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SOCIAL DEVELOPMENT
Te Manatū Whakahiato Ora

**To Work, or Not to Work?
Findings from a Survey of 65-year-old
New Zealanders**

**Centre for Social Research and Evaluation
Te Pokapū Rangahau Arotake Hapori**

September 2009

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Abbreviations

ANZSCO	Australian and New Zealand Standard Classification of Occupations 2006
CATI	Computer-assisted Telephone Interviews
DoL	Department of Labour
MSD	Ministry of Social Development
NZS	New Zealand Superannuation
OECD	Organisation for Economic Co-operation and Development

Executive summary

This report presents a summary of the results from a nationally representative survey conducted by the Ministry of Social Development. The survey was of people who turned 65 years of age between 1 October 2007 and 31 March 2008.¹ Nearly all were receiving New Zealand Superannuation (NZS).² The research aimed to provide information on what motivates older people to continue in paid work or retire from it, the barriers they face in the labour market, and the supports and services needed by them to continue in work.

Why undertake this research?

New Zealand, like many other Western countries, is experiencing an ageing of the population due to falling fertility rates and increasing life expectancy. The median age of the workforce in 1991 was 36 years. By 2006 it had increased to 40 years and it is projected to increase further to 42 years by 2016, stabilising thereafter (Ministry of Social Development 2006). Projections estimate that by 2026 over 20% of New Zealand's population will be over 65 years, compared with just 12% in 2006. From the late-2040s, this age group will comprise over 25% of the population. Such demographic change will affect the labour market, public finances and the rate of economic growth.

The effects of population ageing on the labour market may be compounded by the current economic climate. If older workers or other vulnerable groups become unemployed, they may leave the labour market completely before they otherwise would have, and not return. It is already expected that the number of retirees will increase as the relatively large cohort of the baby boomer generation, those born between 1946 and 1965, begin to turn 65 in 2011. On leaving the workforce they take with them valuable experience and skills that could otherwise continue to benefit the economy. Increasing numbers not in the labour force places pressure on those remaining in the labour market to provide goods, services and tax revenue to support a more 'dependent' population.

One way to manage the impacts of our ageing population is to maximise the potential of older workers and extend their working lives. Hence, the engagement of mature people in the productive labour force must be regarded as an increasingly important issue.

The employment of older workers provides positive benefits for the older workers themselves, for society in general and for Government revenue. Work at older ages is likely to lead to higher retirement incomes and standards of living, improved physical and mental health, social connectedness and interaction, social status and respect, possibilities for lifelong learning and development, and the ability to stay active.

We need to know more about how and why mature people make decisions about workforce participation and withdrawal. The aim of the Turning 65 survey is to provide information for policy-makers and other interested stakeholders about the employment choices made by older people in New Zealand.

¹ The target population for this survey was all the people on the MSD's databases who were living in New Zealand and turned 65 years of age between 1 October 2007 and 31 March 2008. Throughout the report, a number of terms are used interchangeably: 'people turning 65', '65-year-olds', and 'all 65-year-olds'.

² Also surveyed were small numbers of 65-year-olds who were receiving the Veteran's Pension, or another benefit or supplement from the MSD (eg Invalid's, Sickness or Emergency Benefits).

Information collected via focus group discussions, a background literature review and from stakeholder consultations was used to inform the development of the national survey. Analyses of data from the telephone survey, as well as data held in the MSD's administrative databases, are reported on in this document. Māori and Pacific peoples were over-sampled to allow more robust comparisons by ethnicity.

Throughout the report, the words 'working' or 'employed' are used to represent those who are working for pay, profit or income, whether as an employee or self-employed, as well as those who are working in a family business or family farm without pay. Working does not include unpaid work around the home or voluntary work.

Objectives

The Turning 65 survey explores decisions made around working by people aged between 60 and 65 years, by investigating the employment experiences, current situations and future plans of a group of people at age 65. The objectives of the research were to:

- better understand the recent work histories and employment plans of New Zealanders at the age of eligibility for NZS
- identify the factors (barriers/enablers/motivations) that influence decisions about paid work
- identify the supports and services that enable people to continue in or to re-enter paid work
- explore how these vary for key groups, ie people of different ethnicity, sex, location, occupation (primary/most recent) and for benefit recipients (recent and/or long term).

Key findings

At the time they were interviewed, the employment status of the 65-year-old respondents was as follows:

- 31% were working full-time
- 18% were working part-time
- 7% were working irregular hours (eg casual or seasonal work)
- 7% were not working, but had plans to work in the next 12 months
- 37% were not working and had no plans to work in the next 12 months.

A number of differences in the likelihood of being in work were found between subgroups of 65 year olds. These were as follows:

- Those who perceived their health as excellent, very good, or good were significantly more likely to be employed than those who perceived their health as fair, poor or very poor.
- Those with a working partner were significantly more likely to be currently employed than those without a partner or who had a partner not in work.
- Those with mortgages owing on their homes were significantly more likely to be employed than those without mortgages.
- Those with caring responsibilities for children aged under 16 years were significantly less likely to be employed than those without caring responsibilities.
- Women were significantly less likely to be employed than men.
- The more time 65 year olds had spent on benefit in the last 10 years, the less likely they were to be currently employed.

- Asian 65 year olds were significantly less likely to be employed than those who self-identified as European.

Europeans (60%) were more likely to be in work at age 65 than Māori (45%) and Pacific peoples (35%). However, these differences were not significant in the statistical model, implying they were most likely explained by differences, for example, in health status and caring responsibilities between these ethnic groups.

Current workers

Just under two-thirds of 65 year olds currently in work said they had made changes to their working lives since reaching age 60 so that it was easier for them to go on working. The most frequent changes made were:

- reducing the number of hours they worked each week
- reducing the amount of responsibility they had at work
- changing from working fixed to working flexible hours
- moving into less physically demanding work.

Three-quarters of working 65 year olds said they had also made out-of-work changes to make it easier for them to go on working – the most mentioned of these was taking better care of their health.

The vast majority of 65 year olds said there were important non-financial reasons for being in work including:

- liking being busy (92%)
- liking their work (90%)
- feeling they still had something to contribute (90%)
- liking contact with other people (83%).

Nearly two-thirds of 65 year olds said a reason for working was they needed the income. Around a quarter of the people who gave this reason were paying off a mortgage on their home. Sixty-five year olds without a partner were more likely to mention this reason than those who were part of a couple.

Many people reaching age 65 prefer to transition themselves out of work rather than to abruptly stop work in favour of retirement. Only 7% of all currently working 65 year olds said they would like to completely stop working within the next year. Just over 40% of 65 year olds working full-time said they would like to reduce the number of hours they worked over the next year or so. Most commonly this was to allow more time for other interests and to spend more time with their family.

Just under half the working 65 year olds had a definite age in mind when they thought they would stop work completely. Relatively few thought they would work beyond the age of 70.

A little over 60% of the working 65 year olds indicated there may have been changes which would have helped them to continue working longer. Most commonly these were: more flexible working hours, work that was less physically demanding, and being able to take more unpaid leave.

Current non-workers

The most common reasons 65 year olds gave for ceasing full-time work were: their health was not good enough to continue in full-time work; or a desire to spend more time with family or friends or to pursue other interests.

Most current non-workers indicated there were factors that would have made it easier for them to go on working in their last full-time job. The most commonly mentioned factors were: more flexibility in the hours worked, more help with their health problems or disability, and work that was less physically demanding.

Around a third of the currently non-working 65 year olds worked either part-time or irregular hours after leaving their last full-time job. The reasons for leaving part-time or irregular hours work, and the factors that may have helped them to continue working, were broadly similar to those discussed above in relation to full-time employment.

Just under a third (30%) of non-working 65 year olds said they would like to have had a job at the time of the interview. Most commonly this was because they would like to have had some extra income, something to do, or contact with other people. When asked why they were not currently working, the most common reasons given were: their health was not good enough, they thought employers did not want older workers, or they could not find a suitable job.

Seventy percent of the non-working 65 year olds said they did not want a job at this time. When asked why not, half said they would rather have time for other activities.

Caring

Overall, 36% of all 65 year olds provided some form of unpaid care for another person. Twenty-three percent provided care for a child (usually their grandchild), and 20% provided care for some other family member or friend who was sick, disabled or aged (most commonly their partner). These figures include 6% who provided both types of care. Fifteen percent of 65 year olds said they were the main caregiver of another person, while 22% said they helped with the care of someone else.

Women turning 65 were more likely than men of the same age to be helping with the care of a child, family member or friend. Māori 65 year olds were more likely than those from other ethnic groups to be looking after or providing help with the care of a sick, disabled or aged family member or friend.

Main caregivers were more likely than other carers and non-carers to regard their own health as poor. Thirty percent of main caregivers perceived their own health as fair at best, compared to 19% of care helpers, and 20% of non-carers.

All carers of children, and main caregivers of sick, disabled or aged people, were only about half as likely to be in full-time work as 65 year olds who did not provide care. In fact, the majority of carers were not currently working, whereas the corresponding proportion for non-carers was 39%.

When non-working carers were asked why they had completely stopped work in their last full-time job, 20% said this was because they needed to care for someone else. Nearly a quarter mentioned their own health problems, and the same proportion mentioned wanting to spend more time with family.

For those non-working carers who would like to have had a job, the barriers they most often mentioned were poor health (38%) or the belief that employers did not want older

workers (27%). One-third of non-working main caregivers said having caring responsibilities was a barrier to their working, while only 3% of helpers mentioned this.

Services and supports

Twelve percent of all 65 year olds said that on some occasion since turning 60 they had been out of work and looking for a job.

One-third of those who had sought work since age 60 said they had used Work and Income employment services. Of those who had used these services, the majority found them at least somewhat useful. For the two-thirds of people who had not used Work and Income employment services, the most common reasons for this were they had found a job quickly anyway, or they did not realise the services were available.

Most 65 year olds who had been out of work and looking for a job since age 60 said it was likely or very likely that they would have used employment-related services tailored to people in their 50s or 60s had they been available. Most also said they would have been interested or very interested in a scheme where employers take on older workers to train and mentor other workers.

Concluding remarks

A number of key themes emerged from the survey results, and these are discussed below. These themes may help guide policy-makers, employers and others who are exploring issues relating to the employment of older people.

Labour force participation

The survey found the majority of 65 year olds were currently in work, and only a small proportion of those working intended to stop work completely within the next year. These findings support results from other research that has shown many people prefer to transition themselves out of work rather than to abruptly end work in favour of retirement at the age of eligibility for NZS. This finding provides important information for those looking at options to extend working lives, especially with regard to making the transition into retirement.

The impact of health

The results of this survey also support other research that has found health to be strongly associated with older people's work status. This reinforces the notion that the economic costs of ill-health are much greater than the costs of health care per se.

Many 65 year olds said they had made an effort to take better care of their health since reaching age 60 so they could continue in work. However, for others, getting help at an earlier stage with their health problems or disability may have enabled them to continue in full-time work. Employers or policy-makers may therefore wish to consider the needs, motivations and expectations of employees in the years before the traditional retirement age.

Motivations around income

The vast majority of 65 year olds said there were important motivators for working that were not financial. Nevertheless, income additional to NZS was still a strong motivator for work. Nearly two-thirds said a reason for working was they needed the income. Around a quarter of those who said they were working because they needed the money were paying off a mortgage on their home. Having a mortgage was found to be strongly associated with 65 year olds being in work.

The importance of income in the decision to work past 65 years highlights the trade-off between employment and retirement income policies. However, this tension may be alleviated by considering the non-financial factors that influence the decision to work.

Would flexible work help?

The findings of the survey suggest there is scope to enhance flexible work options, even for those who do not have caring responsibilities who now have a statutory right to request flexible work.

Flexible work was described in the survey as being able to vary your hours from day to day, or from week to week. Being able to work flexible hours was the change reported in a number of places in the survey that had been, or would be, the most useful to allow 65 year olds to continue in work.

Balancing work and caring

The New Zealand Carers' Strategy and Five-year Action Plan (Ministry of Social Development 2008b) recognised the need to improve the choices of parents and other informal carers so they can better balance their paid work, their caring responsibilities and other aspects of their lives. This survey captured information on the impact of providing care on the employment of 65 year olds.

The survey found that all carers for children, and the main caregivers for sick, disabled or aged people, were less likely to be in full-time work and more likely to be not working than 65 year olds who did not provide care. One-third of the non-working carers said they would like to have had a job. Some older carers may benefit from help and support with their caring responsibilities and/or their own health, and in finding employment that suits them.

Tailored employment services

Most 65 year olds who had been out of work and looking for a job since age 60 said it was likely they would have used employment-related services tailored to people in their 50s or 60s. Considering age-related elements in the provision of employment assistance may, therefore, be effective in providing opportunities for older people looking for work.

1. Background

Ageing population

New Zealand's ageing population is not unique. It is a feature common to all Western societies as life expectancy increases. The median age of the workforce in 1991 was 36 years. By 2006 it had increased to 40 years and it is projected to increase further to 42 years by 2016, stabilising thereafter (Ministry of Social Development 2006). Projections estimate that by 2026, over 20% of New Zealand's population will be over 65 years, compared with just 12% in 2006. From the late-2040s, this age group will comprise over 25% of the population (Statistics New Zealand 2007).

Over the next 50 years or so, the percentage of New Zealanders older than 65 years will approximately double (Stephenson and Scobie 2002). As a consequence, a relatively smaller workforce will need to support a more dependent population. In 2000, there were 25 retirees for every 100 workers in New Zealand. Assuming no change in labour force participation rates of the older population, this will increase to 70 retirees for every 100 workers in 2050 (OECD 2006).

The effect of demographic change on the labour market will begin to be felt from 2011 when the baby boomer cohort (those born between 1946 and 1965) begin to turn 65. The challenge to the country of supporting a growing proportion of older people has long been recognised. However, the current economic climate brings additional challenges. International evidence shows that older people are a vulnerable group during a recession. While older workers in previous recessions have been less vulnerable than others to layoffs, those who do leave the labour force early following the loss of employment may never return, bringing forward the effects of demographic change. Conversely, the falling value of investments resulting from the recession may lead some older workers to delay their exit from, or to re-enter, the labour market.

Labour force participation of older workers

In a policy review covering 21 countries, the OECD found that, to address the impacts of ageing on the labour market, the potential labour resources of older people will need to be mobilised to improve labour market prospects for older workers (OECD 2006). There are indications many older people would be interested in working past the normal retirement age with more flexible working arrangements. By OECD standards, New Zealand has relatively high labour force participation rates for older workers, especially for older women, and these are increasing. In 2004, the participation rates for this group were the fourth highest among OECD countries. One in six workers is now over 55 compared to one in 10 in 1986. In December 2008, 82% of 55–59 year olds, 64% of 60–64 year olds and 18% of all those aged over 65 years were still engaged in some kind of paid employment.³

The employment of older workers provides positive benefits for the older workers themselves, as well as for society and Government revenue. Work at older ages is likely to lead to higher retirement incomes and standards of living, improved physical and mental health, social connectedness and interaction, social status and respect, possibilities for lifelong learning and development, and the ability to stay active.

³ Statistics New Zealand, Household Labour Force Survey: December 2008 Quarter.

A major factor contributing to the increased labour market participation of people has been the sizeable increase in life expectancy over the last 50 years. Men aged 65 in 1956 could, on average, expect to live for another 12.9 years, but by 2000–2002 this had increased to 16.7 years. Women aged 65 in 1956 could, on average, expect to live for another 15.3 years, but by 2000–2002, this had increased to 20.0 years.⁴ Life expectancy is expected to continue to rise in the future. It is unclear, however, whether such additional years of life will be spent in good or poor health. While there has been an increase in the proportion of older people who rate their health as very good or excellent, there are mixed messages in the health-related quality of life data over the same period. Trend data shows that while there is an improvement in some risk factors such as daily smoking, there is also a deterioration in other health-related factors such as obesity, and a reported diagnosis of diabetes, high cholesterol and osteoporosis.⁵

People aged 65 years and over have the highest incidence rate of any age group of claims for work-related injuries (177 claims per 1,000 full-time equivalent employees in 2007), with men aged 65+ having much higher incidence rates than women aged 65+ (221 and 94 respectively). Younger workers aged 15–24 years have the next highest incidence rate of claims for workplace injuries (150), with all other age groups having rates between 114 and 117.⁶

International research has identified poor or failing health as the major factor accounting for an early exit from the labour force (eg Clery et al 2006; Humphrey et al 2003; McGregor and Gray 2003; and McNair et al 2004). Where health is not the issue, the decision to leave the paid work force often involves a complex interaction of pull and push factors. Pull factors have been shown to have the most influence. These relate mainly to personal characteristics such as wanting a better work-life balance, or to spend more time with family. Push factors include redundancy and difficult working conditions which may drive older people into retirement either voluntarily with constraints, or involuntarily. We have not used the terms 'push' and 'pull' factors in the remainder of this report as the terms are not always used consistently in the literature and they are not necessarily well understood. Instead we have focused on factors enabling or motivating people to remain in or to re-enter work, and barriers to work that may exist.

The OECD (2006) identified financial incentives, such as retirement pensions, both public and private, as being important in people's decisions to retire. However, financial considerations may also keep people working. For individuals with little or no retirement savings, and/or additional costs such as a mortgage, NZS may not provide adequate income and result in the need to continue working. There is also evidence that people, especially non-manual workers and higher level professionals, will work beyond 65 if it means a higher overall standard of living (Clery et al 2006).

The literature also identifies a number of barriers older people face in the workforce. Discrimination on the basis of age has been found among some New Zealand employers and recruitment agencies despite the introduction of legislation banning discrimination by age, and removing the mandatory retirement age (EEO Trust 2006; Massey University 2001; Wilson et al 2007). British research showed that training opportunities for older workers were limited, and the older the worker, the less likely they were to be offered training (eg Humphrey et al 2003). The biggest barrier,

⁴ Statistics New Zealand, Differing life expectancy, www.stats.govt.nz/analytical-reports/older-people-in-nz/dif-lif-exp.htm and New Zealand life tables, 2000–2002, www.stats.govt.nz/analytical-reports/nz-life-tables-2000-2002/appendix1.htm, accessed February 2009.

⁵ New Zealand Health Surveys 1996/97, 2002/03 and 2006/07, Ministry of Health.

⁶ Statistics New Zealand, Injury Statistics – Work-related Claims: 2007, see: www.stats.govt.nz/products-and-services/hot-off-the-press/injury-statistics/injury-statistics-work-related-claims-2007-revised.htm.

however, for many older workers may be their lack of marketable skills (Department of Labour 2006; McGregor and Gray 2001). New Zealand studies seem to confirm that older men who have been made redundant and who have low levels of education are particularly vulnerable as demand is increasing for skilled workers (McGregor and Gray 2001; Department of Labour 2007).

Other research

The Turning 65 survey builds on research into the career information, advice and guidance needs of older people (Department of Labour 2006). It complements and supports the existing and planned work of the Equal Employment Opportunities Trust's (EEO Trust's) research on work and age,⁷ the Enhancing Well-being in an Ageing Society's (EWAS's) project,⁸ the Health, Work and Retirement Study⁹ and Treasury's analysis of the Survey of Family Income and Employment (SoFIE) data¹⁰ to explore projected retirement incomes and the saving rates for retirement wealth accumulation.

The Turning 65 survey provides some answers about the work circumstances and intentions of older workers. In some areas it will deepen the knowledge and understanding already developed in other areas of research. For instance, Dixon (2008) describes the employment patterns and transitions of people in their 60s who have moved from employment to inactivity (retirement) during the 1999–2007 period. Using the Linked Employer-Employee Dataset, a longitudinal dataset administered by Statistics New Zealand, this paper explored the variety of pathways that are taken from work to retirement, and the frequency of different transition patterns. It found that, while one-quarter of the employees studied made an abrupt transition from full-time work to retirement, the majority retired more gradually (ie they stopped work and then returned, worked intermittently, or worked part-time, before their final exit from the workforce). However, an analysis of employment data cannot identify the motivations and influences that shape these trends among older workers. The Turning 65 survey, on the other hand, identifies a number of motivators and constraints, such as health, income or social drivers, that may influence older people's work behaviour.

Statistics New Zealand (2009) used census data to examine trends in the labour force participation of New Zealanders aged 65 years and over, during the 20-year period 1986–2006. The analysis found that a growing proportion of senior New Zealanders are continuing in employment beyond the age of eligibility for NZS (65 years). In 2006, about 17% of senior New Zealanders were in the labour force, up from just 7% in 1986. Among the youngest superannuitants (those aged 65–69 years), 43% of men and 25% of women were working. Part-time work is more common among the older group than it is among their younger counterparts. Two-thirds of older women and over two-fifths of older men in the labour force in 2006 were working part-time. Also, senior New Zealanders are extending their working life: the labour force participation rate for 70–74 year olds in 2006 was the same as the rate for 65–69 year olds a decade earlier in 1996.

⁷ The EEO Trust has several published works related to ageing and employment. For further information see www.eeotrust.org.nz.

⁸ The EWAS project is being undertaken by the Family Centre Social Policy Research Unit and the Population Studies Centre, University of Waikato. For further information see www.ewas.net.nz/.

⁹ The Health, Wealth and Retirement study is a Health Research Council funded project being undertaken by Massey University. For further information see <http://hwr.massey.ac.nz/>.

¹⁰ For further information regarding the SoFIE project, see <http://www.stats.govt.nz/NR/exeres/D8603CF9-77D4-4592-B1FE-090B82F563FC.htm>.

2. Methodology

Objectives

The objectives of the survey were to:

- better understand the recent work histories and employment plans of people at the age of eligibility for New Zealand Superannuation
- identify the factors (barriers/enablers/motivations) that influence decisions about paid work
- identify the supports and services that enable people to continue in or to re-enter paid work
- explore how these vary for key groups, eg people of different ethnicity, sex, location, occupation (primary/most recent), and for benefit recipients (recent and/or long term).

Sampling

The survey conducted computer-assisted telephone interviews (CATI) with a sample of 65 year olds living in New Zealand. The sample was randomly selected from a list of all the people in the MSD's administrative database who had turned 65 years of age between 1 October 2007 and 31 March 2008. Prior to sample selection, the sampling frame was stratified by ethnicity (Māori, Pacific peoples, all others) to ensure sufficient Māori and Pacific peoples were selected to achieve robust statistics for these subgroups.

Statistics New Zealand population estimates suggest the sampling frame covered around 90% of all people living in New Zealand who turned 65 between 1 October 2007 and 31 March 2008. Those not included in the frame were 65 year olds not in receipt of New Zealand Superannuation, the Veteran's Pension or some other benefit or supplement from the MSD.

The fieldwork for the main survey took place between 17 April and 10 June 2008, meaning that respondents were interviewed between three weeks and just over eight months after they had turned 65. The response rate was 56%, resulting in an achieved sample of 1,712 interviews.

Weighting

All tables and analyses in this report use weighted data. The weights were constructed to take into account each respondent's probability of selection and to adjust for non-response. The adjustment for non-response made use of counts from the sampling frame of the number of 65 year olds by gender and ethnicity.

More detail about the survey methodology can be found in Appendix B.

3. Profile of 'Turning 65s'

It is estimated there were 32,650 people aged 65 years resident in New Zealand as at 30 June 2008 (Table 3.1). Between June 2008 and June 2013, it is anticipated around 200,000 further New Zealanders will turn 65. The number of people turning 65 is expected to continue to increase each year for the next 20 or so years.

Table 3.1: Total estimated population of 60 to 65 year olds resident in New Zealand at 30 June 2008

Age	Number
60	47,950
61	48,180
62	40,520
63	38,400
64	36,620
65	32,650

Source: National population estimates tables, Statistics New Zealand. See: www.stats.govt.nz/tables/nat-pop-est-tables.htm.

This rest of this chapter uses the survey data to present a general profile of all the people in New Zealand who turned 65 from late-2007 to early-2008, while the following chapters focus in more detail on particular subgroups such as those currently working. The information on 65 year olds presented below includes: demographic characteristics, geographic locations, income, living arrangements, and current employment.

Demographic characteristics

Slightly over half (51%) of the 65 year olds were women (Table 3.2).¹¹ Most self-identified as European (85%), 8% as Māori, 4% as Pacific peoples, and 5% as Asian.¹² A little under three-quarters of people turning 65 were born in New Zealand, with almost all of the remaining people having first arrived in New Zealand from overseas 10 or more years ago.

¹¹ Statistics New Zealand's population estimates for 30 June 2008 also estimate that 51% of the 65 year olds resident in New Zealand were women. See: www.stats.govt.nz/tables/nat-pop-est-tables.htm.

¹² Statistics New Zealand's population estimates for 30 June 2006 (2008 estimates were not readily available) estimate that 86.6% of the 65 year olds resident in New Zealand were European, 7.3% were Māori, 3.2% were Pacific peoples, and 5.2% were Asian. See: www.stats.govt.nz/tables/population-estimates.htm.

Table 3.2: Demographic characteristics of 65 year olds

Characteristic	Sample size (n=1,712)	Weighted percentage ³
Gender		
Male	771	48.7
Female	941	51.3
Ethnicity¹		
European ²	1,119	84.6
Māori	436	7.6
Pacific peoples	163	3.7
Asian	61	4.6
Other	6	0.4
Unknown	15	1.0
Place of birth		
Born in New Zealand	1,263	72.8
Born overseas	447	27.2
- Arrived in NZ less than 5 years ago	(15)	(0.9)
- Arrived in NZ 5–10 years ago	(26)	(1.7)
- Arrived in NZ 10 or more years ago	(402)	(24.4)
- Arrived in NZ in unknown year	(4)	(0.3)
Unknown	2	0.0
Highest educational qualification		
No qualifications	745	38.4
School qualification	235	13.9
Technical or trade qualification	300	19.5
University or other professional qualification	336	22.8
Other qualification	73	4.4
Unknown	23	1.0

Notes:

1. The ethnicity information presented is self-reported and 'total response'. That is, the 4% of respondents who indicated they belonged to more than one ethnic group, are included in the figures for all the ethnic categories they indicated. For this reason, percentages for ethnicity do not total 100%. Māori and Pacific peoples were purposely over-sampled, hence they account for a greater proportion of the sample than indicated by the weighted percentage.
2. 'European' includes people who indicated their ethnicity was 'New Zealand European' or 'Other European'.
3. See Appendix B for details on weights and the target population.

Source: Turning 65 Survey, Gender Question and Questions 130 to 134.

The majority of 65 year olds were living in main urban areas – particularly in large cities such as Auckland, Wellington and Christchurch (Table 3.3). Approximately one in every six 65 year olds was living in a rural area – including 2% who were living in 'highly rural/remote' areas.

Compared to people aged 15–64 years,¹³ 65 year olds were less likely to be living in Auckland and slightly more likely to be living in Bay of Plenty, Otago, Northland or Hawke's Bay.

¹³ Statistics New Zealand, Sub-national Population Estimates by Age at 30 June 2008.

Table 3.3: Residential location of 65 year olds

Residential location ¹	Sample size (n=1,712)	Weighted percentage
Urban/rural classification of where living²		
Main urban area ³	1,133	65.7
- Large metropolitan area	(763)	(44.8)
- Other main urban area	(370)	(20.8)
Secondary/minor urban area ⁴	291	16.9
- Independent urban area	(237)	(13.6)
- Satellite urban area	(54)	(3.3)
Rural area ⁵	288	17.5
- Rural area with high urban influence	(55)	(3.8)
- Rural area with moderate urban influence	(87)	(5.2)
- Rural area with low urban influence	(111)	(6.4)
- Highly rural/remote area	(35)	(2.0)
Region where living		
Northland	88	4.3
Auckland	485	27.7
Waikato	179	9.4
Bay of Plenty	151	7.8
Gisborne	28	1.0
Hawke's Bay	77	4.2
Taranaki	47	2.9
Manawatu-Wanganui	84	5.2
Wellington	199	11.7
Tasman	17	1.2
Nelson	15	1.2
Marlborough	22	1.2
West Coast	15	0.9
Canterbury	185	12.8
Otago	84	6.1
Southland	36	2.4

Notes:

1. Geographic classifications were assigned using the meshblocks associated with respondents' residential addresses as recorded in the MSD's administrative data.
2. For full details on this classification see: www.stats.govt.nz/urban-rural-profiles/defining-urban-rural-nz/default.htm.
3. Main urban areas are very large and centred on a city or main urban centre. They have a minimum population of 30,000. The sub-classifications shown are not part of the Statistics New Zealand's classification, but have been included here to distinguish between large cities with populations of at least 100,000 (Auckland, Hamilton, Tauranga, Wellington, Christchurch and Dunedin) and other main urban areas with populations between 30,000 and 100,000 (eg Palmerston North, Hastings, Napier, New Plymouth, Lower Hutt, Nelson and Invercargill).
4. Secondary/minor urban areas are towns and settlements with populations between 1,000 and 30,000 which are further categorised by the strength of their links to main urban centres through employment. For example, Feilding is regarded as a satellite urban area where at least 20% of the usually resident employed population's workplace address is in a main urban area (presumably Palmerston North in most cases). Levin is classified as an independent urban area as less than 20% of the usually resident employed population's workplace address is in a main urban area.
5. Rural areas have traditionally been defined as residual areas not included in the urban definition. In general, they can be taken to be areas with a population size of less than 1,000. The rural subgroups shown in the table give an indication of the area's dependence on urban areas for employment.

Source: MSD's administrative data.

Employment status

The majority (56%) of 65 year olds were currently in employment at the time of the interview (Table 3.4). This includes 31% who were in full-time employment (working at least 30 hours a week), and 25% who worked either part-time (less than 30 hours a week) or irregular hours (eg casual or seasonal work).

Table 3.4: Work status of 65 year olds, and plans for work over the next 12 months if not working

Work status and employment plans	Sample size	Weighted percentage
Working	879	55.9
- Working full-time	(498)	(31.1)
- Working part-time	(268)	(18.1)
- Working irregular hours	(113)	(6.6)
Not working ¹	748	40.2
- No plans to work in next year	(603)	(33.2)
- Plans to work in next year ²	(145)	(6.9)
Never worked	85	4.0
- No plans to work in next year	(78)	(3.7)
- Plans to work in next year ²	(7)	(0.2)
Total	1,712	100.0

Notes:

1. 'Not working' means that when surveyed, the respondent was not doing paid work or working in a family business/farm without pay, but they had had a job since they turned 15 years of age.
 2. 'Plans to work in next year' includes current non-workers who have definite work arrangements in place, as well as those who thought it was likely or very likely that they would do paid work within the next 12 months.
- Source: Turning 65 Survey, Questions 1a, 1b, 2a, 2b, 6, 7, 8, 14, 15, 17a, 17b, 19a and 19b.

Forty percent of those interviewed were not in work, but had worked previously. This included 33% of respondents who did not plan to work in the next year; and 7% who either had definite arrangements to do some paid work in the next 12 months, or who thought it was likely or very likely that they would do paid work within the next year.

Four percent of people turning 65 had never worked since reaching the age of 15 years, and almost all of these had no plans to work in the next 12 months. Two-thirds those who had never worked were female; Pacific peoples (13%) and Asians (22%) were also over-represented in the group who had never worked. The 'never-worked' 65 year olds were more likely to be less qualified than others.

Further information on people currently working is presented in Chapter 4, while Chapter 5 presents further information on those who were not working.

Income and income sources

Around a third of people turning 65 reported total gross family incomes for the previous 12 months of less than \$30,000, while a quarter had incomes between \$30,000 and \$50,000 (Table 3.5). Only a small minority (7%) had family incomes of more than \$100,000 – these were typically 'couple' families where one or both people in the partnership were currently working.

Table 3.5: Total family income in the last 12 months for 65 year olds¹

Total family income (gross) ²	Singles (n=536)	Couples (n=1,176)	Total (n=1,712)
Less than \$30,000	54.5	26.9	34.4
\$30,000 to \$50,000	22.4	27.3	26.0
>\$50,000 to \$100,000	11.4	23.8	20.4
More than \$100,000	1.5	9.0	7.0
Unknown	10.2	13.0	12.3
Total	100.0	100.0	100.0

Notes:

- Figures shown in this table are weighted percentages.
- Total gross income of respondent and their partner (where applicable), excluding lump sum payments such as an inheritance or insurance payout.

Source: Turning 65 Survey, Questions 147 and 141(1).

Most (86%) of the families reported they had received income in the last 12 months from a Government or other superannuation or pension scheme (and in some cases from both sources), with 80% reporting they had received NZS¹⁴ (Table 3.6). Other commonly mentioned sources of family income over the previous 12 months were earnings from employment (66%) or from interest, dividends, rent or other investments (46%).

Table 3.6: Sources of family income in the last 12 months

Sources	Weighted percentage (n=1,712)
New Zealand Superannuation or Veteran's Pension	80.4
Wages, salary or other payment for work	66.5
Interest, dividends, rent or other investments	45.6
Other superannuation, pension or annuity	15.9
Government benefit or supplement	12.2
ACC regular payments	3.8
Regular money from family	1.3
Other	6.3
Unknown	1.6

Note: Sources of family income are those for both respondents and partners (where applicable). As families can earn income from multiple sources, percentages do not total to 100%.

Source: Turning 65 Survey, Questions 145 and 146.

Most 65 year olds who had an annual family income in excess of \$50,000 in the previous 12 months were getting income from paid employment. The majority also had received income from interest, dividends, rent or other investments; and around one in five had received income from a non-NZS superannuation, pension or annuity.

The MSD's administrative data showed that 14% of the 65 year olds were receiving a Disability Allowance, 20% were receiving a Living Alone Payment, and 7% were receiving Accommodation Supplement.¹⁵

¹⁴ This figure represents a fairly large under-reporting of the receipt of NZS or the Veteran's Pension, as according to the MSD's administrative data, 96% of the sample frame was receiving these payments. It may be that some people reported their NZS as an 'other superannuation, pension or annuity' or as a 'government benefit or supplement'.

¹⁵ See Appendix E for descriptions of these payments.

Benefit history

An analysis of benefit histories recorded in the MSD's administrative data showed that just under two-thirds of those turning 65 had spent no time on benefit in the 10 years before the analysis (Table 3.7). In contrast, 12% had spent more than three-quarters of the previous 10 years on benefit.

Table 3.7: Percentage of time 65 year olds spent on benefit in last 5 and 10 years

Percentage of time spent on benefit	Last 5 years		Last 10 years	
	Sample size	Weighted percentage	Sample size	Weighted percentage
None	981	66.0	943	64.5
>0%–25%	135	6.6	192	9.6
>25%–50%	77	3.6	156	7.6
>50%–75%	70	3.3	134	6.6
>75%–100%	449	20.4	287	11.7
Total	1,712	100.0	1,712	100.0

Note: 'Benefit' refers to the Unemployment, Sickness, Invalid's, Domestic Purposes, Widow's, Transitional Retirement and Emergency Benefits, and New Zealand Superannuation or the Veteran's Pension as a non-qualifying partner. Source: MSD's administrative data extracted from the Information Analysis Platform.

Eleven percent of all 65 year olds had received NZS as a non-qualifying spouse¹⁶ in the previous 10 years, with similar proportions spending time on the Unemployment (13%), Invalid's (11%) or Sickness Benefit (10%).

Living situation

Nearly three-quarters of people turning 65 were living with a partner, whereas 18% were living on their own (Table 3.8). Thirteen percent of 65 year olds lived in the same house/flat as a son or daughter – usually also with their partner.

Table 3.8: Living situation of 65 year olds

Lives in the same house or flat as:	Weighted percentage (n=1,712)
Husband, wife or partner	72.9
A son or daughter	13.1
A grandson or granddaughter	6.5
A parent	1.0
Another person or people related to them	2.9
Another person or people not related to them	2.8
Nobody else	18.2
Unknown	1.7

Note: As some respondents live with more than one other person, percentages do not total to 100%. Source: Turning 65 Survey, Question 141.

Appendix A, Table A1 to Table A3 presents further information, according to gender, ethnicity and urban/rural classification, on the current living situation of respondents. Men were more likely than women to be living with a partner (82% for men compared to 64% for women) and less likely than women to be living alone (13% for men compared to 23% for women).

¹⁶ When a person has a partner receiving NZS and they do not qualify for NZS in their own right (eg because they are aged under 65 years), they can be included as a non-qualifying partner for the NZS. When a non-qualifying partner is included in the NZS, the payment becomes income-tested.

There were very large differences between ethnic groups in the living arrangements of the 65 year olds surveyed. Māori, Pacific peoples and Asians were all far more likely than Europeans to be living in extended families. Over half the Pacific peoples turning 65 were living with one or more of their children, and over a quarter were living in the same house as one or more of their grandchildren. Sixty-five year old Asians (3%) and Pacific peoples (9%) were much less likely than Europeans (20%) or Māori (21%) to be living alone.

Most (85%) of the 65 year olds living in rural areas were living with a partner, whereas in main and secondary/minor urban areas the proportions were 70% and 71% respectively. Conversely, only 10% of 65 year olds in rural areas were living alone, whereas in urban areas the proportion was double this. Sixty-five year olds living in main urban areas were more likely to be living with their son or daughter than people living in other areas.

While 73% of 65 year olds said they were living with a partner, 4% said they had never married, 13% said they did not have a partner because of a separation, divorce or dissolution, and 9% said they did not have a partner as they were widowed.

Of all the people turning 65, 38% had a partner who was working, while 32% had partners who were not working and not looking for work (Table 3.9).

Table 3.9: Employment status of 65 year old's partner

Employment status of partner	Sample size	Weighted percentage
Partner working for pay, profit or income	502	31.3
Partner working in family business/farm without pay	87	6.2
Partner looking for paid work	10	0.4
Partner not working and not looking for work	538	32.3
No partner	536	27.1
Unknown	39	2.6
Total	1,712	100.0

Source: Turning 65 Survey, Question 143.

Table 3.10 shows that nearly two-thirds of people turning 65 lived in a dwelling they owned or partly owned, while another 17% lived in a dwelling held in a family trust. Of the people living in a dwelling owned by themselves or a family trust, 22% had a mortgage owing on the house or flat. In one-third of cases the mortgage owing was less than \$30,000, in just over a third of cases it was \$30,000 to \$100,000, and in a little under a third of cases it was more than \$100,000.

Table 3.10: Tenure of dwelling 65 year olds live in

Tenure of house/flat	Sample size	Weighted percentage
Owned or partly owned	1,050	65.1
Held in a family trust	247	17.1
Pays rent	311	13.3
- rents from Housing New Zealand	(104)	(3.2)
- rents from local authority or city council	(22)	(0.9)
- rents from someone else	(183)	(9.0)
- rental owner unknown	(2)	(0.2)
Pays board	38	1.3
Other	56	2.7
Unknown	10	0.6
Total	1,712	100.0

Source: Turning 65 Survey, Questions 136 and 139.

Thirteen percent of 65 year olds were renting their current accommodation. In about one quarter of these cases the renter was Housing New Zealand (3% of cases overall). Very few (4%) of the 65 year olds had dependents who relied on them for half or more of their financial support (Table 3.11). In the majority of cases when such financial support was required, it was only one person who required the support.

Table 3.11: Number of financial dependents of 65 year olds

Number of financial dependents	Sample size	Weighted percentage
None	1,607	95.5
One	52	2.4
Two or more	42	1.6
Unknown	11	0.4
Total	1,712	100.0

Note: Financial dependent was defined as 'anybody who depends on you (or your partner) for about half or more of their financial support'.

Source: Turning 65 Survey, Questions 148a and 148b.

Unpaid work

Over half (53%) of all 65 year olds do some form of unpaid work (Table 3.12). Twenty-three percent said they were looking after or helping with the care of a child aged under 16 years, while one in five looked after or helped with the care of a family member or friend who was sick, had a disability, or needed help because of their age.

Table 3.12: Percentage of 65 year olds doing unpaid work

Type of unpaid work	Weighted percentage (n=1,712)
Provides care for a child(ren) aged under 16 years	22.9
Provides care for other family member or friend ¹	19.9
Does other unpaid work outside of the home ²	28.7
Does any type of unpaid work ³	52.5

Notes:

1. Looks after or helps with a family member or friend who is sick, disabled or aged without being paid.
2. Works for any organisation or person who doesn't live in the same house or flat, without being paid.
3. Defined as any one or more of the above. Some people do more than one type of unpaid work, hence the overall percentage is smaller than the sum of the rows.

Source: Turning 65 Survey, Questions 27, 31a and 34.

Chapter 6 presents additional information on carers, including their characteristics and the extent to which caring has had an effect on their employment status.

Twenty-nine percent of 65 year olds said they were doing unpaid work for an organisation or person who did not live in the same house. Appendix A, Table A4 to Table A6 shows that Pacific peoples were less likely than Europeans and Māori to report doing unpaid voluntary work outside of the home, as were 65 year olds living in main urban areas compared to those living in secondary/minor urban areas or rural areas. The difference in the proportion of 65 year old women and men doing unpaid work outside of the home was not statistically significant.

Recent education or training

Overall, 7% of the people aged 65 were enrolled in a course of education or training (Table 3.13). The most likely reason given for doing the course was for personal interest (5% of all cases). Four percent of all 65 year olds said they were doing a course to learn more skills for their current job, and 2% to learn more skills for a new job. Three percent said they were doing a course to learn new technology.

Table 3.13: Percentage of 65 year olds enrolled in a course of education or training

Reason for education or training	Weighted percentage (n=1,712)
For personal interest	4.9
To learn more skills for current job	3.7
To learn new technology	3.0
To learn skills for a new job	1.7
To learn job-search skills	1.0
For some other reason	2.0
Any type of education or training	6.6

Note: Some people give more than one reason for undertaking education or training. Hence, the overall percentage is smaller than the sum of the rows.

Source: Turning 65 Survey, Questions 36 and 37.

Health

Respondents were asked how they perceived their health compared to others of their age. More than three-quarters (78%) of the 65 year olds regarded their health as good as or better than their peers (Table 3.14). In contrast, 7% regarded their health as poor or very poor relative to other people their age.

Table 3.14: Self-perceived health status of 65 year olds

Compared to others your age, would you say your health is:	Sample size	Weighted percentage
Excellent	380	23.9
Very good	484	30.5
Good	413	24.1
Fair	257	13.6
Poor	107	4.9
Very poor	57	2.4
Unknown	14	0.6
Total	1,712	100.0

Source: Turning 65 Survey, Question 135a.

Appendix A, Table A7 to Table A9 presents further information, according to gender, ethnicity and urban/rural classification, on self-perceived health. There was little difference between men and women in how they perceived their own health, nor was there much difference between people living in urban or rural areas. There were, however, significant differences between ethnic groups. European 65 year olds were generally more positive about their health than other ethnic groups. Most Europeans (83%) regarded their health as good as or better than their peers, while the corresponding proportions for the other ethnic groups were: Māori (67%), Pacific peoples (55%) and Asians (40%).

Loneliness

Respondents were also asked how often they had felt lonely or isolated in the last three months. Very few (3%) of the 65 year olds felt this way most or all of the time, 12% felt this way sometimes, and 71% said they never felt lonely or isolated (Table 3.15).

Table 3.15: Whether 65 year olds had felt lonely or isolated in the previous three months

Whether respondent has felt lonely or isolated	Sample size	Weighted percentage
Always	21	0.9
Most of the time	42	2.0
Sometimes	254	12.4
Rarely	216	13.0
Never	1,172	71.4
Unknown	7	0.3
Total	1,712	100.0

Source: Turning 65 Survey, Question 135b.

Appendix A, Table A10 to Table A12 presents further information, according to gender, ethnicity and urban/rural classification, on whether respondents had felt lonely or isolated over the previous three months. Women aged 65 years were more likely than men of the same age to at least sometimes feel lonely or isolated (18% and 12% respectively). Europeans were less likely than all other ethnic groups to have at least sometimes felt lonely or isolated in the last three months. Pacific peoples were also more likely than Māori to report having felt lonely or isolated at least sometimes over the previous three months. People living in rural areas were less likely than those living in urban areas to have felt lonely or isolated at least sometimes over the previous three months.

Access to email

Almost two-thirds of 65 year olds said they had access to email. Those currently working were much more likely to have email access than non-workers (Table 3.16). Presumably, many of the current workers with office-type jobs could access email through work, as people working in more manual occupations such as machine operators and drivers, and labourers were no more likely to have email access than non-workers.

Table 3.16: Percentage of working 65 year olds who had access to email, by work status and occupation

Work status and occupation¹	Sample size	Weighted percentage
Currently working ²	879	73.9
<i>Managers</i>	(115)	(78.2)
<i>Professionals</i>	(180)	(90.9)
<i>Technicians & trades workers</i>	(71)	(58.2)
<i>Community & personal service workers</i>	(89)	(70.8)
<i>Clerical & administrative workers</i>	(100)	(84.1)
<i>Sales workers</i>	(72)	(82.0)
<i>Machinery operators & drivers</i>	(76)	(49.0)
<i>Labourers</i>	(175)	(57.7)
Not currently working	748	57.9
Never worked	85	40.2
Total	1,712	66.2

Notes:

1. See the notes to Table 4.1 for details on the classification of occupations.

2. The current occupation was not available for one person.

Source: Turning 65 Survey, Questions 1a, 1b, 2a, 2b, 4, 6, 7, 8, 12, 14, 15, 17a, 17b, 19a, 19b and 149.

4. Working 65 year olds

One approach to managing the impacts of the ageing New Zealand population is to maximise the potential of older workers and extend their working lives. For older workers, employment is generally regarded as having positive effects on physical and mental health, as well as providing greater social connectedness and interaction.

Working-lives have already been extended in New Zealand, with a growing proportion of older New Zealanders continuing to work beyond the age of entitlement for NZS (Statistics New Zealand 2009). In 2006, 17% of people aged 65 years and over were in the labour force, up from less than 7% in 1986. This is one of the highest rates of employment for older people in the OECD.

This chapter looks in detail at the characteristics of those 65 year olds in work including what is motivating and enabling them to stay in work, and what barriers they face that have an impact on whether they continue to work.

The survey found that slightly over half (56%) of all 65 year olds were in employment:¹⁷

- 31% were in full-time employment (ie working at least 30 hours a week), including 19% who were working 30–40 hours a week, and 12% who were working more than 40 hours a week
- 18% worked part-time (ie working at least one hour, but less than 30 hours a week)
- 7% worked irregular hours (eg seasonal work at certain times of the year; or casual work when required by the employer, or wanted by the 65 year old).

Of the 65 year olds currently working, 47% were doing paid work, 5% were doing both paid work and unpaid work for a family business or farm, and 4% were doing only unpaid work for a family business or farm.

Characteristics of working 65 year olds

Appendix A, Table A13 to Table A20, presents information on the work status of respondents according to gender, ethnicity, urban/rural classification, self-perceived health, partnership status and whether partner was working, highest educational qualification, time spent on benefit in the last 10 years, and the amount of mortgage owing on the person's home.

Men turning 65 were much more likely than women of the same age to be in full-time work (45% compared to 18% respectively). In contrast, women were more likely than men to be working part-time, or not working at all.

Europeans (60%) were the most likely to be in work at age 65, and Asians were the least likely (21%)¹⁸. Europeans and Māori were both more likely to be working full-time than Pacific peoples and Asians, while Europeans were more likely than any other ethnic group to be working part-time. Pacific peoples and Asians were more likely than Europeans and Māori to have never worked.

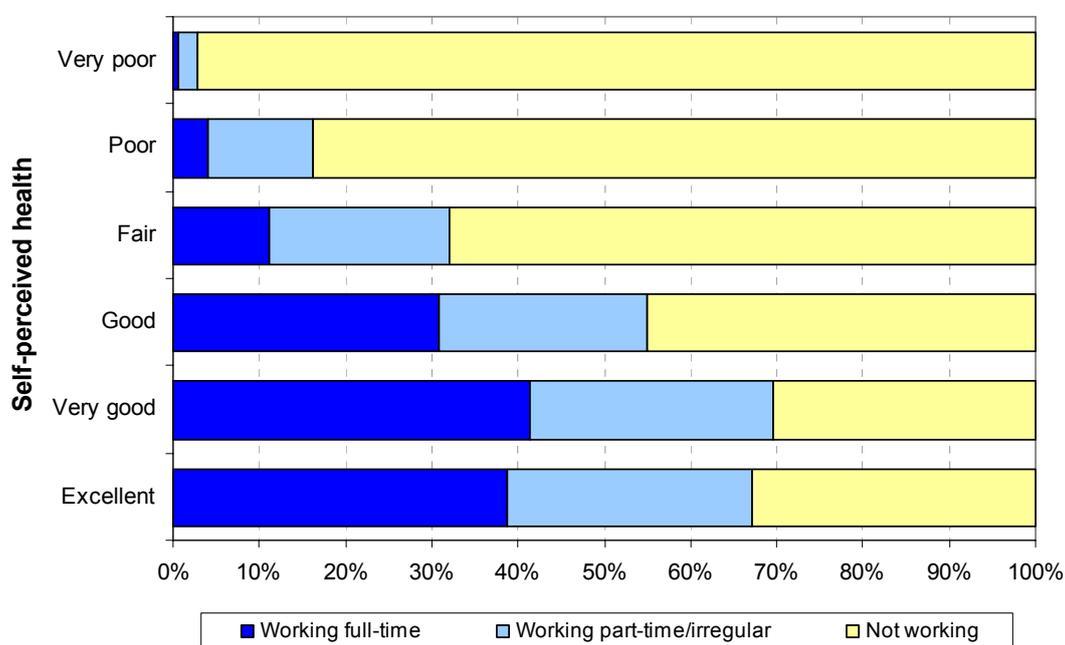
¹⁷ The work status of 65 year olds was determined at the time they were interviewed, which was between three weeks and eight months after they turned 65. Employment is defined here as either doing work for pay, profit or income, or working in a family business or family farm without pay. Employment does not include doing unpaid work around the home or voluntary work.

¹⁸ While 65 year olds of Asian ethnicity were not over-sampled, the sample size achieved (61) was sufficient to enable us to present some statistics for this subgroup.

Compared to 65 year olds living in urban areas, those living in rural areas were more likely to be in employment, and less likely to have never worked. Conversely, 65 year olds living in urban areas were more likely than those in rural areas to not be in work and to have no plans to work in the next year. Sixty-five year olds living in rural areas were more likely to be in part-time employment than those living in main urban areas.

Not unexpectedly, there appears to be a very strong relationship between perceived health and work status (Figure 4.1). At least two-thirds of those who thought their health was excellent or very good relative to their peers were currently working, compared to only 16% of those who regarded their health as poor, and 3% who reported their health was very poor. Sixty-five year olds who perceived their health to be excellent, very good or good, were more likely to be working full-time than part-time, whereas the reverse was true for those who perceived their health to be fair, poor or very poor.

Figure 4.1: Employment status of 65 year olds, by self-perceived health



Source: Turning 65 Survey.

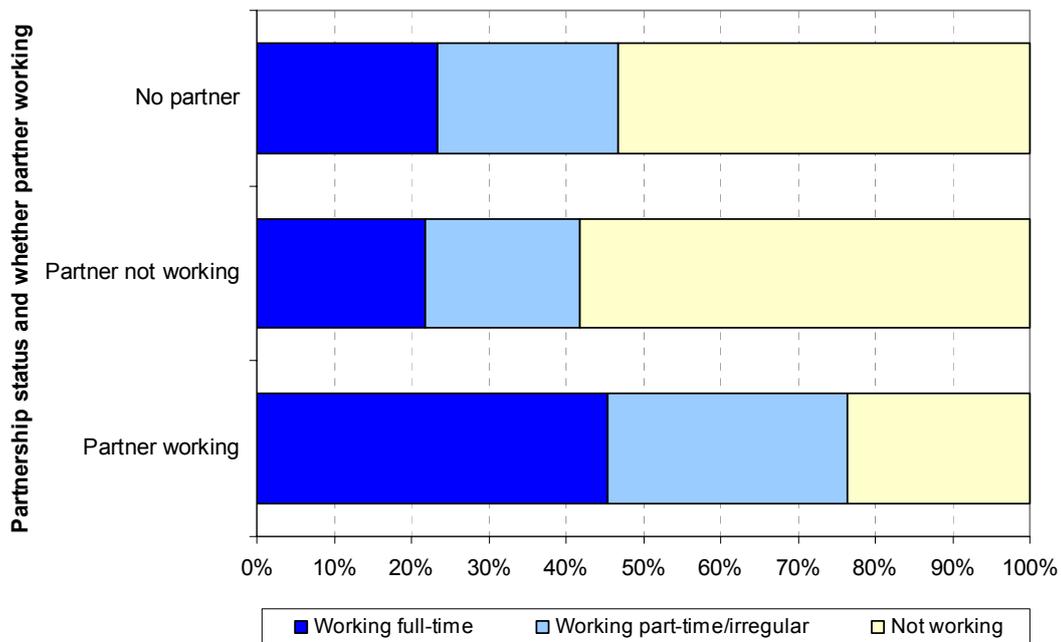
Sixty-five year olds with tertiary qualifications were more likely to be working than those with only a school qualification or no qualifications at all.

How much time 65 year olds had spent on benefit in the last 10 years appeared to be associated with their likelihood of being in work. Just over two-thirds of 65 year olds who had spent no time on benefit in the last 10 years were working, compared to only one-fifth of those who had spent 80% or more of the last 10 years on benefit.

Eighteen percent of the 65 years olds surveyed were still paying off a mortgage on their home. In general, the larger the mortgage owing, the greater the likelihood of the 65 year old being in work. Most (83%) of those with a mortgage of more than \$100,000 were currently working, compared to 52% of those without a mortgage. People with a mortgage of at least \$50,000 were more than twice as likely to be working full-time as those without a mortgage.

Having a partner who is working also has an impact on 65 year olds' employment choices (Figure 4.2). Over three-quarters of 65 year olds who had a partner who was in employment, were themselves employed. This compares to 42% of 65 year olds with non-working partners being employed, and 47% of single 65 year olds being employed.

Figure 4.2: Employment status of 65 year olds, by partnership status and whether partner is working



Source: Turning 65 Survey.

When examining work status according to respondent characteristics, there appeared to be a number of significant differences between subgroups. Statistical techniques allow us to explore which characteristics are most strongly associated with the event of interest (in this case whether 65 year olds were currently working for any number of hours), while controlling for the effect of the other characteristics. The main findings from the statistical model¹⁹ were:

- Those with a working partner were significantly more likely to be employed than those without a partner or who had a partner not in work.
- Those who perceived their health as excellent, very good, or good were significantly more likely to be employed than those who perceived their health as fair, poor or very poor.
- Those with mortgages owing on their homes were significantly more likely to be employed than those without mortgages.
- Women were significantly less likely to be employed than men.
- Those with caring responsibilities for children aged under 16 years were significantly less likely to be employed than those without caring responsibilities.
- The more time 65 year olds had spent on benefit in the last 10 years, the less likely they were to be employed.
- Asian 65 year olds were significantly less likely to be employed than those self-identifying as Europeans.

¹⁹ See Appendix C for further details.

In the model, Māori and Pacific peoples' employment status did not differ significantly from Europeans. Also, their educational qualification, whether they were living in urban or rural locations, whether they were born in New Zealand, and whether they had caring responsibilities for a sick, disabled or aged person were not factors significantly associated with whether 65 year olds were currently working.

A non-significant difference in the model between subgroups (eg European and Māori) does not necessarily imply that the subgroups have equivalent employment rates. Rather it implies that any differences that exist may be explained by other factors in the model.

For example, it was noted earlier that Europeans (60%) were more likely to be in work at age 65 than Māori (45%) and Pacific peoples (35%). However, these differences were not significant in the statistical model. This implies the differences in employment rates were most likely explained by differences, for example, in health status and caring responsibilities, between these ethnic groups.

Occupation and income

Sixty-five year olds who were working were engaged in a wide range of occupations across all skill levels (Table 4.1). Fifteen percent of working 65 year olds were in managerial roles – including 5% working as farmers and farm managers, and 5% as specialist managers (Appendix A, Table A21). Just over one in five working 65 year olds were in professional occupations – including 6% in education (eg teachers). The majority of the 9% working in community and personal service occupations were working as health and welfare workers (eg caregivers). One in 10 working 65 year olds were in sales worker occupations – primarily working as sales assistants and salespersons, while the vast majority of the 8% working in machinery operator and driver roles were employed as road and rail drivers. Around one in six of all working 65 year olds were employed as labourers – including 5% employed as farm, forestry and garden workers; and 5% as cleaners and laundry workers.

Table 4.1: Occupation of working 65 year olds, by work status¹

Occupation ²	Works full-time (n=498)	Works part-time (n=268)	Works irregular hours (n=113)	Total working (n=879)
Managers	17.3	11.7	10.2	14.7
Professionals	22.3	17.9	28.1	21.5
Technicians & trades workers	9.5	7.3	7.0	8.5
Community & personal service workers	4.9	16.5	8.3	9.1
Clerical & administrative workers	11.6	11.5	14.8	11.9
Sales workers	10.8	8.7	6.2	9.6
Machinery operators & drivers	9.3	6.4	4.2	7.7
Labourers	14.1	20.0	21.2	16.9
Unknown	0.3	0.0	0.0	0.2
Total	100.0	100.0	100.0	100.0

Notes:

1. Figures shown in this table are weighted percentages.
2. Current occupation was collected in detail from respondents and then coded to Level 2 of the Australian and New Zealand Standard Classification of Occupations (ANZSCO) 2006. Occupations in this table are shown at ANZSCO Level 1, with a more detailed breakdown at Level 2 shown in Appendix A, Table A21. For further details on the ANZSCO 2006 classification see: www.stats.govt.nz/statistical-methods/classifications-and-related-statistical-standards/occupation/default.htm.

Source: Turning 65 Survey, Questions 4 and 12.

There were some differences in the occupations of working 65 year olds according to how many hours they worked each week. Those working full-time were more likely to be managers than those working part-time or irregular hours. Part-time workers were more likely to be community and personal service workers (eg caregivers) than full-time workers.

Appendix A, Table A22 to Table A24, presents information, according to gender, ethnicity and urban/rural classification, on the occupational group in which working 65 year olds were employed. In general, men were working in more skilled occupations than women. Men were considerably more likely than women to be working as managers, technicians and trades workers, and machinery operators and drivers. In contrast, women were more likely than men to be working as community and personal service workers, or clerical and administrative workers.

None of the currently-working Pacific peoples were working in managerial roles, whereas 15% of Europeans and 10% of Māori were working in such occupations. Nearly 40% of Pacific peoples were working in labourer positions, with the proportions being much lower for Māori (26%) and Europeans (16%). Additional analysis showed that much of the difference was in the proportions employed as cleaner and laundry workers (26% for Pacific peoples, 9% for Māori and 4% for Europeans).

Not surprisingly, 65 year olds living in rural areas were much more likely to be working as farmers or farm managers (within the manager occupational group) than those living in urban areas (22% compared to 1% respectively). Sixty-five year olds currently working in main urban areas were more likely to be employed in professional or clerical and administrative worker occupations than those living elsewhere.

Sixty-five year olds working full-time generally had higher incomes than those working fewer hours (Table 4.2). The majority of full-time workers reported total family incomes of at least \$50,000 a year, compared with only around one-fifth of part-time workers and just under a quarter of those who worked on an irregular basis.

Table 4.2: Total family income in the previous 12 months for 65 year olds in work, by work status of respondent

Total family income (gross)	Works full-time (n=498)	Works part-time (n=268)	Works irregular hours (n=113)	Total working (n=879)
Less than \$30,000	7.8	40.5	34.3	21.5
\$30,000 to \$50,000	33.1	27.5	28.9	30.8
\$50,000 to \$100,000	38.0	17.5	15.5	28.7
More than \$100,000	14.8	3.0	8.3	10.2
Unknown	6.3	11.5	13.0	8.8
Total	100.0	100.0	100.0	100.0

Notes:

1. Figures shown in this table are weighted percentages.
2. Reported total gross income of respondent and their partner (where applicable), excluding lump sum payments such as an inheritance or insurance payout.

Source: Turning 65 Survey, Question 147.

Previous transitions

Sixty-five year olds in work were asked about any changes they had made to their working lives since reaching age 60 so that it was easier for them to go on working. Just under two-thirds said they had made such changes (Table 4.3).

Table 4.3: Changes working 65 year olds had made to their working lives from age 60 to make it easier for them to go on working, by work status

Working-life changes made since turning 60	Works full-time (n=498)	Works part-time (n=268)	Works irregular hours (n=113)	Total working (n=879)
Reduced the number of hours worked	26.7	57.9	50.6	39.7
Changed from fixed to flexible hours	20.0	35.9	33.2	26.7
Reduced the amount of responsibility at work	21.6	34.5	25.4	26.2
Changed to less physically demanding work	18.4	21.5	28.8	20.6
Organised to work at home more	15.8	23.4	17.2	18.4
Became self-employed	14.6	23.3	13.2	17.2
Some other change	5.7	8.2	6.1	6.6
Any of the changes specified above	56.3	81.1	65.7	65.4

Note: Figures shown in this table are weighted percentages.
Source: Turning 65 Survey, Question 55.

People in part-time employment were more likely to have made changes since age 60 than those in full-time employment. The majority of 65 year olds working part-time or irregular hours reported they had reduced the number of hours they worked since reaching age 60. Those working full-time were much less likely to have reported this – which partly reflects the fact that many of those working part-time or on an irregular basis used to work full-time.

Just over a quarter of all working 65 year olds said they had changed from working fixed to working flexible hours each week, or had reduced the amount of responsibility they had at work to make it easier for them to go on working. People working part-time were more likely to have made these changes than those currently working full-time.

Around one in five said they had moved into less physically demanding work, with those currently working irregular hours being more like to report this than full-time workers (29% and 18% respectively).

Appendix A, Table A25 to Table A27, presents further information, according to gender, ethnicity and urban/rural classification, on working-life changes made since age 60 to make it easier to go on working. Men were more likely than women to report they had made changes to their working-lives since age 60 – particularly with regard to changing from working fixed to working flexible hours, reducing responsibilities at work, doing less physically demanding work, working at home more, and starting to work for themselves. Europeans were more likely than Māori to report they had reduced the number of hours they worked. Sixty-five year olds living in main urban areas were less likely than those living in other areas to report they had changed from working fixed to working flexible hours. People living in rural areas were more likely than those living in urban areas to report that since reaching age 60 they had organised to work at home more often or started to work for themselves.

Three-quarters of all working 65 year olds said they had made out-of-work changes from age 60 to make it easier for them to go on working (Table 4.4). The majority of 65 year olds said they had taken better care of their health since age 60, while one-fifth said they had reduced the amount they did around the house or garden to make it easier to go on working. There were no significant differences in the likelihood of making such changes according to the number of hours 65 year olds worked.

Appendix A, Table A28 to Table A30, presents further information, according to gender, ethnicity and urban/rural classification, on out-of-work changes made since age 60 to make it easier to go on working. Women were more likely than men to report they had reduced the amount they did around the house or garden since age 60 to make it easier to go on working. Both Māori and Pacific peoples were more likely than Europeans to report they had taken better care of their health since reaching age 60. Pacific peoples were much more likely than Europeans to have organised help with caring responsibilities to make it easier to go on working. Māori 65 year olds were more likely than Europeans to report they had cut down doing spare-time activities since age 60 to make it easier for them to go on working. The out-of-work changes made did not differ significantly by whether people lived in urban or rural areas.

Table 4.4: Changes working 65 year olds had made to their out-of-work lives from age 60 to make it easier for them to go on working, by work status

Out-of-work changes made since turning 60	Works full-time (n=498)	Works part-time (n=268)	Works irregular hours (n=113)	Total working (n=879)
Took better care of health	55.9	56.0	59.9	56.4
Reduced amount done around the house/ garden	19.5	24.0	17.4	20.7
Cut down time spent in spare-time activities	17.4	16.1	25.0	17.9
Moved house	16.1	13.5	19.6	15.7
Cut down time spent doing voluntary work	15.7	13.9	15.8	15.1
Did some study or training	13.9	17.4	20.5	15.8
Got assistance with their caring role	7.4	6.8	7.8	7.2
Some other change	6.5	8.3	11.3	7.6
Any of the changes specified above	77.2	73.6	79.1	76.2

Note: Figures shown in this table are weighted percentages.
Source: Turning 65 Survey, Questions 56a to 56h.

Training

Only a small minority (8%) of working 65 year olds were enrolled in an education or training programme (Table 4.5). Of those who were enrolled, the reason for doing the course was most commonly to learn new skills for their current job, for personal interest, or to learn new technology. Workers in full-time employment were a little more likely than those working fewer hours to be enrolled in education or training.

Table 4.5: Proportion of working 65 year olds enrolled in education or training, by type of programme and work status

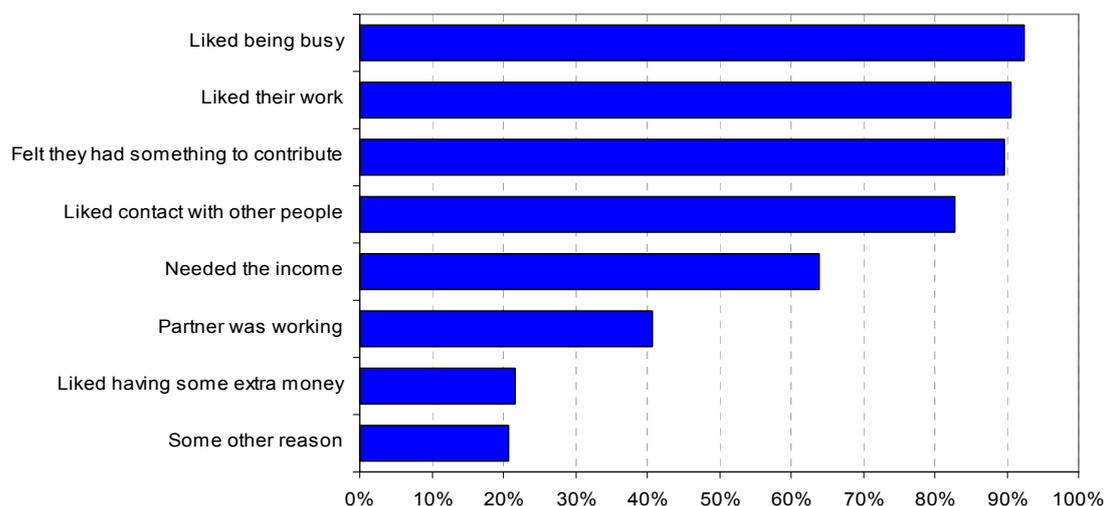
Type of education or training	Works full-time (n=498)	Works part-time (n=268)	Works irregular hours (n=113)	Total working (n=879)
To learn more skills for current job	7.8	3.3	3.9	5.9
For personal interest	5.0	5.9	4.0	5.2
To learn new technology	3.7	2.8	5.1	3.6
To learn job-search skills	2.0	1.1	0.0	1.5
To learn skills for a new job	1.8	1.1	2.5	1.6
For some other reason	2.8	2.2	1.2	2.5
Any type of education or training	9.6	6.1	5.3	8.0

Note: Figures shown in this table are weighted percentages.
Source: Turning 65 Survey, Questions 36 and 37.

Motivators for working

While financial reasons were stated by many 65 year olds as a reason for going on working, the vast majority said there were other important non-financial reasons for being in work including: liking being busy, liking their work, feeling they still had something to contribute, and liking contact with other people (Figure 4.3).

Figure 4.3: Motivators for 65 year olds being in work



Source: Turning 65 Survey, Questions 57a to 57g, and 58a.

Nearly two-thirds (64%) of working 65 year olds said a reason for going on working was they needed the income (Table 4.6). Those working full-time were more likely to report this than those working fewer hours. Around a quarter of the people who gave this reason were paying off mortgages on their homes. Single 65 year olds (72%) were more likely than those in couples (62%) to report that a reason for going on working was they needed the income.

Additionally, 22% of all working 65 year olds said they were continuing to work because they liked having some extra money, with part-time workers being more likely to report this than full-time workers.

Table 4.6: Reasons why 65 year olds were working, by work status¹

Reasons they were working	Works full-time (n=498)	Works part-time (n=268)	Works irregular hours (n=113)	Total working (n=879)
Liked being busy	94.5	92.1	82.6	92.3
Liked their work	92.1	89.2	86.4	90.5
Felt they had something to contribute	89.9	89.8	88.2	89.7
Liked contact with other people	83.4	82.0	81.9	82.8
Needed the income	69.0	58.3	55.0	63.9
Partner was working	42.7	40.0	32.2	40.6
Liked having some extra money ²	18.0	26.2	26.6	21.7
Some other reason	22.1	20.3	15.1	20.7

Notes:

1. Figures shown in this table are weighted percentages.

2. Respondents were only asked if this was a reason if they answered 'No' to the reason 'Because you couldn't live on the income you'd have if you didn't work' (shown as 'Needed the income' in the table).

Source: Turning 65 Survey, Questions 57a to 57g, and 58a.

Around 40% of 65 year olds said they were working because their husband, wife or partner was working.

Sixty-five year olds who worked irregular hours (eg seasonal or casual work) were less likely than those working full-time to report 'liked being busy' as a reason for being in work.

Appendix A, Table A31 to Table A33, presents further information, according to gender, ethnicity and urban/rural classification, on reasons for being in work. Statistically significant differences found were:

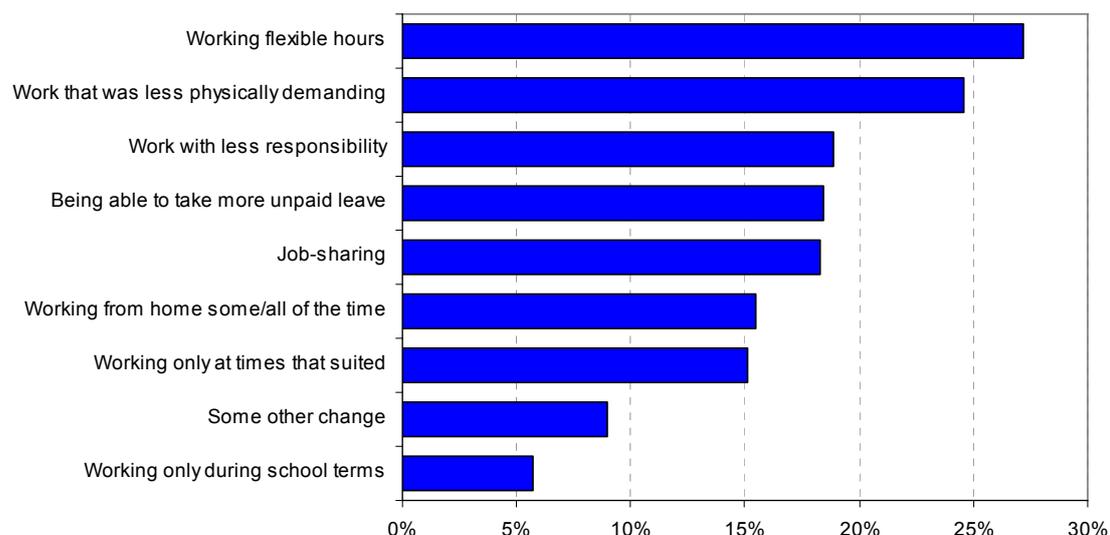
- Men (46%) were more likely than women (34%) to say they were working because their partner was working. Part of this difference may arise because 65-year-old men are more likely than women of the same age to have a partner.
- Māori (97%) were more likely than Europeans (92%) to say they were working because they liked to be busy. Māori (96%) were also more likely than Europeans (89%) to say they were working because they felt they still had something to contribute.
- People living in secondary/minor urban areas (73%) were more likely than people living in rural areas (56%) to report they were working because they needed the income. People living in urban areas of all sizes (87%) were more likely than people living in rural areas (65%) to say they were working to have contact with other people.

Work enablers

More than 60% of the working 65 year olds identified changes that could be made to either when or where they worked, or to the nature of their work, which would help them to go on working. Just over a quarter indicated that being able to work flexible hours – on a day-to-day or week-to-week basis – would help them to continue working (Figure 4.4). Full-time workers were more likely than those working fewer hours to identify this type of change (Table 4.7).

Just under 20% of the working 65 year olds indicated that a change to job-sharing or being able to take more unpaid leave, would help them to continue working. Not unexpectedly, full-time workers were more likely than those working fewer hours to indicate that being able to take more unpaid leave would be useful to help them carry on working.

Figure 4.4: Whether specified changes would make it easier for 65 year olds to continue working



Source: Turning 65 Survey, Questions 67 and 68.

Table 4.7: Whether specified changes would make it easier for 65 year olds to go on working, by work status¹

Type of change	Works full-time (n=498)	Works part-time (n=268)	Works irregular hours (n=113)	Total working (n=879)
Changes to when and where working				
Working flexible hours ²	31.0	23.3	19.7	27.2
Being able to take more unpaid leave	23.0	12.6	12.6	18.4
Job-sharing	21.9	14.0	13.2	18.3
Working from home some/all of the time	16.7	13.8	14.5	15.5
Working only at times that suited ³	14.0	17.9	12.0	15.1
Working only during school terms	4.3	8.1	5.8	5.7
None of these changes	44.1	54.7	55.8	48.9
Changes to nature of work				
Work that was less physically demanding	23.5	27.8	21.1	24.6
Work with less responsibility	21.4	15.2	17.5	18.9
Some other change	10.1	6.7	10.5	9.0
None of these changes	57.6	60.4	56.4	58.4
Any of the changes specified above	66.1	59.3	60.5	63.2

Notes:

1. Figures shown in this table are weighted percentages.
2. 'Flexible hours' was further defined in the survey as 'varying your hours from day-to-day or week-to-week'.
3. Examples given in the survey of only working at times that suit were: working in the weekend or in the evening.

Source: Turning 65 Survey, Questions 67 and 68.

Nearly 20% of the working 65 year olds said reduced levels of responsibility in their work would make it easier for them to go on working, while a quarter said less physically demanding work would make it easier for them to carry on working.

Appendix A, Table A34 to Table A36, presents further information, according to gender, ethnicity and urban/rural classification, on changes that may make it easier for 65 year

olds to continue in work. Location (urban or rural) was not a factor, but gender and ethnicity were.

Men (68%) were more likely than women (57%) to indicate there were changes which could be made to make it easier for them to stay in work. This difference may partly be because 65-year-old men were more likely to be working full-time than women of the same age.

Most (83%) of the 65-year-old Pacific peoples indicated there were changes which could be made to make it easier for them to continue to work – particularly in relation to changing to more flexible hours of work, and doing less physically demanding work. Just over a quarter of Europeans and one-third of Māori aged 65 said changing to more flexible work hours would make it easier for them to keep working. Doing less physically demanding work would also help around a quarter of the European and Māori 65 year olds.

Barriers to work

As noted earlier, 31% of all working 65 year olds said they would like to work fewer hours over the next year or so, with full-time workers being the most likely to say this. When asked why they did not currently work fewer hours, just under a quarter said they could not afford to earn less money, while a number said they had just not got around to it. Only very small proportions said their employer would not allow it, they would feel uncomfortable talking to their employer about it, or they could not find part-time work.

Overall, 4% of working 65 year olds said they would like to work more hours over the next year or so. The majority of these people were currently working either part-time or on an irregular basis. When asked why they were not working more hours, many said their employer would not give them more hours, or there simply were not any more hours available in their current job. Smaller proportions mentioned they could not find an extra job or an alternative job with more hours, it was not financially worthwhile to work more hours, their health was not good enough, or they needed time to care for somebody else.

Future work expectations

Respondents in work were asked what they would like to do within the next year or so about the hours they were working (Table 4.8). The majority (54%) said that over the next year they would like to continue working the same number of hours as they currently were doing, while 4% said they would like to work more hours. In contrast, 31% said they would like to work fewer hours, and 7% said they would like to give up work completely. As was also found by Dixon (2008), it is clear that reaching age 65 does not necessarily mark an abrupt transition from work to retirement. Rather, many people make a gradual transition out of work, for example by reducing the number of hours they work.

Of those 65 year olds working full-time, less than half said they would like to continue working the same number of hours over the next year or so, whereas of those working part-time, nearly two-thirds said they would like to continue working the same number of hours.

Table 4.8: Work expectations over the next year for 65 year olds who were working, by work status

Work expectations over the next year	Works full-time (n=498)	Works part-time (n=268)	Works irregular hours (n=113)	Total working (n=879)
Work more hours	0.7	7.6	8.8	3.9
Continue working the same hours	47.9	62.9	58.9	54.1
Work fewer hours	40.6	18.8	15.1	30.5
Give up work completely	6.5	7.1	10.9	7.2
Unknown	4.3	3.6	6.2	4.3
Total	100.0	100.0	100.0	100.0

Note: Figures shown in this table are weighted percentages.

Source: Turning 65 Survey, Question 59a.

The vast majority of 65 year olds who said they would like to work more hours over the next year were currently working either part-time or on an irregular basis. The main reasons given by the 4% of 65 year olds who said they wanted to work more hours were: they would like some extra money (64%), current sources of income were inadequate (41%), or they wanted to be more occupied (36%).

Most 65 year olds who said they would like to work fewer hours over the next year were working full-time. The main reasons given for wanting to reduce their hours of work were: to allow more time for other interests (77%), to spend more time with family (56%), or to spend more time with their partner (50%). Only a minority said they wanted to work fewer hours because they needed to care for someone (13%), work was too demanding (25%), or for health reasons (17%).

Overall, 7% of working 65 year olds said they would like to give up work completely in the next year or so. The main reasons for this were: to allow more time for other interests (66%), to spend more time with family (48%), or to spend more time with their partner (40%). Only a minority said they wanted to stop working because they needed to care for someone (12%), because work was too physically demanding (19%) or too demanding in other ways (21%), or for health reasons (17%).

Appendix A, Table A37 to Table A39, presents further information, according to gender, ethnicity and urban/rural classification, on 65 year olds' work expectations over the next year. Women were more likely than men to indicate they wanted to continue working the same number of hours a week over the next year. Conversely, men were more likely to indicate they wanted to work fewer hours.

Māori 65 year olds were more likely than non-Māori to indicate they would like to continue working the same or more hours a week over the next year. In contrast, Pacific peoples were the ethnic group most likely to indicate they would like to give up work completely within the next year.

Sixty-five year olds living in urban areas were more likely than those living in rural areas to indicate they would like to continue working the same number of hours over the next year. Conversely, 65 year olds living in rural areas were more likely to want to work fewer hours over the next year than those living in urban areas.

Just under half the working 65 year olds had a definite age in mind when they thought they would stop work completely (Table 4.9). Relatively few of these thought they would work beyond the age of 70 years. Statistics New Zealand (2009) shows that the

labour force participation rate at Census 2006 was 33.9% for 65–69 year olds, but the rate halves to 16.5% for 70–74 year olds, and is only 8.7% for 75–79 year olds.

Table 4.9: Whether working 65 year olds had an age in mind when they would completely stop doing paid work, by work status

Do you know what age you will completely stop work and if so what is it?	Works full-time (n=498)	Works part-time (n=268)	Works irregular hours (n=113)	Total working (n=879)
No ¹	52.6	55.0	57.2	53.9
Yes	47.4	45.0	42.8	46.1
65 years	1.1	1.8	4.8	1.8
66 years	5.9	4.8	6.8	5.6
67 years	9.3	9.5	10.0	9.4
68 years	7.3	7.4	1.5	6.6
69 years	0.6	1.5	0.0	0.8
70 years	18.7	16.0	17.0	17.6
71+ years	4.2	3.1	2.6	3.7
Don't know	0.3	1.0	0.0	0.5
Total	100.0	100.0	100.0	100.0

Notes:

1. Includes people who said 'Don't know' to the question about whether they had an age in mind for stopping work.

2. Figures shown in this table are weighted percentages.

Source: Turning 65 Survey, Questions 69 and 70.

There was little difference in the age people thought they would give up work completely according to whether they were working full-time, part-time or irregular hours.

Around 40% of the 65 year olds who identified an age they expected to stop work said they would like to work beyond this age, but they thought there would be factors that would prevent them from doing so. Nearly two-thirds (65%) did not think their health would be good enough to continue working, while 17% thought an employer would not keep them on beyond the age they indicated (which was mostly 70 years or older).

5. Non-working 65 year olds

As was seen in the previous chapter, the majority of 65 year olds were working. In total, 44% of 65 year olds were not in employment – including 4% of people who said they had never worked, and 40% who had worked since they turned 15²⁰. A small proportion of these people said they had definite arrangements in place to do some paid work within the next 12 months.

In total, 38% of the 65 year olds were non-workers who had previously worked, and did not have definite paid work lined up in the next 12 months. These people were asked a series of questions about: their last full-time job, their reasons for no longer working, whether there was potential for them to re-enter the workforce, and motivators and barriers to employment. This information is summarised below.

Characteristics of non-workers

Appendix A, Table A13 to Table A19 show that non-working 65 year olds were more likely to:

- be women
- be non-European
- have fair, poor or very poor health relative to their peers
- be single or have a non-working partner
- have no educational qualifications
- have spent time on benefit in the last 10 years.

Half of the non-working 65 year olds had a total family income for the last 12 months of under \$30,000 (Table 5.1). Sixty-five year olds with a partner generally had higher total family incomes than those without a partner. Non-working 65 year olds had significantly lower family incomes than those who continued to work full-time (seen previously in Table 4.2), and they also appeared to have lower incomes on the whole than part-time workers and those who worked irregular hours.

Table 5.1: Total family income in the last year for 65 year olds not in work

Total family income (gross)	Singles (n=258)	Couples (n=445)	Total (n=703)
Less than \$30,000	69.0	40.9	49.8
\$30,000 to \$50,000	14.6	24.1	21.1
\$50,000 to \$100,000	3.6	13.5	10.4
More than \$100,000	0.0	4.5	3.1
Unknown	12.7	17.1	15.7
Total	100.0	100.0	100.0

Source: Turning 65 Survey, Question 147.

Last full-time job

Sixteen percent of non-working 65 year olds had only recently (ie within the last year) given up full-time employment, while a quarter had not worked full-time for between one and five years (Table 5.2).

²⁰ The work status of 65 year olds was determined at the time they were interviewed, which was between three weeks and eight months after they turned 65. Employment means either doing work for pay, profit or income, or working in a family business or family farm without pay. Employment does not include doing unpaid work around the home or voluntary work.

Table 5.2: Length of time since non-working 65 year olds last worked full-time

Length of time since last working full-time	Weighted percentage (n=703)
Less than a year ago	16.3
1 to 5 years ago	25.3
5 to 10 years ago	22.8
More than 10 years ago	33.1
Never worked full-time	1.3
Unknown	1.2
Total	100.0

Source: Turning 65 Survey, Question 73.

A third of non-working 65 year olds had not worked full-time for more than 10 years. Three-quarters of this group were women, the majority (54%) had no qualifications, and nearly 40% had spent most or all of the last 10 years on benefit – particularly the Invalid's Benefit or NZS as a non-qualifying spouse.

In general, the pattern of the length of time since non-workers had last worked full-time was very similar according to self-perceived health. The one exception was a much greater proportion (63%) of those who said their health was very poor had not worked full-time for more than 10 years.

The last full-time job of 95% of non-working 65 year olds had lasted for a minimum of three months. For the majority of the 5% whose last full-time job lasted less than three months, it had been at least five years since they had last worked full-time for at least three months.

Table 5.3 shows the occupational group that non-workers, who had previously held a full-time job that lasted at least three months, had worked in. Compared to the proportion working, managers and professionals were slightly less likely to have stopped working. Those who had stopped working were much more likely to have been technicians and trades workers or clerical and administrative workers (Table 4.1).

Table 5.3: Occupation in most recent full-time job that lasted at least three months for non-working 65 year olds¹

Occupation ²	Weighted percentage (n=691)	Ratio stopped: current working ³
Managers	12.0	0.8
Professionals	18.0	0.8
Technicians & trades workers	12.6	1.5
Community & personal service workers	8.4	0.9
Clerical & administrative workers	17.1	1.4
Sales workers	8.6	0.9
Machinery operators & drivers	6.8	0.9
Labourers	16.1	1.0
Unknown	0.5	2.5
Total	100.0	-

Notes:

1. This table excludes 12 non-workers who had never previously held a full-time job that lasted at least three months.

2. Occupation was collected in detail from respondents and then coded to Level 2 of ANZSCO 2006.

3. Ratios are calculated using proportions from Table 4.1.

Source: Turning 65 Survey, Question 76.

Reasons for stopping last full-time job

When the non-workers last stopped working full-time, most left the job they were in, but 13% stayed on working part-time in the same position. Of those who completely left a full-time job, only 5% started another job within four weeks of leaving, and only one-fifth ever did paid work again.

Non-working 65 year olds who had completely stopped working in a full-time job were asked the reasons for this (Table 5.4). Health issues were identified by just over a quarter of these respondents, while 16% said they stopped because they needed to care for someone else.

Table 5.4: Reasons for non-workers stopping full-time work

Reason	Left job completely (n=599)	Stayed on part-time in same job (n=89)
Health wasn't good enough to work full-time	27.5	42.4
To spend more time with family	21.0	29.0
To spend more time on other interests	19.6	39.5
To spend more time with partner	16.7	16.0
To care for someone	16.2	22.9
Made redundant or dismissed	13.7	-
Partner started getting some other income	5.5	6.6
Felt their work was not valued	3.4	-
Felt people at work expected them to leave	3.0	-
To work part-time in another job	2.6	-
There was less work available	-	14.5
Some other reason	24.5	17.0

Notes:

1. This table excludes 12 non-workers who had never previously held a full-time job that lasted at least three months, as well as three respondents with missing data.
2. The pre-coded reasons for stopping full-time work were not the same in Questions 78 and 79. Where a reason was not included for a particular question, this is shown as a hyphen in the weighted percentage columns.

Source: Turning 65 Survey, Questions 78 and 79.

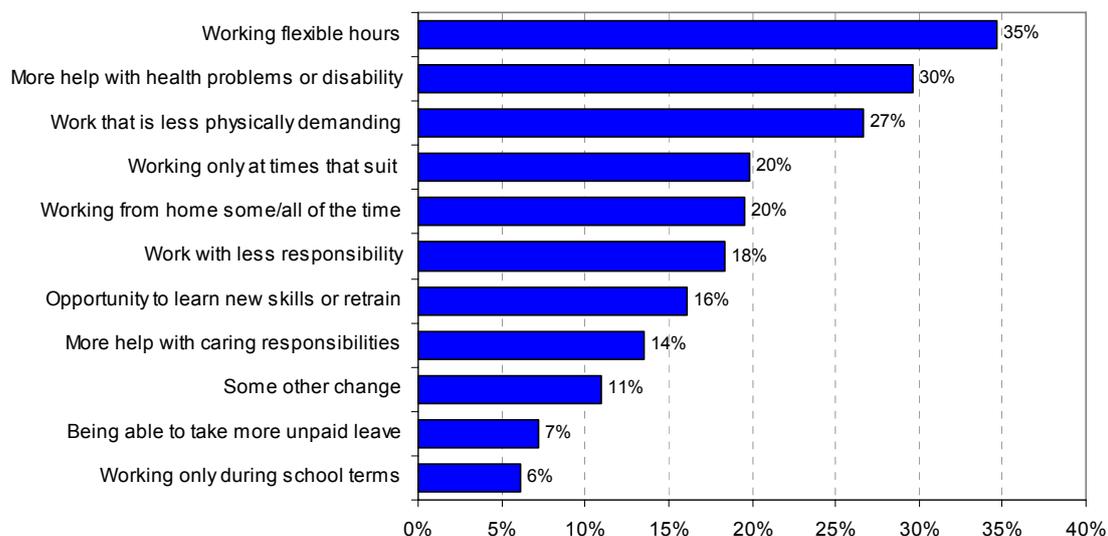
Other common reasons for ceasing full-time work were to spend more time with their partner or family, or to spend more time on other interests. A commonly mentioned 'other' reason was that the person just wanted to retire.

Fourteen percent of 65 year olds said they had stopped working full-time because they were made redundant or dismissed. Two-thirds of these people did not do paid work again subsequent to this.

As noted above, when some (13%) of the non-workers last stopped working full-time, they changed to working part-time in the same position. When these people were asked why they stopped working full-time, around 40% said their health was not good enough to continue working full-time (Table 5.4). A similar proportion said it was so they could spend more time on other interests. A little over 20% said they changed to working part-time so they could provide care for someone else, while 14% said the reason was because there was less work available. A commonly mentioned 'other' reason was that the person had just had enough of full-time work.

While the majority of non-workers who had stopped working full-time said they did not want to carry on working full-time, 46% said they would have liked to go on working full-time. Figure 5.1 shows whether, for these people, there were some changes that may have made it easier for them to carry on working full-time.

Figure 5.1: Whether specified changes may have made it easier to continue working full-time for non-workers who would have liked to go on working full-time



Note: People who stopped working full-time because they were made redundant or dismissed, and who said they would have liked to go on working full-time, were not asked these questions and therefore do not appear in the graph.

Source: Turning 65 Survey, Questions 81 and 82.

Three-quarters of the people said there were some changes that may have helped them carry on working full-time. Just over a third of people mentioned being able to work flexible hours, 30% mentioned getting more help with their health problem or disability, and just over a quarter mentioned getting work that was less physically demanding.

Appendix A, Table A40 to Table A42, presents further information, according to gender, ethnicity and urban/rural classification, on changes that may have made it easier for non-working 65 year olds to continue working full-time. Women (18%) were more likely than men (8%) to report that getting more help with caring for the person they provided care for may have made it easier for them to continue in their last full-time job.

Pacific peoples (45%) were more likely than both Europeans (13%) and Māori (21%) to report that having an opportunity to learn new skills or to retrain may have helped them to remain in their previous full-time job. Pacific peoples and Māori were both more likely than Europeans to report that only working during school terms, or getting more help with caring for the person they provided care for, may have made it easier for them to continue in their last full-time job.

Sixty-five year olds living in main urban areas were more likely than those living in secondary/minor urban areas to report that being able to work flexible hours or only at times that suited them, and getting more help with their health problems or disability, may have enabled them to continue working in their most recent full-time job. While only small proportions reported that being able to take more unpaid leave, or work only during school terms, may have helped them to continue working in their last full-time job – those working in main urban areas were more likely to mention these than people living in rural areas.

Reasons for stopping most recent part-time or irregular work

Around a third of the non-working 65 year olds worked either part-time or irregular hours after leaving their last full-time job. When asked whether this job was in the same occupation as their last full-time job, slightly over half (52%) said it was. The reasons they gave for leaving their most recent job are presented below (Table 5.5).

Table 5.5: Reasons for non-workers leaving their most recent part-time or irregular hours job

Reason	Weighted percentage (n=218)
Health wasn't good enough	26.5
To spend more time on other interests	24.2
To spend more time with family	24.0
Needed more time to care for someone	16.7
To spend more time with partner	14.4
Made redundant or dismissed	12.7
Partner started getting some other income	2.6
Felt their work was not valued	1.7
Felt people at work expected them to leave	1.6
Some other reason	16.2

Source: Turning 65 Survey, Question 87.

Just over a quarter of the non-working 65 year olds gave health issues as a reason for leaving their most recent part-time or irregular hours job. Wanting to spend more time on other interests or with family were both mentioned in just under a quarter of cases. Seventeen percent said they had stopped their most recent non-full-time job because they needed more time to care for someone else.

While half the non-workers who had stopped working part-time or irregular hours said they did not want to carry on working, the other half said they would have liked to go on working. Table 5.6 shows whether there were some changes that may have made it easier for these people (excluding those made redundant or dismissed), to carry on working at that time. The types of change most commonly mentioned were being able to work flexible hours (41%), and having more help with their health problems or disability (31%).

Table 5.6: Factors that may have made it easier for 65 year olds to go on working in their most recent part-time or irregular hours job

Type of change	Weighted percentage (n=96)
Changes to when and where working	
Being able to work flexible hours	40.8
Being able to job-share	29.0
Only working at times that suit	25.9
Working from home some/all of the time	25.5
Only working during school terms	11.2
Taking more unpaid leave	9.9
Changes to nature of work	
More help with health problems or disability	30.7
More help with caring for another person	27.2
Less physically demanding work	21.5
Opportunity to learn new skills or retrain	16.7
Work with less responsibility	13.5
Some other change	16.0

Source: Turning 65 Survey, Questions 89 and 90.

Potential for re-entry to employment

Just under a third (30%) of the non-working 65 year olds who did not have definite arrangements for work in the next 12 months said they would like to have a job. The most common reasons given by approximately two-thirds of these respondents were: they would like some extra income, they want something to do, or they would like to have contact with other people (Table 5.7).

Table 5.7: Reasons why non-workers would like to have had a job

Reason	Weighted percentage (n=210)
Would like to have some extra income	68.7
Like having something to do	68.4
Would like to have contact with other people	65.9
Its hard to live on the income they have now	47.1
Some other reason	13.4

Note: People can specify multiple reasons, so percentages do not total to 100%.

Source: Turning 65 Survey, Question 94.

While just over a quarter of the people who said they would like to have had a job at the time of the interview were not sure what occupation they would like to be working in, 16% said a professional occupation, 14% said a clerical or administrative occupation, and 13% said labouring work.

Seventy percent of the 65 year olds who were not in work said they did not want a job. When asked why not, half said they would rather have time for other activities (Table 5.8).

Other common reasons for not wanting to work were: they would rather spend time with their partner (35%) or their family (38%), or because their health was not good enough (37%). Seventeen percent said they would rather not work as they needed time to care for somebody.

Table 5.8: Reasons why non-workers preferred not to work

Reason	Weighted percentage (n=469)
Rather have time for other activities	49.7
Rather spend more time with family	37.5
Health is not good enough	36.8
Rather spend more time with partner	34.9
Need time to care for someone	16.9
Amount of money wouldn't be worthwhile	8.7
Some other reason	10.1

Note: People can specify multiple reasons, so percentages do not total to 100%.
Source: Turning 65 Survey, Question 92.

Over half (54%) of the 65 year olds who were not working said there was nothing that would have made them want to work (Table 5.9). The remaining 46% said there may have been some factors that would have made work an option for them. Most commonly this was being offered the sort of work they would have been happy doing, and/or for the number of hours they would have been happy working. Being able to work flexible hours and being able to work from home for some or all the time may also have made work an option for some people.

Table 5.9: Factors that may have made work an option for non-workers not wanting a job

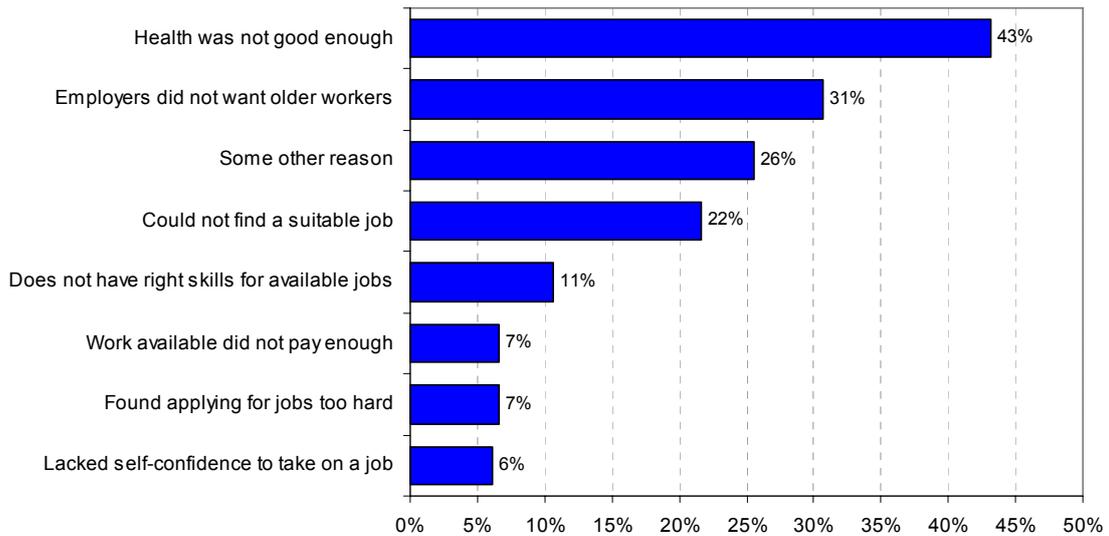
Factor	Weighted percentage (n=493)
When and where working	
Being able to work flexible hours	17.1
Working from home some/all of the time	16.3
Being able to job-share	11.6
Only working at times that suit	11.0
Only working during school terms	4.4
None of these factors	69.9
Nature of work	
Being offered a job doing the sort of work they'd be happy doing	26.8
Being offered a job with the number of hours they'd be happy working	20.3
Getting more help with other things they have to do	10.6
Something else	7.7
None of these factors	57.9
Any of the factors specified above	46.1

Source: Turning 65 Survey, Questions 93a and 93b.

Barriers to work

Non-workers who did not have a definite job lined up in the next 12 months, but said they would like to have been working, were asked why they were not working (Figure 5.2). The most common reason given by 43% was because their health was not good enough. Three out of 10 said it was because, in their opinion, employers did not want older workers, and just over 20% said it was because they could not find a suitable job. A commonly mentioned 'other' reason was that the person was caring for a child, or some other sick or disabled person.

Figure 5.2: Reasons why non-workers who would like to have had a job were not working



Note: People can specify multiple reasons, so percentages do not total to 100%.
Source: Turning 65 Survey, Question 96.

Definite plans to go back to work

Two percent of all 65 year olds were non-workers who had a definite arrangement to do some paid work within the next 12 months. Just over a third of these people had been working in a full-time job within the previous year, and another 30% had been working in a full-time job within the previous one to five years.

6. Caring for others

The New Zealand Carers' Strategy and Five-year Action Plan (Ministry of Social Development 2008) was published in recognition of the need to improve the choices of parents and other informal carers so they can better balance their paid work, their caring responsibilities and other aspects of their lives. A recent important change for carers was the enactment in July 2008 of the Employment Relations (Flexible Working Arrangements) Amendment Act 2007 which gives employees with caring responsibilities a statutory right to request flexible work. In the context of an ageing New Zealand population, the impact caring has on work choices will remain an important issue.

The Turning 65 survey found that, overall, 36% of all 65 year olds provided some form of unpaid care for another person. Twenty-three percent provided care for a child aged under 16 years, and 20% provided care for some other family member or friend who was sick, disabled or aged. These figures include 6% who provided both types of care.

Fifteen percent of all 65 year olds reported they were the main caregiver for a child or another person who was sick, disabled or aged, while 22% said they helped with the care of someone.

The remainder of this chapter further describes the characteristics of carers, and investigates the impact caring responsibilities have on employment.

Characteristics of carers

Nearly a quarter (23%) of all 65 year olds reported they looked after or helped with the care of a child aged under 16 years. Of these carers:

- 30% were the unpaid main caregiver for a child – most often their grandchild (80% of cases) or their own child (14% of cases)
- 70% provided unpaid help with the care of a child, but not as the main carer.

One in five (20%) of all 65 year olds looked after or helped with the care of a family member or friend who was sick, had a disability, or needed help because of their age. Of these carers:

- 44% were the main caregiver for another person – most often their partner (40% of cases), a parent (20% of cases), an adult child (9% of cases) or someone else (36% of cases)²¹
- 56% provided unpaid help, but not as the main carer.

Main caregivers were more likely than care helpers and non-carers to regard their own health as poor. Thirty percent of main caregivers perceived their own health as fair, poor or very poor, compared to 19% of care helpers, and 20% of non-carers.

Sixty-five year olds who were the main caregivers for children or other people provided much more regular care than those who only helped out with the care of the person (Table 6.1). For the majority of main caregivers, care was provided most days or every day each week. In contrast, 65 year olds who only helped with care most often did so on an irregular basis or only two or three times a month at most.

²¹ These percentages do not total to 100% as some 65 year olds cared for more than one person. Where this was the case, the most common combination was their partner and a parent.

Table 6.1: Frequency of unpaid care provided, by whether a main or other caregiver and type of care

Frequency of care	Main caregiver for child (n=150)	Helps with care of child (n=257)	Main caregiver for sick, disabled or aged person (n=175)	Helps with care of sick, disabled or aged person (n=189)
Every day	37.2	6.2	48.6	5.4
Most days	15.3	7.9	8.4	3.7
More than once a week	17.0	13.2	11.7	7.1
Once a week	7.8	18.7	8.9	17.2
Two or three times a month	4.4	9.9	2.6	11.6
Once a month or less often	3.7	7.2	2.6	7.0
No regular pattern	14.5	34.1	16.0	47.2
Unknown	0.0	2.8	1.3	0.9
Total	100.0	100.0	100.0	100.0

Note: Table excludes four people who provided care for a family member or friend, but did not know if they were the main caregiver for the person.

Source: Turning 65 Survey, Questions 28, 30, 31b and 33.

Appendix A, Table A4 to Table A6 presents information, according to gender, ethnicity and urban/rural classification, on whether respondents provided care. Women turning 65 were more likely than men of the same age to be helping with the care of a child, family member or friend. Māori 65 year olds were more likely than 65 year olds from other ethnic groups to be looking after or providing help with the care of a sick, disabled or aged family member or friend. There was no difference between ethnic groups in the likelihood of caring for a child, nor were there differences between urban and rural areas in the likelihood of a 65 year old providing care for another person.

Burden of providing care

Sixty-five year olds who provided any care for a child or who were the main caregiver for a sick, disabled or aged person had different current work patterns to those 65 year olds who did not provide any care (Table 6.2). Carers for children – regardless of whether they were main caregivers or helpers – and main caregivers for sick, disabled or aged people were only about half as likely to be in full-time work as 65 year olds who did not provide care. In contrast, people who helped with, but were not the main caregiver for, sick, disabled or aged people were as likely to be in work as people who did not have any caring responsibilities.

The majority of 65 year old caregivers were not working. When asked why they had completely stopped work in their last full-time job, around 20% said this was because they needed to care for someone else, with main caregivers (23%) being a little more likely to report this than helpers (18%). Twenty-four percent said they left as their health was not good enough for full-time work, 24% said they wanted to spend more time with family, 18% said they wanted to spend more time on other interests, and 17% said they had been made redundant or dismissed.

Just under one in five of all caregivers were working part-time. When asked why they had stopped working in their last full-time job, around 20% said they needed more time to care for children or grandchildren, and 2% needed more time to care for someone other than children or grandchildren. Helpers (23%) were slightly more likely than main caregivers (16%) to indicate they had stopped working full-time because they needed more time to care for children or grandchildren.

Table 6.2: Work status of caregivers and non-carers

Type of care	Working full-time	Working part-time	Working irregular hours	Not working	Total
Cares for child under 16 years					
Main caregiver (n=150)	15.8	21.1	7.8	55.2	100.0
Helps with care (n=257)	16.5	18.7	7.1	57.7	100.0
Total (n=407)	16.3	19.4	7.3	56.9	100.0
Cares for sick, disabled or aged family member or friend					
Main caregiver (n=175)	19.3	14.9	7.9	57.9	100.0
Helps with care (n=193)	29.1	17.0	7.2	46.7	100.0
Total (n=368)	24.8	16.1	7.5	51.6	100.0
Total carers					
Main caregiver (n=295)	18.3	17.3	8.4	56.0	100.0
Helps with care (n=355)	22.9	19.5	7.4	50.2	100.0
Total (n=650)	21.1	18.6	7.8	52.5	100.0
Do not provide care					
Total (n=1,055)	37.0	18.0	6.0	39.1	100.0

Note: Table excludes seven people who said they did not know if they provided unpaid care for others.

Source: Turning 65 Survey, Questions 27, 28, 31a and 31b.

Potential for re-entry to employment

Eighteen percent of carers who were working at age 65 said that since turning 60 they had obtained help with the care of somebody they were caring for to enable them to go on working. Main caregivers (22%) were a little more likely to report this than helpers (15%). Information is presented below on the potential for current non-working carers to re-enter the workforce.

Over two-thirds of 65 year old carers not working said they did not want to have a job. Main caregivers and helpers were equally likely to say this. Just over a quarter said this was because they needed time to care for somebody – with main caregivers being nearly twice as likely as helpers to report this (Table 6.3). Other commonly mentioned reasons for carers not wanting to work were: they would rather have time for other activities (47%), they would rather spend time with family (44%) or their partner (37%), or their health was not good enough (35%).

The reasons they would rather not work were fairly similar for carers and non-carers, but carers were more likely to report they would rather spend more time with family, or they needed time to care for someone else.

Table 6.3: Reasons why carers who were not currently working preferred not to work

Reason	Main caregiver (n=104)	Helps with care (n=109)	Total carers (n=213)	Non-carers ¹ (n=256)
Rather have time for other activities	42.1	51.4	47.4	51.4
Rather spend more time with family	37.6	48.9	44.1	32.5
Rather spend more time with partner	34.1	39.6	37.2	33.1
Health not good enough	42.4	28.9	34.7	38.4
Need time to care for someone	38.4	19.7	27.7	8.7
Amount of money wouldn't be worthwhile	13.0	10.0	11.3	6.7
Some other reason	10.5	13.9	12.5	8.2

Notes:

1. A small proportion of the non-carers indicated that a reason they would rather not work was because they needed time to care for someone else. None of these people had indicated earlier in the survey they looked after or helped with the care of another person (Questions 27 and 31a).
2. People can specify multiple reasons, so percentages do not total to 100%.

Source: Turning 65 Survey, Question 92.

While over two-thirds of current non-working carers said they did not want to work, the majority of these people said there were factors that could assist them to work (Table 6.4). Most commonly this was being able to do the sort of work they liked doing, and only working the number of hours they wanted. Being able to work flexible hours and being able to work from home for some or all of the time may also make work an option for some carers. For main caregivers, around one-fifth mentioned that getting more help with other things they had to do may have made work an option for them.

Table 6.4: Factors which may have made work an option for non-working carers not wanting a job

Factor	Main caregiver (n=108)	Helps with care (n=116)	Total carers (n=224)	Non-carers (n=269)
When and where working				
Being able to work flexible hours	15.1	22.4	19.3	15.4
Working from home some/all of the time	18.9	13.1	15.5	16.9
Being able to job-share	8.6	14.7	12.2	11.1
Only working at times that suit	11.0	11.3	11.2	10.9
Only working during school terms	7.7	5.8	6.6	2.7
None of these factors	65.8	70.0	68.3	71.1
Nature of work				
Being offered a job doing the sort of work they'd be happy doing	28.3	31.2	30.0	24.3
Being offered a job with the number of hours they'd be happy working	25.4	24.0	24.6	17.0
Getting more help with other things they have to do	19.0	7.6	12.4	9.2
Something else	15.4	6.0	9.9	6.0
None of these factors	44.2	55.3	50.7	63.4
Any of the factors specified above	58.6	48.4	52.6	41.1

Note: In addition to the carers who said they did not want a job now, this question was also asked of the 11 carers who said they did not know whether they would like to have a job.

Source: Turning 65 Survey, Questions 93a and 93b.

Carers were more-likely than non-carers to indicate there may be some factors that could make work an option for them – particularly if they were offered a job with the sort of work they liked doing and for the hours they wanted.

One-third of the carers who were not in work said they would have liked to have had a job. The reasons for this are shown in Table 6.5. Nearly three-quarters said this was because they would like to have contact with other people, while two-thirds said they liked having something to do, or would like to have some extra income. Half of the non-working carers who said they would like to be working said this was because it was hard to live on their current income.

Carers (74%) were more likely than non-carers (59%) to indicate they would like to have a job so they could have more contact with other people.

Table 6.5: Reasons why non-working carers would like to have had a job

Reason	Main caregiver (n=51)	Helps with care (n=52)	Total carers (n=103)	Non-carers (n=107)
Would like to have contact with other people	78.5	70.1	73.7	59.3
Like having something to do	64.5	70.2	67.8	68.9
Would like to have some extra income	64.3	68.9	66.9	70.3
It's hard to live on the income they have now	59.6	42.4	49.6	45.1
Some other reason	7.9	10.9	9.7	16.5

Note: People can specify multiple reasons, so percentages do not total to 100%.

Source: Turning 65 Survey, Question 94.

Barriers to paid work

Non-working carers who did not have a definite job lined up in the next 12 months, but said they would like to be working, were asked why they were not currently working (Table 6.6). The most common reason, given by 38%, was because their health was not good enough. Just over a quarter said they were not working because, in their opinion, employers did not want older workers.

Table 6.6: Reasons why non-working carers who would like to have had a job were not working

Reason	Main caregiver (n=51)	Helps with care (n=52)	Total carers (n=103)	Non-carers (n=107)
Health is not good enough	34.0	41.0	38.0	47.3
Employers don't want older workers	36.4	20.6	27.2	33.7
Can't find a suitable job	25.4	8.8	15.8	26.6
Don't have the right skills for the available jobs	8.6	10.7	9.8	11.2
Find applying for jobs too hard	12.0	5.4	8.1	5.3
Work available doesn't pay enough to be worthwhile	7.7	4.7	6.0	7.2
Don't have the self-confidence to take on a job	6.1	0.5	2.9	8.9
Some other reason	39.8	34.5	36.7	16.0
- Has caregiving responsibilities	(33.3)	(2.8)	(15.7)	(1.5)
- Other	(6.5)	(31.7)	(21.1)	(14.5)

Note: People can specify multiple reasons, so percentages do not total to 100%.

Source: Turning 65 Survey, Question 96.

A quarter of main caregivers who would have liked to have had a job said a reason for not working was they could not find a suitable job, but only 9% of helpers mentioned this reason. In most cases, the other reason given by main caregivers was they had caregiving responsibilities.

Non-working carers who would have liked to have had a job were less likely than non-carers to say their reasons for not working were: their health was not good enough, employers did not want older workers, or they could not find a suitable job. In contrast, carers were much more likely than non-carers to give caregiving responsibilities as a reason for not working.

7. Services and supports

The New Zealand Positive Ageing Strategy includes objectives around eliminating ageism in the workplace and promoting flexible work options for older people (Ministry of Social Development 2001). One of the objectives (9.2) is to 'Assist those providing government services to older people to have an understanding and awareness of older people's issues' (Ministry of Social Development 2008a). This chapter examines the methods 65 year olds used to help them find a job, whether they had used Work and Income employment services, and whether 65 year olds would have been interested in a range of employment services for older people had they been available.

The survey found that 12% of all 65 year olds said that on some occasion since turning 60 they had been out of work and looking for a job.

Job-search behaviour

Sixty-five year olds who had on occasion been out of work and looking for a job since age 60 were asked about their job-search methods (Table 7.1). The majority of people used more than one job-search method. The most common way people looked for work from age 60 was to look in the newspaper (76%). However, a large proportion (63%) also said they spoke to people they knew about possible job opportunities. Around two in five said they had contacted an employer directly without being invited, and 27% said they had used the internet.

Table 7.1: Job-search methods of 65 year olds who had on occasion been out of work and looking for a job since age 60

Job-search method	Weighted percentage (n=226)
Looked in newspaper	76.2
Asked people they knew about jobs	63.1
Contacted an employer without being invited to	40.6
Registered with a recruitment agency	29.6
Looked on the internet	27.5
Advertised looking for a job	11.1
Went to a service that offered training in CV writing & interview skills	10.7
Went to a service that offered careers advice	9.2
None of the above	10.1

Note: People could specify multiple methods, so percentages do not total to 100%.
Source: Turning 65 Survey, Question 117.

Thirty percent said they had registered with a recruitment agency to help look for work, with the majority of the people who used this method saying they found it useful. Less than one in 10 said they used a careers advice service, with just under half of these people saying they found this service useful. Eleven percent used a service that offered training in CV writing and interview skills, with most of these users finding this service useful.

Employment services

Work and Income services

Work and Income have a range of services to help people find work. One-third of all 65 year olds who had on occasion been out of work and looking for a job since age 60 said they had used these services (Table 7.2). Of those who had used Work and

Income services, one-third said they had found them useful, 23% said some services were useful and some were not, and 44% said they did not find the services useful.

Table 7.2: Whether 65 year olds had used Work and Income employment services and whether they had found them useful

Use of Work and Income employment services	Weighted percentage overall (n=226)	Weighted percentage of those who have used W&I service (n=82)
Did not use Work and Income services	67.4	-
Did use Work and Income services	32.6	-
- services were useful	(10.8)	33.1
- services were somewhat useful	(7.5)	22.9
- services were not useful	(14.3)	44.0
Total	100.0	100.0

Source: Turning 65 Survey, Questions 116a and 116b.

Two-thirds of 65 year olds who had on occasion been out of work and looking for a job since age 60 said they had not used Work and Income employment services. When asked why not, nearly half said they did not need to as they had found a job quickly in another way (Table 7.3). A little under 20% said they did not realise that Work and Income employment services were available. A similar proportion mentioned other reasons, many of which related to their health.

Table 7.3: Reasons why 65 year olds did not use Work and Income employment services when they became out of work and looking for a job after reaching age 60

Reason	Weighted percentage (n=144)
Didn't need to as found a job quickly in another way	46.9
Didn't realise the services were available	18.5
Thought they wouldn't have the sort of job you wanted	6.7
Seemed like too much trouble	3.6
Thought the service was not meant for people your age	2.8
Didn't want to go to Work and Income	2.1
Some other reason	18.4

Source: Turning 65 Survey, Question 116d.

Other services

Sixty-five year olds who had on occasion been out of work and looking for a job since age 60 were asked if they would have been interested in a scheme whereby employers take on older people to train and mentor other workers. Three-quarters said they would have been interested or very interested in such a scheme (Table 7.4).

People were also asked about the likely usefulness of some possible employment-related services had they been available. Three-quarters said it was likely or very likely they would have used a job-finding service tailored for people in their 50s and 60s had it been available. Two-thirds were positive about a service offering careers advice and guidance tailored towards older people, while a little under two-thirds were positive about a free retraining service for older people. People were more evenly divided as to whether they would have used an online service that allowed them to use their

computer to register interest in work, download application forms, and get information from Work and Income.

Table 7.4: How likely 65 year olds who had on occasion been out of work and looking for a job since age 60 would have used particular services had they been available

Type of service	Weighted percentage (n=226)				
	Very likely	Likely	Not likely	Don't know	Total
Scheme where employers take on older people to train and mentor other workers ¹	37.7	37.7	21.3	3.3	100.0
Job-finding service tailored for people in their 50s and 60s ²	32.2	43.7	21.6	2.5	100.0
Service offering careers advice and guidance and tailored for people in their 50s and 60s ²	26.1	41.2	31.3	1.4	100.0
Free retraining for people in their 50s and 60s ²	24.2	38.4	33.9	3.5	100.0
Online service where you can register interest in work, download application forms, and get information from Work and Income ²	18.9	31.2	47.2	2.8	100.0

Notes:

1. People were asked if they would be very interested, interested or not interested in such a scheme.
2. People were asked about the likelihood of using such a service had it been available.

Source: Turning 65 Survey, Questions 123a to 123d.

Appendix A, Table A43 to Table A45 presents further information, according to gender, ethnicity, and urban/rural classification, on the likely usefulness of the employment-related services. When comparing the proportions that responded 'very likely' or 'likely' (or 'very interested' or 'interested') between subgroups only two statistically significant differences were found. Men were more likely than women to report they would be interested or very interested in a scheme where employers take on older people to train and mentor other workers. Those living in secondary or minor urban areas were more likely than those living in main urban areas to report it was likely or very likely they would use a service offering careers advice and guidance tailored for people in their 50s or 60s.

Work planning

Sixty-five year olds who had been in work at any time since age 60 were asked whether on any occasion since turning 60 they had had discussions with others about issues such as staying in work, changing the way they worked, or when to stop work (Table 7.5). Just under a third of 65 year olds said they did not have such discussions with the types of people indicated in the table. For those who did, most commonly they discussed these issues with their partner, family or friends.

A little over a quarter of 65 year olds discussed future work-related issues with their employer at the time, or someone acting for their employer. Usually the 65 year old brought up the issues with their employer, but in some cases (20%) the employer initiated the discussion.

Overall, 18% of people said they had discussed issues including staying in work, changing the way they worked, or when to stop work with a professional person such as a careers planner, a financial planner or some other professional such as their accountant, lawyer, or doctor.

Table 7.5: Whether respondents had had discussions with others about future work-related issues since turning 60

Person they had discussion with	Weighted percentage (n=1,117)
Husband, wife or partner ¹	49.9
Friends or family	40.0
Employer at the time	25.1
Professional financial planner	9.6
Professional careers adviser	4.0
Someone acting for their employer ²	2.0
Some other professional	8.5
None of these	32.3

Notes:

1. These figures are calculated for all 65 year olds who had been in work at any time since age 60. Therefore, the figures include people who did not have a partner for any of the time since they turned 60.
2. People were only given this option if they said they had not discussed future work-related issues with their employer at the time.

Source: Turning 65 Survey, Question 124.

For the minority who discussed future work-related issues with a professional careers adviser, around two-thirds found this useful, while for those who discussed issues with a professional financial planner, around three-quarters found this useful.

Around two-thirds of 65 year olds who did not talk to a professional careers adviser or professional financial planner about future work-related issues, said this was because they did not feel the need to. Only around one in 10 said they did not talk to these professionals because they did not think of it. A similar proportion said they did not talk to them because they did not think they would be of any use. Only 2% of people said they did not use the services of these professionals because they thought they would be too expensive.

8. Concluding remarks

New Zealand, like many other Western countries, has an ageing population. One way to manage the impacts of our ageing population is to maximise the potential of older workers and extend their working lives. This research aimed to improve our understanding of what motivates older people to continue or discontinue in paid work, the barriers they face in the labour market, and the supports and services they need to continue in work.

A number of key themes emerged from the survey results, and these are discussed below. These themes may help guide policy-makers, employers and others who are exploring issues relating to the employment of older people.

Labour force participation

The survey found that the majority of 65 year olds were currently in work, and only a small proportion of those working intended to stop work completely within the next year. Just under half the working 65 year olds had a definite age in mind when they thought they would stop work completely, with relatively few thinking they would work beyond the age of 70 years. These findings support results from other research that shows many people prefer to transition out of work rather than to abruptly end work in favour of retirement at the age of eligibility for NZS. This finding provides important information for those looking at options to extend working lives, especially with regard to making the transition into retirement.

The impact of health

International research has identified poor or failing health as the major factor accounting for an early exit from the labour force. The results of this survey support this finding. Health was found to be strongly associated with whether 65 year olds were currently working. Over two-thirds of 65 year olds who regarded their health as very good or excellent were currently working, compared to only 16% of those who regarded their health as poor, and 3% whose health was very poor. This reinforces the notion that the economic costs of ill-health are much greater than the costs of health care per se.

Over a quarter of the non-working 65 year olds ceased full-time work because their health was not good enough to sustain this level of work.

Many 65 year olds said they had made an effort to take better care of their health since reaching age 60 so they could continue in work. However, for others who had stopped working full-time, getting help at an earlier stage with their health problems or disability may have enabled them to continue in full-time work. Employers or policy-makers may therefore want to consider not only the needs, motivations and expectations of the employee when they are turning 65, but also their needs in the years approaching the traditional retirement age.

Motivations around income

Most 65 year olds said there were important non-financial motivators for working, eg liking to keep busy, liking their work, feeling they still had something to contribute, and liking the contact with other people. Nevertheless, financial considerations were still a strong motivator for many 65 year olds to be in work. This is presumably because NZS does not provide them with an adequate income to meet their particular needs, eg they

may still have a mortgage owing on their home, or they may want extra money for travel or to pursue other interests.

Nearly two-thirds of 65 year olds said a reason for working was because their income without paid work was insufficient. Sixty-five year olds without a partner were more likely to mention this than those who were part of a couple.

Around a quarter of the people who said they were working because they needed the money were paying off a mortgage on their home. Having a mortgage was found to be strongly associated with 65 year olds currently being in work.

In addition to those who said they were working because they needed the money, 22% said they were carrying on working because they liked having some extra money.

The importance of income in the decision to work past 65 years highlights the trade-off between employment and retirement income policies. However, this tension may be alleviated by considering the non-financial factors that influence the decision to work.

Would flexible work help?

The findings of the survey suggest there is scope to enhance flexible work options, even for those who do not have caring responsibilities.

Flexible work was described in the survey as 'being able to vary your hours from day to day, or from week to week'. As reported in a number of places in the survey, this was the change that had been, or would be, the most useful to allow 65 year olds to continue in work.

Around a quarter of working 65 year olds said they had already changed from working fixed to working flexible hours to make it easier to continue working. Those 65 year olds who had not yet done this, stated this was the main change that would allow them to carry on working, or which, for the non-workers, could have kept them in work.

While people with caring responsibilities now have a statutory right to request flexible work, it appears a wider range of older people would find it helpful if more employers were accommodating about working flexible hours.

As well as flexible work, there were other factors reported by many 65 year olds which could help them to stay in work, or which, for the non-workers, may have kept them in work. These included:

- being able to take more unpaid leave
- doing less physically demanding work
- doing work with less responsibility
- job-sharing
- working from home for some or all of the time.

Balancing work and caring

The New Zealand Carers' Strategy and Five-year Action Plan (Ministry of Social Development 2008b) recognised the need to improve the choices of parents and other informal carers, so they can better balance their paid work, their caring responsibilities and other aspects of their lives. This survey captured information on what impact providing care had on the employment of 65 year olds.

The survey found that, overall, 36% of all 65 year olds provided some form of unpaid care for another person. All carers for children and the main caregivers for sick, disabled or aged people were less likely to be in full-time work and more likely to be not working than 65 year olds who did not provide care.

One-third of the non-working carers said they would like to have had a job. The majority of those who did not want a job at the time said there were factors that would make work an option for them in the future. Therefore, some older carers may benefit from help and support with their caring responsibilities and/or their own health, and with finding employment that suits them.

Tailored employment services

Work and Income employment services appear to be under-used by older job seekers. Only one-third of those who had sought work since age 60 said they had used such services. Most 65 year olds who had been out of work and looking for a job since age 60 said it was likely they would have used employment-related services tailored to people in their 50s or 60s. Considering age-related elements in the provision of employment assistance may, therefore, be effective in providing opportunities for older people looking for work.

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All percentages shown in this appendix are based on weighted data.

Table A1: Living situation of 65 year olds, by gender

Lives in the same house or flat as:	Male (n=771)	Female (n=941)
Husband, wife or partner	81.9	64.3
A son or daughter	14.2	12.1
A grandson or granddaughter	6.5	6.6
A parent	1.1	0.9
Another person related to them	2.6	3.2
Another person not related to them	2.5	3.1
Nobody else	12.7	23.5
Unknown	1.6	1.9

Note: As some respondents live with more than one other person, percentages do not total to 100%.
Source: Turning 65 Survey, Gender Question and Question 141.

Table A2: Living situation of 65 year olds, by ethnicity

Lives in the same house or flat as:	European (n=1,119)	Māori (n=436)	Pacific peoples (n=163)	Asian (n=61)
Husband, wife or partner	73.7	60.0	63.7	79.7
A son or daughter	9.7	20.7	52.2	34.7
A grandson or granddaughter	3.7	18.2	28.0	22.1
A parent	0.8	1.3	1.5	3.6
Another person related to them	2.2	7.5	9.1	9.4
Another person not related to them	2.3	5.0	2.5	9.7
Nobody else	19.6	20.6	9.3	3.4
Unknown	1.7	1.9	1.0	0.0

Note: As some respondents live with more than one other person, percentages do not total to 100%.
Source: Turning 65 Survey, Questions 132 and 141.

Table A3: Living situation of 65 year olds, by urban/rural classification

Lives in the same house or flat as:	Main urban area (n=1,133)	Secondary/ minor urban area (n=291)	Rural area (n=288)
Husband, wife or partner	70.2	70.7	85.0
A son or daughter	15.7	7.8	8.6
A grandson or granddaughter	7.3	5.9	4.2
A parent	1.0	0.7	1.0
Another person related to them	3.5	2.7	0.9
Another person not related to them	2.9	3.1	1.9
Nobody else	20.0	19.7	10.0
Unknown	1.8	1.9	1.2

Notes:

- As some respondents live with more than one other person, percentages do not total to 100%.
- The urban/rural classification is based on addresses recorded in the MSD's administrative data.

Source: Turning 65 Survey, Question 141.

Table A4: Percentage of 65 year olds doing unpaid voluntary work, by gender

Type of voluntary work	Male (n=771)	Female (n=941)
Provides care for child aged under 16 years	16.7	28.9
Provides care for other family member or friend	16.6	23.1
Does other unpaid work outside of the home	26.4	30.9
Does any type of unpaid voluntary work	45.7	59.0

Note: Some people do more than one type of unpaid voluntary work, hence the total is less than the sum of the rows.
Source: Turning 65 Survey, Gender Question and Questions 27, 31a and 34.

Table A5: Percentage of 65 year olds doing unpaid voluntary work, by ethnicity

Type of voluntary work	European (n=1,119)	Māori (n=436)	Pacific peoples (n=163)	Asian (n=61)
Provides care for child aged under 16 years	22.1	25.1	27.3	25.1
Provides care for other family member or friend	19.7	27.0	17.0	11.8
Does other unpaid work outside of the home	29.8	26.3	16.2	22.3
Does any type of unpaid voluntary work	52.7	52.0	45.5	51.8

Source: Turning 65 Survey, Questions 27, 31a, 34 and 132.

Table A6: Percentage of 65 year olds doing unpaid voluntary work, by urban/rural classification

Type of voluntary work	Main urban area (n=1,133)	Secondary/ minor urban area (n=291)	Rural area (n=288)
Provides care for child aged under 16 years	23.0	25.5	20.2
Provides care for other family member or friend	19.2	21.6	21.2
Does other unpaid work outside of the home	25.8	33.5	35.1
Does any type of unpaid voluntary work	50.7	56.7	55.2

Note: The urban/rural classification is based on addresses recorded in the MSD's administrative data.
Source: Turning 65 Survey, Questions 27, 31a and 34.

Table A7: Self-perceived health status of 65 year olds, by gender

Compared to others your age, would you say your health is:	Male (n=771)	Female (n=941)
Excellent	23.2	24.5
Very good	31.8	29.2
Good	24.0	24.2
Fair	13.4	13.8
Poor	4.2	5.6
Very poor	2.7	2.2
Unknown	0.8	0.3
Total	100.0	100.0

Source: Turning 65 Survey, Gender Question and Question 135a.

Table A8: Self-perceived health status of 65 year olds, by ethnicity

Compared to others your age, would you say your health is:	European (n=1,119)	Māori (n=436)	Pacific peoples (n=163)	Asian (n=61)
Excellent	25.3	20.7	13.6	10.0
Very good	32.6	25.4	17.5	12.4
Good	24.6	21.2	23.6	17.3
Fair	11.6	17.4	25.2	33.7
Poor	3.8	8.2	9.6	15.8
Very poor	1.8	6.3	6.2	9.0
Unknown	0.3	0.8	4.2	1.7
Total	100.0	100.0	100.0	100.0

Source: Turning 65 Survey, Questions 132 and 135a.

Table A9: Self-perceived health status of 65 year olds, by urban/rural classification

Compared to others your age, would you say your health is:	Main urban area (n=1,133)	Secondary/ minor urban area (n=291)	Rural area (n=288)
Excellent	24.7	22.8	21.9
Very good	29.0	29.4	36.9
Good	24.2	26.8	21.1
Fair	14.4	12.0	12.4
Poor	4.5	6.5	4.9
Very poor	2.5	1.9	2.6
Unknown	0.6	0.6	0.2
Total	100.0	100.0	100.0

Note: The urban/rural classification is based on addresses recorded in the MSD's administrative data.

Source: Turning 65 Survey, Question 135a.

Table A10: Whether 65 year olds had felt lonely or isolated in the three previous months, by gender

Whether respondent has felt lonely/isolated	Male (n=771)	Female (n=941)
Always	1.1	0.7
Most of the time	1.6	2.4
Sometimes	9.6	15.1
Rarely	11.7	14.2
Never	75.8	67.2
Unknown	0.3	0.4
Total	100.0	100.0

Source: Turning 65 Survey, Gender Question and Question 135b.

Table A11: Whether 65 year olds had felt lonely or isolated in the previous three months, by ethnicity

Whether respondent has felt lonely/isolated	European (n=1,119)	Māori (n=436)	Pacific peoples (n=163)	Asian (n=61)
Always	0.7	2.8	2.0	0.0
Most of the time	1.7	2.7	4.4	5.3
Sometimes	10.8	17.1	31.6	25.0
Rarely	13.4	14.4	6.3	11.4
Never	73.2	62.8	54.2	56.6
Unknown	0.2	0.2	1.5	1.7
Total	100.0	100.0	100.0	100.0

Source: Turning 65 Survey, Questions 132 and 135b.

Table A12: Whether 65 year olds had felt lonely or isolated in the previous three months, by urban/rural classification

Whether respondent has felt lonely/isolated	Main urban area (n=1,133)	Secondary/ minor urban area (n=291)	Rural area (n=288)
Always	0.7	2.0	0.3
Most of the time	2.0	2.5	1.6
Sometimes	13.1	12.9	9.3
Rarely	13.1	13.1	12.5
Never	70.7	69.4	76.0
Unknown	0.4	0.0	0.4
Total	100.0	100.0	100.0

Note: The urban/rural classification is based on addresses recorded in the MSD's administrative data.

Source: Turning 65 Survey, Question 135b.

Table A13: Work status of 65 year olds, and plans for work over the next 12 months if not working, by gender

Work status and employment plans	Male (n=771)	Female (n=941)
Currently working	64.7	47.5
- working full-time	(44.9)	(18.1)
- working part-time	(14.3)	(21.8)
- working irregular hours	(5.6)	(7.6)
Not currently working	32.6	47.4
- no plans to work in next year	(26.2)	(39.9)
- plans to work in next year	(6.4)	(7.5)
Never worked	2.7	5.1
- no plans to work in next year	(2.6)	(4.8)
- plans to work in next year	(0.1)	(0.4)
Total	100.0	100.0

Source: Turning 65 Survey, Gender Question and Questions 1a, 1b, 2a, 2b, 6, 7, 8, 14, 15, 17a, 17b, 19a and 19b.

Table A14: Work status of 65 year olds, and plans for work over the next 12 months if not working, by ethnicity

Work status and employment plans	European (n=1,119)	Māori (n=436)	Pacific peoples (n=163)	Asian (n=61)
Currently working	59.6	44.7	35.3	20.8
- working full-time	(32.9)	(28.3)	(18.1)	(11.3)
- working part-time	(19.9)	(9.9)	(9.2)	(5.4)
- working irregular hours	(6.8)	(6.6)	(8.0)	(4.1)
Not currently working	37.8	50.2	51.0	60.0
- no plans to work in next year	(31.6)	(38.7)	(37.7)	(49.5)
- plans to work in next year	(6.1)	(11.4)	(13.3)	(10.6)
Never worked	2.7	5.1	13.7	19.1
- no plans to work in next year	(2.7)	(4.8)	(12.2)	(15.7)
- plans to work in next year	(0.0)	(0.4)	(1.5)	(3.4)
Total	100.0	100.0	100.0	100.0

Source: Turning 65 Survey, Questions 1a, 1b, 2a, 2b, 6, 7, 8, 14, 15, 17a, 17b, 19a, 19b and 132.

Table A15: Work status of 65 year olds, and plans for work over the next 12 months if not working, by urban/rural classification

Work status and employment plans	Main urban area (n=1,133)	Secondary/minor urban area (n=291)	Rural area (n=288)
Currently working	55.0	53.1	62.0
- working full-time	(32.9)	(26.6)	(28.8)
- working part-time	(16.4)	(18.5)	(24.1)
- working irregular hours	(5.6)	(7.9)	(9.2)
Not currently working	40.7	41.5	36.7
- no plans to work in next year	(34.1)	(35.8)	(27.4)
- plans to work in next year	(6.6)	(5.7)	(9.3)
Never worked	4.3	5.4	1.2
- no plans to work in next year	(4.0)	(5.3)	(1.2)
- plans to work in next year	(0.3)	(0.1)	(0.0)
Total	100.0	100.0	100.0

Note: The urban/rural classification is based on addresses recorded in the MSD's administrative data.
Source: Turning 65 Survey, Questions 1a, 1b, 2a, 2b, 6, 7, 8, 14, 15, 17a, 17b, 19a and 19b.

Table A16: Work status of 65 year olds, and plans for work over the next 12 months if not working, by health status of respondent

Work status and employment plans	Excellent (n=380)	Very good (n=484)	Good (n=413)	Fair (n=257)	Poor (n=107)	Very poor (n=57)
Currently working	67.2	69.5	55.1	32.1	16.3	2.8
- working full-time	(38.7)	(41.3)	(30.8)	(11.2)	(4.1)	(0.6)
- working part-time	(19.7)	(21.8)	(19.4)	(12.6)	(6.8)	(1.5)
- working irregular hours	(8.7)	(6.4)	(4.9)	(8.2)	(5.3)	(0.8)
Not currently working	30.6	28.8	41.1	60.2	68.3	91.5
- no plans to work in next year	(24.1)	(23.0)	(32.2)	(54.6)	(56.5)	(85.9)
- plans to work in next year	(6.5)	(5.8)	(8.9)	(5.6)	(11.9)	(5.6)
Never worked	2.3	1.7	3.9	7.7	15.4	5.7
- no plans to work in next year	(2.1)	(1.7)	(3.8)	(6.4)	(15.4)	(5.7)
- plans to work in next year	(0.2)	(0.0)	(0.1)	(1.3)	(0.0)	(0.0)
Total	100.0	100.0	100.0	100.0	100.0	100.0

Note: Table excludes 14 people for whom information on their health status was not provided in the survey.
Source: Turning 65 Survey, Questions 1a, 1b, 2a, 2b, 6, 7, 8, 14, 15, 17a, 17b, 19a, 19b and 135a.

Table A17: Work status of 65 year olds, and plans for work over the next 12 months if not working, by whether they had a working partner

Work status and employment plans	No partner (n=536)	Partner working (n=589)	Partner not working (n=548)
Currently working	46.7	76.3	41.8
- working full-time	(23.3)	(45.4)	(21.8)
- working part-time	(17.9)	(23.2)	(13.7)
- working irregular hours	(5.4)	(7.7)	(6.4)
Not currently working	47.4	22.2	53.0
- no plans to work in next year	(38.9)	(16.9)	(45.3)
- plans to work in next year	(8.5)	(5.4)	(7.7)
Never worked	6.0	1.5	5.2
- no plans to work in next year	(5.8)	(1.4)	(4.6)
- plans to work in next year	(0.1)	(0.0)	(0.6)
Total	100.0	100.0	100.0

Note: This table excludes 39 people for whom information on the employment status of their partner was not available.
Source: Turning 65 Survey, Questions 1a, 1b, 2a, 2b, 6, 7, 8, 14, 15, 17a, 17b, 19a, 19b and 143.

Table A18: Work status of 65 year olds, and plans for work over the next 12 months if not working, by highest qualification of respondent

Work status and employment plans	None (n=745)	School (n=235)	Technical or trade (n=300)	University or professional (n=336)	Other (n=73)
Currently working	48.5	53.1	61.7	65.2	56.3
- working full-time	(27.6)	(26.1)	(37.9)	(35.4)	(28.2)
- working part-time	(14.9)	(19.1)	(18.2)	(22.6)	(20.1)
- working irregular hours	(5.9)	(7.9)	(5.6)	(7.2)	(8.1)
Not currently working	46.6	39.4	35.8	32.9	41.5
- no plans to work in next year	(38.6)	(32.8)	(29.6)	(26.2)	(36.9)
- plans to work in next year	(8.0)	(6.6)	(6.2)	(6.7)	(4.6)
Never worked	4.9	7.4	2.5	1.8	2.2
- no plans to work in next year	(4.8)	(6.9)	(2.4)	(1.5)	(2.2)
- plans to work in next year	(0.2)	(0.6)	(0.1)	(0.3)	(0.0)
Total	100.0	100.0	100.0	100.0	100.0

Note: This table excludes 23 people for whom information on their highest qualification was not available.
Source: Turning 65 Survey, Questions 1a, 1b, 2a, 2b, 6, 7, 8, 14, 15, 17a, 17b, 19a, 19b and 134.

Table A19: Work status of 65 year olds, and plans for work over the next 12 months if not working, by percentage of time spent on benefit in the last 10 years

Work status and employment plans	None (n=943)	>0% – 25% (n=192)	>25% – 50% (n=156)	>50% – 75% (n=134)	>75% – 100% (n=287)
Currently working	68.6	46.7	37.5	30.1	19.8
- working full-time	(42.8)	(22.5)	(9.9)	(7.1)	(0.9)
- working part-time	(19.2)	(17.2)	(19.4)	(12.9)	(14.9)
- working irregular hours	(6.5)	(7.0)	(8.2)	(10.1)	(3.9)
Not currently working	29.6	46.3	57.2	65.7	67.7
- no plans to work in next year	(24.6)	(33.6)	(46.5)	(56.9)	(58.3)
- plans to work in next year	(5.0)	(12.7)	(10.7)	(8.9)	(9.4)
Never worked	1.8	7.0	5.3	4.2	12.5
- no plans to work in next year	(1.6)	(7.0)	(5.0)	(4.2)	(11.6)
- plans to work in next year	(0.2)	(0.0)	(0.2)	(0.0)	(1.0)
Total	100.0	100.0	100.0	100.0	100.0

Source: Turning 65 Survey, Questions 1a, 1b, 2a, 2b, 6, 7, 8, 14, 15, 17a, 17b, 19a, 19b and 135a.

Table A20: Work status of 65 year olds, and plans for work over the next 12 months if not working, by mortgage owing on home

Work status and employment plans	None (n=1,361)	<\$30,000 (n=102)	\$30,000– \$50,000 (n=49)	\$50,000– \$100,000 (n=67)	>\$100,000 (n=86)
Currently working	52.5	66.4	68.9	73.4	82.7
- working full-time	(27.3)	(45.2)	(39.5)	(60.4)	(56.7)
- working part-time	(18.1)	(16.9)	(20.2)	(12.5)	(20.8)
- working irregular hours	(7.1)	(4.3)	(9.2)	(0.4)	(5.2)
Not currently working	43.2	31.1	30.4	25.5	15.9
- no plans to work in next year	(36.4)	(25.7)	(14.4)	(17.1)	(11.8)
- plans to work in next year	(6.8)	(5.4)	(16.0)	(8.5)	(4.1)
Never worked	4.3	2.6	0.7	1.1	1.5
- no plans to work in next year	(4.1)	(0.8)	(0.7)	(1.1)	(1.1)
- plans to work in next year	(0.2)	(1.7)	(0.0)	(0.0)	(0.4)
Total	100.0	100.0	100.0	100.0	100.0

Note: Table excludes 17 people for whom the tenure of their house/flat was not known, and 30 people who did not know the amount of their mortgage.

Source: Turning 65 Survey, Questions 1a, 1b, 2a, 2b, 6, 7, 8, 14, 15, 17a, 17b, 19a, 19b and 132.

Table A21: Occupation of working 65 year olds, by work status

Occupation (ANZSCO Level 1 and Level 2)	Full-time (n=498)	Part-time (n=268)	Irregular (n=113)	Total working (n=879)
Managers	17.3	11.7	10.2	14.7
<i>Chief executives, general managers & legislators</i>	(4.4)	(2.9)	(2.2)	(3.7)
<i>Farmers & farm managers</i>	(5.1)	(6.0)	(1.7)	(5.0)
<i>Specialist managers</i>	(7.6)	(1.9)	(5.1)	(5.4)
<i>Hospitality, retail & service managers</i>	(0.3)	(0.9)	(1.2)	(0.6)
Professionals	22.3	17.9	28.1	21.5
<i>Arts and media professionals</i>	(0.5)	(1.0)	(1.5)	(0.8)
<i>Business, human resource & marketing professionals</i>	(5.4)	(3.7)	(2.6)	(4.5)
<i>Design, engineering, science & transport professionals</i>	(5.3)	(4.7)	(3.9)	(4.9)
<i>Education professionals</i>	(4.7)	(6.7)	(13.9)	(6.4)
<i>Health professionals</i>	(3.2)	(1.3)	(3.6)	(2.6)
<i>ICT professionals</i>	(0.6)	(0.0)	(1.3)	(0.5)
<i>Legal, social and welfare professionals</i>	(2.5)	(0.5)	(1.4)	(1.7)
Technicians & Trades Workers	9.5	7.3	7.0	8.5
<i>Engineering, ICT & science technicians</i>	(0.1)	(0.5)	(0.3)	(0.2)
<i>Automotive & engineering trades workers</i>	(1.5)	(0.6)	(2.6)	(1.3)
<i>Construction trades workers</i>	(2.7)	(1.9)	(1.3)	(2.3)
<i>Food trades workers</i>	(1.4)	(0.6)	(0.0)	(1.0)
<i>Skilled animal & horticultural workers</i>	(0.9)	(0.4)	(1.6)	(0.8)
<i>Other technicians & trades workers</i>	(2.9)	(3.3)	(1.3)	(2.9)
Community & Personal Service Workers	4.9	16.5	8.3	9.1
<i>Health & welfare support workers</i>	(3.7)	(7.5)	(3.8)	(5.0)
<i>Carers and aides</i>	(0.4)	(6.1)	(4.0)	(2.7)
<i>Hospitality workers</i>	(0.3)	(1.0)	(0.5)	(0.6)
<i>Protective service workers</i>	(0.5)	(0.9)	(0.0)	(0.6)
<i>Sports & personal service workers</i>	(0.0)	(0.9)	(0.0)	(0.3)
Clerical & Administrative Workers	11.6	11.5	14.8	11.9
<i>Office managers & program administrators</i>	(3.6)	(3.0)	(1.3)	(3.1)
<i>Personal assistants & secretaries</i>	(1.1)	(0.1)	(0.0)	(0.6)
<i>General clerical workers</i>	(1.6)	(2.2)	(1.4)	(1.8)
<i>Inquiry clerks & receptionists</i>	(0.9)	(2.2)	(3.8)	(1.6)
<i>Numerical clerks</i>	(0.8)	(0.9)	(0.0)	(0.7)
<i>Clerical & office support workers</i>	(0.8)	(1.7)	(3.6)	(1.4)
<i>Other clerical & administrative workers</i>	(2.8)	(1.4)	(4.8)	(2.6)
Sales Workers	10.8	8.7	6.2	9.6
<i>Sales representatives & agents</i>	(2.5)	(0.5)	(0.0)	(1.5)
<i>Sales assistants & salespersons</i>	(6.7)	(7.3)	(6.2)	(6.8)
<i>Sales support workers</i>	(1.6)	(1.0)	(0.0)	(1.2)
Machinery Operators & Drivers	9.3	6.4	4.2	7.7
<i>Machine & stationary plant operators</i>	(3.0)	(1.0)	(0.0)	(2.0)
<i>Mobile plant operators</i>	(0.1)	(0.0)	(0.3)	(0.1)
<i>Road & rail drivers</i>	(5.5)	(5.4)	(2.6)	(5.1)
<i>Store-persons</i>	(0.7)	(0.0)	(1.3)	(0.6)
Labourers	14.1	20.0	21.2	16.9
<i>Cleaners & laundry workers</i>	(2.8)	(6.8)	(7.3)	(4.6)
<i>Construction & mining labourers</i>	(1.4)	(0.5)	(0.0)	(0.9)
<i>Factory process workers</i>	(1.7)	(1.4)	(1.7)	(1.6)
<i>Farm, forestry & garden workers</i>	(3.6)	(6.2)	(7.9)	(5.0)
<i>Food preparation assistants</i>	(1.0)	(1.8)	(0.5)	(1.2)
<i>Other labourers</i>	(3.6)	(3.3)	(3.9)	(3.5)
Unknown	0.3	0.0	0.0	0.2
Total	100.0	100.0	100.0	100.0

Source: Turning 65 Survey, Questions 4, 6, 7, 8, 12, 14, 15, 17a and 17b.

Table A22: Occupation of working 65 year olds, by gender

Occupation (ANZSCO Level 1)	Male (n=460)	Female (n=419)
Managers	19.6	8.3
Professionals	22.2	20.7
Technicians & trades workers	13.7	1.7
Community & personal service workers	2.0	18.3
Clerical & administrative workers	3.6	22.7
Sales workers	10.2	8.8
Machinery operators & drivers	13.4	0.4
Labourers	15.0	19.2
Unknown	0.3	0.0
Total	100.0	100.0

Source: Turning 65 Survey, Gender Question and Questions 4 and 12.

Table A23: Occupation of working 65 year olds, by ethnicity

Occupation (ANZSCO Level 1)	European (n=656)	Māori (n=185)	Pacific peoples (n=59)
Managers	15.5	10.5	0.0
Professionals	21.6	21.1	17.0
Technicians & trades workers	8.6	6.2	8.3
Community & personal service workers	9.0	9.5	13.3
Clerical & administrative workers	12.6	7.2	9.2
Sales workers	9.7	4.8	4.1
Machinery operators & drivers	7.1	14.7	8.5
Labourers	15.7	26.1	39.5
Unknown	0.2	0.0	0.0
Total	100.0	100.0	100.0

Note: Figures are not shown for Asians because of a small sample size.

Source: Turning 65 Survey, Questions 4, 12 and 132.

Table A24: Occupation of working 65 year olds, by urban/rural classification

Occupation (ANZSCO Level 1)	Main urban area (n=572)	Secondary/ minor urban area (n=146)	Rural area (n=161)
Managers	9.3	14.3	32.7
Professionals	24.5	15.1	16.9
Technicians & trades workers	9.9	7.5	4.6
Community & personal service workers	10.0	10.9	4.6
Clerical & administrative workers	15.1	8.2	4.6
Sales workers	10.6	13.0	3.3
Machinery operators & drivers	6.5	10.1	9.8
Labourers	13.9	20.8	23.4
Unknown	0.2	0.0	0.0
Total	100.0	100.0	100.0

Note: The urban/rural classification is based on addresses recorded in the MSD's administrative data.

Source: Turning 65 Survey, Questions 4 and 12.

Table A25: Changes working 65 year olds made to their working lives from age 60 to make it easier for them to go on working, by gender

Working-life changes made since turning 60	Male (n=460)	Female (n=419)
Reduced the number of hours worked	41.2	37.6
Changed from fixed to flexible hours	29.8	22.7
Reduced the amount of responsibility at work	30.3	20.9
Changed to less physically demanding work	23.6	16.8
Organised to work at home more	22.0	13.8
Became self-employed	20.3	13.2
Some other change	5.3	8.3
Any of the changes specified above	68.5	61.4

Notes:

1. Figures shown are the weighted percentages reporting they had made the changes listed.
2. Respondents could report more than one change so percentages do not total to 100%.

Source: Turning 65 Survey, Question 55.

Table A26: Changes working 65 year olds made to their working lives from age 60 to make it easier for them to go on working, by ethnicity

Working-life changes made since turning 60	European (n=656)	Māori (n=185)	Pacific peoples (n=59)
Reduced the number of hours worked	40.4	30.8	42.3
Changed from fixed to flexible hours	27.4	24.6	22.6
Reduced the amount of responsibility at work	26.7	23.2	24.0
Changed to less physically demanding work	20.4	20.1	28.1
Organised to work at home more	19.2	14.2	11.6
Became self-employed	17.4	12.2	16.6
Some other change	6.4	11.0	6.5
Any of the changes specified above	65.8	60.5	60.3

Note: Figures are not shown for Asians because of a small sample size.

Source: Turning 65 Survey, Question 55.

Table A27: Changes working 65 year olds made to their working lives from age 60 to make it easier for them to go on working, by urban/rural classification

Working-life changes made since turning 60	Main urban area (n=572)	Secondary/ minor urban area (n=146)	Rural area (n=161)
Reduced the number of hours worked	38.2	37.3	46.5
Changed from fixed to flexible hours	23.5	33.1	32.1
Reduced the amount of responsibility at work	24.2	30.0	30.1
Changed to less physically demanding work	19.8	22.5	21.7
Organised to work at home more	17.0	13.5	27.4
Became self-employed	15.4	15.1	25.2
Some other change	6.5	7.4	6.2
Any of the changes specified above	65.8	60.0	68.7

Source: Turning 65 Survey, Question 55.

Table A28: Changes working 65 year olds made to their out-of-work lives from age 60 to make it easier for them to go on working, by gender

Out-of-work changes made since turning 60	Male (n=460)	Female (n=419)
Took better care of health	56.3	56.5
Reduced amount done around the house/garden	14.8	28.3
Cut down time spent doing spare-time activities	15.9	20.5
Moved house	15.8	15.4
Cut down time spent doing voluntary work	14.4	16.0
Did some study or training	14.0	18.2
Got assistance with their caring role	8.2	6.0
Some other change	7.7	7.6
Any of the changes specified above	74.9	78.0

Source: Turning 65 Survey, Questions 56a to 56h.

Table A29: Changes working 65 year olds made to their out-of-work lives from age 60 to make it easier for them to go on working, by ethnicity

Out-of-work changes made since turning 60	European (n=656)	Māori (n=185)	Pacific peoples (n=59)
Took better care of health	54.7	68.8	72.0
Reduced amount done around the house/garden	19.7	22.7	33.9
Cut down time spent doing spare-time activities	16.7	26.8	40.9
Moved house	15.8	18.1	13.4
Cut down time spent doing voluntary work	14.3	19.2	23.0
Did some study or training	15.9	19.8	12.4
Got assistance with their caring role	6.3	12.6	22.8
Some other change	7.7	9.4	10.0
Any of the changes specified above	75.1	83.6	83.1

Note: Figures are not shown for Asians because of a small sample size.

Source: Turning 65 Survey, Questions 56a to 56h.

Table A30: Changes working 65 year olds made to their out-of-work lives from age 60 to make it easier for them to go on working, by urban/rural classification

Out-of-work changes made since turning 60	Main urban area (n=572)	Secondary/ minor urban area (n=146)	Rural area (n=161)
Took better care of health	57.5	56.2	53.1
Reduced amount done around the house/garden	19.7	23.8	21.6
Cut down time spent doing spare-time activities	16.2	20.4	21.5
Moved house	13.5	19.7	19.6
Cut down time spent doing voluntary work	14.6	18.0	14.6
Did some study or training	15.0	17.5	17.2
Got assistance with their caring role	7.3	5.9	8.2
Some other change	7.1	10.1	7.3
Any of the changes specified above	74.2	80.0	80.1

Source: Turning 65 Survey, Questions 56a to 56h.

Table A31: Reasons why 65 year olds were working, by gender

Reasons they were working	Male (n=460)	Female (n=419)
Liked being busy	93.5	90.7
Liked their work	90.8	90.0
Felt they had something to contribute	89.2	90.2
Liked contact with other people	79.7	86.8
Needed the income	65.1	62.3
Partner is working	45.8	33.8
Likes having some extra money ¹	20.0	23.9
Some other reason	23.1	17.6

Note:

1. Respondents were asked if this was a reason only if they answered 'No' to the first reason listed in the table.

Source: Turning 65 Survey, Gender Question and Questions 57a to 57g, and 58a.

Table A32: Reasons why 65 year olds were working, by ethnicity

Reasons they were working	European (n=656)	Māori (n=185)	Pacific peoples (n=59)
Liked being busy	92.0	96.9	94.5
Liked their work	90.3	89.3	91.8
Felt they had something to contribute	89.4	95.7	85.7
Liked contact with other people	82.3	85.5	80.7
Needed the income	63.4	70.8	71.3
Partner is working	40.0	41.3	41.7
Likes having some extra money ¹	21.8	21.9	19.9
Some other reason	20.3	19.5	24.4

Notes:

1. Respondents were asked if this was a reason only if they answered 'No' to the first reason listed in the table.
2. Figures are not shown for Asians because of a small sample size.

Source: Turning 65 Survey, Questions 57a to 57g, 58a and 132.

Table A33: Reasons why 65 year olds were working, by urban/rural classification

Reasons they were working	Main urban area (n=572)	Secondary/ minor urban area (n=146)	Rural area (n=161)
Liked being busy	92.7	91.0	92.1
Liked their work	89.9	89.9	92.7
Felt they had something to contribute	89.8	87.9	90.6
Liked contact with other people	87.0	86.7	65.4
Needed the income	64.2	72.5	55.5
Partner is working	40.3	37.3	44.4
Likes having some extra money ¹	23.7	17.8	18.4
Some other reason	21.8	19.0	18.5

Notes:

1. Respondents were only asked if this was a reason if they answered 'No' to the first reason listed in the table.
2. The urban/rural classification is based on addresses recorded in the MSD's administrative data.

Source: Turning 65 Survey, Questions 57a to 57g, and 58a.

Table A34: Whether specified changes would make it easier for 65 year olds to go on working, by gender

Type of change	Male (n=460)	Female (n=419)
Changes to when and where working		
Working flexible hours	30.4	22.9
Being able to take more unpaid leave	21.7	14.2
Job-sharing	19.3	17.0
Working from home some/all of the time	18.5	11.6
Working only at times that suited	16.4	13.3
Working only during school terms	4.8	7.0
None of these changes	44.5	54.6
Changes to nature of work		
Work that was less physically demanding	24.7	24.6
Work with less responsibility	23.5	12.9
Some other change	10.3	7.5
None of these changes	54.1	63.9
Any of the changes specified above	68.1	56.9

Source: Turning 65 Survey, Gender Question and Questions 67 and 68.

Table A35: Whether specified changes would make it easier for 65 year olds to go on working, by ethnicity

Type of change	European (n=656)	Māori (n=185)	Pacific peoples (n=59)
Changes to when and where working			
Working flexible hours	25.9	32.8	42.0
Being able to take more unpaid leave	18.4	13.8	12.5
Job-sharing	17.3	25.0	27.4
Working from home some/all of the time	15.0	13.6	24.2
Working only at times that suited	14.2	20.0	26.1
Working only during school terms	5.6	10.3	6.9
None of these changes	50.5	40.3	28.0
Changes to nature of work			
Work that was less physically demanding	23.7	24.8	40.5
Work with less responsibility	17.6	25.2	39.8
Some other change	9.4	10.4	5.5
None of these changes	59.5	50.0	40.5
Any of the changes specified above	62.1	70.3	83.0

Note: Figures are not shown for Asians because of a small sample size.

Source: Turning 65 Survey, Questions 67, 68 and 132.

Table A36: Whether specified changes would make it easier for 65 year olds to go on working, by urban/rural classification

Type of change	Main urban area (n=572)	Secondary/ minor urban area (n=146)	Rural area (n=161)
Changes to when and where working			
Working flexible hours	27.7	27.7	24.9
Being able to take more unpaid leave	19.5	16.8	16.3
Job-sharing	18.0	18.7	18.8
Working from home some/all of the time	17.1	10.7	14.2
Working only at times that suited	15.6	12.9	15.0
Working only during school terms	6.3	5.6	4.0
None of these changes	47.8	51.8	50.3
Changes to nature of work			
Work that was less physically demanding	22.8	27.5	28.5
Work with less responsibility	17.7	20.3	21.7
Some other change	9.9	7.6	7.3
None of these changes	60.7	55.8	52.6
Any of the changes specified above	62.2	66.3	64.0

Note: The urban/rural classification is based on addresses recorded in the MSD's administrative data.
Source: Turning 65 Survey, Gender Question and Questions 67 and 68.

Table A37: Work expectations over the next year for working 65 year olds, by gender

Work expectations over the next year	Male (n=460)	Female (n=419)
Work more hours	4.5	3.1
Continue working the same hours	48.9	60.8
Work fewer hours	36.2	23.2
Give up work completely	6.8	7.7
Unknown	3.7	5.1
Total	100.0	100.0

Source: Turning 65 Survey, Gender Question and Questions 57a to 57g, and 58a.

Table A38: Work expectations over the next year for working 65 year olds, by ethnicity

Work expectations over the next year	European (n=656)	Māori (n=185)	Pacific peoples (n=59)
Work more hours	3.5	8.0	1.4
Continue working the same hours	53.8	59.0	49.4
Work fewer hours	31.2	20.8	16.3
Give up work completely	7.4	6.3	16.1
Unknown	4.1	5.9	16.9
Total	100.0	100.0	100.0

Note: Figures are not shown for Asians because of a small sample size.
Source: Turning 65 Survey, Questions 57a to 57g, 58a and 132.

Table A39: Work expectations over the next year for working 65 year olds, by urban/rural classification

Work expectations over the next year	Main urban area (n=572)	Secondary/ minor urban area (n=146)	Rural area (n=161)
Work more hours	3.8	5.9	2.5
Continue working the same hours	55.5	58.7	45.5
Work fewer hours	29.0	24.2	40.7
Give up work completely	7.2	7.4	7.2
Unknown	4.5	3.8	4.1
Total	100.0	100.0	100.0

Note: The urban/rural classification is based on addresses recorded in the MSD's administrative data.

Source: Turning 65 Survey, Questions 57a to 57g, and 58a.

Table A40: Whether specified changes may have made it easier to continue working full-time for current non-workers who would have liked to go on working full-time, by gender

Type of change	Male (n=114)	Female (n=150)
Changes to when and where working		
Working flexible hours	30.4	38.3
Working only at times that suited	17.8	21.6
Working from home some/all of the time	19.2	20.0
Being able to take more unpaid leave	9.4	5.4
Working only during school terms	7.0	5.4
None of these changes	58.7	51.7
Changes to nature of work		
More help with health problems/disability	33.3	26.4
Work that is less physically demanding	21.5	31.0
Work with less responsibility	19.7	17.3
Opportunity to learn new skills or retrain	11.0	20.4
More help with caring responsibilities	8.0	18.1
Some other change	15.2	7.5
None of these changes	30.7	34.4
Any of the changes specified above	73.2	74.8

Source: Turning 65 Survey, Gender Question and Questions 81 and 82.

Table A41: Whether specified changes may have made it easier to continue working full-time for current non-workers who would have liked to go on working full-time, by ethnicity

Type of change	European (n=130)	Māori (n=103)	Pacific peoples (n=32)
Changes to when and where working			
Working flexible hours	32.1	40.1	30.4
Working only at times that suited	16.2	32.7	32.8
Working from home some/all of the time	18.7	26.4	20.3
Being able to take more unpaid leave	5.6	11.9	17.9
Working only during school terms	4.5	11.4	22.8
None of these changes	59.0	41.9	44.1
Changes to nature of work			
More help with health problems/disability	25.8	35.3	47.4
Work that is less physically demanding	22.3	38.0	37.9
Work with less responsibility	14.3	21.9	38.1
Opportunity to learn new skills or retrain	13.2	21.4	45.0
More help with caring responsibilities	10.8	24.8	30.3
Some other change	13.7	5.8	2.6
None of these changes	35.1	25.9	10.3
Any of the changes specified above	72.0	83.6	94.9

Note: Figures are not shown for Asians because of a small sample size.
Source: Turning 65 Survey, Questions 81, 82 and 132.

Table A42: Whether specified changes may have made it easier to continue working full-time for current non-workers who would have liked to go on working full-time, by urban/rural classification

Type of change	Main urban area (n=171)	Secondary/ minor urban area (n=50)	Rural area (n=43)
Changes to when and where working			
Working flexible hours	39.5	21.8	31.1
Working only at times that suited	23.7	7.3	19.4
Working from home some/all of the time	21.8	20.2	10.9
Being able to take more unpaid leave	9.3	5.2	1.7
Working only during school terms	8.5	3.1	0.6
None of these changes	49.7	65.2	62.9
Changes to nature of work			
More help with health problems/disability	35.1	12.4	27.9
Work that is less physically demanding	27.7	31.6	17.2
Work with less responsibility	21.1	17.2	9.2
Opportunity to learn new skills or retrain	16.7	11.1	19.5
More help with caring responsibilities	13.9	19.0	5.8
Some other change	7.4	17.7	17.4
None of these changes	30.9	30.4	42.3
Any of the changes specified above	75.6	73.7	68.8

Note: The urban/rural classification is based on addresses recorded in the MSD's administrative data.
Source: Turning 65 Survey, Gender Question and Questions 81 and 82.

Table A43: How likely was it that 65 year olds who had on occasion been out of work and looking for a job since age 60 would have used particular services had they been available, by gender

Type of service	Male (n=117)	Female (n=109)
A scheme where employers take on older people to train and mentor other workers		
Very interested	39.6	35.5
Interested	44.0	30.1
Not interested	16.4	27.2
Don't know	0.0	7.3
Total	100.0	100.0
Job-finding service tailored for people in their 50s and 60s		
Very likely	30.0	34.8
Likely	48.8	37.5
Not likely	19.0	24.8
Don't know	2.2	2.9
Total	100.0	100.0
Service offering careers advice and guidance and tailored for people in their 50s and 60s		
Very likely	26.9	25.2
Likely	42.1	40.2
Not likely	31.0	31.7
Don't know	0.0	3.0
Total	100.0	100.0
Free retraining for people in their 50s and 60s		
Very likely	21.5	27.4
Likely	40.2	36.1
Not likely	34.8	32.9
Don't know	3.5	3.6
Total	100.0	100.0
Online service where you can register interest in work, download application forms, and get information from Work and Income		
Very likely	18.7	19.1
Likely	28.4	34.4
Not likely	51.2	42.3
Don't know	1.6	4.2
Total	100.0	100.0

Source: Turning 65 Survey, Gender Question and Questions 123a to 123d.

Table A44: How likely was it that 65 year olds who had on occasion been out of work and looking for a job since age 60 would have used particular services had they been available, by ethnicity

Type of service	European (n=124)	Māori (n=75)	Pacific peoples (n=29)
A scheme where employers take on older people to train and mentor other workers			
Very interested	39.0	44.8	13.7
Interested	36.3	33.3	52.0
Not interested	21.2	19.8	27.6
Don't know	3.5	2.1	6.7
Total	100.0	100.0	100.0
Job-finding service tailored for people in their 50s and 60s			
Very likely	33.4	37.2	17.1
Likely	42.8	36.4	58.8
Not likely	22.0	21.9	10.5
Don't know	1.8	4.5	13.6
Total	100.0	100.0	100.0
Service offering careers advice and guidance and tailored for people in their 50s and 60s			
Very likely	26.4	37.9	17.2
Likely	40.6	34.4	58.9
Not likely	32.2	25.6	13.9
Don't know	0.8	2.1	10.0
Total	100.0	100.0	100.0
Free retraining for people in their 50s and 60s			
Very likely	24.5	37.6	10.4
Likely	36.8	29.9	52.0
Not likely	35.9	27.6	20.7
Don't know	2.8	4.8	16.9
Total	100.0	100.0	100.0
Online service where you can register interest in work, download application forms, and get information from Work and Income			
Very likely	19.9	26.3	0.0
Likely	30.6	29.2	34.5
Not likely	46.9	43.5	51.9
Don't know	2.6	1.0	13.5
Total	100.0	100.0	100.0

Note: Figures are not shown for Asians because of a small sample size.

Source: Turning 65 Survey, Questions 123a to 123d, and 132.

Table A45: How likely was it that 65 year olds who had on occasion been out of work and looking for a job since age 60 would have used particular services had they been available, by urban/rural classification

Type of service	Main urban area (n=152)	Secondary/ minor urban area (n=40)	Rural area (n=34)
A scheme where employers take on older people to train and mentor other workers			
Very interested	34.7	43.6	46.1
Interested	39.9	33.0	31.8
Not interested	21.2	21.9	21.2
Don't know	4.2	1.5	0.8
Total	100.0	100.0	100.0
Job-finding service tailored for people in their 50s and 60s			
Very likely	30.7	42.3	28.7
Likely	45.1	43.1	37.4
Not likely	21.2	13.2	32.8
Don't know	3.0	1.5	1.1
Total	100.0	100.0	100.0
Service offering careers advice and guidance and tailored for people in their 50s and 60s			
Very likely	26.0	27.7	25.1
Likely	37.3	53.9	46.6
Not likely	35.1	16.9	28.4
Don't know	1.6	1.5	0.0
Total	100.0	100.0	100.0
Free retraining for people in their 50s and 60s			
Very likely	21.9	34.6	23.7
Likely	41.2	30.3	33.3
Not likely	34.4	24.4	42.1
Don't know	2.5	10.7	0.8
Total	100.0	100.0	100.0
Online service you where can register interest in work, download application forms, and get information from Work and Income			
Very likely	17.8	29.6	12.5
Likely	29.0	21.7	52.5
Not likely	50.4	43.7	35.0
Don't know	2.8	5.0	0.0
Total	100.0	100.0	100.0

Note: The urban/rural classification is based on addresses recorded in MSD administrative data.

Source: Turning 65 Survey, Questions 123a to 123d.

Appendix B: Detailed methodology

Target population

The target population for the survey was all the people who were living in New Zealand and who turned 65 years of age between 1 October 2007 and 31 March 2008.

Sampling

Sampling frame

The sampling frame for the survey was constructed from the MSD's administrative data. It consisted of all the people in the MSD's administrative database as at 9 April 2008, who lived in New Zealand and who turned 65 years of age between 1 October 2007 and 31 March 2008. Nearly all (96%) of the 14,436 people on the frame were receiving New Zealand Superannuation (NZS). The remainder of the 65 year olds on the frame were receiving other benefits or supplementary assistance from MSD.

The sampling frame did not cover people who were not receiving NZS or some other benefit or supplementary assistance from MSD. Those not covered would have included people who were eligible for NZS but who had not yet applied, and some people who were not eligible for NZS.²²

The sample was selected from people turning 65 over a six month window to balance between:

- being able to contact people relatively soon after they had applied for NZS, so that the contact details held by MSD would be as up-to-date as possible, and
- having enough Māori and Pacific peoples available for selection in the sample to ensure robust statistics for these groups.

Statistics New Zealand estimates there were 32,650 people aged 65 living in New Zealand as at 30 June 2008.²³ Assuming the birthdays of these 65 year olds were spread fairly evenly across the year, this suggests the sampling frame of 14,436 covered around 90% of all the people living in New Zealand who turned 65 between 1 October 2007 and 31 March 2008.

Exclusions from the sample

There were 235 people on the sampling frame who were excluded from having a chance of selection in the sample, for the following reasons:

- they used an agent to handle all their dealings with MSD
- they were in residential care (where this could be identified from receiving a residential care subsidy or loan)
- they had a severe incapacity
- their records in the administrative database were flagged as confidential (eg because they indicated they did not wish to be contacted by MSD for research purposes, the person was an ex-MSD employee or had a family member currently working for MSD).

²² NZS is available to New Zealand citizens and permanent residents who have lived in New Zealand for a total of 10 years since turning 20 years of age. Five of those years in New Zealand must be since the age of 50.

²³ Statistics New Zealand, National population estimates tables, NatPopEstAt30Jun.xls.

See: www.stats.govt.nz/tables/nat-pop-est-tables.htm.

In addition, a further 348 people were excluded because the administrative database had no telephone number recorded for them.

Sample design

The objectives of the sample design were to ensure the survey estimates of the percentage of people having any characteristic of interest would have an acceptable margin of error for the key subgroups outlined in the survey objectives.

A stratified random sample of people was selected from the sampling frame, with three strata defined by collapsing the prioritised ethnicity variable from the MSD's administrative data into:

- Māori
- Pacific peoples
- all others (including people of unknown ethnicity in the administrative data).

The sample size needed from each stratum was determined so that estimates for Māori and Pacific peoples would have a margin of error within ± 5 percentage points, and estimates for the following subgroups would have a margin of error of up to ± 5 percentage points:

- gender
- benefit receipt in the last five years
- location (main urban areas, combined other urban and rural areas).

The sample sizes selected took into account an expected response rate of 50%.

There were 20 cases where two people living at the same address were both selected in the sample, usually a husband and wife. To avoid over-burdening these households, only one person from each couple was retained in the list of people to contact.

The achieved sample size was 1,712 completed interviews. The breakdown by strata was: 457 Māori, 152 Pacific peoples, and 1,103 all others.

We also asked each respondent about their ethnicity in the survey. This ensured our analysis of ethnicity used current self-reported data. It also allowed people to identify with more than one ethnic group. As total response self-reported ethnicity is used throughout the report, the figures in the paragraph above differ from those presented in Table 3.2.

While 65 year olds of Asian ethnicity were not over-sampled, the sample size achieved (61) was sufficient to enable us to present some statistics (eg current employment status) for this subgroup.

Questionnaire development and testing

Focus groups

The questionnaire's development was informed by a series of focus groups (Ministry of Social Development 2009). These were informal discussions of the survey topics with small groups of people aged approximately 60 to 70 years. Focus groups were held in Wellington (one at a bridge club and the other at a bowling club), one in Hawera to get the views of a rural community, one in Gisborne with Māori participants, and one in Auckland with representatives from a number of Pacific peoples' communities.

The views of ex-beneficiaries were also sought, but not in a focus group setting, as it was thought potential sensitivities may have existed around benefit receipt. To include the views of this group of New Zealanders in the questionnaire's development, we conducted telephone interviews with a number of people who had just recently moved from either the Unemployment Benefit or the Domestic Purposes Benefit to NZS.

Cognitive testing

Cognitive testing was used to improve the structure of the questionnaire and the wording of particular questions. Face-to-face cognitive interviews were conducted with nine people selected from the MSD's administrative data who had turned 65 between July and September 2007. The purpose of the interviews was to understand how the respondent fulfilled the task of answering the questions and, in particular, to detect any actions or understandings that were not what was intended.

Pilot

The research company contracted by the MSD conducted a pilot survey by telephone before the main data collection, to test the survey process, the CATI system, and the questionnaire. This resulted in 50 interviews. Data from the pilot interviews were checked to verify respondents were being asked the right questions (ie that the skips and routing alternatives were correct). A few minor changes were made to the questionnaire as a result.

Data collection

Fieldwork for the main survey took place between 17 April and 10 June 2008, meaning the respondents were interviewed between three weeks and just over eight months after they had turned 65. The average interview length was 19 minutes.

Introductory letters

Introductory letters were sent on the MSD's letterhead to inform potential respondents the contracted research company was conducting the research on the MSD's behalf, and they might be contacted to participate in a 20-minute confidential interview.

To control the interviewing workload, the letters were sent in three batches a few weeks apart. Each batch consisted of a random sample that was stratified by the three ethnic groups (Māori, Pacific peoples, all others). Therefore, each batch was a representative sub-sample of the originally selected list. A summary page, consisting of translations in Māori, Samoan and traditional Chinese was attached to the second and third batches.

Ethnicity and language

Where possible, the research company made attempts to match interviewer and respondent ethnicities, with Māori and Pacific peoples' interviewers telephoning people classified as Māori or Pacific peoples in the administrative data.

When an interviewer encountered a language difficulty, she or he attempted to identify the first language of the respondent. Where possible, an interviewer or interpreter fluent in that language called the respondent back and the interview was conducted in the respondent's preferred language. Interviews were conducted in a range of languages including: English, Māori, Samoan, Tongan, Cantonese and Mandarin.

Call backs

Up to 15 call backs were made to each person in the sample until a refusal or an interview was achieved. Call backs were made at different times and/or on different days of the week. Only 64 people who the research company attempted to contact received fewer than 15 call backs. These were people for whom contact was first attempted late in the fieldwork period.

Tele-matching

Towards the end of the fieldwork, the name and address information for 245 people with invalid telephone numbers was put through Telecom's tele-matching service, to attempt to find an up-to-date telephone number. This was successful in 72 cases.

Interviewer training and supervision

All interviewers at the contracted research company received training that included, at a minimum:

- definition of market and social policy research
- Market Research Code of Practice in relation to interviewing, including confidentiality clauses
- introducing the company and the interview to the respondent
- identification procedures to establish bona fides of the interviewer/company
- coping with refusals
- conducting the interview in respect of the following:
 - closed questions
 - open-ended questions and the use of probes
 - scales and rotations
 - administration and completion of questionnaires
 - why sampling methods and quotas are used
 - socio-demographic classifications
 - business classifications
 - terminology and jargon
- the logic and input procedures involved in the CATI system
- quality control procedures applying to interviews.

Interviewers attend refresher-training courses at least once a year and receive regular feedback on their performance. A supervisor or senior interviewer monitored the conduct of all new interviewers when they carried out their first telephone interviews.

In addition to this general training, all interviewers working on the Turning 65 project received a briefing tailored specifically to the requirements of this project, and were provided with written interviewer notes. The briefing and notes covered:

- the background, objectives and importance of the research
- the nature of the target audience (older people aged 65 years)
- the survey process (eg use of the introductory letter, option to resend the letter, the toll free number etc)
- how to handle language difficulties
- how to most effectively manage the initial contact
- wrong numbers
- the questionnaire content.

Monitoring and verification was carried out on at least 10% of each interviewer's work.

Response rate

Call outcomes

Introductory letters were sent and attempts were made to contact a total of 3,071 people, resulting in 1,712 completed interviews. Figure B1 summarises the call outcomes, with more details shown in Table B1.

Figure B1: Call outcomes for the Turning 65 survey

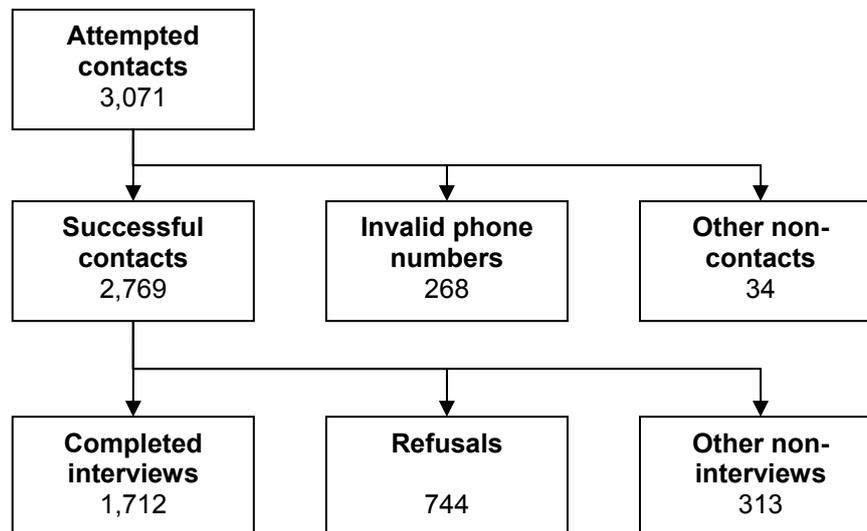


Table B1: Detailed counts of call outcomes for the Turning 65 survey

Call outcome	Number of people
Invalid telephone numbers	268
Unobtainable – disconnected	90
Unobtainable – fax/computer/modem	13
Wrong number – new phone number given	22
Wrong number – no forwarding details	112
Business number	31
Valid phone number, but no successful contact made	34
No reply	14
Busy/engaged	3
Answering machine	17
Valid number, successful contact made	2,769
Language difficulties – not resolved	57
Soft appointment	61
Hard appointment	26
Not available during survey period	92
Qualifier overseas (and not available during survey period)	37
Contact refusal	73
Qualifier refusal	664
Qualifier deceased	7
Qualifier not available due to ill health	33
Refused recording	7
Completed interviews	1,712
Total attempted contacts	3,071

Response rates

The survey response rate is defined as the number of completed interviews as a percentage of the total sample.

Also of interest are:

- the contact rate – defined as the number of successful contacts as a percentage of the attempted contacts
- the refusal rate – defined as the number of refusals as a percentage of the successful contacts.

Table B2 gives the response rates for the total sample and for each stratum.

Table B2: Response rates for the Turning 65 survey

	Contact rate (%)	Refusal rate (%)	Response rate (%)
Total sample	90	27	56
Māori	86	23	52
Pacific peoples	81	17	44
All others	94	30	59

Weighting

The weights used in the analysis of the survey data were constructed in two stages.

First, as the sample selected from the sampling frame was a stratified random sample, a weight was constructed for each selected person that reflected the different probability of selection in each stratum (Māori, Pacific peoples, all others).

In the second stage, the probability weights of the respondents were calibrated to known counts from the sampling frame. The purpose of this step is essentially to adjust for differential response rates, so that non-response bias in the survey estimates will be minimised. Table B3 shows an analysis of response rates broken down by various factors that may have influenced the propensity of the sample members to respond. These response rates are weighted by the probability of selection weights derived above. It is clear the only key subgroups of the sample across which response rates varied substantially were gender and ethnicity. Hence, the survey weights were calibrated (post-stratified) to counts from the sampling frame for gender by ethnicity. The calibration of the weights used the administratively-recorded ethnicity for each respondent to be consistent with the benchmark counts from the sampling frame.

All tables and analyses presented in the report use weighted data.

Table B3: Investigation of potential variables to include in calibration

	Weighted response rate (%)
Gender	
Female	62
Male	55
Ethnicity	
Māori	52
Pacific peoples	44
All others	59
Marital status	
Married	59
Single	58
Location	
Auckland	60
Wellington	60
Rest of the North Island	58
South Island	58
Month turning 65¹	
October	57
November	59
December	56
January	59
February	64
March	57

Note:

1. To indicate how recent the respondents' contact details are in the MSD's administrative data, this was included as a proxy.

Confidence intervals

95% confidence intervals were calculated for the survey estimates using the survey analysis procedures in SAS. These procedures allow for the fact the sample was a stratified random sample to be appropriately taken into account in calculating the confidence intervals. The procedures implement the Taylor series linearisation method of variance estimation.

Use of administrative data

As discussed above, the sampling frame for the survey was constructed from the MSD's administrative data, with nearly all the people being 65 year olds who were receiving NZS during the time period of interest.

Residential addresses for survey respondents were used to categorise people into regional councils and urban/rural classifications for subgroup analysis.

Administrative data was also used to summarise the amount of time people had spent on a main benefit in the 5 and 10 year periods before they turned 65.

Appendix C: Modelling likelihood of being in work

When examining the current work status of 65 year olds according to various characteristics such as gender and ethnicity, there appeared to be a number of significant differences between subgroups. Logistic regression analysis allows us to enter all the characteristics of interest into a model to explore which of them are most strongly associated with the event of interest (in this case whether 65 year olds were currently working), once all the other characteristics are taken in to account.

The model was specified in PROC SURVEYLOGISTIC in the SAS package, using the strata and weights as outlined in the methodology section.

The dependent variable in the model was whether the person was currently working for any number of hours.

The explanatory variables included in the model are all categorical variables:

- **Gender:** male; female
- **Ethnicity:** European; Māori; Pacific peoples; Asian
- **Health status:** excellent; very good; good; fair; poor or very poor
- **Highest educational qualification:** no qualifications; school qualification; technical or trade qualification; university or other professional qualification; other qualification
- **Urban/rural classification:** main urban area; secondary or minor urban area; rural area
- **Where born:** born in New Zealand; born overseas
- **Partnership status and partner work status:** partner working; partner not working; no partner
- **Caregiving responsibilities:** no caregiving responsibilities; provides care for child only; provides care for sick, disabled or aged person only; provides care for child and sick, disabled or aged person
- **Proportion of time spent on benefit in last 10 years:** No time on benefit; >0%–25%; >25%–50%; >50%–75%; >75%–100%
- **Mortgage owing on home:** No mortgage; less than \$30,000; \$30,000 to \$50,000; \$50,000 to \$100,000; more than \$100,000; mortgage amount unknown.

The main findings were:

- Those with a working partner were significantly more likely to be employed than those without a partner or who had a partner not in work.
- Those who perceived their health as excellent, very good, or good were significantly more likely to be employed than those who perceived their health as fair, poor or very poor.
- Those with mortgages owing on their homes were significantly more likely to be employed than those without mortgages.
- Women were significantly less likely to be employed than men.
- Those with caring responsibilities for children aged under 16 years were significantly less likely to be employed than those without caring responsibilities.
- The more time 65 year olds had spend on benefit in the last 10 years, the less likely they were to be currently employed.
- Asian 65 year olds were significantly less likely to be employed than Europeans.

Table C1: Odds ratio estimates for likelihood of 65 year olds being in work¹

Explanatory variables ²	Odds ratio estimate	95% confidence interval ³
Partnership status and whether partner works (reference group = Partner working)		
No partner	0.60	0.42–0.84
Partner not working	0.34	0.24–0.46
Self-perceived health (ref = Excellent)		
Very Good	1.16	0.82–1.64
Good	0.81	0.57–1.15
Fair	0.40	0.26–0.63
Poor/Very Poor	0.11	0.06–0.23
Gender (ref = Male)		
Female	0.62	0.47–0.82
Ethnicity (ref = European)		
Māori	0.82	0.61–1.10
Pacific peoples	0.73	0.41–1.32
Asian	0.27	0.13–0.59
Urban/rural classification (ref = Main urban)		
Secondary/minor urban	1.23	0.87–1.73
Rural	1.17	0.81–1.70
Highest educational qualification (ref = No qualifications)		
School	1.03	0.69–1.53
Technical/trade	1.16	0.79–1.71
University/professional	1.42	1.00–2.03
Other	1.29	0.71–2.36
Where born (ref = New Zealand)		
Overseas	0.88	0.63–1.23
Caring responsibilities (ref=No caring responsibilities)		
Child only	0.60	0.41–0.86
Sick person ⁴ only	0.92	0.64–1.34
Both child and sick person	0.49	0.27–0.87
Mortgage owing on home (ref = No mortgage)		
<\$30,000	2.68	1.47–4.90
\$30,000–\$50,000	3.10	1.22–7.83
\$50,000–\$100,000	2.90	1.50–5.59
>\$100,000	3.41	1.70–6.83
Mortgage amount unknown	0.66	0.21–2.12
Proportion of time on benefit in last 10 years (ref = 0%)		
>0%–25%	0.60	0.39–0.93
>25%–50%	0.46	0.28–0.77
>50%–75%	0.39	0.23–0.65
>75%–100%	0.26	0.16–0.42

Notes:

1. The odds ratio is a way of comparing whether the probability of a certain event (in this case being in employment) is the same for two groups. An odds ratio of 1 implies that the event is equally likely in both groups. An odds ratio greater than 1 implies the event is more likely in the first group. An odds ratio less than 1 implies the event is less likely in the first group. For example, the first row of the table shows that the odds of a 65 year old with no partner being in employment is 0.60 times lower than if the 65 year old had a partner in work.
2. Effects in bold were statistically significant.
3. 95% confidence intervals are shown for the odds ratios. When the interval contains 1, the difference in probability may have occurred by chance.
4. 'Sick person' refers to a sick, disabled or aged family member or friend of the respondent.

In the model, Māori and Pacific peoples' employment status did not differ significantly from Europeans. Also, their highest educational qualification, whether they were living

in urban or rural locations, whether they were born in New Zealand, and whether they had caring responsibilities for a sick, disabled or aged person were not significantly associated with whether 65 year olds were currently working.

A non-significant difference in the model between subgroups (eg European and Māori) does not necessarily imply that the subgroups have equivalent employment rates. Rather it implies any differences that exist may be explained by other factors in the model. For example, it was noted earlier that Europeans (60%) seemed more likely to be in work at age 65 than Māori (45%) and Pacific peoples (35%). However, these differences were not significant in the statistical model that adjusts for other factors. Differences in employment rates were likely due to differences between the ethnic groups, for example, in health status, owing on a mortgage, benefit history or caring responsibilities.

Appendix D: Confidence intervals

Summary statistics produced from any sample are subject to some degree of imprecision due to the fact a subset was randomly selected instead of measuring the entire population. However, statistical techniques allow us to estimate how much results from the sample may have varied due to chance compared to if the entire population had been surveyed. This allows us to produce 'confidence intervals' around the estimates that we are reasonably sure the true values from the entire population will lie in. The width of the confidence interval gives us some idea about how uncertain we are about the unknown parameter we are estimating. PROC SURVEYFREQ in SAS was used to calculate 95% confidence intervals for weighted estimates.

Confidence intervals for the weighted percentages are shown below for a selection of the key findings from the survey. Confidence intervals for other estimates are available on request.

Table D1: Confidence intervals for work status of 65 year olds

Work status	Weighted percentage (n=1,712)	95% confidence interval
Currently working	55.9	53.3–58.4
- Working full-time	(31.1)	(28.7–33.5)
- Working part-time	(18.1)	(16.1–20.1)
- Working irregular hours	(6.6)	(5.4–7.9)
Not currently working	40.2	37.7–42.7
Never worked	4.0	3.0–4.9

Source: Turning 65 Survey, Questions 1a, 1b, 2a, 2b, 6, 7, 8, 14, 15, 17a, 17b, 19a and 19b.

Table D2: Confidence intervals for work status of 65 year olds, by gender

Gender and work status	Weighted percentage	95% confidence interval
Male (n=771)		
Currently working	64.7	61.1–68.2
- Working full-time	(44.9)	(41.1–48.6)
- Working part-time	(14.3)	(11.6–16.9)
- Working irregular hours	(5.6)	(3.9–7.3)
Not currently working	32.6	29.1–36.1
Never worked	2.7	1.6–3.9
Female (n=941)		
Currently working	47.5	44.0–51.0
- Working full-time	(18.1)	(15.4–20.7)
- Working part-time	(21.8)	(18.9–24.8)
- Working irregular hours	(7.6)	(5.7–9.5)
Not currently working	47.4	43.9–50.8
Never worked	5.1	3.6–6.6

Source: Turning 65 Survey, Gender Question and Questions 1a, 1b, 2a, 2b, 6, 7, 8, 14, 15, 17a, 17b, 19a and 19b.

Table D3: Work status of 65 year olds, by ethnicity

Ethnicity and work status	Weighted percentage	95% confidence interval
European (n=1,119)		
Currently working	59.6	56.7–62.4
- Working full-time	(32.9)	(30.1–35.6)
- Working part-time	(19.9)	(17.6–22.2)
- Working irregular hours	(6.8)	(5.3–8.2)
Not currently working	37.8	35.0–40.6
Never worked	2.7	1.7–3.6
Māori (n=436)		
Currently working	44.7	40.0–49.5
- Working full-time	(28.3)	(23.7–32.8)
- Working part-time	(9.9)	(6.7–13.1)
- Working irregular hours	(6.6)	(4.8–8.3)
Not currently working	50.2	45.5–54.9
Never worked	5.1	3.6–6.6
Pacific peoples (n=163)		
Currently working	35.3	27.3–43.4
- Working full-time	(18.1)	(13.4–22.9)
- Working part-time	(9.2)	(4.6–13.9)
- Working irregular hours	(8.0)	(1.3–14.7)
Not currently working	51.0	42.5–59.5
Never worked	13.7	7.5–19.8
Asian (n=61)		
Currently working	20.8	10.7–31.0
- Working full-time	(11.3)	(3.4–19.2)
- Working part-time	(5.4)	(0.0–11.1)
- Working irregular hours	(4.1)	(0.0–9.0)
Not currently working	60.0	47.9–72.2
Never worked	19.1	9.4–28.9

Source: Turning 65 Survey, Questions 1a, 1b, 2a, 2b, 6, 7, 8, 14, 15, 17a, 17b, 19a, 19b and 132.

Table D4: Work status of 65 year olds, by whether they had a working partner

Whether partner working, and work status	Weighted percentage	95% confidence interval
No partner (n=536)		
Currently working	46.7	41.9–51.4
- Working full-time	(23.3)	(19.3–27.4)
- Working part-time	(17.9)	(14.2–21.7)
- Working irregular hours	(5.4)	(3.2–7.6)
Not currently working	47.4	42.6–52.1
Never worked	6.0	3.8–8.2
Partner working (n=589)		
Currently working	76.3	72.7–79.9
- Working full-time	(45.4)	(41.2–49.6)
- Working part-time	(23.2)	(19.5–26.8)
- Working irregular hours	(7.7)	(5.5–10.0)
Not currently working	22.2	18.8–25.7
Never worked	1.5	0.5–2.4
Partner not working (n=548)		
Currently working	41.8	37.4–46.3
- Working full-time	(21.8)	(18.0–25.5)
- Working part-time	(13.7)	(10.5–16.9)
- Working irregular hours	(6.4)	(4.1–8.6)
Not currently working	53.0	48.5–57.5
Never worked	5.2	3.3–7.1

Note: This table excludes 39 people for whom information on the employment status of their partner was not available.
Source: Turning 65 Survey, Questions 1a, 1b, 2a, 2b, 6, 7, 8, 14, 15, 17a, 17b, 19a, 19b and 143.

Table D5: Work status of 65 year olds, by health status of respondent

Health and work status	Weighted percentage	95% confidence interval
Excellent (n=380)		
Currently working	67.2	62.2–72.1
- Working full-time	(38.7)	(33.6–43.9)
- Working part-time	(19.7)	(15.5–23.9)
- Working irregular hours	(8.7)	(5.8–11.7)
Not currently working	30.6	25.7–35.4
Never worked	2.3	0.7–3.8
Very good (n=484)		
Currently working	69.5	65.2–73.8
- Working full-time	(41.3)	(36.7–46.0)
- Working part-time	(21.8)	(17.9–25.7)
- Working irregular hours	(6.4)	(4.1–8.7)
Not currently working	28.8	24.5–33.0
Never worked	1.7	0.6–2.8
Good (n=413)		
Currently working	55.1	49.9–60.2
- Working full-time	(30.8)	(25.9–35.7)
- Working part-time	(19.4)	(15.2–23.6)
- Working irregular hours	(4.9)	(2.6–7.1)
Not currently working	41.1	36.0–46.2
Never worked	3.9	1.9–5.8
Fair (n=257)		
Currently working	32.1	25.6–38.5
- Working full-time	(11.2)	(6.8–15.6)
- Working part-time	(12.6)	(7.9–17.4)
- Working irregular hours	(8.2)	(4.4–12.0)
Not currently working	60.2	53.5–67.0
Never worked	7.7	4.1–11.3
Poor (n=107)		
Currently working	16.3	7.7–24.8
- Working full-time	(4.1)	(0.0–8.7)
- Working part-time	(6.8)	(0.9–12.7)
- Working irregular hours	(5.3)	(0.0–10.7)
Not currently working	68.3	58.0–78.7
Never worked	15.4	7.7–23.0
Very poor (n=57)		
Currently working	2.8	0.6–5.0
- Working full-time	(0.6)	(0.0–1.4)
- Working part-time	(1.5)	(0.0–3.1)
- Working irregular hours	(0.8)	(0.0–2.0)
Not currently working	91.5	84.4–98.5
Never worked	5.7	0.0–12.4

Note: Table excludes 14 people for whom information on their health status was not provided in the survey.
Source: Turning 65 Survey, Questions 1a, 1b, 2a, 2b, 6, 7, 8, 14, 15, 17a, 17b, 19a, 19b and 135a.

Table D6: Work status of 65 year olds, by percentage of time spent on benefit in the last 10 years

Percentage of time spent of benefit in last 10 years, and work status	Weighted percentage	95% confidence interval
None (n=943)		
Currently working	68.6	65.5–71.6
- Working full-time	(42.8)	(39.6–46.1)
- Working part-time	(19.2)	(16.6–21.8)
- Working irregular hours	(6.5)	(4.9–8.1)
Not currently working	29.6	26.6–32.6
Never worked	1.8	0.9–2.7
>0%–25% (n=192)		
Currently working	46.7	38.7–54.7
- Working full-time	(22.5)	(16.0–28.9)
- Working part-time	(17.2)	(10.9–23.5)
- Working irregular hours	(7.0)	(2.9–11.1)
Not currently working	46.3	38.3–54.3
Never worked	7.0	2.9–11.1
>25%–50% (n=156)		
Currently working	37.5	28.8–46.2
- Working full-time	(9.9)	(4.7–15.0)
- Working part-time	(19.4)	(12.1–26.8)
- Working irregular hours	(8.2)	(3.4–13.1)
Not currently working	57.2	48.3–66.0
Never worked	5.3	1.4–9.2
>50%–75% (n=134)		
Currently working	30.1	21.1–39.1
- Working full-time	(7.1)	(1.9–12.2)
- Working part-time	(12.9)	(6.3–19.5)
- Working irregular hours	(10.1)	(4.2–16.0)
Not currently working	65.7	56.5–74.9
Never worked	4.2	0.8–7.6
>75%–100% (n=287)		
Currently working	19.8	14.0–25.5
- Working full-time	(0.9)	(0.4–1.4)
- Working part-time	(14.9)	(9.7–20.2)
- Working irregular hours	(3.9)	(1.1–6.8)
Not currently working	67.7	61.1–74.3
Never worked	12.5	7.9–17.1

Note: Table excludes 14 people for whom information on their health status was not provided in the survey.
Source: Turning 65 Survey, Questions 1a, 1b, 2a, 2b, 6, 7, 8, 14, 15, 17a, 17b, 19a, 19b and 135a.

Table D7: Work status of 65 year olds, by mortgage owing on home

Mortgage owing on home, and work status	Weighted percentage	95% confidence interval
None (n=1,361)		
Currently working	52.5	49.6–55.3
- Working full-time	(27.3)	(24.7–29.9)
- Working part-time	(18.1)	(15.9–20.3)
- Working irregular hours	(7.1)	(5.6–8.6)
Not currently working	43.2	40.4–46.0
Never worked	4.3	3.2–5.4
<\$30,000 (n=102)		
Currently working	66.4	56.5–76.2
- Working full-time	(45.2)	(34.4–55.9)
- Working part-time	(16.9)	(8.7–25.0)
- Working irregular hours	(4.3)	(0.0–8.9)
Not currently working	31.1	21.4–40.8
Never worked	2.6	0.0–5.3
\$30,000–\$50,000 (n=49)		
Currently working	68.9	54.8–83.0
- Working full-time	(39.5)	(23.9–55.1)
- Working part-time	(20.2)	(7.3–33.1)
- Working irregular hours	(9.2)	(0.0–18.6)
Not currently working	30.4	16.3–44.5
Never worked	0.7	0.0–1.8
>\$50,000–\$100,000 (n=67)		
Currently working	73.4	62.1–84.6
- Working full-time	(60.4)	(47.4–73.4)
- Working part-time	(12.5)	(3.3–21.7)
- Working irregular hours	(0.4)	(0.0–1.0)
Not currently working	25.5	14.4–36.7
Never worked	1.1	0.0–2.3
>\$100,000 (n=86)		
Currently working	82.7	74.3–91.0
- Working full-time	(56.7)	(45.3–68.1)
- Working part-time	(20.8)	(11.3–30.3)
- Working irregular hours	(5.2)	(0.6–10.4)
Not currently working	15.9	7.6–24.2
Never worked	1.5	0.3–2.6

Note: Table excludes 17 people for whom the tenure of their house/flat was not known, and 30 people who did not know the amount of their mortgage.

Source: Turning 65 Survey, Questions 1a, 1b, 2a, 2b, 6, 7, 8, 14, 15, 17a, 17b, 19a, 19b and 132.

Appendix E: New Zealand Superannuation entitlements

New Zealand Superannuation (NZS) is available to all the people in New Zealand who have reached the age of 65 years, and who meet the following residency criteria:

- they have been resident and present in New Zealand for not less than 10 years since the age of 20 – including five years or more since the age of 50
- they are a New Zealand citizen or permanent resident (ie not be in New Zealand unlawfully or here on a temporary permit)
- be ordinarily resident in New Zealand on the date of application.

If the NZS client is married, in a civil union or de facto relationship, and their partner is under the qualifying age, the partner cannot receive NZS in his or her own right. However, providing the partner meets the residency criteria and the client agrees, the partner can be included in the client's NZS as a non-qualifying spouse. When this happens, the payment becomes income-tested.

If a person aged at least 65 years does not meet the residency qualifications for NZS, they may be able to receive an Emergency Benefit.

Below are the NZS (and Veteran's Pension) rates as they were around the time of the survey (at 1 April 2008). Current rates and further information on benefits and entitlements are available on the Work and Income website.²⁴

'M' tax code

Category	Weekly rate		Fortnightly payment (net)	Annual rate (gross)	
	Net	Gross			
Single, living alone	\$285.87	\$347.77	\$571.74	\$18,084.04	
Single, sharing	\$263.88	\$320.11	\$527.76	\$16,645.72	
Married person or partner in a civil union or de facto relationship	\$219.90	\$264.37	\$439.80	\$13,747.24	
Married or in a civil union or de facto relationship, both qualify	Total	\$439.80	\$528.74	\$879.60	\$27,494.48
	Each	\$219.90	\$264.37	\$439.80	\$13,747.24
Married or in a civil union or de facto relationship, non-qualified partner included on or after 1 October 1991	Total	\$419.36	\$502.84	\$838.72	\$26,147.68
	Each	\$209.68	\$251.42	\$419.36	\$13,073.84
Married, non-qualified partner included before 1 October 1991	Total	\$439.80	\$528.74	\$879.60	\$27,494.48
	Each	\$219.90	\$264.37	\$439.80	\$13,747.24
Partner in rest home, with non-qualified partner	\$230.19	\$277.39	\$460.38	\$14,424.28	
Hospital rate	\$33.73	\$39.58	\$67.46	\$2,058.16	

²⁴ See www.workandincome.govt.nz/manuals-and-procedures/deskfile/index.htm.

'S' tax code

Superannuitant has other income and therefore an 'S' tax rate of 21%.

Category	Weekly rate		Fortnightly payment (net)	Annual rate (gross)	
	Net	Gross			
Single, living alone	\$274.90	\$347.77	\$549.80	\$18,084.04	
Single, sharing	\$252.91	\$320.11	\$505.82	\$16,645.72	
Married person or partner in a civil union or de facto relationship	\$208.93	\$264.37	\$417.86	\$13,747.24	
Married or in a civil union or de facto relationship, both qualify	Total	\$417.86	\$528.74	\$835.72	\$27,494.48
	Each	\$208.93	\$264.37	\$417.86	\$13,747.24
Married or in a civil union or de facto relationship, non-qualified partner included on or after 1 October 1991	Total	\$397.42	\$502.84	\$794.84	\$26,147.68
	Each	\$198.71	\$251.42	\$397.42	\$13,073.84
Married, non-qualified partner included before 1 October 1991	Total	\$417.86	\$528.74	\$835.72	\$27,494.48
	Each	\$208.93	\$264.37	\$417.86	\$13,747.24
Partner in rest home, with non-qualified partner	\$219.22	\$277.39	\$438.44	\$14,424.28	
Hospital rate	\$31.39	\$39.58	\$62.78	\$2,058.16	

There are other allowances or supplements also available, providing the person meets the qualifying criteria. These include:

- *Disability Allowance* – available where the person has a disability which is likely to last at least six months; they have ongoing, additional costs arising from that disability; they are a New Zealand citizen or permanent resident; and they are generally ordinarily resident in New Zealand. The allowance is income-tested.
- *Living Alone Payment* – an additional benefit for NZS or Veteran's Pension recipients that recognises the extra costs for clients of maintaining a household on their own.
- *Accommodation Supplement* – is a non-taxable benefit that provides assistance towards a client's accommodation costs. To receive this, people must meet both a cash asset test and an income test; have accommodation costs; be a New Zealand citizen or permanent resident; and generally be ordinarily resident in New Zealand. Some accommodation costs are excluded such as rent payments to Housing New Zealand.

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