Work, Retirement and Wellbeing in Older New Zealanders

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MASSEY UNIVERSITY
The Family Centre Social Policy Research Unit
FOUNDATION FOR RESEARCH SCIENCE & TECHNOLOGY
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NZLSA 2010 Team

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NZLSA 2010

Longitudinal Data Comprising:

Health, Work & Retirement Study (HWR)

- 2006, 2008, 2010 & 2012

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	Māori Descent Over-sample
N=3101	N=3557

n=148

NZLSA Pilot 2009

50 – 90 years old

N=433

n=203

NZLSA 2010

Age: 50 - 90

General Population	Māori Descent Over-sample
N=2269	N=1048

New Recruits 2010

50 – 54 & 70 – 84 years old

General Population	Māori Descent Over-sample
n=445	n=125

n=570

Consented to longitudinal n=3111

HWR 2008

57 – 72 years old

General Population	Māori Descent Over-sample
N=1199	N=1274

n=1841

n=555

Retirement Planning Study 2009

50 – 72 years old

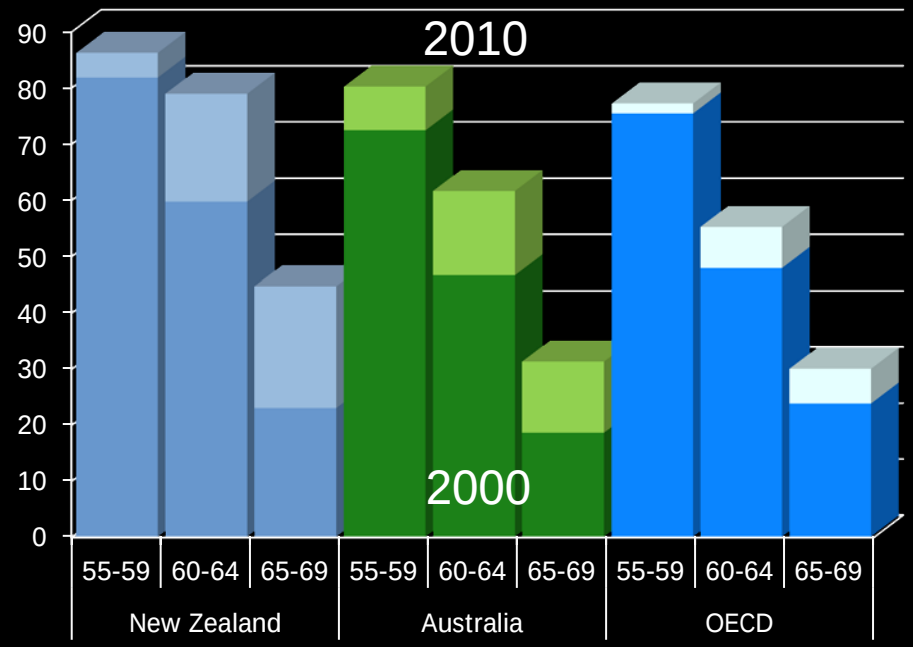
N=839

Outline

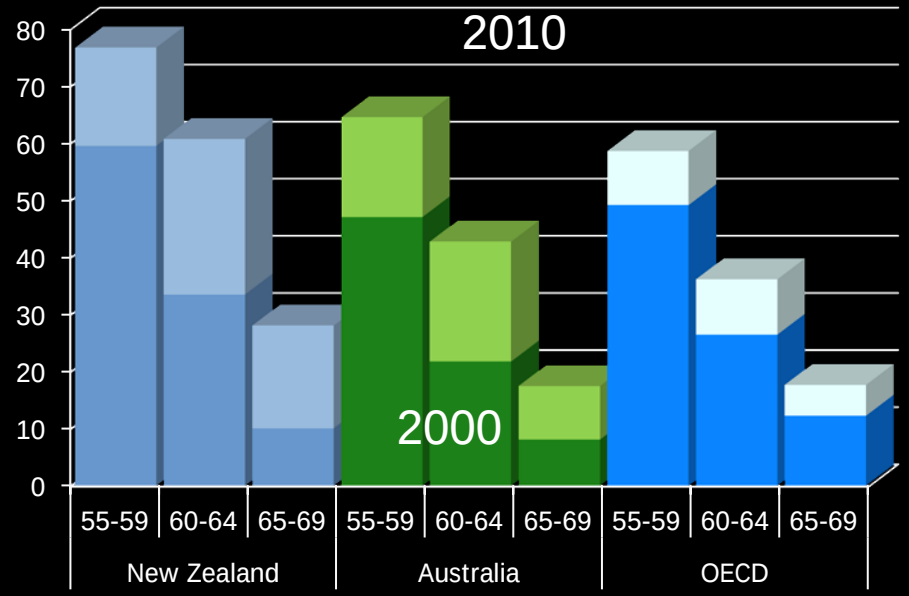
- Labour force participation rates in NZ
- Determinants of workforce exit
- Economic activity in NZLSA
- Work status by demo, work and health variables (<65 and 65+)
  - Profiles of work status
  - Reasons for retirement

Workers – contextual factors

Labour Force Participation Rates

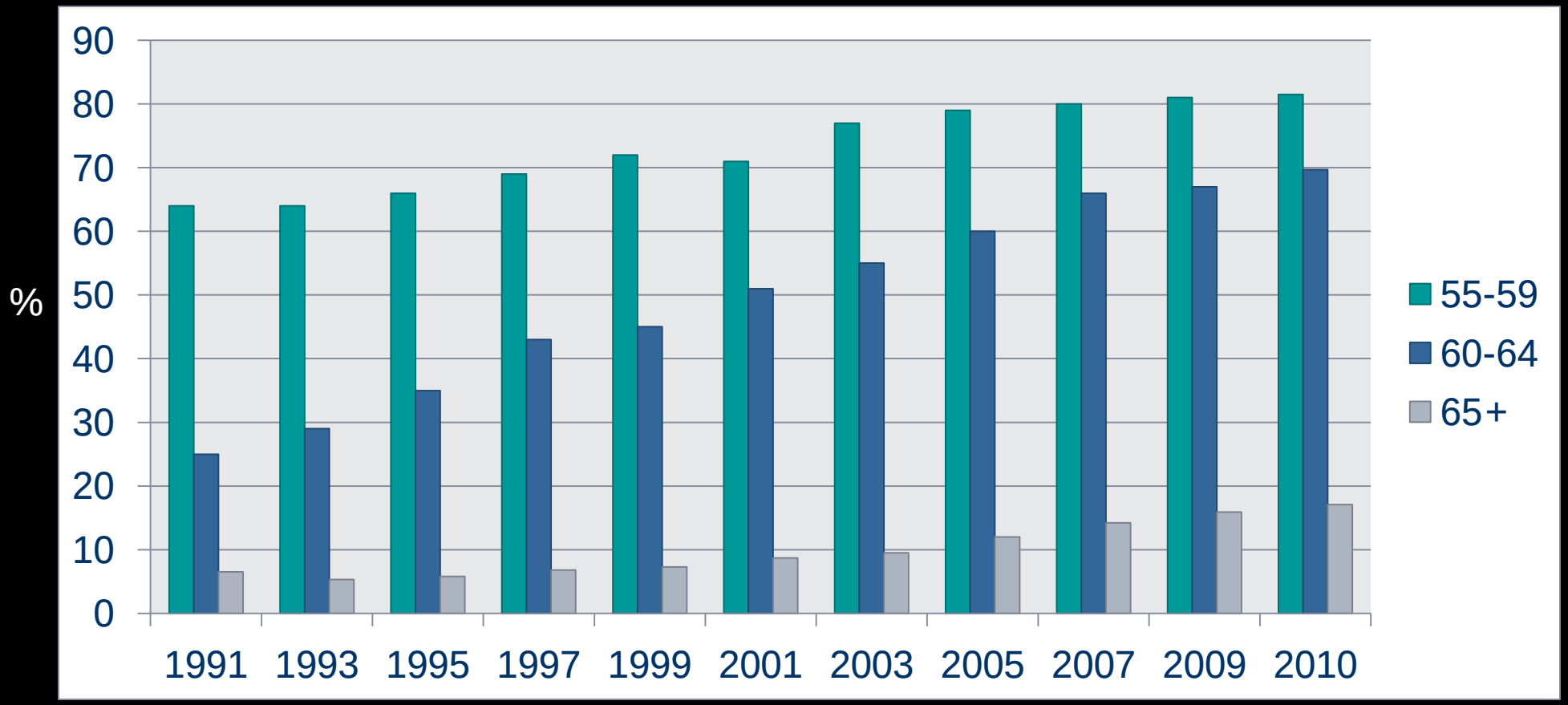


Men



Women

NZ Labour Force Participation Drop-off (1991-2010)



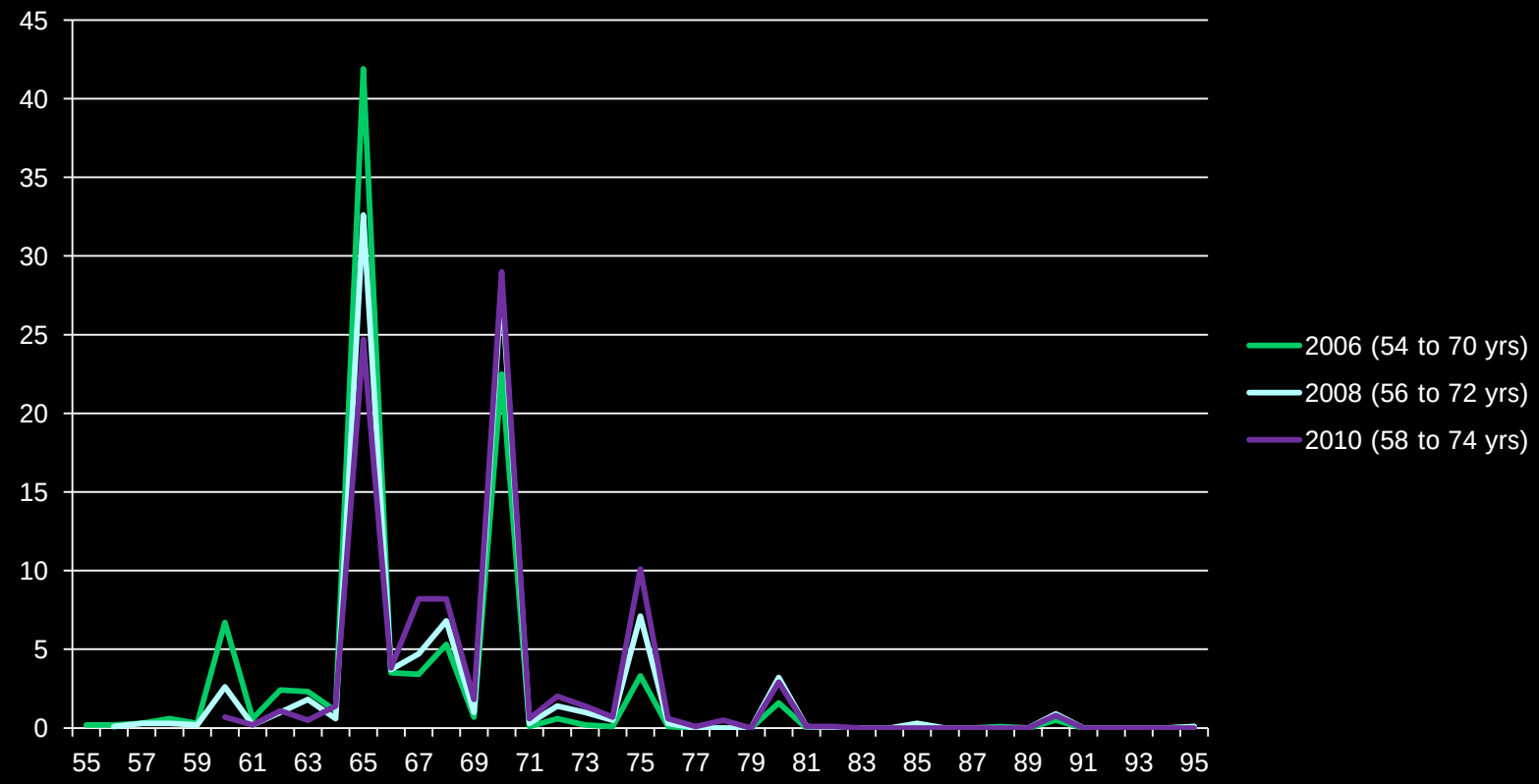
Potential implications of workforce exit for older workers

- 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

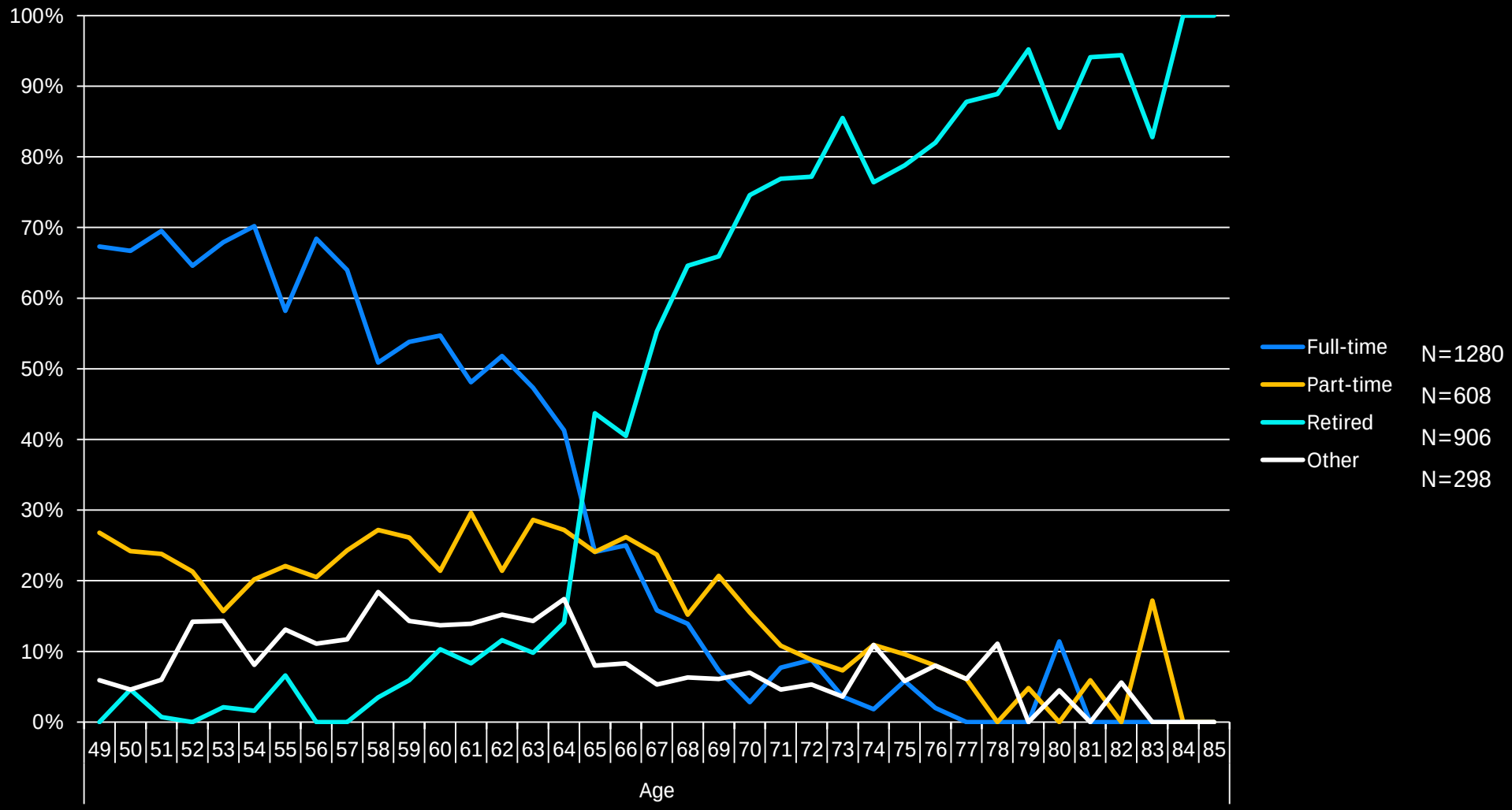
- Health
  - Chronic illness, disability
- Wealth
  - Social policy
- Quality of Work Life
  - Demanding, stressful, unsatisfying

Expected retirement age for 3 waves of HWR data

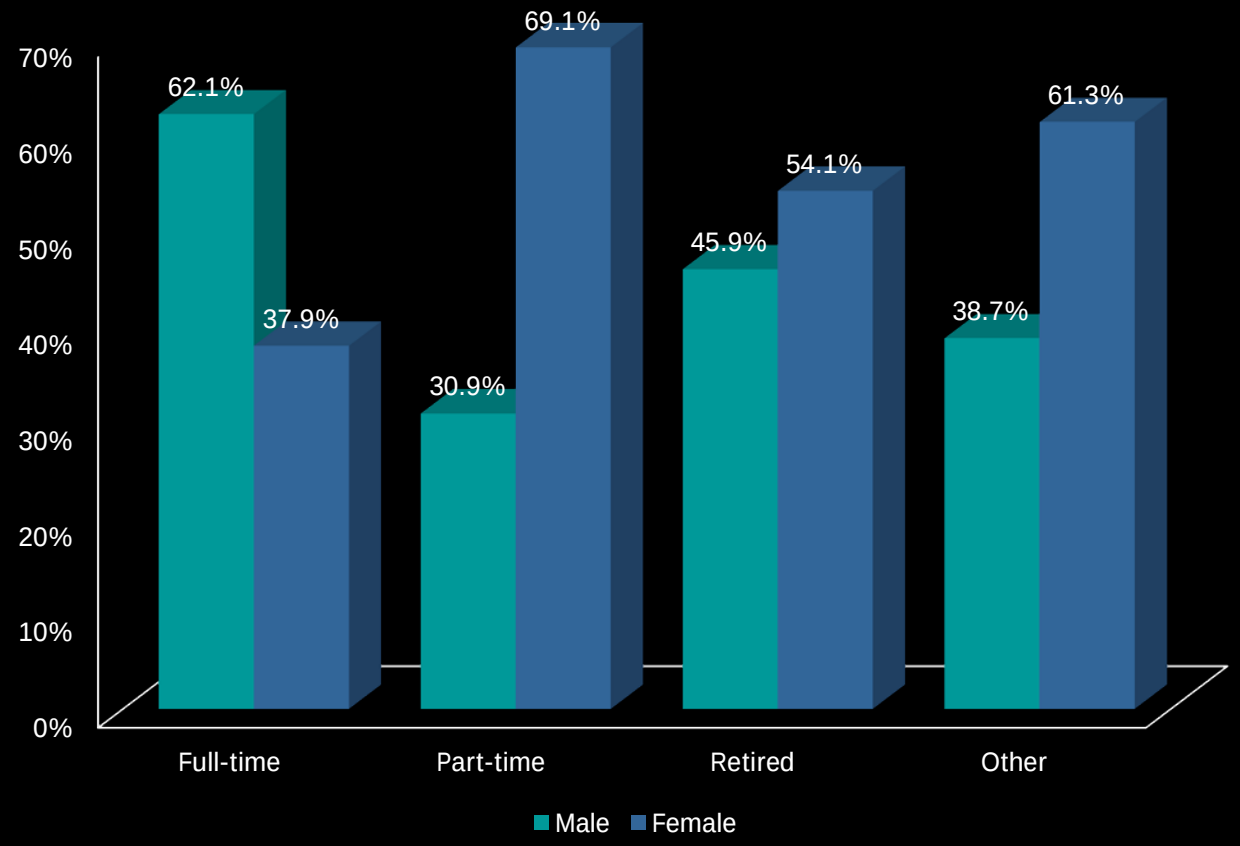


NZ LSA
NEW ZEALAND LONGITUDINAL STUDY OF AGEING

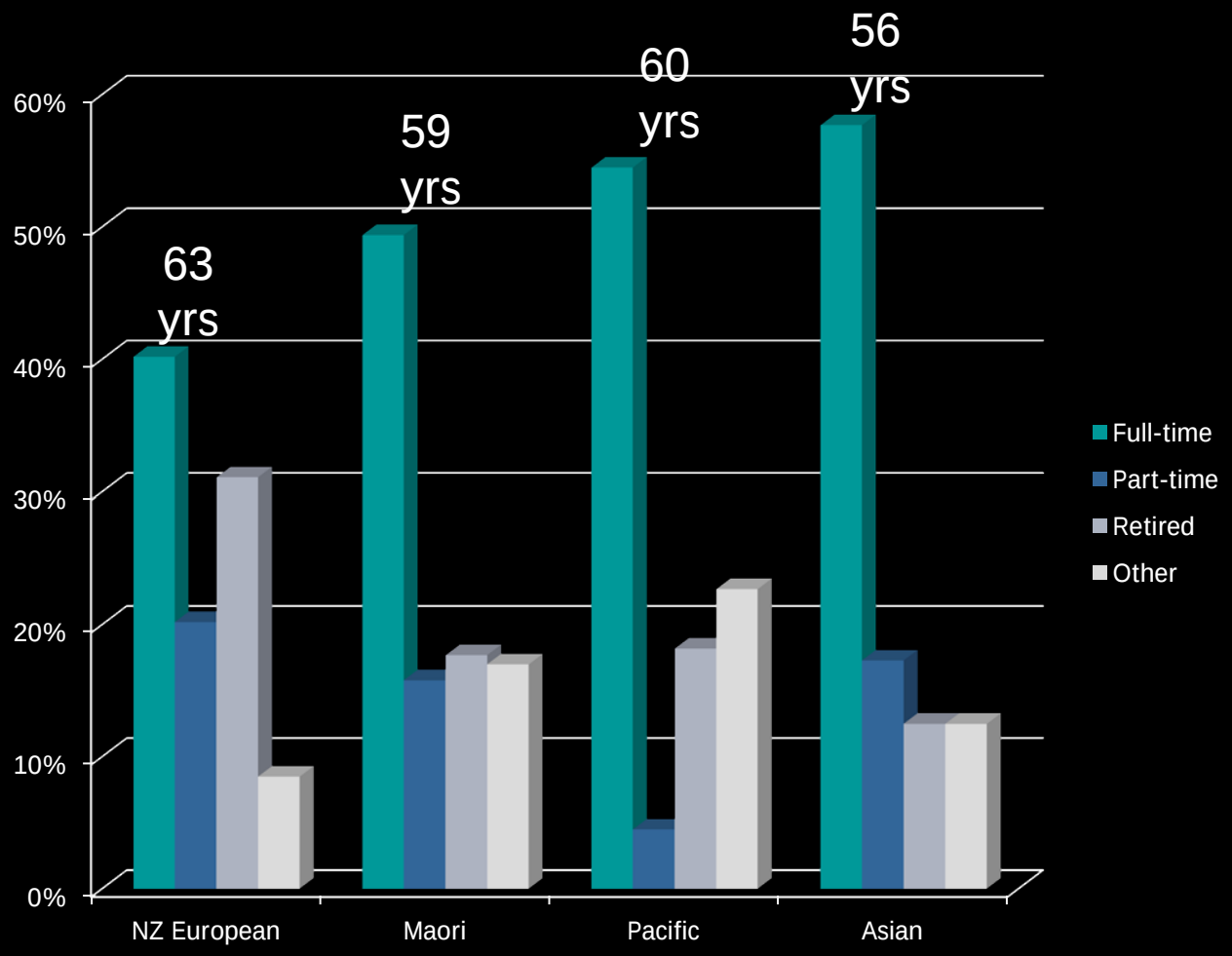
Self-reported economic activity by age



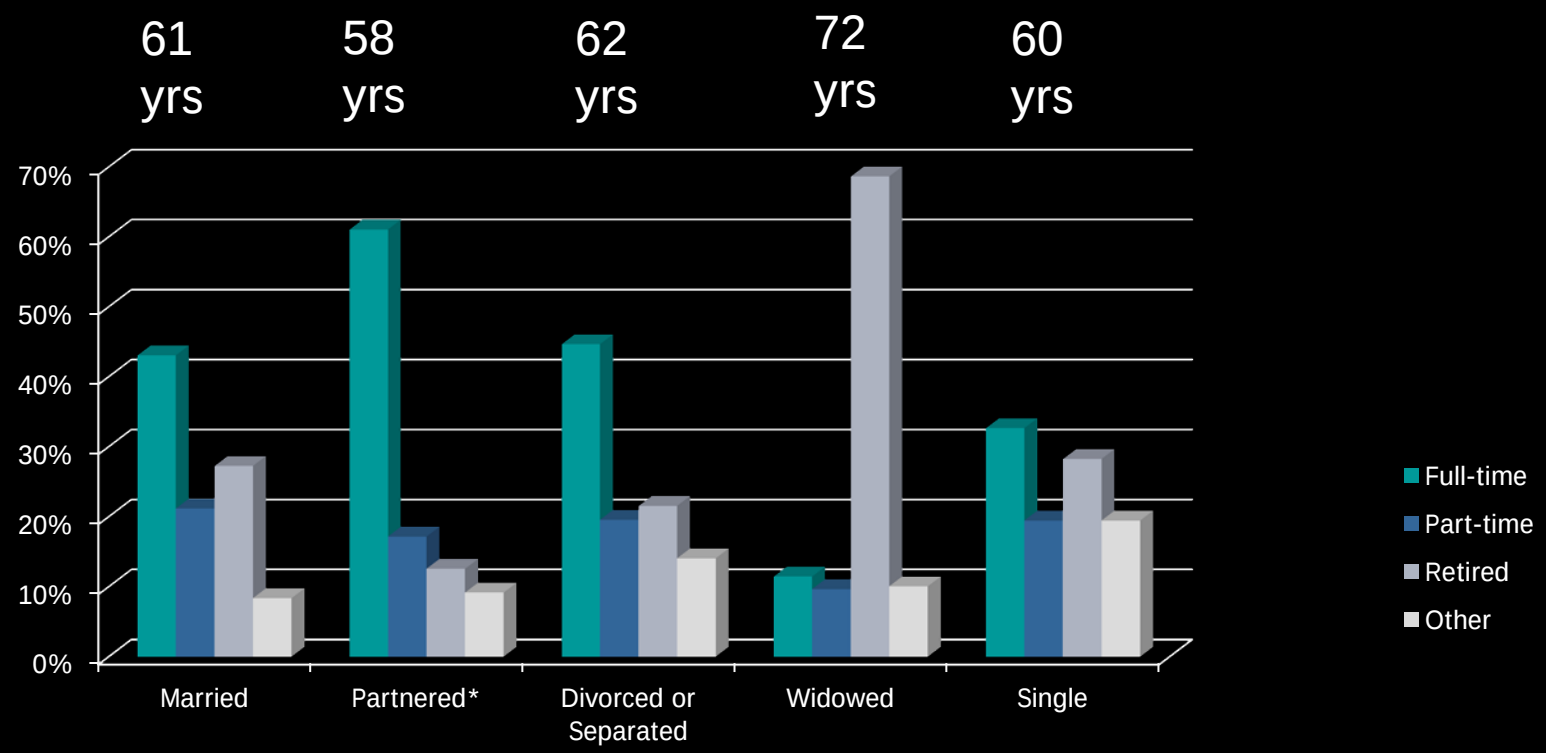
Self-reported economic activity by gender



Self-reported economic activity by primary ethnicity

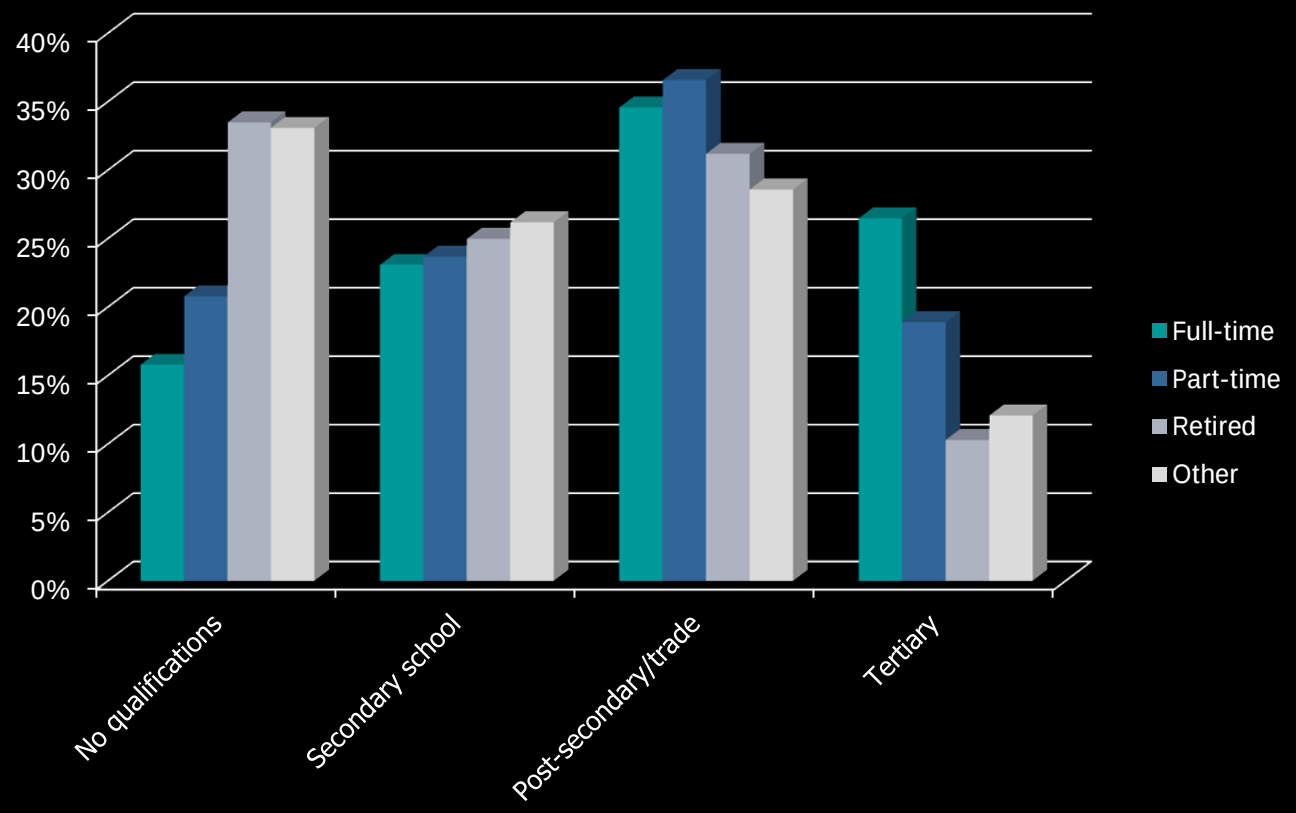


Self-reported economic activity by marital status

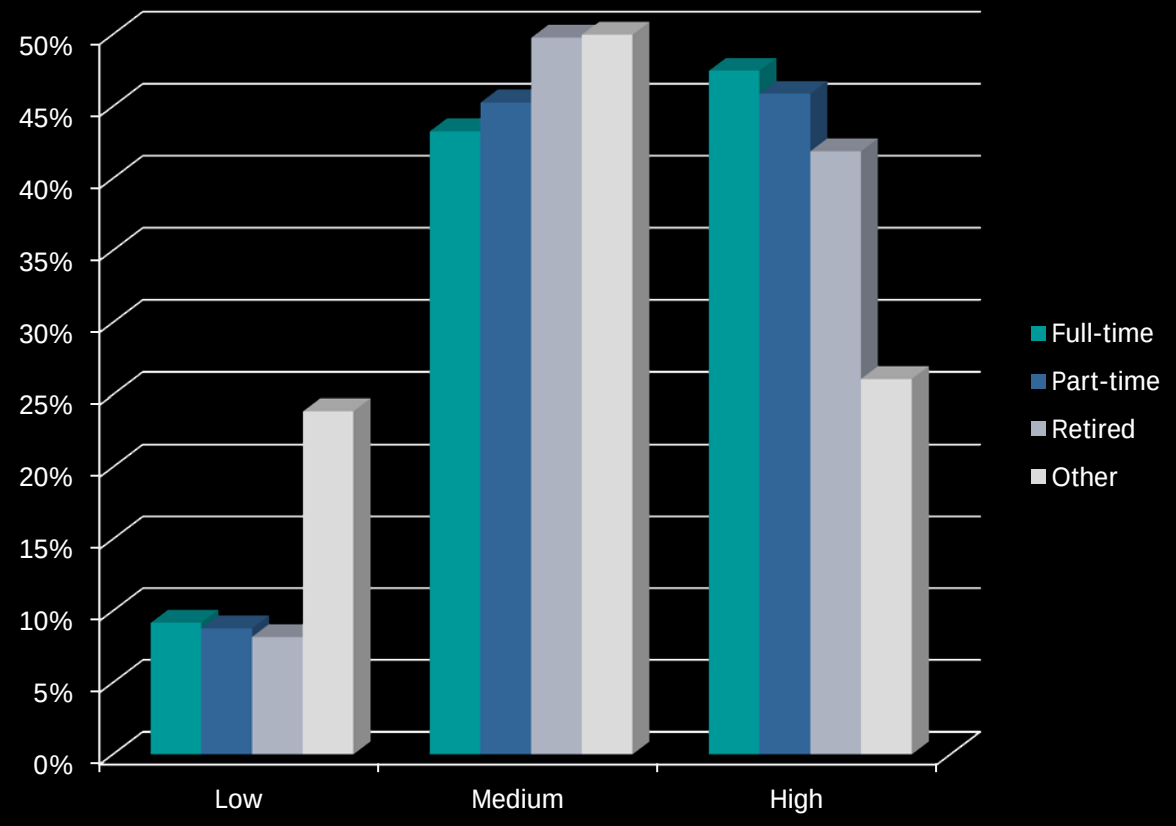


* Includes civil union/defacto/partnered

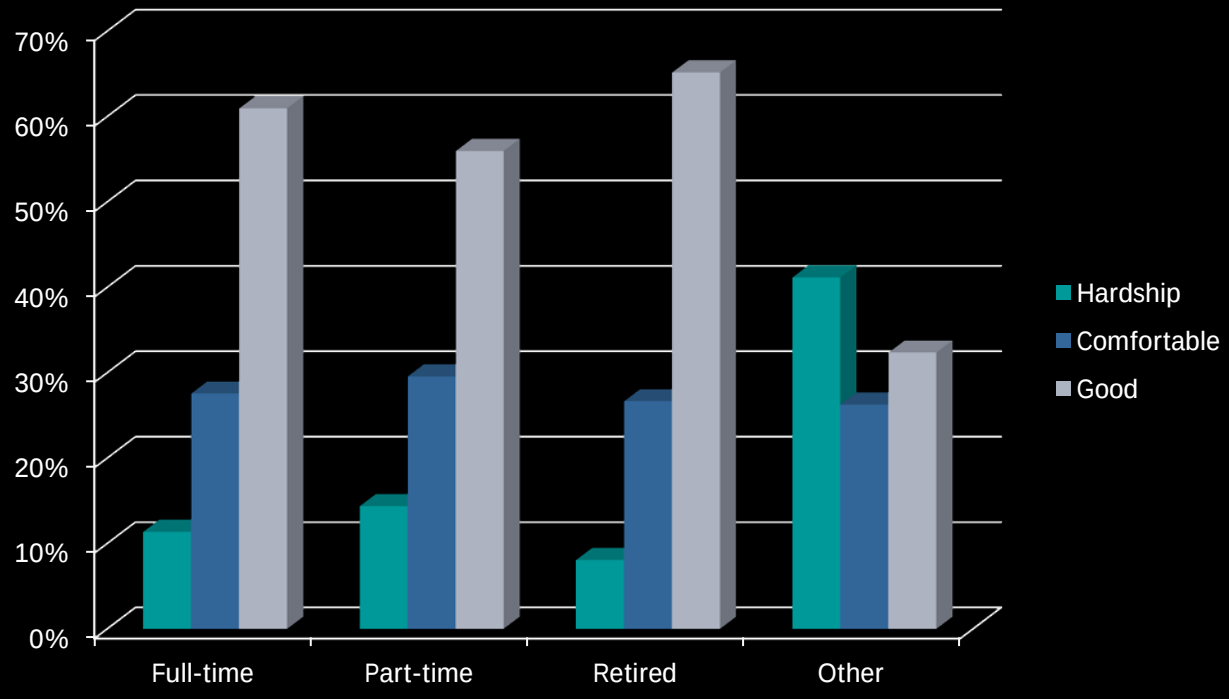
Self-reported economic activity by education



Self-reported economic activity by main occupation level



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)

Variables	X^2 to Remove	Model χ^2
Age	50.83***	
Ethnicity	4.67	
Marital Status	6.13*	
Education	14.01**	
Gender	141.63***	
Economic Living Standards	20.83***	
Occupation	0.42	
Current Drinking	0.34	
Current Smoking	1.82	
Mild Physical Activity	7.41*	
Depression	0.93	
SF12 Mental Health	8.72*	
SF12 Physical Health	12.06**	303.96***

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

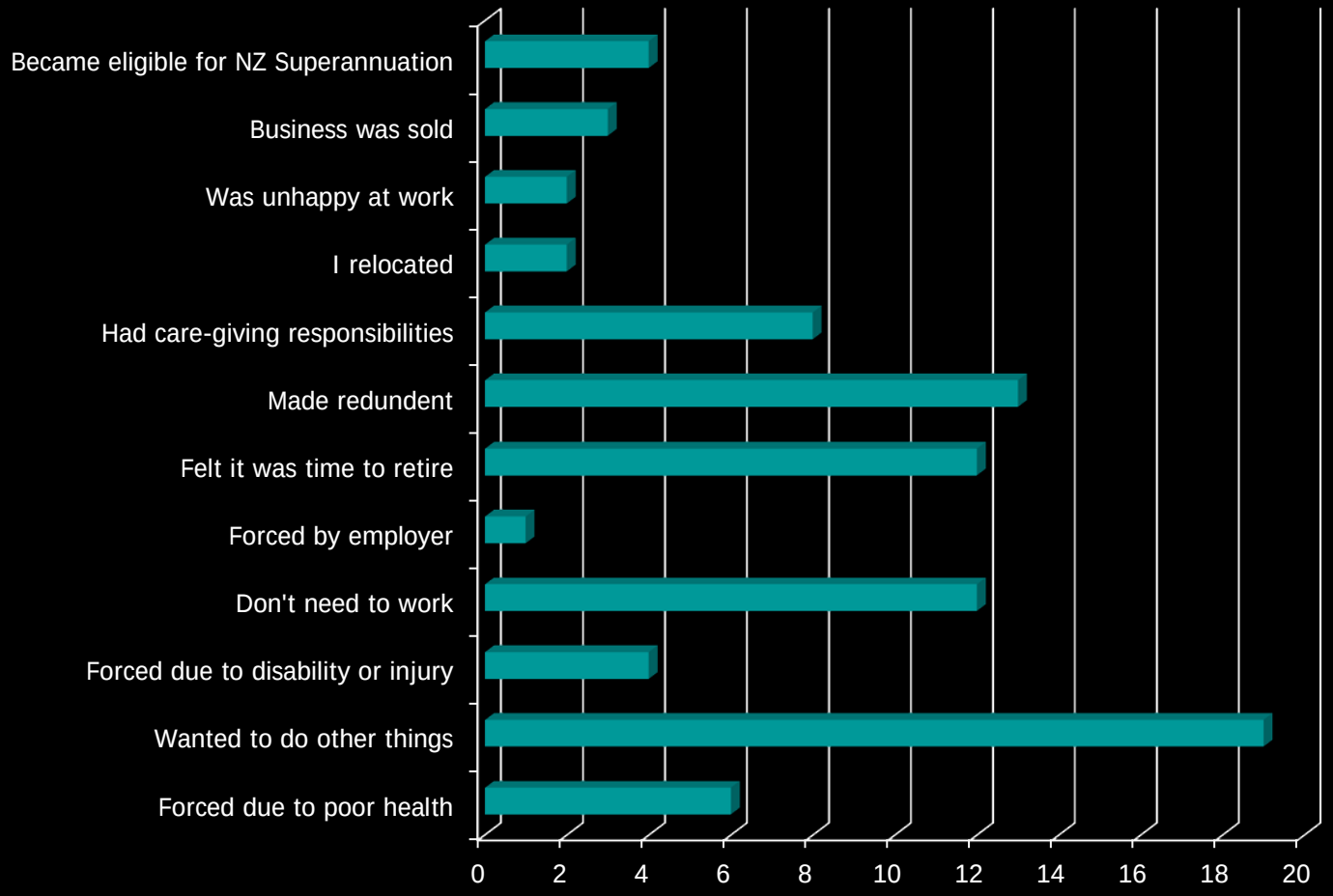
Part-time paid work

- 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)

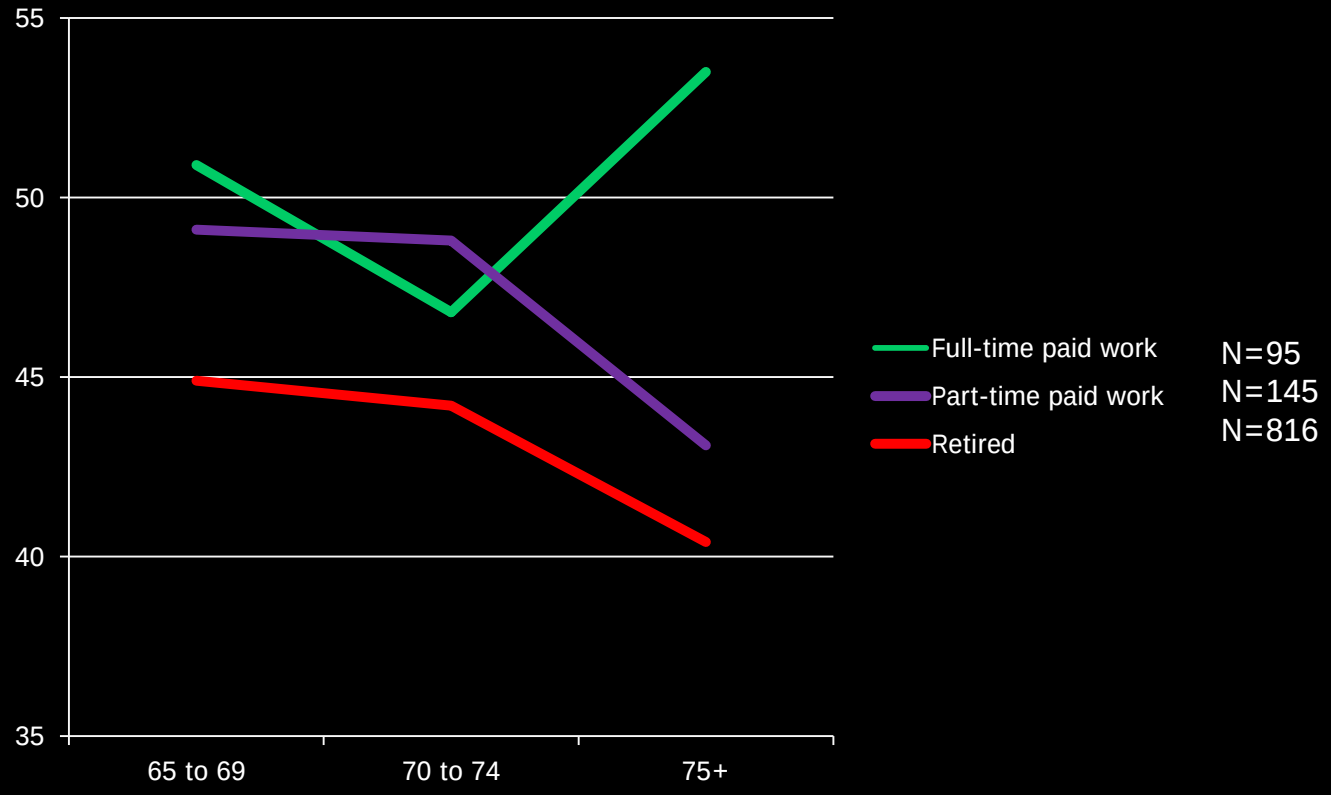


Logistic Regression Analysis of Work Status as a Function of Demographic, Work and Health Variables (65+ yrs)

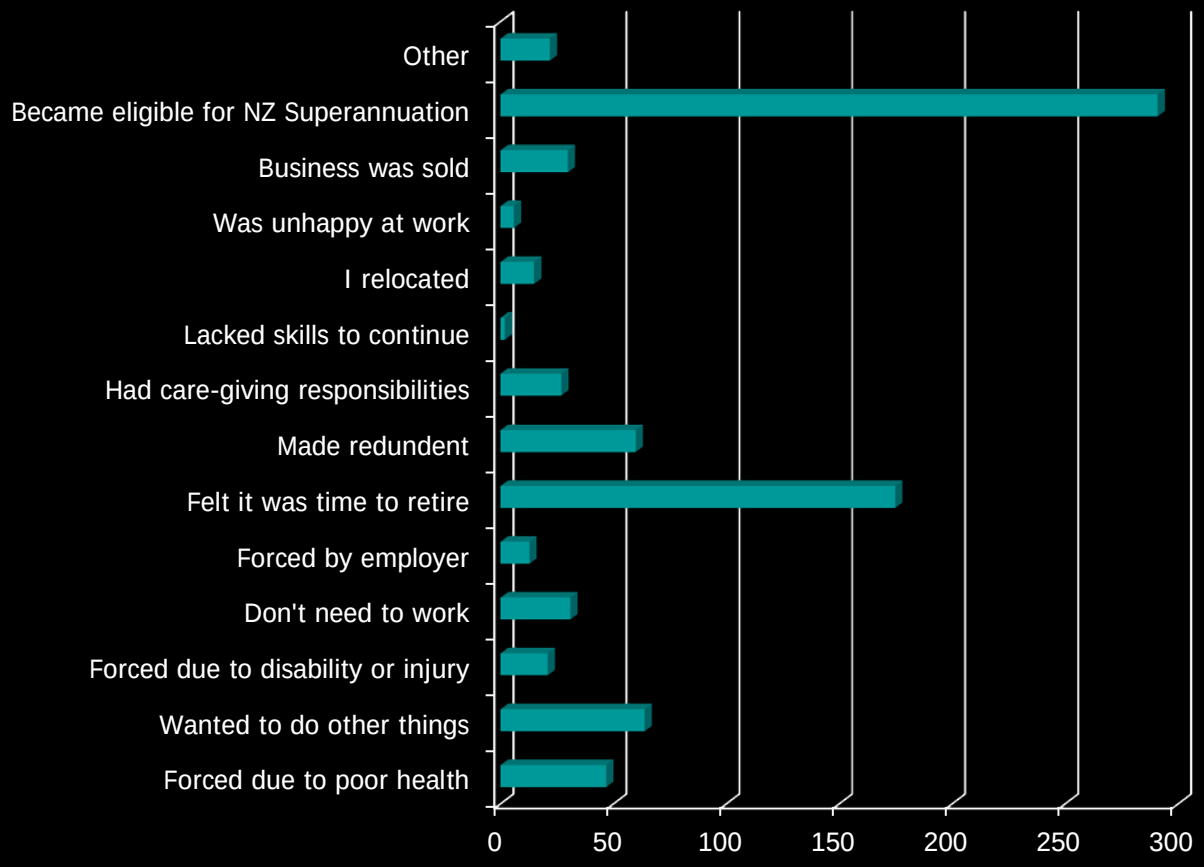
Variables	X^2 to Remove	Model χ^2
Age	101.86***	
Ethnicity	5.01	
Marital Status	0.45	
Education	9.91	
Gender	1.65	
Economic Living Standards	6.72	
Occupation	4.70	
Current Drinking	0.67	
Current Smoking	4.05	
Mild Physical Activity	2.90	
Depression	0.94	
SF12 Mental Health	1.28	
SF12 Physical Health	20.56	187.54***

Physical Health by Age and Work Status (65+ yrs)

Mean SF12 Physical Health Component Score



Main reason for retirement (65+ yrs)



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)
- Meaurement

Wealth

<65s: Reitrees could afford to retire

65+: ESLI unrelated to work status

Work QoL

Occupational level not related to work status

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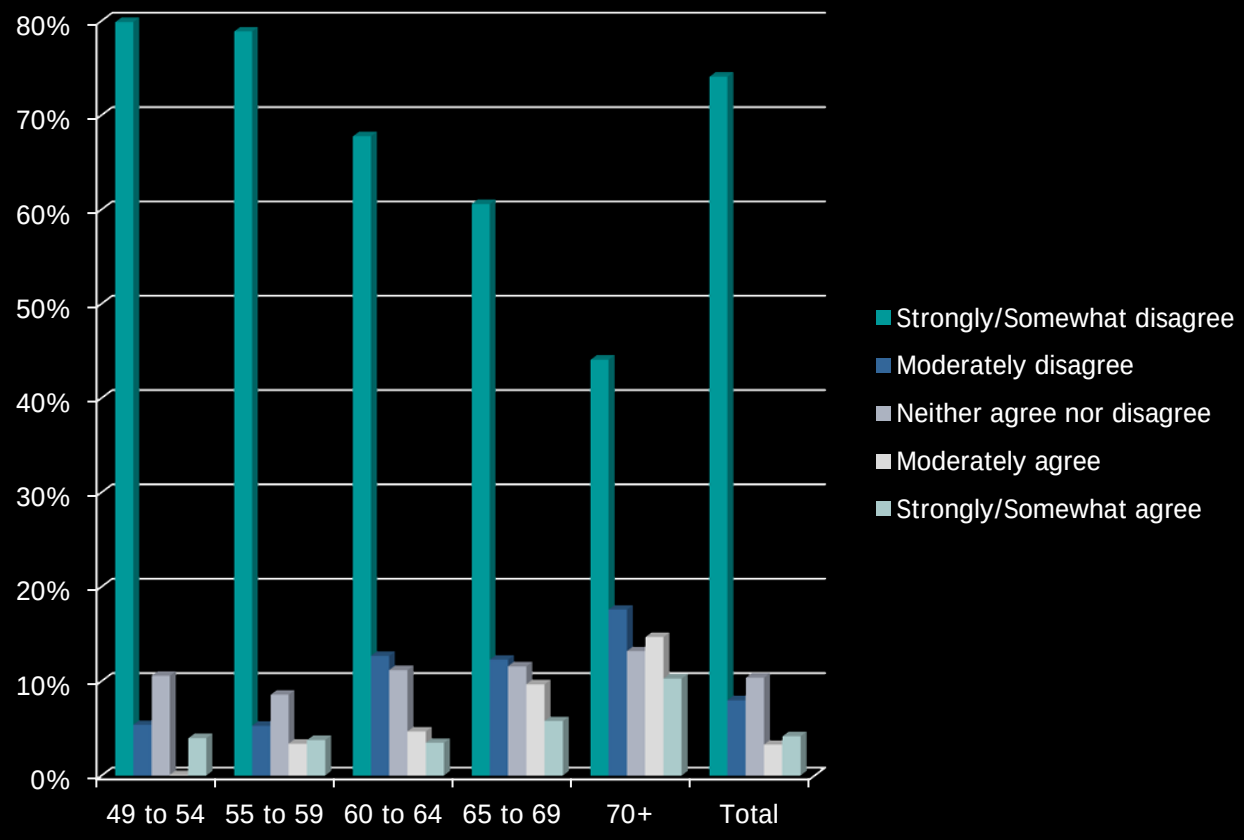
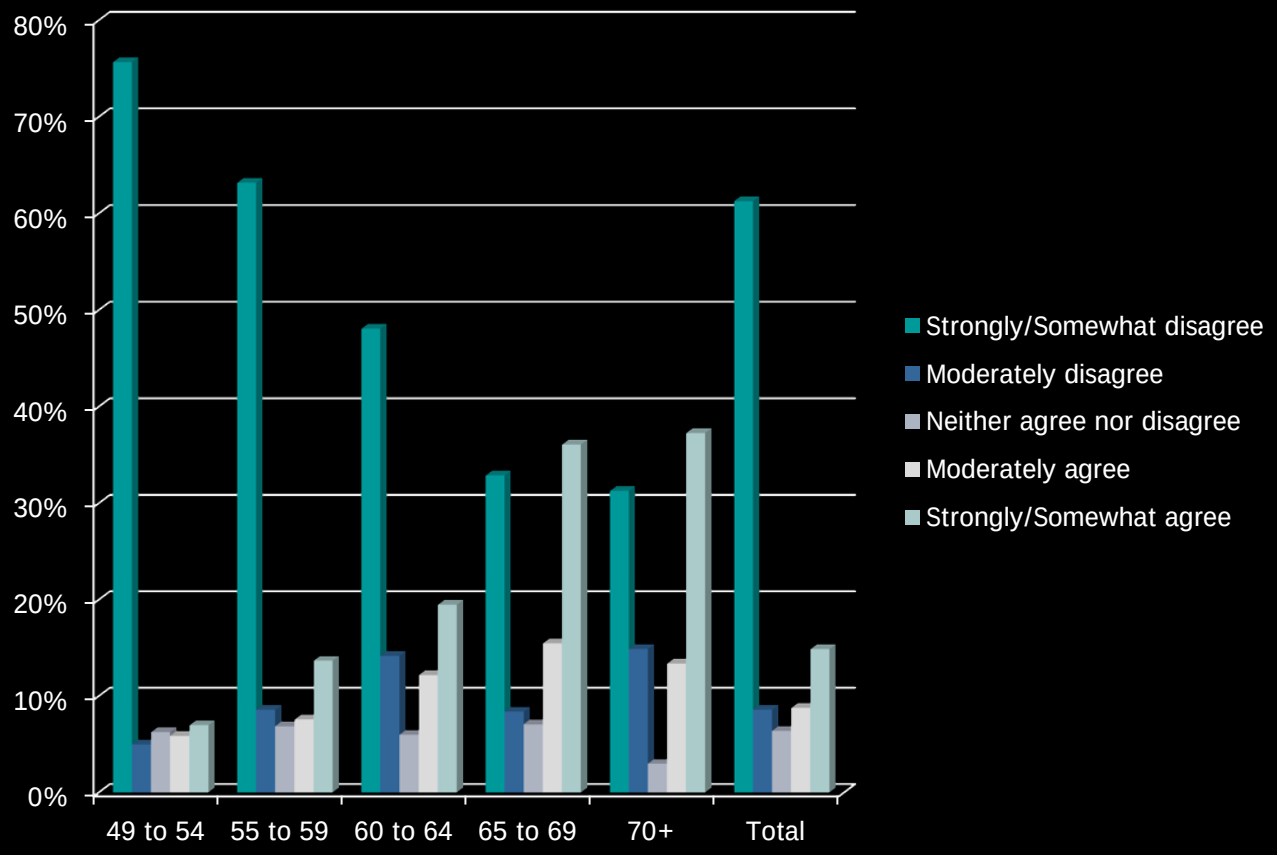
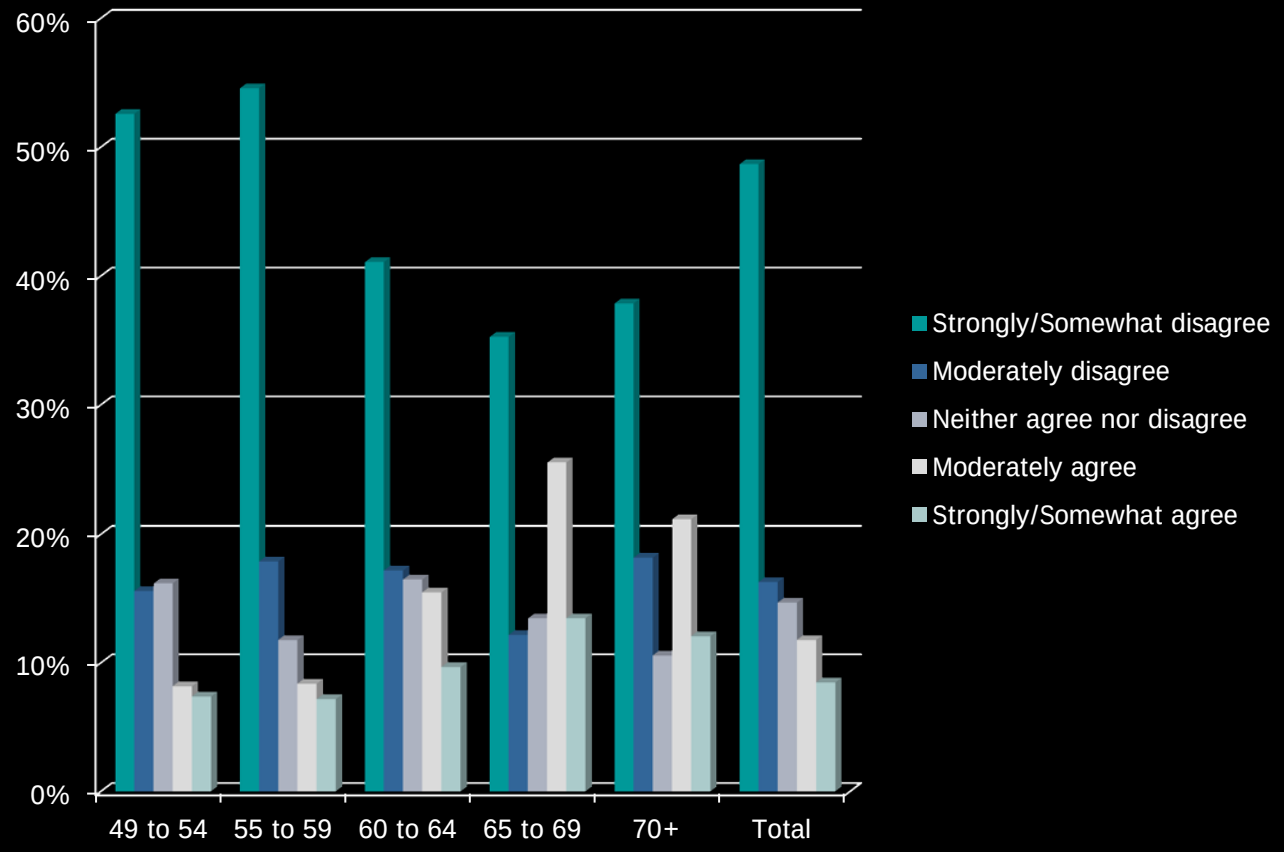
“I feel pressure to retire”



“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

NZLSA New Sample

	Sample		Population	
	n	P()	N	P()
No Māori Descent	387	0.68	437780	0.9
Māori Descent	183	0.32	49704	0.1
Total	570	1	487484	1

No Māori Descent Weighting = No Māori Descent Probability / General Sample Probability = 0.90 / 0.68 = 1.32

Māori Descent Weighting = Māori Descent Population Probability / Māori Descent Sample Probability = 0.10 / 0.32 = 0.32

HWR

	sample		Population	
	n	P()	N	P()
General Population	3101	0.47	562284	0.92
Māori Descent	3557	0.53	47436	0.08
Total	6658	1	609720	1

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

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