Work, Retirement and Wellbeing in Older New Zealanders

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New Zealand Association of Gerontology
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NZLSA 2010 Team

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Mary Breheny

Research Officer
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NLZSA 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

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

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

*Using Weighted Data
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 | 55-59 | 60-64 | 65-69 | 55-59 | 60-64 | 65-69

2000

2010

Men | Women
---|---

Labour Force Participation Rates

New Zealand | Australia | OECD
---|---|---
55-59 | 60-64 | 65-69 | 55-59 | 60-64 | 65-69 | 55-59 | 60-64 | 65-69

2000

2010

Men | Women
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
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%
Self-reported economic activity by primary ethnicity

- NZ European
- Maori
- Pacific
- Asian

- Full-time
- Part-time
- Retired
- Other
Self-reported economic activity by marital status

- Married
- Partnered*
- Divorced or Separated
- Widowed
- Single

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

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

Categories: Full-time, Part-time, Retired, Other

Bar chart showing the percentage distribution of economic activities across different levels of education.
Self-reported economic activity by main occupation level

- 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>$X^2$ to Remove</th>
<th>Model $X^2$</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age</td>
<td><strong>50.83</strong>*</td>
<td></td>
</tr>
<tr>
<td>Ethnicity</td>
<td>4.67</td>
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<tr>
<td>Marital Status</td>
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<td>Education</td>
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<tr>
<td>Gender</td>
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<tr>
<td>Economic Living Standards</td>
<td><strong>20.83</strong>*</td>
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<tr>
<td>Occupation</td>
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<tr>
<td>Current Drinking</td>
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<tr>
<td>Current Smoking</td>
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<tr>
<td>Mild Physical Activity</td>
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<tr>
<td>Depression</td>
<td>0.93</td>
<td></td>
</tr>
<tr>
<td>SF12 Mental Health</td>
<td><strong>8.72</strong></td>
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<tr>
<td>SF12 Physical Health</td>
<td><strong>12.06</strong></td>
<td><strong>303.96</strong>*</td>
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</tbody>
</table>

Profiles of Work Status Groups (<65 yrs)

<table>
<thead>
<tr>
<th>Full-time paid work</th>
<th>Part-time paid work</th>
<th>Retired</th>
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</thead>
<tbody>
<tr>
<td>Younger (78% &lt;60 yrs)</td>
<td>Younger (70% &lt;60 yrs)</td>
<td>Older (64% 60-64 yrs)</td>
</tr>
<tr>
<td>Partnered (85%)</td>
<td>Partnered (85%)</td>
<td>Partnered (82%)</td>
</tr>
<tr>
<td>Higher Edu (63% post secondary)</td>
<td>Higher Edu (59% post secondary)</td>
<td>Lower Edu (44% post secondary)</td>
</tr>
<tr>
<td>Male (62%)</td>
<td>Female (77%)</td>
<td>Female (60%)</td>
</tr>
<tr>
<td>Good ELSI (60%)</td>
<td>Good ELSI (55%)</td>
<td>Good ELSI (72%)</td>
</tr>
<tr>
<td>Activity (&gt;weekly 70%)</td>
<td>Activity (&gt;weekly 83%)</td>
<td>Activity (&gt;weekly 77%)</td>
</tr>
<tr>
<td>Mental Health M=51.9</td>
<td>Mental Health M=52.0</td>
<td>Mental Health M=55.0</td>
</tr>
<tr>
<td>Physical Health m=52.2</td>
<td>Physical Health M=52.0</td>
<td>Physical Health M=47.6</td>
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</tbody>
</table>
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
Logistic Regression Analysis of Work Status as a Function of Demographic, Work and Health Variables (65+ yrs)

<table>
<thead>
<tr>
<th>Variables</th>
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<th>Model χ²</th>
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<tbody>
<tr>
<td>Age</td>
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<td>Education</td>
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<td>Economic Living Standards</td>
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<tr>
<td>Occupation</td>
<td>4.70</td>
<td></td>
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<tr>
<td>Current Drinking</td>
<td>0.67</td>
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</tr>
<tr>
<td>Current Smoking</td>
<td>4.05</td>
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<tr>
<td>Mild Physical Activity</td>
<td>2.90</td>
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</tr>
<tr>
<td>Depression</td>
<td>0.94</td>
<td></td>
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<tr>
<td>SF12 Mental Health</td>
<td>1.28</td>
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<tr>
<td><strong>SF12 Physical Health</strong></td>
<td><strong>20.56</strong></td>
<td><strong>187.54</strong>*</td>
</tr>
</tbody>
</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”

- Strongly/Somewhat disagree
- Moderately disagree
- Neither agree nor disagree
- Moderately agree
- Strongly/Somewhat agree

Age groups: 49 to 54, 55 to 59, 60 to 64, 65 to 69, 70+ Total
“I can financially afford to retire now”
“I feel secure that the Government will financially support me in retirement”
### 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 x Post-stratification Weight

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<table>
<thead>
<tr>
<th>NZLSA New Sample</th>
<th>Sample</th>
<th>n</th>
<th>P()</th>
<th>N</th>
<th>P()</th>
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<tbody>
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<td>No Māori Descent</td>
<td>387</td>
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<tr>
<td>Māori Descent</td>
<td>183</td>
<td>0.32</td>
<td>49704</td>
<td>0.1</td>
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<tr>
<td>Total</td>
<td>570</td>
<td>1</td>
<td>487484</td>
<td>1</td>
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<table>
<thead>
<tr>
<th>Population</th>
<th>n</th>
<th>P()</th>
<th>N</th>
<th>P()</th>
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<tbody>
<tr>
<td>General Population</td>
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<td>0.47</td>
<td>562284</td>
<td>0.92</td>
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<tr>
<td>Māori Descent</td>
<td>3557</td>
<td>0.53</td>
<td>47436</td>
<td>0.08</td>
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<tr>
<td>Total</td>
<td>6658</td>
<td>1</td>
<td>609720</td>
<td>1</td>
</tr>
</tbody>
</table>

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

---

### General Population Weighting
- General Population Probability: 0.92
- General Sample Probability: 0.47
- Weighting: 1.98

### Māori Descent Weighting
- Māori Descent Population Probability: 0.08
- Māori Descent Sample Probability: 0.53
- Weighting: 0.15
NZLSA: Workforce participation and wellbeing in older New Zealanders

Alpass, F

2012