

Characteristics of population by living standards categories

Table A.1 Demographic and social characteristics of the population and of those with lower and higher living standards 2000

	'Restricted' Living standards (levels 1 & 2) %	'Somewhat Restricted' Living standards (level 3) %	'Comfortable' Living standards (levels 4 & 5) %	'Good' Living standards (levels 6 & 7) %	Total Population %
Demographic characteristics					
Age groups					
Dependent children (under 18 years)	38.2	37.9	27.2	18.9	25.9
18-24 years	8.9	9.0	13.3	9.0	10.7
25-44 years	31.6	32.2	33.2	29.6	31.5
45-64 years	18.7	16.0	17.6	24.8	20.5
65plus years	2.6	4.8	8.7	17.6	11.4
Total	100.0	100.0	100.0	100.0	100.0
Gender					
Male	47.5	46.5	49.8	51.1	49.8
Female	52.5	53.5	50.2	48.9	50.2
Total	100.0	100.0	100.0	100.0	100.0
Ethnic groups⁷¹					
Māori	25.5	30.2	15.1	6.2	14.0
NZ Pacific	17.7	8.9	6.0	2.3	5.8
Chinese	2.0	2.3	1.4	2.4	2.0
Indian	0.2	0.7	2.4	0.9	1.4
Other	5.6	5.2	4.3	2.5	3.8
European	58.4	61.8	78.4	90.2	79.7
Economic family unit type					
Sole parent families	34.1	24.6	9.6	2.4	10.4
Two parent families	30.8	41.4	42.4	35.2	38.4
Couple only	9.4	11.6	21.8	35.4	25.1
Single person	25.7	22.5	26.2	27.0	26.1
Total	100.0	100.0	100.0	100.0	100.0

⁷¹ Ethnicity is based on total responses to the ethnicity question, therefore the ethnic categories are not mutually exclusive.

Table A.1 (continued)

	'Restricted' Living standards (levels 1 & 2) %	'Somewhat Restricted' Living standards (level 3) %	'Comfortable' Living standards (levels 4 & 5) %	'Good' Living standards (levels 6 & 7) %	Total Population %
Social characteristics					
Regions					
Auckland	29.9	30.4	27.6	25.7	27.3
Wellington	5.6	6.2	9.4	10.5	9.2
Other major urban	39.0	33.5	33.2	31.2	32.9
Minor urban	15.7	17.2	15.7	16.3	16.1
Rural	9.7	12.7	14.1	16.3	14.4
Total	100.0	100.0	100.0	100.0	100.0
Housing tenure					
Owned - family trust/family and/or other	5.1	9.6	10.7	12.0	10.6
Owned - family unit	63.2	69.3	75.2	82.2	76.4
Rented - private	21.1	15.4	12.0	5.2	10.4
Rented - local authority	0.2	0.8	0.3	0.3	0.4
Rented - HNZ	10.4	4.9	1.7	0.3	2.3
Total	100.0	100.0	100.0	100.0	100.0
Higher educational qualifications of population aged 18 years and over					
No formal qualifications	27.9	25.9	21.3	17.5	20.5
School qualifications	33.3	23.8	29.1	30.8	29.7
Occupational cert. dips.	30.0	40.2	37.4	32.2	34.8
Bachelors degree or higher qualifications	8.7	10.1	12.2	19.5	15.0
Total	100.0	100.0	100.0	100.0	100.0

Table A.2 Economic and financial characteristics of the population and of those with lower and higher living standards

	'Restricted' Living standards (levels 1 & 2) %	'Somewhat Restricted' Living standards (level 3) %	'Comfortable' Living standards (levels 4 & 5) %	'Good' Living standards (levels 6 & 7) %	Total Population %
Major occupational groups of employed population aged 18-64 years					
Leg., Adm. & Managers	3.4	6.9	13.4	20.7	15.1
Professionals and technicians	14.0	21.5	24.7	34.5	27.7
Agric. and Fisheries	4.8	6.9	10.0	10.4	9.5
Clerks, Service, Sales	31.3	25.8	16.5	12.7	16.9
Trades, plant, machinery	35.7	34.4	30.1	19.1	26.3
Elementary occupations	10.7	4.6	5.3	2.7	4.5
Total	100.0	100.0	100.0	100.0	100.0
Financial characteristics					
Income from market sources (self-employment or wages and salaries)					
Income received from self-employment	24.4	25.1	35.0	47.2	38.5
Income received from wages and salaries only	75.6	74.9	65.0	52.8	61.5
Total	100.0	100.0	100.0	100.0	100.0
Income source					
Income-tested benefits	58.8	35.3	15.6	2.2	16.0
New Zealand Superannuation	3.2	5.3	9.6	18.9	12.4
Market sources	38.0	59.5	74.8	79.0	71.6
Total	100.0	100.0	100.0	100.0	100.0
Weekly accommodation costs					
Nil	10.1	17.0	27.4	47.5	32.9
\$1 - \$199	62.6	55.2	43.9	24.4	38.9
\$200 - \$399	26.5	26.6	22.0	20.9	22.5
\$400 plus	0.8	1.2	6.6	7.1	5.7
Total	100.0	100.0	100.0	100.0	100.0

Table A.2 (continued)

	'Restricted' Living standards (levels 1 & 2) %	'Somewhat Restricted' Living standards (level 3) %	'Comfortable' Living standards (levels 4 & 5) %	'Good' Living standards (levels 6 & 7) %	Total Population %
Equivalent disposable income groups					
\$10,000 or less	57.6	27.1	17.0	5.9	17.0
\$10,001-\$20,000	34.9	52.7	47.9	29.4	39.6
\$20,001-\$30,000	4.5	15.9	21.1	25.6	21.0
\$30,001-\$40,000	1.0	3.6	11.4	21.6	13.9
\$40,001-\$50,000	1.6	0.8	1.8	9.5	4.9
\$50,001-\$70,000	0.5	0.0	0.6	7.3	3.3
\$70,001 or higher	0.0	0.0	0.2	0.7	0.4
Total	100.0	100.0	100.0	100.0	100.0
Asset position					
\$10,000 or less	67.7	61.1	42.0	19.9	34.0
\$10,001-\$25,000	9.2	13.6	13.6	13.2	13.2
\$25,001-\$100,000	15.4	11.1	18.8	22.4	19.8
\$100,001-\$300,000	4.6	12.6	19.1	23.1	19.9
\$300,001 or higher	3.1	1.6	6.5	21.3	13.1
Total	100.0	100.0	100.0	100.0	100.0

Summary of effective sample sizes and confidence intervals

Procedure for estimating effective sample sizes and confidence intervals

For each sub-population for which results have been reported, estimates are provided below for:

- * the mean ELSI score for the sub-population (\bar{X})
- * the lower and upper limits of the 95% confidence interval for the ELSI mean (LCL ↔ UCL), and
- * the effective sample size for the sub-population (n') - i.e. the sample size, under a simple random sampling design, that would give the same statistical power as the data obtained through the complex designs employed for sampling the working age and older person populations.

Estimating effective sample sizes

Effective sample size has been estimated using the equation given below. The derivation of the equation is set out in Appendix D of the report posted on the Ministry of Social Development's web site (reference: www.msd.govt.nz/publications/livingstandards.html). Appendix D has not been included in the printed report.

Definitions:

For a particular sub-population (e.g. Māori)

n_1 ≡ number of respondents from the Survey of Working Age People (SWAP)

N_1 ≡ size of the sub-population who are in the SWAP population (i.e. are of working age, not in institutions, etc.)

n_2 ≡ number of respondents from the Survey of Older People (SOP)

N_2 ≡ size of the sub-population in the SOP population (i.e. are older people, not in institutions, etc.)

f_1 and f_2 are the sampling fractions for the SWAP and SOP samples. That is:

$$f_1 \equiv n_1 / N_1 \text{ and } f_2 \equiv n_2 / N_2.$$

Then k is the ratio of the sampling fractions. That is,

$$k \equiv f_1 / f_2.$$

\bar{X}_1 , \bar{X}_2 and \bar{X} are (respectively) the ELSI means for the sub-population members who are in the SWAP populations, the sub-population members who are in the SOP population, and the sub-population as a whole. Similarly, S_1 , S_2 , and S are the variances of the ELSI scores of those three groups. These means and variances are estimated from the sample results using the respondent weights for estimating population statistics.

$deff'$ represents the common design effect for variables that are components of ELSI scores.

Then, as set out in Appendix D of the web report, the effective sample size, (n'), for the sub-population is estimated as:

$$n' = \frac{(n_1 + kn_2) (n_1 S_1^2 + kn_2 S_2^2 + n_1 (\bar{X}_1 - \bar{X})^2 + (\bar{X}_2 - \bar{X})^2)}{n_1 S_1^2 + k^2 n_2 S_2^2} / deff'$$

The value for the common design effect was derived from a set of 247 observed design effects. The value used was the upper quartile of the observed design effects. This is a more conservative procedure than using the median value of the observed effects. The procedure gave $deff' = 1.50$.

f_1 and f_2 are the same for all sub-populations reported. f_1 was calculated as the number of SWAP respondents divided by the size of SWAP population, with the latter number being derived from Census results. Similarly, f_2 was calculated as number of SOP respondents divided by the size of the SOP population (derived from Census results). The consequent value obtained for k (the ratio of f_1 to f_2) was 4.52.

As noted previously \bar{X}_1 , \bar{X}_2 , \bar{X} , S_1 and S_2 are estimated from the sample results using the respondent weights.

Estimating confidence intervals of ELSI means

The confidence interval of the ELSI mean, \bar{X} , is calculated in the conventional way using the standard deviation of the mean, estimated as $S/\sqrt{n'}$ (where S - the standard deviation of sub-population ELSI scores - is obtained from sample results using the respondent weights). Thus the lower and upper limits of the 95% confidence interval are calculated as $\bar{X} \pm 1.96(S/\sqrt{n'})$.

Confidence Intervals for ELSI Mean

Chapter 3 - Total Population

Sub-population	Text reference	mean	Confidence Interval		Effective sample size <i>n'</i>	Standard deviation <i>S</i>
			LCL	UCL		
Population	Fig 3.1	41.95	41.49	42.40	3,182	12.21
Children						
Under 18- Children	Fig 3.2	38.59	37.83	39.36	1,098	12.97
Age Group						
18 to 24 years	Fig 3.2	41.61	40.32	42.90	256	10.53
25 to 44 years	Fig 3.2	41.71	41.05	42.36	1,275	11.88
45 to 64 years	Fig 3.2	43.70	42.87	44.53	901	12.76
65+	Fig 3.2	47.42	47.04	47.80	1,993	8.72
Gender & Single/sole parent						
Males - Single/sole parent	Fig 3.4	42.17	41.14	43.20	484	11.56
Females - Single/sole parent	Fig 3.4	39.77	38.87	40.66	856	13.38
Gender						
Males	Fig 3.5	42.33	41.69	42.96	1,377	12.00
Females	Fig 3.5	41.57	41.00	42.14	1,807	12.40
Ethnicity						
Māori	Fig 3.6	35.64	34.30	36.98	338	12.54
Pacific	Fig 3.6	32.85	30.50	35.20	139	14.12
European	Fig 3.6	43.66	43.22	44.10	2,630	11.40
Chinese	Fig 3.6	42.30	38.67	45.94	39	11.53
Indian	Fig 3.6	41.71	39.43	43.99	35	6.93
Other	Fig 3.6	38.08	35.79	40.36	113	12.40
Family Type						
Couple only	Fig 3.8	46.60	45.99	47.22	1,024	10.07
Couple with children	Fig 3.8	41.93	41.17	42.69	835	11.22
One parent family	Fig 3.8	29.66	28.13	31.20	273	12.92
Single person	Fig 3.8	42.38	41.67	43.10	1,056	11.85
Region						
Auckland	Fig 3.10	41.35	40.41	42.30	672	12.49
Wellington	Fig 3.10	44.04	42.84	45.23	331	11.09
Other major urban	Fig 3.10	41.14	40.41	41.86	1,160	12.62
Secondary and minor urban	Fig 3.10	41.79	40.84	42.74	615	12.01
Rural	Fig 3.10	43.76	42.68	44.84	418	11.24
Housing Tenure						
Family trust+family+other	Fig 3.11	44.23	43.28	45.17	464	10.42
Owned with mortgage	Fig 3.11	40.86	40.07	41.65	952	12.38
Owned mortgage free	Fig 3.11	47.05	46.45	47.64	991	9.56
Private Landlord	Fig 3.11	35.91	34.92	36.90	592	12.28
Local Authority	Fig 3.11	39.47	37.01	41.93	76	10.92
Housing NZ (HNZ)	Fig 3.11	27.47	25.56	29.37	170	12.67

Sub-population	Text reference	mean	Confidence Interval		Effective sample size <i>n'</i>	Standard deviation <i>S</i>
			LCL	UCL		
Highest Qualifications Attained						
No school qual	Fig 3.12	41.05	40.19	41.90	830	12.55
School qual	Fig 3.12	43.08	42.29	43.87	867	11.88
Occupational cert or dip	Fig 3.12	42.83	42.16	43.50	1,070	11.16
Bachelors degree or high	Fig 3.12	46.70	45.71	47.69	435	10.54
Major Occupational Groups						
Leg, Admin & Mang	Fig 3.13	47.60	46.58	48.62	323	9.39
Prof, Ass Prof & Technician	Fig 3.13	45.52	44.73	46.31	639	10.19
Clerks & Service and Sale	Fig 3.13	38.44	37.16	39.73	418	13.38
Ag and Fishery Worker	Fig 3.13	45.05	43.80	46.30	228	9.60
Trades & Plant and Machinery	Fig 3.13	39.60	38.61	40.60	577	12.22
Elementary Occupations	Fig 3.13	36.72	34.15	39.29	107	13.60
Receipt of Market Income						
Self-employment Income	Fig 3.14	45.68	44.94	46.41	739	10.17
Wages/Salary	Fig 3.14	41.36	40.78	41.93	1,526	11.53
Income Source						
Income-tested Benefit	Fig 3.15	28.95	27.75	30.16	440	12.85
NZ Superannuation (NZS)	Fig 3.15	47.24	46.77	47.71	1,366	8.82
Market	Fig 3.15	43.94	43.47	44.40	1,941	10.55
Disposable Income						
Loss-\$10,000	Fig 3.17	31.92	30.65	33.18	451	13.70
\$10,001-\$20,000	Fig 3.17	40.20	39.62	40.78	1,457	11.29
\$20,001-\$30,000	Fig 3.17	45.41	44.70	46.12	581	8.74
\$30,001-\$40,000	Fig 3.17	48.96	48.18	49.73	376	7.63
\$40,001-\$50,000	Fig 3.17	51.15	49.87	52.42	145	7.83
\$50,001-\$70,000	Fig 3.17	53.88	52.70	55.05	99	5.96
\$70,001 or more	Fig 3.17	53.12	49.61	56.63	19	7.76
Asset Position						
\$10,000 or less	Fig 3.19	40.17	39.39	40.95	797	11.25
\$10,001-\$25,000	Fig 3.19	44.65	43.65	45.65	319	9.09
\$25,001-\$100,000	Fig 3.19	45.42	44.56	46.29	449	9.34
\$100,001-\$300,000	Fig 3.19	47.22	46.40	48.03	400	8.34
\$300,001 or more	Fig 3.19	51.27	50.38	52.17	268	7.47
Accommodation Costs						
Nil	Fig 3.20	46.89	46.36	47.42	1,220	9.46
\$1-\$199	Fig 3.20	37.60	36.87	38.34	1,145	12.69
\$200-\$399	Fig 3.20	40.48	39.42	41.53	536	12.49
\$400 +	Fig 3.20	47.19	45.54	48.84	102	8.51

Sub-population	Text reference	mean	Confidence Interval		Effective sample size <i>n'</i>	Standard deviation <i>S</i>
			LCL	UCL		
Economic family unit Type and Age Groups						
Couple 18-24	Table 3.1	39.69	36.25	43.13	43	11.56
Couple Children 18-24	Table 3.1	34.71	31.20	38.22	32	10.13
One Parent 18-24	Table 3.1	32.88	29.08	36.68	27	10.14
Single 18-24	Table 3.1	42.87	41.28	44.46	153	10.05
Couple 25-29	Table 3.1	45.13	42.43	47.83	68	11.36
Couple Children 25-29	Table 3.1	39.17	36.46	41.89	75	12.02
One Parent 25-29	Table 3.1	23.49	19.88	27.10	37	11.25
Single 25-29	Table 3.1	41.25	38.77	43.73	71	10.68
Couple 30-34	Table 3.1	44.74	42.19	47.29	62	10.25
Couple Children 30-34	Table 3.1	40.18	38.56	41.81	165	10.65
One Parent 30-34	Table 3.1	25.52	21.53	29.51	47	13.90
Single 30-34	Table 3.1	43.02	39.83	46.21	62	12.81
Couple 35-55	Table 3.1	47.23	46.10	48.36	305	10.05
Couple Children 35-55	Table 3.1	43.20	42.27	44.12	543	11.00
One Parent 35-55	Table 3.1	31.57	29.56	33.57	154	12.69
Single 35-55	Table 3.1	39.10	37.33	40.87	249	14.22
Couple 55-64	Table 3.1	46.38	44.94	47.82	215	10.78
Couple Children 55-64	Table 3.1	-	-	-	-	-
One Parent 55-64	Table 3.1	-	-	-	-	-
Single 55-64	Table 3.1	40.87	38.19	43.55	107	14.16
Couple 65-74	Table 3.1	47.28	46.64	47.92	669	8.44
Couple Children 65-74	Table 3.1	-	-	-	-	-
One Parent 65-74	Table 3.1	-	-	-	-	-
Single 65-74	Table 3.1	44.60	43.60	45.60	467	10.98
Couple 75+	Table 3.1	49.10	48.16	50.04	257	7.66
Couple Children 75+	Table 3.1	-	-	-	-	-
One Parent 75+	Table 3.1	-	-	-	-	-
Single 75+	Table 3.1	48.68	48.12	49.25	581	6.97

Confidence Intervals for ELSI Mean

Chapter 4 - Māori Population

Sub-population	Text reference	mean	Confidence Interval		Effective sample size <i>n'</i>	Standard deviation <i>S</i>
			LCL	UCL		
Total	Fig 4.1	41.95	41.49	42.40	3,182	12.21
Māori	Fig 4.1	35.64	34.30	36.98	338	12.54
Children						
Māori Children Under 18	Fig 4.2	33.16	31.31	35.00	176	12.48
Total Children Under 18	Fig 4.2	38.59	37.83	39.36	1,098	12.97
Age Group						
Māori 18-34 Yrs	Fig 4.2	36.35	34.66	38.05	155	10.77
Māori 35-44 Yrs	Fig 4.2	38.67	35.72	41.63	83	13.70
Māori 45-64 Yrs	Fig 4.2	38.33	35.03	41.63	65	13.61
Māori 65+ Yrs	Fig 4.2	38.01	35.04	40.97	79	13.41
Total 18-34 Yrs	Fig 4.2	41.41	40.64	42.18	843	11.40
Total 35-44 Yrs	Fig 4.2	42.15	41.27	43.03	688	11.80
Total 45-64 Yrs	Fig 4.2	43.70	42.87	44.53	901	12.76
Total 65+ Yrs	Fig 4.2	47.42	47.04	47.80	1,993	8.72
Gender & Single/sole parent						
Māori Males - Single/sole parent	Fig 4.3	35.44	32.96	37.91	59	9.69
Māori Females - Single/sole parent	Fig 4.3	34.73	32.21	37.25	116	13.83
Total Males - Single/sole parent	Fig 4.3	42.17	41.14	43.20	484	11.56
Total Females - Single/sole parent	Fig 4.3	39.77	38.87	40.66	856	13.38
Gender						
Māori Males	Fig 4.4	35.72	33.69	37.74	135	11.99
Māori Females	Fig 4.4	35.56	33.77	37.36	203	13.08
Total Males	Fig 4.4	42.33	41.69	42.96	1,377	12.00
Total Females	Fig 4.4	41.57	41.00	42.14	1,807	12.40
Family Type						
Māori Couple only	Fig 4.5	42.19	39.11	45.26	64	12.56
Māori Couple with children	Fig 4.5	38.45	36.18	40.72	100	11.58
Māori One parent family	Fig 4.5	26.46	24.14	28.78	78	10.48
Māori Single person	Fig 4.5	38.18	36.07	40.29	100	10.73
Total Couple only	Fig 4.5	46.60	45.99	47.22	1,024	10.07
Total Couple with children	Fig 4.5	41.93	41.17	42.69	835	11.22
Total One parent family	Fig 4.5	29.66	28.13	31.20	273	12.92
Total Single person	Fig 4.5	42.38	41.67	43.10	1,056	11.85

Sub-population	Text reference	mean	Confidence Interval		Effective sample size <i>n'</i>	Standard deviation <i>S</i>
			LCL	UCL		
Number of Children						
Māori no children	Fig 4.6	39.52	37.54	41.49	127	11.37
Māori 1 Child	Fig 4.6	31.97	28.94	34.99	68	12.73
Māori 2 Children	Fig 4.6	35.85	32.28	39.41	56	13.61
Māori 3+ Children	Fig 4.6	32.72	29.62	35.81	52	11.39
Total no children	Fig 4.6	43.59	42.97	44.22	1,338	11.70
Total 1 Child	Fig 4.6	39.71	38.49	40.94	369	12.01
Total 2 Children	Fig 4.6	40.13	38.99	41.26	455	12.35
Total 3+ Children	Fig 4.6	37.95	36.36	39.54	273	13.41
Region						
Māori Auckland	Fig 4.7	37.31	34.21	40.41	55	11.69
Māori Wellington	Fig 4.7	36.85	31.76	41.93	34	15.02
Māori Other major urban	Fig 4.7	34.60	32.54	36.65	123	11.63
Māori Secondary and Minor urban	Fig 4.7	33.48	30.73	36.24	81	12.66
Māori Rural	Fig 4.7	37.06	33.21	40.91	48	13.66
Total Auckland	Fig 4.7	41.35	40.41	42.30	672	12.49
Total Wellington	Fig 4.7	44.04	42.84	45.23	331	11.09
Total Other major urban	Fig 4.7	41.14	40.41	41.86	1,160	12.62
Total Secondary and Minor urban	Fig 4.7	41.79	40.84	42.74	615	12.01
Total Rural	Fig 4.7	43.76	42.68	44.84	418	11.24
Housing Tenure						
Māori Owned	Fig 4.8	37.11	35.29	38.93	184	12.58
Māori Rented (private)	Fig 4.8	32.04	30.02	34.06	115	11.06
Māori Rented (HNZ)	Fig 4.8	27.77	24.35	31.19	40	11.10
Total Owned	Fig 4.8	43.06	42.59	43.53	2,393	11.73
Total Rented (private)	Fig 4.8	36.02	35.06	36.98	629	12.25
Total Rented (HNZ)	Fig 4.8	27.47	25.56	29.37	170	12.67
Highest Qualifications						
Māori No school qual	Fig 4.9	32.68	30.43	34.93	120	12.57
Māori School qual	Fig 4.9	38.99	36.36	41.61	75	11.63
Māori Occupational cert or dip	Fig 4.9	38.99	36.93	41.04	120	11.47
Māori Bachelors degree or high	Fig 4.9	39.48	34.18	44.78	24	13.33
Total No school qual	Fig 4.9	41.05	40.19	41.90	830	12.55
Total School qual	Fig 4.9	43.08	42.29	43.87	867	11.88
Total Occupational cert or dip	Fig 4.9	42.83	42.16	43.50	1,070	11.16
Total Bachelors degree or high	Fig 4.9	46.70	45.71	47.69	435	10.54

Sub-population	Text reference	mean	Confidence Interval		Effective sample size <i>n'</i>	Standard deviation <i>S</i>
			LCL	UCL		
Cultural Identity Index						
Māori (18-64) Notional	Fig 4.10	36.66	32.59	40.73	27	10.71
Māori (18-64) Positive/Secure	Fig 4.10	37.37	35.91	38.84	276	12.41
Māori (65-69) Notional	Fig 4.10	44.60	41.92	47.28	69	11.44
Māori (65-69) Positive/Secure	Fig 4.10	38.55	37.01	40.19	292	13.01
Occupational Groups						
Māori (18-64)Leg, Admin & Mang	Fig 4.11	47.52	44.16	50.88	24	8.41
Māori (18-64)Prof, Ass Prof & Tech	Fig 4.11	41.87	38.50	45.23	47	11.74
Māori (18-64)Clerks & Service	Fig 4.11	31.12	27.84	34.40	60	12.95
Māori (18-64)Ag and Fishery	Fig 4.11	37.50	32.58	42.43	23	11.96
Māori (18-64)Trades & Plant & Mach	Fig 4.11	37.51	35.24	39.77	91	11.05
Māori (18-64)Elementary Occup	Fig 4.11	37.82	33.58	42.07	22	10.15
Total(18-64)Leg, Admin & Mang	Fig 4.11	47.60	46.58	48.62	323	9.39
Total(18-64)Prof, Ass Prof & Tech	Fig 4.11	45.53	44.74	46.32	639	10.18
Total(18-64)Clerks & Service	Fig 4.11	38.42	37.14	39.71	418	13.41
Total(18-64)Ag and Fishery Work	Fig 4.11	45.05	43.80	46.30	228	9.60
Total(18-64)Trades & Plant & Mach	Fig 4.11	39.60	38.61	40.60	577	12.22
Total(18-64)Elementary Occup	Fig 4.11	36.72	34.15	39.29	107	13.60
Income Source						
Māori Income-tested Benefit	Fig 4.12	27.47	25.58	29.36	120	10.57
Māori NZS	Fig 4.12	39.06	35.83	42.30	63	13.10
Māori Market	Fig 4.12	41.21	39.66	42.75	178	10.51
Total Income-tested Benefit	Fig 4.12	28.95	27.75	30.16	440	12.85
Total NZS	Fig 4.12	47.24	46.77	47.71	1,366	8.82
Total Market	Fig 4.12	43.94	43.47	44.40	1,941	10.55
Disposable Income						
Māori \$10,000 or less	Fig 4.13	27.60	25.44	29.76	104	11.21
Māori \$10,001-\$20,000	Fig 4.13	34.89	33.19	36.59	134	10.01
Māori \$20,001-\$40,000	Fig 4.13	45.11	43.17	47.06	72	8.40
Māori \$40,001 or more	Fig 4.13	52.72	47.70	57.74	9	7.61
Total \$10,000 or less	Fig 4.13	31.92	30.65	33.18	451	13.70
Total \$10,001-\$20,000	Fig 4.13	40.20	39.62	40.78	1,457	11.29
Total \$20,001-\$40,000	Fig 4.13	46.82	46.28	47.36	952	8.50
Total \$40,001 or more	Fig 4.13	52.29	51.41	53.17	263	7.28

Sub-population	Text reference	mean	Confidence Interval		Effective sample size <i>n'</i>	Standard deviation <i>S</i>
			LCL	UCL		
Asset Value						
Māori \$10,000 or less	Fig 4.14	35.31	33.11	37.50	107	11.58
Māori \$10,001-\$25,000	Fig 4.14	38.50	33.22	43.78	14	9.95
Māori \$25,001-\$100,000	Fig 4.14	43.17	39.54	46.80	29	10.04
Māori \$100,001-\$300,000	Fig 4.14	44.42	41.41	47.44	31	8.49
Māori \$300,001 or more	Fig 4.14	49.20	43.53	54.88	10	9.23
Total \$10,000 or less	Fig 4.14	40.17	39.39	40.95	797	11.25
Total \$10,001-\$25,000	Fig 4.14	44.65	43.65	45.65	319	9.09
Total \$25,001-\$100,000	Fig 4.14	45.42	44.56	46.29	449	9.34
Total \$100,001-\$300,000	Fig 4.14	47.22	46.40	48.03	400	8.34
Total \$300,001 or more	Fig 4.14	51.27	50.38	52.17	268	7.47
Accommodation Costs						
Māori Nil	Fig 4.15	41.10	38.30	43.90	60	11.04
Māori \$1-\$199	Fig 4.15	32.88	31.20	34.56	199	12.11
Māori \$200 or more	Fig 4.15	37.96	34.88	41.03	61	12.30
Total Nil	Fig 4.15	46.89	46.36	47.42	1,220	9.46
Total \$1-\$199	Fig 4.15	37.60	36.87	38.34	1,145	12.69
Total \$200 or more	Fig 4.15	41.84	40.90	42.78	638	12.09

Confidence Intervals for ELSI Mean

Chapter 5 - Pacific population

Sub-population	Text reference	mean	Confidence Interval		Effective sample size <i>n'</i>	Standard deviation <i>S</i>
			LCL	UCL		
Total	Fig 5.1	41.95	41.49	42.40	3,182	12.21
Pacific	Fig 5.1	32.85	30.50	35.20	139	14.12
Age Group						
Pacific Children Under 18	Fig 5.2	31.87	28.99	34.74	80	13.14
Pacific 18-34 Yrs	Fig 5.2	36.67	33.68	39.66	59	11.75
Pacific 35-44 Yrs	Fig 5.2	34.99	29.96	40.03	35	15.27
Pacific 45-64 Yrs	Fig 5.2	26.04	20.17	31.91	32	16.94
Pacific 65+ Yrs	Fig 5.2	31.60	26.95	36.25	29	12.70
Total Children Under 18	Fig 5.2	38.59	37.83	39.36	1,098	12.97
Total 18-34 Yrs	Fig 5.2	41.41	40.64	42.18	843	11.40
Total 35-44 Yrs	Fig 5.2	42.15	41.27	43.03	688	11.80
Total 45-64 Yrs	Fig 5.2	43.70	42.87	44.53	901	12.76
Total 65+ Yrs	Fig 5.2	47.42	47.04	47.80	1,993	8.72
Gender Single/sole parent						
Pacific Males Single/sole parent	Fig 5.3	29.29	24.88	33.71	15	8.84
Pacific Females Single/sole parent	Fig 5.3	34.98	29.68	40.28	33	15.65
Total Males - Single/sole parent	Fig 5.3	42.17	41.14	43.20	484	11.56
Total Females - Single/sole parent	Fig 5.3	39.77	38.87	40.66	856	13.38
Pacific Males	Fig 5.4	32.13	28.65	35.62	61	13.83
Pacific Females	Fig 5.4	33.51	30.33	36.70	78	14.36
Total Males	Fig 5.4	42.33	41.69	42.96	1,377	12.00
Total Females	Fig 5.4	41.57	41.00	42.14	1,807	12.40
Family Type						
Pacific Couple only	Fig 5.5	34.32	27.94	40.70	29	17.48
Pacific Couple with children	Fig 5.5	33.45	30.34	36.55	63	12.57
Pacific One parent family	Fig 5.5	27.23	20.97	33.49	18	13.70
Pacific Single person	Fig 5.5	33.94	28.75	39.13	29	14.15
Total Couple only	Fig 5.5	46.60	45.99	47.22	1,024	10.07
Total Couple with children	Fig 5.5	41.93	41.17	42.69	835	11.22
Total One parent family	Fig 5.5	29.66	28.13	31.20	273	12.92
Total Single person	Fig 5.5	42.38	41.67	43.10	1,056	11.85
Number of children						
Pacific no children	Fig5.6	34.13	29.71	38.55	48	15.62
Pacific 1 Child	Fig5.6	35.57	30.70	40.43	24	12.15
Pacific 2 Children	Fig5.6	29.47	25.16	33.77	29	11.89
Pacific 3+ Children	Fig5.6	31.97	26.61	37.33	27	14.12
Total no children	Fig5.6	43.59	42.97	44.22	1,338	11.70
Total 1 Child	Fig5.6	39.71	38.49	40.94	369	12.01
Total 2 Children	Fig5.6	40.13	38.99	41.26	455	12.35
Total 3+ Children	Fig5.6	37.95	36.36	39.54	273	13.41

Sub-population	Text reference	mean	Confidence Interval		Effective sample size <i>n'</i>	Standard deviation <i>S</i>
			LCL	UCL		
Region						
Pacific Auckland	Table 5.1	30.59	27.68	33.49	86	13.76
Pacific Other	Table 5.1	37.79	34.10	41.48	53	13.65
Total Auckland	Table 5.1	41.35	40.41	42.30	672	12.49
Total Other	Table 5.1	42.17	41.70	42.64	2,507	12.09
Total	Table 5.1	41.95	41.49	42.40	3,182	12.21
Pacific	Table 5.1	32.85	30.50	35.20	139	14.12
Housing Tenure						
Pacific Owned	Fig 5.7	34.91	31.28	38.53	58	14.15
Pacific Rented (private)	Fig 5.7	31.27	27.85	34.70	36	10.45
Pacific Rented (HNZ)	Fig 5.7	23.38	19.57	27.20	44	12.90
Total Owned	Fig 5.7	43.06	42.59	43.53	2,393	11.73
Total Rented (private)	Fig 5.7	36.02	35.06	36.98	629	12.25
Total Rented (HNZ)	Fig 5.7	27.47	25.56	29.37	170	12.67
Highest Qualifications						
Pacific No school qual	Fig 5.8	29.78	25.77	33.80	45	13.66
Pacific School qual	Fig 5.8	32.09	28.21	35.98	64	15.80
Pacific Occupational cert or dip	Fig 5.8	37.13	32.75	41.52	22	10.53
Pacific Bachelors degree or higher	Fig 5.8	44.55	39.55	49.56	10	7.93
Total No school qual	Fig 5.8	41.05	40.19	41.90	830	12.55
Total School qual	Fig 5.8	43.08	42.29	43.87	867	11.88
Total Occupational cert or dip	Fig 5.8	42.83	42.16	43.50	1,070	11.16
Total Bachelors degree or high	Fig 5.8	46.70	45.71	47.69	435	10.54
Income Source						
Pacific Income-tested Benefit	Fig 5.9	26.53	20.64	32.43	30	16.48
Pacific NZS	Fig 5.9	36.22	32.68	39.77	31	10.01
Pacific Market	Fig 5.9	34.63	32.12	37.14	101	12.87
Total Income-tested Benefit	Fig 5.9	28.95	27.75	30.16	440	12.85
Total NZS	Fig 5.9	47.24	46.77	47.71	1,366	8.82
Total Market	Fig 5.9	43.94	43.47	44.40	1,941	10.55
Disposable Income						
Pacific \$10,000 or less	Table 5.2	25.87	21.55	30.19	34	12.92
Pacific \$10,001-\$20,000	Table 5.2	30.39	26.82	33.96	56	13.56
Pacific \$20,001 or more	Table 5.2	42.49	38.80	46.17	29	10.08
Total \$10,000 or less	Table 5.2	31.92	30.65	33.18	451	13.70
Total \$10,001-\$20,000	Table 5.2	40.20	39.62	40.78	1,457	11.29
Total \$20,001 or more	Table 5.2	47.90	47.42	48.38	1,217	8.55

Sub-population	Text reference	mean	Confidence Interval		Effective sample size <i>n'</i>	Standard deviation <i>S</i>
			LCL	UCL		
Asset Value						
Pacific \$10,000 or less	Fig 5.10	36.69	33.16	40.23	36	10.82
Pacific \$10,001 or more	Fig 5.10	39.69	34.09	45.29	23	13.59
Total \$10,000 or less	Fig 5.10	40.17	39.39	40.95	797	11.25
Total \$10,001 or more	Fig 5.10	46.97	46.50	47.43	1,427	8.96
Accommodation Costs						
Pacific Nil	Fig 5.11	32.95	27.41	38.49	17	11.57
Pacific \$1-\$199	Fig 5.11	30.32	26.65	33.98	59	14.34
Pacific \$200 or more	Fig 5.11	30.63	26.85	34.40	52	13.93
Total Nil	Fig 5.11	46.89	46.36	47.42	1,220	9.46
Total \$1-\$199	Fig 5.11	37.60	36.87	38.34	1,145	12.69
Total \$200 or more	Fig 5.11	41.84	40.90	42.78	638	12.09

Confidence Intervals for ELSI Mean

Chapter 6 - Families with Dependent Children (population under 65 years only)

Sub-population	Text reference	mean	Confidence Interval		Effective sample size <i>n'</i>	Standard deviation <i>S</i>
			LCL	UCL		
Families						
No Children	Fig 6.1	42.88	42.24	43.52	1,338	11.86
With Children	Fig 6.1	38.80	38.04	39.55	1,098	12.77
Family Type						
Couple with children	Fig 6.2	42.07	41.32	42.83	828	11.09
One parent family	Fig 6.2	30.55	29.00	32.10	270	13.00
Income Source						
Income-tested Benefit	Fig 6.3	27.03	25.55	28.51	231	11.47
Market Income	Fig 6.3	42.31	41.58	43.03	865	10.92
EFU by Income Source						
Couple Income-tested Benefit	Table 6.1	25.35	22.55	28.14	52	10.28
Couple Market Income	Table 6.1	42.88	42.14	43.62	774	10.50
Single Income-tested Benefit	Table 6.1	27.30	25.59	29.00	179	11.63
Single Market Income	Table 6.1	37.86	35.20	40.52	91	12.92
EFU no children Benefit	Table 6.1	33.03	31.18	34.88	209	13.64
EFU no children Market Income	Table 6.1	45.43	44.84	46.03	1,059	9.86
Total EFUs Benefit	Table 6.1	31.11	29.87	32.35	440	13.28
Total EFUs Market Income	Table 6.1	44.50	44.04	44.96	1,924	10.29
Age of Mother						
18 to 24 years	Fig 6.4	34.50	32.01	36.99	67	10.43
25 to 34 years	Fig 6.4	37.32	35.96	38.69	348	13.02
35 to 44 years	Fig 6.4	40.22	39.11	41.34	493	12.63
45 to 54 years	Fig 6.4	42.71	40.54	44.88	126	12.42
55 or over	Fig 6.4	39.27	33.62	44.92	19	12.68
Ethnicity						
Māori	Fig 6.5	33.00	31.09	34.90	176	12.89
Pacific	Fig 6.5	33.15	30.31	35.99	80	12.96
Other	Fig 6.5	37.96	35.30	40.62	82	12.27
European	Fig 6.5	40.69	39.87	41.52	829	12.12
Number of Children						
One Child	Fig 6.6	38.75	37.48	40.01	369	12.38
Two Children	Fig 6.6	39.67	38.52	40.82	455	12.52
Three or more Children	Fig 6.6	37.36	35.74	38.99	273	13.68
Age of Youngest Child						
0 to 4 yrs	Fig 6.7	38.52	37.42	39.61	485	12.28
5 to 9 yrs	Fig 6.7	37.33	35.78	38.88	279	13.23
10 to 14 yrs	Fig 6.7	40.99	39.36	42.61	227	12.50
15 to 17 yrs	Fig 6.7	39.69	37.11	42.27	101	13.24

Sub-population	Text reference	mean	Confidence Interval		Effective sample size <i>n'</i>	Standard deviation <i>S</i>
			LCL	UCL		
Housing Tenure						
Owned	Fig 6.8	40.09	39.22	40.96	759	12.20
Rented (private)	Fig 6.8	28.72	27.23	30.22	255	12.17
Rented (HNZ)	Fig 6.8	25.35	22.76	27.93	83	12.04
Highest Educational Qualifications						
No school qual	Fig 6.9	31.46	29.61	33.32	181	12.74
School qual	Fig 6.9	38.49	37.05	39.92	301	12.74
Occupational cert or diploma	Fig 6.9	39.88	38.78	40.98	435	11.71
Bachelors degree or higher	Fig 6.9	43.85	42.09	45.60	179	12.01
Accommodation Costs						
Nil	Table 6.2	43.22	41.43	45.00	164	11.69
\$1-\$199	Table 6.2	35.42	34.28	36.56	478	12.74
\$200-\$399	Table 6.2	38.42	37.08	39.76	323	12.30
\$400 +	Table 6.2	46.38	44.06	48.70	56	8.86
Asset Position						
\$10,000 or less	Table 6.2	36.45	35.05	37.86	244	11.20
\$10,001-\$25,000	Table 6.2	41.29	39.25	43.32	88	9.74
\$25,001-\$100,000	Table 6.2	42.39	40.54	44.23	127	10.58
\$100,001-\$300,000	Table 6.2	45.17	43.71	46.62	153	9.17
\$300,001 or more	Table 6.2	49.41	47.68	51.15	97	8.73
Disposable Income						
\$10,000 or less	Table 6.2	27.01	25.43	28.59	233	12.30
\$10,001-\$20,000	Table 6.2	37.26	36.25	38.27	415	10.49
\$20,001-\$40,000	Table 6.2	46.81	45.91	47.71	337	8.44
\$40,001 or more	Table 6.2	52.88	50.71	55.05	26	5.65
Accommodation Costs - Total						
Nil	Table 6.2	46.89	46.36	47.42	1,220	9.46
\$1-\$199	Table 6.2	37.60	36.87	38.34	1,145	12.69
\$200-\$399	Table 6.2	40.48	39.42	41.53	536	12.49
\$400 +	Table 6.2	47.19	45.54	48.84	102	8.51
Asset Position - Total Population						
\$10,000 or less	Table 6.2	40.17	39.39	40.95	797	11.25
\$10,001-\$25,000	Table 6.2	44.65	43.65	45.65	319	9.09
\$25,001-\$100,000	Table 6.2	45.42	44.56	46.29	449	9.34
\$100,001-\$300,000	Table 6.2	47.22	46.40	48.03	400	8.34
\$300,001 or more	Table 6.2	51.27	50.38	52.17	268	7.47
Disposable Income - Total						
\$10,000 or less	Table 6.2	31.92	30.65	33.18	451	13.70
\$10,001-\$20,000	Table 6.2	40.20	39.62	40.78	1,457	11.29
\$20,001-\$40,000	Table 6.2	46.82	46.28	47.36	952	8.50
\$40,001 or more	Table 6.2	52.29	51.41	53.10	263	7.28

Confidence Intervals for ELSI Mean Chapter 7 - Low Income Population

Sub-population	Text reference	mean	Confidence Interval		Effective sample size <i>n'</i>	Standard deviation <i>S</i>
			LCL	UCL		
Equivalent Disposable Income						
Top Two-Thirds	Fig 7.1	45.45	45.00	45.91	1,903	10.08
Bottom Third	Fig 7.1	35.34	34.61	36.08	1,229	13.19
Income Source						
Low Benefit	Fig 7.2	28.41	27.05	29.76	339	12.74
Low market income	Fig 7.2	37.78	36.52	39.04	316	11.43
Low Super	Fig 7.2	44.90	44.29	45.51	845	9.02
Bottom Third	Fig 7.2	35.34	34.61	36.08	1,229	13.19
Income Source and Disposable Income						
Benefit <\$10,000	Table 7.1	27.60	25.98	29.23	243	12.89
Benefit \$10,001-\$20,000	Table 7.1	30.51	28.09	32.92	96	12.07
Market <\$10,000	Table 7.1	37.17	35.19	39.14	158	12.67
Market \$10,001-\$20,000	Table 7.1	38.43	36.89	39.98	158	9.88
Super <\$10,000	Table 7.1	43.45	40.54	46.37	46	10.10
Super \$10,001-\$20,000	Table 7.1	45.04	44.48	45.61	961	8.89
Disposable Income						
\$10,000 or less	Table 7.1	31.92	30.65	33.18	451	13.70
\$10,001-\$20,000	Table 7.1	39.03	38.23	39.82	806	11.52
Low Benefit	Table 7.1	28.41	27.05	29.76	339	12.74
Low market income	Table 7.1	37.78	36.52	39.04	316	11.43
Low Super	Table 7.1	44.90	44.29	45.51	845	9.02
Bottom Third	Table 7.1	35.34	34.61	36.08	1,229	13.19
Income Source and Accommodation Costs						
Benefit Nil	Table 7.2	35.25	32.32	38.18	63	11.83
Benefit \$1-\$199	Table 7.2	26.42	24.76	28.08	209	12.25
Benefit \$200+	Table 7.2	25.35	22.70	27.99	47	9.28
Market Nil	Table 7.2	43.99	42.12	45.86	91	9.07
Market \$1-\$199	Table 7.2	35.44	33.64	37.23	151	11.27
Market \$200+	Table 7.2	32.68	29.77	35.58	61	11.62
Super Nil	Table 7.2	46.03	45.43	46.62	712	8.05
Super \$1-\$199	Table 7.2	39.49	37.62	41.35	136	11.08
Super \$200+	Table 7.2	41.55	36.98	46.12	11	7.79

Sub-population	Text reference	mean	Confidence Interval		Effective sample size <i>n'</i>	Standard deviation <i>S</i>
			LCL	UCL		
Accommodation Costs						
Nil	Table 7.2	43.03	42.16	43.89	539	10.21
\$1-\$199	Table 7.2	30.71	29.54	31.87	462	12.79
\$200 or more	Table 7.2	30.25	28.14	32.37	112	11.44
Low Benefit	Table 7.2	28.41	27.05	29.76	339	12.74
Low market income	Table 7.2	37.78	36.52	39.04	316	11.43
Low Super	Table 7.2	44.90	44.29	45.51	845	9.02
Bottom Third	Table 7.2	35.34	34.61	36.08	1,229	13.19
Outgoings to Income						
OTI <= 30%	Table 7.3	38.58	37.73	39.44	832	12.54
OTI > 30%	Table 7.3	28.83	27.56	30.09	342	11.98
OTI <= 30% - Benefit	Table 7.3	30.20	28.29	32.11	186	13.28
OTI <= 30% - Super	Table 7.3	45.39	44.79	45.99	769	8.51
OTI <= 30% - Market	Table 7.3	41.23	39.81	42.64	188	9.90
OTI > 30% - Benefit	Table 7.3	26.13	24.28	27.97	153	11.62
OTI > 30% - Super	Table 7.3	38.87	36.06	41.68	74	12.32
OTI > 30% - Market	Table 7.3	31.29	29.34	33.25	128	11.29
Income Source and Housing Tenure						
Benefit Rented (HNZ)	Table 7.4	23.76	20.21	27.31	46	12.29
Benefit Rented (private)	Table 7.4	27.68	25.78	29.59	133	11.20
Benefit Owned	Table 7.4	29.07	27.02	31.11	160	13.18
Market Rented (HNZ)	Table 7.4	25.64	21.71	29.57	29	10.74
Market Rented (private)	Table 7.4	35.49	33.22	37.75	99	11.48
Market Owned	Table 7.4	38.97	37.41	40.54	189	10.95
Super Rented (HNZ)	Table 7.4	37.87	34.93	40.81	45	10.11
Super Rented (private)	Table 7.4	42.08	40.00	44.15	85	9.76
Super Owned	Table 7.4	45.28	44.64	45.92	733	8.82
Housing Tenure						
Owned	Table 7.4	36.81	35.93	37.69	847	13.05
Rented (private)	Table 7.4	31.42	29.99	32.85	276	12.12
Rented (HNZ)	Table 7.4	26.03	23.66	28.40	102	12.25
Low Benefit	Table 7.4	28.41	27.05	29.76	339	12.74
Low market income	Table 7.4	37.78	36.52	39.04	316	11.43
Low Super	Table 7.4	44.90	44.29	45.51	845	9.02
Bottom Third	Table 7.4	35.34	34.61	36.08	1,229	13.19

Sub-population	Text reference	mean	Confidence Interval		Effective sample size <i>n'</i>	Standard deviation <i>S</i>
			LCL	UCL		
Income Source and Asset Value						
Benefit <\$10,000	Table 7.5	31.34	28.55	34.14	97	14.07
Benefit \$10,001-\$25,000	Table 7.5	35.08	28.62	41.54	12	11.42
Benefit \$25,001-\$100,000	Table 7.5	35.58	31.15	40.00	20	10.10
Benefit \$100,001-\$300,000	Table 7.5	36.53	30.36	42.70	12	10.91
Benefit \$300,001+	Table 7.5	-	-	-	-	-
Benefit Not Specified	Table 7.5	25.59	23.96	27.22	195	11.62
Market <\$10,000	Table 7.5	40.70	38.94	42.46	107	9.31
Market \$10,001-\$25,000	Table 7.5	43.53	39.97	47.10	21	8.41
Market \$25,001-\$100,000	Table 7.5	37.26	32.77	41.75	31	12.83
Market \$100,001-\$300,000	Table 7.5	41.43	37.65	45.21	25	9.58
Market \$300,001+	Table 7.5	42.49	38.39	46.60	18	8.88
Market Not Specified	Table 7.5	32.60	30.39	34.80	113	11.97
Super <\$10,000	Table 7.5	44.14	43.22	45.06	331	8.54
Super \$10,001-\$25,000	Table 7.5	45.17	43.43	46.91	96	8.71
Super \$25,001-\$100,000	Table 7.5	47.52	46.42	48.63	116	6.07
Super \$100,001-\$300,000	Table 7.5	47.86	45.24	50.49	39	8.38
Super \$300,001+	Table 7.5	50.70	46.96	54.44	13	6.82
Super Not Specified	Table 7.5	43.93	42.85	45.00	343	10.15
Asset Value						
\$10,000 or less	Table 7.5	38.14	36.87	39.41	353	12.20
\$10,001-\$25,000	Table 7.5	42.49	40.52	44.47	101	10.10
\$25,001-\$100,000	Table 7.5	39.50	37.37	41.63	114	11.62
\$100,001-\$300,000	Table 7.5	41.60	39.03	44.17	61	10.21
\$300,001 or more	Table 7.5	43.09	39.64	46.53	26	8.89
Not specified	Table 7.5	30.51	29.46	31.56	613	13.21
Low Benefit	Table 7.5	28.41	27.05	29.76	339	12.74
Low market income	Table 7.5	37.78	36.52	39.04	316	11.43
Low Super	Table 7.5	44.90	44.29	45.51	845	9.02
Bottom Third	Table 7.5	35.34	34.61	36.08	1,229	13.19
Income Source and Asset Number						
Benefit Nil	Table 7.6	25.39	23.72	27.06	189	11.70
Benefit One	Table 7.6	29.34	26.86	31.81	105	12.91
Benefit Two	Table 7.6	37.18	33.82	40.55	30	9.41
Benefit 3 or more	Table 7.6	43.85	39.60	48.10	15	8.50
Market Nil	Table 7.6	31.48	29.10	33.85	97	11.91
Market One	Table 7.6	39.98	38.21	41.75	118	9.81
Market Two	Table 7.6	39.31	36.47	42.14	57	10.89
Market 3 or more	Table 7.6	43.63	41.18	46.07	45	8.34
Super Nil	Table 7.6	40.38	38.91	41.85	207	10.79
Super One	Table 7.6	44.70	43.86	45.54	396	8.55
Super Two	Table 7.6	46.82	45.87	47.77	243	7.56
Super 3 or more	Table 7.6	49.57	48.29	50.85	85	6.01

Sub-population	Text reference	mean	Confidence Interval		Effective sample size <i>n'</i>	Standard deviation <i>S</i>
			LCL	UCL		
Asset Number						
Nil	Table 7.6	28.73	27.56	29.90	444	12.60
One	Table 7.6	37.55	36.42	38.69	460	12.40
Two	Table 7.6	40.97	39.55	42.39	208	10.45
Three or more	Table 7.6	44.99	43.44	46.54	110	8.28
Low Benefit	Table 7.6	28.41	27.05	29.76	339	12.74
Low market income	Table 7.6	37.78	36.52	39.04	316	11.43
Low Super	Table 7.6	44.90	44.29	45.51	845	9.02
Bottom Third	Table 7.6	35.34	34.61	36.08	1,229	13.19
Income Source and Highest Qualifications						
Benefit No school qual	Table 7.7	30.83	28.44	33.22	115	13.07
Benefit School qual	Table 7.7	32.25	29.23	35.27	93	14.84
Benefit Occup Cert/Diploma	Table 7.7	28.34	26.07	30.61	108	12.03
Benefit Bach Degree/High	Table 7.7	31.29	26.64	35.94	23	11.31
Market No school qual	Table 7.7	33.41	30.35	36.47	73	13.37
Market School qual	Table 7.7	41.64	39.50	43.78	95	10.66
Market Occup Cert/Diploma	Table 7.7	38.82	37.07	40.58	115	9.60
Market Bach Degree/Higher	Table 7.7	39.10	35.19	43.01	33	11.40
Super No school qual	Table 7.7	43.91	43.12	44.69	529	9.26
Super School qual	Table 7.7	46.09	45.00	47.18	231	8.44
Super Occup Cert/Diploma	Table 7.7	45.70	44.32	47.09	144	8.47
Super Bach Degree/Higher	Table 7.7	47.46	45.70	49.21	141	10.66
Highest Qualifications						
No school qual	Table 7.7	37.05	35.89	38.21	492	13.14
School qual	Table 7.7	40.27	38.90	41.65	322	12.59
Occupational cert or diploma	Table 7.7	35.64	34.28	37.00	318	12.36
Bachelors degree or higher	Table 7.7	36.13	33.09	39.17	62	12.21
Low Benefit	Table 7.7	28.41	27.05	29.76	339	12.74
Low market income	Table 7.7	37.78	36.52	39.04	316	11.43
Low Super	Table 7.7	44.90	44.29	45.51	845	9.02
Bottom Third	Table 7.7	35.34	34.61	36.08	1,229	13.19

Appendix B continued**Confidence intervals for percentage of individuals or economic family units at an ELSI level**

Throughout this report, ELSI score distributions are displayed as histograms showing the percentage (P) of the group at each of the seven ELSI levels. For example, the percentage of the population at level 7 is given by Figure 3.1 as P=9%. Similarly, the percentage of Māori at levels 1-3 is given in Figure 3.6 (and also Figure 3.7) as P=7+9+23=39%.

The confidence interval for such a percentage can be estimated as follows:

Definition: n' is the effective sample size of the group to which the percentage P relates. The value of n' is obtained from the above section of this appendix. For example, for the total population, $n' = 3,182$ and for Māori $n' = 338$.

Then the following expression gives the lower and upper limits (LCL and UCL) for the confidence interval for P at the 95% confidence level:

$$P \pm 1.96 \sqrt{\frac{\left(\frac{P}{100}\right) \left[1 - \left(\frac{P}{100}\right)\right]}{n'}}$$

Examples: For the percentage of the population at level 7, the 95% confidence interval is $9 \pm 0.99\%$. For the percentage of Māori at levels 1-3, the 95% confidence interval is $39 \pm 5.2\%$.

ELSI Items and Score Calculation

Types of Items

The items in the Economic Living Standard Index are of three types:

- “Enforced lack” items, scored as 0 (an enforced lack) or 1 (no enforced lack)⁷²;

Definition: a person/economic family unit has an enforced lack when something wanted is lacked because of its cost; its absence is not an enforced lack if the reason is other than cost (which includes its not being wanted).

The enforced lack items in ELSI are comprised of two sets:

- (a) those relating to ownership of personal and household goods (whose enforced lack is referred to as an “ownership restriction”); and
 - (b) those relating to social participation and recreation (whose enforced lack is referred to as a “social participation restriction”).
- “Economising” behaviours, scored as 0 (economising a lot) or 1 (economising a little) or 2 (no economising);
 - Self ratings, scored 0-3 or 0-4 (according to the number of response categories).

Ownership restriction items

Form of the questions used to obtain the data on ownership restrictions:

For each item on a list of personal and household goods, the respondent was asked:

whether they “have it”

if they did not have it: whether they “would like to have it”

if they would like to have it: whether the reason they do not have it “is because of the cost or some other reason”

The replies to these questions are used to determine whether the respondent had an enforced lack with respect to the item. The code for no enforced lack (= 1) was assigned if the respondent had the item or did not want the item or would like to have it but did not have it for a reason other than cost. The code for an enforced lack (= 0) was assigned if the respondent did not have the item and would like to have it and did not have it because of the cost.

⁷² The items have been scored in a “positive” direction to ensure that a higher score indicates a higher living standard (and vice versa). Such items are usually scored in the opposite direction when the purpose is to produce a deprivation measure.

The ownership restrictions relate to the following goods:

- Telephone;
- Secure locks;
- Washing machine;
- Heating available in all main rooms;
- A good bed;
- Warm bedding in winter;
- A warm winter coat;
- A good pair of shoes;
- A best outfit for special occasions;
- Pay TV (e.g. Sky);
- Personal computer;
- Access to the internet;
- Home contents insurance;
- Main electricity (not supplied from on-site battery or generator).

Social participation restrictions

The data on social participation restrictions were obtained by means of a set of questions that paralleled those given above for the ownership restrictions, the only difference being that the questions related to activities instead of possessions.

The procedure for coding the responses also paralleled that used for ownership restrictions. Specifically, the code for no enforced lack (= 1) was assigned if the respondent engaged in the activity or did not want to engage in the activity or would like to engage in it but did not do so for a reason other than cost. The code for an enforced lack (= 0) was assigned if the respondent did not engage in the activity and would like to do so and did not do so because of the cost.

The following are the wordings used for social participation restrictions in the ELSI scale:

- Give presents to family or friends on birthdays, Christmas or other special occasions;
- Visit the hairdresser once every three months;
- Have a holiday away from home every year;
- Have a holiday overseas at least once every 3 years;
- Have a night out at least once a fortnight;
- Have family or friends over for a meal at least once a month;
- Have enough room for family to stay the night.

Economising behaviours

Form of the questions:-

The respondent was asked:

“in the last 12 months, have you (or your partner) done any of these things, not at all, a little, or a lot?”

A list of behaviours was then read to the respondent.

The responses were coded as:

not at all	= 2
a little	= 1
a lot	= 0

The following are the wordings used for the economising behaviours in the ELSI scale:

- Bought cheaper cuts of meat or less meat than you would like to buy to help keep down costs;
- Gone without fresh fruit and vegetables to help keep down costs;
- Bought secondhand clothing instead of new to help keep down costs;
- Continued wearing clothing that was worn out because you couldn't afford replacement;
- Put off buying clothing for as long as possible to help keep down costs;
- Relied on gifts of clothing to help keep down costs;
- Continued wearing shoes that were worn out because you couldn't afford replacements;
- Put up with feeling cold to save heating costs;
- Stayed in bed longer to save heating costs;

- Postponed visits to the doctor to help keep down costs;
- Gone without glasses you needed because you couldn't afford them;
- Not picked up a prescription to help keep down costs;
- Gone without or cut back on visits to family or friends to help keep down costs;
- Done without or cut back on trips to the shops or other local places to help keep down costs;
- Spent less time on hobbies than you would like to help keep down costs;
- Not gone to a funeral (tangi) you would like to have gone to because of the cost.

Self ratings

Self assessed living standard:-

The wording of the question was as follows:

Now I'm going to ask you some questions about your material standard of living - things that money can buy. Your material standard of living does NOT include your capacity to enjoy life. You should NOT take your health into account.

Generally, how would you rate your standard of living?

high	(= 4)
fairly high	(= 3)
medium	(= 2)
fairly low	(= 1)
low	(= 0)

Self assessed satisfaction with living standard:-

The wording of the question was as follows:

Generally, how satisfied are you with your current standard of living?

very satisfied	(= 4)
satisfied	(= 3)
neither satisfied not dissatisfied	(= 2)
dissatisfied	(= 1)
very dissatisfied	(= 0)

Adequacy of income to meet everyday needs:-

The wording of the question was as follows:

How well does your (and your partner's combined) total income meet your everyday needs for such things as accommodation, food, clothing and other necessities?

Would you say you have
not-enough-money
just-enough-money
enough-money
or more-than-enough-money?

not-enough (= 0)
just-enough (= 1)
enough (= 2)
more-than-enough (= 3)

Scores for the item sets

The ELSI items are specified above as four sets: economising behaviours, ownership restrictions, participation restrictions, and self ratings. For each set, the respondent's scores on the items are added. These four sums are labelled, respectively, S_E , S_O , S_P , and S_R .

Table C1. Summary of item characteristics 2000

Item set	Item type	Scoring	Number of items in the set	Sum of scores of items in the set	Range of sum of items
Economising behaviours	Ordered categories	0-2	16	S_E	0-32
Ownership restrictions	Enforced lack	0,1	14	S_O	0-14
Participation restrictions	Enforced lack	0,1	7	S_P	0-7
Self-ratings			3	S_R	0-11
Self-assessed standard of living	Ordered categories	0-4			
Self-assessed satisfaction with standard of living	Ordered categories	0-4			
Self-assessed adequacy of income to meet everyday needs	Ordered categories	0-3			

Calculation of the ELSI score

(i) Use the respondent/economic family unit data on the items to obtain S , where

$$S \equiv S_E + S_O + 2S_P + 2S_R$$

Comment:

- S is in the range of 0-82.
- A low value of S indicates a low living standard, and *vice versa*.

(ii) Use S to obtain ELSI score, as follows:

if $S \leq 22$, ELSI = 0

if $S > 22$, ELSI = $S - 22$

Comment:

- ELSI is in the range of 0-60.
- As for S , a low value of ELSI indicates a low living standard, and *vice versa*.
- The purpose of step (ii) is to truncate the bottom part of the range of S , which contains few respondents; the value of 22 was chosen on the basis of an analysis showing that it was sufficiently low (given the distribution of S scores) to avoid any significant loss of information.

ELSI levels

The seven ELSI levels are a set of seven standard score ranges. The score ranges for levels 1 to 7 are, respectively: 0-15, 16-23, 24-31, 32-39, 40-47, 48-55, 56-60.