	13.7	23.1	6.7		13.7
Someone make you stay in bed/tell you you're sick	0.5	4.9	23.1			2.1
Anyone forced you to do things	2.9	8.7	23.1		4.0	4.8
Anyone taken things that belong to you	10.1	20.7	38.5	6.7	4.0	13.2

Everyday discrimination

Experiencing discrimination not only lowers quality of life, it can also lead to poorer health and withdrawal from social contact.

A reduced version of the Everyday Discrimination Scale designed by Williams et al. (1997) was used to measure exposure to unfair treatment due to race or other factors. The reduced version, developed by Roberts et al. (2007) asks respondents whether:

1. "you are treated with less courtesy or respect than other people";
2. "you receive poorer service than other people at restaurants or stores";
3. "people act as if they think that you are not smart";
4. "people act as though they are afraid of you";
5. "you are called names or insulted"; and
6. "you are threatened or harassed."

A six point ordinal scale measures the frequency with which each is experienced, ranging from "Almost daily" to "Never".

Respondents are next asked to choose the single most important reason for the reported discrimination from a range of options which covered race or ethnicity, gender, age, weight, sexual orientation, disability, religion, health, or other.

Over 60 percent of respondents did not experience discrimination. When respondents reported being discriminated against, "age" was the single most important reason given for the discrimination.

Age and gender

Experiencing discrimination declines with age and this is statistically significant. This is an unexpected result, which may be explained by a greater awareness of discrimination in the 50 to 64 year age group.

Respondents were more likely to name age as the reason for discrimination as they grew older. Both men and women named race or ethnicity as the second most important reason for discrimination after age. Women named gender as the third most important reason, while men named health. (See Figure 10, Table 37, Figure 11 and Table 38)

Figure 10

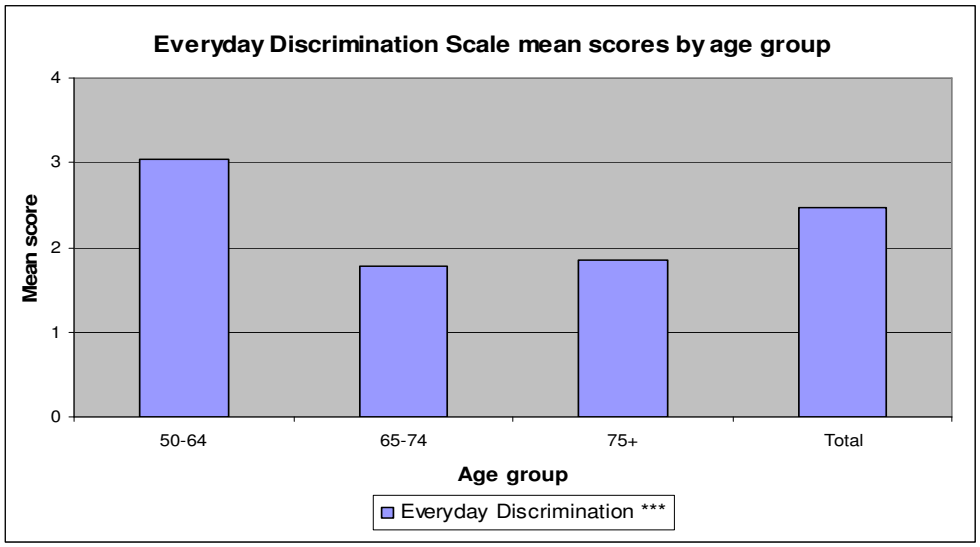


Table 37

Single most important reason for being discriminated against	Age groups			
	50-64	65-74	75+	Total
Race or ethnicity	6.3	3.8		4.8
Sexual Orientation	0.6	1.3		0.7
Gender	4.4	1.7	1.5	3.1
Disability	1.4	2.1	1.5	1.6
Age	11.3	15.1	21.2	13.6
Religion	1.9	0.4		1.2
Weight	1.1	0.4		0.7
Health	1.1	2.1	3.0	1.6
Not applicable (not discriminated against)	60.6	66.8	68.2	63.6
Other	11.3	6.3	4.5	8.8
Total	100	100	100	100
N =	363	238	66	667
Chi-Square not calculated due to number of small cells				

Figure 11

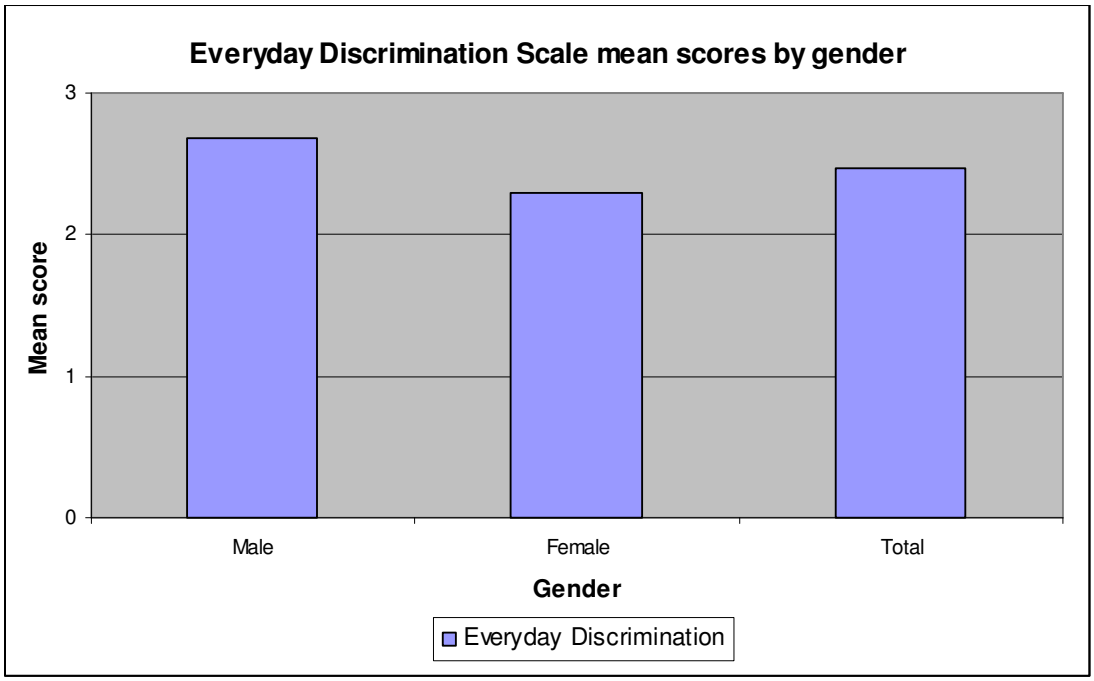


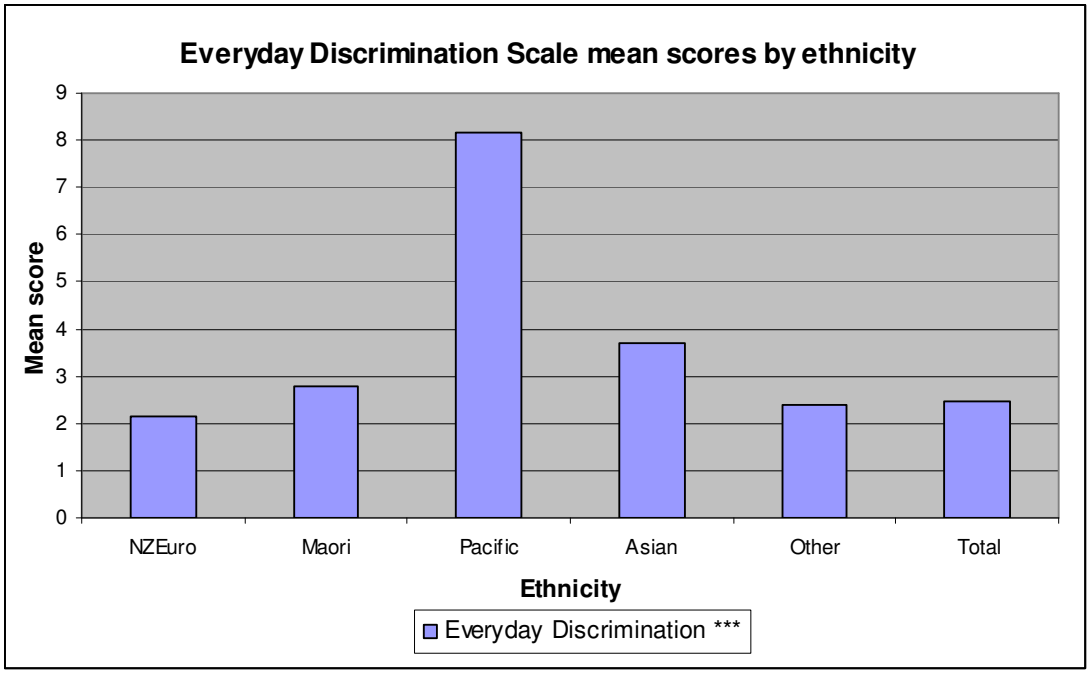
Table 38

Single most important reason for being discriminated against	Gender		
	Male	Female	Total
Race or ethnicity	3.3	6.1	4.8
Sexual Orientation	1.6		0.7
Gender	0.7	5.2	3.1
Disability	2.0	1.4	1.6
Age	15.5	12.1	13.6
Religion	1.6	0.8	1.2
Weight	0.7	0.8	0.7
Health	2.3	1.1	1.6
Not applicable (not discriminated against)	62.8	64.2	63.6
Other	9.5	8.3	8.8
Total	100	100	100
N =	304	363	667
Chi-Square not calculated due to number of small cells			

Ethnicity

Pacific (83.3 percent) and Asian (60 percent) people had higher rates of discrimination than New Zealand European (33.6 percent), Māori (38.3 percent) and Other (36 percent) and the differences were statistically significant.

Figure 12



The single most important reason given by New Zealand European, Māori and Other was age, with race or ethnicity being the second most important given by Māori. Reasons given by Pacific people were evenly spread across the range, while Asians gave race or ethnicity as the main reason, followed by religion. Race or ethnicity was second after age for Māori. This suggests that age discrimination is relatively widely experienced in the older population. (See Figure 12 and Table 39)

Table 39

Single most important reason for being discriminated against	Ethnicity					
	NZEuro	Maori	Pacific	Asian	Other	Total
Race or ethnicity	2.1	9.4		33.3	4.0	4.8
Sexual Orientation	0.7	0.6	8.3			0.7
Gender	2.8	4.4	8.3			3.1
Disability	1.6	1.7	8.3			1.6
Age	14.9	11.7	8.3	6.7	12.0	13.6
Religion	0.7	1.1	8.3	13.3		1.2
Weight	0.7		8.3		4.0	0.7
Health	1.1	2.2	8.3	6.7		1.6
Not applicable (not discriminated against)	66.4	61.7	16.7	40.0	64.0	63.6
Other	9.0	7.2	25.0		16.0	8.8
Total	100	100	100	100	100	100
N =	435	180	12	15	25	667
Chi-Square not calculated due to number of small cells						

Health

Four measures of health were used: SF-12 (see below), physical activity levels, depression, and illness/chronic disease. Two risk factors were also measured – alcohol consumption and smoking rates (and history).

SF 12

The SF-12 is a multipurpose 12 item survey based on the longer SF-36 Health Survey. It contains one or two items that measure each of the eight concepts included in the SF-36. Version 1.0 of the SF-12 was constructed to reproduce the SF-36 physical and mental health summary measures with at least 90 percent accuracy and allows for calculation of the PCS (physical health) and MCS (mental health) summary scores.

The SF-12 asks interviewees questions about eight concepts commonly explored in health surveys: physical functioning, role limitations due to physical health problems, bodily pain, general health, vitality (energy/fatigue), social functioning, role limitations due to emotional problems and mental health (psychological distress and psychological well being).

It uses a mixture of three and five point ordinal scales for 11 items based on experiences or events during the previous four weeks, and one general health assessment question with a five point ordinal scale. As a brief, reliable measure of overall health status, the SF-12 has often been used in large population health surveys.

The scores reported here are the mean, or average, scores for each of the age, gender or ethnic groups. The mean scores provide a comparative snapshot of the status of each group in relation to the others. In the case of SF 12 higher scores indicate higher health status.

Also included in the SF 12 questionnaire is a self-evaluated health status question which asks respondents to rate their health on a five point ordinal scale ranging from “poor” to “very good”. Self evaluated health status is rated very highly by the majority of respondents of all ages.

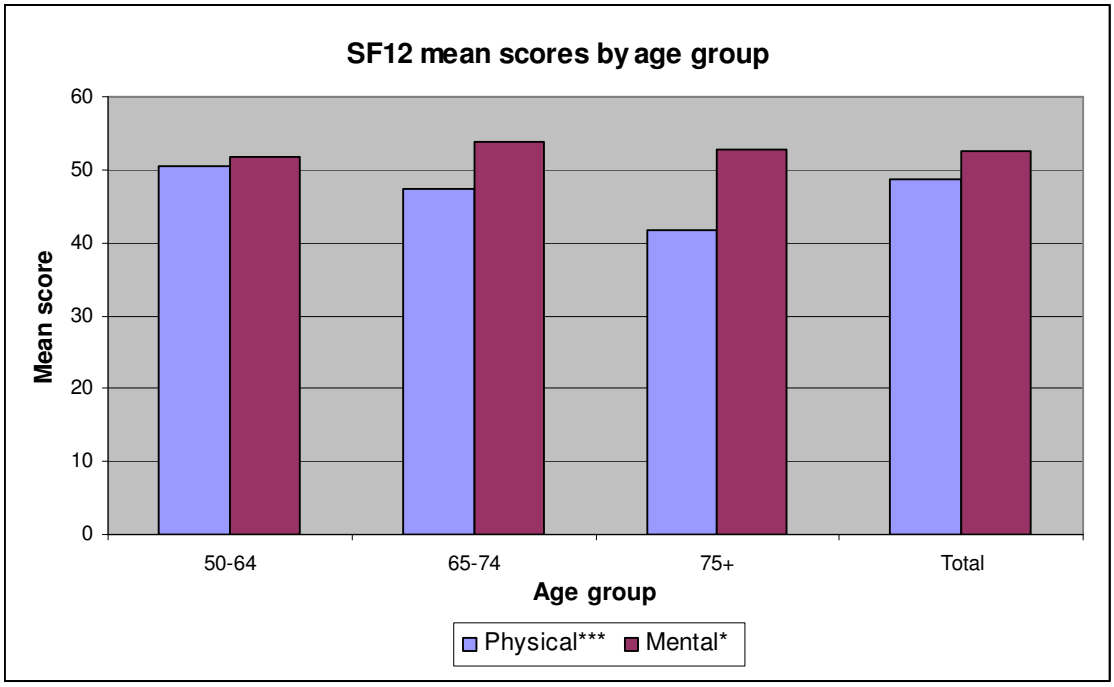
Age

Health ratings fall as people grow older, with nearly one quarter of those aged 75 or over rating their health “fair” compared to only nine percent in each of the younger age groups. Physical health declines with age, and mental health improves for the mid group, before declining again for the 75 to 84 age group. Both differences are statistically significant. (See Table 40 and Figure 13)

Table 40

	Age groups			
SF12: Current state of health	50-64	65-74	75+	Total
Excellent	19.3	13.9	7.4	16.2
Very good	40.8	40.6	22.1	38.8
Good	29.3	34.8	47.1	33.1
Fair	9.2	9.0	23.5	10.6
Poor	1.4	1.6		1.3
Total	100	100	100	100
N =	368	244	68	680
Chi-Square (8) = 30.55, *p*=0.000				

Figure 13



Gender

Self-evaluated current state of health is rated slightly more highly by women than by men, but these differences are not statistically significant. Mean SF-12 scores for physical and mental health are similar for men and women, although men do have a slightly higher score for mental health, which is statistically significant. (See Table 133 and Figure 46 Appendix 1)

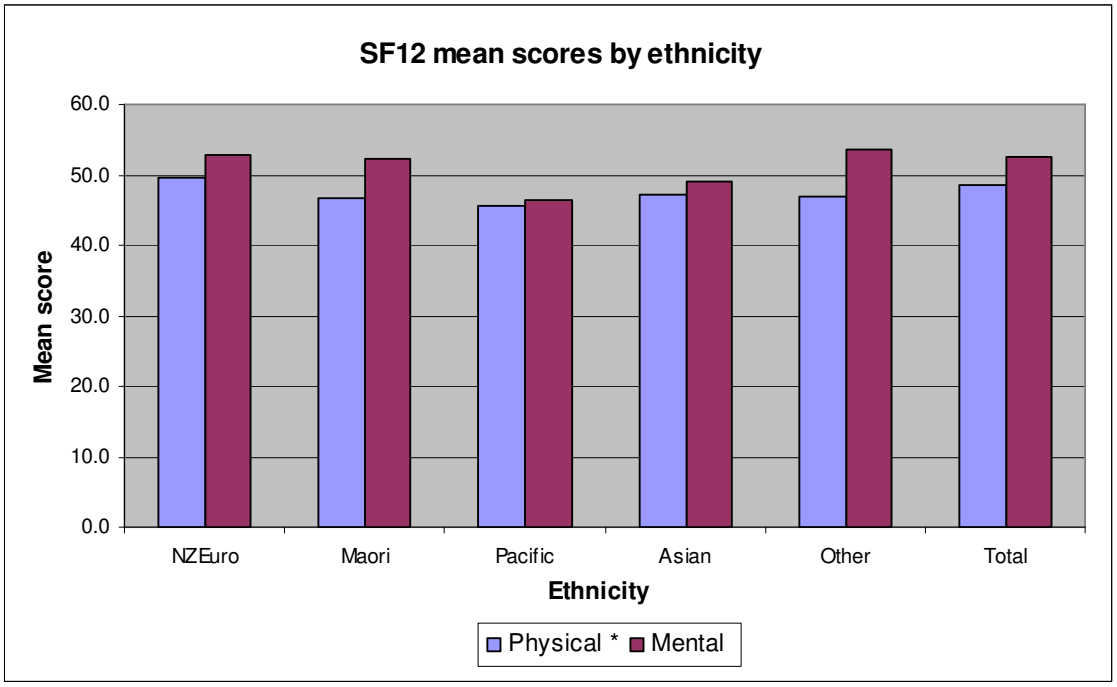
Ethnicity

Self-evaluated current state of health is rated differently by respondents from the various ethnic groups, with Māori, Pacific, Asian and Other showing lower ratings than those of New Zealand Europeans. However, these differences are not statistically significant. (See Table 134 Appendix 1)

Physical and mental health scores differ across the ethnic groups. Physical health scores are highest for New Zealand Europeans, followed by Asian, Other, Māori and Pacific people having the lowest score, continuing the pattern we have seen in earlier results. The differences across ethnic groups are statistically significant. Physical health score differences between Māori and non-Māori were also statistically significant.

Mental health scores are very similar for New Zealand Europeans, Māori and Other, and lower for Pacific and Asian. However the apparent differences in mental health are not statistically significant. (See Figure 14)

Figure 14



Physical activity levels

Physical activity is increasingly recognised as an important mechanism to protect against ill health, both mental and physical. Activity becomes more important as people age and their susceptibility to obesity, diabetes and other lifestyle diseases increases. Levels of activity were measured on a four point scale from “hardly ever at all” to “mild”, “moderate” or “vigorous” activity.

The majority (60.2 percent) of all respondents participated in “moderately energetic” physical activity more than once a week. The majority (60.3 percent) of respondents in all age groups “hardly ever” engaged in vigorous physical activity.

Age

Activity levels were reasonably high. The majority of respondents of all age groups participated in “moderately energetic” physical activity more than once a week and there were no statistically significant differences between the age groups. The frequency of participation in vigorous physical activity declined with age (from 21.8 percent for the youngest group to 13.1 percent for the oldest), but the older group still had more than one in eight engaged vigorously. This pattern of decline with age was statistically significant. A similar decline was described in the Social Report, which found statistically significantly lower rates of people meeting the physical activity guidelines only for those aged 75 and above (Ministry of Social Development, 2010, p. 96).

The majority of respondents participated in “mildly energetic” activity more than once a week, although this declined with age. At the same time participation once a week increased with age. These two results combine to indicate that while participation in mildly energetic activity occurs across all age groups, its frequency declines with age. This pattern of decline with age is statistically significant. (See Table 41, Table 42 and Table 43)

Table 41

Physical Activity: Vigorous	Age groups			
	50-64	65-74	75+	Total
More than once a week	21.8	19.3	13.1	20.1
Once a week	12.1	9.4	9.8	10.9
One to three times a month	12.1	5.6	1.6	8.7
Hardly ever at all	54.0	65.7	75.4	60.3
Total	100	100	100	100
N =	348	233	61	642
Chi-Square (6) = 19.344, *p*= 0.004				

Table 42

Physical Activity: Moderately energetic	Age groups			
	50-64	65-74	75+	Total
More than once a week	60.9	59.3	60.0	60.2
Once a week	16.8	18.1	9.2	16.5
One to three times a month	17.6	16.9	18.5	17.4
Hardly ever at all	4.7	5.8	12.3	5.9
Total	100	100	100	100
N =	358	243	65	666
Chi-Square (6) = 8.00, *p*= 0.238				

Table 43

Physical Activity: Mildly energetic	Age groups			
	50-64	65-74	75+	Total
More than once a week	74.0	69.4	56.1	70.5
Once a week	19.5	22.1	30.3	21.5
One to three times a month	4.5	4.3	10.6	5.0
Hardly ever at all	2.0	4.3	3.0	2.9
Total	100	100	100	100
N =	354	235	66	655
Chi-Square (6) = 12.761, *p*= 0.047				

Gender

There are no statistically significant differences between men and women for participation in vigorous and moderately energetic activity, but women are more likely than men to engage in mildly energetic activity. This difference is statistically significant. The Social Report records differences between men and women from 65+, with men more likely to meet the physical activity guidelines (Ministry of Social Development, 2010, p. 96). (See Table 44, Table 45 and Table 46) Encouraging older women to increase their physical activity may reduce their susceptibility to depression.

Table 44

Physical Activity: Vigorous	Gender		
	Male	Female	Total
More than once a week	21.0	19.3	20.1
Once a week	11.4	10.5	10.9
One to three times a month	9.0	8.5	8.7
Hardly ever at all	58.6	61.6	60.3
Total	100	100	100
N =	290	352	642
Chi-Square (3) = 0.62, *p*= 0.89			

Table 45

Physical Activity: Moderately energetic	Gender		
	Male	Female	Total
More than once a week	63.7	57.4	60.2
Once a week	15.7	17.2	16.5
One to three times a month	16.0	18.6	17.4
Hardly ever at all	4.7	6.8	5.9
Total	100	100	100
N =	300	366	666
Chi-Square (3) = 3.27, *p*= 0.35			

Table 46

Physical Activity: Mildly energetic	Gender		
	Male	Female	Total
More than once a week	59.7	79.2	70.5
Once a week	27.6	16.7	21.5
One to three times a month	8.3	2.5	5.0
Hardly ever at all	4.5	1.6	2.9
Total	100	100	100
N =	290	365	655
Chi-Square (3) = 32.93, *p*= 0.0000			

Ethnicity

New Zealand Europeans appear to have lower levels of engagement in the two top tiers of physical activity – vigorous and moderately energetic – than members of the other ethnic groups, but these apparent differences are not statistically significant. They also appear to have *higher* levels of engagement in mildly energetic physical activity than members of the other ethnic groups, but this difference is also not statistically significant. The Social Report, in contrast, found NZ/European and Māori had the highest rates, with Pacific people significantly lower, and Asians the least likely to meet guidelines (Ministry of Social Development, 2010, p. 97). (See Table 47, Table 48 and Table 49)

Table 47

Physical Activity: Vigorous	Ethnicity					
	NZEuro	Maori	Pacific	Asian	Other	Total
More than once a week	16.7	28.2	15.4	21.4	21.7	20.1
Once a week	11.0	10.9	23.1	7.1	4.3	10.9
One to three times a month	8.4	8.0	23.1	7.1	13.0	8.7
Hardly ever at all	63.9	52.9	38.5	64.3	60.9	60.3
Total	100	100	100	100	100	100
N =	418	174	13	14	23	642
Chi-Square (12) = 18.3, *p*= 0.11						

Table 48

Physical Activity: Moderately energetic	Ethnicity					
	NZEuro	Maori	Pacific	Asian	Other	Total
More than once a week	62.8	56.5	50.0	50.0	52.0	60.2
Once a week	16.9	16.4	16.7	7.1	16.0	16.5
One to three times a month	16.0	19.2	16.7	35.7	20.0	17.4
Hardly ever at all	4.3	7.9	16.7	7.1	12.0	5.9
Total	100	100	100	100	100	100
N =	438	177	12	14	25	666
Chi-Square (12) = 13.1, *p*= 0.36						

Table 49

Physical Activity: Mildly energetic	Ethnicity					
	NZEuro	Maori	Pacific	Asian	Other	Total
More than once a week	72.4	70.1	50.0	40.0	70.8	70.5
Once a week	19.9	21.5	33.3	53.3	25.0	21.5
One to three times a month	4.9	6.8				5.0
Hardly ever at all	2.8	1.7	16.7	6.7	4.2	2.9
Total	100	100	100	100	100	100
N =	427	177	12	15	24	655
Chi-Square (12) = 24.64, p= 0.017						

Depression

Depression was measured with the CES-D-10 screening measure that was developed to identify current depressive symptomatology related to major or clinical depression in adults and adolescents. Items include depressed mood, feelings of guilt, worthlessness and helplessness, psychomotor retardation, loss of appetite and sleep difficulties. There are 10 and 20 item versions of the scale, and the 10 item version was used for the NZLSA survey.

Responses are based on the frequency of occurrence during the past week. It uses a four point ordinal scale:

1. Rarely or none of the time (less than 1 day);
2. Some or a little of the time (1-2 days);
3. Occasionally or a moderate amount of the time (3-4 days); and
4. Most or all of the time (5-7 days).

A summary score is calculated from a score range of 0 to 30. A CES-D-10 cut-off score of 11 is indicative of “significant” or “mild” depressive symptomatology. It is equivalent to experiencing six symptoms for most of the previous week or a majority of symptoms on one or two days. Higher scores indicate greater symptoms.

The scores reported here are the mean, or average, scores for each of the age, gender or ethnic groups. The mean scores provide a comparative snapshot of the status of each group in relation to the others. As already noted, higher scores indicate greater symptoms of depression. The results are also reported here in terms of the CES-D-10 cut-off score, noted above, as a simple depressed/not depressed dichotomy.

Overall, just over a fifth of the sample had scores that indicated depression on the scale used. This is a large proportion of older people, who may not have raised this issue with their family, friends or medical practitioner. It may well be an underreporting, as numerous other investigations have shown that depression is often not identified by those who experience it or by their doctors, or its symptoms are mis-identified as part of the ageing process or as symptoms of other issues, such as dementia, disability or chronic illness.

Age

The incidence of depression shows an increase with age, from 21.6 percent for the youngest group to 29.9 percent for the oldest group – with a dip for the middle age group to 17.7 percent - although these apparent differences are not statistically significant. The mean depression scale scores show a similar pattern of increase in depression with age, but with a dip for the middle age group; but this is not statistically significant either. (See Table 135 and Figure 47 Appendix 1)

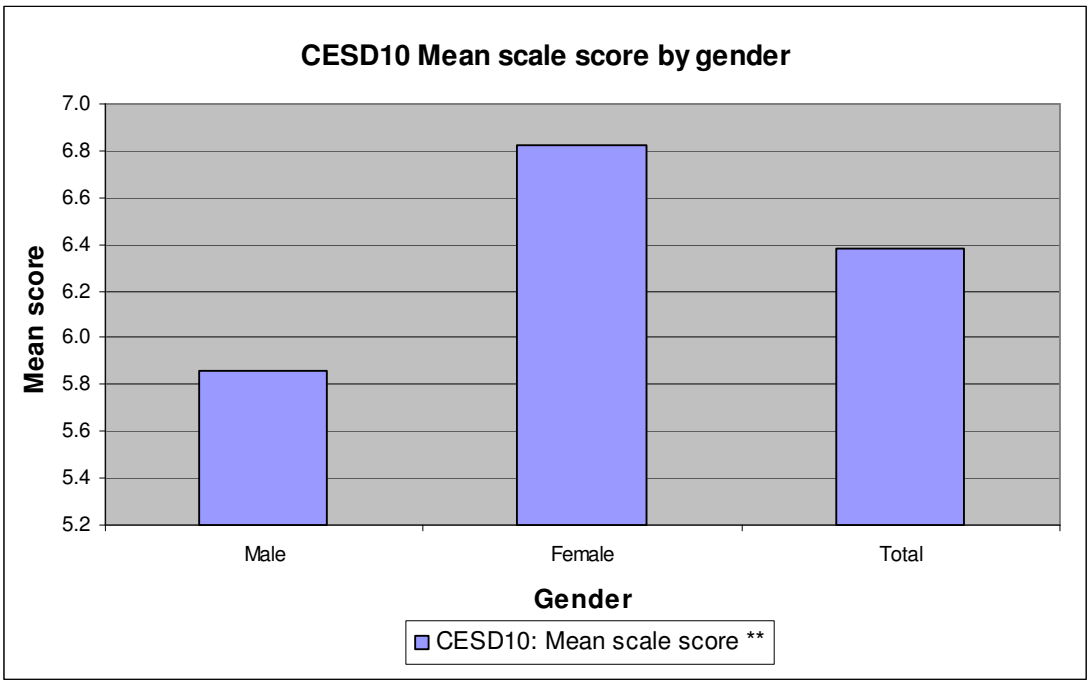
Gender

Women (24.3 percent) have higher rates of depression than men (17.2 percent), a result that is significant at the 97.6 percent level. Women's mean depression scale scores are higher than those of men, a result that is statistically significant. (See Table 50 and Figure 15) This is a similar result to many other studies, such as Te Rau Hinengaro: The New Zealand Mental Health Survey (Oakley Browne et al., 2006, p. xix).

Table 50

CESD10: Depression cutoff	Gender		
	Male	Female	Total
Not depressed	82.8	75.7	79.0
Depressed	17.2	24.3	21.0
Total	100	100	100
N =	309	371	680
Chi-Square (1) = 5.13, *p=0*.024			

Figure 15



Ethnicity

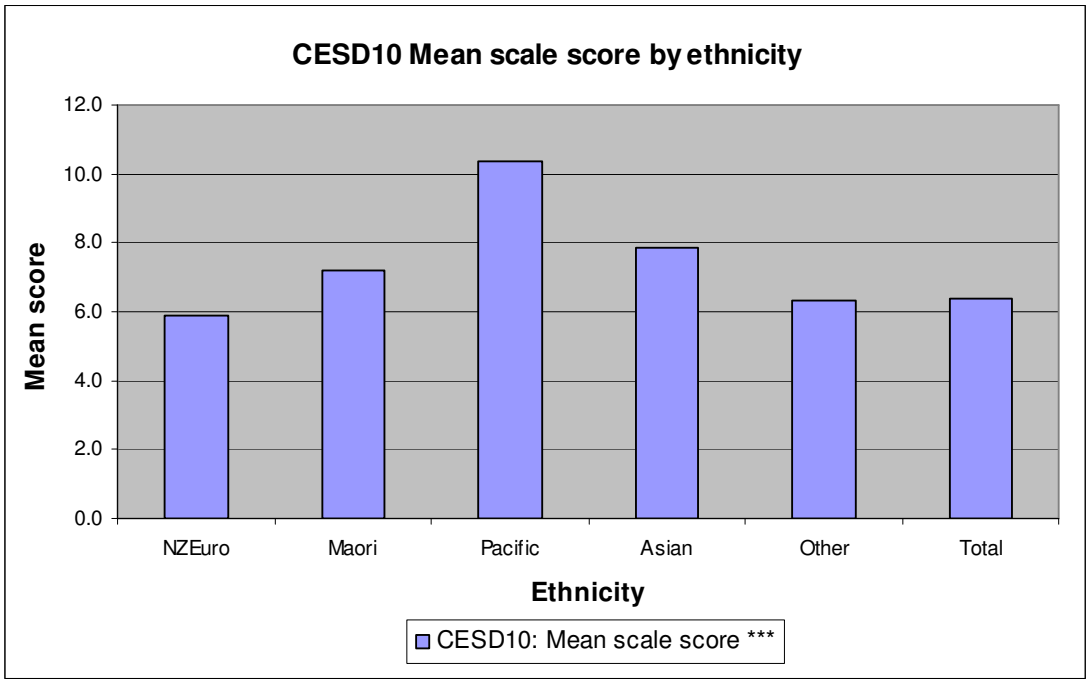
Asian (40.0 percent) and Pacific (38.5 percent) show the highest rates of depression. Māori are mid-range, at 27.7 percent, New Zealand Europeans (17.4 percent), and Other (15.4 percent) show the lowest rates of depression. These results are significant.

Mean depression scale scores show the lowest rates of depression for New Zealand Europeans and highest for Pacific people. These differences are statistically significant, continuing the pattern of disturbing results for Pacific people and Asians. Again, Māori are mid-range. There are statistically significant differences between Māori and non-Māori. (See Table 51 and Figure 16)

Table 51

CESD10: Depression cutoff	Ethnicity					
	NZEuro	Maori	Pacific	Asian	Other	Total
Not depressed	82.6	72.3	61.5	60.0	84.6	79.0
Depressed	17.4	27.7	38.5	40.0	15.4	21.0
Total	100	100	100	100	100	100
N =	442	184	13	15	26	680
Chi-Square (4) = 14.55, *p*=0.006						

Figure 16



These results are different from those recorded in other surveys such as the New Zealand Mental Health Survey, which found that "after adjustment Māori and Others have very similar prevalence (of major depression) (5.7 percent, 5.8 percent), whereas Pacific people have lower prevalence (3.5 percent). (Oakley Browne et al., 2006, p. xx).

Illness/chronic disease or disability

Respondents were asked if they had been told by a health professional that they had any of a comprehensive list of 24 specific health conditions, including disability. Overall, the mean number of health conditions experienced by respondents was 2.5, a relatively low rate. Of the specific health problems identified by respondents, the ten most often identified were: high blood pressure or hypertension at 39 percent; arthritis or rheumatism at 32.3 percent; hearing impairments at 23 percent; heart trouble at 16 percent; bowel disorders at 13.1 percent; cancer at 12.8 percent; anaemia and asthma both at 11.9 percent; diabetes at 10.8 percent; and other respiratory conditions at 10.2 percent.

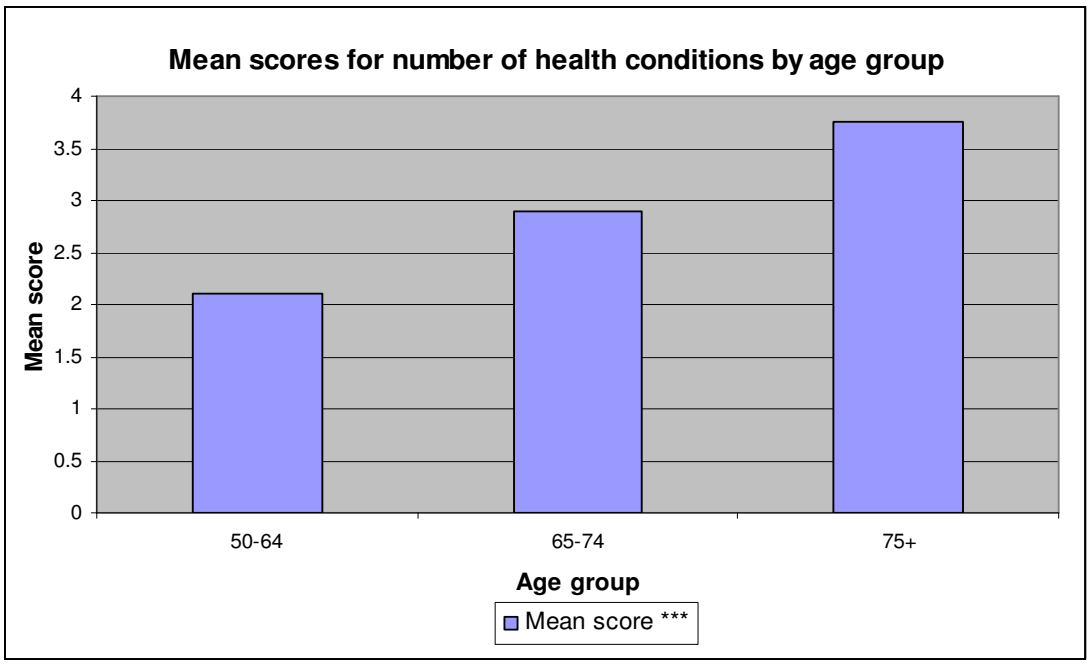
Age

The mean number of health conditions increased significantly with age, almost doubling (from 2 to 3.7) from ages 50 to 64 to ages 75 and over. The differences between age groups are significant. All of the ten illnesses listed above increase in frequency over the age groups, with most doubling or almost doubling in frequency between the younger and older age groups. The exception is high blood pressure or hypertension, which starts at 31.5 percent for the younger group, rises to 48 percent for the mid group and falls to 47.1 percent for the oldest group. This result might reflect a higher survival rate into the 75+ age group for people with lower rates of high blood pressure. (See Table 52 and Figure 17)

Table 52

Health problem	Age groups			
	50-64	65-74	75+	Total
Anaemia	12.4	10.9	13.2	11.9
Arthritis or rheumatism	27.0	35.5	50.0	32.3
Asthma	8.9	15.3	16.2	11.9
Bowel disorders	11.3	13.3	22.1	13.1
Cancer	8.4	18.5	16.2	12.8
Chronic kidney or urinary tract conditions	3.8	7.7	14.7	6.3
Chronic liver trouble	0.5	0.0	1.5	0.4
Chronic skin conditions	6.2	7.3	11.8	7.1
Diabetes	8.9	12.1	16.2	10.8
Epilepsy	1.1	0.4	1.5	0.9
Hearing impairment	16.2	27.8	42.6	23.0
Heart trouble	10.5	21.0	27.9	16.0
Hepatitis	3.2	3.2	7.4	3.6
Hernia or rupture	7.8	9.3	19.1	9.5
High blood pressure or hypertension	31.5	48.0	47.1	39.0
Intellectual disability	0.8	0.4	0.0	0.6
Leg ulcers	2.2	2.4	0.0	2.0
Mental illness	5.4	2.8	2.9	4.2
Other respiratory conditions	8.6	11.3	14.7	10.2
Physical disability	4.0	5.2	2.9	4.4
Sight impairment	3.8	5.6	14.7	5.5
Sleep disorder	5.9	7.7	14.7	7.4
Stomach ulcer or duodenal ulcer	2.4	4.4	4.4	3.3
Stroke	1.6	4.0	5.9	2.9
Other condition	18.9	16.1	7.4	16.7
N =	371	248	68	687

Figure 17



Gender

There was no statistically significant difference between the mean scores of men and women. Rates for the ten illnesses listed above differ between men and women. Men have higher rates than women for bowel disorders, cancer, diabetes, hearing impairment, and heart trouble, while women have higher rates for anaemia, arthritis, asthma, high blood pressure (slightly) and other respiratory conditions. (See Figure 18 and Table 53)

Figure 18

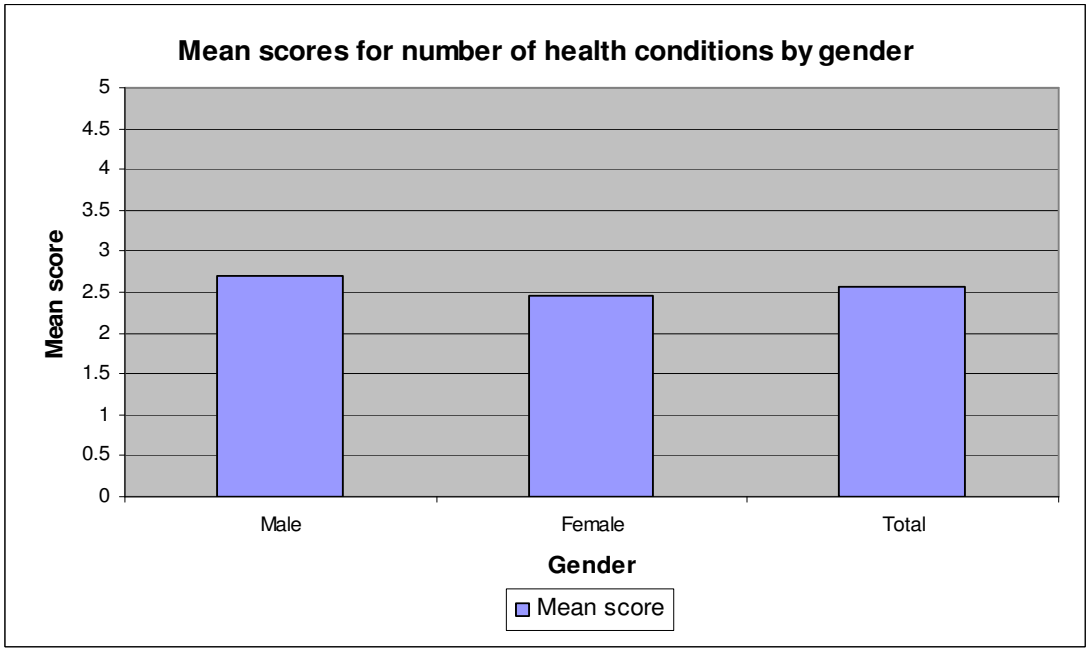


Table 53

Health problem	Gender		
	Male	Female	Total
Anaemia	3.9	18.6	11.9
Arthritis or rheumatism	27.7	36.2	32.3
Asthma	10.6	13.0	11.9
Bowel disorders	14.5	12.0	13.1
Cancer	14.5	11.4	12.8
Chronic kidney or urinary tract conditions	6.8	5.9	6.3
Chronic liver trouble	0.6	0.3	0.4
Chronic skin conditions	6.8	7.4	7.1
Diabetes	12.5	9.3	10.8
Epilepsy	1.3	0.5	0.9
Hearing impairment	32.5	15.2	23.0
Heart trouble	19.6	13.0	16.0
Hepatitis	4.2	3.2	3.6
Hernia or rupture	16.7	3.5	9.5
High blood pressure or hypertension	37.3	40.4	39.0
Intellectual disability	0.6	0.5	0.6
Leg ulcers	2.9	1.3	2.0
Mental illness	4.2	4.3	4.2
Other respiratory conditions	8.7	11.4	10.2
Physical disability	5.5	3.5	4.4
Sight impairment	5.1	5.9	5.5
Sleep disorder	7.7	7.2	7.4
Stomach ulcer or duodenal ulcer	4.2	2.7	3.3
Stroke	4.2	1.9	2.9
Other condition	17.0	16.5	16.7
N =	311	376	687

Ethnicity

There are statistically significant differences across ethnic groups in mean numbers of health conditions, with the highest numbers experienced by Māori (3), followed by Pacific people (2.5) and New Zealand Europeans (2.45), with Other (1.7), and Asians (1.5) having the lowest numbers of all. (See Figure 19 and Table 54)

Rates for the ten illnesses listed above differ between the ethnicities.

High blood pressure or hypertension - New Zealand Europeans have the lowest rates at 34.2 percent, compared to 50 percent for Other, 48.6 percent for Māori, 42.9 percent for Pacific, and 40 percent for Asian.

Arthritis or rheumatism rates are quite similar for New Zealand European (32.2 percent), Māori (35.1 percent) and Pacific (35.7), falling to 26.9 percent for Other and 6.7 percent for Asians.

Hearing impairment rates vary widely from highs of 28.6 percent for Māori and 22.1 percent for New Zealand Europeans, to a low of 7.1 percent for Pacific people, with Asians and Other at 13.3 and 11.5 percent, respectively.

Heart trouble was most common for Māori at 25.4 percent, followed by New Zealand European at 13.4 percent. All other ethnicities were below ten percent.

Figure 19

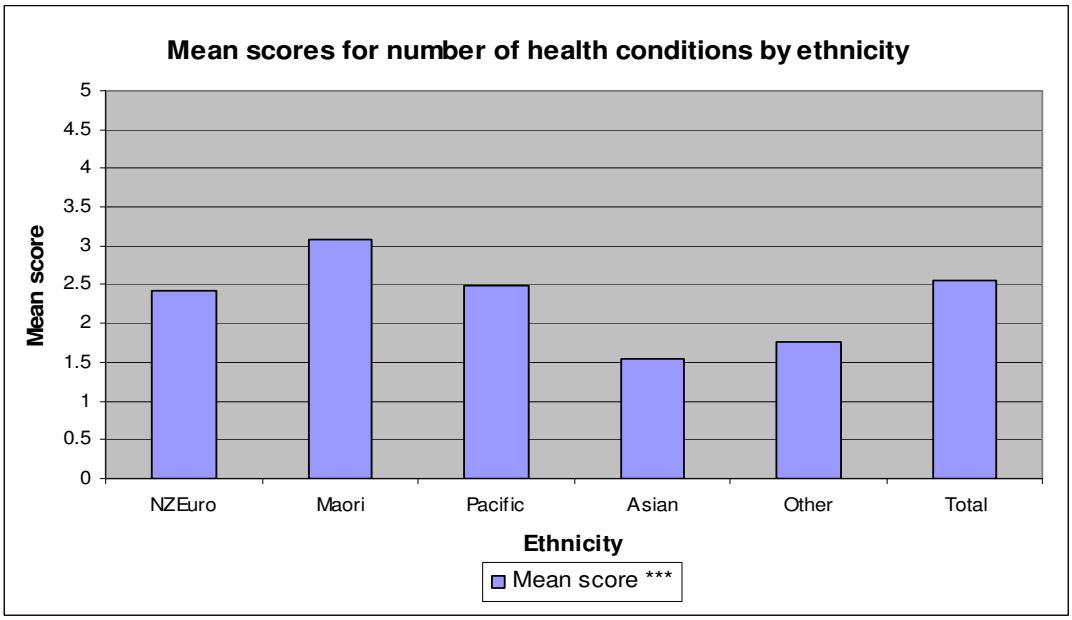


Table 54

Health problem	Ethnicity					
	NZEuro	Maori	Pacific	Asian	Other	Total
Anaemia	10.3	16.8	21.4	0.0	7.7	11.9
Arthritis or rheumatism	32.2	35.1	35.7	6.7	26.9	32.3
Asthma	12.1	13.5	21.4	0.0	0.0	11.9
Bowel disorders	15.0	9.2	14.3	6.7	11.5	13.1
Cancer	13.9	11.4	14.3	0.0	11.5	12.8
Chronic kidney or urinary tract conditions	5.4	9.2	0.0	6.7	3.8	6.3
Chronic liver trouble	0.4	0.5	0.0	0.0	0.0	0.4
Chronic skin conditions	7.6	6.5	7.1	0.0	7.7	7.1
Diabetes	8.9	14.1	14.3	33.3	3.8	10.8
Epilepsy	0.9	1.1	0.0	0.0	0.0	0.9
Hearing impairment	22.1	28.6	7.1	13.3	11.5	23.0
Heart trouble	13.4	25.4	7.1	6.7	3.8	16.0
Hepatitis	2.7	6.5	7.1	0.0	0.0	3.6
Hernia or rupture	8.9	12.4	7.1	0.0	3.8	9.5
High blood pressure or hypertension	34.2	48.6	42.9	40.0	50.0	39.0
Intellectual disability	0.2	1.6	0.0	0.0	0.0	0.6
Leg ulcers	0.9	3.8	7.1	0.0	7.7	2.0
Mental illness	4.5	4.9	0.0	0.0	0.0	4.2
Other respiratory conditions	10.1	12.4	7.1	0.0	3.8	10.2
Physical disability	4.5	5.4	0.0	0.0	0.0	4.4
Sight impairment	5.8	4.9	7.1	6.7	3.8	5.5
Sleep disorder	6.9	9.7	7.1	0.0	3.8	7.4
Stomach ulcer or duodenal ulcer	3.4	2.2	14.3	6.7	3.8	3.3
Stroke	2.2	4.3	7.1	6.7	0.0	2.9
Other condition	15.9	20.5	0.0	20.0	11.5	16.7
N =	447	185	14	15	26	687

Alcohol use

Alcohol use was measured with the AUDIT-C instrument (Bush et al., 1998), a 3-item alcohol screen that can help identify persons who are hazardous drinkers or have active alcohol use disorders (including alcohol abuse or dependence). The AUDIT-C is scored on a scale of 0-12. Each AUDIT-C question has five answer choices. Points allotted are: a = 0 points, b = 1 point, c = 2 points, d = 3 points, e = 4 points. In men, a score of four or more is considered positive, optimal for identifying hazardous drinking or active alcohol use disorders. In women, a score of three or more is considered positive. Generally, the higher the score, the more likely it is that the person's drinking is affecting his or her safety.

According to the scales used, a significant proportion of older people are hazardous drinkers. The old measure (four drinks in a typical day when drinking) records 45.2 percent as hazardous drinkers. The newer measure of three drinks in a typical day records 61.4 percent as hazardous drinkers. (See right hand columns of Table 137 Appendix 1 for the old measure and Table 136 Appendix 1 for the new measure)

Age and gender

Rates of hazardous drinking seem to decline slightly with age, but these differences are not statistically significant. Men have higher rates of hazardous drinking than women according to both the three drink (70.6 percent to 53.7 percent) and the four drink (56.5 percent to 35.7 percent) threshold. These differences are statistically significant. (See Table 136, Table 137, Table 138 and Table 139 Appendix 1)

Ethnicity

At the three drinks threshold New Zealand Europeans show the highest rate of hazardous drinking and Asians the lowest, although the differences are not statistically significant. At the four drinks threshold New Zealand Europeans still have the highest rate of hazardous drinking (47.6 percent), but the differences between them and Māori and Pacific (46.2 percent) are very slight, while the rate for Asians is still significantly the lowest (6.7 percent). These differences are statistically significant. (See Table 55 and Table 56)

Table 55

AUDIT_C: Standard hazardous threshold (3 or more)	Ethnicity					
	NZEuro	Maori	Pacific	Asian	Other	Total
Non-hazardous drinker	36.1	39.9	46.2	66.7	52.0	38.6
Hazardous drinker	63.9	60.1	53.8	33.3	48.0	61.4
N =	429	173	13	15	25	655
Chi-Square (4) = 8.415, *p*=0.078						

Table 56

AUDIT_C: Older hazardous threshold (4 or more)	Ethnicity					
	NZEuro	Maori	Pacific	Asian	Other	Total
Non-hazardous drinker	52.4	53.8	53.8	93.3	80.0	54.8
Hazardous drinker	47.6	46.2	46.2	6.7	20.0	45.2
N =	429	173	13	15	25	655
Chi-Square (4) = 16.44, *p*=0.0025						

Smoking

For respondents who had ever been regular smokers, a four point ordinal scale was used to measure how many "smokes" (i.e. cigarettes, cigars, etc) (if any) a person currently had on an average day. The question originates with the New Zealand Quit Line organisation. The great majority (83.9 percent) of respondents were non-smokers.

Age and gender

There were no statistically significant differences in smoking history or practice by age group, and no statistically significant difference between men and women's current smoking status. Women (59.9 percent) were more likely than men (49.5 percent) to have been lifetime non-smokers. This difference was statistically significant. (See Table 140, Table 141, Table 142 and Table 143 Appendix 1)

Ethnicity

Current non-smoking rates vary: New Zealand European are the highest at 87.7 percent, followed by Other (80.8 percent), Asian (80.0 percent), Pacific (76.9 percent) and Māori (76.2 percent). (See Table 57)

Table 57

Smoking Status: 3 types (non/past/current)	Ethnicity					
	NZEuro	Maori	Pacific	Asian	Other	Total
Lifetime non-smoker	60.1	43.8	53.8	66.7	46.2	55.2
Non-smoker with smoking history	27.6	32.4	23.1	13.3	34.6	28.8
Current smoker	12.3	23.8	23.1	20.0	19.2	16.1
Total	100	100	100	100	100	100
N =	446	185	13	15	26	685
Chi-Square (8) = 21.27, *p*=0.0065						

There were statistically significant differences among the ethnicities for lifetime non-smoking, with Māori being the least likely to have been lifetime non-smokers (43.8 percent) and Asians the most likely (66.7 percent). (See Table 58)

Table 58

Smoking Status: 2 types (not/regular smoker)	Ethnicity					
	NZEuro	Maori	Pacific	Asian	Other	Total
Current non smoker	87.7	76.2	76.9	80.0	80.8	83.9
Current smoker	12.3	23.8	23.1	20.0	19.2	16.1
Total	100	100	100	100	100	100
N =	446	185	13	15	26	685
Chi-Square (4) = 8.97, *p*=0.009						

Family, friends, loneliness and social support

Several different measures were used: to measure social provisions, sources of personal support, social networks and loneliness.

Social provisions

The Social Provisions Scale examines the degree to which respondent's social relationships provide various dimensions of social support. The instrument contains 24 items, four for each of the following:

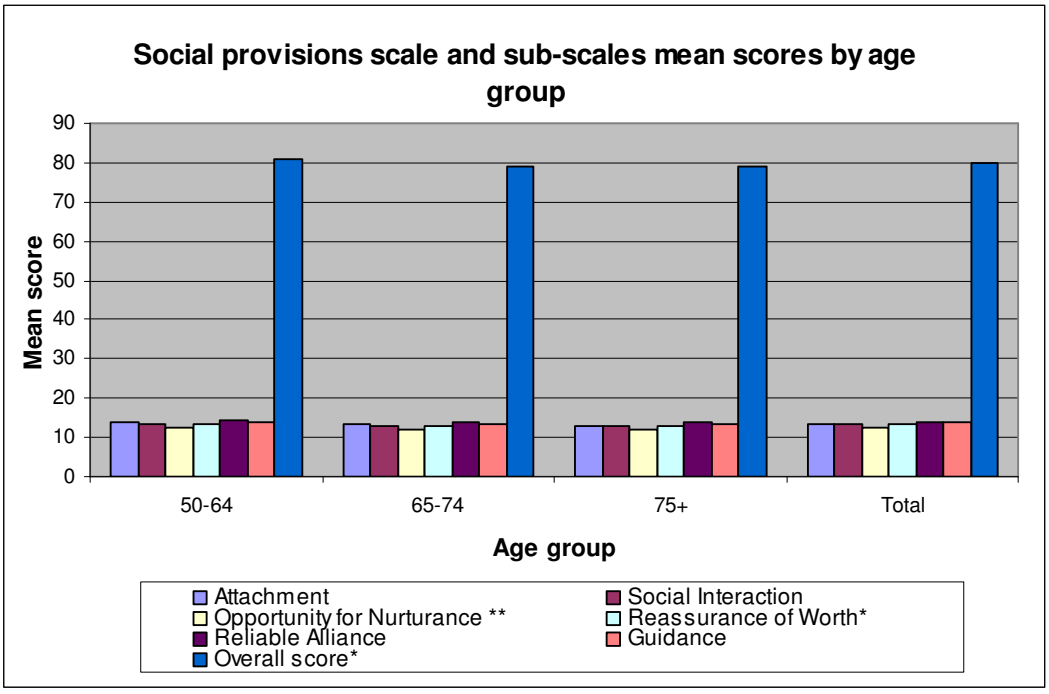
- Attachment (emotional closeness)
- Social Integration (a sense of belonging to a group of friends)
- Reassurance of Worth (recognition of one's competence)
- Reliable Alliance (assurance that others can be counted on in times of stress)
- Guidance (advice or information) and
- Opportunity for Nurturance (providing assistance to others).

Half of the items describe the presence of a type of support and the others describe the absence of a type of support. Scores on the measure have been shown to predict adaptation to stress among a wide variety of populations, including post-partum women, spouses of cancer patients, the elderly, and individuals working in stressful job situations (Cutrona and Russell, 1987)

The scores reported here are the mean, or average, scores for each of the age, gender or ethnic groups. As noted, the mean scores provide a comparative snapshot of the status of each group in relation to the others. In the case of the Social Provisions Scale higher scores indicate higher availability of social support.

Age

Figure 20



The overall score for the amount of social support respondents receive shows small but statistically significant differences among age groups, and the scores tend to decline with age (from 81 for the youngest age group to 79 for the oldest).

The sub-scale scores for Opportunity for nurturance and Reassurance of worth show a similar pattern. (See Figure 20) This pattern is reflected in a number of other measures in the survey: the shrinking household of people as they get older; their increasing reluctance to go out alone after dark, and their greater difficulty with transport, suggesting that older people display a slow, gradual withdrawal from social contact, partly because of their own reluctance, and partly because they slowly become less supported to engage.

Gender

There are small, but statistically significant, differences between means scores (except for Opportunity for nurturance and Reassurance of worth) for men and women, with women having slightly higher overall scores than men. Given women's lower likelihood of remaining partnered through the ageing process, and their greater reluctance to venture out alone at night, this result suggests their often closer ties with friends and family stand them in good stead as they age (See Figure 48 Appendix 1)

Ethnicity

There are statistically significant differences between means scores (except for Opportunity for nurturance) for the different ethnicities, with Asian and Pacific having lower overall scores than New Zealand European and Māori. (See Figure 49 Appendix 1)

Sources of personal support

Interviewees were asked who they would turn to fill a wide range of personal support needs, and given a list of people – partner, child, colleague etc – from whom they could choose as many as they wished. This measure is an adaptation of one developed in Belgium to produce typologies of social support. Respondents are asked to identify which sorts of people, if any, they would be able to rely on for support with emotional needs, such as companionship, confiding, comfort, and instrumental needs such as help with financial problems, transport, and dealing with illness. (Agneessens et al., 2002). (See Figure 50 Appendix 1)

Note: There is no commentary on age, ethnic and gender differences because these data has yet to be processed to produce a typology of sources of support. That is to be an output of the NZLSA project and cannot be produced in time for this Auckland focused work. The simplification of the results into a typology will enable the age, ethnic and gender differences to be shown with greater clarity than is possible with the results in their present form.

Partners were the main sources of support for all types of support, with the exception of comfort for which children/grandchildren were slightly more important and close friends were almost as important. The proportion of people without partners increases with age, and the proportion of women without partners is significantly greater than men (see section 12, demographics, below), though these age and gender differences cannot be adequately understood until the analysis referred to above is completed.

Children, grandchildren and close friends were next to partners for support through talking, through sickness and for companionship.

Extended family was also of some importance in all categories, but of less importance for companionship than the other categories. Extended family was of greater importance than parents or grandparents for companionship.

Colleagues rated at their highest for talking but very much lower for every other type of support.

Doctors and psychologists were of most importance for sickness and quite important also for talking, but of almost no importance for any other categories.

For the *financial problems* category, the importance of partners was at its lowest, and children, grandchildren and extended family were comparatively important, while the category "No-one" was at its most important, indicating the singular difficulty associated with seeking financial assistance from friends and relatives.

Taken together, these results show the persistence into old age of a quite diverse range of different sources of social support, each with its unique advantages.

Social networks

Respondents' social networks were measured using the Wenger network assessment instrument (Wenger, 1991) that is designed to measure respondents' social network characteristics and identify their network type in terms of five types of networks. The five types are:

1. Local family dependent support network, which has a primary focus on close local family ties;
2. Locally integrated support network, which includes close relationships with local family, friends and neighbours;
3. Local self-contained support network, which has arms-length relationships or infrequent contact with at least one relative living in the same or adjacent community or neighbourhood;
4. Wider community focused support network, which is associated with active relationships with relatives living at a distance, and strong relationships with friends and neighbours; and
5. Private restricted support network, which is typically associated with absence of local kin and minimal contact with neighbours.

Age

Social network types varied across the age groups, with "locally integrated" and "wider community focused" increasing with age, reflecting the increasing importance of, or perhaps greater opportunities for, engaging with and participating in their local and wider communities as people age. The corresponding decline in "private restricted" network types with age is consistent with the increase in local and wider community involvement. "Local family dependent" and "local self-contained" fluctuate with no clear trend. (See Table 59)

Table 59

Network type	Age groups			
	50-64	65-74	75+	Total
Inconclusive	7.5	3.6	3.7	5.8
Borderline	22.5	23.4	14.8	22.2
Local family dependent	6.6	3.2	7.4	5.5
Locally integrated	24.3	28.4	38.9	27.0
Local self-contained	21.4	25.2	18.5	22.5
Wider community focused	7.2	10.4	13.0	8.8
Private restricted	10.4	5.9	3.7	8.2
Total	100	100	100	100
N =	346	222	54	622
Chi-Square (12) = 21.685, p=0.041				

Gender

There are no statistically significant differences between the distributions of men and women across the social network types. (See Table 60)

Table 60

Network type	Gender		
	Male	Female	Total
Inconclusive	6.5	5.1	5.8
Borderline	19.6	24.5	22.2
Local family dependent	5.5	5.4	5.5
Locally integrated	26.8	27.2	27.0
Local self-contained	25.1	20.2	22.5
Wider community focused	8.2	9.4	8.8
Private restricted	8.2	8.2	8.2
Total	100	100	100
N =	291	331	622
Chi-Square (6) = 4.029, *p*=0.673			

Ethnicity

Asian are very much more "local family dependent" and much more likely to be living with their children. They are also much more likely to be "wider community focused" than any other ethnicity. It is unclear whether the wider community focus relates to the wider Asian community, or includes the wider New Zealand community.

Māori are the most "locally integrated" of the different ethnicities, with more than a third drawing support from the family, friends and neighbours around them. New Zealand European are the most "locally self-contained" with almost a quarter in this category, although they are equally as likely to be "locally integrated". Other were the most "private restricted". (See Table 61) Differences in social networks were statistically significant for Māori/non-Māori.

Table 61

Network type	Ethnicity					
	NZEuro	Maori	Pacific	Asian	Other	Total
Inconclusive	6.9	3.0	10.0	7.7	4.3	5.8
Borderline	21.1	21.9	40.0	15.4	39.1	22.2
Local family dependent	4.4	5.3	10.0	30.8	8.7	5.5
Locally integrated	24.6	36.1	30.0	7.7	13.0	27.0
Local self-contained	24.6	20.1	10.0	15.4	13.0	22.5
Wider community focused	10.3	5.3		15.4	8.7	8.8
Private restricted	8.1	8.3		7.7	13.0	8.2
Total	100	100	100	100	100	100
N =	407	169	10	13	23	622
Chi-Square not calculated due to number of small cells						

Loneliness

Loneliness was measured with the de Jong Gierveld Loneliness Scale (De Jong and Tilburg, 2006) that measures overall loneliness on a seven point scale with four point subscales that measure emotional loneliness and social loneliness, respectively. Emotional loneliness stems from the absence of an intimate figure, such as a partner or best friend, and is reflected in feelings of emptiness and forlornness, and sometimes depression. Social loneliness, on the other hand, is related to the absence of a broad network of friends and others. It is possible to be emotionally lonely but not socially lonely, and vice versa.

The scores reported here are the mean, or average, scores for each of the age, gender or ethnic groups. As above, the mean scores provide a comparative snapshot of the status of each group in relation to the others. Higher scale numbers indicate higher levels of loneliness.

Loneliness besets many people in the older age groups, though significant levels of loneliness are relatively uncommon. Over half say they are lonely. Just under half of respondents (46.4 percent) consider themselves to be not at all lonely and slightly fewer (44.5 percent) consider themselves to be moderately lonely. 9 percent consider themselves "severely" or "very severely" lonely.

Age

There are no statistically significant differences between the age groups. (See Table 144 and Figure 51 Appendix 1)

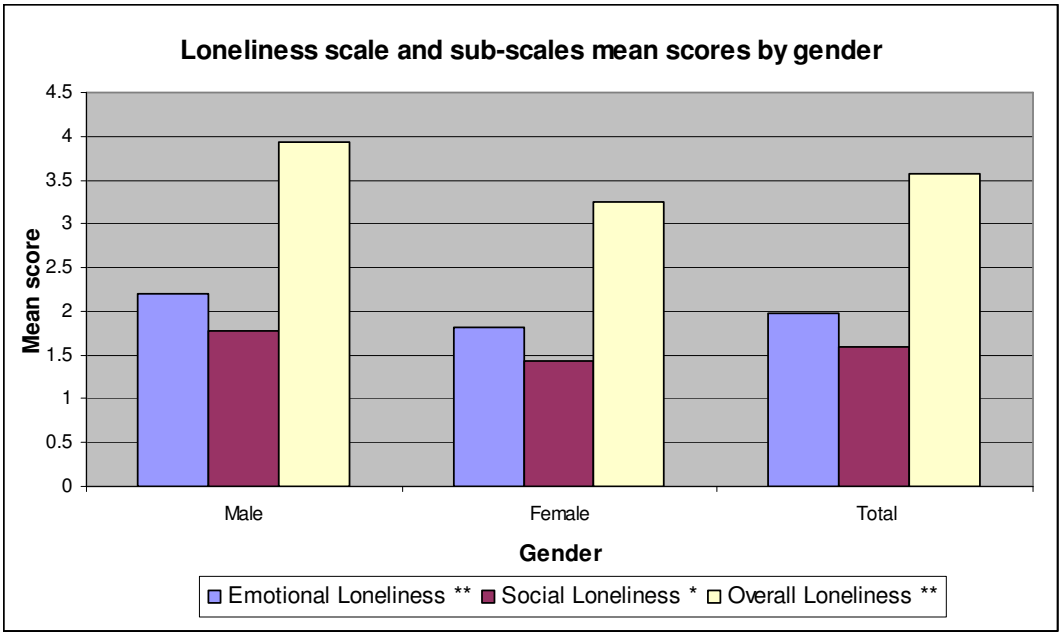
Gender

More than half of men were lonely to some extent, while less than half of women were. Men showed higher scores than women for emotional and social loneliness, and for overall loneliness. These differences between men and women were statistically significant, and may reflect women's broad sources of social support, despite (or because of) the greater likelihood of living without a partner. (See Table 62 and Figure 21)

Table 62

Loneliness categories	Gender		
	Male	Female	Total
Not lonely	39.7	52.1	46.4
Moderately lonely	50.7	39.3	44.5
Severely lonely	6.0	6.3	6.1
Very severely lonely	3.6	2.3	2.9
Total	100	100	100
N =	302	349	651
Chi-Square (3) = 11.15, *p*=011			

Figure 21



Ethnicity

There are statistically significant differences between the ethnic groups, with Pacific and Asian people showing considerably higher scores for emotional, social and overall loneliness than New Zealand European, Māori and Other. These higher rates for Pacific and Asian people might reflect their more recent migrant status in the country and the fact that many of their significant others and communities are located in their original homelands, rather than in New Zealand.

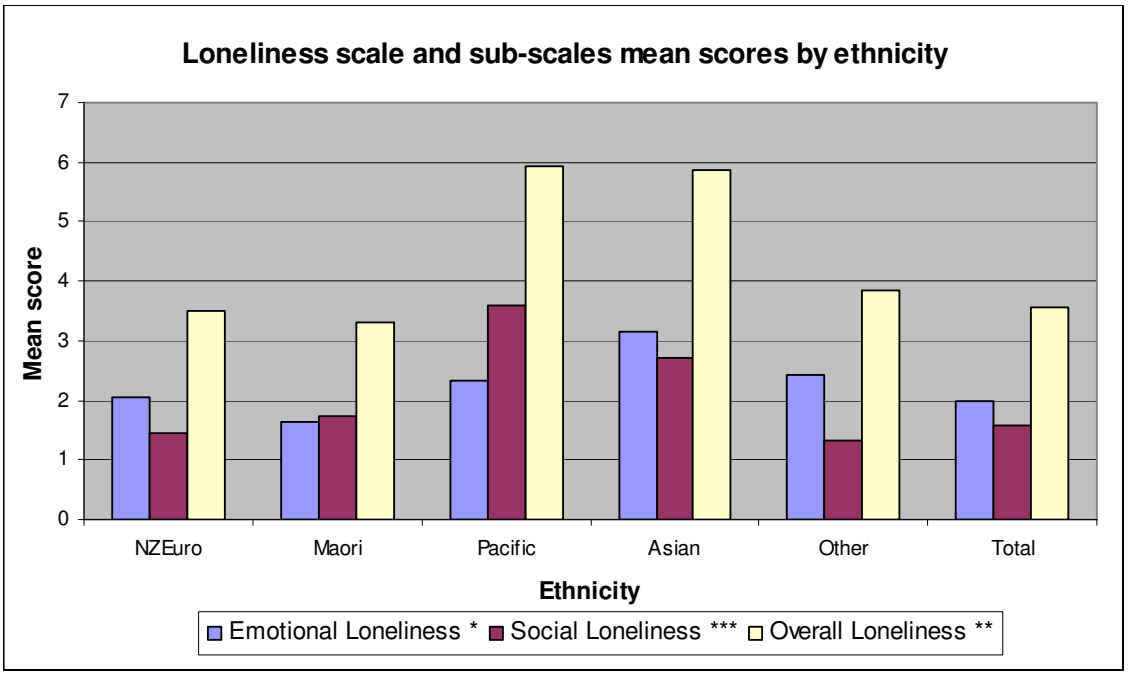
New Zealand Europeans showed higher scores than Māori for emotional loneliness, but lower scores for social loneliness. Māori and Pacific people had higher scores for social loneliness than for emotional loneliness, whereas New Zealand Europeans and Asians were the reverse. The higher social loneliness scores for Māori and Pacific people might reflect a greater sensitivity to this form of loneliness due to their more communal social mores. (See Table 63 and Figure 22)

Emotional loneliness differences were statistically significant for Māori/non- Māori, but not social loneliness or loneliness overall.

Table 63

Loneliness categories	Ethnicity					
	NZEuro	Maori	Pacific	Asian	Other	Total
Not lonely	47.8	49.1	25.0	14.3	32.0	46.4
Moderately lonely	42.6	42.8	58.3	71.4	68.0	44.5
Severely lonely	6.3	6.4	8.3	7.1		6.1
Very severely lonely	3.3	1.7	8.3	7.1		2.9
Total	100	100	100	100	100	100
N =	427	173	12	14	25	651
Chi-Square (12) = 17.71, p=0.125						

Figure 22



Caring commitments

Three dimensions of caring were measured: providing childcare, receiving home-based care and/or support, and care-giving. The survey recorded frequency of care, type of care, and who the care recipient or care-giver was.

Childcare

Older people are closely involved in looking after younger generations. Just under half (48.3 percent) of respondents provided unpaid care at least occasionally to a grandchild, and just under a quarter (23 percent) provided such care to another child.

Age

The frequency of providing unpaid care for *grandchildren* is greatest for those in the middle age group, perhaps reflecting the decline in paid work in this group, and their continuing good physical health. This is a statistically significant result. The frequency of providing unpaid childcare for *other people's children* is greatest for those in the younger age group and declines over the two older groups. (See Table 64 and Table 65)

Table 64

Provide unpaid care for grandchildren	Age groups			
	50-64	65-74	75+	Total
Yes, daily	3.2	8.9	1.5	5.1
Yes, weekly	8.9	18.6	9.0	12.4
Yes, occasionally	24.9	36.8	41.8	30.8
No, never	15.1	20.6	37.3	19.3
No, don't have grandchildren	47.8	15.0	10.4	32.3
Total	100	100	100	100
N =	370	247	67	684
Chi-Square (8) = 108.216, p<0.000				

Table 65

Provide unpaid childcare for other people's children	Age groups			
	50-64	65-74	75+	Total
Yes, daily	0.3	1.2		0.6
Yes, weekly	1.1		1.5	0.7
Yes, occasionally	24.5	19.8	13.2	21.7
No, never	74.1	78.9	85.3	77.0
Total	100	100	100	100
N =	371	247	68	686
Chi-Square not calculated due to number of small cells				

Gender

Just under half of all women and men provided unpaid care for their grandchildren, with no statistically significant differences between them. Women provided a little more care than men to other people's children, but the difference is small. (See Table 145 and Table 146 Appendix 1)

Ethnicity

Overall, Māori were the most frequent providers of care for children (58.4 percent, compared with the total of 48.3 percent), and Asians the least. Pacific people are most likely to provide daily care to their grandchildren (15.4 percent), but this was balanced by them being less likely to provide it weekly (See Table 66, below)

There was not very much difference between the frequency with which members of the different ethnic groups provided care to other people's children, although Pacific people and Māori had the highest rates and (See Table 147 Appendix 1)

Table 66

Provide unpaid care for grandchildren	Ethnicity					
	NZEuro	Maori	Pacific	Asian	Other	Total
Yes, daily	2.2	10.9	15.4	6.7	7.7	5.1
Yes, weekly	12.3	13.1	7.7	6.7	15.4	12.4
Yes, occasionally	30.2	34.4	30.8	6.7	30.8	30.8
No, never	19.0	21.3	23.1	6.7	15.4	19.3
No, don't have grandchildren	36.2	20.2	23.1	73.3	30.8	32.3
Total	100	100	100	100	100	100
N =	447	183	13	15	26	684
Chi-Square not calculated due to number of small cells						

Home-based care/support

Interviewees were asked if they personally received any of a wide range of home-based care or supports, and who paid for any care they received.

The great majority (over 90 percent) of respondents did not receive any home-based care or support, possibly reflecting the desire of most older people to remain independent for as long as possible and/or a lack of available services. (See Table 67)

Table 67

Type of support	Receiving support		Not receiving support		Total	
	N	%	N	%	N	%
Meals	33	4.8	654	95.2	687	100
Shopping	34	4.9	653	95.1	687	100
Housework	45	6.6	642	93.4	687	100
Heavy	60	8.7	627	91.3	687	100
Finances	24	3.5	663	96.5	687	100
Care	15	2.2	672	97.8	687	100
Communicating	19	2.8	668	97.2	687	100

Age

Help with housework and heavy work tended to increase with age, although help with housework fell for the middle age group before rising again for the oldest age group. This may be because the youngest group buy assistance with housework while they themselves are in the workforce, whereas the oldest group require assistance because of increasing physical restrictions. (See Table 68)

Table 68

Receive support with:	Age groups			
	50-64	65-74	75+	Total
Meals	15.0	16.5	9.8	14.3
Shopping	15.0	16.5	11.8	14.8
Housework	21.0	13.9	25.5	19.6
Heavy work	21.0	27.8	33.3	26.1
Finances	11.0	12.7	5.9	10.4
Care	7.0	6.3	5.9	6.5
Communicating	10.0	6.3	7.8	8.3
Total	100	100	100	100
N =	100	79	51	230

The respondent themselves or their family most commonly paid for the support, though financial support from government agencies increased with age. (See Table 69)

Table 69

Source of support	Age groups			
	50-64	65-74	75+	Total
Self or your family	86.8	88.7	77.2	86.0
Government agency	5.6	6.1	18.8	7.8
Other	5.0	1.6	4.0	3.5
Don't know	2.6	3.6	0.0	2.6
Total	100	100	100	100
N =	303	247	101	651
Percentages and totals are based on responses.				

Gender

Men were most likely to receive help with meals and shopping, while women were more likely to receive help with housework and heavy work. The most common source of payment for support for both men and women was the respondent themselves or their family, though men were slightly more likely to receive support from a government agency compared to 58.7 percent by women. (See Table 70 and Table 71)

Table 70

Receive support with:	Gender		
	Male	Female	Total
Meals	18.9	11.1	14.3
Shopping	17.9	12.6	14.8
Housework	18.9	20.0	19.6
Heavy work	20.0	30.4	26.1
Finances	9.5	11.1	10.4
Care	6.3	6.7	6.5
Communicating	8.4	8.1	8.3
Total	100	100	100
N =	95	135	230

Table 71

Source of support	Gender		
	Male	Female	Total
Self or your family	80.4	91.3	86.0
Government agency	8.8	6.9	7.8
Other	5.4	1.8	3.5
Don't know	5.4	0.0	2.6
Total	100	100	100
N =	317	334	651
Percentages and totals are based on responses.			

Ethnicity

There were differences in the type of help received by different ethnic groups. New Zealand Europeans were more likely than others to receive help with housework and heavy work. Māori, Pacific and Asian were more likely to receive support for communicating than were New Zealand Europeans. Support was fairly evenly spread over meals, shopping and housework for all groups except New Zealand European and Other.

Table 72

Receive support with:	Ethnicity					
	NZEuro	Maori	Pacific	Asian	Other	Total
Meals	12.9	16.1	16.7	16.1	0.0	14.3
Shopping	13.7	16.1	16.7	16.1	0.0	14.8
Housework	21.0	17.7	16.7	19.4	0.0	19.6
Heavy work	32.3	21.0	8.3	16.1	100.0	26.1
Finances	10.5	9.7	8.3	12.9	0.0	10.4
Care	4.8	8.1	8.3	9.7	0.0	6.5
Communicating	4.8	11.3	25.0	9.7	0.0	8.3
Total	100	100	100	100	100	100
N =	124	62	12	31	1	230

The most common source of payment for support was the respondent themselves or their family, and only New Zealand Europeans and Māori received payment for support from government agencies. This suggests there is a need for information about this support to be more widely disseminated, and for the support to be culturally appropriate. (See Table 72 and Table 73)

Table 73

Source of support	Ethnicity					
	NZEuro	Maori	Pacific	Asian	Other	Total
Self or your family	82.9	86.0	85.7	98.1	100.0	86.0
Government agency	11.1	6.8	0.0	0.0	0.0	7.8
Other	1.6	6.4	9.5	1.9	0.0	3.5
Don't know	4.4	0.8	4.8	0.0	0.0	2.6
Total	100	100	100	100	100	100
N =	315	236	21	54	25	651
Percentages and totals are based on responses.						

Care-giving

Interviewees were asked if they regularly (at least 3 hours per week) provided care for someone with a long-term illness, disability or frailty, either currently or in the past. Just over 40 percent had provided such care, usually for a single person.

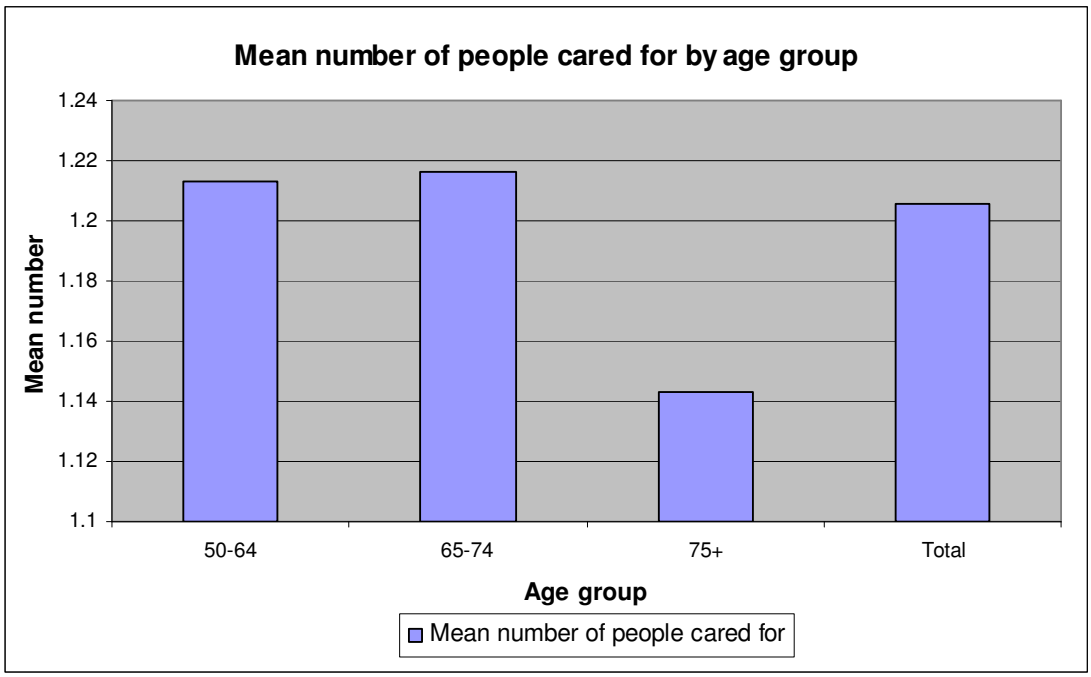
Age

Those most likely to provide care for someone else are in the younger age group (who may well be providing care for parents), while those in the older age group are next most likely to be currently providing care and the most likely group to have cared for someone more than 12 months ago (most likely for their partner). (See Table 74 and Figure 23)

Table 74

Caregiving status	Age groups			
	50-64	65-74	75+	Total
Currently provide care for someone	16.4	8.3	12.8	13.3
Have provided care in last 12 months	4.5	6.4	4.3	5.1
Used to care more than 12 months ago	14.9	26.3	36.2	20.8
Have not cared for someone	63.6	57.1	46.8	59.7
Provide PAID care as part of work	0.7	1.9		1.1
Total	100	100	100	100
N =	269	156	47	472
Chi-Square (8) = 21.760, p<0.005				

Figure 23



Gender

Women were almost twice as likely to have provided care as were men (50.8 percent to 27.6 percent). These differences were statistically significant. (See Table 148 and Figure 52 Appendix 1)

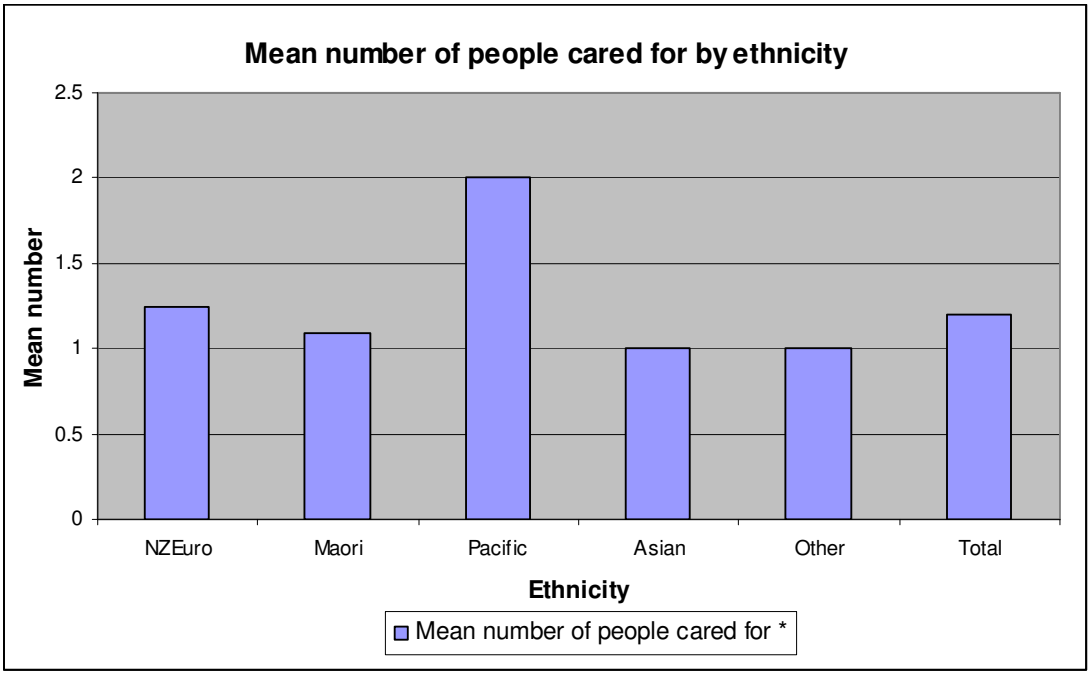
Ethnicity

Maori are the most likely to have cared for someone, followed by NZ Europeans, Other, Pacific and Asians. Māori are slightly more likely to currently provide care than are New Zealand Europeans (16.7 percent to 12.8 percent), and more likely to provide paid care as part of their work (3.5 percent to 0.5 percent). Pacific people cared for the greatest number of people, followed by NZ European, Maori, and Asians and others. These differences are statistically significant, and may reflect the differing family structures and migration patterns, as well as familial obligations, across the ethnic groups. (See Table 75 and Figure 24)

Table 75

Caregiving status	Ethnicity					
	NZEuro	Maori	Pacific	Asian	Other	Total
Currently provide care for someone	12.8	16.7			11.8	13.3
Have provided care in last 12 months	4.6	4.4	25.0	10.0	11.8	5.1
Used to care more than 12 months ago	22.0	20.2		10.0	11.8	20.8
Have not cared for someone	60.2	55.3	75.0	80.0	64.7	59.7
Provide PAID care as part of work	0.3	3.5				1.1
Total	100	100	100	100	100	100
N =	327	114	4	10	17	472
Chi-Square not calculated due to number of small cells						

Figure 24



Work and/or retirement status

The survey measured labour force participation, employment (part and full time), work stress, work satisfaction, occupation, partner's employment status, and respondents' reasons for retirement.

Participation - Most respondents are in paid work: 38.3 percent in full time work, and 17.7 percent in part time work. Only 1.2 percent of respondents are unemployed and seeking work. The labour force participation rate of people aged over 65 (an older sample than NZLSA) rose to 19.5 percent in December 2011 up from 14.percent in December 2006, (Household Labour Force Survey December 2011, cited in Johnson, 2012 p 39).

Work stress and work satisfaction was investigated using a 16 item scale that measures the relationship between efforts invested into job performance and rewards received in turn. Work related stress is associated with imbalance between effort and reward; in other words, work stress increases when effort is not matched by reward and workers are overcommitted to their work, either due to their psychological profile or to informal work pressure. (Siegrist et al., 2009). Each item in the measure is answered on a four point ordinal scale ranging from "Strongly disagree" to "Strongly agree". The work satisfaction scores for this sample show that the rewarding aspects of employment outweigh both the effort and over commitment aspects of their work.(See Figure 53 Appendix 1)

Occupation – The respondents were concentrated in three main occupations: clerical or administrative work, professional work, and managerial work (apart from being retired or not in paid employment). In contrast, the top 3 occupations for New Zealanders aged 65+ in 2006 were clerical and administrative workers, managers and labourers. (Statistics New Zealand, 2007b, p. 94)

Partner's employment status – Nearly a third (31.3 percent) of partners were employed full time, and an eighth (12.4 percent) part time.

Reasons for retirement – The most frequently listed reasons for retirement (by those who had already retired) were, in order of importance, becoming eligible for NZ Superannuation (22.9 percent), feeling it was time to retire (16.2 percent), being forced due to ill health (12.2 percent), and wanting to do other things (11.3 percent).

Percentages for the other reasons listed were all below ten percent, in the range 0.30 percent for those lacking the skills to continue working to 7.3 percent for those not needing to work.

Age

Unsurprisingly, participation in paid employment declines with age. Nevertheless, nearly 19 percent of those aged 65 to 74 are in full time paid employment and nearly 16 percent in part time paid work. (See Table 76 and Table 77)

At the 2006 Census, 22 percent of New Zealanders in the main working ages worked part-time compared with 52 percent of those of pensionable ages. (Statistics New Zealand, 2007b, p. 79)

Table 76

Current employment status	Age groups			
	50-64	65-74	75+	Total
Full-time paid employment[1]	57.9	18.8		38.3
Part-time paid work[1]	20.4	15.8	9.1	17.7
Retired, no paid work	7.3	61.3	86.4	34.3
Full-time homemaker	3.0	1.3	3.0	2.4
Full-time student	1.1			0.6
Unable to work[2]	7.3	1.7	1.5	4.7
Unemployed and seeking work	2.2			1.2
Other	0.8	1.3		0.9
Total	100	100	100	100
N =	368	240	66	674
Chi-Square not calculated due to number of small cells				
1. Including self employment. 2. Due to health or disability issue				

Table 77

Current occupation	Age groups			
	50-64	65-74	75+	Total
Not in paid employment OR retired	17.1	57.7	88.9	36.1
Labourer	4.2	0.5	2.2	2.9
Machinery operator/driver	4.5	3.3	2.2	3.9
Sales worker	4.2	3.8	2.2	3.9
Clerical/administrative worker	15.3	11.0		12.7
Community/personal service work	5.1	2.7	2.2	4.1
Technician/trades worker	9.9	5.5		7.7
Professional	27.0	11.5	2.2	20.0
Manager	12.6	3.8		8.8
Total	100	100	100	100
N =	333	182	45	560
Chi-Square (16) 151.494, p<0.000				

The participation of respondents' spouses in paid employment declines with the age of the respondent, in common with the employment status of the respondents themselves. This age related difference was statistically significant. (See Table 149 Appendix 1)

The mean numbers of hours worked by those who were in paid employment varied across the age groups, declining with age. There was little variation in mean job satisfaction across the age groups. The patterns of mean scores for the three sub-scales for work stress (effort, reward and over commitment) are virtually the same for each age group. There are no statistically significant differences between the age groups on any of these measures, demonstrating the consistent place paid work plays in people's lives, even as they age. (SeeFigure 53, and Figure 55 Appendix 1)

As a reason for retirement, becoming eligible for NZ Superannuation was concentrated among those in the 65+ age groups, and feeling it was time to retire also increased with age. The other main reasons listed above all declined with age. (See Table 150 Appendix 1)

Gender

Overall employment rates are similar across the genders, except that men were more likely than women to be in full time employment (43.3 percent to 34.1 percent) and women more likely than men to be in part time employment (19.6 percent to 15.3 percent). This is very different from the broad New Zealand picture, where In 2011, nearly 1 in 4 men and 1 in 7 women aged 65+ were in paid

work (Household Labour Force Survey June 2011, cited in EEO Trust, 2011 p 7). The 2006 Census found that 43 percent of New Zealand men and over a quarter of women aged 65–69 years were working, as were more than 20 percent of men aged 70–74 years. (Statistics New Zealand, 2007b, p. 79)

Wives were more likely than husbands to be in part time employment and not employed. Retirement rates were very similar for men and women. (See Table 151 and Table 152 Appendix 1)

Women were more likely to be clerical or administrative workers and professionals, while men were more likely to be technicians and trades workers and managers. These gender based differences were statistically significant. (See Table 153 Appendix 1)

The mean numbers of hours worked by men were higher than for women, and these differences were statistically significant – a consistent pattern across the years from chid bearing years until retirement. There was no variation in mean job satisfaction across the genders. The *patterns* of mean scores for the three sub-scales for work stress (effort, reward and over commitment) are very similar for men and women, except that women's mean score for reward was statistically significantly higher than men's. (See Figure 56, Figure 57 and Figure 58 Appendix 1). Interestingly, this suggests that older women derive more satisfaction from their work than men.

Table 78

Reason for retirement	Gender		
	Male	Female	Total
Forced due to poor health	14.4	10.5	12.2
Wanted to do other things	8.2	13.8	11.3
Forced due to disability or injury	7.5	3.9	5.5
Don't need to work	8.2	6.6	7.3
Forced by employer	3.4	1.7	2.4
Felt it was time to retire	19.9	13.3	16.2
Made redundant	8.2	5.0	6.4
Had care-giving responsibilities		9.4	5.2
Lacked skills to continue		0.6	0.3
I relocated	1.4	1.7	1.5
Was unhappy at work	2.1	1.1	1.5
Business was sold	2.7	2.8	2.8
Became eligible for NZSuperannuation	23.3	22.7	22.9
Other	0.7	7.2	4.3
Total	100	100	100
N =	146	181	327
Chi-Square not calculated due to number of small cells			

As a reason for retirement, becoming eligible for NZ Superannuation was of equal importance for men and women. Men retired for less positive reasons than women: men were more likely than women to be forced to retire due to poor health and felt it was time to retire, while women were more likely than men to have wanted to do other things. (See Table 78)

Ethnicity

Employment rates are similar across the ethnic groups, except that Pacific people were not represented at all in part time employment and Asians were concentrated in full time employment. "Other" had higher than average rates for both full time and part time employment. Although the numbers are small, these results suggest, when combined with other data in the survey, that these three groups rely on employment for their income much more than NZ European and Maori, even in their older years.

Across New Zealand, in contrast, those aged 65+ in the Asian ethnic group have the lowest levels of labour force participation while the European and Pacific groups have very similar levels and Māori have the highest labour force participation (Statistics New Zealand, 2009a, p. 6). (See Table 79)

Table 79

Current employment status	Ethnicity					
	NZEuro	Maori	Pacific	Asian	Other	Total
Full-time paid employment[1]	37.1	38.3	38.5	66.7	41.7	38.3
Part-time paid work[1]	18.8	15.6		6.7	29.2	17.7
Retired, no paid work	35.1	34.4	30.8	20.0	29.2	34.3
Full-time homemaker	3.2	1.1				2.4
Full-time student	0.7		7.7			0.6
Unable to work[2]	3.2	7.8	23.1	6.7		4.7
Unemployed and seeking work	0.7	2.8				1.2
Other	1.4					0.9
Total	100	100	100	100	100	100
N =	442	180	13	15	24	674
Chi-Square not calculated due to number of small cells						
1. Including self employment. 2. Due to health or disability issue						

Table 80

Current occupation	Ethnicity					
	NZEuro	Maori	Pacific	Asian	Other	Total
Not in paid employment OR retired	36.4	37.4	42.9	23.1	26.3	36.1
Labourer	1.3	5.4		7.7	10.5	2.9
Machinery operator/driver	2.7	6.1	28.6	7.7		3.9
Sales worker	4.0	2.0		23.1	5.3	3.9
Clerical/administrative worker	12.8	10.9	14.3	15.4	21.1	12.7
Community/personal service work	3.2	6.8	14.3			4.1
Technician/trades worker	8.0	7.5			10.5	7.7
Professional	21.9	17.7		7.7	15.8	20.0
Manager	9.6	6.1		15.4	10.5	8.8
Total	100	100	100	100	100	100
N =	374	147	7	13	19	560
Chi-Square not calculated due to number of small cells						

Spouses of Pacific respondents were the most likely to be not in paid employment. Spouses of New Zealand Europeans had the highest rates of paid full time and part time employment combined, followed by Other, Asian, Māori and Pacific. (See)Table 81)

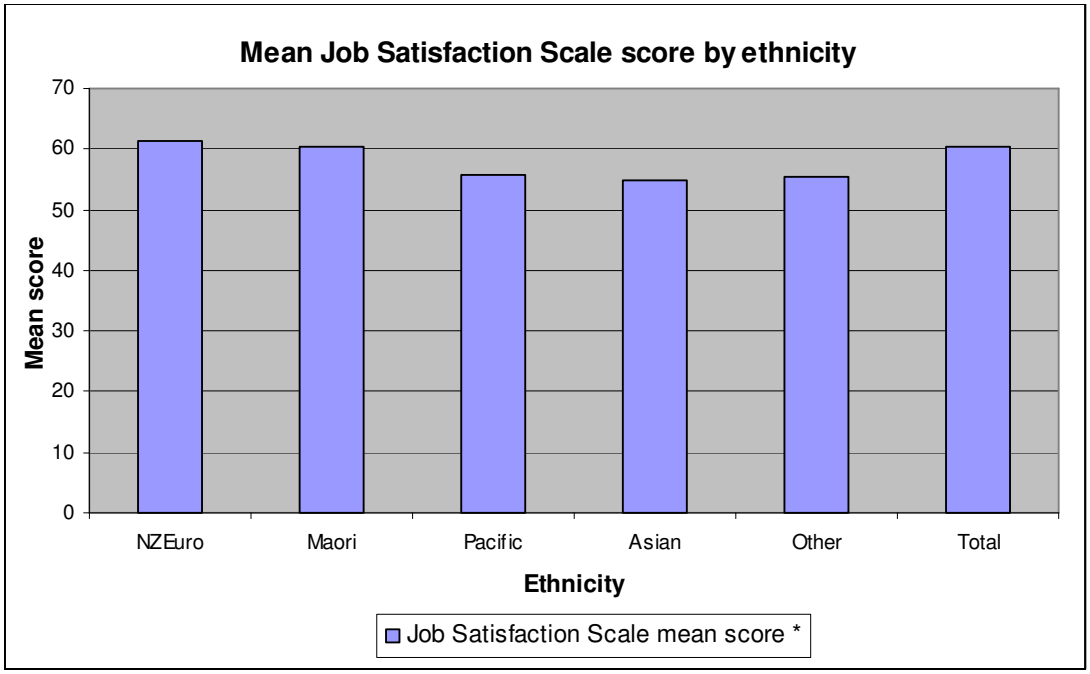
Table 81

Current employment status of spouse	Ethnicity					
	NZEuro	Maori	Pacific	Asian	Other	Total
Employed full-time	31.5	31.8	25.0	26.7	28.0	31.3
Employed part-time	14.9	6.3		13.3	16.0	12.4
Not employed	27.6	22.2	50.0	33.3	24.0	26.4
Not applicable	26.0	39.8	25.0	26.7	32.0	29.9
Total	100	100	100	100	100	100
N =	435	176	8	15	25	659
Chi-Square not calculated due to number of small cells						

Retirement rates were similar across groups except for Asians, whose rate was much lower at 20 percent. New Zealand European, Māori and Pacific people had similar rates of retirement or otherwise not being in paid employment compared with the lower rates for Asian and Other. (See Table 80)

Occupations - Pacific people were more likely than others to be machinery operators or drivers; Pacific people, Asian and Other were more likely to be clerical and administrative workers; New Zealand Europeans and Māori were more likely to be professional workers; and Asians were more likely to be managers. (See Table 80)

Figure 25



Job satisfaction - There was variation in mean job satisfaction across the ethnic groups, with New Zealand European and Māori having the highest levels and Pacific and Asian the lowest. These differences were statistically significant. (See Figure 25) The patterns of mean scores for the three sub-scales for work stress are very similar for each ethnic group, but for Asian and Pacific people the reward scores tend to be lower and the over commitment scores higher than those for New Zealand European and Māori. These differences are not statistically significant, however. (See Figure 26)

Hours worked - The mean numbers of hours worked by those who were in paid employment varied slightly across the ethnic groups, with Asian and Pacific people having the highest numbers, but these differences were not statistically significant. (See Figure 59 Appendix 1)

Figure 26

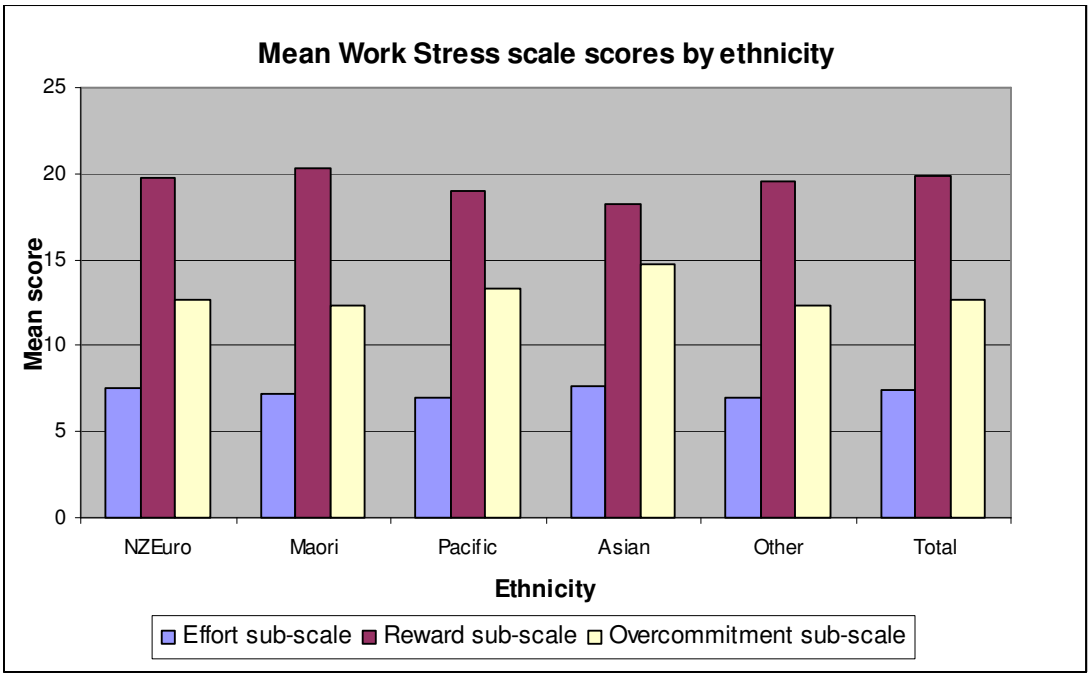


Table 82

Reason for retirement	Ethnicity					
	NZEuro	Maori	Pacific	Asian	Other	Total
Forced due to poor health	10.4	12.0	62.5	20.0	9.1	12.2
Wanted to do other things	13.7	7.6			9.1	11.3
Forced due to disability or injury	4.3	8.7	12.5			5.5
Don't need to work	8.1	4.3		40.0	9.1	7.3
Forced by employer	2.4	2.2	12.5			2.4
Felt it was time to retire	19.9	9.8		20.0	9.1	16.2
Made redundent	8.1	4.3				6.4
Had care-giving responsibilities	3.3	9.8			9.1	5.2
Lacked skills to continue	0.5					0.3
I relocated	1.4	1.1			9.1	1.5
Was unhappy at work	1.9	1.1				1.5
Business was sold	2.4	3.3			9.1	2.8
Became eligible for NZSuperannuation	19.4	30.4	12.5	20.0	36.4	22.9
Other	4.3	5.4				4.3
Total	100	100	100	100	100	100
N =	211	92	8	5	11	327
Chi-Square not calculated due to number of small cells						

Reasons for retirement - When looked at from the point of view of ethnicity, becoming eligible for NZ Superannuation is no longer the main reason for retirement for everyone. New Zealand Europeans were about equally likely to identify feeling it was time to retire (19.9 percent) and becoming eligible for NZ Superannuation (19.4 percent). For Māori and Other, becoming eligible for NZ Superannuation was the main reason (30.4 percent and 36.4 percent), but for Pacific people the main reason was much more negative: being forced due to ill health (62.5 percent), while for Asians it was not needing to work (40 percent). (See Table 82)

Income, assets and housing

Three dimensions to financial wellbeing have been measured: respondents' assessment of their living standards; their personal and household income (including sources, financial resources in retirement, income poverty and housing costs as a proportion of net income and any financial dependents), and assets (including net worth and the capital value of the home).

Living standards

Respondents' living standards were measured using the ELSI (Economic Living Standards Index) short form questionnaire developed by the New Zealand Ministry of Social Development (Jensen et al., 2005). The questionnaire has 25 questions, which measure the extent to which respondents have or don't have restrictions on ownership and social participation, and engage in economising due to shortage of money. The results are summarised on a seven point scale from "severe hardship" to "very good".

At present

Overall, more than three quarters (76 percent) of respondents rate their living standards as comfortable to very good. 12.7 percent experienced a degree of hardship, with 3.4 percent experiencing significant hardship. (See right hand column of Table 83)

Age

There is little variation in these categories across the age groups. None of the age group based differences is statistically significant. (See TaTable 154 Appendix 1)

Gender

While men had a slightly higher representation in the "comfortable" to "very good" categories (78 percent) than women (75 percent), the apparent differences between men and women are not statistically significant. (See
Table 155 Appendix 1)

Ethnicity

76 percent of all respondents rated their living standards as comfortable to very good. This was the case for 79 percent of New Zealand Europeans, 71 percent of Māori, 50 percent of Pacific and Asian people, and 84 percent of Other.

Table 83

Living standards	Ethnicity					
	NZEuro	Maori	Pacific	Asian	Other	Total
Severe hardship	2.9	3.3	10.0	8.3	8.0	3.4
Significant hardship	2.4	2.6	20.0	8.3		2.8
Some hardship	5.3	9.2	20.0	8.3	4.0	6.5
Fairly comfortable	10.1	14.4		25.0	4.0	11.1
Comfortable	15.4	19.0	20.0	25.0	32.0	17.2
Good	39.0	34.6	30.0	16.7	24.0	36.7
Very good	24.8	17.0		8.3	28.0	22.3
Total	100	100	100	100	100	100
N =	415	153	10	12	25	615
Chi-Square not calculated due to number of small cells						

Pacific and Asian respondents were heavily over-represented in the hardship categories, and 8 percent of Other were also in the severe hardship category despite their over-representation in the comfortable to very good categories. (See Table 83) This is of serious concern if these indicative figures are accurate for Auckland's older Pacific, Asian and Other minority ethnic groups.

In retirement

Age

Those who are in the first decade of retirement age have a higher assessment of the adequacy of their living standards and income during retirement than those in the pre-retirement age group, as well as those who are in their second decade of retirement. These differences are statistically significant. (See Figure 60 Appendix 1)

Gender

Women have slightly lower expectations of their living standards and income during retirement than men. These differences are not statistically significant. (See Figure 61 Appendix 1)

Ethnicity

Pacific people and Asians have lower expectations of their living standards and income during retirement than New Zealand Europeans and Māori. These differences are not statistically significant. (See Figure 62 Appendix 1)

Income

Personal and household income

There are clear and consistent differences in income, both personal and household, according to age, gender and ethnicity. Mean and median income levels have been used to illustrate these differences. While mean values provide an average of all incomes received, they are susceptible to being skewed by a small number of very high incomes. Median values, on the other hand, avoid this by showing the income level that sits at the mid point of the income distribution, with approximately equal numbers of respondents receiving incomes above and below it. Personal and equivalised household income levels are both used because personal income provides an indication of individual earning capacity, while equivalised household income allows the incomes of all households to be compared on an equal basis. Equivalisation does this by standardising incomes at the equivalent level of a standard reference household, which, in this case is a two adult household, using scales that take into account economies of scale associated with different sized households.

Age

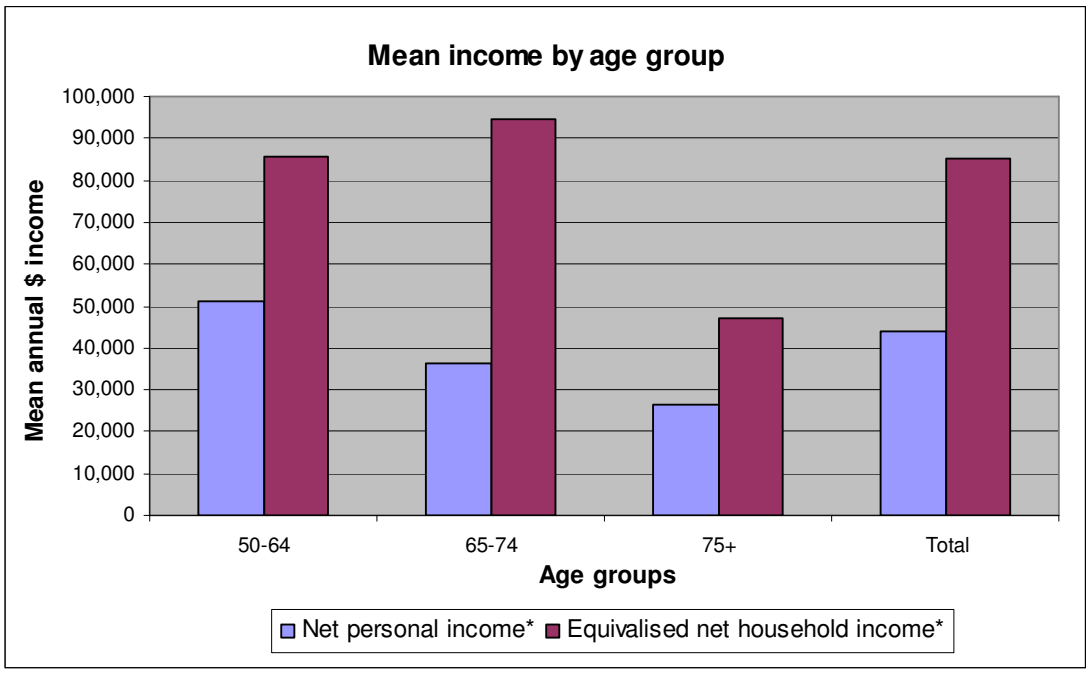
Personal income - Mean net personal income shows a clear decline with age from $51,222 in the youngest age group to $26,504 in the oldest. Median net personal income levels follow the same pattern of distribution, but at lower levels, declining from $40,205 in the youngest age group to $19,500 in the oldest.

Household income - Mean net equivalised household income is highest for the mid age group at $94,735 and lowest for the older age group at $47,093. Median net equivalised household income follows a different pattern, however, with the younger group having the highest median level at $70,000, followed by the mid group at $49,677 and the older group at $36,108. Both sets of differences are statistically significant. (See Table 84 and Figure 27)

Table 84

Age group	Measure	Net personal income	Net equivalised household income
50-64	Mean	51,222	85,790
	Median	40,205	70,000
65-74	Mean	36,539	94,725
	Median	26,374	49,677
75+	Mean	26,504	47,093
	Median	19,500	36,108
Total	Mean	43,858	85,416
	Median	33,191	57,200

Figure 27



Gender

Mean net personal incomes for men at $51,790 are much higher than those for women at $36,539, a difference which is statistically significant. The median incomes follow the same pattern, but the difference is smaller, with medians of $36,514 for men and $29,120 for women. This is much more marked, however, than the gender differential for New Zealanders' aged 65+ at the 2006 census: at $14,800 the median income for older women was about $2,000 less than for the older men ($16,800). (Statistics New Zealand, 2007b, p. 79), showing the levelling impact of superannuation.

Mean net equivalised household income is also higher for men, at $93,528, than for women, at $77,929. The median net equivalised household income for men is also higher, at $58,960, than women's, at $56,500, but the difference is small. The differences in net equivalised household income are not statistically significant. The negligible difference between *household* incomes for male and female respondents is not surprising because the households are the units of analysis, not the genders, in this case. (See Table 156 and Figure 63 Appendix 1)

Ethnicity

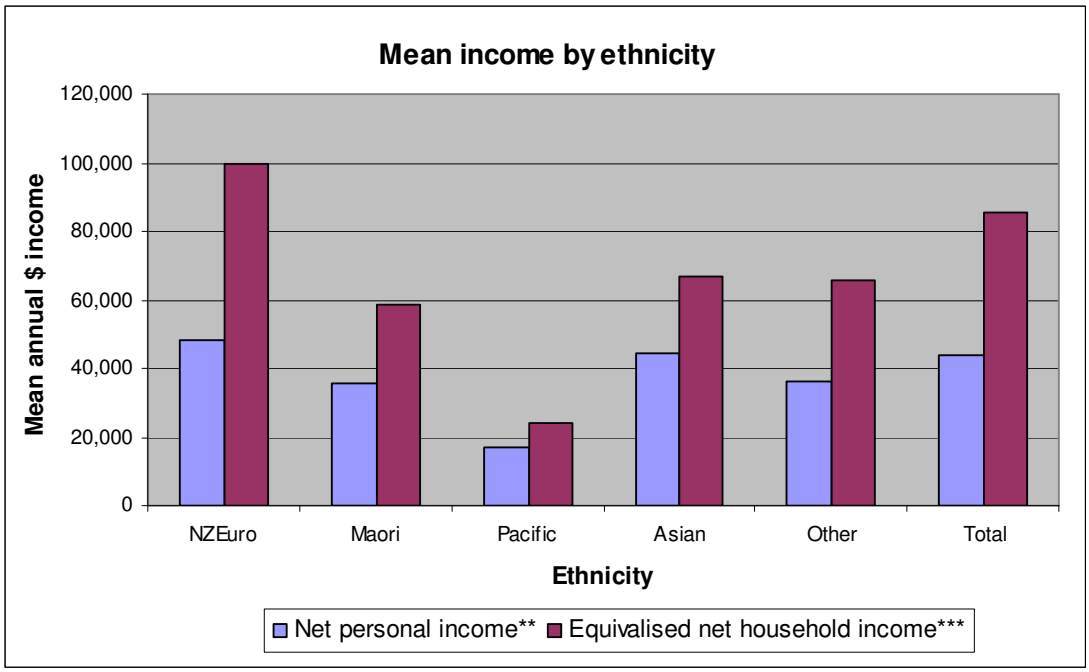
There are considerable and statistically significant differences between mean net personal and equivalised household incomes for the ethnic groups. They are highest for New Zealand Europeans ($48,396 and $99,901 respectively), followed by Asians, Other, Māori and Pacific ($16,897 and $24,168). Household income differences were statistically significant for Māori/non-Māori.

Median net personal and net equivalised household incomes also vary among the ethnic groups, however the order changes a little. Asians have the highest median net personal income at $38,494, followed by New Zealand Europeans at $36,366. The remaining order is unchanged, however, with Pacific people lowest at $16,640, which is almost the same as their mean income level (indicating that there are no extremely high income earners to affect the figures for that group). (See Table 85 and Figure 28)

Table 85

Ethnicity	Measure	Net personal income	Net equivalised household income
NZEuro	Mean	48,396	99,901
	Median	36,366	63,535
Maori	Mean	35,822	58,868
	Median	30,609	51,330
Pacific	Mean	16,897	24,168
	Median	16,640	20,634
Asian	Mean	44,496	66,943
	Median	38,494	62,303
Other	Mean	36,206	66,018
	Median	30,667	48,299
Total	Mean	43,858	85,416
	Median	33,191	57,200

Figure 28



Sources of income

Overall, the most frequently cited income sources in the last 12 months for personal and household income comes from income from superannuation, investments, and wages and salaries.

Age

The most significant change in income source over the years is the way in which income from wages and salaries declines with age as people move out of the paid work force, to be replaced by investments and superannuation. A wide variety of other government payments contribute to personal and household income, though the quantum is slight, ranging from the accommodation supplement at 1.5 percent to the unsupported child benefit at 0.2 percent. (See Table 86 and Table 87)

Table 86

Sources of personal income	Age groups			
	50-64	65-74	75+	Total
Wages, salary...etc	38.8	14.3	2.1	25.4
Self-employment	15.3	5.1	1.1	9.8
Interest, dividends, rent, other investments	28.7	25.6	30.5	27.6
ACC or private insurer payments	0.6	0.3	1.1	0.5
NZSuperannuation or veterans pension	3.1	41.7	46.3	22.9
Transitional retirement benefit	0.0	0.3	0.0	0.1
Other superannuation	2.1	6.4	12.6	4.8
Unemployment benefit	1.2	0.3	0.0	0.7
Working for families tax credits	2.1	0.3	0.0	1.1
Accommodation supplement	1.4	2.8	3.2	2.2
Domestic purposes benefit	1.0	0.0	0.0	0.5
Invalids benefit	1.7	0.3	2.1	1.1
Student allowance	0.2	0.0	0.0	0.1
Unsupported child benefit	0.2	0.0	0.0	0.1
Other government benefits	1.4	1.3	0.0	1.2
Other sources of income	1.7	1.3	1.1	1.4
No source of income	0.4	0.3	0.0	0.3
Total	100	100	100	100
N =	484	391	95	970
Percentages and totals are based on responses.				

Table 87

Sources of household income	Age groups			
	50-64	65-74	75+	Total
Wages, salary...etc	38.5	16.5	6.2	27.4
Self-employment	16.8	7.5	3.1	12.1
Interest, dividends, rent, other investments	24.5	25.2	28.9	25.2
ACC or private insurer payments	0.8	0.2	1.0	0.6
NZSuperannuation or veterans pension	5.7	36.2	40.2	20.1
Transitional retirement benefit	0.0	0.2	0.0	0.1
Other superannuation	2.4	7.0	11.3	4.9
Unemployment benefit	1.7	0.2	0.0	1.0
Working for families tax credits	1.8	0.5	0.0	1.2
Accommodation supplement	1.3	1.7	2.1	1.5
Domestic purposes benefit	0.7	0.5	0.0	0.5
Invalids benefit	1.7	0.5	3.1	1.4
Student allowance	1.5	0.2	0.0	0.9
Unsupported child benefit	0.3	0.0	0.0	0.2
Other government benefits	1.0	1.2	0.0	1.0
Other sources of income	1.2	1.2	0.0	1.1
No source of income	0.0	1.0	4.1	0.7
Total	100	100	100	100
N =	595	412	97	1104
Percentages and totals are based on responses.				

Gender

Sources of personal and household income for men and women are very similar, though income from wages and salaries is the most important source for women, followed by superannuation. (See Table 88 and Table 89)

Table 88

Sources of personal income	Gender		
	Male	Female	Total
Wages, salary...etc	22.2	28.5	25.4
Self-employment	12.3	7.2	9.8
Interest, dividends, rent, other investments	28.8	26.4	27.6
ACC or private insurer payments	0.6	0.4	0.5
NZSuperannuation or veterans pension	22.8	22.9	22.9
Transitional retirement benefit	0.0	0.2	0.1
Other superannuation	5.3	4.3	4.8
Unemployment benefit	0.6	0.8	0.7
Working for families tax credits	1.2	1.0	1.1
Accommodation supplement	2.5	1.9	2.2
Domestic purposes benefit	0.0	1.0	0.5
Invalids benefit	1.2	1.0	1.1
Student allowance	0.0	0.2	0.1
Unsupported child benefit	0.0	0.2	0.1
Other government benefits	1.0	1.4	1.2
Other sources of income	1.2	1.7	1.4
No source of income	0.0	0.6	0.3
Total	100	100	100
N =	486	484	970
Percentages and totals are based on responses.			

Table 89

Sources of household income	Gender		
	Male	Female	Total
Wages, salary...etc	26.5	28.4	27.4
Self-employment	12.8	11.5	12.1
Interest, dividends, rent, other investments	26.5	23.9	25.2
ACC or private insurer payments	0.9	0.4	0.6
NZSuperannuation or veterans pension	20.0	20.2	20.1
Transitional retirement benefit	0.0	0.2	0.1
Other superannuation	5.6	4.3	4.9
Unemployment benefit	0.9	1.1	1.0
Working for families tax credits	0.9	1.4	1.2
Accommodation supplement	1.3	1.8	1.5
Domestic purposes benefit	0.4	0.7	0.5
Invalids benefit	0.9	1.8	1.4
Student allowance	1.1	0.7	0.9
Unsupported child benefit	0.2	0.2	0.2
Other government benefits	0.6	1.4	1.0
Other sources of income	0.7	1.4	1.1
No source of income	0.7	0.7	0.7
Total	100	100	100
N =	540	564	1104
Percentages and totals are based on responses.			

Ethnicity

New Zealand Europeans, Māori and Other obtain their personal and household incomes from a similar spread of sources, primarily wages and salary, income from investments and superannuation.

Table 90

Sources of personal income	Ethnicity					
	NZEuro	Maori	Pacific	Asian	Other	Total
Wages, salary...etc	23.9	26.2	27.3	47.4	32.4	25.4
Self-employment	11.3	6.8	0.0	5.3	10.8	9.8
Interest, dividends, rent, other investments	30.9	21.7	0.0	26.3	21.6	27.6
ACC or private insurer payments	0.6	0.4	0.0	0.0	0.0	0.5
NZSuperannuation or veterans pension	22.3	25.5	45.5	5.3	16.2	22.9
Transitional retirement benefit	0.0	0.4	0.0	0.0	0.0	0.1
Other superannuation	4.7	6.1	0.0	5.3	0.0	4.8
Unemployment benefit	0.5	0.8	9.1	0.0	2.7	0.7
Working for families tax credits	0.8	1.5	0.0	0.0	5.4	1.1
Accommodation supplement	1.1	4.2	0.0	5.3	5.4	2.2
Domestic purposes benefit	0.3	0.8	0.0	0.0	2.7	0.5
Invalids benefit	0.9	1.9	0.0	0.0	0.0	1.1
Student allowance	0.2	0.0	0.0	0.0	0.0	0.1
Unsupported child benefit	0.2	0.0	0.0	0.0	0.0	0.1
Other government benefits	0.6	1.5	18.2	5.3	2.7	1.2
Other sources of income	1.4	1.9	0.0	0.0	0.0	1.4
No source of income	0.3	0.4	0.0	0.0	0.0	0.3
Total	100	100	100	100	100	100
N =	640	263	11	19	37	970
Percentages and totals are based on responses.						

Sources of income for Pacific people are concentrated in wages and salaries, superannuation and other government benefits, with little derived from investments.

Asians receive a much higher proportion of their income from wages and salary than the other ethnicities, with income from investments being their other main source. Income from New Zealand Superannuation for Asians is dramatically lower, a quarter of the mean across all respondents (5.3 percent to 22.9 percent) compared with Pacific people at 45.5 percent. Māori and NZ European, who sit close to the mean. (See Table 90 and Table 91)

Table 91

Sources of household income	Ethnicity					
	NZEuro	Maori	Pacific	Asian	Other	Total
Wages, salary...etc	26.8	27.6	25.0	47.6	27.7	27.4
Self-employment	13.6	8.4	8.3	14.3	12.8	12.1
Interest, dividends, rent, other investments	27.8	21.0	0.0	19.0	19.1	25.2
ACC or private insurer payments	0.7	0.3	0.0	0.0	2.1	0.6
NZSuperannuation or veterans pension	19.8	22.0	50.0	0.0	14.9	20.1
Transitional retirement benefit	0.0	0.3	0.0	0.0	0.0	0.1
Other superannuation	4.6	6.6	0.0	0.0	2.1	4.9
Unemployment benefit	0.7	1.0	8.3	0.0	4.3	1.0
Working for families tax credits	0.5	2.4	0.0	0.0	4.3	1.2
Accommodation supplement	0.9	2.4	0.0	0.0	6.4	1.5
Domestic purposes benefit	0.1	1.4	0.0	0.0	2.1	0.5
Invalids benefit	1.2	2.1	0.0	0.0	0.0	1.4
Student allowance	0.8	0.3	0.0	9.5	2.1	0.9
Unsupported child benefit	0.3	0.0	0.0	0.0	0.0	0.2
Other government benefits	0.4	1.7	8.3	4.8	2.1	1.0
Other sources of income	1.2	1.0	0.0	0.0	0.0	1.1
No source of income	0.5	1.0	0.0	4.8	0.0	0.7
Total	100	100	100	100	100	100
N =	738	286	12	21	47	1104
Percentages and totals are based on responses.						

Financial support in retirement

Overall less than 9 percent had “no other source” of income apart from NZ Superannuation, though sources varied across age, income and gender.

Age

Kiwi Saver was a source for over 25 percent of people in the younger age group, but was much less important for those in the older age groups, as should be expected for a relatively new income source. Other types of pension, including employer, overseas and others combined were sources of income for about 16 percent of respondents and partners. However, the largest sources that continued through the age groups were personal savings and investments, which nearly 60 percent of respondents identified for themselves and their partners. (See Table 92 and Table 93)

Table 92

Respondent's sources of support in retirement	Age groups			
	50-64	65-74	75+	Total
None	8.2	8.6	11.8	8.6
KiwiSaver	26.7	9.2	0.0	18.2
Other employer sponsored super	6.7	4.3	7.8	5.9
Overseas super or pension	1.5	2.7	2.9	2.0
Other pension or super	5.9	12.2	6.9	8.2
Personal savings	26.5	36.3	39.2	31.1
Personal investments	24.5	26.8	31.4	25.9
Total	100	100	100	100
N =	682	444	102	1228
Percentages and totals are based on responses.				

Table 93

Partner's sources of support in retirement	Age groups			
	50-64	65-74	75+	Total
None	6.5	6.1	8.5	6.5
KiwiSaver	25.8	10.7	1.7	19.1
Other employer sponsored super	7.6	3.4	6.8	6.1
Overseas super or pension	2.5	3.1	1.7	2.6
Other pension or super	6.1	8.4	6.8	6.9
Personal savings	26.9	37.8	39.0	31.4
Personal investments	24.6	30.5	35.6	27.4
Total	100	100	100	100
N =	476	262	59	797
Percentages and totals are based on responses.				

Gender

Women respondents were slightly more likely than men to have no other source of income, but more likely to have Kiwi Saver. They were much less likely to have sources of superannuation or pension other than NZ Super, except for overseas superannuation or pension which they were slightly more likely to have. (See Table 157 and Table 158 Appendix 1)

Ethnicity

The percentages with no other income source apart from NZ Superannuation were higher than the total at 9 percent with 23 percent for Pacific respondents, 13 percent for Māori respondents, and 15 percent for Other respondents. Pacific respondents had the highest percentage of employer sponsored superannuation (although this is for two respondents only, who probably happen to work for a large employer that offers such a benefit). Percentages with Kiwi Saver are highest for Asian and Pacific people. New Zealand Europeans have the highest percentages with income from personal savings and investments, and each of the other ethnic groups has lower percentages than the national total. The percentages for Pacific people are particularly low. (See Table 94 and Table 95)

Table 94

Respondent's sources of support in retirement	Ethnicity					
	NZEuro	Maori	Pacific	Asian	Other	Total
None	6.7	12.6	23.1	8.3	14.9	8.6
KiwiSaver	17.2	17.9	30.8	41.7	21.3	18.2
Other employer sponsored super	5.9	5.6	15.4	8.3	4.3	5.9
Overseas super or pension	1.9	1.7	0.0	4.2	6.4	2.0
Other pension or super	7.4	10.6	7.7	4.2	10.6	8.2
Personal savings	32.7	29.1	23.1	25.0	21.3	31.1
Personal investments	28.3	22.5	0.0	8.3	21.3	25.9
Total	100	100	100	100	100	100
N =	842	302	13	24	47	1228
Percentages and totals are based on responses.						

Table 95

Partner's sources of support in retirement	Ethnicity					
	NZEuro	Maori	Pacific	Asian	Other	Total
None	4.4	11.8	20.0	11.8	17.2	6.5
KiwiSaver	18.5	20.4	40.0	29.4	13.8	19.1
Other employer sponsored super	6.2	5.3	0.0	5.9	10.3	6.1
Overseas super or pension	2.4	2.0	0.0	5.9	10.3	2.6
Other pension or super	6.4	7.9	20.0	5.9	10.3	6.9
Personal savings	32.5	30.3	20.0	29.4	17.2	31.4
Personal investments	29.6	22.4	0.0	11.8	20.7	27.4
Total	100	100	100	100	100	100
N =	594	152	5	17	29	797
Percentages and totals are based on responses.						

Income poverty

Overall, slightly more than 16 percent of respondents have incomes below the poverty line, using the generally accepted poverty threshold applied by the Ministry of Social Development.[10] This is concerning, as NZ Superannuation has been designed to lift older people out of poverty.

Age and gender

Poverty rates are highest for the mid age group at just over 20 percent. Apparent differences are not statistically significant, however. There are also no statistically significant differences between the poverty rates of men and women. (See Table 96 and Table 97)

Table 96

Income poverty line	Age groups			
	50-64	65-74	75+	Total
Below poverty line	14.3	20.1	17.8	16.7
Above poverty line	85.7	79.9	82.2	83.3
Total	100	100	100	100
N =	279	174	45	498
Chi-Square (2) = 2.620, *p*=0.270				

Table 97

Income poverty line	Gender		
	Male	Female	Total
Below poverty line	17.2	16.2	16.7
Above poverty line	82.8	83.8	83.3
Total	100	100	100
N =	239	259	498
Chi-Square (1) = 0.079, *p*=0.779			

[10] The poverty line used was set at 60 percent of median disposable income after housing costs. The median was the constant value median calculated by the Ministry of Social Development based on the median income from the 2007 Household Economic Survey adjusted for CPI changes in the intervening period (Perry, 2011)

Ethnicity

There is evidence of seriously concerning levels of poverty among different ethnic groups. The poverty rates of Pacific people (63.6 percent) are much higher than the other ethnicities. Māori are also higher than the total, at 22.9 percent. These differences are statistically significant. Differences were also statistically significant between Māori and non-Māori. These differential poverty rates raise serious equity questions for Auckland City. (See Table 159 Appendix 1)

Housing costs as a proportion of net income

Housing cost as a percentage of net household income is around 21 percent overall. This is well below the 30 percent level that is used as a lower threshold for defining housing costs as being unacceptably high by the Ministry of Social Development (2010: p 69), but for some groups, the levels are above the 30 percent level, as is discussed below.

Age and gender

The cost of housing as a proportion of net household income declines with age, as mortgages are paid off. Housing cost as a percentage of income is slightly higher for women respondents, but the difference is not statistically significant. (See Figure 29 and Figure 30)

Figure 29

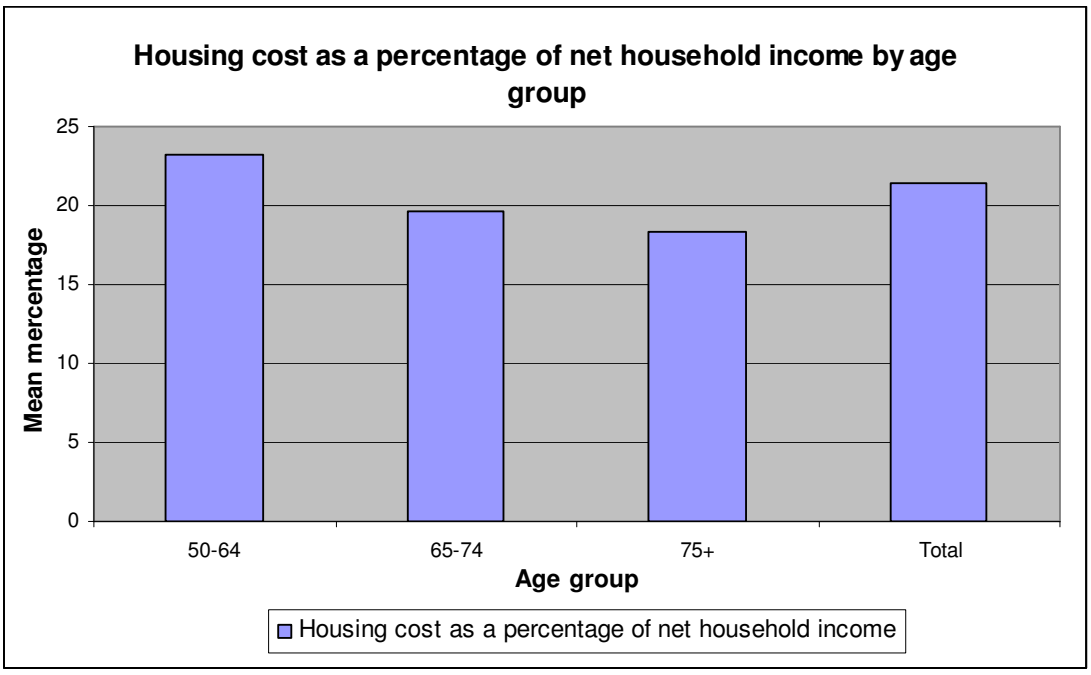
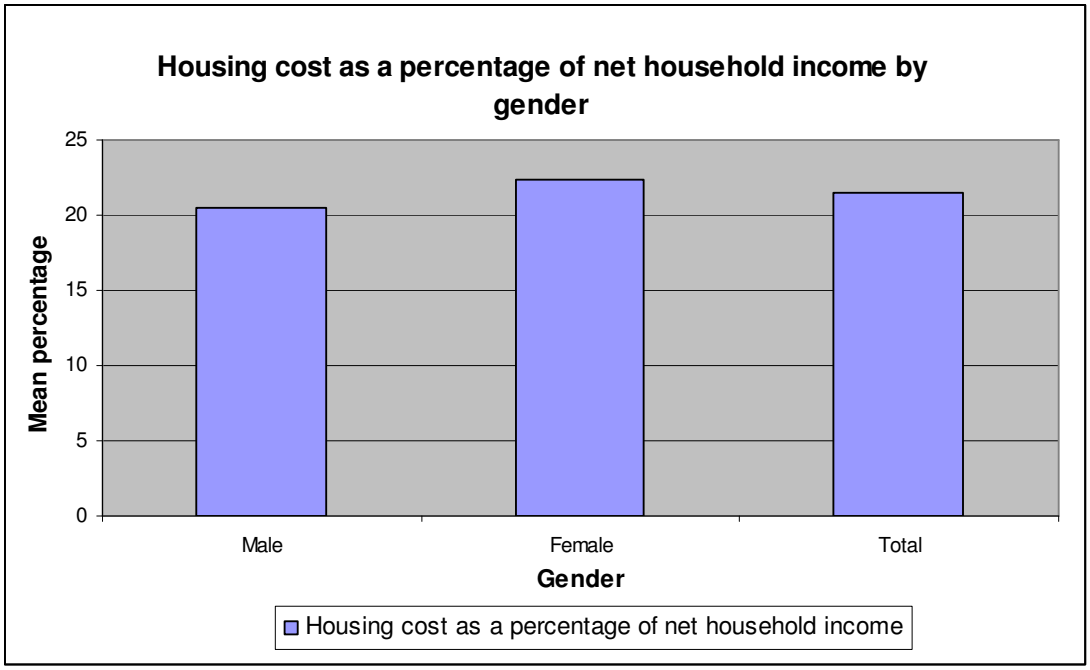


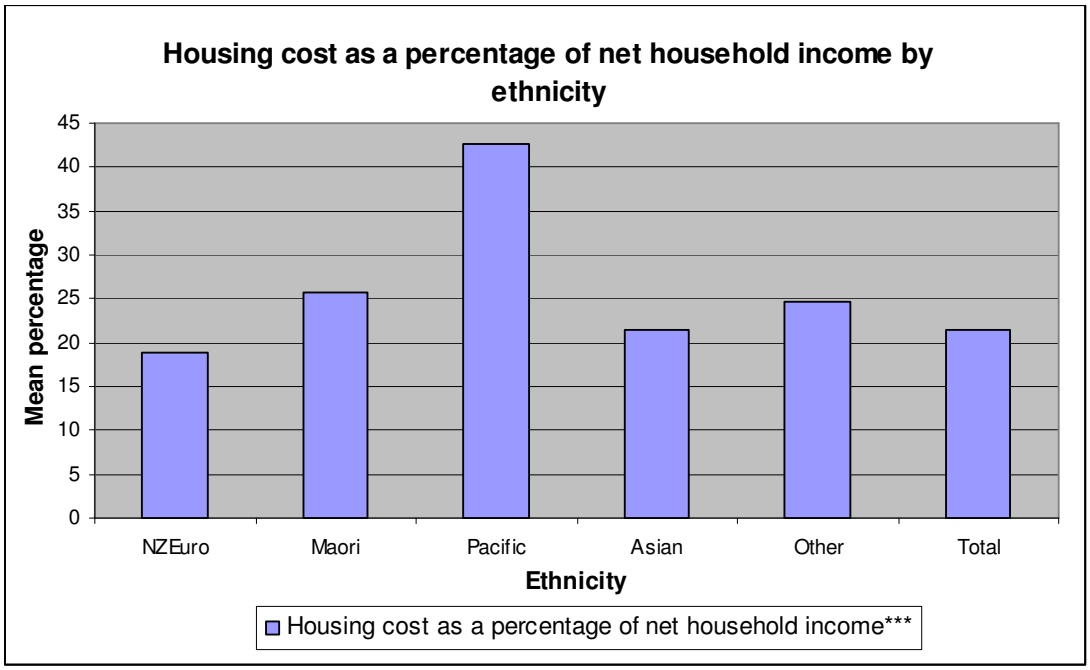
Figure 30



Ethnicity

The mean of housing cost as a percentage of net household income is considerably higher for Pacific people than any other ethnicity at over 40 percent. This is consistent with the very high poverty rate for Pacific people. These differences are statistically significant. (See Figure 31) Differences were also statistically significant for Māori and non-Māori.

Figure 31



Financial dependents

The mean number of financial dependents is 1.6 with a range of 0 to 8.

Age and gender

As might be expected, the numbers of financial dependents declines with age as children leave home. This result is statistically significant. There is no statistically significant difference between the numbers of financial dependents for men and women. (See Figure 32 and Figure 33)

Figure 32

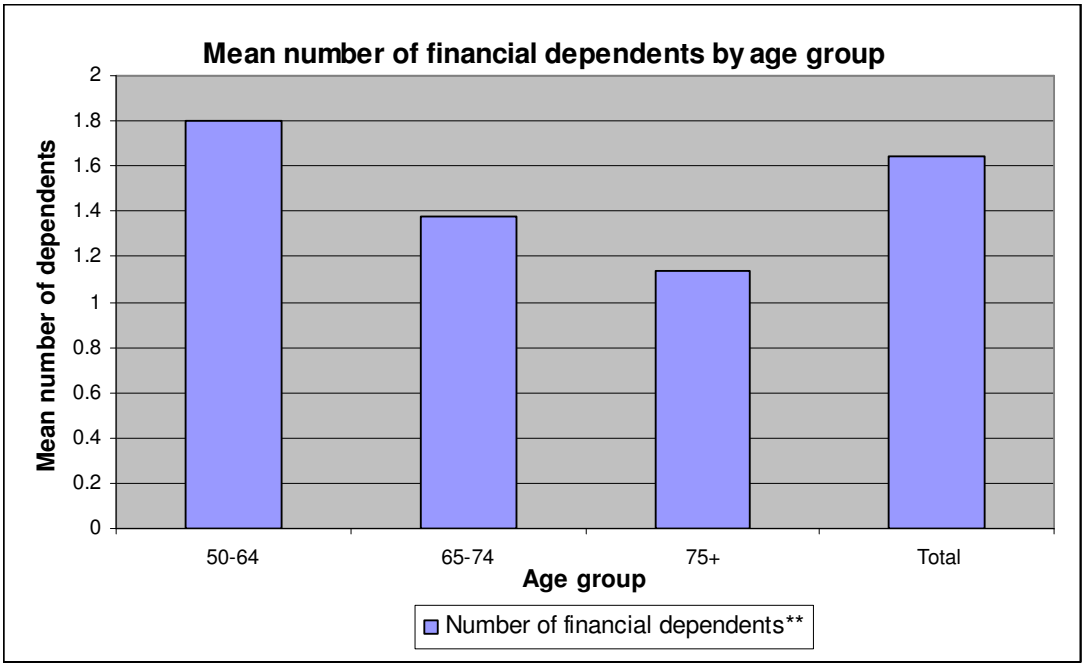
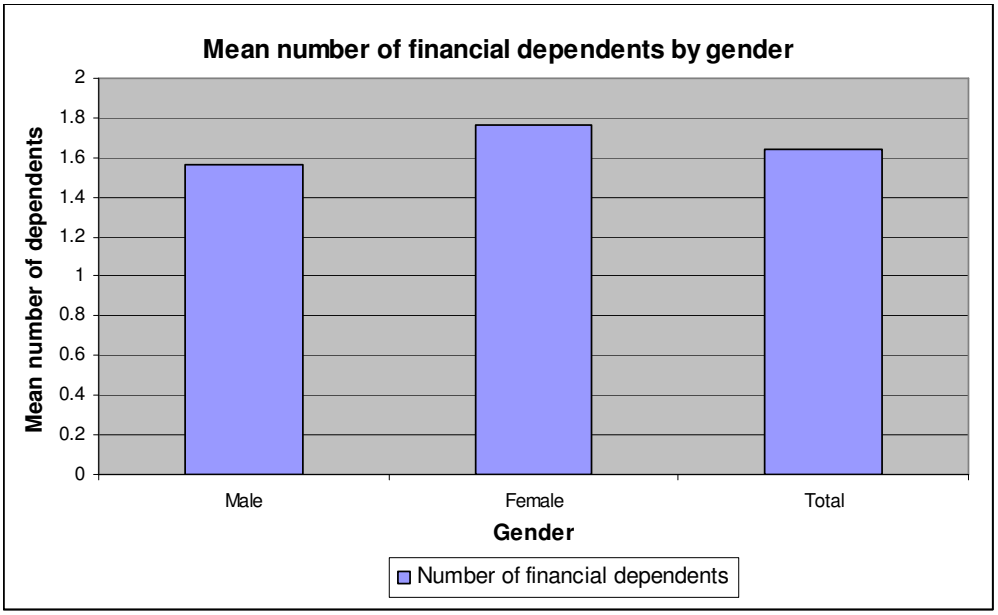


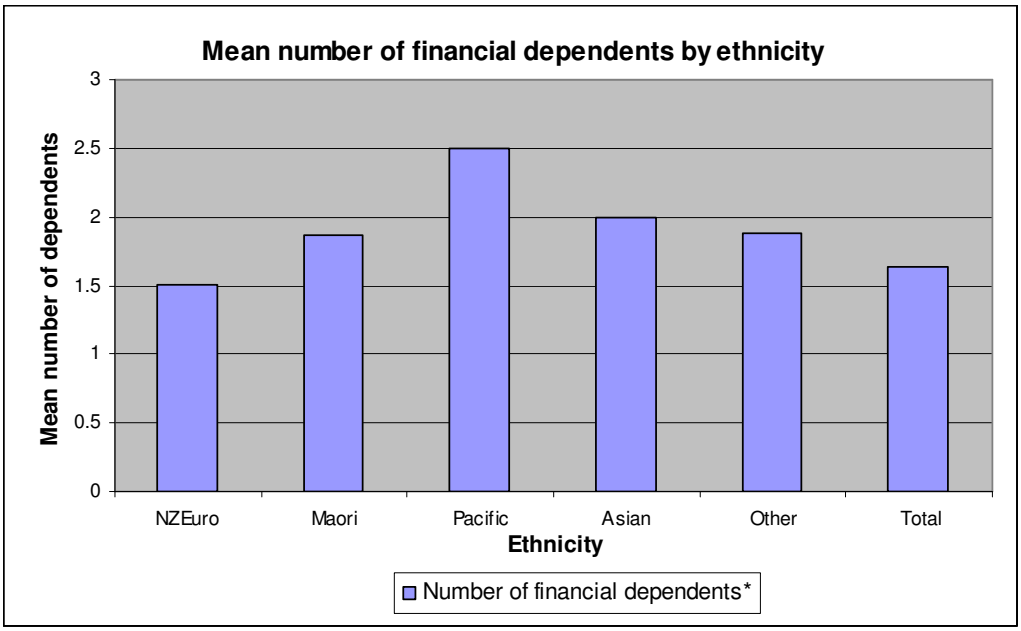
Figure 33



Ethnicity

Pacific people have the highest mean number of financial dependents (2.5) and New Zealand Europeans have the lowest (1.5). Asians have the second highest numbers of dependents (2.0) followed by Māori and Other (1.75). These differences are statistically significant. (See Figure 34)

Figure 34



Assets

Any consideration of living standards, and the capacity of people and households to weather unexpected financial demands, must consider their store of assets as well as their income.

Table 98

Asset worth	Age groups			
	50-64	65-74	75+	Total
Loss	3.9	1.0		2.6
$0	2.3	1.0	6.8	2.2
$1 to $5,000	3.2	2.6	2.3	2.9
$5,001 to $10,000	2.6	1.5	4.5	2.4
$10,001 to $25,000	4.5	5.6	13.6	5.7
$25,001 to $50,000	5.2	4.6	2.3	4.7
$50,001 to $100,000	9.1	11.3	11.4	10.0
$100,001 to $250,000	10.7	12.8	6.8	11.1
$250,001 to $500,000	21.7	20.5	20.5	21.2
$500,001 to $1,000,000	17.8	21.0	20.5	19.2
$1,000,001 to $1,500,000	8.7	6.2	6.8	7.7
$1,500,001 to $2,000,000	5.5	3.6	2.3	4.6
$2,000,001 or more	4.9	8.2	2.3	5.8
Total	100	100	100	100
N =	309	195	44	548
Chi-Square not calculated due to number of small cells				

Asset worth, excluding the capital value of the family home, is widely spread among survey respondents: roughly a fifth have assets worth $50,000 or less; a fifth have assets worth between $50,000 and $250,000; another fifth have assets worth between $250,000 and $500,000; and another fifth are in the band $500,000 to $1,000,000. The rest have assets worth in excess of $1,000 000, excluding the capital value of the family home. (See Table 98)

Gender

Women are more likely to have fewer assets: 18.6 percent have assets worth less than $25,000 compared with 12.5 percent for men. They are also less likely to have assets worth more than $1,000,000 (15.2 percent to 20.9 percent). (See Table 99)

Table 99

Asset worth	Gender		
	Male	Female	Total
Loss	1.6	3.4	2.6
$0	1.9	2.4	2.2
$1 to $5,000	2.7	3.1	2.9
$5,001 to $10,000	1.6	3.1	2.4
$10,001 to $25,000	4.7	6.6	5.7
$25,001 to $50,000	5.4	4.1	4.7
$50,001 to $100,000	9.3	10.7	10.0
$100,001 to $250,000	11.6	10.7	11.1
$250,001 to $500,000	19.0	23.1	21.2
$500,001 to $1,000,000	21.3	17.2	19.2
$1,000,001 to $1,500,000	8.5	6.9	7.7
$1,500,001 to $2,000,000	4.3	4.8	4.6
$2,000,001 or more	8.1	3.8	5.8
Total	100	100	100
N =	258	290	548
Chi-Square not calculated due to number of small cells			

Ethnicity

Māori are more likely than NZ Europeans to have relatively low levels of assets, though ther are significant numbers who have assets worth between $100,001 and $250,000. Pacific people have much higher representation in the lower brackets compared with other groups, and Asians are fairly evenly spread across the $500,001 to $1,000,000 brackets, although fully one third are in the low $1 to $5,000 bracket. (See Table 100)

Table 100

Asset worth	Ethnicity					
	NZEuro	Maori	Pacific	Asian	Other	Total
Loss	1.6	3.3	20.0		12.5	2.6
$0	1.8	3.3		8.3		2.2
$1 to $5,000	2.1	3.3		33.3		2.9
$5,001 to $10,000	1.8	4.1	20.0			2.4
$10,001 to $25,000	5.2	7.4			8.3	5.7
$25,001 to $50,000	4.2	5.7			12.5	4.7
$50,001 to $100,000	9.6	9.0	20.0	16.7	16.7	10.0
$100,001 to $250,000	9.6	15.6		16.7	12.5	11.1
$250,001 to $500,000	21.8	20.5	40.0	16.7	12.5	21.2
$500,001 to $1,000,000	20.3	17.2		8.3	20.8	19.2
$1,000,001 to $1,500,000	9.1	5.7				7.7
$1,500,001 to $2,000,000	5.5	3.3				4.6
$2,000,001 or more	7.5	1.6			4.2	5.8
Total	100	100	100	100	100	100
N =	385	122	5	12	24	548
Chi-Square not calculated due to number of small cells						

Capital value of home

Mean capital values of respondents' dwellings overall is just under $1,000,000, although the median value is roughly half that at $520,000, suggesting that a few very high value homes are distorting the mean.

Age and gender

Median home values are highest for the mid age group at $973,389 and lowest for the oldest group at $556,588 and corresponding median values are $545,000 and $492,500. (It is possible that the lower values for the oldest group were based on their recollections of their homes'' values in earlier years.) Mean and median values of male respondents' dwellings were slightly higher than those of women, but the apparent difference is not statistically significant. (See Table 101, Figure 35, Figure 36 and Table 102)

Table 101

Age group	Capital value of dwelling	
	Mean	Median
50-64	973,389	545,000
65-74	1,086,630	500,000
75+	556,588	492,500
Total	976,981	520,000

Figure 35

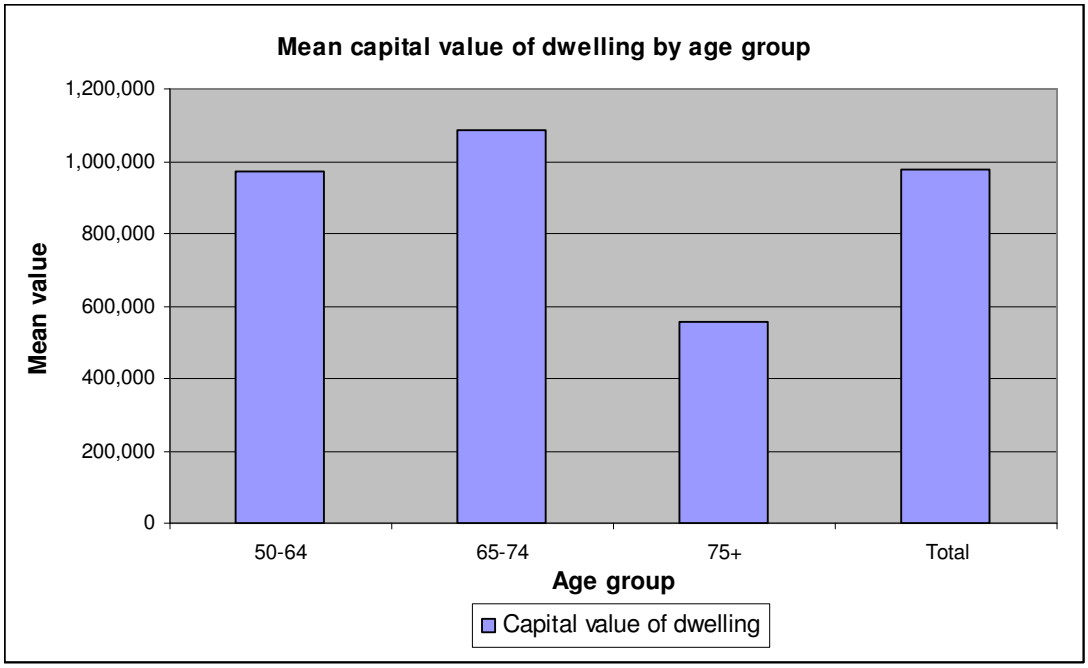


Figure 36

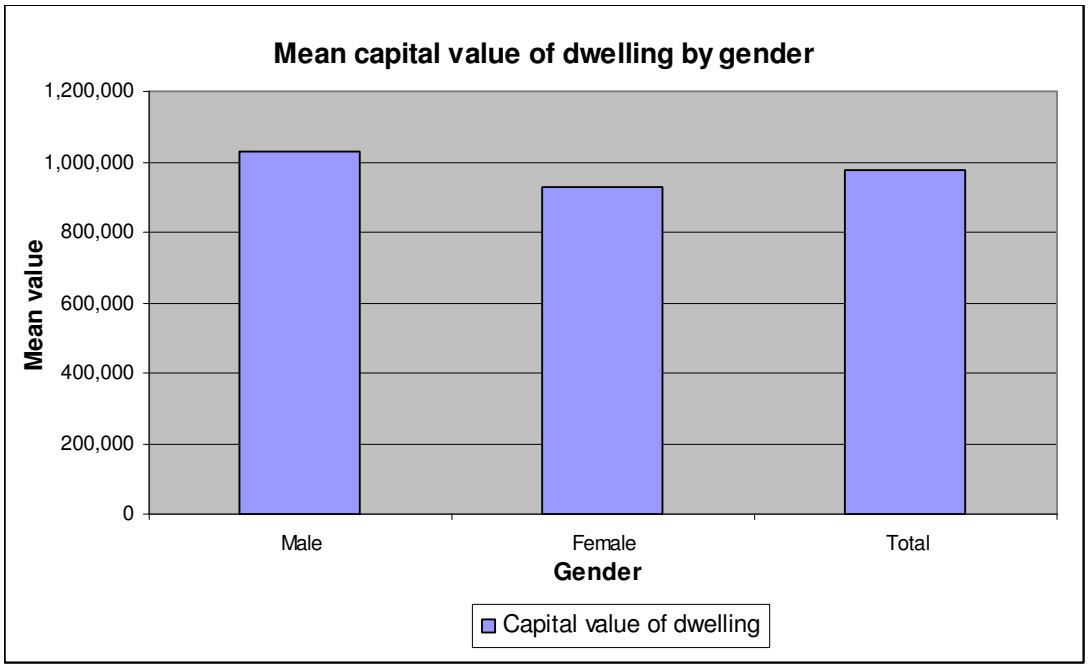


Table 102

Gender	Capital value of dwelling	
	Mean	Median
Male	1,028,975	520,000
Female	928,560	510,000
Total	976,981	520,000

Ethnicity

Mean values of dwellings vary considerably among the ethnic groups and follow the broad patterns for financial resources we have seen so far. New Zealand European have the highest values ($1,057,292), followed by Māori ($858,970). Pacific people have by far the lowest dwelling values ($314,064) with Asian and Other being higher than Pacific but well below Māori. These differences are statistically significant. Median values follow the same order, ranging from $570,000 for New Zealand Europeans to $320,000 for Pacific people. As with income, the means and medians for Pacific people are very similar. (See Figure 37 and Table 103)

Figure 37

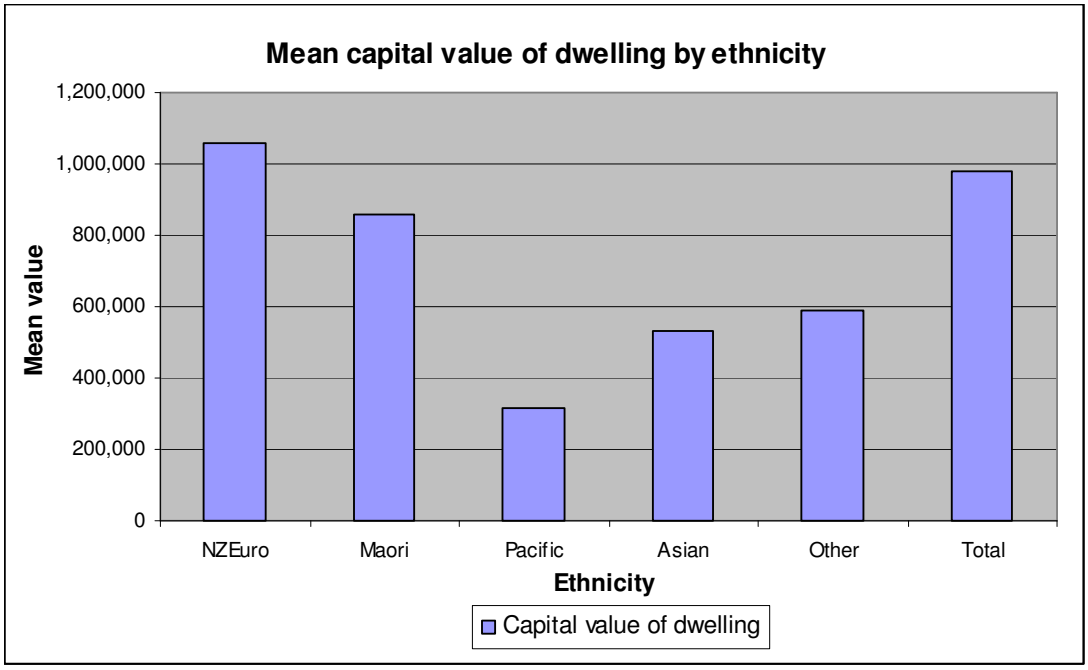


Table 103

Ethnicity	Capital value of dwelling	
	Mean	Median
NZEuro	1,057,293	570,000
Maori	858,970	450,000
Pacific	314,064	320,000
Asian	529,091	400,000
Other	588,915	435,000
Total	976,981	520,000

Housing type and tenure

More than four fifths of respondents live in detached/stand-alone houses and just over 40 percent live in homes that are owned without a mortgage. This is much the same as the pattern across the country: about 76 percent of the 65+ group in the 2006 census owned or partly-owned their usual residence, with or without a mortgage. (Statistics New Zealand, 2007b, p. 115)

Age

Detached/stand-alone houses are the most common form of housing for all age groups, although occupancy of joined, semi-detached, housing increases with age, as does independent living in a retirement village. The figure peaks amongst 65–74 year olds and then declines with advancing age, as failing health, disability, loss of partner or loss of social networks, mobility and other factors force many to move to retirement homes/villages, hospitals, etc. (See Table 104)

Table 104

Type of residence	Age groups			
	50-64	65-74	75+	Total
House or townhouse -detached/stand alone	85.1	78.2	70.6	81.2
House, townhouse etc joined to others	12.2	16.9	17.6	14.4
Unit, villa or apartment in retirement village	0.3	3.3	8.8	2.2
Moveable dwelling (e.g., caravan, motor home etc)	0.3			0.1
Rest home or continuing care hospital			1.5	0.1
Other	2.2	1.6	1.5	1.9
Total	100	100	100	100
N =	369	243	68	680
Chi-Square not calculated due to number of small cells				

Ownership without a mortgage increased with age, as did ownership by a family trust. Ownership with a mortgage and renting declined with age (from 39.5 percent for the youngest age group to 3.5 percent for the oldest group. Declining rates of mortgage-free housing and home ownership in the youngest aged group may see this trend slow in the future. (See Table 105)

Table 105

Type of residence tenure	Age groups			
	50-64	65-74	75+	Total
Owned with mortgage	39.5	13.1	3.1	26.5
Owned without mortgage	32.7	51.4	56.9	41.8
Owned by family trust	12.7	20.4	24.6	16.6
Rented	12.4	12.2	9.2	12.1
Boarder	1.4	2.0	3.1	1.8
Other	1.4	0.8	3.1	1.3
Total	100	100	100	100
N =	370	245	65	680
Chi-Square not calculated due to number of small cells				

Gender

Men were more likely than women to be living in detached housing, while women were more likely than men to be living in semi-detached housing. Men and women were equally likely to be living independently in a retirement village. The slight differences in tenure between men and women were not statistically significant. (See Table 160 and Table 161 Appendix 1)

Ethnicity

Māori were the most likely to be living in semi-detached housing at 19 percent, followed by New Zealand European and Asian both at around 13 percent and then Pacific and Other at nearly 8 percent. (See Table 106)

Table 106

Type of residence	Ethnicity					
	NZEuro	Maori	Pacific	Asian	Other	Total
House or townhouse -detached/stand alone	82.0	77.5	76.9	86.7	92.3	81.2
House, townhouse etc joined to others	13.1	19.2	7.7	13.3	7.7	14.4
Unit, villa or apartment in retirement village	2.9	1.1				2.2
Moveable dwelling (e.g., caravan, motor home etc)		0.5				0.1
Rest home or continuing care hospital	0.2					0.1
Other	1.8	1.6	15.4			1.9
Total	100	100	100	100	100	100
N =	444	182	13	15	26	680
Chi-Square not calculated due to number of small cells						

Ownership without a mortgage was highest for New Zealand European at nearly 46 percent. While Māori were ten percentage points below New Zealand Europeans, Pacific people were over 38 percentage points lower at 7.1 percent. (See Table 107)

Rates of *ownership with a mortgage* were very similar for New Zealand European, Māori and Pacific at between 24 and 29 percent, and higher for Asians and Other at 40 to 46 percent. (See Table 107)

Renting was most common for Pacific people (35.7 percent), followed by Māori (20.8 percent), Asian (13.3 percent), New Zealand European (7.9 percent) and Other. (See Table 107)

Ownership by a family trust was most common for New Zealand Europeans at 20.6 percent, followed by Pacific people (14.3 percent) , Māori (10.4 percent) and Other (3.8 percent). (See Table 107)

Boarding rates were very small and almost equally divided between New Zealand European and Māori. (See Table 107)

Table 107

Type of residence tenure	Ethnicity					
	NZEuro	Maori	Pacific	Asian	Other	Total
Owned with mortgage	24.2	27.9	28.6	40.0	46.2	26.5
Owned without mortgage	45.5	35.5	7.1	40.0	42.3	41.8
Owned by family trust	20.6	10.4	14.3		3.8	16.6
Rented	**7.9**	**20.8**	**35.7**	**13.3**	**7.7**	**12.1**
Boarder	0.5	3.8	14.3	6.7		1.8
Other	1.4	1.6				1.3
Total	100	100	100	100	100	100
N =	442	183	14	15	26	680
Chi-Square not calculated due to number of small cells						

Neighbourhood safety and transport

Restricting activity because of perceptions of danger or inadequate transport can significantly reduce the quality of life of older people. The survey asked questions about feelings of safety in the neighbourhood during the day and at night; being threatened in the neighbourhood or at home; and the adequacy of transport, both public and private.

Safety

The vast majority (91 percent) of people of all age groups walked alone in the neighbourhood during the day, but only a minority (47 percent) of people walked alone in the neighbourhood at night. This is less than the national average (55 percent) reported in the New Zealand General Social Survey 2010. (Statistics New Zealand, 2011, p. 6) Having safety threatened in the neighbourhood was experienced by a very small percentage (5.3 percent), as was having safety threatened in the home (3.1 percent).

Age

Walking alone in the neighbourhood during the day showed a clear statistically significant decline with age, and walking alone in the neighbourhood at night showed an even stronger statistically significant decline with age. There were no statistically significant differences between the age groups in relation to being threatened in the neighbourhood or at home, which was very low in all cases – suggesting that the fear, rather than the reality, of danger prevented people walking alone. (See Table 108, Table 109, Table 110 and Table 111)

Table 108

Ever walk alone in your neighbourhood during day	Age groups			
	50-64	65-74	75+	Total
Yes	93.8	88.3	85.3	91.0
No	6.2	11.7	14.7	9.0
Total	100	100	100	100
N =	371	248	68	687
Chi-Square (2) = 8.432, *p*=0.015				

Table 109

Ever walk alone in your neighbourhood at night	Age groups			
	50-64	65-74	75+	Total
Yes	58.9	37.8	16.2	47.1
No	41.1	62.2	83.8	52.9
Total	100	100	100	100
N =	370	246	68	684
Chi-Square (2) = 55.375, *p*=0.000				

Table 110

Safety was threatened in neighbourhood	Age groups			
	50-64	65-74	75+	Total
Yes	6.2	3.6	5.9	5.3
No	93.8	96.4	94.1	94.7
Total	100	100	100	100
N =	369	247	68	684
Chi-Square (2) = 2.048, *p*=0.359				

Table 111

Safety was threatened in home	Age groups			
	50-64	65-74	75+	Total
Yes	4.1	1.2	4.4	3.1
No	95.9	98.8	95.6	96.9
Total	100	100	100	100
N =	369	246	68	683
Chi-Square (2) = 4.463, *p*=0.107				

Gender

There was no statistically significant difference between the likelihood of men or women walking alone in their neighbourhood during the day, but women (33.2 percent) were considerably less likely than men (63.7 percent) to walk alone in their neighbourhoods at night. This difference is statistically significant. (See Table 112 and Table 113)

Table 112

Ever walk alone in your neighbourhood during day	Gender		
	Male	Female	Total
Yes	92.3	89.9	91.0
No	7.7	10.1	9.0
Total	100	100	100
N =	311	376	687
Chi-Square (1) = 1.84, *p*=0.277			

Table 113

Ever walk alone in your neighbourhood at night	Gender		
	Male	Female	Total
Yes	63.7	33.2	47.1
No	36.3	66.8	52.9
Total	100	100	100
N =	311	373	684
Chi-Square (1) = 62.998, *p*=0.000			

Men and women were both very unlikely to have experienced threats to their safety in their neighbourhoods or their homes, and there was no statistically significant difference between them. (See Table 114 and Table 115)

Table 114

Safety was threatened in neighbourhood	Gender		
	Male	Female	Total
Yes	5.5	5.1	5.3
No	94.5	94.9	94.7
Total	100	100	100
N =	310	374	684
Chi-Square (1) = 055, *p*=0.814			

Table 115

Safety was threatened in home	Gender		
	Male	Female	Total
Yes	2.3	3.7	3.1
No	97.7	96.3	96.9
Total	100	100	100
N =	309	374	683
Chi-Square (1) = 1.240, *p*=0.265			

Ethnicity

While the majority of all ethnicities walked in their neighbourhoods during the day, Pacific people and Asians were considerably less likely to do so than the other ethnicities. This may reflect their higher rates of experiencing discrimination based on race (see above). The differences were statistically significant. New Zealand European and Māori were equally likely to walk in their neighbourhoods during the day. A minority of all ethnicities walked in their neighbourhoods at night and there were no statistically significant differences between the ethnic groups. (See Table 116 and Table 117)

Table 116

Ever walk alone in your neighbourhood during day	Ethnicity					
	NZEuro	Maori	Pacific	Asian	Other	Total
Yes	91.9	91.9	71.4	73.3	88.5	91.0
No	8.1	8.1	28.6	26.7	11.5	9.0
Total	100	100	100	100	100	100
N =	447	185	14	15	26	687
Chi-Square (4) = 13.104, *p*=0.011						

Table 117

Ever walk alone in your neighbourhood at night	Ethnicity					
	NZEuro	Maori	Pacific	Asian	Other	Total
Yes	49.0	44.0	35.7	46.7	42.3	47.1
No	51.0	56.0	64.3	53.3	57.7	52.9
Total	100	100	100	100	100	100
N =	445	184	14	15	26	684
Chi-Square (4) = 2.306, *p*=0.680						

A minority of all ethnicities had had their safety threatened in their neighbourhoods, but Pacific people (15.4 percent) and Asians (13.3 percent) were more likely to have experienced this. Overall percentages of people being threatened in their homes were very small (3.1), but Pacific people showed a much greater likelihood of experiencing this (15.4 percent). (See Table 118 and Table 119)

Table 118

Safety was threatened in neighbourhood	Ethnicity					
	NZEuro	Maori	Pacific	Asian	Other	Total
Yes	4.5	6.0	15.4	13.3	3.8	5.3
No	95.5	94.0	84.6	86.7	96.2	94.7
Total	100	100	100	100	100	100
N =	446	184	13	15	26	684
Chi-Square (4) = 5.466, *p*=0.243						

Table 119

Safety was threatened in home	Ethnicity					
	NZEuro	Maori	Pacific	Asian	Other	Total
Yes	2.5	3.3	15.4	6.7	3.8	3.1
No	97.5	96.7	84.6	93.3	96.2	96.9
Total	100	100	100	100	100	100
N =	446	183	13	15	26	683
Chi-Square (4) = 7.891, *p*=0.096						

Transport difficulties

Respondents were asked if they had difficulty getting to the shops or other places and, if so, the cause of the difficulty.

70 respondents, or 10.2 percent, experienced difficulty getting to their shops. The three most common reasons for this were “inadequate footpaths” (20 percent), “lack of public transport” (20.9 percent), and “health or disability” (28.2 percent). The majority of respondents did not have difficulty, most commonly because they had their own transport” (39.6 percent), were able to walk comfortably (31.9 percent), or were able to use public transport” (20.4 percent).

Age

The reasons people had difficulty changed as they aged – inadequate footpaths declined as a reason with age, and lack of public transport and health or disability increased. Apart from shops, the most common place that respondents identified as being difficult to get to was a family member’s home, and this difficulty increased noticeably with age. Other destinations that became more difficult to reach with age were libraries and friends’ homes. (See Table 120 and Table 121)

Table 120

Have difficulty getting to shops due to:	Age groups			
	50-64	65-74	75+	Total
Footpaths inadequate	23.4	18.8	13.3	20.0
Do not feel safe	8.5	8.3	6.7	8.2
No public transport	19.1	20.8	26.7	20.9
Public transport timetable inappropriate	6.4	10.4	0.0	7.3
Health/disability makes it difficult	23.4	29.2	40.0	28.2
Other reason	19.1	12.5	13.3	15.5
Total	100	100	100	100
N =	47	48	15	110
Percentages and totals are based on responses.				

Table 121

Other place that are difficult to get to	Age groups			
	50-64	65-74	75+	Total
Medical centres	18.4	22.0	11.1	19.0
Church/Temple	14.3	8.5	5.6	10.3
Library	8.2	15.3	11.1	11.9
Leisure activity	22.4	13.6	11.1	16.7
Friend's place	8.2	15.3	16.7	12.7
Family member's place	18.4	22.0	33.3	22.2
Other	10.2	3.4	11.1	7.1
Total	100	100	100	100
N =	49	59	18	126
Percentages and totals are based on responses.				

Table 122

Have no difficulty getting to shops because:	Age groups			
	50-64	65-74	75+	Total
Can walk comfortably	33.9	30.4	26.0	31.9
Have own transport	40.7	37.5	42.0	39.6
Can use public transport	19.1	22.7	17.6	20.4
Someone else takes me	5.9	8.4	13.0	7.4
Other reason	0.4	1.0	1.5	0.7
Total	100	100	100	100
N =	820	586	131	1537
Percentages and totals are based on responses.				

While being able to walk comfortably declined as a reason with age, the other reasons remained fairly constant across the age groups. (See Table 122)

Gender

Differences between the genders were very small except for public transport timetable difficulties being more important for women, and health or disability issues being more important for men. Men were slightly more likely to be able to walk comfortably and have their own transport, whereas women were more likely to have someone else to take them. (See Table 162 and Table 163 Appendix 1)

There are some minor differences between the genders about the places they find it difficult to get to. Difficulty getting to a family member's home was more important for men than women. Medical centres were slightly more difficult for women than men. Getting to church was much more difficult for men than women. Getting to leisure activities was of greater difficulty for men than for women. Getting to the library was of approximately equal difficulty, and getting to a friend's place was of greater difficulty for women than for men. (See Table 164 Appendix 1)

Ethnicity

Inadequate footpaths were a particular problem for Others, followed by Māori, New Zealand European, and Pacific, but not at all for Asians. Lack of public transport was a particular problem for Others, Asians and New Zealand Europeans, and not at all for Pacific people. Health or disability was identified by similar proportions of New Zealand Europeans, Māori and Pacific people, but not at all by Asians and Others. (See Table 123)

Table 123

Have difficulty getting to shops due to:	Ethnicity					
	NZEuro	Maori	Pacific	Asian	Other	Total
Footpaths inadequate	16.9	27.3	12.5	0.0	50.0	20.0
Do not feel safe	4.6	12.1	25.0	0.0	0.0	8.2
No public transport	27.7	9.1	0.0	50.0	50.0	20.9
Public transport timetable inappropriate	4.6	12.1	12.5	0.0	0.0	7.3
Health/disability makes it difficult	30.8	27.3	25.0	0.0	0.0	28.2
Other reason	15.4	12.1	25.0	50.0	0.0	15.5
Total	100	100	100	100	100	100
N =	65	33	8	2	2	110
Percentages and totals are based on responses.						

As noted above, the most important reasons for not having any difficulty were: having their own transport, being able to walk comfortably, and being able to use public transport. There was very little variation in the importance of these reasons across the ethnicities. (See Table 124)

Table 124

Have no difficulty getting to shops because:	Ethnicity					
	NZEuro	Maori	Pacific	Asian	Other	Total
Can walk comfortably	32.2	31.2	29.2	33.3	32.7	31.9
Have own transport	41.2	35.5	33.3	40.0	46.2	39.6
Can use public transport	19.3	23.0	20.8	20.0	19.2	20.4
Someone else takes me	6.7	9.6	12.5	6.7	1.9	7.4
Other reason	0.7	0.7	4.2	0.0	0.0	0.7
Total	100	100	100	100	100	100
N =	992	439	24	30	52	1537

There are minor differences across the ethnic groups about the places they find it difficult to get to. Difficulty in getting to a family member's home (second only to getting to the shops) was more important for New Zealand Europeans and Māori than for the other ethnicities. Medical centres were more difficult for Other, Pacific people and Māori. Getting to church was not a problem at all for Pacific people, of equal difficulty for New Zealand Europeans and Māori, and of most importance for Asians. Getting to the library was of most difficulty to New Zealand Europeans and Asians. However, getting to leisure activities was of greatest difficulty for Pacific people and Asians and of lesser but approximately equal difficulty for New Zealand European and Māori. (See Table 125)

Table 125

Other place that are difficult to get to	Ethnicity					
	NZEuro	Maori	Pacific	Asian	Other	Total
Medical centres	14.9	20.3	28.6	14.3	100.0	19.0
Church/Temple	10.6	10.9	0.0	14.3	0.0	10.3
Library	14.9	10.9	0.0	14.3	0.0	11.9
Leisure activity	14.9	14.1	42.9	28.6	0.0	16.7
Friend's place	14.9	12.5	0.0	14.3	0.0	12.7
Family member's place	21.3	25.0	14.3	14.3	0.0	22.2
Other	8.5	6.3	14.3	0.0	0.0	7.1
Total	100	100	100	100	100	100
N =	47	64	7	7	1	126
Percentages and totals are based on responses.						

Education

Respondents were asked for their highest educational qualification – usually a reliable correlate with income, especially for younger age groups.

A quarter of all respondents have no educational qualifications; more than 26 percent have secondary school qualifications and more than 17 percent have tertiary qualifications. These relatively high percentages of secondary and tertiary qualifications belie the often-held presumption that older people have few formal educational qualifications.

Age

The likelihood of having no qualification increases with age, from 19.7 percent in the youngest age group to 29.4 percent in the oldest, while that of having a tertiary qualification declines with age from 22.2 percent to 8.8 percent. These age-based differences are statistically significant and probably reflect the improvement in New Zealand educational standards during the lives of the younger participants. The possession of secondary school and post-secondary/trade qualifications shows no clear pattern of change with age. (See Table 126)

Table 126

Highest Educational Qualification	Age groups			
	50-64	65-74	75+	Total
No qualifications	19.7	29.9	29.4	24.3
Secondary school	26.8	24.2	30.9	26.2
Post-secondary/trade	31.4	33.6	30.9	32.1
Tertiary	22.2	12.3	8.8	17.3
Total	100	100	100	100
N =	370	244	68	682
Chi-Square (6) = 19.739, p=0.003				

Gender

Women were more likely than men to have either no qualifications (26.5 percent to 21.8 percent) or a secondary school qualification (28.3 percent to 23.7 percent), while men were slightly more likely to have post-secondary (34.4 percent to 30.2 percent) and tertiary qualifications (20.1 percent to 15 percent). However, these differences between men and women are not statistically significant in this sample. (See Table 165 Appendix 1)

Ethnicity

Pacific people are most likely to have no qualifications (64.3 percent), followed by Māori (36.4 percent), compared to the other ethnicities. There is little difference between ethnicities for secondary school qualifications, apart from a much higher percentage for Asian people (40 percent compared to the total of 26.2 percent). Pacific people have lowest rates of post-secondary/trade qualifications (14.3 percent), followed by Asian (20 percent) and Māori (25.5 percent), while New Zealand European (35.7 percent) and Other (34.6 percent) have the highest rates.

Asians were also most likely to have a tertiary qualification (40 percent), and Pacific (none recorded) and Māori (13.6 percent) were least likely. These differences are statistically significant, and probably reflect both rural and Māori education policies, and immigration patterns with associated language disadvantage. (See Table 127)

Table 127

Highest Educational Qualification	Ethnicity					
	NZEuro	Maori	Pacific	Asian	Other	Total
No qualifications	19.2	36.4	64.3		19.2	24.3
Secondary school	26.6	24.5	21.4	40.0	26.9	26.2
Post-secondary/trade	35.7	25.5	14.3	20.0	34.6	32.1
Tertiary	**18.5**	**13.6**		**40.0**	**19.2**	**17.3**
Total	100	100	100	100	100	100
N =	443	184	14	15	26	682
Chi-Square (12) = 45.541, *p*=0.000						

Community participation and recreation

Older people have much to give, as well as much to gain, from participating in the community as well as family life. Respondents were asked to identify (from a list of thirteen) what clubs or organisations they belonged to, and whether they took a leadership role in those clubs.

Clubs and organisations

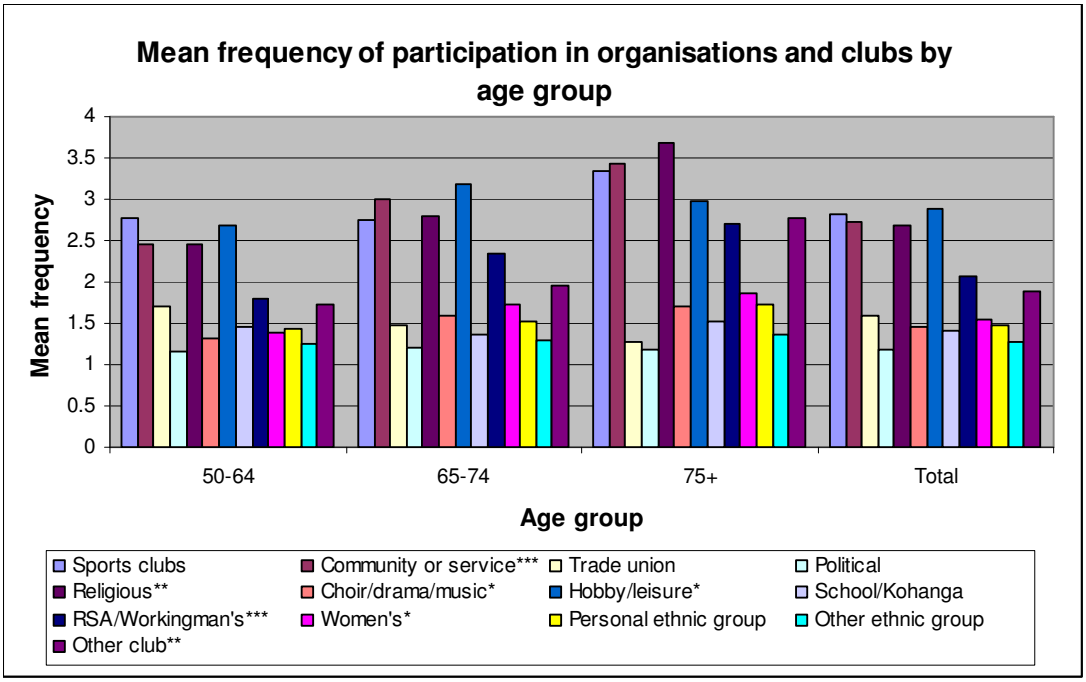
Participation

Overall, respondents participated in 2.6 clubs or organisations.

Age

Participation for some organisations increased with age - community or service organisations, religious organisations, choirs/drama/music organisations, hobby/leisure organisations, RSA/workingmen's clubs, women's organisations, and other clubs all increased with age. There were no statistically significant age related differences for participation in sports clubs, trade unions, political organisations, schools/kohanga reo, and personal and other ethnic groups. (See Figure 38)

Figure 38



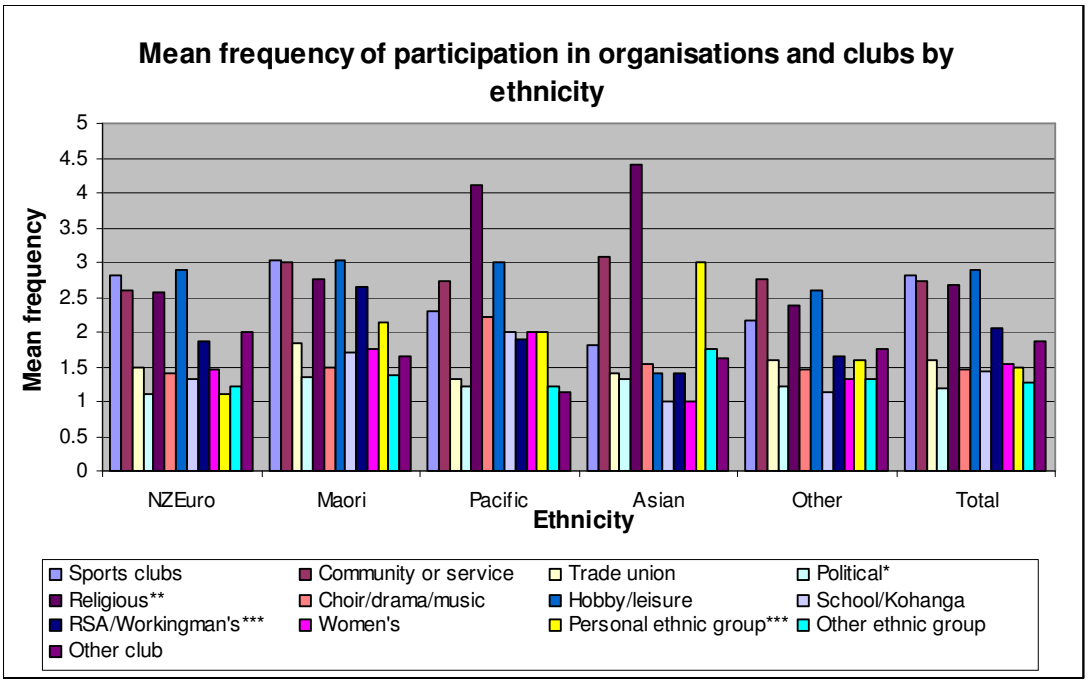
Gender

Men were more likely than women to be involved with sports clubs and RSA/workingmen's clubs. Women were more likely than men to be involved with organisations for community service, hobby and leisure, school/kohanga reo, and women's organisations. Participation in the other organisations showed no statistically significant differences between the genders. (See Figure 64 Appendix 1)

Ethnicity

Māori had the highest participation in political organisations followed by Asian, Pacific, Other and New Zealand European. Asians had the highest participation in religious organisations, followed by Pacific people, Māori, New Zealand European, and Other. Māori had the highest attendance at RSA/workingmen's clubs, followed by Pacific people, New Zealand European, Other and Asian. Involvement with organisations associated with their personal ethnic group was highest for Asians, followed by Māori, Pacific people, Other, and New Zealand European. Participation in the other organisations showed no statistically significant differences between the ethnic groups. (See Figure 39)

Figure 39



Leadership

Exercising leadership roles tended to decline slightly with age, from 28 percent having one or more leadership roles in the younger age group to 19.1 percent in the oldest group. There were no clear differences between the genders or ethnic groups for involvement in leadership roles in organisations. (See Table 166, Table 167 and Table 168 Appendix 1)

Recreation

Respondents were asked to choose from a list of seven types of activities those they took part in. The seven were:

1. outdoor activity such as walking or cycling;
2. going to a restaurant, cafe, pub or bar;
3. going to a barbeque or hangi, etc;
4. going to a library or museum;
5. attending a concert, play, movie or cultural event;
6. attending a sports event; and
7. going to a gambling venue such as the TAB or the racetrack.

Older people are active in many ways in the community, and they have a diverse range of activities they engage in. The recreation activities people are most frequently involved in are (in descending order) outdoor activity such as walking or cycling; going to a restaurant, cafe, pub or bar; going to a library or museum; attending a concert, play, movie or cultural event; attending a sports event; going to a barbeque or hangi; and going to a gambling venue such as the TAB or the racetrack.

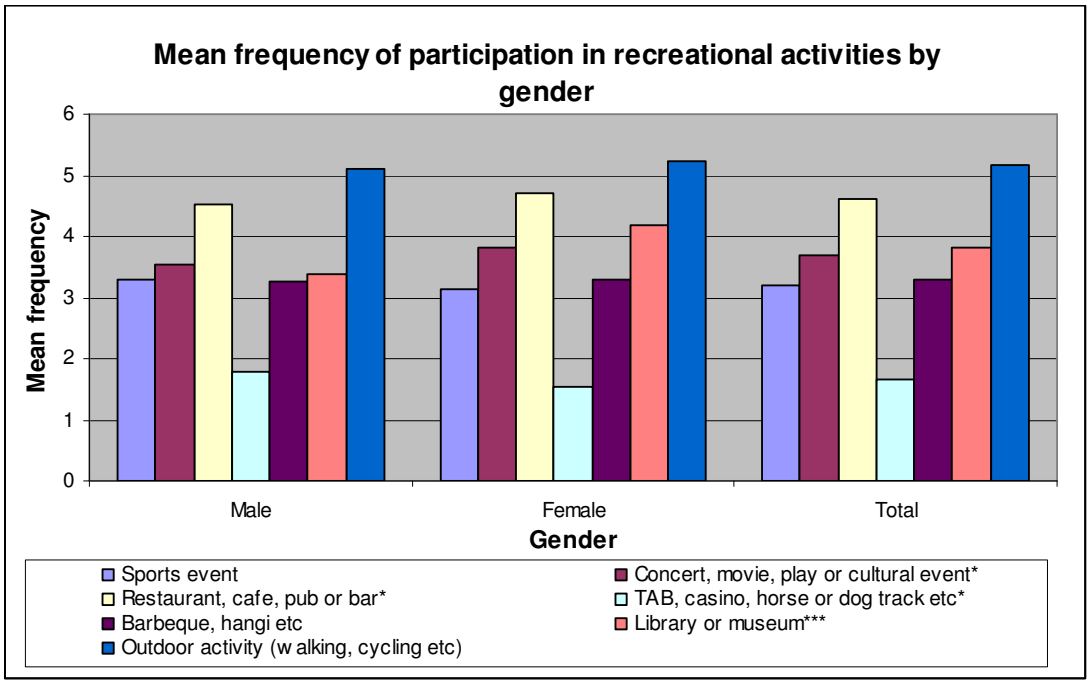
Age

Participation in sports events, going to cafes and bars, barbeques and hangi, and outdoor activities all decline with age, while going to a library or museum increases with age. There are no statistically significant differences between age group and going to concerts, movies, plays, cultural events, or gambling activities. (See Figure 65 Appendix 1)

Gender

Differences tend to confirm popular perceptions. Women were more likely than men to attend concerts, etc., go to restaurants, and libraries and museums. Men were more likely than women to engage in gambling related activities. There were no statistically significant differences for attendance at sports events, barbeques and hangi, or outdoor activities. (See Figure 40)

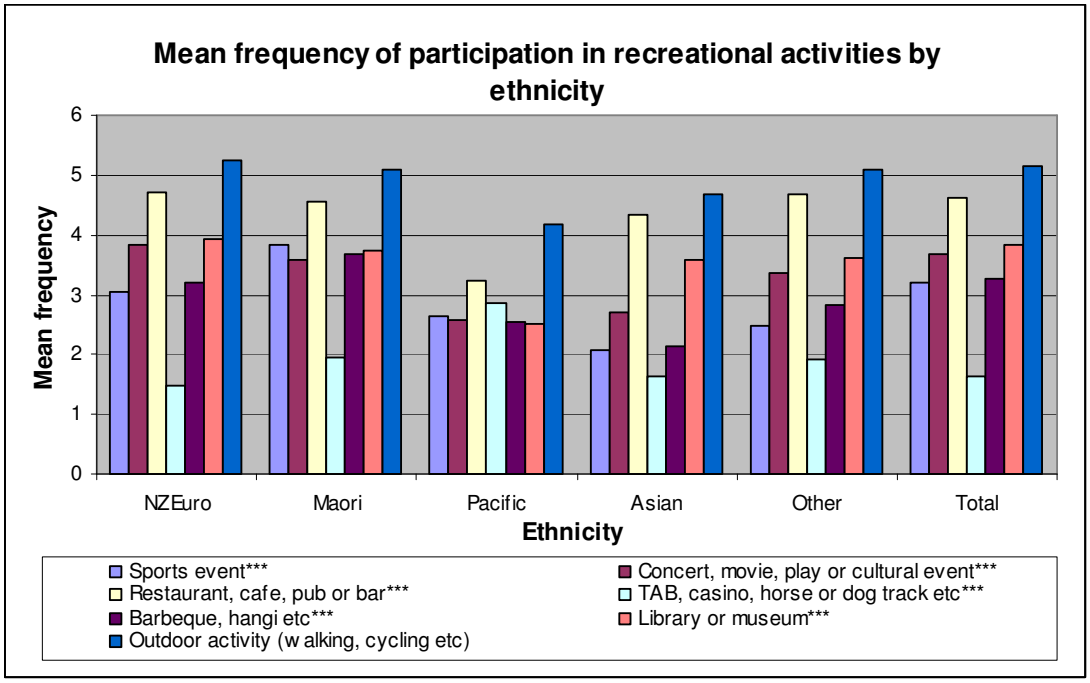
Figure 40



Ethnicity

Patterns of leisure activities show distinct ethnic patterns. Māori had the highest rates of participation in sports events. New Zealand European had the highest participation in concerts, movies, plays or cultural events, closely followed by Māori. New Zealand European and Other had the highest rates for going to restaurants, cafes and bars. Pacific people were most likely to engage in gambling related activities. Māori had the highest participation in barbeques and/or hangi. New Zealand Europeans had the highest attendance at libraries or museums, followed by Māori, and the highest participation in outdoor activities, followed closely by Other and Māori, and then by Asian and Pacific people. (See Figure 41)

Figure 41


Mean frequency of participation in recreational activities by ethnicity
Mean frequency
0
1
2
3
4
5
6
NZEuro
Maori
Pacific
Asian
Other
Total
Ethnicity
Sports event***
Concert, movie, play or cultural event***
Restaurant, cafe, pub or bar***
TAB, casino, horse or dog track etc***
Barbeque, hangi etc***
Library or museum***
Outdoor activity (walking, cycling etc)

Conclusion

Older Aucklanders

This survey shows that the majority of the sample of Auckland's older people is satisfied with their lives, health and living standards, and engaged with their families and communities.

There is, however, a more challenging side to this story. The older people in this sample are increasingly facing a future with less housing and income security. Many worry about their personal security; over half of the sample is lonely and depression is present for a significant minority; too many experience everyday discrimination because of their age, and a smaller proportion cannot visit shops, services and friends as freely as they would like.

The data has thrown up some interesting aspects of the lives of older Aucklanders. Around 40 percent care for someone with a long-term illness, disability or frailty; nearly a quarter care for someone else's child and less than 10 percent receive home based care. The majority engage in moderate physical activity and on average they participate in 2.6 clubs or organisations each. However, nearly half scored as hazardous drinkers. Only a small minority stated they had no interest in sex and, contrary to the stereotype, a majority of those under 75 years have sexual contact.

Around a third of those between the ages of 65 and 74 years were in full-time or part-time work, and for those who had retired, their main reasons were their eligibility for national super or a feeling that it was time to retire. Partners, children or grandchildren and friends respectively provided them with their main source of support. A significant minority experience difficulties getting to places like shops, leisure activities and medical centres. However, for the vast majority who do not have problems, it is because, in order of importance, they have their own transport, they can walk comfortably or they are able to use public transport.

The young old (50 to 64 years) have the highest individual and household incomes. Forty percent of the total sample lives in homes without mortgages and the average housing cost is just over a fifth of their income. Most felt free to walk alone in their neighbourhood during the day but less than half felt free during the evening. A substantive minority reported abuse, and smoking rates, though low, were not insignificant.

In most areas – life satisfaction, self-rated health, work and retirement patterns, levels of physical activity and others – there is little apparent difference between the older people in the Auckland sample and the rest of New Zealand. However, the most striking difference between Auckland and the rest of the country is its ethnic diversity. This already impacts on the numbers of people from different ethnic groups in the older population today, and the impact will increase dramatically in future decades. Ethnicity is discussed further below.

Age, gender, and ethnicity

The positives and negatives of being old vary along the fault lines of age, gender and ethnicity.

Age

Respondents in the older age groups show quite significant declines in key areas such as self-rated mental and physical health, physical activity and income, even while their life satisfaction and perceived quality of life remains high. This points to a shift in interest as people enter their later years, with most people increasing their focus on family and friends, rather than leading self-contained lives and pursuing more material goals. As people age, they are more likely to be unpartnered and living alone, and become more reluctant to venture out alone at night. Additionally they experience greater difficulty in getting to shops and personal contacts.

The oldest age group has a higher proportion of people for whom spirituality is important. It may be the case that their faith helps the oldest cohort to interpret their declining years as another stage in their journey: if that is the case, we may see the high standards of life satisfaction begin to decline as younger, less spiritually-minded, cohorts, age. Equally, the slowly falling rates of home ownership, increases in those with mortgages, and more chequered employment patterns of the younger cohorts may erode the living standards of the older old and also lead to declining life satisfaction and quality of life.

Gender

Older women and men have some very different characteristics, many of which are continuations of patterns set earlier in life. In the world of employment, women have lower incomes, more part time and less full time work and different occupations. Surprisingly, women tend to have similar living standards and poverty rates as men. Caring responsibilities are another area where women's increased levels of time and responsibility carry on throughout the sample's older years.

Other aspects of the lives of older women in the Auckland sample conform to stereotypes about the differences between the sexes: women drink less and are more likely never to have smoked; they are less interested in sex and more interested in spirituality than men.

Women, even more than men, exhibit the contentedness just noted above in later years. Despite being much more likely to be widowed, divorced, separated or otherwise unpartnered than men, women have lower rates of loneliness and higher levels of life satisfaction than men. This difference exists even though women report greater experience of depression, restrict their activities because of fears for their personal safety more than men, and rely on others for transport.

The cause of women's resilience may lie in their the fact that being unpartnered means they reach out past immediate family to build links in the broader community, or in the value they experience from their continued caring responsibilities or the social connectedness that comes from their different patterns of recreational activity (where friends and family figure strongly), or in quite other factors.

As younger cohorts of women with quite different conceptions of their social roles move into older age brackets this picture may change. The rise in women's educational levels and labour force participation will also drive change. We do not yet know how this will affect their lives in their older years.

Ethnicity

The impact of Auckland's different ethnic mix on the future characteristics of older people in Auckland, and the challenges and opportunities they represent, will be significant. Although New Zealand/Europeans will continue to dominate the older population for many years (especially among the oldest age group), different social, economic and demographic characteristics of the different ethnic groups will result in a much more diverse experience of ageing in New Zealand.

The low numbers of Pacific and Asian respondents means the comments below are indications only of likely trends and issues for these groups.

Māori

Māori share with the rest of the sample strikingly high rates of happiness, life satisfaction and quality of life. Although their self-evaluated health is also high, their physical health is below that of non – Māori.

The data paint a confusing and somewhat contradictory picture for material resources. It is clear that Māori are significantly more likely to have lower household incomes, higher housing costs and higher rates of income poverty. Yet their anticipated finances in retirement, assets and the capital value of

their dwellings are not significantly different from the rest of the sample. Their living standards were in the mid-range.

Social resources paint a similarly confusing picture. Māori are much more likely to be unpartnered than the rest of the sample, and have higher rates of widowhood, and most likely to be living alone. They are much more likely to have close relationships with local family, friends and neighbours as their main social networks, yet they score more highly for social than emotional loneliness, have the greatest number of ill-health conditions and depression afflicts Māori in the mid-range of this sample.

Pacific people

The glimpse of older Pacific people in Auckland that the restricted sample provides is very concerning.

Pacific people in the sample have extremely high rates of poverty and hardship, more financial dependents, much lower living standards and significantly less educational and material resources. They are much more likely to be renting and have few assets.

Pacific people experience the highest rates of everyday discrimination and (along with Asians) are more likely to limit walking alone in their neighbourhoods during the day as well as at night. A significant minority have experienced threats to their safety in their homes.

Strong family, local community and church connections may be the major contributors to Pacific people's happiness and life satisfaction, which, though still positive, lag behind the other groups.

Asians

The most marked difference between Asians and the rest of the sample are their high level of educational qualifications, even among this older population; very high rates of partnership (exclusively legal marriage), high likelihood of living with their children and lack of reliance on (or access to) superannuation. Happiness and life satisfaction, self-rated health and living standards are all high.

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Appendix 1: Additional tables and figures

Table 128

Degree of satisfaction	Age groups			
	50-64	65-74	75+	Total
Very dissatisfied	0.3		1.5	0.3
Dissatisfied	5.8	1.6	1.5	3.8
Nether satisfied nor dissatisfied	10.4	10.2	10.3	10.4
Satisfied	54.9	50.8	60.3	54.0
Very satisfied	28.6	37.3	26.5	31.5
Total	100	100	100	100
N =	364	244	68	676
Chi-Square not calculated due to number of small cells				

Table 129

Degree of satisfaction	Gender		
	Male	Female	Total
Very dissatisfied		0.5	0.3
Dissatisfied	3.6	4.1	3.8
Nether satisfied nor dissatisfied	8.7	11.7	10.4
Satisfied	57.6	51.0	54.0
Very satisfied	30.1	32.7	31.5
Total	100	100	100
N =	309	367	676
Chi-Square (4) = 4.977, *p*=0..289			

Table 130

Degree of satisfaction	Ethnicity					
	NZEuro	Maori	Pacific	Asian	Other	Total
Very dissatisfied	0.2	0.5				0.3
Dissatisfied	3.9	4.4	7.1			3.8
Nether satisfied nor dissatisfied	10.5	8.2	21.4	21.4	11.5	10.4
Satisfied	52.3	57.1	50.0	64.3	57.7	54.0
Very satisfied	33.2	29.7	21.4	14.3	30.8	31.5
Total	100	100	100	100	100	100
N =	440	182	14	14	26	676
Chi-Square not calculated due to number of small cells						

Figure 42

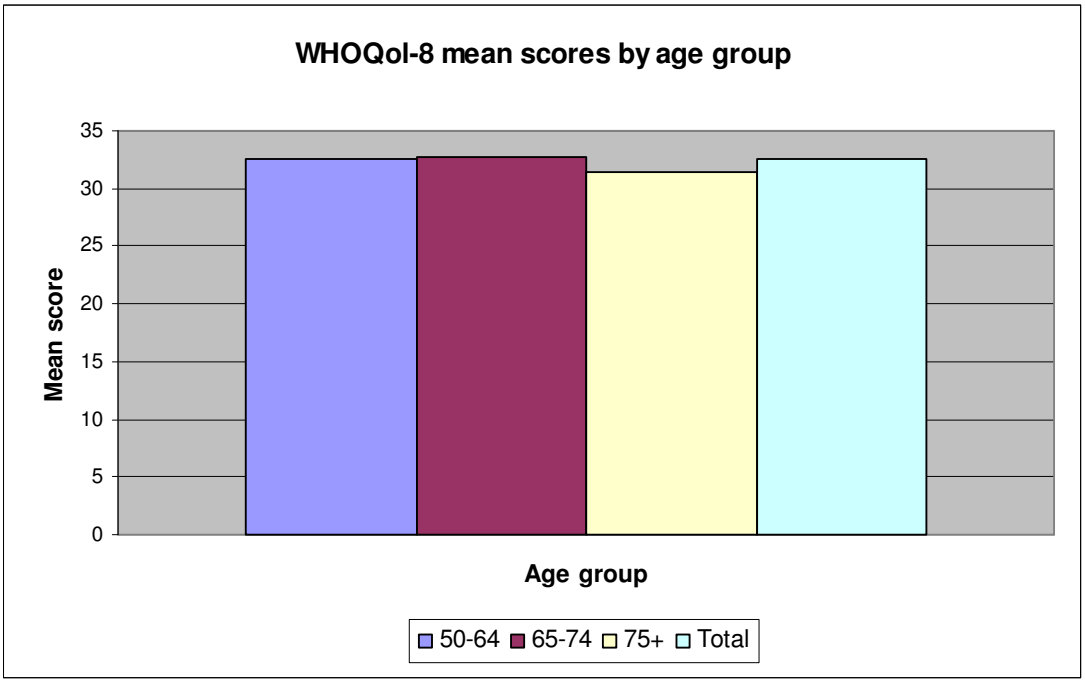


Figure 43

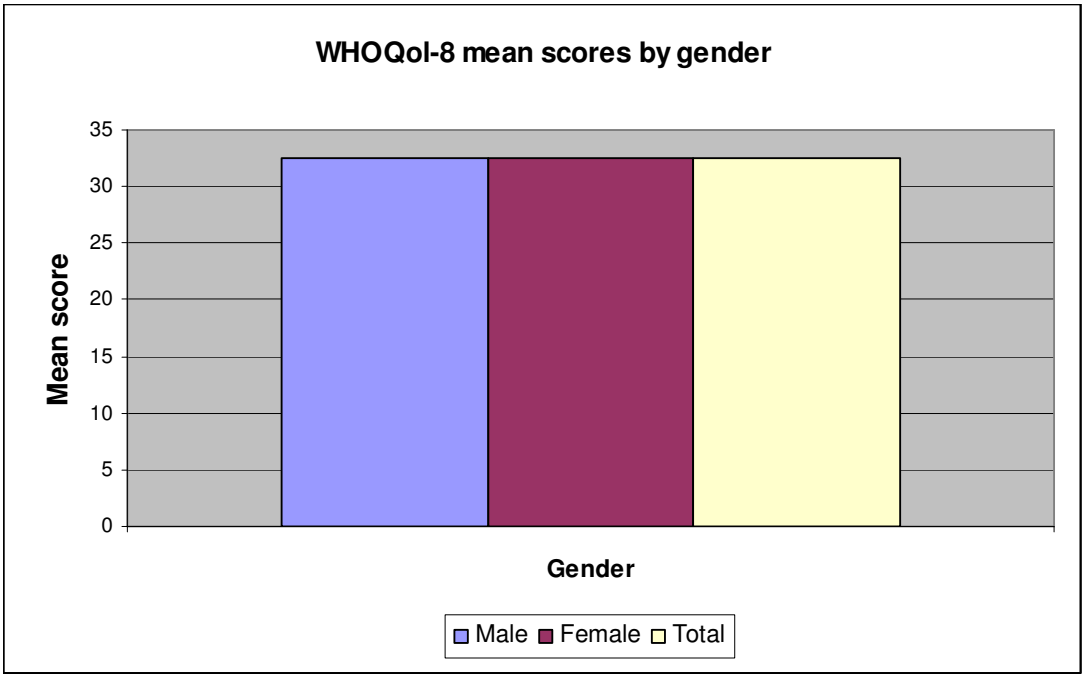


Figure 44

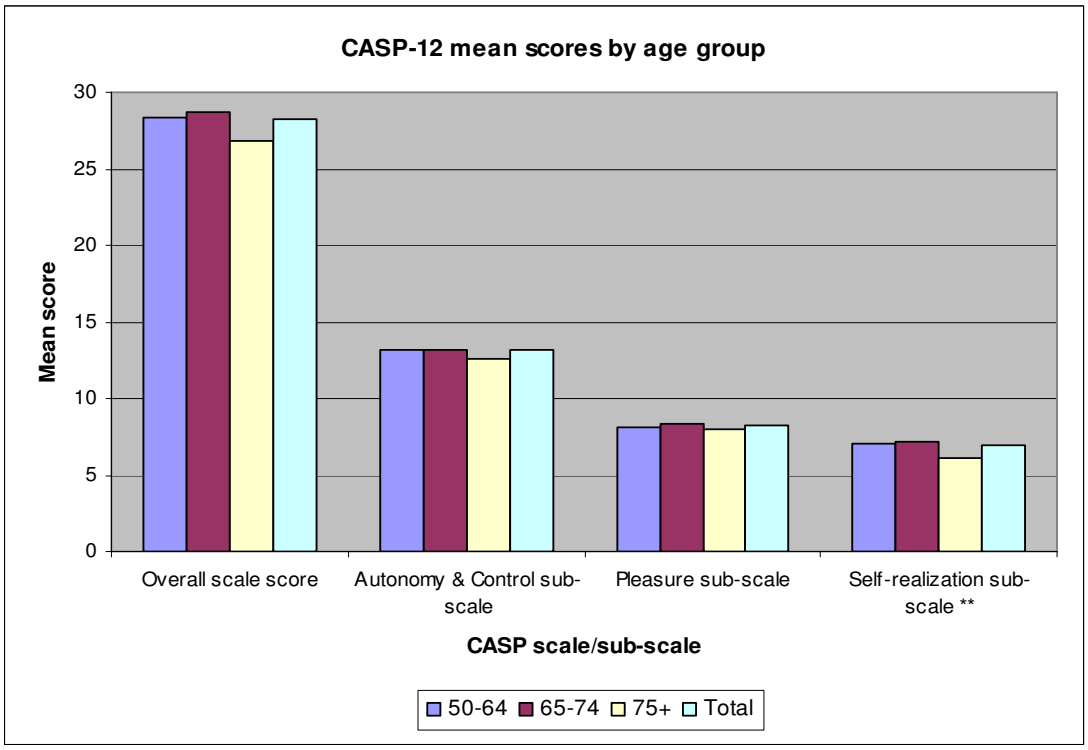


Figure 45

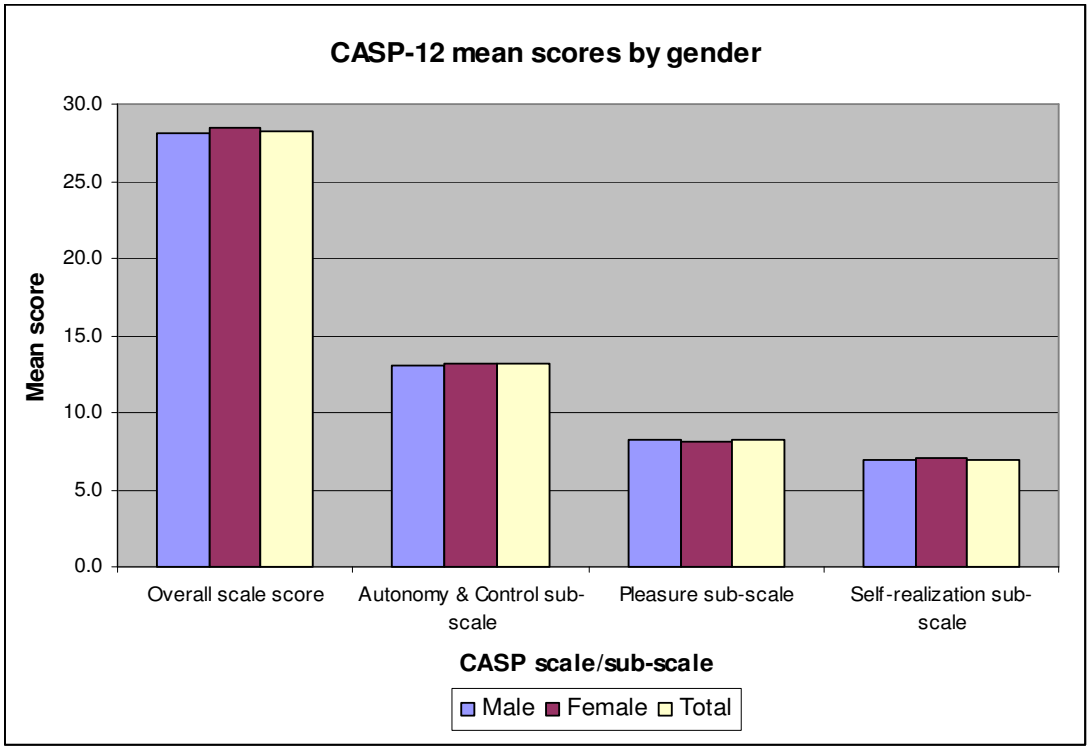


Table 131

Frequency of sexual contact	Gender		
	Male	Female	Total
Never	21.5	40.9	31.9
Occasionally	46.5	34.7	40.2
Often	26.6	21.5	23.9
Very often	5.4	2.9	4.1
Total	100	100	100
N =	297	340	637
Chi-Square (3) = 28.119, *p<0.001*			

Table 132

Sexual orientation	Gender		
	Male	Female	Total
Opposite sex	92.6	95.0	93.9
Same sex	7.4	5.0	6.1
Total	100	100	100
N =	298	340	638
Chi-Square (1) = 1.571, *p*=0.2101			

Table 133

SF12: Current state of health	Gender		
	Male	Female	Total
Excellent	14.2	17.8	16.2
Very good	35.0	42.0	38.8
Good	37.5	29.4	33.1
Fair	12.3	9.2	10.6
Poor	1.0	1.6	1.3
Total	100	100	100
N =	309	371	680
Chi-Square (4) = 8.99, *p*=0.061			

Figure 46

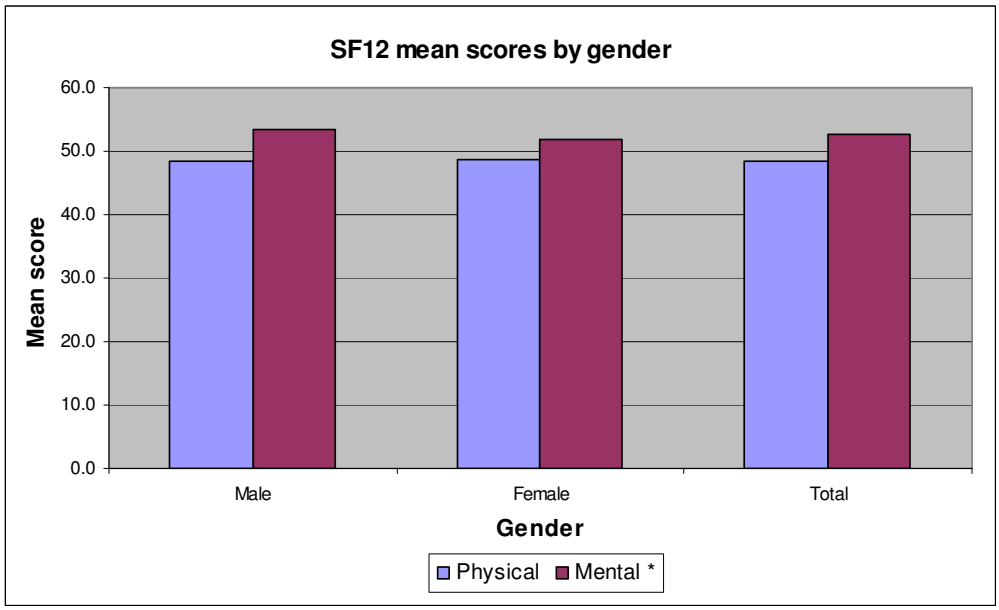


Table 134

SF12: Current state of health	Ethnicity					
	NZEuro	Maori	Pacific	Asian	Other	Total
Excellent	19.4	11.0	7.1		11.5	16.2
Very good	39.9	38.5	14.3	28.6	42.3	38.8
Good	30.9	36.3	50.0	50.0	30.8	33.1
Fair	8.8	12.6	21.4	21.4	15.4	10.6
Poor	1.1	1.6	7.1			1.3
Total	100	100	100	100	100	100
N =	444	182	14	14	26	680
Chi-Square (16) = 25.74, *p*=0.058						

Table 135

CESD10: Depression cutoff	Age groups			
	50-64	65-74	75+	Total
Not depressed	78.4	82.3	70.1	79.0
Depressed	21.6	17.7	29.9	21.0
Total	100	100	100	100
N =	370	243	67	680
Chi-Square (2) = 4.844, *p*=0.089				

Figure 47

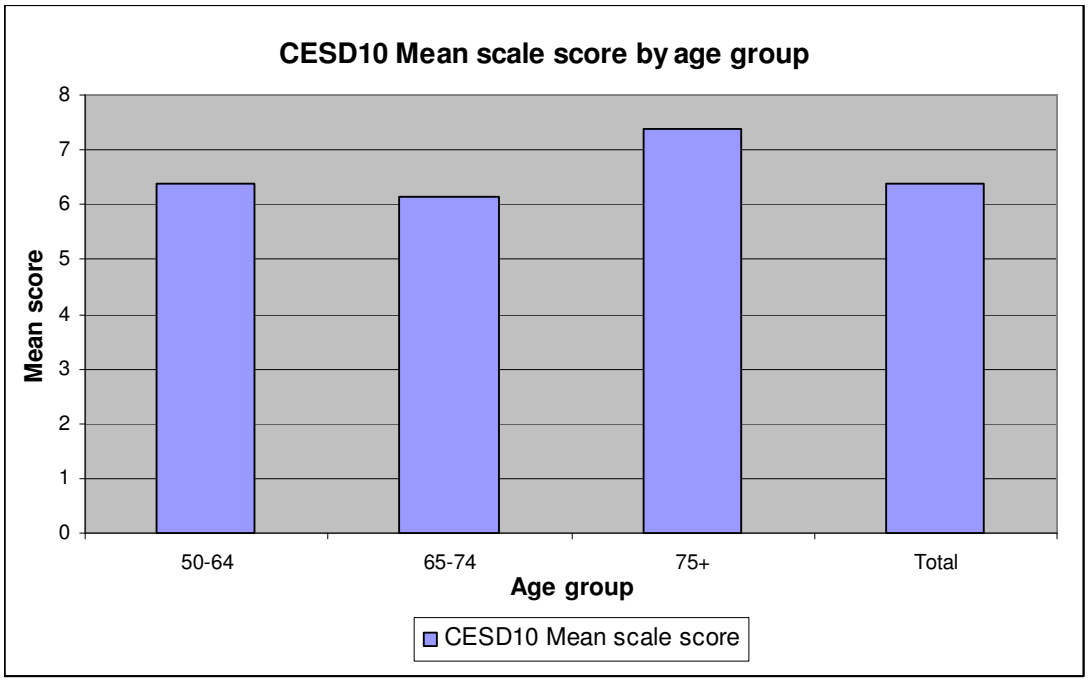


Table 136

AUDIT_C: Standard hazardous threshold (3 or more)	Age groups			
	50-64	65-74	75+	Total
Non-hazardous drinker	34.7	43.6	41.9	38.6
Hazardous drinker	65.3	56.4	58.1	61.4
Total	100	100	100	100
N =	357	236	62	655
Chi-Square (2) = 5.075, *p*=0.079				

Table 137

AUDIT_C: Older hazardous threshold (4 or more)	Age groups			
	50-64	65-74	75+	Total
Non-hazardous drinker	51.3	60.6	53.2	54.8
Hazardous drinker	48.7	39.4	46.8	45.2
Total	100	100	100	100
N =	357	236	62	655
Chi-Square (2) = 7.45, *p*=0.079				

Table 138

AUDIT_C: Standard hazardous threshold (3 or more)	Gender		
	Male	Female	Total
Non-hazardous drinker	29.4	46.3	38.6
Hazardous drinker	70.6	53.7	61.4
N =	299	356	655
Chi-Square (1) = 19.62, *p*=0.000			

Table 139

AUDIT_C: Older hazardous threshold (4 or more)	Gender		
	Male	Female	Total
Non-hazardous drinker	43.5	64.3	54.8
Hazardous drinker	56.5	35.7	45.2
N =	299	356	655
Chi-Square (1) = 28.52, *p*=0.000			

Table 140

Smoking Status: 3 types (non/past/current)	Age groups			
	50-64	65-74	75+	Total
Lifetime non-smoker	54.2	57.3	52.9	55.2
Non-smoker with smoking history	30.4	26.6	27.9	28.8
Current smoker	15.4	16.1	19.1	16.1
Total	100	100	100	100
N =	369	248	68	685
Chi-Square (4) = 1.542, *p*=0.819				

Table 141

Smoking Status: 2 types (not/regular smoker)	Age groups			
	50-64	65-74	75+	Total
Current non smoker	84.6	83.9	80.9	83.9
Current smoker	15.4	16.1	19.1	16.1
Total	100	100	100	100
N =	369	248	68	685
Chi-Square (4) = 0.575, *p*=0.750				

Table 142

Smoking Status: 3 types (non/past/current)	Gender		
	Male	Female	Total
Lifetime non-smoker	49.5	59.9	55.2
Non-smoker with smoking history	34.1	24.3	28.8
Current smoker	16.4	15.8	16.1
Total	100	100	100
N =	311	374	685
Chi-Square (2) = 8.97, *p*=0.0113			

Table 143

Smoking Status: 2 types (not/regular smoker)	Gender		
	Male	Female	Total
Current non smoker	83.6	84.2	83.9
Current smoker	16.4	15.8	16.1
Total	100	100	100
N =	311	374	685
Chi-Square (1) = 0.05, *p*=0.825			

Figure 48

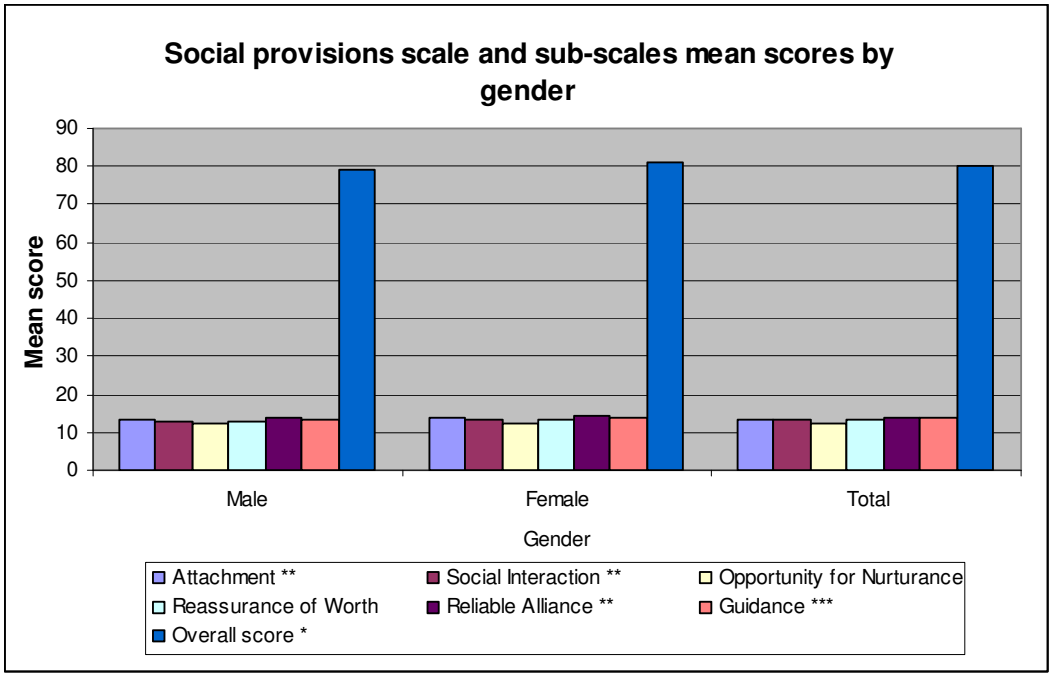


Figure 49

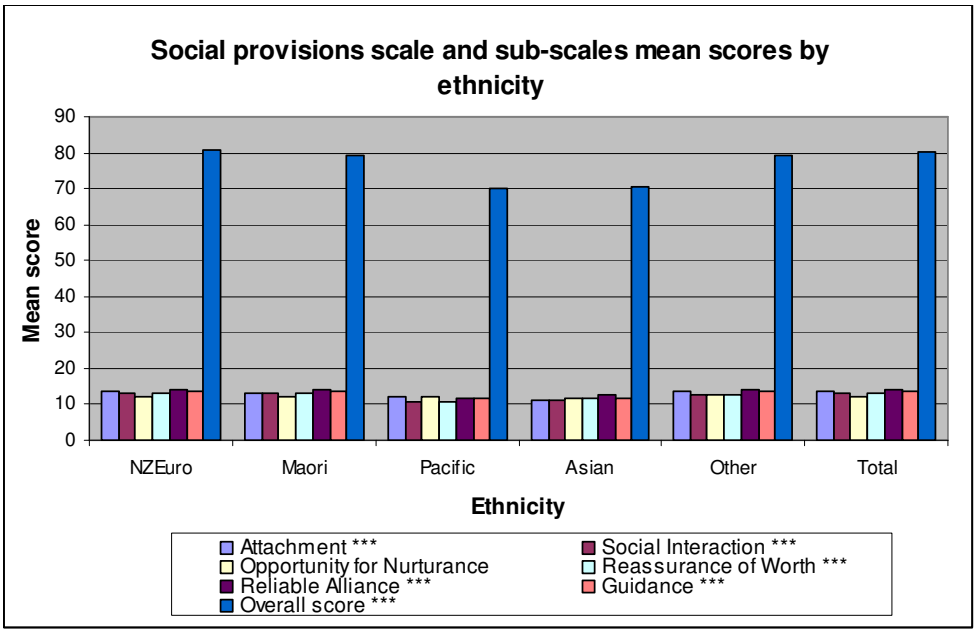


Figure 50

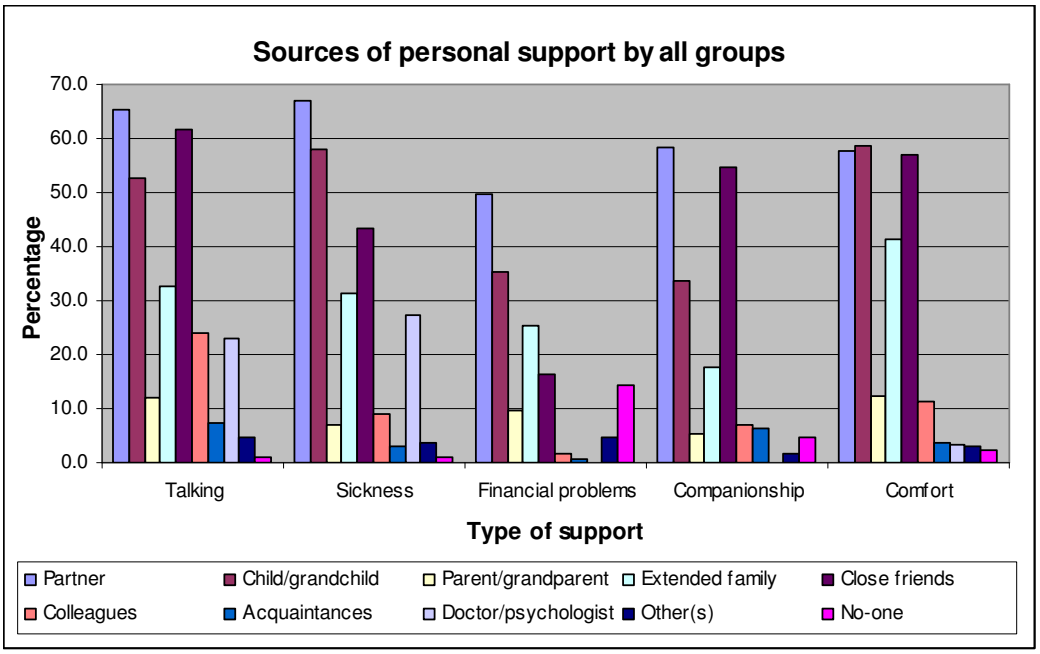


Table 144

Loneliness categories	Age groups			
	50-64	65-74	75+	Total
Not lonely	47.2	46.7	40.6	46.4
Moderately lonely	42.5	45.4	53.1	44.5
Severely lonely	6.4	6.1	4.7	6.1
Very severely lonely	3.9	1.7	1.6	2.9
Total	100	100	100	100
N =	358	229	64	651
Chi-Square (6) = 4.917, p=0.554				

Figure 51

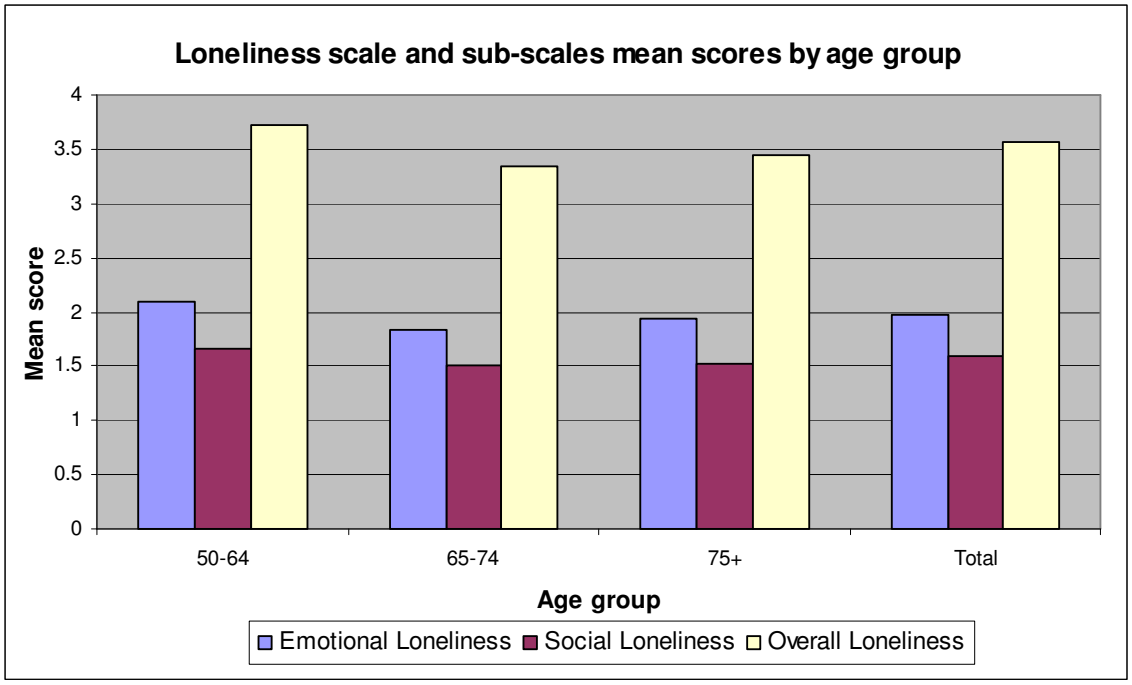


Table 145

Provide unpaid care for grandchildren	Gender		
	Male	Female	Total
Yes, daily	3.6	6.4	5.1
Yes, weekly	11.7	13.1	12.4
Yes, occasionally	31.4	30.4	30.8
No, never	21.7	17.3	19.3
No, don't have grandchildren	31.7	32.8	32.3
Total	100	100	100
N =	309	375	684
Chi-Square (4) = 4.720, *p=0.317*			

Table 146

Provide unpaid childcare for other people's children	Gender		
	Male	Female	Total
Yes, daily	0.3	0.8	0.6
Yes, weekly	0.6	0.8	0.7
Yes, occasionally	20.3	22.9	21.7
No, never	78.7	75.5	77.0
Total	100	100	100
N =	310	376	686
Chi-Square not calculated due to number of small cells			

Table 147

Provide unpaid childcare for other people's children	Ethnicity					
	NZEuro	Maori	Pacific	Asian	Other	Total
Yes, daily		1.1	14.3			0.6
Yes, weekly	0.7	1.1				0.7
Yes, occasionally	21.0	23.9	21.4	20.0	19.2	21.7
No, never	78.3	73.9	64.3	80.0	80.8	77.0
Total	100	100	100	100	100	100
N =	447	184	14	15	26	686
Chi-Square not calculated due to number of small cells						

Table 148

Caregiving status	Gender		
	Male	Female	Total
Currently provide care for someone	11.2	15.1	13.3
Have provided care in last 12 months	3.7	6.2	5.1
Used to care more than 12 months ago	12.6	27.5	20.8
Have not cared for someone	72.4	49.2	59.7
Provide PAID care as part of work		1.9	1.1
Total	100	100	100
N =	214	258	472
Chi-Square (4) = 29.932, p<0.001			

Figure 52

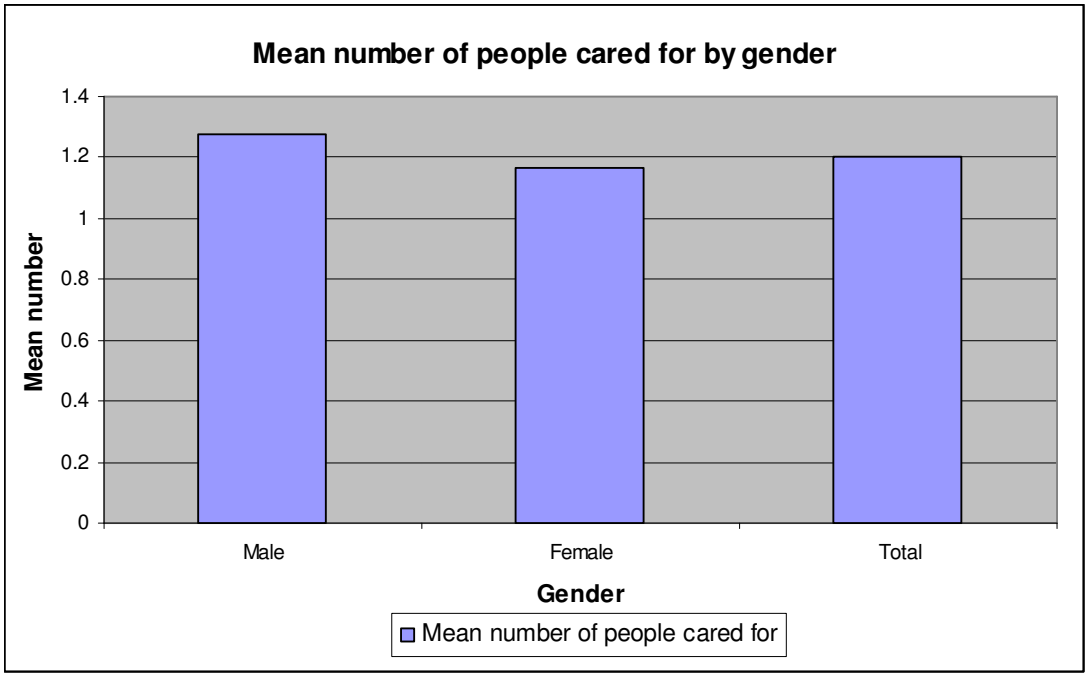


Table 149

Current employment status of spouse	Age groups			
	50-64	65-74	75+	Total
Employed full-time	47.8	13.2	1.6	31.3
Employed part-time	13.7	11.1	9.8	12.4
Not employed	15.7	39.3	41.0	26.4
Not applicable	22.8	36.3	47.5	29.9
Total	100	100	100	100
N =	364	234	61	659
Chi-Square (6) 125.746, *p*<0.000				

Figure 53

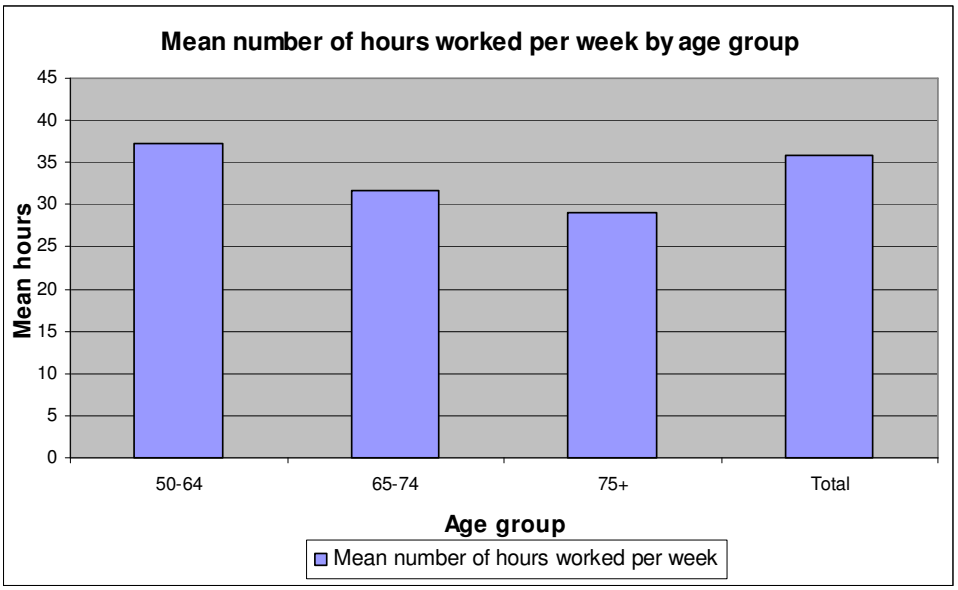


Figure 54

Figure 55

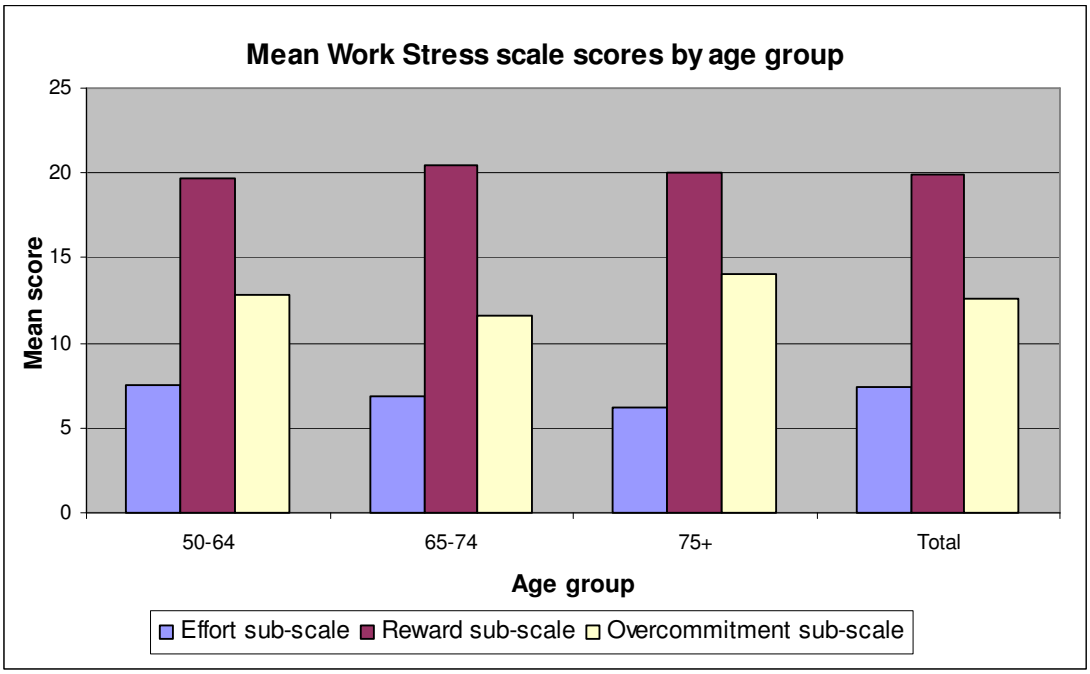


Table 150

Reason for retirement	Age groups			
	50-64	65-74	75+	Total
Forced due to poor health	25.6	8.3	6.2	12.2
Wanted to do other things	15.9	11.1	6.2	11.3
Forced due to disability or injury\	8.5	6.1		5.5
Don't need to work	13.4	5.0	6.2	7.3
Forced by employer	3.7	2.2	1.5	2.4
Felt it was time to retire	7.3	17.8	23.1	16.2
Made redundent	7.3	5.6	7.7	6.4
Had care-giving responsibilities	6.1	3.9	7.7	5.2
Lacked skills to continue		0.6		0.3
I relocated	1.2	1.7	1.5	1.5
Was unhappy at work	1.2	1.7	1.5	1.5
Business was sold	2.4	2.8	3.1	2.8
Became eligible for NZSuperannuation	2.4	28.3	33.8	22.9
Other	4.9	5.0	1.5	4.3
Total	100	100	100	100
N =	82	180	65	327
Chi-Square not calculated due to number of small cells				

Table 151

Current employment status	Gender		
	Male	Female	Total
Full-time paid employment[1]	43.3	34.1	38.3
Part-time paid work[1]	15.3	19.6	17.7
Retired, no paid work	32.6	35.7	34.3
Full-time homemaker	0.3	4.1	2.4
Full-time student		1.1	0.6
Unable to work[2]	5.5	4.1	4.7
Unemployed and seeking work	2.0	0.5	1.2
Other	1.0	0.8	0.9
Total	100	100	100
N =	307	367	674
Chi-Square not calculated due to number of small cells			
1. Including self employment. 2. Due to health or disability issue			

Table 152

Current employment status of spouse	Gender		
	Male	Female	Total
Employed full-time	30.2	32.1	31.3
Employed part-time	16.9	8.7	12.4
Not employed	34.9	19.3	26.4
Not applicable	17.9	39.9	29.9
Total	100	100	100
N =	301	358	659
Chi-Square (3) 50.780, p<0.001			

Table 153

Current occupation	Gender		
	Male	Female	Total
Not in paid employment OR retired	36.5	35.7	36.1
Labourer	3.4	2.4	2.9
Machinery operator/driver	7.6	0.7	3.9
Sales worker	4.9	3.0	3.9
Clerical/administrative worker	2.3	21.9	12.7
Community/personal service work	2.3	5.7	4.1
Technician/trades worker	14.8	1.3	7.7
Professional	15.6	23.9	20.0
Manager	12.5	5.4	8.8
Total	100	100	100
N =	263	297	560
Chi-Square (8) 111.257, p<0.000			

Figure 56

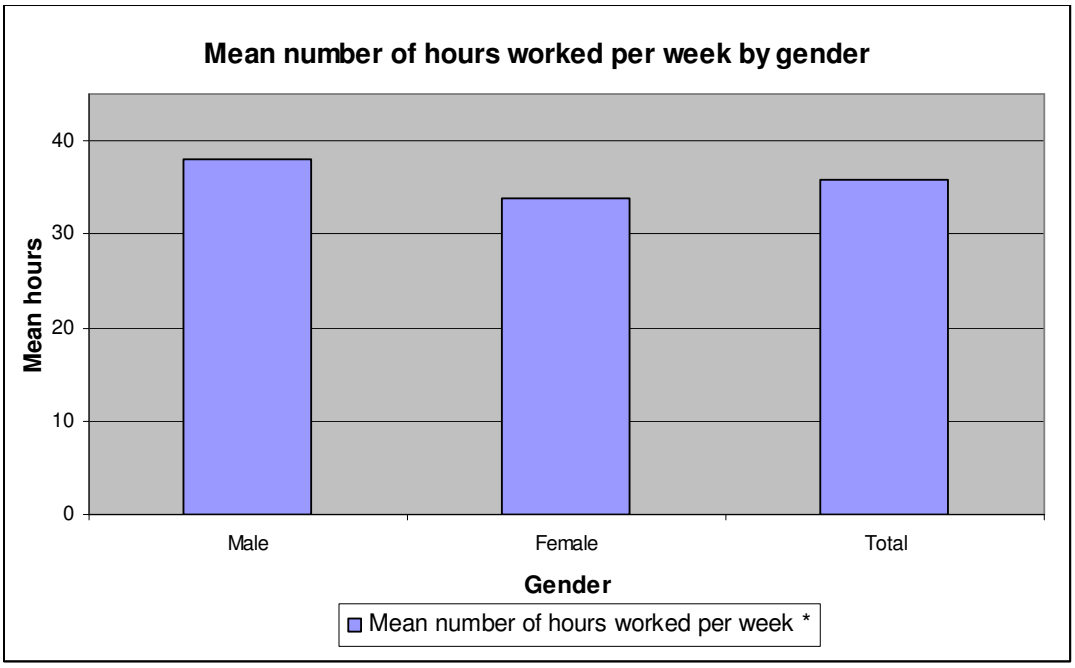


Figure 57

Figure 58

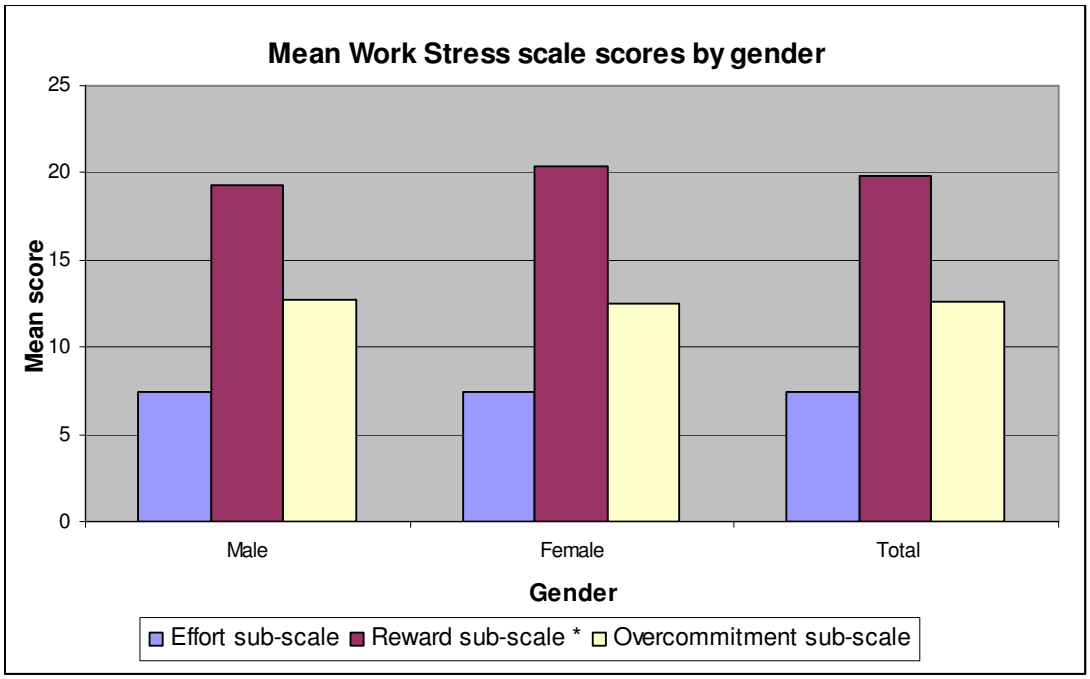
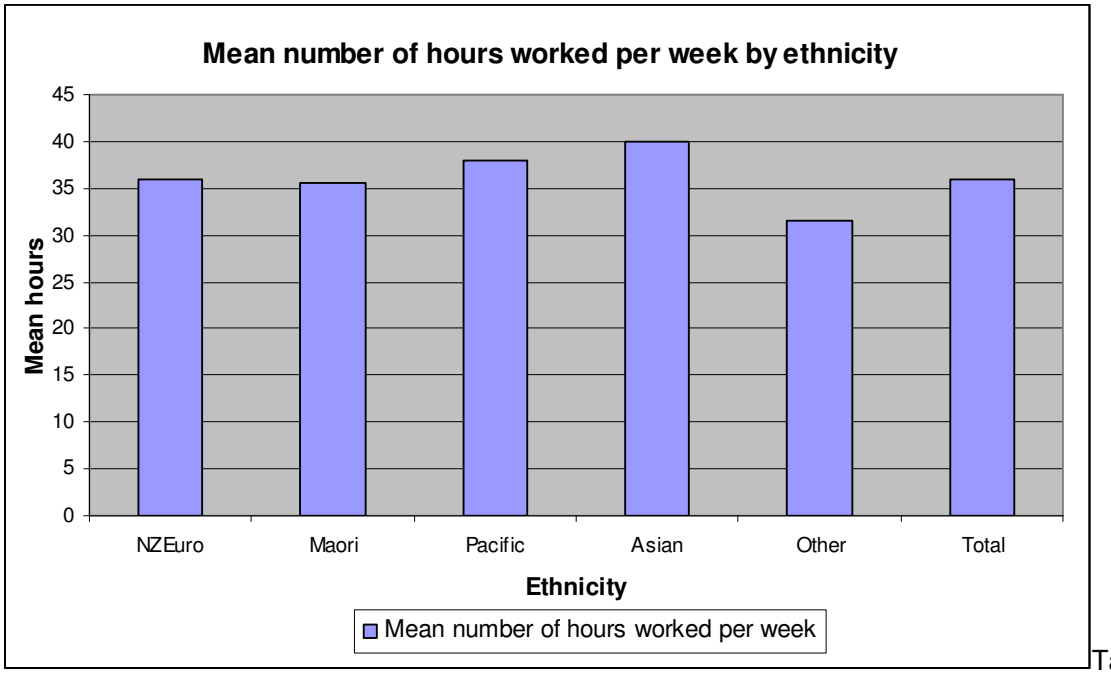


Figure 59



Ta

Table 154

Living standards	Age groups			
	50-64	65-74	75+	Total
Severe hardship	3.8	2.8	3.4	3.4
Significant hardship	2.6	1.4	8.6	2.8
Some hardship	8.2	4.7	3.4	6.5
Fairly comfortable	10.8	12.1	8.6	11.1
Comfortable	16.9	19.2	12.1	17.2
Good	34.4	37.9	46.6	36.7
Very good	23.3	22.0	17.2	22.3
Total	100	100	100	100
N =	343	214	58	615
Chi-Square (12) = 17.305, *p*=0.138				

Table 155

Living standards	Gender		
	Male	Female	Total
Severe hardship	2.5	4.2	3.4
Significant hardship	1.4	3.9	2.8
Some hardship	6.5	6.5	6.5
Fairly comfortable	11.9	10.4	11.1
Comfortable	14.4	19.6	17.2
Good	40.3	33.8	36.7
Very good	23.0	21.7	22.3
Total	100	100	100
N =	278	337	615
Chi-Square (6) = 8.966, *p*=0.176			

Figure 60

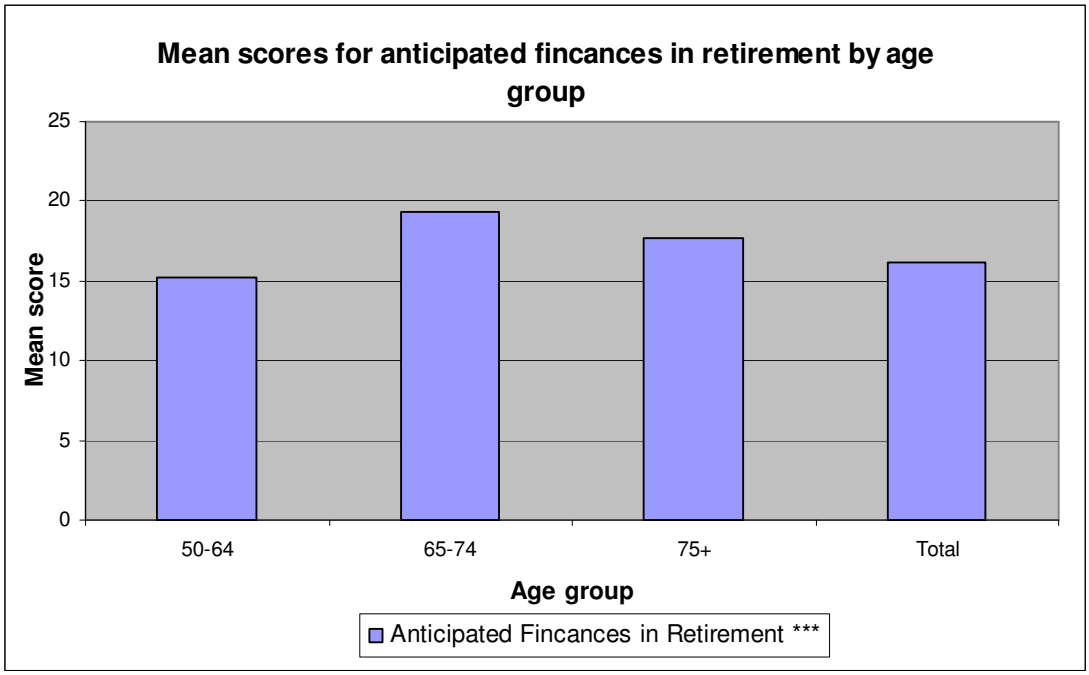


Figure 61

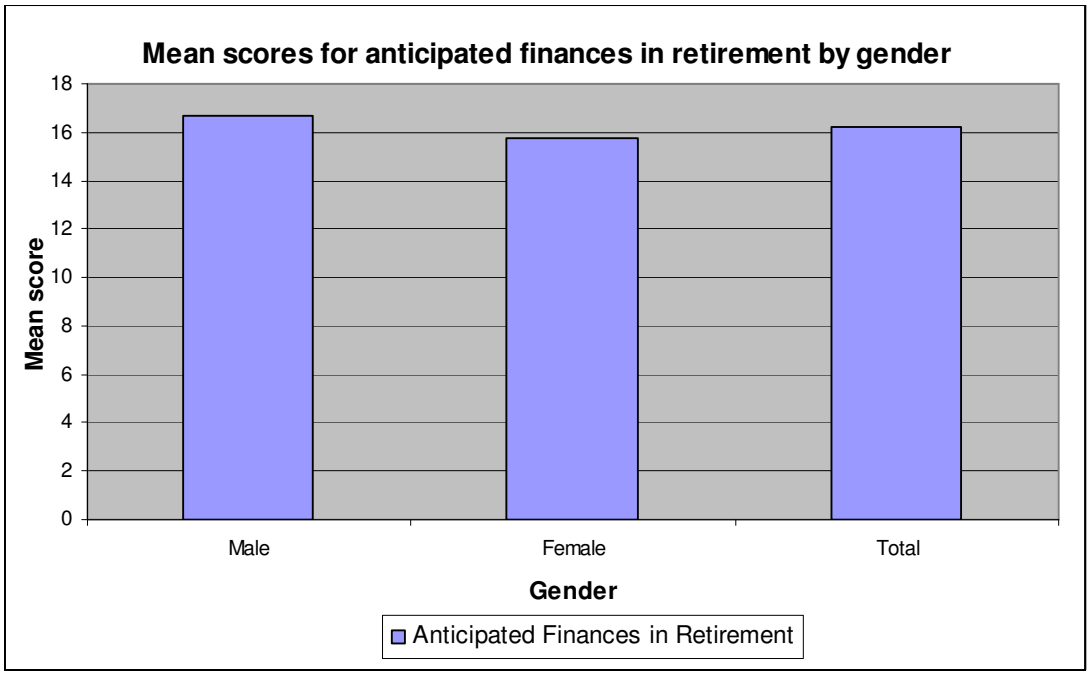


Figure 62

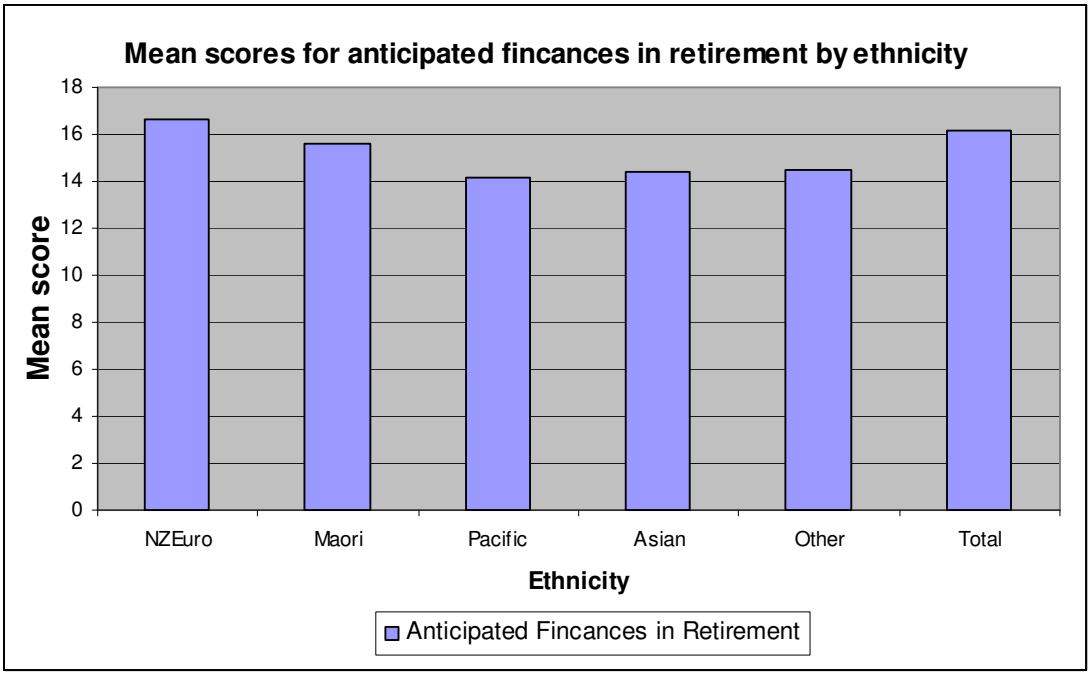


Table 156

Gender	Measure	Net personal income	Net equivalised household income
Male	Mean	51,790	93,528
	Median	36,514	58,960
Female	Mean	36,539	77,929
	Median	29,120	56,500
Total	Mean	43,858	85,416
	Median	33,191	57,200

Figure 63

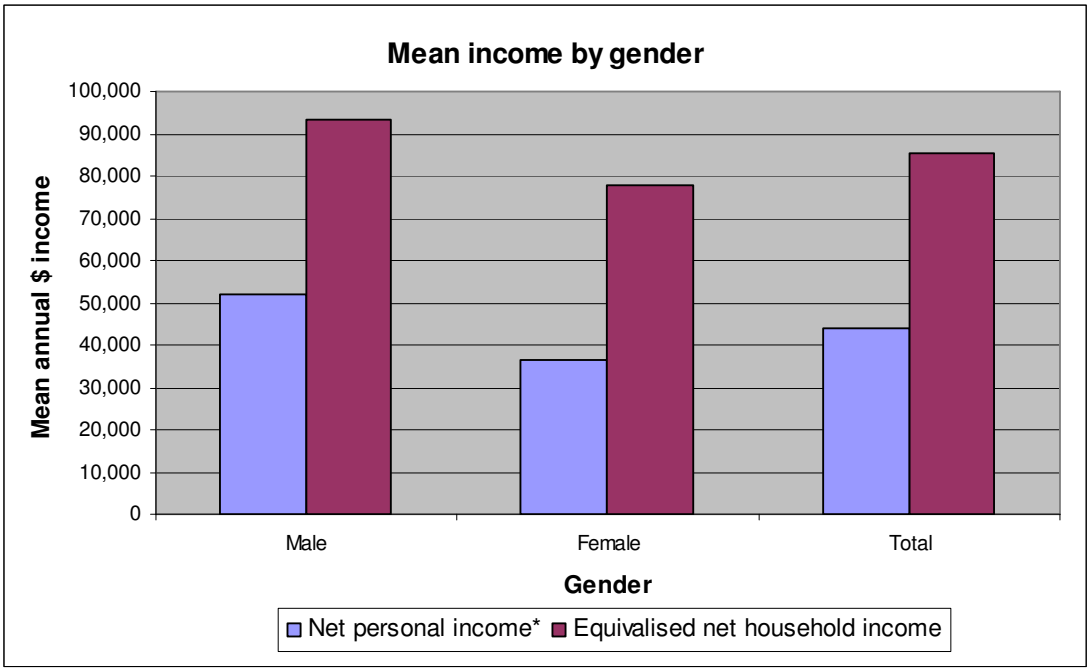


Table 157

Respondent's sources of support in retirement	Gender		
	Male	Female	Total
None	7.6	9.6	8.6
KiwiSaver	15.7	20.4	18.2
Other employer sponsored super	7.1	4.9	5.9
Overseas super or pension	1.4	2.6	2.0
Other pension or super	9.6	7.0	8.2
Personal savings	32.4	30.0	31.1
Personal investments	26.3	25.5	25.9
Total	100	100	100
N =	581	647	1228
Percentages and totals are based on responses.			

Table 158

Partner's sources of support in retirement	Gender		
	Male	Female	Total
None	6.8	6.2	6.5
KiwiSaver	21.5	16.5	19.1
Other employer sponsored super	4.2	8.2	6.1
Overseas super or pension	2.0	3.4	2.6
Other pension or super	6.6	7.2	6.9
Personal savings	32.5	30.2	31.4
Personal investments	26.4	28.4	27.4
Total	100	100	100
N =	409	388	797
Percentages and totals are based on responses.			

Table 159

Income poverty line	Ethnicity					
	NZEuro	Maori	Pacific	Asian	Other	Total
Below poverty line	12.9	22.9	63.6	8.3	16.7	16.7
Above poverty line	87.1	77.1	36.4	91.7	83.3	83.3
Total	100	100	100	100	100	100
N =	326	131	11	12	18	498
Chi-Square (4) = 25.098, *p*=0.000						

Table 160

Type of residence	Gender		
	Male	Female	Total
House or townhouse -detached/stand alone	85.8	77.4	81.2
House, townhouse etc joined to others	9.1	18.9	14.4
Unit, villa or apartment in retirement village	2.3	2.2	2.2
Moveable dwelling (e.g., caravan, motor home etc)		0.3	0.1
Rest home or continuing care hospital	0.3		0.1
Other	2.6	1.3	1.9
Total	100	100	100
N =	309	371	680
Chi-Square not calculated due to number of small cells			

Table 161

Type of residence tenure	Gender		
	Male	Female	Total
Owned with mortgage	24.5	28.1	26.5
Owned without mortgage	46.1	38.1	41.8
Owned by family trust	15.5	17.6	16.6
Rented	10.6	13.2	12.1
Boarder	1.6	1.9	1.8
Other	1.6	1.1	1.3
Total	100	100	100
N =	310	370	680
Chi-Square (5) = 5.240, *p*=0.387			

Table 162

Have difficulty getting to shops due to:	Gender		
	Male	Female	Total
Footpaths inadequate	17.9	21.1	20.0
Do not feel safe	7.7	8.5	8.2
No public transport	20.5	21.1	20.9
Public transport timetable inappropriate	5.1	8.5	7.3
Health/disability makes it difficult	33.3	25.4	28.2
Other reason	15.4	15.5	15.5
Total	100	100	100
N =	39	71	110
Percentages and totals are based on responses.			

Table 163

Have no difficulty getting to shops because:	Gender		
	Male	Female	Total
Can walk comfortably	33.6	30.6	31.9
Have own transport	42.1	37.7	39.6
Can use public transport	18.4	21.9	20.4
Someone else takes me	5.7	8.8	7.4
Other reason	0.3	1.0	0.7
Total	100	100	100
N =	670	867	1537
Percentages and totals are based on responses.			

Table 164

Other place that are difficult to get to	Gender		
	Male	Female	Total
Medical centres	17.5	19.8	19.0
Church/Temple	15.0	8.1	10.3
Library	12.5	11.6	11.9
Leisure activity	20.0	15.1	16.7
Friend's place	7.5	15.1	12.7
Family member's place	25.0	20.9	22.2
Other	2.5	9.3	7.1
Total	100	100	100
N =	40	86	126
Percentages and totals are based on responses.			

Table 165

Highest Educational Qualification	Gender		
	Male	Female	Total
No qualifications	21.8	26.5	24.3
Secondary school	23.7	28.3	26.2
Post-secondary/trade	34.4	30.2	32.1
Tertiary	20.1	15.0	17.3
Total	100	100	100
N =	308	374	682
Chi-Square (3) = 6.455, p=0.091			

Figure 64

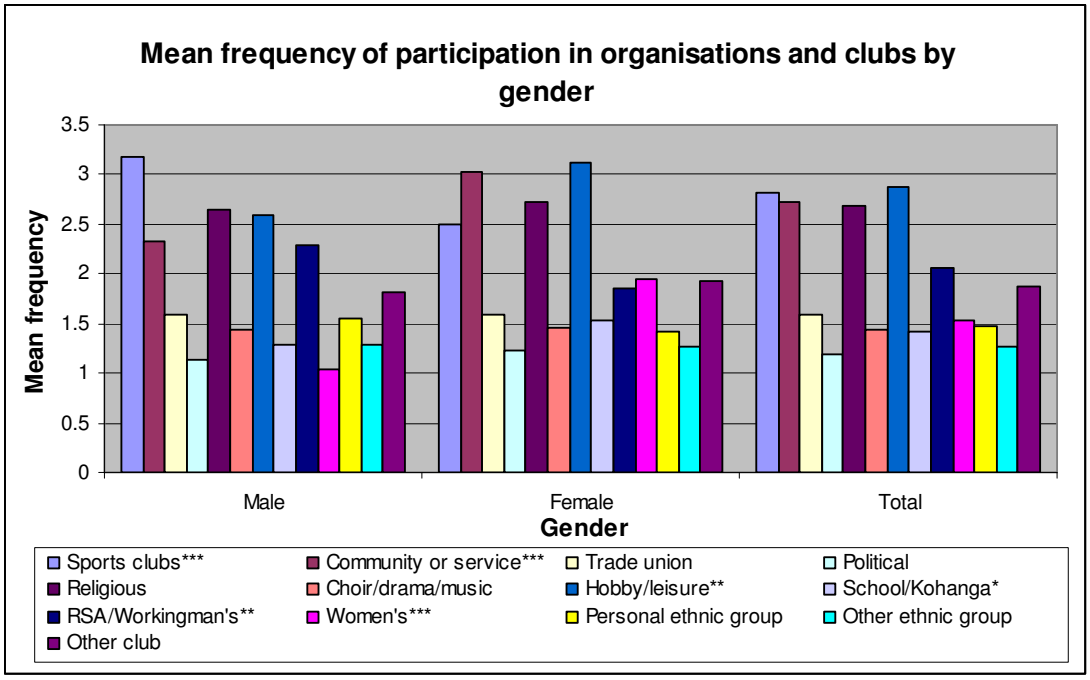


Table 166

Number of leadership roles	Age groups			
	50-64	65-74	75+	Total
0	72.0	68.5	80.9	71.6
1	16.2	21.0	13.2	17.6
2	9.7	8.1	2.9	8.4
3	1.1	2.0	1.5	1.5
4	0.3			0.1
5	0.3	0.4	1.5	0.4
6	0.5			0.3
Total	100	100	100	100
N =	371	248	68	687
Chi-Square not calculated due to number of small cells				

Table 167

Number of leadership roles	Gender		
	Male	Female	Total
0	70.4	72.6	71.6
1	18.3	17.0	17.6
2	9.0	8.0	8.4
3	1.0	1.9	1.5
4	0.3		0.1
5	0.6	0.3	0.4
6	0.3	0.3	0.3
Total	100	100	100
N =	311	376	687
Chi-Square not calculated due to number of small cells			

Table 168

Number of leadership roles	Ethnicity					
	NZEuro	Maori	Pacific	Asian	Other	Total
0	71.6	70.8	71.4	73.3	76.9	71.6
1	19.0	14.1	21.4	20.0	15.4	17.6
2	8.5	8.6	7.1	6.7	7.7	8.4
3	0.7	3.8				1.5
4	0.2					0.1
5		1.6				0.4
6		1.1				0.3
Total	100	100	100	100	100	100
N =	447	185	14	15	26	687
Chi-Square not calculated due to number of small cells						

Figure 65