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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MASSEY UNIVERSITY
Te Kūnenga ki Pūrehuroa
UNIVERSITY OF NEW ZEALAND
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
NZLSA 2010 Sample

**HWR 2006**
- 55 - 70 years old
  - General Population: N=3101
  - Māori Descent Over-sample: N=3557
  - n=148

**HWR 2008**
- 57 - 72 years old
  - General Population: N=1199
  - Māori Descent Over-sample: N=1274
  - n=1841

**NZLSA 2010**
- Age: 50 - 90
  - General Population: N=2269
  - Māori Descent Over-sample: N=1048
  - n=3111
  - N=570

**NZLSA Pilot 2009**
- 50 - 90 years old
  - N=433

**New Recruits 2010**
- 50 - 54 & 70 - 84 years old
  - General Population: n=445
  - Māori Descent Over-sample: n=125
  - n=555

**Retirement Planning Study 2009**
- 50 - 72 years old
  - N=839
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

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

Age range from 49 to 85 years.
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%

NZ LSA
New Zealand Longitudinal Study of Ageing
Self-reported economic activity by primary ethnicity

- NZ European
- Maori
- Pacific
- Asian

Yearly distribution:
- 63 yrs
- 59 yrs
- 60 yrs
- 56 yrs

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

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

- Full-time
- Part-time
- Retired
- Other
Self-reported economic activity by main occupation level

- **Low**
  - Full-time: 10%
  - Part-time: 20%
  - Retired: 25%
  - Other: 15%

- **Medium**
  - Full-time: 45%
  - Part-time: 50%
  - Retired: 20%
  - Other: 15%

- **High**
  - Full-time: 45%
  - Part-time: 40%
  - Retired: 20%
  - Other: 20%
Self-reported economic activity by economic living standards (ELSI)

- Full-time
  - Hardship: 10%
  - Comfortable: 20%
  - Good: 40%
- Part-time
  - Hardship: 20%
  - Comfortable: 30%
  - Good: 50%
- Retired
  - Hardship: 30%
  - Comfortable: 40%
  - Good: 60%
- Other
  - Hardship: 40%
  - Comfortable: 50%
  - Good: 70%
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)

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<thead>
<tr>
<th>Variables</th>
<th>X² to Remove</th>
<th>Model χ²</th>
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<tbody>
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<td>Depression</td>
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<tr>
<td>SF12 Physical Health</td>
<td>12.06**</td>
<td>303.96***</td>
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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
## Logistic Regression Analysis of Work Status as a Function of Demographic, Work and Health Variables (65+ yrs)

<table>
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<td>20.56</td>
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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”

[Bar chart showing percentage responses for different age groups to the statement "I feel pressure to retire" across varying levels of agreement (Strongly/Somewhat disagree, Moderately disagree, Neither agree nor disagree, Moderately agree, Strongly/Somewhat agree).]
"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 x Post-stratification Weight

<table>
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<tr>
<th>NZLSA New Sample</th>
<th>Sample</th>
<th>Population</th>
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<td></td>
<td>n</td>
<td>P()</td>
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<tr>
<td>No Māori Descent</td>
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<td>Māori Descent</td>
<td>183</td>
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<td>Total</td>
<td>570</td>
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| General Population Weighting = General Population Probability / General Sample Probability = 0.92 / 0.47 = 1.98 |
| Māori Descent Weighting = Māori Descent Population Probability / Māori Descent Sample Probability = 0.08 / 0.53 = 0.15 |

<table>
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<tr>
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<tr>
<td>General Population</td>
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<td>Total</td>
<td>6658</td>
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</table>
NZLSA: Workforce participation and wellbeing in older New Zealanders

Alpass, F

2012