Work, Retirement and Wellbeing in Older New Zealanders

Fiona Alpass & Christine Stephens

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

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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
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

2000
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 gender

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

Male | Female
Self-reported economic activity by primary ethnicity

- NZ European
- Maori
- Pacific
- Asian

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

<table>
<thead>
<tr>
<th>Age</th>
<th>NZ European</th>
<th>Maori</th>
<th>Pacific</th>
<th>Asian</th>
</tr>
</thead>
<tbody>
<tr>
<td>56 yrs</td>
<td>63%</td>
<td>59%</td>
<td>60%</td>
<td>56%</td>
</tr>
</tbody>
</table>

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

- Low
- Medium
- High

- Full-time
- Part-time
- Retired
- Other
Self-reported economic activity by economic living standards (ELSI)

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

- Hardship
- Comfortable
- Good
### Profiles of Work Status Groups (49 to 85 yrs)

<table>
<thead>
<tr>
<th>Full-time paid work</th>
<th>Part-time paid work</th>
<th>Retired</th>
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<tbody>
<tr>
<td>Younger</td>
<td>Younger</td>
<td>Older</td>
</tr>
<tr>
<td>Men</td>
<td>Women</td>
<td>Women</td>
</tr>
<tr>
<td>Partnered (now/previous.)</td>
<td>Partnered (now/previous.)</td>
<td>Widowed</td>
</tr>
<tr>
<td>Higher Educ</td>
<td>Higher Educ</td>
<td>Lower Educ</td>
</tr>
<tr>
<td>Higher Occ. level</td>
<td>Higher Occ. level</td>
<td>Medium Occ. level</td>
</tr>
<tr>
<td>Good ELSI</td>
<td>Good ELSI</td>
<td>Good ELSI</td>
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</table>
## 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 $\chi^2$</th>
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</thead>
<tbody>
<tr>
<td>Age</td>
<td>50.83***</td>
<td></td>
</tr>
<tr>
<td>Ethnicity</td>
<td>4.67</td>
<td></td>
</tr>
<tr>
<td>Marital Status</td>
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<td></td>
</tr>
<tr>
<td>Education</td>
<td>14.01**</td>
<td></td>
</tr>
<tr>
<td>Gender</td>
<td>141.63***</td>
<td></td>
</tr>
<tr>
<td>Economic Living Standards</td>
<td>20.83***</td>
<td></td>
</tr>
<tr>
<td>Occupation</td>
<td>0.42</td>
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<tr>
<td>Current Drinking</td>
<td>0.34</td>
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<tr>
<td>Current Smoking</td>
<td>1.82</td>
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<tr>
<td>Mild Physical Activity</td>
<td>7.41*</td>
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<tr>
<td>Depression</td>
<td>0.93</td>
<td></td>
</tr>
<tr>
<td>SF12 Mental Health</td>
<td>8.72*</td>
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</tr>
<tr>
<td>SF12 Physical Health</td>
<td>12.06**</td>
<td>303.96***</td>
</tr>
</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
Logistic Regression Analysis of Work Status as a Function of Demographic, Work and Health Variables (65+ yrs)

<table>
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<tr>
<th>Variables</th>
<th>$X^2$ to Remove</th>
<th>Model $\chi^2$</th>
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</thead>
<tbody>
<tr>
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<td>Education</td>
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<tr>
<td>Gender</td>
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<td></td>
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<tr>
<td>Economic Living Standards</td>
<td>6.72</td>
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<tr>
<td>Occupation</td>
<td>4.70</td>
<td></td>
</tr>
<tr>
<td>Current Drinking</td>
<td>0.67</td>
<td></td>
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<tr>
<td>Current Smoking</td>
<td>4.05</td>
<td></td>
</tr>
<tr>
<td>Mild Physical Activity</td>
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<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>
<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
"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

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<table>
<thead>
<tr>
<th>Sample</th>
<th>No Māori Descent</th>
<th>Māori Descent</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>n/P()</td>
<td>387/0.68</td>
<td>183/0.32</td>
<td>570/1</td>
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<tr>
<td>N/P()</td>
<td>437780/0.9</td>
<td>49704/0.1</td>
<td>487484/1</td>
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</tbody>
</table>

**General Population Weighting**
- General Population Weighting = General Population Probability / General Sample Probability
  - General Population Weighting = 0.92 / 0.47 = 1.98

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

Alpass, F

2012