Work, Retirement and Wellbeing in Older New Zealanders

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New Zealand Association of Gerontology
Ageing and Diversity Conference 2012
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NZLSA 2010 Team

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NZLSA 2010

Longitudinal Data Comprising:
Health, Work & Retirement Study (HWR)
New Zealand Longitudinal Study of Ageing (NZLSA)
• 2010 & 2012

National Random Postal Survey
Electoral Roll
Over sampled Māori Descent
• Weighted Data

N=3317
Mean age of 62 (sd=10)
53% Female  47% Male
18% Māori Descent
*Using Weighted Data

Measures
Health, Wellbeing, Quality of Life
Social (Family & Friends)
Neighbourhood (Safety & Access)
Caring Commitments
Work & Retirement Status
Financial Wellbeing
SES
Culture
Outline

• Labour force participation rates in NZ
• Determinants of workforce exit
• Economic activity in NZLSA
• Work status by demo, work and health variables (<65 and 65+)
  • Profiles of work status
  • Reasons for retirement

Workers – contextual factors
Labour Force Participation Rates

Men

Women

New Zealand
Australia
OECD

55-59
60-64
65-69

2000
2010
Potential implications of workforce exit for older workers

- Inadequate income in older age
  - Quality of Life, Health

- Skill shortage - unused capacity

- Load on pension and health systems
Determinants of Exit from Work Force

- Health
  - Chronic illness, disability

- Wealth
  - Social policy

- Quality of Work Life
  - Demanding, stressful, unsatisfying
Expected retirement age for 3 waves of HWR data

- 2006 (54 to 70 yrs)
- 2008 (56 to 72 yrs)
- 2010 (58 to 74 yrs)
Self-reported economic activity by age

- Full-time: N=1280
- Part-time: N=608
- Retired: N=906
- Other: N=298
Self-reported economic activity by gender

- **Full-time**: Male 62.1%, Female 37.9%
- **Part-time**: Male 30.9%, Female 69.1%
- **Retired**: Male 45.9%, Female 54.1%
- **Other**: Male 38.7%, Female 61.3%

The chart shows the percentage distribution of economic activity by gender.
Self-reported economic activity by primary ethnicity
Self-reported economic activity by marital status

* Includes civil union/defacto/partnered
Self-reported economic activity by education

- No qualifications
- Secondary school
- Post-secondary/trade
- Tertiary

Bar chart showing percentages of full-time, part-time, retired, and other economic activities by education level.
Self-reported economic activity by main occupation level

Low
- Full-time
- Part-time
- Retired
- Other

Medium
- Full-time
- Part-time
- Retired
- Other

High
- Full-time
- Part-time
- Retired
- Other
Self-reported economic activity by economic living standards (ELSI)
Profiles of Work Status Groups (49 to 85 yrs)

Full-time paid work
- Younger
- Men
- Partnered (now/previous.)
- Higher Educ
- Higher Occ. level
- Good ELSI

Part-time paid work
- Younger
- Women
- Partnered (now/previous.)
- Higher Educ
- Higher Occ. level
- Good ELSI

Retired
- Older
- Women
- Widowed
- Lower Educ
- Medium Occ. level
- Good ELSI
## Logistic Regression Analysis of Work Status as a Function of Demographic, Work and Health Variables (<65 yrs)

<table>
<thead>
<tr>
<th>Variables</th>
<th>X² to Remove</th>
<th>Model χ²</th>
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<tbody>
<tr>
<td>Age</td>
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<tr>
<td>Ethnicity</td>
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<tr>
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<td>Economic Living Standards</td>
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<td>Current Smoking</td>
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<tr>
<td>Mild Physical Activity</td>
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<tr>
<td>Depression</td>
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<tr>
<td>SF12 Mental Health</td>
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<tr>
<td>SF12 Physical Health</td>
<td>12.06**</td>
<td>303.96***</td>
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</tbody>
</table>
## Profiles of Work Status Groups (<65 yrs)

**Full-time paid work**
- Younger (78% <60 yrs)
- Partnered (85%)
- Higher Educ (63% post secondary)
- Male (62%)
- Good ELSI (60%)
- Activity (>weekly 70%)
- Mental Health M=51.9
- Physical Health m=52.2

**Part-time paid work**
- Younger (70% <60 yrs)
- Partnered (85%)
- Higher Educ (59% post secondary)
- Female (77%)
- Good ELSI (55%)
- Activity (>weekly 83%)
- Mental Health M=52.0
- Physical Health M=52.0

**Retired**
- Older (64% 60-64 yrs)
- Partnered (82%)
- Lower Educ (44% post secondary)
- Female (60%)
- Good ELSI (72%)
- Activity (>weekly 77%)
- Mental Health M=55.0
- Physical Health M=47.6
Main reason for retirement (<65 yrs)

- Became eligible for NZ Superannuation
- Business was sold
- Was unhappy at work
- I relocated
- Had care-giving responsibilities
- Made redundant
- Felt it was time to retire
- Forced by employer
- Don't need to work
- Forced due to disability or injury
- Wanted to do other things
- Forced due to poor health

The chart shows the percentage of participants who chose each reason for retirement. The reasons are ranked from the most to the least chosen.
Logistic Regression Analysis of Work Status as a Function of Demographic, Work and Health Variables (65+ yrs)

<table>
<thead>
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<th>Model $\chi^2$</th>
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<td>Occupation</td>
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<tr>
<td><strong>SF12 Physical Health</strong></td>
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</table>
Physical Health by Age and Work Status (65+ yrs)

Mean SF12 Physical Health Component Score

- Full-time paid work (N=95)
- Part-time paid work (N=145)
- Retired (N=816)
Main reason for retirement (65+ yrs)

- Became eligible for NZ Superannuation
- Business was sold
- Was unhappy at work
- I relocated
- Lacked skills to continue
- Had care-giving responsibilities
- Made redundant
- Felt it was time to retire
- Forced by employer
- Don't need to work
- Forced due to disability or injury
- Wanted to do other things
- Forced due to poor health
- Other
The Meaning of Life (in Retirement)!

Health

<65s: Retirees has poorer physical health; better mental health
• Physical health deteriorated post retirement (?)
• “Doing the things they want to do”

65+: Retirees has poorer physical health than workers
• Cross-sectional (chicken-egg)
• Measurement

Wealth

<65s: Retirees could afford to retire

65+: ESLI unrelated to work status

Work QoL

Occupational level not related to work status
“I feel pressure to retire”
“I can financially afford to retire now”
“I feel secure that the Government will financially support me in retirement”
### NZLSA 2010 Weighting

#### Design Weight
- Corrects for Māori descent oversample

#### Post-stratification Weight
- Corrects for response biases due to age, gender, or ethnicity
- Cross-tabulations of the characteristics to be corrected for (Age x Gender x Ethnicity) adjusted by the design weight.
- Computes the sample to population proportions in the same manner as the design weight

#### Final Weight
- Design Weight \times Post-stratification Weight

### NZLSA New Sample

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<th>Sample</th>
<th>Population</th>
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<td>No Māori Descent</td>
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<tr>
<td>Māori Descent</td>
<td>183</td>
<td>0.32</td>
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<td>Total</td>
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### General Population

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<th>Population</th>
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<td>Māori Descent</td>
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<td>Total</td>
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General Population Weighting = \( \frac{\text{General Population Probability}}{\text{General Sample Probability}} \) = \( \frac{0.92}{0.47} = 1.98 \)

Māori Descent Weighting = \( \frac{\text{Māori Descent Population Probability}}{\text{Māori Descent Sample Probability}} \) = \( \frac{0.08}{0.53} = 0.15 \)
NZLSA: Workforce participation and wellbeing in older New Zealanders

Alpass, F

2012