

# **MAKING ACTIVE AGEING A REALITY**

**MAXIMISING PARTICIPATION AND  
CONTRIBUTION BY OLDER PEOPLE**



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**MAKING ACTIVE AGEING A REALITY:  
MAXIMISING PARTICIPATION AND CONTRIBUTION BY OLDER PEOPLE  
2014**

**Report to the Ministry of Business, Innovation and Employment**

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## **THE ACTIVE AGEING RESEARCH PROJECT**

**Professor Peggy Koopman-Boyden CNZM**

## INTRODUCTION

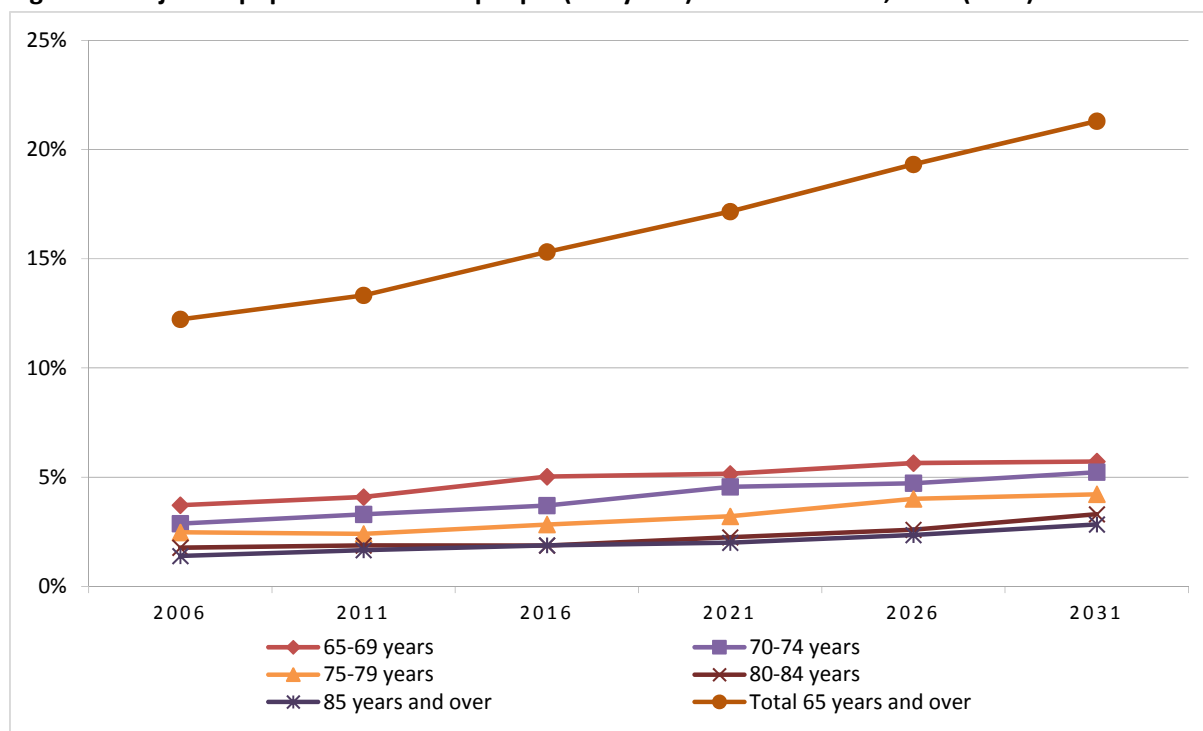
This research addresses the Ministry of Business, Innovation and Employment (MBIE) question: *“The participation of older people: How do older people participate positively in society? Specifically:*

- *Aspirations: “What constitutes a ‘meaningful’ life for an older person living on their own and what motivates them to continue to seek independent living?”*
- *Employment: “What kinds of work practices (e.g. part-time and flexible working hours) would allow older people to stay engaged in the labour market as long as they want to? If changes were to be implemented, what would the likely impact be on the labour market?”*
- *Digital media: “Social networks have changed ‘connectedness’ – what are the impacts of digital media on the participation of older people in society? Who is included/excluded?”*

The research was undertaken over the two-year period 1 October 2012 to 30 September 2014, and was funded by MBIE (contract no UOWX1201). The overarching research question was seen, by the researchers, to acknowledge the increasing numbers of older people living in New Zealand, and, in line with the Government’s *Positive Ageing Strategy* (Ministry of Social Development, 2001), the need to keep older people active and participating in society.

Older people, those aged 65 years and over, increased from 12% of the population (495,606) in 2006, to 14% (607,032) in 2013, and this age group is projected to comprise 21% of the population (1.1 million) by 2031 (Statistics New Zealand, 2012; 2013). The number of people aged 65 and over will have increased to 1.4 million by 2061 (Statistics New Zealand, 2012).

**Figure 1: Projected population of older people (65+ years) in New Zealand, 2006 (base) – 2031.**



(Source: Statistics New Zealand, 2012, *National Population Projections 2011 (base) – 2061.*)

This research report focuses on the three identified aspects of participation, and details the research findings in each area. It also puts forward, for the future wellbeing of an ageing society, a number of personal strategies and policy interventions at the community and national levels for consideration by government, local bodies, and community and private sector organisations.

## SUMMARY OF RESEARCH FINDINGS

*Aspirations for a Meaningful Life* was the focus of Objective 1, led by Peggy Koopman-Boyden. This objective included interviews with older people who lived alone. The research found that a sense of purpose and a feeling of significance were critical to a meaningful life, and that “freedom” and “greater choice/personal control” were motivators for older people living alone, to the extent that many had made living alone their lifestyle choice (i.e. choosing not to live with others, including their family). Demotivators for living alone included poor or declining health, difficulty with decision making, limited financial skills, isolation and lack of mobility or transport.

*Paid Employment* was the focus of Objective 2, led by Judith Davey. This objective found that prolonging older people’s involvement in the paid workforce is potentially beneficial to individuals, as well as to business, the wider society and the economy. Whether this becomes a reality depends not only on individual attitudes, but also on the attitudes and practices of employers, along with the incentives and disincentives produced by policy initiatives and implementation strategies. Nevertheless, the employers and key respondents interviewed for the project were typically open to the continued employment of older people and recognised their value to business as the population ages.

*Digital Media* was the focus of Objective 3, led by Margaret Richardson. This objective involved undertaking interviews with older people who used or did not use the internet, and with organisational personnel who used the internet to communicate with and deliver services to older people. The research found that using the internet enhanced interviewees’ participation with family and friends, enabled their productive engagement in leisure interests and community groups, and facilitated their access to goods, services, and information in the marketplace. The internet also enabled some older people to meet the expectations of others including family members, and to feel part of the ‘digital age’. Not using the internet had little perceived negative impact on interviewees’ participation in leisure pursuits or social activities with intimate and non-intimate others. Participation in the marketplace was not negatively impacted, provided viable alternatives were available. In some cases, opportunities to participate in community organising roles were negatively impacted by practices driving compulsory use of the internet. Non-internet use did, however, contribute to feelings of being stigmatised and being side-lined because of others’ assumptions about universal use of the medium.

## SUMMARY OF PERSONAL AND POLICY RECOMMENDATIONS

### Objective 1: The aspirations of a meaningful life for older people who live alone

A meaningful life for older people centres on “having a sense of purpose or motivation and a feeling of significance”. The responsibility for furthering a meaningful life for older people in general and those who live alone in particular, lies with the individual, the community and government. In recognising their own needs, older people advised their peers to develop a sense of purpose or motivation including: having a daily/weekly routine or structure; undertaking voluntary work or continuing in paid employment (perhaps part-time); being involved in marae activities; participating in clubs, church activities, hobbies and community groups; and maintaining family contacts .

Their advice on maintaining a “sense of significance” included being referred to by the younger generation, handing on traditions, mentoring family, friends and colleagues, and “being there” to support others at an event, on the marae, or providing back-up in an emergency. In brief, the advice of older people to their contemporaries is to “keep busy, stay connected, and be valued”. All of these strategies assist in active participation and make contributions meaningful.

Recommendations for the role of community and government in furthering a meaningful life for older people ranged from raising awareness of age-related concerns to acknowledgement of the huge contribution older people make through their voluntary activities. More specific suggestions related to the need for:

- Regular examinations for hearing, sight and dental health;
- The provision of advice on finances including budgeting, asset management and decision-making in general;
- Increasing the preparedness of older people for external emergencies (e.g. fire, burglary, financial abuse); and
- Encouraging local businesses to align with “age-friendly strategies” such as a regular “senior’s hour” for morning teas, chairs for customers in stores, and easy, un-encumbered access to facilities.

In summary, for older people to continue their active participation and contribution to society, the public and private sectors need to give more attention to these recommendations.

### Objective 2: Paid employment

Many of the current policy settings in New Zealand facilitate the extension of paid work as there is no compulsory retirement or work test for New Zealand Superannuation, and legislation is in place to combat age discrimination and allow flexible working conditions. An important drawback, however, is the lack of an overall policy approach to workforce ageing. There are also attitudinal barriers to contend with (e.g. the attitudes of some employers regarding the recruitment of older people), and very limited access to education and training for older people. Ageism in society and age discrimination in the



workforce require constant monitoring and robust policy initiatives to tackle problems and offer protection for older people.

- Government policies and business practices aimed at encouraging and facilitating the extension of working lives are vital, in that meaningful and appropriate work is beneficial to the wellbeing of older people and contributes to social cohesion and economic growth.
- The Government's attention is required in response to the implications of a rapidly ageing workforce. There is a need for analysis and appropriate information to employers (especially small and medium businesses), and higher levels of engagement from the public sector as a role model of good practice in terms of an ageing workforce.
- The policy whereby older people can receive New Zealand Superannuation while still in paid work should be retained, but open discussion is required about any change in the age of eligibility for superannuation, recognising that this is a vital policy lever in extending workforce participation.
- Government policies and business practices encouraging flexible working conditions for older workers are important, such as mentoring programmes to make the best of mixed age workforces; programmes for training and re-training without age cut-offs; and phased retirement, giving older workers options centred around 'staying on', along with open 'conversations' that reflect good human resource management.
- Employers who endeavour to make work attractive to older workers and promote positive views about the value and capabilities of older workers require policy support and encouragement, especially as the numbers of older people increase.

### **Objective 3: Digital media**

Recommendations for increasing older people's digital participation address the sense of social exclusion that may be experienced by internet non-users. The recommended actions are of a generic nature and apply at government, community, family, and individual levels:

- *Educating actions*, such as building awareness of the internet's potential usefulness, as well as building confidence and competence in how the internet can be used safely and competently.
- *Engaging actions*, such as identifying a personally meaningful reason for going online, and/or identifying the issues that impede such actions.
- *Enabling actions*, such as ensuring digital access is affordable and usable, and the content is relevant, as well as assisting an older person by finding/becoming a digital mentor (someone who can provide digital support and assistance, and/or finding/becoming a digital intermediary), or someone who can use the internet for the older person.

## SUMMARY OF APPENDICES

The report includes three supplementary appendices. Appendix A presents a descriptive analysis of labour force and employment trends among older New Zealanders, based on research led by Michael Cameron. The analysis shows that there has been a substantial increase in the older labour force since 1991, and that older people are increasingly choosing part-time rather than full-time employment, presumably as increasing numbers of older people choose to delay retirement through a longer transition involving part-time or bridging employment. It also shows that the trend of increasing labour force participation over time is a cohort effect, meaning that more recent cohorts have reached older ages with higher levels of labour force participation than previous cohorts, but that changes in part-time/full-time employment have been less apparent.

Appendix B includes two commentaries from stakeholders on the research project findings and recommendations. A commentary from Age Concern New Zealand is provided by Kathryn Maloney and Greta Parker, while Sarah Clarke provides a commentary from the Office for Senior Citizens, Ministry of Social Development.

Appendix C, provided by Dr Tim Adair, National Seniors Productive Ageing Centre, Melbourne, is a comparative analysis of the employment trends for older people in Australian and New Zealand. Dr Adair notes the huge difference between the increasing rate of labour force participation of older New Zealanders and the much lower and static rate in Australia.

## ACKNOWLEDGEMENTS

We wish to acknowledge the large number of organisations and individuals who have made a significant contribution to the planning and undertaking of this research project. The two-year research grant from MBIE, and the subsequent support from the University of Waikato were critical inputs. The ongoing support of various stakeholder groups and individuals was of huge value to the research group. These included individual older people from Hamilton, Te Awamutu, Cambridge, Otorohanga and Te Aroha in the Waikato region who were interviewed; individual employers and key informants interviewed in Wellington, Christchurch, Hamilton and Auckland; and members of the following groups who were interviewed and/or gave advice: Age Concern (New Zealand and Hamilton), Crosslights (a Hamilton community group of older people led by Jenny Calderwood), 60+ Continuing Education (Hamilton and Te Aroha), SeniorNet (Hamilton and New Zealand). The involvement of the New Zealand Institute of Management (NZIM) in recruiting employers from their membership is also gratefully acknowledged.

An Advisory Group has provided expertise in demography, policy analysis, business practices, Māori, and older people's issues. Thanks are due to: Dr Tim Adair (National Seniors Productive Ageing Centre, Melbourne), Professor Jonathan Boston (Institute of Policy Studies, Victoria University of Wellington), Dion Cawood (LIC, Hamilton), Gail Gilbert (Age Concern, Hamilton), Professor Natalie Jackson (National Institute of Demography and Economic Analysis, University of Waikato), and Sandy Morrison (School of Māori and Pacific Development, University of Waikato).

The research findings were presented in a series of seminars to the above stakeholder groups (July/August/September 2014); to members of the Rauawaawa Kaumātua Charitable Trust; and to various policy analysts and implementers in Wellington who attended the Interdepartmental Network on Ageing seminar (Chair, Sarah Clark, Office of Senior Citizens, Ministry of Social Development), the Round Table (sponsored by the Institute of Governance and Policy Studies, School of Government, Victoria University), and a meeting at Age Concern New Zealand led by Robyn Scott.

In all aspects, the research project has had enormous support from a wide range of stakeholders, including comments on the draft report during the six seminars which considered ways of applying the research results and policy recommendations prior to the publication of this report. Thank you for your sustained enthusiasm. The strategy of having the overseas commentator Dr Tim Adair present at the feedback seminars provided a useful comparison between Australia and New Zealand. Such comments have now been integrated into this report and included in the appendices. Finally, we would like to acknowledge the expertise and patience of Nicola Win in undertaking the final edit of the script; her skill in communicating research findings appropriately has been invaluable.

**OBJECTIVE ONE: A MEANINGFUL LIFE FOR OLDER PEOPLE WHO LIVE  
ALONE**

**Professor Peggy Koopman-Boyden CNZM**

## 1. INTRODUCTION

Objective 1 addresses the Ministry of Business, Innovation and Employment (MBIE) question: *“What constitutes a meaningful life for an older person living on their own, and what motivates them, to continue to seek independent living?”* Examined in this research is the real and/or perceived association between meaningful life and living alone, loneliness and a reduced level of wellbeing.

This research analysed the phenomenon of ‘living alone’ as an older person, and the motivation or circumstances for doing so, and explored what constitutes a ‘meaningful life’ for an older person. The research literature was drawn upon to define both ‘living alone’ and a ‘meaningful life’, followed by the interview responses of older people in terms of what gives people a sense of purpose or motivation, and a feeling of significance.

The ways in which a ‘meaningful life for older people who live alone’ can be enhanced were also considered, firstly through personal strategies suggested by the older interviewees, and secondly through policy interventions at the community, local and national government levels, the latter having been suggested by older people or taken from overseas policy examples.

## 2. LIVING ALONE AS AN OLDER PERSON (INDEPENDENT LIVING)

### 2.1. Living alone – the past and today

The idea exists that it is not good for individuals to live alone given that humans are fundamentally social beings. Nonetheless, living alone, especially in Western developed societies, is increasingly seen as a sign of individualism, independence, and/or wealth. As Murdock (1965) notes, the mid-21<sup>st</sup> century saw mass urbanisation and changing work practices which led to ‘nuclear families’ becoming the new norm. More recently, cultural attitudes about living alone, along with the role of the family, have changed, moving from the nuclear family as the basic unit of socialisation to the dyad, to the individual. From the mid-20<sup>th</sup> century a number of other factors impacted on different perceptions of living alone including the rising status and independence of women, a communication revolution (people can live alone, but stay connected), urban growth (the convenience of living alone yet still maintaining social contacts), and increasing longevity (resulting in large numbers of older women living alone). Today, many people live alone in their 20s and in middle-age as an act of independence, after divorce, or in their older years after the death of a spouse. These are often viewed as negative reasons for living alone and seen as a pathological state in some sociological literature (Kharicha et al., 2007). However, many people today choose to live alone or to ‘live alone together’, both of which can be seen as positive in terms of outcomes (Klinenberg, 2012). Living alone has become a viable option given the availability of superannuation and the capability of older people to physically and financially manage. Thus, living alone in older years has become a significant lifestyle, even when living alone may not have been originally by choice.

## 2.2. What defines the situation of 'Living Alone'?

Living alone for most people means residing in a place without anyone else. The dominant view in the literature is that living alone refers to 'residing in single-person households' with such people referred to as 'solo dwellers', or 'singletons' (Dickens, Richards, Greaves, & Campbell, 2011; Klinenberg, 2012; Rolls, Seymour, Froggatt, & Hanratty, 2010). Nevertheless, the literature provides a distinction between 'living alone physically' and 'living alone socially', the former meaning that the person is living in a dwelling alone; the latter that the person could be living in a dwelling alone and simultaneously be socially alone, or the person could be living with others, but is 'living LIFE alone'. We are all familiar with people who are living alone (physically), but have many social contacts and are not socially lonely. We are also familiar with people who live with others, but are socially alone, or lonely.

This definition of living alone excludes having other living things, such as pets (be they a cat, dog, goldfish, or robot), that give companionship or assistance to the person in the household. One participant in this research introduced the interviewer to his very large grey teddy bear, commenting that they sat together every night to watch television; despite having an inanimate object for company, the 84-year-old man still considered himself to be 'living alone'. As indicated above, those who consider themselves 'living alone' are generally those who physically live by themselves, but may well have a large circle of friends. Thus a rest home resident, surrounded by her friends playing bowls in the games room, considered she was living alone, because when she walked into her unit "there was no-one there". (See Appendix 1 for the New Zealand Ministry of Social Development's definition of living alone.)

There is some debate about whether older people ultimately choose to take the path of living alone or fall into this state. In the United States of America (USA), Portacolone (2011) found that most of her participants had not chosen to live alone, but now considered that such a state was a "natural part of their identity or something inevitable" (p. 824). Roseneil (2006) argues that historically, no previous society in the world has supported so many single people. In their United Kingdom (UK) research into solo living, Demey, Berrington, Evandrou and Falkingham (2013) proposed three paths to living alone: (1) never being in cohabitation as an adult, (2) dissolution of co-habitation, and (3) dissolution of marriage, with the latter two including widowhood. Other forms of 'living alone' (from the literature and mentioned in interviews) are: having a husband/wife/partner, but not living together ('people living at a distance', 'alone together', 'living apart together'; Reimondos et al., 2011); and living with other(s), with separate activities and keeping one's identity. Living alone also allows for "urban tribes", replacing traditional families which have broken apart (Klinenberg, 2012, p. 12).

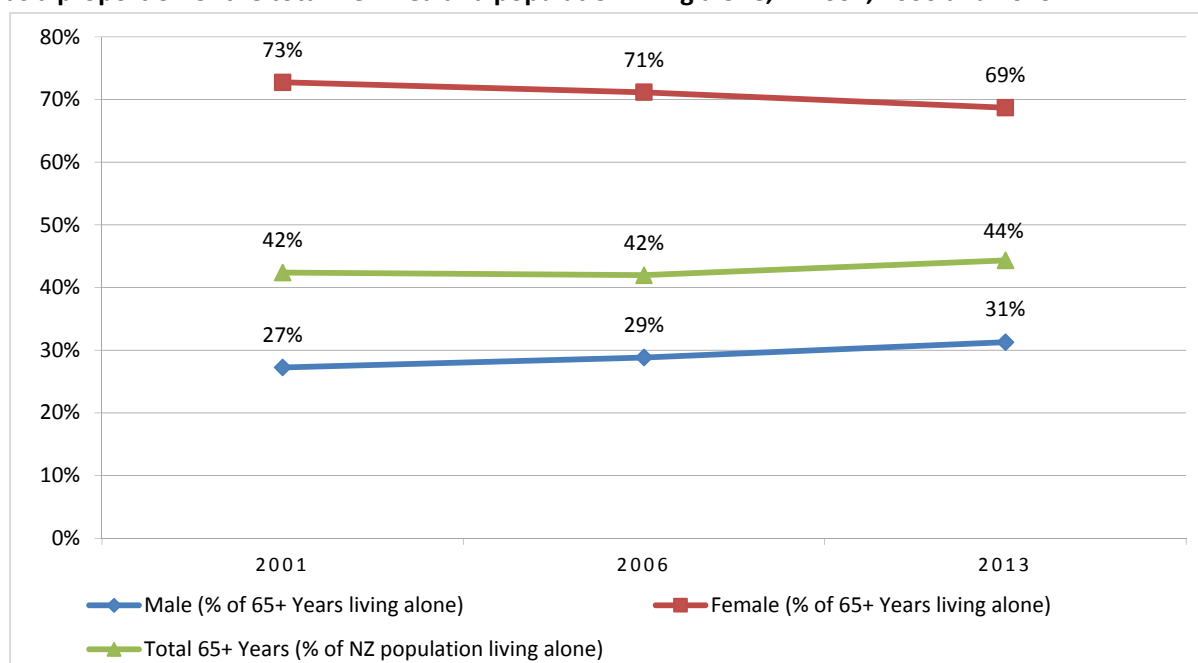
Most of these forms of living alone highlight issues pertaining to the survival of social networks when solo dwellers marry, move, grow old or become ill. In the present research, it also became obvious that the original reason for living alone, and the amount of control a participant had over that decision, is central to their capacity to attain a meaningful life. Although the phenomenon of living alone is considered a new situation, especially regarding older people, the point is, there have always been single older people after the death of a spouse, *so why the increasing interest in this phenomenon now?*

### 2.3. Demography of older people living alone in New Zealand (and comparison with similar countries)

Living alone as an older person is common in New Zealand: one in four older people were living alone in 2013 (Statistics New Zealand, 2014a). The situation of living alone at older ages is similar for Māori and non-Māori, as observed in the 2013 Census. Specifically, among the ethnicities of older people living alone in New Zealand, 28% are European, 25% Māori, and 13% from other ethnic groups (including Pacific, Asian, Middle Eastern/Latin American), or not specified. Overall the trend of living alone among older people showed an increase from 29% in 1996 to 31% in 2006, but decreased to 24% in 2013 (Statistics New Zealand, 1998; 2007; 2014a). This decrease is associated with the narrowing of the gender gap in life-expectancy at 65 years from 3.3 to 2.4 years (and at 85 years from 1.3 to 0.9) between 2000-2 and 2010-12 (Statistics New Zealand, 2013a). Similar trends in living alone among older people were observed in the UK and some other European countries in the late 1990s (Tomassini, Glaser, Wolf, van Groenou, & Grundy, 2004).

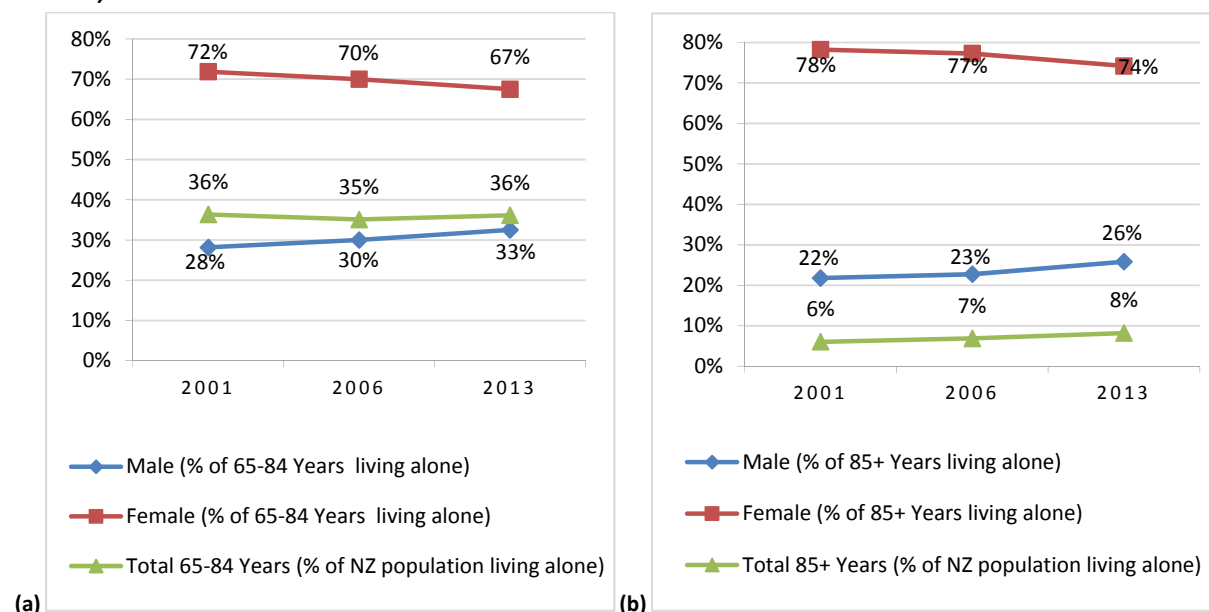
Despite this decrease, the 2013 Census shows that one-person households are rapidly increasing and 44% of these include older people (65+ years), a small increase from 42% in 2006 (Figure 1a). The household projections (2006 base) suggest that, in 2031, 68% of all one-person households will be occupied by people aged 55 years and over (Bascand, 2010).

**Figure 1a: Percentage of older people 65 years and over, living alone in New Zealand, by gender and as a proportion of the total New Zealand population living alone, in 2001, 2006 and 2013.**



(Source: Statistics New Zealand, 2014a, 2013 Census of population and dwellings. Data based on/includes customised Statistics New Zealand's data which are licensed by Statistics New Zealand for re-use under the Creative Commons Attribution 3.0 New Zealand licence.)

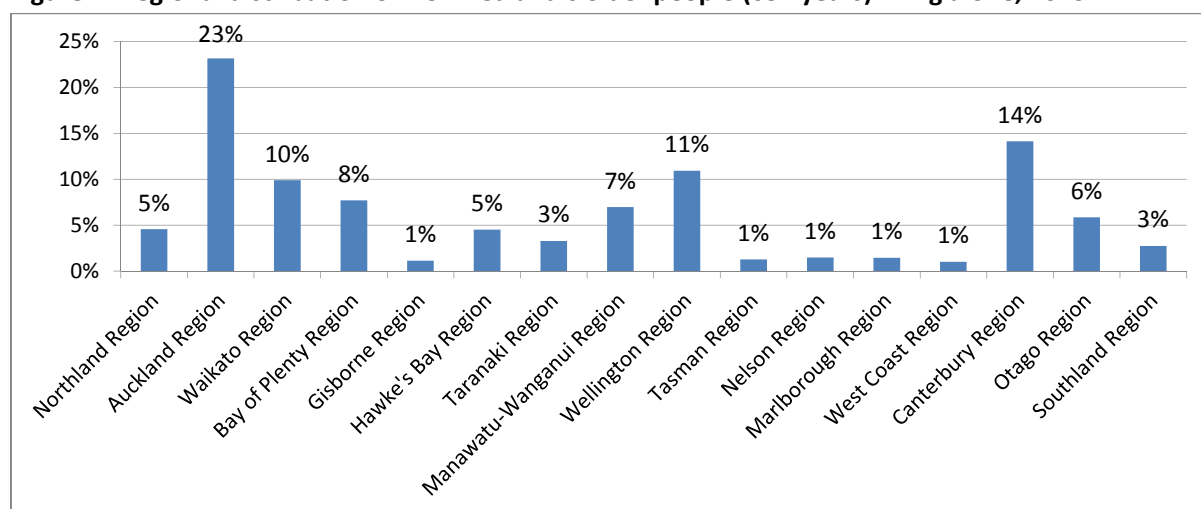
**Figure 1b: Percentage of older people (a) 65-84 years and (b) 85 years, living alone in New Zealand, by gender within each age group, and as a proportion of the total New Zealand population living alone, in 2001, 2006 and 2013.**



(Source: Statistics New Zealand, 2014a, 2013 Census of population and dwellings. Ibid.)

New Zealand has observed a rapid increase in those 65 years and over living alone from 1966, when only one in five lived alone, to one in three in 1996 (Statistics New Zealand, 2007), followed by a levelling off in 2006, and a decline in 2013 (Statistics New Zealand, 2014a). The distribution of the New Zealand population of older people living alone varies between regions (Figure 2). Regions with metropolitan cities have the largest proportion of New Zealand's older people living alone, and four of these regions (Auckland, Canterbury, Wellington, and Waikato) account for 58% of all the older people living alone in New Zealand.

**Figure 2: Regional distribution of New Zealand's older people (65+ years) living alone, 2013.**



(Source: Statistics New Zealand, 2014a, 2013 Census of population and dwellings. Ibid.)



Despite the current observation of a decline in living alone among older people, more people of the younger adults and middle-aged populations across the developed world are living alone, giving rise to implications for future trends of older people living alone (Klinenberg, 2012; Sobotko & Toulemon, 2008). The UK's 2012 Census showed that 29% of households were one-person households, while 58% of men in the 16-64 year age and 42% of women lived alone (Office for National Statistics, 2012). Consistent with findings in these countries, there is also a gradual increase in living alone among the middle-aged population (45-64 years) in New Zealand, from 30% in 2001 to 36% in 2013. The increase is mainly observed among middle-aged men, up from 46% in 2001 to 48% in 2013 (Statistics New Zealand, 2014a). The rising numbers of those living alone is associated with increasing singletons who have not married (in some cases preferring to have informal partnerships), increasing rates of marital dissolution, and decreasing fertility rates (Bascand, 2010). As this middle cohort moves into older age, the proportion of older people living alone is likely to increase as it potentially becomes a 'lifestyle choice', together with the preference of married older people to continue living alone (rather than living with family members or in residential care) following the loss of a marital partner (Davey, de Jux, Nana, & Arcus, 2004).

Feminisation of older people living alone occurs because there continues to be a longevity gap between men and women, despite the narrowing of the gender gap in life expectancy. According to the Census 2013, of all older people 65 years and over living alone, 69% are women compared with 31% men (Figure 1a). This gender difference is wider in the oldest age groups, with 74% of those aged 85 and over living alone being women compared to only 26% men (Figure 1b). However, there was a decline of older women living alone from 73% in 2001 to 69% in 2013 (Statistics New Zealand, 2014a). This decline is associated with the decreasing life-expectancy gap, and is reflected in the partnership status of older women, where non-partnered older women have decreased from 55% to 49% during the period 2001-2013, while non-partnered men have remained the same, at 25% (Table 1). The decrease in older women living alone is offset by an increase in the number of older men living alone, from 27% to 31% (Figure 1a).

**Table 1: Partnership status by age and gender, 2001, 2006 and 2013 (% of age group).**

Age group	Partnership status	2001		2006		2013	
		Male	Female	Male	Female	Male	Female
65-69 years	Partnered	80%	64%	81%	66%	80%	67%
	Non-partnered	20%	36%	19%	34%	20%	33%
70-74 years	Partnered	78%	54%	79%	56%	79%	59%
	Non-partnered	22%	46%	21%	44%	21%	41%
75-79 years	Partnered	74%	41%	75%	44%	76%	48%
	Non-partnered	26%	59%	25%	56%	24%	52%
80-84 years	Partnered	66%	25%	67%	29%	69%	33%
	Non-partnered	34%	75%	33%	71%	31%	67%
85 years and over	Partnered	50%	11%	53%	13%	54%	15%
	Non-partnered	51%	89%	47%	87%	46%	85%
<b>65 years and over</b>	Partnered	75%	45%	75%	47%	75%	51%
	Non-partnered	25%	55%	25%	53%	25%	49%

(Source: Statistics New Zealand, 2014c, *Partnership status in current relationship, 2001, 2006, and 2013 Censuses.*)

Living alone as an older person is a worldwide phenomenon in ageing populations. Sweden continues to have the highest proportion of older people (65+ years) living alone, with every second woman residing in single-person households and approximately one third of men living alone in 2012 (Statistics Sweden, 2013). In the UK, 41% of older women and 22% of older men were living alone in 2011 (Office of National Statistics, 2013). Living alone as an older person in Australia is comparable to New Zealand, in that one in four older people lived alone in 2013 (Australian Bureau of Statistics, 2013).

This trend of living alone among older people is also consistent with the UK and European countries, where, in general, one in every three older people live alone. However, although most European countries had an increasing number of older people living alone from 1970 to the 1990s, there was a levelling off of this trend in some countries such as the UK and Sweden in the 1990s, while the trend decreased in Germany, Austria and Italy (Tomassini et al., 2004). In the last decade, the UK has recorded a 3% decline in living alone among older people, from 34% in 2001 to 31% in 2011 Census (Office of National Statistics, 2013). This decline is mostly attributed to a decline in older women living alone as a result of decreases in widowhood among older people, with older men living longer and a decreasing gap in life expectancy of men and women at 65 years (Office of National Statistics, 2013).

## **2.4. What motivates older people to continue to seek independent living?**

We asked older people individually or in focus groups the following questions (See Appendix 4 for methodology):

- Q13: *“What motivates you to continue to live alone? (e.g. what keeps you going in living by yourself?)”*
- Q14: *“What circumstances might lead you to live with other people?”*
- Q15: *“Do you think living alone allows you to lead a meaningful life, in the way we were discussing it earlier?”*

The notion of “freedom” emerged as the universal motivator for older people living alone, although participants used different words and phrases to describe freedom, including “individual freedom”, “self-realisation” and “liberating”; greater choice/personal control in the use of time, resources, activities, mobility, health; “allows us to do what we want, when we want, and how we want”; “independence – wouldn’t have it any other way”; and “got used to it – would not change now”.

These views from older New Zealanders are in line with overseas research findings, where central to the motivation for choosing to live alone is the desire for independence. Although there are individual differences in the way older people experience and value independence, being in control and making choices of their own free will drives the desire to live alone (Luken & Vaughan, 2001; Sundsli, Espnes, & Soderhamn, 2013). Portacolone (2011) explains the motivation of older people in the USA to live alone as “a sign of independence and many viewed it as an important achievement” (p. 804). Living alone provides the opportunity and freedom for self-determination, as well as an opportunity to engage in meaningful activities (Yetter, 2003). The ability for older women to live alone was influenced greatly by

their personal value systems (Morissey, 1998). Other researchers observed that maintaining control over their lives contributes to the older person's sense of self-esteem, and helps to preserve their identity as an autonomous person and their dignity (Gillsjo et al., 2011; Petry, 2008). Similar findings have been observed in Europe, where many older people seek to be independent and prefer to live alone (Kail & Cavanaugh, 2004). A strong attachment to place or home has been linked to the health and wellbeing of older people, and disruption can produce negative outcomes (Rowles & Chaudhury, 2005).

For the most part, New Zealand's older people "[share] a strong desire to remain living independently in the community for the rest of their lives" (Davey, 2006, p. 128). A significant proportion prefer not to live with their children, instead wanting to continue living independently either as a couple, or alone, for as long as possible (Davey et al., 2004), in what has come to be regarded as 'intimacy at a distance'. To that end, some current policies in New Zealand recognise the higher costs of living alone, with superannuation paid at a 'married rate' to each of the spouses (or de facto), while the living alone payment is higher than 50% of the married (or de facto) couple payment. The gradual increase in the numbers of older people in New Zealand living alone may therefore be a result of the financial support available and greater societal acceptance of alternative lifestyles, not simply because they have no choice.

## **2.5. "What de-motivates older people to live alone?"**

There are some constraints to living alone that become de-motivating factors and result in the need to make alternative living arrangements. Interviews with the research participants highlighted the following points:

### **Poor/declining health**

The participants gave worsening health and disabilities (e.g. failing sight, difficulties with self-care), as possible reasons for not living alone, and for seeking accommodation with others (with family or in a rest home). Maintaining a satisfactory level of health through medical appointments and self-care also took a lot of their time, especially with no-one to assist them. While many participants held the view that "I can cope", and they had coped in the past, participants also expressed a number of concerns, including "I may not be able to get out of the house" for health reasons in response to emergencies.

### **Loneliness and social isolation**

While loneliness is a de-motivator, older participants (in the main) recognised that changing the situation was hard and they had come to accept living alone. The researchers observed that while some were barely coping, others were happy and chose to continue living alone. While social isolation was seen as a continuing concern, older people living alone sought compensatory social contact through their family and friends, and arranged activities outside the home. In many cases, such activity kept them very busy, almost to the point of exhaustion.

## **Decision-making**

In living alone, often with declining health, older people take more time to do things, as they have to be responsible for everything. For many this is a huge task, and a burden, especially as they may not have any framework or criteria for making decisions. Some participants also missed intellectual stimulation, including a moral code or value system experienced as part of a family role, and they missed having someone to talk to face-to-face at critical moments regarding decisions.

## **Limited financial skills**

While most participants did not completely lack financial resources or acumen, they expressed the need to better plan and manage their money, especially during the winter months when heating costs were higher. Participants also commented on people taking advantage of older people living alone with respect to money (e.g. financial abuse by their family, tradesmen, e-mail spam, requests for donations).

## **Lack of mobility or transport**

Limitations in mobility, such as when they stopped driving, were a common constraint for older people living alone. This created dependence on family and friends and could negatively affect the level of choice and control they enjoyed in living alone, as well as creating isolation and loneliness.

Similar to the overseas literature, participants offered some clear de-motivators for living alone. The risks include depression, suicide, loneliness, social isolation, feelings of being unsafe, and early admission to nursing home facilities (Dramé et al., 2012; Hawton et al., 2011; Stillman et al., 2009). Older people living alone were “less likely to have someone they could contact in an emergency or at night” (Iliffe et al., 1992, p. 1001). In a sample of 1,680 New Zealand respondents, the sense of overall wellbeing felt by older people was associated with their living arrangements. A lower level of wellbeing existed for those who lived alone or with others, compared with couples. Those who lived alone, and were single, had a lower overall wellbeing than older people who were widows, widowers, divorced or separated and lived alone (Van der Pas, 2009).

A further de-motivator of living alone is the loss of any economies of scale by sharing accommodation. According to the second annual New Zealand Retirement Expenditure Guidelines, rental of a one-bedroom flat in New Zealand in 2013 ranged from \$80 to \$345 per week, according to location (Mathews, 2013). With the 2013 single person’s pension at \$357 per week, that leaves only \$132 for other expenditure after the average market rent of \$225 a week for a one-bedroom flat.

Participants of the current research expressed the desire for social interaction, despite preferring to live alone, creating “a paradox”, previously described by Birholtz (2010), where those who choose to live alone also choose a high level of social interaction. Thus, while nearly everyone who is isolated lives alone, not everyone who lives alone is isolated (Victor & Scambler, 2000). Those who live alone “compensate for lowered social contact in the household by being more socially active, and cities with high numbers of singletons, enjoy a thriving public culture” (Klinenberg, 2012, p. 9). They are also more likely to be in contact with community health professionals, home help, and meals on wheels services (Iliffe et al., 1992).

Thus the disadvantages of living alone were very obvious to the participants of this study, but as has been found in overseas research, most of the older people had not only identified these difficulties, but had also established various strategies for dealing with them, including maintaining social contact. Such strategies helped people maintain a meaningful life.

### **3. A MEANINGFUL LIFE**

#### **3.1. Definition of a meaningful life**

The need for a meaningful life is a distinctly human characteristic (Emmon, 2003) with the concept being not just an end in itself, but a way of living (Netuveli & Blane, 2008). Studies have shown that people undergo meaningful life changes through time according to age, gender and relationship status, among other reasons. In comparison with the concepts of 'quality of life', 'successful ageing' and 'wellbeing', the concept of 'meaningful life' is not widely used in New Zealand. Likewise, the research literature does not contain a universal definition for a 'meaningful life'. In a systematic review of 59 'meaning in life' assessment instruments, Branstätter, Baumann, Borasio and Fegg (2012) summarised the meaning of life as "a highly individual perception, understanding or belief about one's own life and activities in the value and importance ascribed to them" (p. 1045). Meaningfulness is considered by Schnell (2009) to be one of two components that make up the concept of 'meaning of life', with its opposite being a 'crisis of meaning'. He considers meaningfulness to be "based on an appraisal of one's life as coherent, significant, directed and belonging", and understood as, "basic trust, unconsciously shaping perception, action, and goal thriving" rather than experienced consciously as is the opposite paradigm 'crisis meaning' (Schnell, 2009, p. 487).

Others make a distinction between 'meaning of life' and 'meaning in life,' with 'meaning of life' being "the nature of being or reality", and 'meaning in life' referring to coherence and purpose in life created by people through their life experiences and in their socio-cultural contexts (King, 2004, p. 72). In the literature, 'meaning in life' is often used interchangeably with 'meaningful life', and "is considered to be an important component of broader well-being" (Steger, Oishi, & Kashdan, 2009, p. 43). Much of what a meaningful life is, and how it is to be achieved, has been based on Baumeister's theory that each of us has four abstract needs that give us meaning when they are present in our lives. They are: (a) purpose, (b) value or justification, (c) efficacy, (d) self-worth (Baumeister & Wilson, 1996). Reker (2000) defined meaning as: "the cognizance of order, coherence, and purpose in one's existence, the pursuit and attainment of worthwhile goals, and an accompanying sense of fulfilment" (p. 41). More recently, King (2004) suggests that across the lifespan, there are three ways people establish meaning in life, namely through belonging (relationships and interaction), doing (meaningful engagement in activities), and understanding (of one's own self and the world around them). These three propositions complement and confirm the processes that lead to fulfilling the needs proposed by Baumeister. Thus, belonging relates to values or justification, doing meaningful activities relates to efficacy and purpose, and understanding oneself relates to self-worth.

### 3.2. Older people's concepts of meaning in life

Although there have been numerous studies examining aspects of meaningful life, there have been few attempts at defining a meaningful life specifically for older people. Definitions of wellbeing, quality of life, life satisfaction, successful ageing and active ageing in research among older people include aspects of meaningful life used for the general populace as has been discussed above (Carlson, Clark, & Young, 1998; Flynn, 2001; Hughes, 2006; Koopman-Boyden & Waldegrave, 2009; Netuvali & Blane, 2008). Furthermore, policy and community advisory groups on older people often use the terms 'active ageing' (World Health Organisation, 2002), 'positive ageing' (Ministry of Social Development, 2001), and 'quality of life' (Ministry of Social Development, 2011) interchangeably, or as overlapping concepts.

Both King (2004) and Schnell (2009) theorise that the process and the aspects of meaningful life are universal across an individual's life span, but while the definition remains the same, the extent and form of meaningfulness can change. Thus, Steger et al. (2009) found older adults reported feeling that their lives were more meaningful than younger adults. One explanation of this is Schnell's (2009) notion that the ability to consciously appraise one's life as coherent, significant, directed, and having a sense of belonging is likely to grow with age, along with a wider knowledge of oneself and one's place in the world.

Research among older people on their quality of life (and other similar concepts), shows that there are differences based on age and gender (Farquhar, 1995; Netuvali & Blane, 2008; Paskulin & Molzahn, 2007). Morgan and Farsides (2009b) comment on the possibility of differences in response to their Meaningful Life Measure (MLM) according to age. Earlier research suggested a shift towards more 'other-oriented' sources of meaning in later life (Reker, 2000), thereby raising the possibility that the MLM may correlate more strongly with self-transcendent sources of meaning such as altruism and spirituality in older groups, when compared with younger age groups. In researching meaningful life, Takkinen and Ruoppila (2001) found that for older people, a zest for life was related to meaningfulness in life, in addition to the maintenance of coherence. Greater meaning in life was also found to be associated in the latter years with more emotional support from family and close friends (Krause, 2007), while single people and those who are widowed reported significantly lower meaningfulness than those who are married (Schnell, 2009). This finding reflects a New Zealand result where the level of wellbeing was found to be lower for those who lived with others than for those who live alone (van der Pas, 2009).

Despite the paucity of research on 'meaningful life for older people', there appears to be some agreement on the parameters of meaningful life, these being: a sense of purpose, feelings of autonomy or control, a moral code or a value system, social interactions, some degree of stimulation – whether it be mental or physical – and, a sense of self-worth, with each of these contributing to an individual's understanding of what a 'meaningful life' is to them.

The listed aspects of meaningful life for older people each contribute towards making life seem worthwhile and provide value to one's existence. Baumeister's four needs are the basis of the list, with further contributions from the research of Flynn and King, manifested in a sense of belonging through social contact, and mental stimulation which are also valuable facets of a meaningful life (Baumeister, 1996; Flynn, 2001; King, 2004). Morgan and Farsides (2009a) have also identified five sources of

personal meaning which are: (a) sense of purpose; (b) sense of excitement; (c) accomplishment; (d) principles; and (e) value. Religiosity, or the wider concept of spirituality, also plays a large part in ascribing meaning, with Emmons (2005) suggesting that “religion invests human existence with meaning by establishing goals and value systems that potentially pertain to all aspects of a persons’ life” (p. 731).

Exactly what constitutes any, or all, of these components is entirely subjective to each individual’s life experience and the place they are occupying at any given moment. Thus a definition of meaningfulness will always vary from person to person and possibly from day to day, so it may only be possible to speculate on a continuum of meaningfulness.

### 3.3. Our definition of a meaningful life

In this research, we define a *meaningful life for an older person* as a life where the person living it has a sense of purpose or motivation and a feeling of significance (Koopman-Boyden, 2014). This definition covers most aspects of meaningful life from the literature, and can be used in future focused or reflective perspectives.

There are a wide variety of instruments for measuring meaningful life and meaning in life, both qualitative and quantitative. Reker (2000) suggests that these instruments fall into three main categories; (a) context-specific measures of meaning; (b) domain specific measures; and (c) general measures of meaning in life. Context-specific measures focus on ‘how meaning is constructed, searched for, or found in the specific experience’, whereas domain specific measures examine how a meaningful life is impacted by ‘specific activities, goals, relationships, or values (e.g. personal relationships, creative activities, helping others)’. The final category, general measures of meaning, assesses “an individual’s existential belief system” (Reker & Fry, 2003, p. 978). In this study, we are primarily interested in context-specific qualitative measures in assessing aspects of a meaningful life, as seen by older people themselves, living alone. (See Appendix 2 for an indicative instrument, the Meaningful Life Measure, and associated notes.)

## 4. WHAT CONSTITUTES A MEANINGFUL LIFE FOR AN OLDER PERSON LIVING ALONE IN NEW ZEALAND

Based on our definition of meaningful life for an older person living alone, as above, we asked 45 older people (aged 65-92 years) the following questions:

- Q1: “In your older years, for you, how would you describe a meaningful life? What makes life meaningful for you?”
- Q2: “What would you say are the most important aspects of a meaningful life?”
- Q3: “What aspects are not so important to you to have a meaningful life?”
- Q13: “What motivates you to continue to live alone? For example, what keeps you going in living by yourself?”

Q14: *“What circumstances might lead you to live with other people?”*

(See Appendix 4 for the methodology used and Appendix 5 for the full questionnaire.)

#### **4.1. What gives older people a sense of purpose or motivation?**

The older interviewees noted that engaging in activities gave them a sense of purpose/motivation to live independently. They identified three general areas of activity: social contact, work outside home, and personal activities:

##### **Personal activities (self-relationship)**

- Self-care (physical/mental), including doing things by/for themselves, personal care, exercise, learning new skills.
- Hobbies, sport.
- Household tasks (e.g. housework, gardening, cooking).
- Managing daily routine.
- Spirituality/religion.

##### **Social interaction (interpersonal relationship)**

- Contact with family and friends, especially grandchildren.
- Social clubs/groups.
- Hobbies, sport.
- Marae involvement.

##### **Work outside home (public relationships)**

- Paid work.
- Unpaid work or volunteering.

These research findings are consistent with international research showing that, while older people engaged in a number of private and public activities to gain a sense of purpose in life, they noted that it was keeping busy and having a routine or structure that allowed/facilitated them to continue engaging in these activities. For example, research in the UK, Europe and the USA found that older people felt that a daily or weekly routine allowed for temporal structure that gave them a purpose in life (Yetter, 2003; Birnholtz & Jones-Rounds, 2010; Shank & Cutchin, 2010).

Another aspect that underlies the narratives of older people's interactions in purposeful activities is self-efficacy (Sundslid et al., 2013). Older people who are able to engage in these activities have the physical, mental, and social capability to cope with new challenges (be it health, or housing/environmental changes). Researchers have noted the need for balance in each of these activities, and that living alone independently allows for control in the use of time and resources to engage in these activities (Jamieson, Wasoff, & Simpson, 2009; Ludwig, 1997). A sense of self-efficacy empowers older people living alone to make choices and decisions to find the balance they need.



In general, when asked what gives them a purpose in life (“what gets you out of bed”), their first response usually relates to the need to do personal tasks, such as self-care and household chores. Being spiritual, or engaging in spiritual activities, also provides a sense of purpose or motivation to continue to live independently (Cowlshaw et al., 2013). Spirituality allows some people to make sense of their situation and gives them courage to continue with daily life; to keep going and to adapt.

Social interaction is one aspect that gives *all* older people a sense of purpose. Interactions with family, especially contacting and engaging with grandchildren, are commonly cited as important to give purpose in life (Reichstadt et al., 2010; Rolls et al., 2010). However, research among ageing populations in Japan shows that family interactions become more valued when the older person has a family role, while those who are childless find interactions with friends as rewarding (Nakahara, 2013).

Work outside the home, be it paid or voluntary, was also found to give older people a sense of purpose. As with overseas research, this allows for older people to have a relationship with the community and achieve social interaction, as well as giving them a sense of their continued contribution to the community (Reichstadt et al., 2010; Lundman et al., 2012).

#### **4.2. What gives older people a feeling of significance?**

Feelings of significance for older people are gained through activities they are currently engaged in. Some of the tenets of significance expressed by participants were:

- Achievement (e.g. talking a walk, having a productive garden, learning to use a new computer programme);
- Being valued or appreciated (e.g. being referred to by younger generations, handing over traditions, sharing stories and having general contact with others);
- Giving back, altruism, continued contribution to society (through volunteering, donations, contributions to marae); and
- Being there (e.g. to support a grandchild’s school concerts, in a family emergency/death).

It is notable that feelings of significance arise from current activities, and not necessarily from past ones.

These research findings are consistent with the international literature in that older people who engage in purposeful activities, be it for self-growth (e.g. learning a new skill, continuing with a skill) or contributing to community or family, gain a sense of achievement or significance (Yetter, 2003; Reichstadt et al., 2010; Lundman et al., 2012). By pursuing opportunities for self-determination, older people experience self-worth, an increase in self-esteem, and confidence to keep going (Sundslid et al., 2013). Furthermore, engaging in work outside the home gives a sense of belonging, while undertaking voluntary work is seen as contributing to the community and is rewarded with appreciation and the feeling of being valued (Dale, Söderhamn, & Söderhamn 2012; Rolls et al., 2010; Tsang, Liamputtong, & Pierson, 2010).

### **4.3. Personal strategies used by older people in New Zealand for achieving a meaningful life while living alone**

When older people were asked to give advice to those *newly* living alone, their advice ranged from the very cautious – “I would not dare to give other older people any advice” or “they have to work it out for themselves” – to a very wide ranging set of ideas given in considerable detail. This advice encompassed seven broad categories, outlined below.

#### **Keep busy**

- Give yourself time to grieve, but don’t put off other things for too long. Stay positive. You are not the only one [alone].
- Have a plan for the week, places to go, things to do. Structure your day/week.
- Get out of the house (e.g. go to the park, church, mall).
- Don’t stop things you have always done.
- Volunteering (e.g. Save the Children shops, opportunity shops, school reading programmes, church activities, sport).
- Other forms of community work (e.g. at the local library, marae activities).
- Let the future happen.

#### **Stay socially connected – keep in contact with people**

- Make friends with the neighbours.
- Keep in touch with and visit family (The advice was also that it is important to have fixed times to call and visit so as not to be a burden on the family; “This also allows you to organise your time and activities better”).
- Have a family member (sister/brother/cousin) or even a close friend live nearby so that you can plan things together more easily (e.g. having a cup of tea together, watching a home movie, walking to the park).
- Have a partner/friend stay over occasionally – living alone together (‘LAT’).
- Join clubs, hobby groups and/or church groups.
- Have a list of people you can phone – just to talk to when feeling down or about something you see on the news, or discuss with someone on the phone while you are watching the news.
- Have a list of people you can discuss important decisions with and their repercussions.
- Go to local cafes where you can meet new people – make acquaintances.
- Go to counselling groups for the widowed, separated or divorced, or the Selwyn Group organised by the Anglican Church.
- Get a mobile phone – you will need it in the next 10 years.
- Learn to use the internet and find friends or a partner ([www.findsomeone.co.nz](http://www.findsomeone.co.nz)).
- Have a pet – they give company and are a good topic to begin a conversation or sometimes make friends (e.g. as you walk the dog)
- Don’t be afraid to ask for help.

- Share a meal with a friend/neighbour, or have Meals on Wheels deliver meals to one house, for older people living alone nearby to share and have company.

### **Take care of yourself – health and nutrition**

- Keep your body active – find a walking partner or a group.
- Keep your mind active – read, do crosswords, listen to music/radio interviews for mental stimulus.
- Take a rest or nap in the afternoon – do not overdo it. Remember it takes longer to do everything on your own.
- Eat well—get Meals on Wheels if you are not able to cook (or buy frozen meals). If you can, cook the lot and freeze it for other days.
- Get a St. Johns medical alarm (costs about NZ\$40 for 3 months).
- Get a hearing check and buy a hearing aid – helps avoid loneliness through not hearing (hearing aid costs from NZ\$1,200).
- Get your doctor to prescribe vitamins to get a subsidy.
- Plan for a transition to independent living before, or immediately after, major surgery – get support from family and friends.
- Plan for dependent living in cases of irreversible disability or health deterioration – discuss this with family and friends.

### **Manage your money**

- Plan and budget expenses (including maintenance).
- Save for winter.
- Claim your New Zealand Superannuation.
- Use the SuperGold Card for discounts or free travel.

### **Accessibility/Transport**

- Plan your shopping trip; learn about the bus routes and stops.
- Use the SuperGold Card.
- Use the pink vouchers (Total Mobility vouchers) for taxis (Appendix 3).
- Use online shopping delivered to your home.
- Use a mobility scooter (cost from NZ\$1,900).

### **Keep the effort and cost of home maintenance low**

- Do it yourself as much as possible.
- Ask for help from family, neighbour, church.
- Get in touch with local volunteer services.
- Downsize, move to a smaller house.
- Move to a retirement village unit where maintenance is provided.
- Install eco-lights.

### Be prepared for an emergency

- Keep a list of all emergency numbers – and put them on telephone speed dial.
- Get a personal alarm.
- Have a neighbour or family member check on you regularly. Set indicators to alert them if something is wrong (e.g. lowered blinds overnight put up by 9am, answering the phone at a set time each morning).
- Place an Age Concern Life Tube in the fridge.

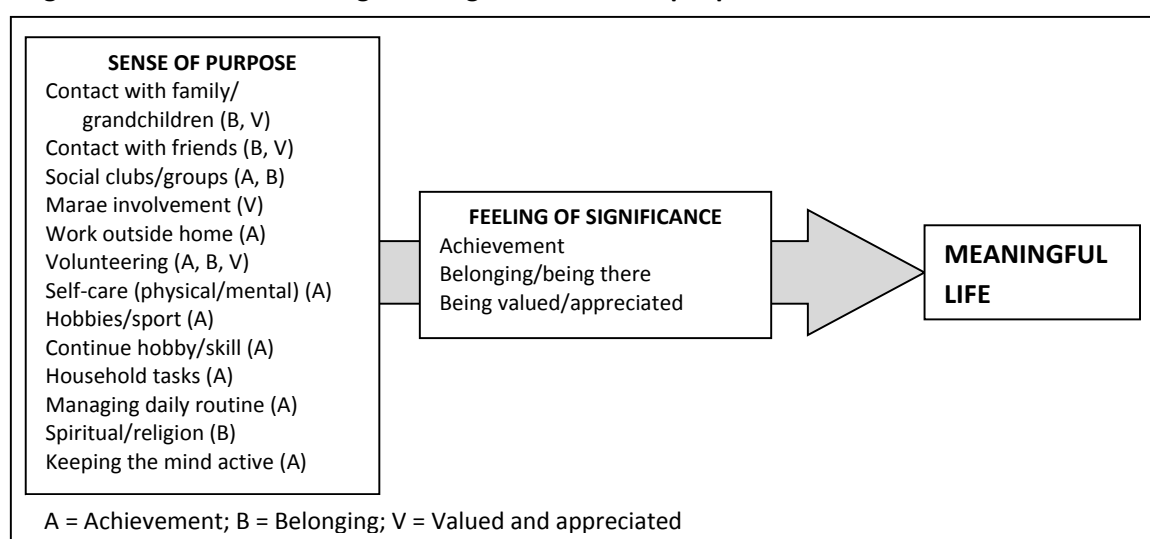
## 4.4. Summary

Older people in New Zealand strive to continue to live alone and independently. The freedom of choice in the use of time, resources and social engagements drives them to continue to live alone. Maintaining contact with family and engaging with the community gives them a sense of purpose and a feeling of significance. The factors that determine meaningful life for older people are summarised in Figure 3.

The findings indicate that older people living alone select activities that bring them higher emotional/psychological value (satisfaction). They choose to pursue activities that not only give them a sense of purpose, but are also significant for them. They choose to pursue activities where the challenges they face in engaging in that activity are worthy of their commitment to achieve a feeling of significance.

Strategies for achieving meaningful life while living alone are influenced by whether their living situation is by choice or not. The strategies older people adopt to make living alone meaningful include maintaining some sense of continuity through routines, and adapting their life style to engage in personally valued activities. Although older people took time to adjust to their new solo-living arrangement, they are subsequently often reluctant to consider other options of co-habiting.

**Figure 3: Factors determining meaningful life for older people.**



## 5. POLICY INTERVENTIONS AT COMMUNITY, LOCAL BODY AND NATIONAL LEVELS

### 5.1. Introduction

To identify possible policy interventions, participants were asked:

Q19: *“What would help you the most to live a more meaningful life, while living alone, now?”*

Q20: *“What advice would you give an older person who had just begun to live alone?”*

The public policies for older people in New Zealand are based on the *Positive Ageing Strategy*, which provides ten guiding principles for an effective policy:

1. *Empower older people to make choices that enable them to live a satisfying life and lead a healthy lifestyle;*
2. *Provide opportunities for older people to participate in and contribute to family, whānau and community;*
3. *Reflect positive attitudes to older people;*
4. *Recognise the diversity of older people and ageing as a normal part of the lifecycle;*
5. *Affirm the values and strengthen the capabilities of older Māori and their whānau;*
6. *Recognise the diversity and strengthen the capabilities of older Pacific people;*
7. *Appreciate the diversity of cultural identity of older people living in New Zealand;*
8. *Recognise the different issues facing men and women;*
9. *Ensure older people, in both rural and urban areas, live with confidence in a secure environment and receive the services they need to do so, and;*
10. *Enable older people to take responsibility for their personal growth and development through changing circumstances* (Ministry of Social Development, 2001, pp. 16-17).

The commitment to the New Zealand’s *Positive Ageing Strategy* was reiterated by the government in the publication, *Older New Zealanders: Healthy, Independent, Connected and Respected* (Ministry of Social Development, 2013). The existing public policies and practices targeting older people in New Zealand are briefly examined here.

### 5.2. Existing major policies

New Zealand has a variety of public, local body and privately funded policies which are universal for those over a certain age, or are targeted to those in need according to income, assets and level of disability.

The universal public policies that provide benefits to older people are superannuation, SuperGold Card, and ACC (Appendix 3). New Zealand Superannuation is one of the public policies that empower older people by enabling choice of independent living and opportunity for their contribution to the family and society. Every New Zealander is eligible for superannuation on reaching the age of 65 (provided the

residency criteria are met). It is not income tested and older people may continue to be in employment and/or engage in other types of income earning activities.

Along with New Zealand Superannuation, every older New Zealander receives a SuperGold Card, a concession card which gives the older person discounts from over 6,500 businesses nationwide and the services of local councils. This card allows free public transport on local bus, train and ferry services during off-peak hours (if not at all hours). Older New Zealanders receive a SuperGold Card automatically when superannuation or a Veteran's pension is granted. A third universal policy is the Accident Compensation Corporation (ACC), which provides a subsidy on medical and rehabilitation costs following an accident.

There are other income/asset/disability policies funded by the Government, local bodies, or private not-for-profit organisations that provide welfare benefits and support services to vulnerable or at-risk older people. These are targeted for health, housing, transport and connectivity after a needs assessment which includes assessment of income, self-care ability and social support mechanisms available to the older person. While these services are funded at the national and local level, they are provided by public bodies, and also by private and not-for-profit or community organisations. Further examples of these benefits/services are provided in Appendix 3.

### **5.3. Suggestions for new policies and practices**

Older people in this research expressed their views on aspects that could be improved with changes to current policies and practices. The institutions and/or service sector that is relevant to each suggestion are provided in square brackets.

#### **Accessibility/Transport**

Difficulty in shopping (mainly grocery and other weekly shopping) was a major concern. Although the participants noted that it is free to use bus services with the SuperGold Card, the bus service may not totally meet their needs; for example, getting on and off the bus and walking home from the bus stop carrying a load of groceries can often be difficult.

Participants in one of the Waikato towns commented that the footpaths are not wide enough for mobility scooters. The researchers were unable to find town plans that took mobility scooters into account. If these are not part of planning strategies, users may be forced onto pedestrian paths, cycle lanes or even the middle of the road.

Policy suggestions from participants were:

- Wider promotion of, and easier access to, Pink Vouchers (total mobility vouchers) [city councils].
- Online shopping – in some areas, the Countdown supermarket provides this service or will deliver to the house; a pick up option is also available [industry initiative].

- Better bus service that will minimise the walking distance from supermarkets to the residence. Also bus stops within the parking space of the supermarket [city councils, and Transport NZ initiatives].
- Town planning to recognise the future use of mobility scooters [local bodies, Disability Support Services].

## **Maintenance**

Older people living alone often undertake maintenance of their homes themselves, assisted by family members or neighbours. Further help is needed with maintenance which ranges from changing a light bulb to plumbing-related maintenance.

Policy suggestions from participants were:

- Greater availability of low maintenance, single-person homes with small garden plots [initiatives for industry leaders and planners of social housing].
- Regular maintenance provided by landlords [industry and consumer groups, planners of social housing].
- Greater availability of maintenance volunteers, 'make-over groups' [voluntary organisations].
- New technologies integrated in new housing units, such as alarms and more efficient lighting and heating [building industry].

## **Finances**

There was a wide range in the financial literacy of the interviewees. While some had few financial issues, others were just able to manage. Older people described examples of financial abuse by families impatient for their inheritance, and families forcing their relatives to move into rest homes. Another source of financial abuse was from tradesmen who dealt with older people's assets and investments. The current practice for reporting financial abuse is a barrier to older people because of its perceived complexity. The interviewees noted the process of reporting as "difficult, having to go through so many people". The general agreement was that not being able to manage their money and the possibility of financial abuse was a source of stress and worry.

Policy suggestions from participants were:

- Advice on budgeting and managing finances, possibly a regular senior citizen's course on financial management and asset management [Age Concern, industry].
- Advice regarding an Enduring Power of Attorney [Age Concern, legal firms].
- Simpler procedure for reporting financial abuse where the reporting person does not have to provide the details many times [Age Concern].
- Subsidies on utility rates including power/gas for winter months [city councils, industry].

## **Emergency preparedness**

The interviewees considered that they had managed well so far and therefore, in any future emergency, would be able to call for help or take care of themselves. While most of the emergencies the older people had experienced were health emergencies and some burglaries, they were ill prepared for

emergencies that would require evacuation, such as a flood or fire, where they may not be able to get out of the house. Furthermore, many did not have alarms as part of personal safety in their homes.

Policy suggestions from participants were:

- Personal health alarms (St. John's) are effective and essential for an older person living alone.
- Landlords to provide basic safety alarms in household units (e.g. those provided by Hamilton City Council) [Industry, planners of social housing].
- Wide distribution/subsidies for the emergency kit, Eco Lite Dynamo (commercially available);
- Support for the use of Life Tubes (with personal and next kin information), which are kept in a hazard-proof place such as in the refrigerator or on the person [Age Concern, city councils, Civil Defence].
- Regular fire/smoke alarm compliance checks in older people's homes [Fire Brigade].
- Recognition of older people are a resource – they are a calming presence in serious incidents and emergencies [Civil Defence, Age Concern, Neighbourhood Watch support groups].

## **Health and Nutrition**

The participants were mostly content with their health care, but were not happy about several specific aspects of medical care, such as the lack of hearing, dental and eye tests as part of general health checks for older people. Some doctors were described as “not very friendly to older people”, resulting in little rapport or trust, while it was also often difficult to understand doctors with foreign accents.

Policy suggestions from participants were:

- Doctors to be friendlier to older people, communicate clearly with older patients, and write instructions down to avoid miscommunication [District Health Boards, PHOs, medical centres].
- Regular medical check extended to include basic hearing and eye tests [District Health Boards, Office for Senior Citizens, medical centres].
- Further programmes to support older people after home transfer from hospitalisation, such as START (Supported Transfer and Accelerated Rehabilitation Team), which has therapists visiting the home of the older person [District Health Boards].
- Easier access to and wider distribution of all prevention tools/measures for household units and installing them at correct locations, such as hand rails on the appropriate side and at the right height [District Health Boards].
- Support from multi-disciplinary teams after hospitalisation – especially physiotherapy and occupational therapy for rehabilitation to independent living.

## **Social connectedness and social support**

Contact with other people was much sought after by the older people living alone and they were often engaged in a number of activities that facilitated social contact. Such activities included visiting their family (especially grandchildren), joining clubs or interest groups, volunteering and the internet. Older interviewees noted that accessibility/mobility was a constraint for engaging in activities that improved social contacts, especially when they did not drive or had to rely on buses (see accessibility/transport). Older people's participation in groups is often unknowingly overlooked in the timing and atmosphere of



the location; for example, regular group gatherings at church on Sundays were too noisy, and some meetings were too long. For some (especially those starting to live alone), social support was needed to encourage them to take the extra step to join in clubs/groups or undertake voluntary work. There was no one to talk to at critical times; for example, no one to comment and share thoughts with after a crisis or an outing, or to maintain confidence and ensure appropriate comparisons. Sometimes the older person could not answer the phone before the call cut out, and neighbours were not what they used to be (“they tilt the garage door and you just see them drive in”); there was no social contact or conversation.

Policy suggestions from participants were:

- Help/support in building the social networks, such as giving information about social clubs, interest groups, voluntary activities available, counselling groups [Age Concern, Grey Power, churches].
- Help in identifying suitable clubs/groups/voluntary work. Taking the older person to such groups for the first time (provide transport, accompany and be introduced to others in the group) [Age Concern, Grey Power, churches].
- Programmes/courses for those starting to live alone, such as the Widowed, Separated and Divorced (WSD) programme run by the Roman Catholic Church [Age Concern, Grey Power, churches].
- Encouraging local cafes to have a regular ‘senior’s hour’ for morning tea/brunch [Industries and firms].
- Having a mechanism on the phone that alerts the caller to hold longer [Industry].
- Encouraging further courses and information on internet use such as Skype and other new technologies [community hubs/libraries, rest homes, grandchildren].

#### **5.4. Examples of successful overseas policies and practices for enhancing a meaningful life for older people**

Policies on issues related to population ageing in countries such as Europe, the UK, and Australia are usually multi-dimensional, focusing on healthy and independent living (as they are in New Zealand). In Europe in particular, they include policies on welfare, health and long-term care and intergenerational solidarity (European Commission, 2014). In Australia, they focus on healthy ageing and care, independence and self-provision (including employment), attitude, lifestyle and community support (Andrews, 2001). Furthermore, the Australian Government’s recent publication ‘An Ageing Australia: Preparing for the Future’ (Productivity Commission, 2013) proposes public policy reforms to increase workforce participation by older workers and examine new ways to fund government-provided services and productivity reforms in health care delivery. In the UK, recent policy practices targeting older people include increasing opportunities for older people, welfare reform and improving local services for older people at local council levels (Department of Work and Pensions, 2013). The UK LinkAge Plus project operated on the principles of maximising opportunities for efficiency, better information and access, wider access, engage and consult, and better services (Davis & Ritters, 2009).

Several successful practices from the LinkAge Plus project, along with some examples, are outlined below.

### **First Contact service**

This service operates in Nottinghamshire, England, and enables older people to access services through a single point of contact provided by the city council and its partners. When staff from any of the partner agencies visit someone at their home (e.g. a fire fighter, police officer or volunteer), they complete a checklist to find out if the older person has any other particular needs, such as:

- Fire safety check.
- Home security check.
- Home repairs or mobility adaptations.
- Energy saving improvements to keep warm and reduce energy bills.
- Confidential advice on money entitlements.
- Signposting to local voluntary and community groups and clubs.
- Advice on types of housing accommodation that may be available (Nottinghamshire County Council [ca. 2008]).

Responses to the checklist are fed back to one central point of contact, where staff co-ordinate the responses of partner organisations. A representative from the organisation then contacts the older person to discuss what might be available.

### **Golden garden scheme and handyperson service**

This service provides assistance to older people who need help with garden and household maintenance by directing them to a handyperson for a free quote. Low level garden maintenance (hedge trimming, grass cutting and weeding) is provided free to older people by council-supported employment for people with learning difficulties (Nottinghamshire County Council, [ca. 2008]).

### **360 degrees wellbeing check**

A single assessment process for health and social care needs of older people was developed in Devon, England, to address the need for health and social inclusion (Younger-Ross, 2008). Partners in the programmes (primary health care trusts, social services organisations and the city council in Devon) now use the single assessment process with an agreed set of documentation for the assessment of older people's needs. This toolset is now nationally recognised across England.

### **Deep outreach service**

This service targets older people at risk of social isolation due to a downturn in their life (Younger-Ross, 2008). The service is categorised by the Department of Health as 'early intervention'. Older people in need are identified using the 360 degrees wellbeing check. A community mentoring manual is used to guide the mentors, who work with individuals and aim "to improve inclusion and promote healthy and enjoyable activities for wider groups of people" (Devon County Council, [ca. 2008]). This service has resulted in sustained lifestyle improvements for older people, with some becoming mentors themselves.

## **Shopping scheme**

This service, provided by volunteers, gives practical assistance to older people living alone. The services include shopping with or on behalf of the older person, helping to arrange shopping deliveries and providing information on preparing healthy meals and other essential goods and services (Nottinghamshire County Council, [ca. 2008]).

## **Intergenerational solidarity**

The intergenerational shared spaces programme in Wales was initiated from the observation that most spaces (e.g. schools, retirement homes) are for the purpose of one generation only (Hatton-Yeo & Melville, 2013). In contrast, spaces such as libraries and community centres are used independently by different generations. The objective of the programme was to make these spaces accessible to all by providing activities and services that promote intergenerational interaction, such as schools providing regular intergenerational mentoring projects or skill sharing projects, and community centre food co-operatives involving people of all ages volunteering, increasing employability, and developing cookery skills.

Other examples of intergenerational projects include: Roe Valley Community choir in Londonderry, Northern Ireland, which includes singers across different age groups, not only for the purpose of having a town choir, but also to develop intergenerational interaction (Centre for Intergenerational Practice, 2014a); and “Irish for all”, a programme initiated by the East Belfast Mission, Northern Ireland, primarily to teach Irish to younger generations, and to generate intergenerational interaction through language, songs, and a shared meal (Centre for Intergenerational Practice, 2014b).

## **Tele-care**

Technological devices are in the mainstream of care for older people. Many tele-care devices are already being used in England (Figure 4a) that could be introduced into New Zealand (e.g. the bed sensor), or have already been introduced (e.g. smoke detector).

## **Social Alarm**

A popular social alarm is the Vivago-watch (Figure 4b), designed as a wrist watch and developed in Finland. It monitors a person’s wellbeing 24 hours a day by measuring physiological signs, including movement, body temperature, and skin conductivity. It adapts to the normal activities of the person in the first few days and activates an alarm automatically if there is a significant change in activity levels or wellbeing. The device comes with a home-base, which receives the data and transmits the alarm to a predetermined recipient via the telephone network (European Commission, n.d.). In Sweden, mobile phones have been adapted for older people with large screens, big buttons, and a simplified alarm that allows the user to contact five people for immediate assistance (Swedish [sic] Institute for Assistive Technology, n.d.).

**Figure 4: (a) Tele-care devices currently in use in England, 2014; and (b) Vivago watch (social alarm).**



(Source, Figure 4a: Devon County Council, 2014, *Electronic equipment to help you.*)

## Universal design and 'smart' homes

Universal design technology allows for easier accessibility and improved functionality in modern buildings. 'Smart' homes boost the universal design of housing units with technological automation, providing homeowners with a whole new level of control (Hartman, 2014). For older people, voice command systems can lock doors or control lights, increasing energy efficiency and contributing to savings on electricity, water and gas. This home automation also allows for the programming of labour-intensive tasks such as watering the lawn.

## 6. APPENDICES – OBJECTIVE 1

### 6.1. Appendix 1: Ministry of Social Development definition of living alone in New Zealand

The New Zealand Ministry of Social Development defines a person as living alone *"only if he or she occupies a principal place of residence [of a specified kind] and does not share that residence with any person who is 18 years old or older"*, subject to two exceptions:

- The person's dependent child who (i) is 18 years old, (ii) is not financially independent, and (iii) is attending a school or a tertiary educational establishment, until the close of 31 December in the year in which the child turns 18 years old; and
- A temporary visitor who stays with the person less than 13 weeks in any period of 26 weeks (New Zealand Government, 2013).

## 6.2. Appendix 2: The Meaningful Life Measure

The Meaningful Life Measure (MLM) was developed by Morgan and Farsides (2009b), who define the key components of a meaningful life as being psychological wellbeing, some form of spirituality, self-esteem and pro-social behaviour (p. 351). The MLM has five sub-scales that measure personal meaning through indicators of: Exciting Life, Accomplished Life, Principled Life, Purposeful Life and Valued Life (p. 351). The MLM is used to compare the five subscales with the key components that they feel contribute to a feeling of meaningfulness as objectively as possible. While a brief description of the MLM and the full questionnaire are given below, the measure was not be used in this research, as the collection of data was focus-group based.

The MLM has been used in research with students and mixed-age groups, and is not specifically a measure of a meaningful life for older people. Morgan and Farsides (2009b) acknowledge the interrelationship of age and meaningfulness of life. Conceptualisation of personal meaning by individuals becomes increasingly integrated and consolidated across the lifespan, in the light of new experiences and changing life conditions (p. 362). From a study among university students, Nadi and Sajjadian (2012) also found that age affected the meaning of life in that, in the use of the MLM, older students had a lower meaningfulness of life (among students in their 20s). In 2011, the MLM was used to measure the effects of pain interference actions with a group of chronic pain sufferers to ascertain whether being able to control pain levels had an impact on the patient's feelings of meaningfulness (Robinson, 2011).

### The Meaningful Life Measure (Morgan & Farsides, 2009b)

Please read each of the following statements carefully and then circle the appropriate number to indicate your opinion. Please answer according to the scale below, unless otherwise stated.

Strongly disagree	Disagree	Slightly disagree	Neither agree or disagree	Slightly agree	Agree	Strongly agree
1	2	3	4	5	6	7

1. Life to me seems: completely routine (1); always exciting (7).
2. Every day is: exactly the same (1); constantly new and different (7).
3. Facing my daily tasks is: a painful and boring experience (1); a source of pleasure and satisfaction (7).
4. My life interests and excites me.
5. My daily living is dull and routine.
6. I find it satisfying to think about what I have accomplished in life.
7. So far, I am pleased with what I have achieved in life.
8. I have been very successful in achieving certain things.
9. I have failed to accomplish much in life.
10. I feel good when I think of the things I have accomplished in life.
11. I have a system or framework that allows me to truly understand my being alive.
12. I have a philosophy of life that really gives my living significance.
13. I have a personal value system that makes my living worthwhile.
14. The beliefs I hold about the world enable me to make sense out of my existence.

15. I hold certain values which I feel greatly enrich my life with significance.
16. In my life I have: no goals or aims at all (1); very clear goals and aims (7).
17. I have discovered: no mission or purpose in life (1); clear-cut goals and a satisfying life purpose (7).
18. I have a clear idea of what my future goals and aims are.
19. I tend to wander aimlessly through life, without much sense of purpose or direction.
20. My life is worthwhile.
21. My life is significant.
22. I really value my life.
23. I hold my own life in high regard.

### 6.3. Appendix 3: Examples of government, local body and private not-for-profit organisation policies and services for older people in New Zealand (prepared May 2014)

Policy/Service	Brief description
<b>Financial – national level, public provision</b>	
New Zealand Superannuation (NZS)	Universal pension for New Zealand residents (i.e. not income or asset tested). Available at age 65. Paid to individuals at a married or single rate. Taxed.
Veteran's Pension	An income and asset tested benefit, for those served in a recognised war or emergency. Not income or asset tested if age of 65 is reached. Those eligible for Veteran's Pension automatically entitled to a SuperGold Card/Community Services card. Taxed.
Accident Compensation Corporation (ACC) compensation	Weekly compensation payments for medical and rehabilitation care as a result of accident and emergencies. However, if a person is already receiving ACC compensation when they turn 65 years, he or she cannot receive NZS unless ACC confirms that the person can get both payments for a period of time, or that the person's ACC payments have stopped.
SuperGold Card	Universal provision for New Zealand residents at age 65. Accesses a wide range of discounts from businesses and government/local council services around New Zealand. Includes free off-peak public transport. The SuperGold Card is for life unless it is a combined SuperGold Card/Community Services Card. New Zealand's SuperGold and Australia's Seniors Card holders are reciprocal.
Advance payment on NZS/Veteran's Pension	Income and asset tested. May be granted for essential house repairs, dental treatment or household appliances.
Special Needs Grant	Income and asset tested. One-off payment to help with urgent payments (e.g. food, bedding and emergency medical care in special conditions). Recipients do not usually have to pay this grant back.

Temporary Addition Support	Income and asset tested. Temporary payment for up to 13 weeks, to help meet essential living costs.
Funeral Grant	Income and asset tested. To help with funeral costs of a partner, spouse, parent or guardian.
<b>Health – national level, public provision</b>	
Community Service Card	Income and asset tested, for a limited time period. Discounts on personal or family doctors' visits and prescriptions, as well as on costs of services such as home insulation or special health care.
High-use Health Card	Assessed on frequency of medical visits – minimum of 12 times in 12 months.
Pharmaceutical Subsidy Card	Assessed on frequency of prescriptions. Prescription charge capped at \$100 per year, for individual or family (equivalent to 20 new prescription items per year).
Hearing Aid Funding Scheme and Hearing Aid Subsidy Scheme	Income, asset and disability tested. For the purchase and repair of hearing aids by New Zealanders who have permanent hearing loss.
Ministry of Social Development targeted financial assistance urgent dental treatment	Income and asset tested. Assistance with the cost of urgent dental treatment.
Pharmacy Long-term Conditions (LTC) Service	Assessed on the long-term medical condition as well as the medication adherence difficulties. As part of the LTC Service, the pharmacist may help to keep track of the different medicines that a person needs to take, explaining when they should take each dose and helping them to remember to pick up their next medicine supply or get a new prescription.
Disability Allowance	Income, assets and disability tested. Assists with regular, ongoing costs due to disability (including gardening assistance and medical alarms), with an average payment of \$25 per week.
<b>Regional/Local body services – some examples</b>	
Supported Transfer and Accelerated Rehabilitation Team (START) (Waikato District Health Board)	Disability assessed. Community rehabilitation teams help older people discharged from hospital to return home safely, or to avoid unnecessary admission to hospital or an aged care facility.
Needs Assessment and Service Coordination (District Health Boards)	Disability assessed, New Zealand resident, eligible for publicly funded health or disability services (New Zealand Public Health and Disability Act 2000). Care and support services available to help older and disabled people participate in the community and stay in their own home as long as possible.
Senior line phone and web service	The Auckland District Health Board provides a Senior line phone and web service. The service helps older people navigate the health system. It also provides information on support to stay at home, accommodation (including retirement villages and aged residential care), and planning for the future.

<b>Housing – national level, public provision</b>	
“Community” or “social housing” – social, affordable housing for those in most need	Administered by local body councils throughout New Zealand.
Community Housing	Income and asset tested. Provided by not-for-profit and iwi organisations (e.g. Abbeyfield), offering companionship and affordable homes for older people, and marae-based Kaumātua housing.
Rates rebate	Income tested. Provided by local councils. The maximum rates rebate for 2013/2014 is \$595. Applications for a rebate are made to local councils.
Living alone costs	Relationship status assessed. If living alone or if spouse/partner is in residential care, hospital or prison, an extra amount may be paid that recognises the costs of running a household alone.
Accommodation supplement	Income and assets tested. To help with the costs of renting, boarding or owning own home.
Residential Care Subsidy and Loans	Income and assets tested. Subsidy helps with long-term residential care costs in a rest home or hospital. Paid directly to the rest home or hospital. Residential Care Loans help older people who can't get a Residential Care Subsidy to pay for the cost of their care.
Universal housing design	Elements include safe and easy access into and around the home, and easy-to-use bathroom and kitchen layouts. Lifelong design principles are used by the Salvation Army and other community housing organisations.
<b>Mobility/Transport at regional/local level, public provision</b>	
Urban bus services	Funded by the Government and local bodies, must have low floors, wide aisles, priority seating areas and take account of visual impairment.
SuperGold Card	Free bus service during off-peak hours or all day.
Total Mobility Vouchers	50% subsidy on taxis. Restricted to urban areas and trip to airport. Many taxi service participate in the scheme (e.g. Hamilton: Red Cabs and Hamilton Taxis). Drivers are trained to hoist wheel chairs but pre-booking is required for wheel chair vans. Vouchers can be obtained from the coordinator at Environment Waikato.
<b>Social connectedness – regional/local level, not-for-profit provision</b>	
Visiting Service (Age Concern New Zealand)	This involves volunteers visiting older people known to Age Concern, and who are largely home bound and isolated. The Accredited Visitor visits on a regular basis.
Napier Connects initiative	Started as a walking group, the group regularly go on walks, has meals together and are thinking about forming a book club.
Probus Clubs	Probus Clubs work to provide regular gatherings to those retired or semi-retired business or professional men who, in retirement, appreciate and value opportunities to meet others in similar circumstances and of a similar level of interest.



<b>Emergency/safety – regional/local level, not-for-profit provision</b>	
Life Tubes (Age Concern New Zealand)	Life Tubes contain a form to record medical conditions, medications, doctor, next of kin, and contact numbers to be used by emergency services in a medical or civil emergency, alerted by the red sticker provided placed on the outside of the refrigerator.
Eco Lite Dynamo	Torch/Emergency Flash Light, FM Radio 87.5-108 MHZ, Mobile Phone Charger (7 mobile phone adaptors including iPhone), Emergency Siren. No batteries required. Cost (2014) \$48.00.
Smoke/fire alarms (Fire Service)	Local fire station staff will visit older people at home to install smoke alarms, check existing alarms/put in new batteries, and help make an escape emergency plan.
Advice from Civil Defence group	Get-away kit, essential supplies, home escape plans.
Neighbourhood support (neighbourhood watch)	An initiative in partnership with the Police, where a community support system is developed by the community or suburb for keeping the community known to each other, safe and prepared to deal with emergencies.
Elder Abuse and Neglect Prevention (EANP)	The Ministry of Social Development currently funds 27 EANP services throughout New Zealand to provide direct assistance regarding elder abuse to older people, their families and carers. Such services are funded at \$1,754,742 (2014) per annum.

#### **6.4. Appendix 4: Methodology**

Between August 2013 and February 2014, 43 older people (aged 65+ years) were interviewed in five focus groups (totalling 29 older people) and 14 individual interviews. The interviews were undertaken by the researcher in Hamilton, Te Awamutu, Otorohanga and Cambridge, in a community hall (focus groups) or in the older person's home (individual interviews). The participants ranged in age from 69 to 92, including six men and 37 women, all defining themselves as "living alone". Four people identified as Māori. The older people were identified through the researcher's links with Age Concern, Crosslights (a church related community support group), a small town community group, and personal and Advisory Group contacts. Considerable time was spent finding older people who represented a wide range of backgrounds and experience.

The participants included those who came to live alone through widowhood (n=30), divorce (n=5), and those who chose to be single (n=1). Several of the participants were now choosing to continue living alone. However some had recently found a partner and were planning to live together (n=3). The reason for living alone was not disclosed by 7 participants.

The individual interviews lasted at least one hour (the longest being three hours), while the focus groups took up to two hours. The focus group participants were provided with lunch or afternoon tea before/after the discussion. For all interviews, the researcher took notes, and in most instances the interview was recorded. The researcher facilitated the focus groups and took brief notes, while a research assistant took detailed notes.

The notes were integrated into a full coverage of the interview. Key words and themes were then identified by the researcher and research assistant separately.

A short draft report was written covering these themes and policy suggestions and discussed in a two hour session in two further sessions of the previous focus groups (in Te Awamutu and Hamilton). A more detailed report was then written, and presented at a two hour session of Age Concern, where comments from the 40 older members of the audience were encouraged, and integrated into the report.

Thus the final Report to MBIE draws on individual and focus group interviews with 43 older people, along with discussions on the draft report presented to them in a further focus group or audience format.

## **6.5. Appendix 5: Meaningful Life questionnaire**

### **Making Active Ageing a Reality – Meaningful Life and Living Alone**

**Meaningful Life – As you know, we are going to talk about ‘meaningful life’ in one’s older years. Some of you may have previously talked about the ‘quality of life’, ‘wellbeing’, and the happiness of older people. Today I want to focus specifically on ‘meaningful life’ and when you are living by yourself.**

1. In your older years, *for you*, how would you describe a meaningful life? (what makes life meaningful for you?)
2. What would you say are *the most important* aspects of a meaningful life?
3. What aspects are *not so important* to you? (to have a meaningful life?)
4. On the basis of the discussion we have had, can we arrive at a definition of meaningful life?

**All of you live alone, presumably because of quite different circumstances (some of you have chosen to live alone, some of you have lost your husband, wife or partner). Some of you might have lived alone for many years, for others it is a recent circumstance. Yet there are surely some similarities among you all in living alone, as well as some differences. I would like to look at these.**

5. What are the advantages and disadvantages of living alone?

**As an older person living alone, how do you deal with:**

6. House maintenance/shifting things
7. Having a conversation with someone? (through visiting, club member, phone/internet). And how do you meet other people? or find friends?
8. Have you had to deal with an emergency while living alone? (e.g. health, flood).
9. What sort of preparation do you have for dealing with emergencies in your home?
10. What help would you need from others in an emergency?
11. Would any of these be easier if you were living with others? How would that be?
12. What skills and resources do you have that could help others in an emergency?
13. What motivates you to continue to live alone? (e.g. what keeps you going in living by yourself?)
14. What circumstances might lead you to live with other people?

15. Given this discussion, do you think living alone allows you to lead a meaningful life, in the way we were discussing it earlier?
16. **Some of you may have lived alone for many years** – Do you think that you do better in your older years than those who are living alone for the first time?
17. In getting older, is it more difficult to live alone?
18. Looking to the future, how do you see continuing to live alone?
19. **What would help you the most to live a MORE meaningful life, while living alone, NOW?**
20. What advice would you give an older person who had just begun to live alone?
21. What else do you think we should discuss on the topic of meaningful life as an older person living alone?

**THANK YOU**

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## **OBJECTIVE TWO: PAID EMPLOYMENT**

**Dr Judith A. Davey**

## 1. INTRODUCTION

The purpose of this research is to identify practices and policies which either encourage or discourage older people's participation in paid work. It incorporates a review of relevant New Zealand and overseas academic, policy-related and business literature. In mid-2013, interviews were carried out in Auckland, Hamilton, Wellington, and Christchurch. Working through the New Zealand Institute of Management (NZIM) and other contacts, 33 employers were interviewed. These came from a range of industries with workforces from under ten to several thousand (Appendix 1). Using the author's professional networks, 26 key informants, from professional, commercial, trade union and public sector organisations involved in labour market issues and policies were also interviewed. The approach taken was investigative. It did not seek to arrive at generalisable findings, but to raise salient issues and to explore ideas and initiatives related to workforce ageing and the policy context.

## 2. WORKFORCE AGEING

Workforce ageing has emerged as a significant issue since the 1990s, with concerns about skill shortages; ensuring a return on investment in training and accumulated experience; promoting diversity and balance in the workforce; and reflecting the age profile of customers and clients (Ballingall & Lees, 2013; Carnegie United Kingdom Trust, 1993; Worsley, 1996).

In November 2000, the Turin Charter – *Towards active ageing* – was adopted by the Conference of Labour Ministers of G-8 countries and endorsed in 2001 by the G-8 Summit (Taqi, 2002). This advocated extending working lives on the basis that older people are an asset to society, entitled to lead active, independent and fulfilling lives (especially given extended longevity), and that their participation would contribute to economic growth, prosperity and social cohesion. The Organisation for Economic Cooperation and Development (OECD) reports present similar arguments (OECD, 2000, 2006), which was a turnaround from previous policies encouraging early retirement in the face of high unemployment.

### 2.1. Why should paid workforce participation by older people be encouraged?

Longer lives and better health in later life provide an opportunity for prolonging participation in paid work. There is considerable evidence that meaningful and appropriate work is beneficial to the wellbeing of older people (Davey & Davies, 2006). Ford and Orel (2005) point out that remaining in or re-entering the workforce has a positive psychological impact on older people. Work habits and routine are beneficial to a sense of wellbeing and accomplishment, while participation provides camaraderie and is linked to self-worth as opposed to retirement, which may be viewed as a non-role. Hinterlong, Morrow-Howell and Rozario's (2007) findings suggest that "productive engagement" can lead to improved health and functioning for older people (Humphreys, Costigan, Pickering, Stratford, & Barnes,

2003). In *The Business of Ageing* (Ministry of Social Development, 2011), working beyond the age of 65 is associated with higher satisfaction in retirement.

Participation in paid work increases the incomes of older people, improving their material wellbeing in later life (Johnson, 2009). A strong imperative for remaining in the workforce is economic necessity (Munnell, Sass, & Aubry, 2006). Working longer also reduces the period in retirement, shortening the time over which savings have to be spread.

There are, however, possible disadvantages. At what age do the above benefits cease and how much work is too much? A 'work till you drop' approach could lead to higher health costs, especially for workers in more stressful or physically demanding occupations (Lees, 2013). Retirement is now seen as a legitimate phase of life, earned by a lifetime of paid work (Davey & Davies, 2006). Employees and their unions have fought for the right to retire on a decent pension. If this is not available as something to look forward to, the morale of the workforce could be affected.

Despite efforts by governments and others, ageism is still rife in the workplace and older workers often experience discrimination, from their employers and managers and colleagues (Part 6). Older workers may feel they have very little control over how they do their jobs and limited opportunities for training, career guidance and promotion, leading to low job satisfaction (McNair, Flynn, Owen, Humphreys, & Woodfield, 2004).

### **Benefits to society and the economy**

Extending the economically active life of older people will contribute to overall economic growth (Lees, 2013; Ministry of Social Development, 2013b). Demographic trends will make labour scarce and relatively more expensive than capital; this ultimately affects the structure of the economy.

Society would be worse off if older people are not given the opportunity to contribute their skills and experience. Working longer may improve health and wellbeing, giving more energy for other activities such as volunteering. Older people can contribute to society as role models and mentors in workplaces, helping to break down ageism, negative stereotypes and promoting intergenerational solidarity (Biggs, Carstensen, & Hogan, 2012).

Taxes and reduced demands for support by older people will make it easier to provide for those who need care in later life and thereby help to offset the increased costs of an ageing population (Liebfritz, 2002).

### **Benefits to business**

Decreased fertility means that fewer young workers are entering the workforce, not enough to replace retiring baby boomers (Australian Institute of Management, 2013). Skill shortages are also emerging in many OECD countries (Callanan & Greenhaus, 2008). Van Dalen, Henkens and Schippers (2009) found that employers in several European countries perceive shortages of labour as one of the main labour market challenges in the coming decades. Speaking in May 2013, the Minister for Social Development pointed to a New Zealand trend showing that by 2030, more people will be retiring than are entering

the workforce. While the workforce grew by about half a million between 2000 and 2010, the projected growth for the next decade is only 190,000.

Firms which understand the implications of population ageing will be better placed to address its challenges (Ballingall & Lees, 2013). Llewellyn and Chaix-Viros (2008) concluded that “the age-related workforce changes that lie ahead are among the most significant changes to which companies will have to adapt” (p. 5). Successful adaptation will require investment in human capital and knowledge management in mixed-age workforces (Lissenburgh & Smeaton, 2003).

## 2.2. Caveats

The argument that older people should leave the paid labour force to make way for younger workers is a hardy perennial in the news media and repeated in general comment. It has been used to support early retirement policies, in the belief that this would reduce unemployment. The basis was the ‘lump of labour’ theory, which assumes that the amount of work available is fixed and static – a zero-sum game – which most economists now accept is a fallacy (Banks, Blundell, Bozio, & Emmerson, 2010; The Economist, 2012). There is evidence that labour force participation of the old is positively associated with employment of the young and measures which allow older workers to retire early do not reduce youth employment. The way to produce a prosperous and growing economy is to keep as much of the population as possible economically active.

Older people make an enormous contribution to their communities and the voluntary sector through unpaid work, which may be threatened by increased participation in employment. Many people, especially women, in their fifties and sixties are caring for older family members, thus reducing demands on the state for eldercare (Ginn & Fast, 2006). Many grandparents take on childcare responsibilities so that their adult children can work and contribute to the household budget. These activities may encourage people to leave the labour market, especially in the absence of workplace flexibility (Davey & Keeling, 2002).

## 2.3. The policy response

As recognition of the challenges of population ageing and the benefits of prolonging workforce participation has become apparent, governments are developing policies to increase labour force participation by older workers and discourage early retirement (OECD, 2006). The *New Zealand Positive Ageing Strategy* stresses the benefits for society and older people themselves: “The choice to work later in life is important in meeting the challenge of positive ageing”; “Those who work longer enjoy better health in their old age” (Ministry of Social Policy, 2001, p. 10). Older people are described as a “valuable resource” and positive ageing policies are identified as those that support “productive lives in the economy and society”. The *Business of Ageing* report states: “our competitiveness ... will hinge on building on the skills, knowledge and economic power of our older people” (Ministry of Social Development, 2011, p. 3). Initiatives to prolong workforce participation by older people lie within a wider policy framework, responding to the implications of population ageing. The OECD refers to the



necessity of developing appropriate macro-economic policies, enhancing productivity, and achieving a well-functioning labour market with greater workforce attachment over the course of a life (Beard et al., 2012; McDonald & Withers, 2008; OECD, 2006).

### 3. PROLONGING WORKFORCE PARTICIPATION

#### 3.1. Future of the workforce – supply of labour and skills

Part 2 suggested that labour and skills shortages will become more pressing in the future. In this research on *Active Ageing*, key informants were asked, *“Looking ahead five years, do you expect labour and skills shortages to become more or less pressing?”*

Almost all agreed to the former, especially as economic growth gains momentum. The concern was particularly for skills shortages as increasing complexity in the workplace demands greater depth and breadth of specialisation. This was noted especially for the public sector, where the workforce has been downsized, in professions such as engineering, planning and ICT, and in business management and leadership.

Employers were asked a similar question: *“Looking ahead five years do you expect recruitment to become easier or harder (in your business)?”*

Although the majority thought it would be harder, there was some variety in the responses. Again, they expected shortages of specific skills rather than labour shortages in general. This was summed up by one employer: *“It is getting harder to find the right person, as organisations get leaner people need wider skills to be effective – at any age. And job descriptions become wider.”* Competition from overseas for professional staff was mentioned in the health services and university sectors. There was some awareness of the impact of population ageing, as older people leave the workforce and fewer younger people enter, and recognition that shortages may ease if more older workers stay on. But this depends on providing the opportunities and working conditions which suit older workers: *“Employers will have a bigger bank of people to choose from if they are flexible.”*

How can employers meet these challenges? The *Active Ageing* respondents suggested several strategies in the face of skill and labour shortages. Encouraging training and upskilling within existing workforces and employing new graduates and interns were common responses.

Several respondents commented on the need to offer training to older, as well as younger, workers. There was criticism of existing training schemes in the public sector which had been ‘hollowed out’ by cost cutting. A few informants suggested strategies such as immigration, automation or capital investment. More common suggestions concerned the need for better management, business leadership and pro-active planning, with comments such as: *“Employers need to broaden their horizons and open their minds.”* The aim is to be the ‘employer of choice’ who can attract and retain suitable staff by offering good workplace conditions.

### **3.2. Employers' experience of workforce ageing**

The employers were asked whether the effects of workforce and population ageing had been felt in their business/organisation, and what had been their response. Most had felt some effects, either generic or specific. In some cases, the awareness arose when they examined the demographics of their workforces, expressing concerns that it was ageing, and that they were not attracting younger workers to take the place of older employees. Sometimes employers saw changes in the number, age and type of people applying to them for jobs. Workforce ageing is an issue for employers whose work entails physical demands. For example, a construction firm had seen an increase in wear-and-tear injuries, and a transport firm noticed a rise in Accident Compensation Corporation (ACC) levy costs. One of New Zealand's District Health Boards changed its guidelines as a response to an ageing workforce – to reduce manual work and prolong working life. Changing circumstances sometimes made employers look for staff with special attributes such as institutional knowledge, which is often found among older workers. For example, knowledge of credit procedures and processes within banking were especially useful when the 2008 Global Financial Crisis affected the New Zealand economy.

Many employers pointed out that workforce ageing has made them aware of risks to their business, ranging from the loss of a key worker, whose health is failing, to the loss of a whole cohort who entered the firm together. Where ageing was recognised, employers often took steps to retain valued staff, or preventive action, such as health monitoring and screening. Another response concerned dialogue with older staff about their retirement intentions. As one construction industry employer noted, "you can't invest in apprenticeships without knowing who is leaving". Some firms were able to transition older workers into less physically demanding work, while retaining their experience and wisdom. They became project managers, mentors, supervisors or health and safety experts, or came back as contractors. Others felt that the implications of workforce ageing were still in their early stages or they were not clear how it would affect them. Businesses with younger staff may not have seen any effects, which could be the case in Information Technology (IT) firms, although one firm brought in a retired man with top management experience. In this example, the retiree was able to avoid the stress of his previous position and work the hours which suited him.

### **3.3. Attitudes towards older workers**

There is a great deal of evidence that employers' attitudes towards older workers can be negative, based on myths and stereotypes which can easily be disproved (Davey, 2007). But, as the implications of workforce ageing become clearer, these attitudes may be changing (Harper, Khan, Saxena, & Leeson, 2006; Spoehr, Barnett, & Parnis, 2009). Firms generally value older workers' knowledge and experience, reliability and work ethic, but question their creativity, flexibility and willingness to learn new things.

In New Zealand, the Equal Employment Opportunities Trust (EEO Trust) carried out a survey of employers in the 1990s (White, 1999): 30% displayed a relatively high level of negativity towards older workers, higher than observed in comparable surveys in the UK. Research by Gray and McGregor (2003) and Litmus (2002) reported employers' preconceptions about mature employees and job seeker

stereotypes. Positive attributes included loyalty, reliability, trustworthiness, accountability, stability and life experience. These were set against inflexibility, reduced physical ability, enthusiasm and energy, and lack of current skills. More recently, OGC (2013) surveyed their New Zealand clients; 32% mentioned benefits of employing older people and 52% brought up negative issues, citing similar attributes to those already listed.

In view of these responses, employers and key respondents were asked, *“Do you think that employers’ attitudes towards older workers need to change? If so, how?”* Answers were mixed for both groups. Few employers could give an unequivocal yes or no. Some thought that economic necessity and demographic trends, especially the challenge of the baby boomers’ retirement, required changed attitudes. Most key informants thought that there was considerable variation in attitudes – “some could do better, others do well” – and many commented that attitudes were changing, responding to growing workforce participation rates among older people. A few respondents suggested that labour and skills shortages might help to change attitudes. Instead of older workers being seen as a “pain in the butt”, employers are beginning to see them as valuable and productive. There were calls for employers to move away from stereotypical attitudes and for less ageism in society as a whole: “There is still prejudice – older people are all tarred with the same brush.”

Who is responsible for perpetuating these out-dated attitudes? The respondents suggested younger male managers, recruitment agencies and Human Resources (HR) practitioners, whose processes may be seen as “outdated, impersonal and disrespectful”. Workplace policies and frameworks may also need to change.

The *how* part of the question brought some suggestions for change within businesses and in the policy arena. Respondents thought that the Government has the potential to influence attitudes through messages and campaigns, showing the way to value older workers and realise their potential. There were calls for greater flexibility in the workplace if this could be done without high compliance costs. Some of the key informants felt that changing attitudes was an individual responsibility, rather than laying it at the door of employers or the government. Employees may be unwilling to adapt to changing workplace culture. Individual mind-sets may be reinforced by societal attitudes about older workers and retirement.

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### 3.4. Encouraging older people to remain longer in the paid workforce

Consideration of labour supply was followed by a specific question about prolonging workforce participation: *“Governments are adopting policies to encourage older people to remain in the paid workforce (after age 60 or 65). Do you agree with this approach?”*

All the key informants agreed, although a few thought that this was not the only action for the future. They echoed the rationale in the literature: people are living longer and healthier, and are therefore capable of staying on; the necessity of ensuring a skilled and experienced workforce, so that intellectual property (IP) is not lost when people retire; and meeting the costs of an ageing population. The respondents recognised that government policies can influence workforce participation, mentioning that there is no compulsory age of retirement in New Zealand and no work test for New Zealand Superannuation, as well as other aspects of labour laws and pension arrangements. On the other hand, some thought that policies can work against prolonging working life, such as a cut-off age for KiwiSaver contributions. Unfavourable comparisons were made with the Australian situation, where government is seen to be removing disincentives for older workers and responding to demographic trends (even though income tests for the Age Pension can be discouraging). A union respondent pointed out that there had been progress at a time when unemployment was lower and before the financial crisis. In the 1990s, the Human Rights Commission, Retirement Commission, EEO Trust, Business NZ, and the Department of Labour did research and published papers on older workers. But there has been a fall-back since then.

Many of the employers interviewed had encouraged the retention of older workers as valued and productive employees with special skills. In some cases, this was done under new conditions, such as contracting or calling them back at special times. Some had adopted special schemes such as *‘Managing the Age Wave’* and *‘Staying On’*, involving external consultants. In other cases, steps had been taken to retain individual workers, targeted by the employer or at the request of the worker: “We seek to retain ‘rock stars’ of all ages”; “We have always tried to keep the best workers and a pivotal person will be given special conditions.” Some organisations had long-standing options for workers who wanted to scale down, such as becoming relievers or being rehired for fractional appointments. Others could be hired back to manage special projects on flexible contracts. These special conditions often applied only to selected employees, so the employers were able to choose who to keep on. Other employers had not taken any steps to encourage the retention of older workers, apart from normal flexi-work, offered to all staff.

For a few employers, the problem was not to retain staff but to find acceptable ways of moving older workers on. This could happen on an individual basis; for example, a professional who was not meeting the clients’ needs. One respondent asked, “What are the ethics of older workers who want to keep working but [are] not giving value?” In one manufacturing firm, the very high salaries earned by operators were seen as a “golden handcuff”. Workers were not able to find comparable salaries elsewhere and so were very reluctant to move.

From a wider view, the key informants were asked, *“How could business benefit from encouraging workforce participation among older people?”* Their answers echoed the literature examined in Part 2.

The key words in the responses were wisdom, maturity, experience (life and work), loyalty, commitment, and know-how. There was emphasis on the retention of institutional knowledge or IP. Older workers provide continuity and can pass knowledge on through coaching and mentoring. They were seen to have a different approach compared to younger workers – one based on experience. Comments included, “They have seen it all before”; “They don’t overreact, stay calm and work a way through a situation”. There were also comments on the complementarity of young and older workers, which will be discussed in Part 4. Some key informants recognised the value of older workers vis-a-vis an ageing customer and consumer base. Given these advantages, would employers recruit older workers and what would be the advantages and disadvantages? The great majority of employers said they would consider actively recruiting older workers, with a few adding provisos such as “if they were experienced and skilled”, and “if there was a role for them”. Summing up these views, one said, “We don’t see age as a barrier. We look at personal attributes, openness to new ideas, to change and innovation, willingness to participate.”

Other employers said they had no need to recruit older workers; they were seeking younger people to give a better balance in their workforces. Some said they were not actively targeting older workers, but did not discourage them. The advantages of employing older workers, given by the employers, reflect the positive attributes identified by the key informants. Several mentioned lack of family responsibilities as an advantage, especially where the job involved travel. Some respondents could not name any disadvantages in employing older workers. But the most common ones mentioned were deteriorating physical and mental capability – not being ‘up to it’ – especially where heavy work is involved; being set in their ways; and not being up to date with technology. Illness and absenteeism were not mentioned. In some situations, employers had found that older men did not take well to having younger managers. There may be problems fitting into “the culture of young bright people”.

Despite widespread agreement on the benefits which older people can bring to the workforce, there are factors affecting their willingness and ability to work. The respondents suggested poor health (especially where the work was physically demanding); financial circumstances (whether they could afford to retire and be without a salary); and family responsibilities. However, very prominent in the replies were factors to do with the work environment, especially where employers are not willing to accommodate reduced hours or flexible working conditions and/or insist on long hours of work, which may discourage older workers.

Other sources of discouragement suggested by employers included not feeling valued or feeling discriminated against, “when their good ideas are not taken seriously and they are not listened to”. Older workers may be up against “an entrenched belief that at age 65 they should think seriously about retirement” (sometimes with pressure from friends and family), or are made to feel guilty if the work could be done by someone younger. They may fear the demands made by technology or resent having to report to younger people. Several respondents noted that older people may become “burnt out”, and “fed up” because of continual change in the workplace. They may feel cynical and weary and develop a ‘can’t be bothered’ attitude. Repetitive work can be equally demoralising: “In a small organisation with one main activity, the treadmill aspect can be wearying.”

*So, what action can be taken to retain and engage older workers?* Key informants proposed various government policies and procedures, but more frequently highlighted issues around making the workplace and working conditions more attractive by showing older workers that they are valued (Part 4). Many mentioned greater flexibility in hours and place of work, plus opportunities for upskilling and keeping up with technology. Also stressed was the need to make it easier for people to stay on by having discussions about how this might work to benefit both sides. Possible government action is returned to in Part 8.

## **4. MANAGING AN AGEING WORKFORCE**

Although the government can create an encouraging environment for older people to remain in paid work through policies, legislation and regulation, it is ultimately up to employers to make workplaces attractive. An important concept is ‘reciprocal adaptation’ – a process by which the individual seeks to establish a ‘fit’ with the job and the job is modified to suit the needs, values and interests of the older worker (Maltby, 2011; Yeatts, Folts, & Knapp, 2000). Flexible work arrangements are central. They allow older people to achieve higher levels of participation, giving them job satisfaction, income to supplement superannuation, and time to pursue recreational and family activities and voluntary work, which are all part of a healthy retirement and active ageing. This flexibility can also be helpful to people with worsening health or declining stamina (Johnson, 2011).

### **4.1. Working conditions and work practices**

The New Zealand respondents were asked, *“What kinds of work practices make it easier for older people to stay in the paid workforce and what makes it harder?”* The most common responses related to flexibility and working conditions, including longer breaks and holidays, shorter hours (on a daily, weekly, or even annual basis), and no night/shift work. These reflect the appreciation that many older workers have family and caring commitments to grandchildren, older relatives and partners, sometimes on a regular basis and sometimes ad hoc, such as taking people to hospital appointments. Several employers said that these flexible conditions applied to all their workers. Working at home, assisted by modern technology, may also be part of flexible working conditions. The interviewees provided examples of how jobs had been adapted for older workers. They may have been moved out of physically demanding jobs and provided with conditions which compensate for a lack of strength or impaired sensory capacity. Examples included special ergonomic equipment, such as hoists to lift patients in hospitals; using forklifts in stores rather than lifting pallets; bigger print on documents; and higher audio volume on telephones. Nevertheless, opportunities to shift older people to lighter work are not available in all workplaces, and allowances specifically for older people were not always seen as appropriate; for example, one respondent added, “but we don’t tolerate smoking breaks just because they are old.”

Setting up systems for wellness and safety for all workers was seen as a way of benefiting older people. Some employers already offer health screening – diabetes, bone density and blood pressure checks – as well as seminars on nutrition and fitness. One respondent suggested that accident prevention is not just for staff welfare, but a clear contribution to profitability. The cost of measures which encourage older workers to stay may be much less than the costs to business when they leave, in terms of loss of revenue and the costs of recruitment and getting new workers up to speed. Less tangible factors in the work environment and business culture can either make it easier or harder for older workers. Several employers mentioned the importance of valuing them and acknowledging their contributions as members of the team.

Conditions which will encourage older workers were seen by many respondents as part of a healthy work environment in general. Some respondents saw no need for special rules for older people: “Separate rules lead to resentment and inefficiency.” Several key informants – ranging from trade unions to business organisations – called for policies in the workplace to facilitate ‘conversations’ with workers, especially older workers, about their intentions for the future, but not solely about the transition to retirement. This is seen as a key feature of good workforce and business planning, and requires an environment where people can talk about their contribution and their working future, without fear – ‘a safe place’ as one respondent put it (see Part 7 for further discussion).

## **4.2. Moving towards greater flexibility**

The importance of flexibility in an ageing workforce, and in the workforce in general, was widely agreed to by the respondents, and is reinforced in local and international literature. Flexible work practices are already widespread in New Zealand (Department of Labour, 2011). The Hudson Report (2004) found that 78% of the organisations in their survey offered flexible work practices and this was most prevalent in government agencies, professional services and IT firms. Large businesses were more likely to offer such conditions than smaller firms. The least likely to offer flexibility were in manufacturing, construction, property services, engineering and wholesale distribution.

Most of the employers interviewed offer flexible working conditions, including the ability to work at home, sometimes to all staff, although there may be limits for staff who are not performing, and for younger workers who require supervision. There were several examples of arrangements worked out specifically to meet the needs of older workers, but which could also benefit the employer. For example, one said, “Our receptionist, aged 60, has gone down to four days a week. She never imagined it would be allowed. Our accounts person covers on Wednesdays. They are both amazing.”

There were, however, situations where flexible working conditions were not offered or were very restricted, acknowledging that they might not be appropriate in all jobs, such as assembly line, retail, reception and hospital work. Part-time work may not be easy to fit in to schedules that require fieldwork and team work. In some cases, respondents reported that senior management resisted moves towards flexibility, at least on a formalised basis. If greater flexibility was extended only to senior workers, this could bring accusations of unfairness from other staff members who do not have such freedom.

### **4.3. Managing flexibility**

Some managers may fear that working conditions that suit the preferences of older people (e.g. flexibility) may not be consistent with business efficiency. For example, part-time workers can increase administration costs and flexible working hours can be harder to manage. One respondent said, “For purely business reasons, the ideal employee is full-time, with no caring responsibilities.” Responses from employers were more often qualified than from key informants. Nevertheless, problems with flexibility can be tackled in a range of ways; for example, increased overheads related to part-time workers can be overcome with creative thought, such as using ‘hot desks’ or permitting off-site work, which can save the cost of office space. Job sharing is another option that can work with good communication. Overall, the unanimous opinion among key informants and employers was that workforce flexibility, not exclusively for older workers, could be beneficial for business: “Having the best person 80% of time is often better than having another 100%”; “[Flexibility] pays a dividend in employee engagement, loyalty, being seen as a good employer and an employer of choice. It reflects the diversity of customers. The challenge is to get employers to see this. They look at the immediate direct cost, but the pay-off and business advantage may not be clear.”

The literature suggests that, as the workforce ages, the human resources approach needs to shift from a ‘depreciation model’, where a worker’s value to the organisation peaks early in their career, reaches a plateau mid-career, then steadily declines (Yeatts et al., 2000), to a ‘conservation model’, in which all employees, regardless of age, are viewed as renewable assets that can continue to yield a high rate of return if they are adequately managed, educated and trained (Haslam et al., 2012; Sheen, 2004). Brooke and Taylor (2005) suggested an ‘age management’ approach, which is also advocated by Naegele and Walker (2006), to ensure that workforce ageing is managed successfully and that age does not become a barrier to employment: “Tackling age barriers and age discrimination becomes an economic as well as a social necessity.”

### **4.4. Managing succession**

An important part of managing an ageing workforce, and of efficient business planning overall, is setting up a process for succession – to transfer skills and knowledge, especially of key employees. The employer interviewees were asked about their approach to succession planning; there were a range of responses. Some had formal arrangements, beginning early in an employee’s career and linked to individual performance plans. These often involved the identification of high performance staff put on pathways to senior management, and it was less common for succession planning to involve lower status employees. Several respondents made the link between succession and mentoring. In a manufacturing business, with high technical requirements, as soon as an operator indicated an interest in retirement, a replacement was hired full-time “to suck out their knowledge”. But such arrangements are almost impossible in organisations with very constrained budgets, such as public sector agencies, even if the employee’s value is recognised.



Older workers are sometimes identified as holding up the succession process. A respondent from a government agency said, "Because older workers are staying longer, opportunities are not opening up for young workers with high potential and aspirations. This is an increasing challenge and we have no programme to deal with it." Some respondents did not see succession as a special issue and took a less formal approach – successors simply emerged from within the organisation. In an engineering firm, the office manager was "growing" her accounts person as her successor as she reduces her hours: "Roles are changing. It is obvious who will take over and everybody is comfortable with it." Other respondents were somewhat sceptical about the whole idea of succession planning in an environment of high staff turnover.

#### **4.5. Mixed-age workforces**

New Zealand and overseas research suggests that employers generally hold positive views about mixed-age workforces. The *Active Ageing* interviews and earlier work with employers (Davey, 2008b) discovered universal approval of mixed age workforces, even though some respondents suggested there were disadvantages as well as advantages. Positive comments stressed the complementarity of older and younger workers; for example, "Older workers have life skills, experience; younger workers have bright ideas." Learning from one another was seen as a workforce strength opening up opportunities for "reverse mentoring", where older employees can learn from their younger counterparts, especially in the area of technology (Chaudhuri & Ghosh, 2012). This approach could help counter the problem of older workers lacking opportunities to acquire new knowledge (Armstrong-Stassen & Ursel, 2009; Van Dalen et al., 2009).

Other respondents put an age mixture into the context of diversity, seeing value in having a variety of views and skills at all levels of the business (including board level), and also reflecting the diversity of customers, clients or members. Being open to diversity also increases recruitment options, with the focus on identifying the needs of the role without being blinkered by stereotypes. As one respondent said, "you lose a lot of richness if your workforce is homogenous."

The Australian Institute of Management (2013) talked about a 'diversity dividend', which can lead to better decision-making (drawing on different perspectives); increased sustainability (adaptation to change); higher productivity; closer connection with customer and suppliers; and a wider reach into new markets. Pitt-Catsoupes and Smyer (2007), however, outline a potential downside, suggesting that differences in attitudes, values, work styles and expectation, based on age, can cause miscommunication and misunderstandings, dampening the effect of teamwork and collaboration.

Many respondents could not suggest any disadvantages in mixed-age workforces. Those that did highlighted the different styles and attitudes of older and younger workers, which could lead to conflict rather than complementarity. For one respondent, "Staff with a mixed level of experience must be well led so that they respect each other's experience." Tolerance and respect are needed in both directions. The challenge may be greater in small staffs or work groups. Learning to work with people who are not like themselves is a challenge for individuals and managers. It may be a case of breaking down

stereotypes by seeing people as they are and encouraging social contact. Many employers saw the opportunity for mentoring as one of the strengths and opportunities of an ageing workforce (although age may not be the only attribute required of a mentor). This may be done on an informal or formal basis. Sometimes mentoring was part of what is expected of managers, with a link to informal succession planning (see above): “It is an expectation of all senior staff to mentor at least one person as part of talent development.” In other cases, mentoring was seen as something done almost naturally by older workers: “Older workers morph into a mentoring role.”

#### **4.6. Guidance for employers in an ageing workforce**

Many employers thought there was a role for central government in providing information to help employers adjust to workforce ageing and managing mixed-age workforces. Several mentioned existing resources, such as material available from the Commission for Financial Literacy and Retirement Income (formerly the Retirement Commission), the EEO Trust, and professional organisations such as the Human Resources Institute (HRINZ) and the Institute of Management. There was less specificity about what kind of information or which government agencies should be active in this area; those that did make a suggestion tended to name the Ministry of Business, Innovation and Employment (MBIE) as the key agency. There was some opposition to the creation of a new agency and warnings against further regulation of business. As to the content of such information/guidance, respondents required it first and foremost to be tailored, practical and relevant to New Zealand, favouring case studies and examples of best practice. They asked for information on the New Zealand workforce and how it is changing.

### **5. EDUCATION AND TRAINING FOR OLDER WORKERS**

The conservation model of human resource management requires employers to provide education and training, career development and guidance, and pre-retirement education for all their workers. Many employers still subscribe to the myths that older workers are less able to learn and present a lower return on training investment than younger employees. But if employers do not facilitate access to education and retraining or encourage age-appropriate methods in workplace training programmes for older employees, these attitudes (whether conscious or unconscious) will serve to reinforce stereotypes about older workers and discourage their retention and employability. There is extensive literature showing that, while older workers may require different learning environments and sometimes take longer to pick up skills, they are capable of both learning and applying new knowledge in the work environment (Alpass & Mortimer, 2007; Robson, 2001; Warr, 1994).

When asked the question *“Is training and re-training older workers a possible solution to skill shortages?”*, almost all the employers and key informants replied positively, and some were emphatic. But there were qualifications related to the type of work involved and the willingness of older workers to undertake training. Several employers said that their older workers were in highly specialised areas, which made it hard to find other opportunities, even if they were offered retraining: “We have a very traditional workforce. Most can only do the jobs they are in”; “It depends on individual receptiveness

and willingness. Some workers don't want to do anything different"; "We try to re-skill and widen their skill base, but it is challenging." Older workers may also have physical limitations and cannot continue to do heavy work, even if training is available. Some employers thought that mental ability may also be a problem when it came to IT training, but this was contested by others, suggesting that older workers only needed the appropriate encouragement. Many older people now in the workforce lack higher educational attainment, which may make it more challenging for them to contemplate further education. There were also reservations about the usefulness of formal courses, suggesting that re-training on the job was preferable.

Given these considerations, some employers suggested that the training needed was more related to motivation than to job content. Older workers need the willingness and self-confidence to demonstrate their value, desire to work (perhaps in non-traditional ways), and marketability. There were respondents, however, who felt that the problems being faced by older workers could not be solved through training initiatives: "Some older workers do need it, but don't assume that old means needing retraining. Turning builders to project managers does not always work." Where professional work is involved, ongoing training and up-skilling may be required to retain certification. This was mentioned in relation to accountancy, medicine and nursing. The respondents who were least in favour of retraining pointed out that many aspects of their work are not changing, in content or in the culture which surrounds them, such as the retailing sector.

### **5.1. Responsibility for education and training**

The candidates suggested to provide education and training for older workers were the Government, employers (sometimes through Industry Training Organisations [ITOs]), and the workers themselves. Government responsibility related to the roles of MBIE and the Ministry of Social Development: "to keep people in work [and] lower health costs and benefit dependency". There was criticism, however, of the way the formal education system is operating and the tertiary system's lack of interest in older learners, especially in universities. A respondent from a government agency said, "The public system is oriented to funding full qualifications and setting up young people up in careers. Older workers need more tailored, small packages of learning, allowing them to adapt, but these are challenging to supply." Systems of training and qualifications which recognise prior learning would be beneficial for older workers, but there is "not a lot in it for providers". There was support for adult apprenticeship schemes, calling for their extension, or something like them. Another criticism of the Government was that it did not respond in a timely manner in the training area and keep abreast of what is needed. There were suggestions that the Government could help by encouraging employers, leading into the discussion of joint responsibility.

The response of employers in the education and training area is likely to be driven by the needs of their businesses. Employers are able to operate through ITOs, although there was some criticism of these organisations. Some respondents felt that employees themselves should take the initiative on retraining; examples were given of older workers who had retrained themselves and this was praised. Professional firms may fund learning to keep employees current, leaving the responsibility to them. The

most common response on responsibility for retraining was that it should be shared between the employer and the employee: “Here it is shared between employee (who raises issues and asks for options) and manager (who takes note of performance).” Some respondents called for joint responsibility between employers and the Government, or a three-way responsibility between government, employers and individual workers, sometimes bringing in unions and other stakeholders.

## 5.2. Special conditions for training older workers

In the late 1990s, the New Zealand Employers Federation (1998) and the EEO Trust (White, 1999) were recommending special approaches in training programmes for older people. They suggested that programmes should refer to and build on existing knowledge; involve learning by doing; be directly applicable and suitably paced. The two reports also emphasised the need to build self confidence in older learners. When asked if older workers require special conditions or different approaches for education and training, the answers from the *Active Ageing* interviews were mixed. Respondents who did not agree said that age alone should not be a factor, that training should be based on the needs of the organisation, or that the most important factor was an individual’s approach to learning. The special conditions/approaches suggested by respondents often concerned technology as a topic and its use in course delivery. Several respondents mentioned discomfort with online learning and technophobia among older workers: “We must be careful not to alienate older workers with too much technology”; “Generally older people have challenges around technology. They need accommodation and take a longer time to learn, but it is not impossible.” This suggests a different pace for courses, and perhaps more one-to-one attention, small group work, discussions, courses spread over longer periods, and case studies attuned to the experience of older workers.

Differences between the age-groups in thinking and mind-set may suggest that they should be trained separately. “Recent school leavers are used to the educational environment, for older workers it may be 30-40 years since their last formal education”. “Older people need to understand the background before getting technical skills”. This suggests, as was found in previous research (Davey, 2008b) that older workers may need a boost in confidence if they are to be successful in retraining and further education. “Older people have already got 80% through being at work and only need 20% to top up”.

Will employers invest in education and training for older workers if they cannot see them staying long enough for this to benefit the business financially? Most of the employers interviewed did not think there was an age beyond which it would not be worthwhile to provide an employee with such opportunities. One respondent noted, “Updating to the latest cash register, that’s a quick return in a couple of hours.” Others tended to say that it would depend on the individual abilities of the worker and what they could contribute. “It’s an individual thing, some are atrophied at 50; some are marvellous at 70”. Most respondents thought that the government has a role in the area of adult retraining, especially at an overall level, to inform on needs and benefits; to identify and respond to gaps in skills identified by business; and provide encouragement to employers to provide training. However, many felt that a joint approach was preferable, with financial help from the Government: “Tax breaks for employers, training subsidies for all workers – encourage employers to take responsibility”; “We need a policy and practice

framework with employers involved and subsidised and government and employers working together with unions.”

A lot of criticism was directed at recent cuts to adult and continuing education in the community; to beneficiary training opportunities; and age restrictions on student loans and allowances. There was recognition that not all education and training is employment-related. “We need wide educational opportunities. Policy is going in the opposite direction with these pull backs.” Cuts in funding for adult education sends a message “that older people are less valued and are contradictory to the required environment”. One respondent asked, “Are we meeting the needs of the mature workforce? We are hindering older workers in making choices about workforce participation.”

## 6. AGE DISCRIMINATION

Age discrimination is often cited as a barrier to participation in work by older people. It is often based on myths and stereotyped attitudes about older people and older workers which inform HR practice but which can be easily refuted. The EEO Trust’s Work and Age Survey Report showed that 31% of respondents had experienced age discrimination at work (EEO, 2006). A high proportion of candidates in OGC’s 2013 survey had experienced or witnessed some form of age discrimination in the previous five years, especially relating to promotion, job allocation, salary differentials and access to training, as well as inter-staff action such as bullying and exclusion from social activities. Forty-six percent of OGC clients thought that age discrimination was not a problem, 29% thought it was and 25% did not know (OGC, 2013).

Both key informants and employers were asked if age discrimination is a barrier for older people in the workplace. The majority in both groups agreed that barriers existed, although some were unsure and others thought that it was less prevalent than previously. Some considered that discrimination would become less obvious as the labour market tightens: “As the victims and perpetrators of age discrimination themselves age, perhaps the problem will look after itself.” There was an impression that much age discrimination is not overt and may even be unrecognised: “Sometimes people don’t know they are doing it. They employ people like themselves, who they are comfortable with.” This makes it more difficult to tackle: “Workplaces may be unwelcoming to older people, but not on purpose, they may also be unwelcoming to Māori, Pacific Islanders or women.”

This suggests that ageism must be attacked on a wider basis. Some negative attitudes may reflect outdated views: “[Employers] remember retirement at the age of 60 and have an unconscious bias about investment in older workers, especially those getting to 65.” Key informants and employers suggested that the main area where discrimination against older workers exists is in recruitment, especially when they seek to re-enter the workforce. This may be exacerbated in times of high unemployment. Several respondents laid the blame for age discrimination at the doors of recruitment agencies, even though they simply offer what is palatable to employers. This view reflects the literature on the subject. It is sometimes unclear whether age discrimination is real or whether decisions made by employers simply reflect older workers’ reduced physical and mental capacities and outdated skills:

“Stereotypes exist for a reason, as a result of people’s negative experiences.” Some thought that older workers may disadvantage themselves by their attitudes and by feeling that they should make way for younger workers.

### **6.1. So what can be done?**

There were calls for research to document age discrimination and publicise cases which have been successfully prosecuted: “We almost need a court case to put the wind up employers.” Such information could be used to educate employers and encourage less discriminatory thinking. Several respondents felt that the movement to raise awareness of age discrimination and to seek change had to be led by government agencies. More formal means were also mentioned, including use of the Human Rights Act and the employment court, and the inclusion of anti-discrimination measures in industrial agreements. Despite scepticism about the ability of legislation alone in combating discrimination, some respondents thought that it could signal social change. Many respondents called for employers to focus on job requirements and what people can offer rather than their age or other characteristics. The preponderance of businesses employing fewer than 25 people in New Zealand increases the challenge and there was a call for ‘champions’ working against age discrimination within the business community. A role was seen for HR managers (and HRINZ) as educators and enablers.

### **6.2. Formal policy and legislation**

As Leeson (2006, p. 12) says, “Liberal democracies have been much slower in acknowledging the unfairness of age discrimination than they have been to squaring up to discrimination on the grounds of race or gender. Unfavourable treatment of the young and the old has been persistently justified by appeal to its social utility.” Demographic and market trends, especially tightening in labour supply, may now be forcing advanced economies to recognise that such attitudes threaten their sustainability. Appreciation of the economic impacts of population ageing has converged with requirements for social justice. It cannot be assumed that market forces by themselves will make the necessary adjustments. Legislation to ban age discrimination has been enacted in many countries, including the USA, Australia, Canada, New Zealand, Ireland, Finland, Germany, the Netherlands, and Japan (Taylor, 2002). Member states of the European Union were required to have legislation in place by end of 2006 to make age discrimination in employment and vocational training unlawful. There is some controversy in the literature about how effective such legislation has been (Johnson, 2009b; Neumark, 2009). The difficulty of proving that age discrimination has occurred is a universal problem. In many jurisdictions, a higher prevalence of discrimination is found in population-based surveys than among formal complaints (Wood, Harcourt, & Harcourt, 2004).

### **6.3. Evaluating New Zealand's legislation**

In New Zealand, the Human Rights Act came into effect in February 1999. Section 22 forbids employers from discriminating against suitably qualified job applicants on a number of grounds, including age. The Act's provisions apply to all aspect of employment – recruitment, selection, remuneration, training, promoting, transfers, retirement and termination – and outlawed compulsory retirement.

Despite being effective in outlawing compulsory retirement, the legislation did not appear to have any immediate effect on the prevalence of age discrimination (McGregor & Gray, 2001; White, 1999). Wood et al. (2004) also found widespread non-compliance. They linked ongoing age discrimination to individually oriented labour legislation. McGregor (2007) concluded that the legislation had an immediate and powerful effect in eliminating age from employment advertising, but has not eliminated age discrimination in employment. To some extent it has sent it underground. When key informants and employers were asked how they thought the New Zealand anti-discrimination legislation was working and if they saw the need for any changes in it, many employers said they had no experience of using the Human Rights Act related to age, although most knew something about it. Several felt that the Act was not effective, was not working well, and was too easy to get around.

There were calls for the law to be brought up to date, to be clearer, and to be more specific. However, few could suggest any concrete improvements and there was a general view that the legislation is working well as far as it can, given the difficulty of defining age discrimination and the fact that much of it is not overt. Several thought that stricter legislation is not the answer; if penalties were increased, this would only send the behaviour further underground. But they agreed that legislation is needed as a sanction and as a normative statement that age discrimination is not to be tolerated. Apart from tightening up legislative provisions, the Government can assist by educating employers on the benefits of non-discriminatory processes and by modelling such provisions in all public sector agencies.

## **7. MANAGING RETIREMENT**

### **7.1. What influences retirement decisions?**

There has been a great deal of research on the factors which influence older workers' decisions about work and retirement (Davey, 2008a; Davey & Davies, 2006; Gorman, Scobie, & Towers, 2012). These factors include personal (e.g. financial circumstances, health status, attitudes to change and to their occupation, and views on the 'natural' time to retire – often coinciding with age of eligibility for a pension or superannuation; Humphreys et al., 2003) and employment-related factors (e.g. flexibility, feeling valued by employers and colleagues, obsolescence of skills and access to training, and having a sense of control and of purpose in relation to the job; McGregor & Gray, 2003; McNair et al., 2004). Thus, the policies and practices of employers are important in understanding retirement transitions. Taylor, McLoughlin, Brooke, Di Biase and Steinberg (2013) also emphasise the influence of commercial pressures – downsizing, restructuring, saving money – on retirement policies.

There are also 'pull' factors attracting workers into retirement, such as having a partner who is retired, wanting to spend more time with family or travelling, or pursuing hobbies. Caring responsibilities to older parents and/or relatives and the desire to care for grandchildren are additional 'pull' factors for many older workers. Researchers have also highlighted the importance of coordinated retirement decisions between husbands and wives (Johnson, 2009b). Policy incentives may also influence retirement decisions. The effect of a higher age of eligibility for New Zealand Superannuation is clear in labour force trends in the 60-64 age group in the 1990s (Hurnard, 2005). The abolition of compulsory retirement has been another incentive for people to remain in paid work. All these factors operate in complex ways and their influence will vary between workers (Davey, 2008a; Phillipson, 2004).

When employers and key informants were asked what they thought influenced individuals as they make choices about labour force participation and retirement, their responses reflected the factors identified in the international and New Zealand literature. 'Pull' or lifestyle factors related to wanting to have leisure time and time with family, plus time for caring responsibilities. Having children and grandchildren overseas may lead some to look for longer holidays or to stay in work to fund their travel. There may also be 'bucket list' incentives: "Do it now, don't leave it to when you won't enjoy travel." There were suggestions that people with high incomes or highly skilled are more likely to stay in employment, in keeping with the international literature. Several respondents thought that the financial pressures to delay retirement had grown in recent decades, along with increases in the cost of living. More people were having debt as they move into later life, while some experienced losses in the Global Financial Crisis. Some people want to retire before they can actually afford to.

In their responses, there was considerable emphasis on attitudes around working conditions and the work environment, noting that older workers often have a choice about whether to continue. This suggests that employers need to make their workplaces attractive to older workers if they want them to stay. Enjoyment of work, feeling valued and well treated by their employers, and feeling capable of doing their jobs well are all factors which, the respondents believe, will keep older people engaged, whereas the opposites will push them towards full retirement. Thus employers' attitudes towards workplace flexibility and succession will influence their employees' decisions surrounding retirement. Respondents remarked on the need for employers to start planning for the retention of skills or the phasing out of workers, according to their business requirements and the ease or otherwise of replacing skills and experience. To do this successfully and efficiently requires employers to know about the retirement intentions of their workers. This, in turn, depends on the "honest" conversations between employers and employees, which were frequently referred to by the respondents.

Dissatisfaction with lines of communication may push people out of the workforce. Several respondents mentioned the effect of continual change and restructuring, stress, heavy workloads and bad management. At the extreme, redundancy may trigger retirement. Others mentioned social expectations of when people should retire – "fitting the stereotype" – although this may be beginning to change: "As more people keep on working and are seen as young at 65." There were also comments on how policies on superannuation can influence retirement decisions, suggesting that presumptions that the Government will provide some degree of financial support may now be out-dated.



When asked, “*What responsibilities do employers have in assisting employees in their transition to retirement?*”, all the employers, and most of the key informants, agreed that employers have responsibilities to their workers in the retirement transition (if only in their own interests) or that it is a shared responsibility. Although employers have no legal responsibilities in this area, some acknowledged their duty of care: “A good employer will work through the options and timeframes balanced with the costs and needs of the business. To give employees the most dignified and comfortable exit.” Some employers had offered free retirement seminars to their staff, although enthusiasm for this activity was variable. Several suggested that access to seminars should not be left too late; they are needed 20 years before retirement. But traditional retirement seminars will not help employees to examine their own performance, which may be slipping, and they may be less useful as people move away from a ‘cliff edge’ end to their employment. For example, seminars which talked about replacing ‘white-ware’ are now seen as out of date – what is needed is information to help staff make their decisions. Financial and psychological planning for retirement were the topics most often mentioned: “what you need to have in place to have a good retirement”; “Preparing for retirement is a process, which you can’t get in a six-hour session.” A respondent from a large construction firm said, “We work with people from their 50s, preparing financial and socially, developing interests, talking about their role in families, carrying on working, where to live. It’s a sign of an employer caring.” Useful resources mentioned included the *Sorted* seminars and the *Staying On* programmes.

The most commonly cited ways in which employers can assist their staff to prepare for retirement were to offer reduced or flexible employment conditions and to have open and honest conversations about the transition, on an individual basis. There was clear recognition that such conversations could be tricky and potentially misunderstood as leading to dismissal (for the employee) or an accusation of constructive dismissal (for the employer). Instead, the conversations need to be “a brave, honest dialogue”. Many respondents stressed that such conversations should begin early: “Don’t leave it until you are seeking to ease someone out, it should be a natural conversation, not about leaving, but about how you see yourself.” By doing this, intentions to retire will become clearer to the employer and thus assist in succession planning. They can also be a way of conveying to workers that their performance is lacking in some way. From the employer’s point of view, a gradual transition will assist in the retention of knowledge and avoid surprise resignations: “One months’ notice is hard for an employer.” Of course, employees need to respond to such discussions in an equally honest and open way. Other suggested ways in which employers could assist with the transition to retirement included superannuation schemes and medical insurance. There was also acknowledgement that the actions suggested could be more difficult for small and medium-sized firms.

The question “*What is the role of unions and collective agreements?*” produced a divergence of views among the interviewees. Many felt that unions had no conceivable role in retirement conditions: “If employers and employees are working together and communicating well there is no valid role for unions.” The fear is that retirement provisions could become institutionalised and rigid: “When unions are involved, when it becomes an entitlement – someone’s right – there is potential conflict”; “[Unions] hinder the process when they see things in black and white.” Others were more supportive of the role of unions, noting that conditions beneficial to older workers, such as part-time work and flexible hours,

were already in some collective agreements or under discussion. It was granted that many unions do not think about issues relevant to older workers, but some respondents suggested that there was a potential role for them. Unions could, if they wished, negotiate for flexible and/or reduced working hours for older workers and confront age discrimination. For this to happen would also depend on the culture of the workplace: “Employers can hide behind ‘unions won’t let us do it’ arguments.” Other areas where a role for unions was suggested included individual situations where it was necessary to work through the retirement ‘conversations’, in the welfare of their retired members, and in general advocacy for older workers. However, action by unions may be limited through declining power and membership, and because, in hard economic times, considerations of money are foremost, creating a tough bargaining environment.

## **7.2. Views on a ‘retirement age’ and phased retirement**

Despite the fact that compulsory retirement has been outlawed in New Zealand for over a decade, there is still nervousness among employers about discussing retirement with workers (Davey, 2008b). A fixed retirement age can be used as an easy way of reducing staff numbers and getting rid of unsatisfactory workers; if there is no compulsory retirement age, more difficult procedures must be used. “It is tricky with under performance. HR used to say – wait till they retire, but now this is not an option.” Some employers believe that this will lead to a stagnant workforce and make succession planning more difficult (Hornstein, Encel, Gunderson, & Neumark, 2001). *Active Ageing* respondents were asked if having no compulsory retirement age was good for business; their responses are covered in Part 8.

Without compulsory retirement, how are employers to deal with underperforming older workers? One comment summed up what enlightened employers ought to do: “Business organisations must manage retirement. It would be a poor business if it waited for a specific age to rid itself of poor performing employees and it didn’t manage poor performance.”

When asked about who should be responsible for initiating the necessary conversations, respondents saw both sides having a role. Employers need to have an open mind to see the value in older workers and the opportunities for their retention, but must also be hard-nosed enough to deal with non-performance. On their part, workers need to be willing to continue to contribute, to adapt and to negotiate with their employers. They also need to realise when they can no longer do their job. One respondent called the initial broaching of the subject a “mating ritual in reverse; who should make the first move?” This suggests shared responsibility based on open discussion, which may not be easy to achieve: “At the beginning of their career, workers are given long inductions and ongoing training. There is virtually no attention given to end of working life and ongoing usefulness to the firm.” Another difficulty is that small and medium enterprises may find it harder to manage performance if they cannot afford comprehensive HR services.

When should the discussion take place? Not too late seemed to be the general opinion. Performance management should continue throughout working life, but the question of retirement should preferably be raised at least one year ahead. With such a long lead-in time, if employers start performance-

managing older workers, will they be sued for age discrimination? It may be difficult to separate valid concerns about performance from stereotypical preconceptions about older people. Cain and Wragg (2008) advise that employers must manage performance concerns for older staff in the same way as they do for other employees. They stress that a decline in performance is not necessarily an age-related issue and call for frank discussions with employees about factors which might impact on their work.

Phased retirement is one way to meet the needs of older workers while prolonging some degree of workforce participation. An abrupt break between working full-time and not working at all is becoming less common. Many older workers reduce their working hours and responsibilities gradually, to make the transition to retirement smoother and more manageable. Worsley (1996) argued that rather than seeing retirement as 'one-off', it would be more productive to see people negotiating a series of transitions in and out of work, not related to chronological age, but based on their skills, abilities and experiences. International research suggests that the majority of workers would prefer a gradual transition to retirement and that there are benefits for both workers and employers (Allen, Clark, & Ghent, 2004).

In New Zealand, Dixon and Hyslop (2008) showed that most people did not stop working on their 65th birthday, but at a wide range of ages. The majority made at least one transition out of employment prior to their final exit. Among those who continue to work into their late 60s, part-year and part-time employment is increasingly common. There was strong support for phased retirement from both employers and key informants, suggesting that it was good for both employers and employees, if managed right, but that it may not be applicable in every situation. Phased retirement would allow firms to start training up replacements for older workers and would provide workers who could be called back to cover in busy periods. Some constraints were mentioned: phased retirement arrangements can only work if managers/employers are open to it and if the arrangements can be easily implemented within the firm.

In a climate of fiscal restraint, overlaps with replacement staff are hard to afford. A thriving economy may be a prerequisite for some of the work practices which ease retirement transitions. Small firms may also find it difficult to implement phased retirement: "Older workers would like phased retirement and a transition period but it can be a cost for employers." A few respondents suggested that a clean break might be preferable: "Once you are in the departure lounge you should leave and not take up a full-time position." Both employers and key informants were asked what role the Government could play in the area of phased retirement. As usual, some respondents wanted the Government to keep well away from the concerns of business, especially if new conditions became a requirement. But the Government was seen as a source of information on phased retirement, to promote awareness and provide examples of good practice: "Provide useful advocacy material, making employers think"; "It is difficult to find out how others do it, but there are commonalities in managing people." Several respondents suggested that the public sector could lead by example, modelling phased retirement in its own agencies.

The interviewees had a lot to say about how retirement is changing and the effect this might have on the paid work environment. It seems clear that many workers want to decide for themselves how they will retire and the result will be greater variation. Several people explored the idea of retirement as a

time of portfolio building, based on greater choice and opportunities to do something different, combining paid and voluntary work and contributing back to society. However, this vision of retirement may not apply to everyone. Respondents agreed that it would be easier for professional and senior workers, but what about the lower skilled? Given low incomes throughout life, unexpected financial hardship and low savings, many people may be obliged to continue in paid work even though they would prefer to retire, either partially or fully.

## **8. PUBLIC POLICY INITIATIVES FOR OLDER WORKERS**

### **8.1. Policies on pensions and retirement**

Commentators from the World Economic Forum (Beard et al., 2012) suggest that public policy has been sluggish in adapting to the realities of workforce ageing. They call for high-level commitment; early and swift action at all levels; sharing best practice; changing behaviour; better use of existing resources; and taking advantage of new technology. Governments overseas are adjusting pensions and retirement policies to encourage higher levels of labour force attachment by older people, mainly for fiscal reasons (Howse, 2006). A number of policy responses, singly or in combination, have been suggested (OECD, 2006). Flexible retirement ages and adjustments to benefits are significant trends in pension reform in the OECD (Riach, 2006).

New Zealand policy settings that encourage older people to remain active in the workforce are listed by the Ministry of Social Development (2013a). These include having no compulsory retirement age; legislation against workplace age discrimination; and superannuation that is not means-tested, work-tested or contributions based. From age 65, New Zealand Superannuation provides a high replacement income for low-income earners and beneficiaries and a moderate replacement for average-wage earners (Periodic Report Group, 2003). The higher the replacement rate, the greater the incentive to leave the labour force. The challenge for policy-makers is to provide an adequate income for older people while not undermining work incentives (Jackson, Cochrane, & McMillan, 2013). McGregor (2007) also makes this link: “the issue of retirement income cannot easily be separated from the issue of the employment of older workers both economically and socially” (p. 4).

The *Active Ageing* questionnaire asked employers and key informants for their views on government policies which influence decisions about workforce participation in later life and what they might mean for employers. The responses related to their own businesses, but also to their general views.

### **8.2. New Zealand Superannuation**

The respondents included a few employers who did not know that it was possible to continue in paid work while receiving New Zealand Superannuation (NZS). But, when asked for their views on this policy, the interviewees articulated two main standpoints, with some people mentioning both in their responses.

The equity argument supports current settings, on the basis that people earn NZS through a lifetime of contribution and paying taxes. To withhold NZS would discourage people from paid work when they might be keen to do so. From the employers' point of view, this could remove valued workers: "It doesn't adversely affect people who want to keep in work. It would turn people off work if they lost their pension, but they need a pension if they are working part-time. And we need people to work as the workforce is shrinking." This represents support for the present system. Superannuitants are able to combine NZS with income from part-time work to support a comfortable lifestyle, as several respondents pointed out: "The present setting helps to ease the transition from work to retirement"; "The way to go is universal with tax. It is simple, with low compliance costs; it allows choice, flexibility and contribution to the community."

But many respondents saw some need for change, based on doubts about the sustainability and high fiscal cost of NZS. Many were not specific about what is needed, but suggestions for change involved delayed receipt of NZS in exchange for a higher rate or some form of abatement. Some respondents accepted that making wholesale changes to NZS would be difficult and politically risky. Respondents who were against the present policies also appealed to principles of equity. They supported means-testing or withholding NZS from people in full-time paid work. One expressed a personal dilemma: "I am uncomfortable – I feel it is double dipping. My conscience says should I not sign up for NZS. Why not? I don't know. It could be means-tested, but I have worked all my life for this – is it my right? But there is a huge bill coming up which will be a load on the country."

### **Age of eligibility for New Zealand Superannuation**

The age of eligibility for NZS was raised in answers to the previous two questions, noting that it is widely seen as a signal for retirement. This is clearly a major, if not the most important, policy lever available to the Government in terms of extending paid workforce participation. There was again division among the respondents in their views of whether the age of eligibility should be raised and what this might mean for business. Some thought it was marginal to business concerns and only one factor in decisions about retirement; a further rise would make less difference than the increase from 60 to 65 in the 1990s. But others acknowledged the influence of the age of eligibility, often seen as 'retirement age'.

Some respondents were against raising the age as it would force older people to work, sometimes unwillingly: "There always will be people who don't want to keep working for physical and mental reasons. It can't be good for employers if the age goes up and there are disengaged workers – creating a health and safety risk." Despite such concerns, many respondents felt that a rise in the age of eligibility was inevitable, based on population ageing trends and the attendant fiscal demands.

### **Legislation outlawing compulsory retirement**

Compulsory retirement was abandoned overseas without the dire consequences claimed by employers groups and without significant change in behaviour, as noted in Part 6. In New Zealand, compulsory retirement was banned by legislation which became effective from February 1999. The views of *Active Ageing* respondents on compulsory retirement policies are recorded in Part 7.

Is there a role for government policy in the 'conversation' process? There was little support for this and few specific policy suggestions emerged from the interviews. Some respondents felt attracted to the idea of requiring a 'trigger' to promote discussion with employees about retirement or 'staying on' options, as in the earlier UK situation (Flynn, 2010).

### Other policy initiatives

In Europe, some countries have adopted a holistic approach to worker wellbeing, health and work-life balance, summed up as employability and workability (Maltby, 2011; Moen & Sweet, 2004). These concepts link with the 'active ageing' approach set out by Naegele and Walker (2006), who also discuss 'age awareness' and 'age management'. *Employability* is based on the premise that education imparts key skills, careers advice and understanding of the world of work, so that workers can get into and stay in jobs and make transitions between roles. The concept of *workability* and the workability index was developed in Finland and envisages a proactive and preventive approach throughout working lives, to improve the quality of work and achieve better health. This envisages tailoring work to people as they age, with consequent benefits to the economy, enterprise, society and individuals. These concepts have not been developed in the New Zealand policy context.

In some countries, businesses are given incentives to recruit older workers or job seekers (Brooke & Taylor, 2005; Hirsch, 2003; OECD, 2006). The Australian Government has developed a range of resources and services to help employers to attract and retain mature-age workers (defined as 50+ years). The *Experience+Corporate Champions* scheme provides financial assistance to employers to assess workforce demographics and recruitment and retention practices to develop action plans including flexible working arrangements. The *Seniors Employment Incentive Payment* has recently been replaced by the *Restart* wage subsidy (commencing in July 2014), which grants up to AU\$10,000, over two years, in assistance for employers who employ and retain eligible job seekers 50 years of age or older. These workers must have been unemployed and on income support for six months or more and the jobs offered must be full-time. The UK Government has also been developing policies on workforce ageing. An evaluation of early initiatives suggested that promotional activities should focus on small and medium enterprises. The *Age Positive* initiative of the Department of Work and Pensions is a programme aimed at raising awareness through education and changing attitudes within organisations (Department of Work and Pensions, 2009; Walker, 2006).

While some *Active Ageing* respondents were aware of these initiatives, they have received little attention at the government level in New Zealand, although several organisations have taken up the *Staying On* programme, while others are considering this move. It is clearly not wholly dependent on government encouragement or sponsorship (Pearman, 2012). Naegele and Walker (2006), conclude that age awareness campaigns do not achieve much if they are not linked to economic advantages for companies.

When asked if special incentives would be effective in New Zealand, the respondents were not enthusiastic. Such a policy was considered unnecessary and 'tricky'. Several said that older workers should be employed on merit only. Others felt that younger unemployed people are more deserving targets. The interviewees agreed that incentives would lead to resentment, distort the market place and

have unintended consequences. Instead, they called for other ways to help business, making it less of a risk to take on older people by offering tax breaks for employers and for retraining older workers.

A common suggestion in the literature and also from respondents is that the public sector could act as a role model, initiating policies to encourage higher workforce participation among older people. A survey of Public Service Association members in New Zealand showed an average age above the average for all New Zealanders (Plimmer et al., 2013). Half of the respondents said they had fixed working hours and 20-30% had very limited or no flexibility. McGregor (2007) pointed out that there has been a variable response to the *Positive Ageing Strategy* from the public sector, although Objective 9 calls for the “elimination of ageism and the promotion of flexible work options”. This is despite the fact that the State Sector Act (1988) and Crown Entities Act (2004) apply ‘good employer’ provisions to the public sector.

### 8.3. Evaluating government action

McGregor (2007) called for “an active integrated programme on ageing workers across the public and private sectors”. The New Zealand Human Rights Commission (2010) in their *National Conversation about Work* includes older workers among the top priorities for EEO. They call on government to “urgently adopt a national programmatic approach to managing ageing workforce issues”. In view of these calls and similar media comments, respondents were asked, “Do you think that the Government is tackling the issue of workforce ageing effectively?”

The general consensus was that they are not, although many admitted that they do not know. Negative views were expressed by businesses and business organisations: “Government is in the mindset that it is too hard to handle”; “[The Government] has taken no action at all compared to other western societies who are desperately thinking about it”; “Haven’t heard – are they doing it very quietly?” Government and quasi-governmental agencies agreed: “Employment of older people is an issue for New Zealand – why don’t we put more effort into it?”; “There is no clear statement, no clear strategy on what government is trying to achieve”; “They recognise the problem, but are doing nothing.” Several respondents commented that in Australia, “they have a much more mature and robust population debate – we are struggling to have this in New Zealand.” Some thought that the Government’s attention was focused on a few areas only, such as retirement income, but they shy away from the age of eligibility for NZS because of political risks. One respondent noted that public transport concessions through the SuperGold Card (i.e., free public transport during off-peak hours) assume that older people are not working.

There were many complaints that the Government is not consulting with business and other sectors. One business leader said, “We lack the civic institutions to allow the discussion on workforce ageing to take place. Government should talk to banks and big companies – who are getting concerned. When you do you get the sectors together with goodwill you can get agreement. We don’t do enough of this.” There were other complaints about the relationship between business and government concerning employment matters and compliance, and calls for government to take the lead in discussions about the

future of the workforce, enabling employers to see their options to satisfy skills shortfalls, one of which is retaining older workers. A balance is needed between social justice and the business model and “hard-nosed arguments about productivity to keep people in the workforce”.

What agencies within government should take these initiatives? Many of the respondents could not think of anywhere within government where workforce ageing was currently being studied, but there were references to earlier initiatives. These included the Department of Labour’s work before it was subsumed into MBIE; State Services Commission (SSC) work on ageing within the public service; data and policy advice for employers and services to assist older people in the work environment, such as the Canterbury Third Age Centre (now closed). For current and future initiatives, several respondents – in both the public and private sectors – suggested that the responsibility is with MBIE. Other suggestions named a number of government agencies. The Ministry of Social Development looks widely at policy related to older people and produced the *Business of Ageing* reports. The SSC could help with role modelling and showcasing good practice. The Retirement Commission (now the Commission for Financial Literacy and Retirement Income) was mentioned several times as an agency which is thinking about ageing, specifically saving for retirement, but which should be ‘given more heft’. Its 2013 Review of Retirement Income Policy covers employment for older people, showing how it can contribute to income in later life (Commission for Financial Literacy and Retirement Income, 2013). Respondents hoped that Treasury was thinking about workforce ageing, but without a great deal of faith. Other agencies mentioned as possibly having a part included the Ministry of Education, linked to the Tertiary Education Commission and ITOs, and the EEO Trust (which has a programme of awards to employers who demonstrate good EEO practices). There were several complaints about the difficulty of finding people in government agencies to work with. Respondents who had confidence that government was taking action on workforce ageing, or at least thinking about it, were in the minority. One respondent said, “I would be surprised if work is not going on”; another, grudgingly: “Doing stuff but doubt it is the right stuff”.

#### **8.4. Suggested priority areas**

Respondents were asked to suggest priority areas for government action in response to workforce ageing. The following topics are listed in order of the number of respondents who mentioned them.

##### **Information for employers**

The Government is called upon to provide good information for employers and other stakeholders about the implications of population ageing and their effect on the future workforce, especially in terms of skill shortages. The aim would be to encourage employers to adopt policies and practices for keeping older workers on and to facilitate this – “helping organisations to do it themselves”. The respondents felt that information, in the form of case studies, scenarios and best practice options, would serve this purpose best, using appropriate channels such as business and management media and in-house newsletters: “using small amounts of money wisely, as has been done for alcohol and domestic violence campaigns”. Government should encourage public/private sector stakeholder discussion and debate, to



raise awareness at all levels. It was felt that small and medium-sized firms in particular need support and guidance.

### **Education and retraining**

There was considerable support for government action on life-long learning, with an emphasis on retraining for older workers. It was felt that this policy is neglected in New Zealand; that recent actions such as cutting funding for adult education and restricting support for older people in tertiary education are taking the wrong course; and that there will be repercussions on productivity. Based on a good analysis of what skills are needed for the future, the Government should send signals to and support tertiary education institutions, including ITOs. There could also be encouragement for workplace-based training and retraining. Skill training to allow unskilled workers from mid-career to move out of heavy manual work would be beneficial and there should be special courses to improve computer literacy and technological abilities. Retraining should also be aimed at areas such as nursing and early childhood education, which entail professional training, but are also stressful. There is a role for job seeker services and information to supplement education initiatives.

### **Another look at New Zealand Superannuation**

The main theme under this heading was increasing the age of eligibility, as a way of encouraging older people to work and easing fiscal pressures. Options to delay receipt of NZS for a higher rate later were favoured by some respondents. As already mentioned, there were reservations about the introduction of a work test for NZS, but considerable support for seeing it as a top-up to earnings from part-time work.

### **Consultation group on policy**

Despite some feeling that the Government should take a hands-off stance with business, there was support for a think tank, task force, consultation group or specialised agency to advise, test and even drive policy on workforce ageing. This would bring together stakeholders from all sectors, including voluntary agencies such as Grey Power and Age Concern. Such a body could suggest plans and programmes, and provide information and public education. Other suggestions included a Commissioner for Ageing and a dedicated Work and Age unit within MBIE.

### **Incentives to employers**

Several respondents thought that the Government could provide incentives to business to engage and retain older workers (along the lines of what is done in Australia), as long as they were suited to business rather than government-imposed. These incentives could take numerous forms, such as seeding finance for innovative companies; subsidies for self-employed people with good business plans; wage subsidies for set periods; and work schemes based on older workers mentoring youth. A specific suggestion was funding to develop age management strategies.

## **Employment laws and conditions**

There were calls for employment laws to accommodate different ways of working for older people. Some respondents favoured bringing back a tripartite model, with a role for unions.

## **Action on age discrimination**

Recognising that many instances of age discrimination go unreported and that many complaints cannot be proven, there were calls for government to develop better strategies. In particular, the question was posed: could the Human Rights Act be used to facilitate 'meaningful conversations' related to staying on in the workforce and the retirement plans which are so widely called for?

## **Government as an employer**

As the employer of a large slice of the New Zealand labour force, the Government is in a position to take the lead on good workplace practices in the context of an ageing workforce, leading by example to the private sector, without requiring further legislation.

## **Flexibility in the workplace**

Many respondents took the need for greater flexibility as read. This was likely to be developed within business rather than as a result of government policy, although some respondents applauded recent legislation on flexible work.

## **8.5. The response of the non-government sector**

In addition to suggesting government action in the area of workforce ageing, the respondents commented on potential roles for other parties, especially the private sector itself. Employers' groups are talking about the implication of ageing: "doing it for business and with a vested interest in business – not just to be nice to older people – in spite of lack of signals from government". Enlightened employers are responding to the challenge of workforce ageing, "driven by good business sense and self-interest". But there is considerable variation in the strength of this response. Respondents recognise that some will do it well and some are still not giving the issue serious attention. Larger organisations have more resources and tend to be thinking more clearly about the issue. There were several comments about the predominance of small and medium business in New Zealand and the difficulties they will have in adapting to workforce ageing when many are struggling to survive. These require business advocates working on their behalf. The level of awareness in the HR sector was also seen as variable and there were criticisms of the recruitment industry in their attitudes to older workers.

Some respondents commented on the lack of NGOs in the older workers area. There is no 'Association of Retired Persons' (USA) or 'National Seniors' organisation (Australia) in New Zealand to pressure for stronger government action and conduct research on workforce ageing. Some respondents called for more priority to be given to workforce ageing issues among NGOs and quasi-independent bodies, such as the EEO Trust and the Commission for Financial Literacy and Retirement Income. This is not to underestimate efforts which have already been made. Positive encouragement to extend working lives was

advocated by the EEO Trust, which sponsored a handbook, *Benchmark your workplace progress on age*, to assist managers and HR practitioners to evaluate how the ageing population may affect their business and to implement strategies in response (EEO Trust, 1999). The Trust pointed out coming labour shortages and called for flexible work environments and phased retirement (White, 1999).

There was a 'summit' on older workers in 2006, at which Phil O'Reilly of Business NZ called for a more cooperative approach between government and business; solutions around flexible work which are realistic for business; and case studies, role models and policy settings which are specific to New Zealand. These positive opinions and initiatives, however, may not reflect the views of the wider business community. In 2004, the Hudson Report on the implications of New Zealand's ageing population for employers found that more than half of the organisations surveyed did not see the ageing workforce as a serious business issue (Hudson, 2004). Hudson asked, "Does New Zealand business have its head in the sand about the potential effect of the ageing workforce on the economic and social landscape? It would appear so."

McGregor (2007) asked if anything had changed by 2007 and made comparisons with initiatives in Australia and the UK. She also noted that employment issues have not been a major focus of policy advocacy for Age Concern and Grey Power. As a result: "Mature job seekers feel that they are powerless, with no voice and nowhere to express their views." She further called for "a new approach to policy development that helps reconcile personal autonomy in retirement and employment decision-making, and the nation's need to address labour shortages and skills deficit to maintain economic and social progress" (McGregor, 2007, p. 18). Such an approach would reduce the potential for intergenerational conflict and help to create a more inclusive society financially and socially, as well as making good economic sense.

The views of New Zealand business on workforce ageing were surveyed by OGC Consulting in 2013 (OGC, 2013). The results were not encouraging and emphasise the need for caution about the more favourable picture portrayed in the 2013 interviews. OGC asked whether their respondents were planning to implement or increase their focus on workforce ageing strategies over the next decade. Only 29% said yes. In response to the question "*Does your organisation currently have any specific planning strategies around ageing workforce participation/utilisation?*", 61% said no. There is clearly still a long way to go before business practice and government policies are fully supportive of active ageing through workforce participation.

## 9. APPENDIX 1 – OBJECTIVE 2

The research draws on 59 interviews (all but one face-to-face) carried out by Judith Davey in mid 2013 in Wellington, Auckland, Hamilton and Christchurch. This included 26 interviews with key informants and 33 with employers. The key informant respondents were concentrated in Wellington, although there were representatives of this group in all centres except Hamilton (Table 1).

**Table 1: Distribution and background of respondents.**

Respondent background	Wellington	Auckland	Christchurch	Hamilton	Total
Key informants	21	3	2	0	26
Employers	10	10	8	5	33
Total	31	13	10	5	59

Key informants were selected on the basis of their presumed interest in workforce ageing. They came from central government or quasi-governmental agencies or from professional and business organisations, including union representatives (Table 2).

**Table 2: Organisational affiliations of the 26 key informants interviewed.**

Organisation	Number interviewed
Central government	6
Unions	3
Quasi-governmental agencies	3
Professional and Business organisations	10
Labour force services, (e.g. recruitment)	4

The employers, recruited mainly through an appeal to New Zealand Institute of Management members, were from a range of sectors and industries (Table 3). The size of staff in these organisations ranged from under 20 (business services and consulting) to several thousand (government agencies).

**Table 3: Organisational affiliations of the 33 employers interviewed.**

Organisation	Number interviewed
Central government agencies	2
Local government	3
Quasi-governmental agencies and SOEs	3
Financial services	3
Manufacturing and construction	3
Professional and business services	8
Education and training organisations	7
Health services	3
Transport services	1

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## **OBJECTIVE THREE: PARTICIPATION IN THE DIGITAL AGE**

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## 1. INTRODUCTION

In the current historical period, the ‘digital age’, connectivity via the internet is seen as an important aspect of national economies, a low-cost channel for organisational communication, and an important medium for individuals to access information and services, and to maintain social connectedness (Australian Department of Broadband, Communications and the Digital Economy, 2009; Ministry of Social Development, 2010). In New Zealand, internet use is now commonplace, with some internet activities, such as emailing, using a search engine to look for information, banking, and bill paying, so ubiquitous that individuals who do not use the internet for these purposes are likely to face disadvantages as they become a decreasing proportion of the population (Gibson et al., 2013).

The issue of ‘digital disadvantage’ – the inability to access and use digital services (Helsper, 2008) – is of particular concern to the Government as it transitions to more digitally based operations at the same time as it rationalises non-digital service delivery channels (New Zealand Government, 2013). The issue of digital disadvantage is also of more general concern in that individuals unable to participate in the activities available to the majority of people in a society may face social exclusion (Levitas et al., 2007). Such exclusion may affect not only their own quality of life, but, arguably, the equity and cohesion of society as a whole, and the economy’s growth potential (Wright & Wadhwa, 2010).

It is therefore important to identify the impact that these technology-driven changes are having on particular population groups, such as older people, who tend to be low-level or never-users of the internet (Gibson et al., 2013), and to use this information to address barriers to internet usage so that older people can participate fully in the digital age.

Objective 3 addressed the Ministry of Business, Innovation and Employment’s (MBIE) two research questions:

- *What are the impacts of digital media, specifically the internet, on older people’s participation?*
- *Who is included, and who is excluded?*

In addition, we sought to identify the factors that older people consider to be enabling or constraining their use of the internet, as well as practices (including individual and organisational) that enable and encourage internet use.

These goals were achieved over two phases. Phase 1 involved interviews with 50 older people exploring three main areas: (1) their participation in a range of activities, roles, and contexts; (2) their assessments of the extent to which the internet (whether they used the technology or not) impacted on their participation in these activities, roles, and contexts; and (3) their perspectives on the factors that enabled or constrained their use of the internet.

Phase 2 involved interviews with organisational personnel exploring two main areas: (1) key drivers for the organisation’s use of the internet; and (2) practices adopted to encourage and enable older people’s use of this medium.

## 2. THE INTERNET AND OLDER PEOPLE

Investigating relationships between the internet, older people's participation, and inclusion/exclusion requires an understanding of key concepts, as well as an understanding of what is already known about these relationships. This section provides a brief overview of the literature and an indication of how the literature informed the research.

Older people have tended to be late adopters of new technology compared with younger people (Pew Research Centre, 2014). Recent New Zealand statistics indicate that 61% of individuals aged 65-74 years, and 32% of individuals aged 75 and over have used the internet in the last 12 months compared with over 90% in the 15-24, 25-34, and 35-44 year age groups (Statistics New Zealand, 2013, Household Use of ICT Data Table 2b). While the internet may no longer be considered a new technology, it is playing an increasingly central role in society and the economy, and older people's lower levels of internet use or non-use are a source of concern (for comprehensive literature reviews, see for example, Richardson, Zorn, & Weaver, 2011; Wagner, Hassanein, & Head, 2010).

Over the years, research attention has focused on three areas in particular: (1) barriers to older people's use of the internet; (2) ways these barriers might be overcome; and (3) benefits older people derive from internet usage. The identified barriers to use are physiological (e.g. eyesight and concentration issues), psychological (e.g. computer-related anxiety), perceptual (e.g. a perceived lack of relevance, need, or benefit), financial (e.g. the cost of hardware, software, upgrades, and broadband connections), and in response to potential risks of use (e.g. exposure to cyber crime and concerns about privacy) (Healey, 2011; OfCom Consumer Panel, 2007; Rainie, Kiesler, Kang, & Madden, 2013; Sayago & Blat, 2011; Shaw, 2013). The principal ways in which these barriers have been addressed include the adoption of age-friendly learning practices, interface designs, digital literacy programmes, and the use of age-peer technology advocates (Czaja, Guerrier, Nair, & Landauer, 2006; Eastman & Iyer, 2003; Fink, 2012; Hawthorn, 2007).

The key benefits of internet use for older people include social connectedness and social support, loneliness and depression reduction, and functional independence (Cotten, Ford, Ford, & Hale, 2012; Czaja & Lee, 2003; Koopman-Boyden & Reid, 2009). Empirical investigations of internet-related benefits for older people have, however, shown mixed results. For example, Shklovski, Kraut and Lee's (2006) longitudinal study in the United States noted that using the internet for communication actually depressed some forms of social interaction. In particular, using the internet was associated with a substantial decline in the probability of visiting a friend or family member. There was, however, no evidence that internet use was associated with changes in the probability of telephoning friends and family or with changes in the social support respondents perceived they received. In a similar vein, Sum, Mathews, Pourghasem, and Hugh's (2008) Australian study found that older people's use of the internet produced mixed effects. For example, using the internet for communicating with relatives and friends and for information seeking had positive effects on research participants' social capital, loneliness, and wellbeing. In contrast, using the internet for entertainment and to find new people predicted lower wellbeing.

Perhaps most importantly, Dickinson and Gregor's (2006) review of the evidence on the relationship between computer use and the wellbeing of older adults identified that, while computer use may lead to self-perceived improvements in wellbeing for some older people, "there is no research-based evidence to support the assertion that computer use alone has a more general and measureable effect on older adults' well-being" (p. 751). All of this suggests, as Wellman, Haase, Witte and Hampton (2001) argued, "There are no single internet effects" (p. 451) and more differentiated analyses of the internet are required. A more helpful approach may therefore be to study internet usage in context (Wyatt, Henwood, Hart, & Platzer, 2010), particularly in relation to the everyday roles and activities in which individuals participate.

## **2.1. Participation**

Participation is a complex concept involving a variety of factors including social, economic, and political considerations. These are centred on different levels (e.g. taking part, contributing, influencing decision-making), and operate through different modes (e.g. physical, virtual; active, passive). Participation can be conducted in a range of contexts (e.g. formal, informal; the community and the marketplace). In general, participation denotes the involvement of persons in situations or actions that enhance their wellbeing, income, sense of security and/or self-esteem (Cohen & Uphoff, 1980). Participation is also a recognised contributor to wellbeing in old age (World Health Organisation, 2002). For instance, studies exploring the relationship between participation, old age, and wellbeing have shown that engagement in social and leisure activities in conjunction with familiar, supportive others can reduce the risks of social isolation and contribute to emotional closeness and a sense of belonging, as well as to a sense of personal mastery and accomplishment (Hoban, James, Patrick, Beresford, & Fleming, 2011; Warr, Butcher, & Robertson, 2004).

While the beneficial outcomes of participation are widely recognised, research also indicates that the relationship between participation and wellbeing is a complex one influenced by a number of factors. For instance, Adams, Leibrandt and Moon's (2010) review of the literature on social and leisure activity and wellbeing in later life led the authors to argue that a number of factors needed to be taken into account when considering the ways in which participation might impact on the wellbeing of older individuals. These factors included the type of activity engaged in, the mental or physical demands the activity presented to different individuals, the context in which the activity is performed, and cognitive appraisals of the activity's benefit to the individual. Cognitive appraisals of benefit include the meaning of the activity, the degree of choice or discretion individuals perceive they have regarding participation in a particular activity, and the degree of satisfaction derived from participation in the activity. This set of factors proved a useful framework for exploring the relationship between internet use and older people's participation.

## **2.2. Digital participation**

Digital participation is defined as the ability to access digital technology and use it creatively (Myant, 2011). Older people, particularly those over 70 years of age, and people with disabilities are among those commonly identified as low-level or never-users of the internet and therefore among those facing potential exclusion (e.g. Communications Consumer Panel, 2010; Gibson et al., 2013; Low Incomes Tax Reform Group, 2012; State Services Commission, 2013).

## **2.3. Digital inclusion/exclusion**

Inclusion, according to Lord and Hutchison (2007), can be a goal (e.g. the creation of opportunities and conditions for full participation as citizens), an outcome (e.g. people feel valued and accepted), and a process (e.g. the ways that groups build pathways to enrol and involve members). Inclusion involves having equitable access to the resources, activities, and services commonly available in a society, as well as having relationships with family, friends, and acquaintances, and a sense of belonging and commitment to groups and communities within that society (Bromwell & Hyland, 2007; Cobigo, Quelle-Kuntz, & Lysaght, 2012).

Inclusion is often paired with participation and both are seen as important in the development of a cohesive society where everyone has the opportunity to participate and achieve a basic level of wellbeing (Bromwell & Hyland, 2007). A key aspect of the 'inclusion-participation' relationship, Bromwell and Hyland point out, is the need to recognise and value diversity and individual difference. Without such recognition, the process of inclusion could lead to cultural homogenisation and conformity and to moralistic judgements of competence if some individuals reject or cannot achieve a particular set of values and lifestyle practices (Clegg, Murphy, Almack, & Harvey, 2008; Cobigo et al., 2012).

Inclusion is also often discussed in terms of its opposite, exclusion. Social exclusion is defined as "the lack and/or denial of rights, resources, goods and services, and the inability to participate in the normal relationships and activities available to the majority of people in a society" (Levitas et al., 2007, p. 9). Inclusion and exclusion are often portrayed as dichotomous phenomena; however, the level of inclusion individuals experience may vary across roles and contexts, and over time, and it is therefore more realistic to perceive of inclusion as relative rather than absolute (Cobigo et al., 2012).

Digital inclusion recognises access to and use of digital media, such as the internet, as a particular resource commonly available in the digital age. Universal access to this medium and to the communications, information, and services it makes available is considered by some to be a human right (e.g. Mordini et al., 2009). Digital exclusion is the opposite: it encompasses not having access to digital media and not having the skills to use these media effectively (Low Incomes Tax Reform Group, 2012). Research on these two phenomena in a study by Price Waterhouse Coopers (2009) into the economic case for digital inclusion in England identified a strong correlation between digital exclusion and social exclusion. Less clear, the authors argued, was the causal direction of this relationship. Another finding from this study, and one particularly relevant to the current research, was the assessment that, for a significant number of people aged over 65, digital exclusion was unrelated to social participation.

### 3. INTERNET USAGE BY OLDER PEOPLE

Data for Phase 1 were collected via face-to-face interviews with older people aged 65 years and over, recruited through senior citizens groups, and older people aged 55 years and over, recruited through a disability community centre (in recognition of disabled people having a shorter life expectancy overall; Reynolds, Zupanick, & Dombeck, 2011). To ensure as wide a range of participants as possible, recruits were asked to complete a brief screening questionnaire, which drew on questions from Smith et al.'s (2011) 'Internet in New Zealand' study, and they were selected for interview based on four criteria: (1) internet use/non-use; (2) perceived importance of the internet; (3) age; and (4) gender.

In total, 50 older people were interviewed, with 34 self-identifying as internet users and 16 as non-users. The proportion of users to non-users in this study is similar to the proportion of users to non-users identified by Smith, Gibson, Crofters, Billot and Bell (2011) in the 60-plus population in New Zealand. Interviewees were asked questions encompassing three broad areas:

- The activities, roles, and groups in which they participated;
- Their experiences with the internet (whether they used it personally or not) in relation to these activities, roles, and groups; and
- Their assessment of the ways in which the internet impacted their participation in these situations (regardless of whether they used it or not).

Interview data were analysed using a framework developed from Adams, Leibbrandt, and Moon (2010) to identify key factors, including context of use, the type of activity engaged in, and cognitive appraisals of the activity's benefit (or otherwise) to the individual. The results are presented over two sections for (1) internet users and (2) internet non-users, and outline interviewee profiles, internet usage/reasons for non-use, meanings, strategies, experiences with the internet, and interviewees' assessments of the internet's impacts on their participation and sense of inclusion/exclusion.

#### 3.1. Internet users' profiles

A total of 34 people self-identified as internet users (Table 1). The majority were women (26); were 65-75 years of age (20); had used the internet for 5 or more years (25); were currently using the internet between 5-20 hours per week on average (22); and considered the internet 'very important' in their lives (19). (See Appendix 2 for more detailed information on users and their usage of the internet.)

Primary uses of the internet were: communicating (26 used it 'a lot' for this purpose), searching for information (17 used it 'a lot'), and for commerce-related activities (13 used it 'a lot'). Longer term users (those who had used the internet for more than five years) tended to use the internet for a wider range of activities, including banking, bill paying, and shopping, than did recent adopters. The main reason for not using the internet more in these areas was concern about security. Overall, little use was made of the internet to communicate with government, engage in online discussion groups or support groups, meet new people, or create content such as writing blogs. Thus, this particular group of older people can



be defined as ‘low-level’ internet users (Gibson et al. 2013), in that the scope of their use was limited and confined to core activities.

**Table 1: Profile of internet users interviewed.**

User characteristics	65-70 years	71-75 years	76-80 years	81-85 years	86-90 years	91+ years	Total
Age	12	8	10	2	1	1	34
Gender – Male	4	3	1				8
– Female	8	5	9	2	1	1	26
Perceived importance of the Internet	2NI		1NI				3NI
(NI=Not important; N=Neutral; I=Important; VI=Very Important)	3I	4I	3I	1I			1N
	7VI	4VI	5VI	1VI	1VI	1VI	11I
More than 5 years’ internet use	10	7	6	1	0	1	19VI
							25

### Internet users’ perceptions of the importance of internet use

Most users considered the internet to be ‘very important’ in their lives. However, longer term users were more inclined to rate the internet as ‘important’ or ‘very important’ than were recent adopters. Furthermore, those who used the internet ‘a lot’ for communicating, searching for information, and e-commerce were more likely to consider the internet ‘important’ or ‘very important’ than were those who used it only ‘a little’ for these activities.

### Internet users’ meanings for the internet and its use

For the vast majority of users, the internet offered significant utility value, with most describing it as a ‘useful tool’ that facilitated the achievement of numerous tasks, such as searching for information online rather than having to go to the library, and as mitigating the negative effects of distance on social relationships. For a few, the internet was also seen as a ‘cool tool’ offering them the opportunity for a modern and up-to-date image.

### Internet users’ strategies for managing their internet use

Users tended to emphasise the positive aspects of internet usage, particularly the gains they made in terms of time spent on transactions, such as online banking, leaving them with more time to do other things in their day. However, users were not naively unaware of the potential downsides of the internet, including risks to privacy and data security. These risks were mitigated by the adoption of three strategies in particular: selectivity, self-regulation, and the support of knowledgeable others.

The strategy of *selectivity* involved choosing what interviewees perceived to be ‘the right tool for the job’; for example, opting to meet face-to-face with someone or telephoning rather than seeing the internet as the only way to communicate. Selectivity also involved using some media, such as email, and not others, such as internet banking, or ‘following’ their family on Facebook rather than posting information themselves.

The strategy of *self-regulation*, such as monitoring time spent on the internet, ensured that interviewees did not become addicted to it – a matter of particular concern to some. The *support of knowledgeable others* involved the recruitment of family members in a digital mentor or ‘help desk’ role principally to ensure their online safety and security, but also to support their upskilling. Adopting these defensive strategies limited interviewees’ use of the internet, but doing so ensured that they used it to the extent to which they still felt comfortable and in control.

### Internet users’ participation-related experiences with the internet

For the vast majority of internet users, using the internet *facilitated, enabled, and enhanced* opportunities for participation in a range of *offline* activities, roles, and contexts; that is, the internet was not a *place* for participation in and of itself, but a *means to an end*. Internet usage also contributed to feelings of belonging and a sense of inclusion in that it demonstrated a willingness to adapt to the norms and expectations of the digital age. The domains and forms of participation are summarised in Table 2.

**Table 2: Internet use and participation.**

Domains/Forms of participation	No. using internet	Main media used	Opportunities internet facilitated or enabled
<b>Family and friends</b>			
Informal social participation with intimate others (family & friends)	33	Email Skype Facebook	Connecting Sharing Organising
<b>Leisure</b>			
Solitary leisure participation (hobbies, interests, reading, learning, etc.)	25	Google	Informing
<b>Marketplace</b>			
Economic participation – consumption of services & products <ul style="list-style-type: none"> <li>○ Banking</li> <li>○ Making bookings</li> <li>○ Shopping</li> </ul>	23 14 12	Google & specific apps	Transacting
Economic participation – labour force (employment, self-employment)	9	Google	Transacting
<b>Community</b>			
Formal social participation – organising roles in community groups	11	Email Google	Transacting Organising
Formal social participation – membership of social clubs, church or leisure groups	9	Email Google YouTube	Connecting Informing

### Internet users’ participation with family and friends

Using the internet to communicate with family and friends enabled interviewees to be involved in the lives of intimate others, to share interests and experiences, to give and receive support, to organise family events, and to be recognised for their willingness to adapt to changing times. All these activities

were important in maintaining close family relations, but they were particularly important if the intimate others were geographically distant. The following statements are indicative of the responses: “I share information with my grandchildren about the talks I’ve been to and I edit the assignments they email me” (woman aged 76-80); “Skype brings me closer to my overseas family” (woman aged 76-80).

There was a general perception that, without the internet, connections with younger family members in particular would not have been possible: “Letter writing is not something the grandchildren do,” said one woman (aged 81-85). Another woman (aged 65-70) said, “Our young ones expect us to know how to use it.” Another woman (aged 76-80) said, “My son thanked me for being a modern mother he could communicate with.”

While the benefits of using the internet in this context are clear, it is also interesting to note that individuals not on the internet could be overlooked (excluded) because more effort was required to keep in touch with them. One of the women (aged 71-75) admitted, “I am less inclined to keep in touch with those not online.”

#### ***Internet users’ participation in solitary leisure activities***

Using the internet for solitary leisure activities enabled interviewees to use their discretionary time productively and to keep themselves informed on a wide range of issues. For example, one woman (aged 91-95) said, “When I’m not out, I have to do something, that’s when I use the internet. Doing my genealogy would be so much more work without the internet.” In terms of keeping themselves informed, one of the women (aged 71-75) said, “As a retired person, the internet keeps you up with the play and able to access what’s going on.”

#### ***Internet users’ participation in the marketplace***

The most commonly discussed marketplace activity was the consumption of goods and services. Using the internet in relation to this activity offered convenience, savings, and independence. Each of these areas was important to those who used the internet for such transactions, but they were particularly important to three interviewees with significant mobility-related health problems. One of these women (aged 65-70) said that using the internet for transacting purposes was “important because I can’t walk. Online, I can shop, I can bank, I can transfer money to pay people ... It’s giving me my life back.”

#### ***Internet users’ participation in the community***

For interviewees with community-related organising responsibilities, such as membership of club committees, using the internet enabled efficient use of time, particularly in terms of sending and receiving meeting minutes, and organising speakers. For example, one of the men (aged 71-75) said, “I’m on several committees. I do the minutes and email them. It takes an instant. Sending out the mail-out version takes me a good half day.”

### 3.2. Non-users' profiles

A total of 16 people self-identified as non-users of the internet (Table 3). The majority were women (11). They ranged in age from 55-94 years, with just over a third (6) under 75 years of age. All non-users under 65 years (4) were recruited from the intellectually disabled community.

The main reasons for not using the Internet were: 'no interest/not useful' (7), 'don't know how to use it' (4), 'no computer' (4), and 'no time' (1). In terms of the internet's importance in their everyday lives, nine people considered it 'not at all important' and seven considered it 'not important'. Even so, the majority had, at some stage in the last 12 months, asked others to use the internet for them.

**Table 3: Profile of internet non-users.**

Participants	55-64 years	65-70 years	71-75 years	76-80 years	81-85 years	86-90 years	91+ years	Total
Age group	4	1	1	5	3		2	16
Gender – Male	2			1	2			5
– Female	2	1	1	4	1		2	11
Perceived importance of the internet*	1N 1NI 2NAAI	1NI	1NAAI	2NI 4NAAI	2NI		2NAAI	1N 6NI 9NAAI
Prior use of the internet			1					

\* N=neutral; NI=Not important; NAAI=Not at all important

#### Non-users' meanings for the internet

While users tended to emphasise gains in relation to internet usage, non-users tended to associate the internet with losses, such as the loss of an opportunity to interact personally with bank staff, a loss of control (e.g. as a result of restricted options offered by online technologies), and the loss of jobs (e.g. proposed reduction in postal deliveries and redundancy of postal staff). Conversely, not using the internet offered gains, such as the opportunity to get physical exercise taking a letter to a postal box rather than sitting at the computer to send an email. (See 6.6 below for examples of these meanings in action.)

#### Non-users' sense of choice/discretion in relation to internet use

The majority of interviewees (all but the intellectually disabled interviewees) made an informed choice not to use the internet, and they did not appreciate attempts by others to convince them otherwise. Among the 'coercive' practices identified were: family members giving them money for a birthday present and tagging that money to be spent on buying a computer; announcements by the post office that mail deliveries would be reduced from six days a week to several times a week; price reductions for customers who paid for goods or services online; and online-only entry to competitions.

### **Non-users' strategies for managing without the internet**

Interviewees adopted two main strategies in relation to the internet: (1) to dissociate themselves from it because they had no need for it and (2) to adopt a more flexible posture in relation to its use. This latter position involved their soliciting the help of digital intermediaries, often close friends or family members, to search for information or write emails on their behalf, and their acknowledging that the internet might be useful to them in the future when their health would likely deteriorate. While these strategies are different from those adopted by internet users, the outcomes are similar in that, in both cases, the adopted strategies enabled individuals to have a sense of control over the technology, particularly in terms of how, when, and to what extent it was used either by them or on their behalf.

### **Non-users' participation-related experiences with the internet**

On the whole, non-use of the internet was perceived to have no significant impact on interviewees' interactions with intimate others or their participation in regular social activities. However, they did encounter barriers to participation in other roles and contexts, as well as feelings of social exclusion. These feelings resulted from the assumptions of others about universal use of the internet and others' moralistic judgements of non-users' competence.

#### ***Non-users' participation with family and friends***

For the vast majority of interviewees (14), two or more generations of family members lived nearby; they saw them often, and telephoned or texted as additional ways of keeping in touch. Contact with family overseas was maintained through regular cheap telephone calls, and through online family members printing and passing on emails. Thus, despite personal non-use of the internet, interviewees argued they were able to maintain strong family relationships and were able to contribute to and receive support from family members; that is, they were not socially isolated. In terms of friends, most interviewees were part of a social circle that did not use the internet. For instance, one of the men (aged 81-85 years) said, "Nobody around here [in this neighbourhood] has a computer. They're all very happy people." Within such social circles, being a non-user was the norm. It also formed the basis of a shared positive identity and demonstrated adherence to a particular set of values and lifestyle practices.

#### ***Non-users' participation in the marketplace***

In general, interviewees considered that their participation in the marketplace was not negatively impacted by their non-use of the internet. However, on closer examination, it became apparent that the degree to which they felt able to participate in this context without experiencing disadvantage varied according to the role they took on. For instance, in the roles of bank customer and bill payer, most interviewees did not feel disadvantaged because several viable options were available, such as telephone banking, automatic payments for bills, or visiting the post office and paying their accounts by EFTPOS. Some preferred manual methods because it was familiar and they felt in control, others did so because it was a way of 'keeping the brain alive'. For instance, one woman (aged 76-80 years) said, "If I let everything go I'd be a complete ningnong." Others preferred manual methods because 'going out' provided the additional benefits of socialising and physical exercise. For instance, one of the men (aged 81-85 years) said, "I go to the bank, I know all the tellers by name and they know me. I prefer the personal touch." One of the women (aged 76-80 years) said that she paid many of her bills by cheque

and, while paying “online would save me a trip to the post box, it’s getting out, it’s exercise”. Social and physical benefits such as these meant that interviewees were not convinced by the argument that the internet is a convenient and useful tool. “It would be more convenient for them [the company], not me,” said one woman (aged 65-70 years), and another woman (aged 76-80 years) said, “I’d change companies rather than have to pay my bills that way [via the Internet].”

In another consumer role, as a shopper, non-use of the internet could, at times, be perceived as an economically disadvantageous position. For instance, when the things they wanted to buy were only available through the web, or when products cost more if not bought through the web. However, the sense of frustration and annoyance, even discrimination, interviewees expressed in these situations did not translate into a willingness to become internet users; more often, it resulted in a request to their digital intermediaries for support.

#### ***Non-users’ participation in the community***

All interviewees were members of community groups and attended regular social events; some were actively engaged in community work, while others took on organising roles. In their roles as members and workers, interviewees perceived few barriers to their participation. However, experiences were different for those in organising roles. For instance, one woman (aged 76-80 years) understood that she was not able to become president of a particular organisation because she “was not computer literate”. Another woman (aged 71-75 years) felt “very cross” and “victimised” when she, as a committee member, was not advised of changes to meeting times and dates because it would have required someone to “lift the bloody phone and talk to me or leave a message on my answer phone”. Her response was to resign from the organisation and not be “stuffed around anymore”, rather than conceding that learning to use the technology might avoid such situations in future.

#### **4.2.8. Non-users’ sense of exclusion**

Feelings of exclusion were experienced by some. These feelings were not the result of interviewees’ decisions not to use the internet, but stemmed from others’ assumptions about internet use, and the judgements others made about the competence of non-users. For instance, one woman (aged 65-70 years) said, “There is a general assumption that everybody is on the ‘net ... I feel they shouldn’t make this assumption. It’s rather rude of them to make that assumption.” Another woman (aged 76-80 years) said, “I just feel a bit of a silly person ... when they say, ‘What’s your email?’ and I don’t have one and they look at you and think what a stupid old lady ... You feel a bit inferior.”

### **4. ENABLING INTERNET USE BY OLDER PEOPLE**

The results from Phase 1 indicated that internet non-use had little perceived impact on older people’s participation provided viable alternatives were available, but that non-use of the internet could contribute to feelings of exclusion. Such feelings, while they may have low impact at the current point in time, are likely to increase in intensity as society transitions to more online-only information and service delivery. Phase 2 therefore sought to identify ways in which the issue of internet non-usage might be

addressed so that older people could feel more included in the digital age. Phase 2 addressed two further research questions:

- *What are the factors older people identify as enabling and/or constraining their use of the internet, and*
- *What practices, including organisational practices enable and encourage internet use?*

Data examined in this phase included material drawn from the interviews with older people and data drawn from interviews with organisational personnel. The particular organisations invited to participate in the study emerged as salient from the interviews with older people, and included organisations from the public, private, and voluntary sectors. Managerial personnel from these organisations were approached via email. A total of 16 participants from 11 organisations were interviewed. These interviews focused on two main areas: the key drivers for the organisation's use of the internet; and the internet-related practices adopted in relation to older consumers/customers/members.

Two analytical tools informed the data analysis: Roger's (1995) diffusion of innovation theory and Dolan, Hallsworth, Halpern, King and Vlaev's (2010) framework for guiding behaviour change. Roger's (1995) technology diffusion theory identifies, among other things, the attributes of a technology that influence its diffusion, including subjective evaluations of *relative advantage, compatibility with values, beliefs, and needs, complexity, trialability, and observability*. Dolan et al.'s (2010) framework involves a series of action steps that seek to 'nudge' rather than compel behaviour change, an approach compatible with the views of many internet non-users from Phase 1 who stubbornly resisted what they perceived to be 'coercive' practices essentially forcing them to change. Dolan et al.'s recommended behaviour change actions include: *exploring* individuals' priorities, perceptions, and experiences in relation to the phenomenon of interest, in this case the internet; *enabling* change by *engaging* them in the process and addressing the concerns and challenges identified; *encouraging* change by providing the necessary resources; and *evaluating* what works.

#### 4.1. Enablers and constraints

Key factors identified by interviewees as enabling/constraining their use of the internet are summarised in Table 4.

**Table 4. Older people's perspectives on factors enabling/constraining their digital participation.**

Issues	Enablers	Constraints
Affordability	Having the financial resources to purchase a computer, run it, and keep it up to date, or having access to others who could afford to pay these expenses.	Being unable to purchase own computer or afford broadband. Perceiving the technology as not a priority for available funds.
Awareness of usefulness	Being aware of the technology's usefulness.	Being unaware of the technology's potential usefulness.
Motivation	Having a reason to use the technology, and a determination to learn how to use it.	Having no need or desire to use the technology.

Issues	Enablers	Constraints
Compatibility with values and beliefs	Seeing the internet as compatible with current lifestyle and priorities and as enhancing these.	Perceiving the internet as incompatible with preferred communication styles and patterns of behaviour and as contributing to social upheaval.
Usability	Having the physical & mental ability to use the technology. Having access to trusted others who can provide financial, technical & moral support in using it. Having access to user-friendly equipment & websites. Knowing how to use it safely.	Perceiving the technology as unusable because of poor eyesight or other health-related conditions or because it is perceived to be too complex or because of a lack of confidence, or a lack of appropriate help/support, or because it is seen as unsafe.

Overall, these findings point to the importance of ensuring that new technologies, such as the internet, are affordable and usable and that all individuals, whether they are inside the formal education system or not, are made aware of and given opportunities to learn how to use these technologies.

## 4.2. Actors and actions that enable/encourage digital participation

The actions of three groups of actors, in particular, were identified as playing a key role in enabling and encouraging interviewees' internet use: older people themselves, their families, and the organisations with which they regularly interacted.

### Actions of older people

Older people often cited their own actions as helpful in evaluating a technology that was new to them (Table 5). Factors that contribute to the effectiveness of enabling actions in this context include: a willingness on the part of the older person to learn about the new technology rather than simply dismissing it; and the individuals approached by the enquirer having the necessary resources to deal appropriately with the enquiry; for example, being prepared not only to explain and demonstrate the benefits of the technology as they see them, but also being prepared to provide the enquirer with an opportunity to experience such benefits.

**Table 5. Enabling actions of older people to encourage internet use among their peers.**

Issues	Enabling actions
Awareness of usefulness	Being prepared to find out what the internet has to offer and how it might be useful; for example, by asking their age peers about their experiences.
Usability	Being prepared to find out about the teaching facilities available. Being determined to learn, including learning how to be safe online. Asking for help from trusted others.



## Actions of family members

Families were often described as particularly supportive of interviewees' digital participation (Table 6). Factors that contribute to the effectiveness of enabling actions in this context include: the older person's willingness to change and their having trust in the messenger (the family member); and the family member having the necessary resources to deal appropriately with the older person, including taking the time to explain how the technology might be useful, being patient during the learning process, being able to address ongoing technical issues and, in some cases, having the financial resources to support acquisition of the technology.

**Table 6. Enabling actions of family members to encourage internet use among older relatives.**

Issues	Enabling actions
Affordability	Family members buying a computer for the older person or giving them 'hand me down' computers, or paying for broadband connectivity.
Awareness of usefulness	Family members encouraging the older person to go online (e.g. as a way to keep in contact and maintain strong relationships over a distance).
Usability	Family members acting as digital intermediaries or digital mentors enabling the older person to be a user by proxy, or providing support to ensure their online safety, or providing assistance with upgrades and maintenance.

## Actions of organisations

For many organisations, the internet is seen as a low cost means of communicating with their customers and members. While some commercial organisations attempt to encourage their customers online by offering discounts, others adopt a more education-oriented approach, raising awareness of the 'channel shift to digital services' and building confidence in this shift, as well as supporting their customers' or members' learning of the new technology. The internet-supportive practices of the organisations interviewed for this study are summarised in Table 7.

One factor in particular – stakeholder engagement – stands out as contributing to the effectiveness of enabling actions in the organisational context. While such engagement can take different forms, as indicated below, key features include a willingness to listen to customers, and to enlist the support of appropriate and credible collaborators who can offer persuasive arguments for older people's going online, demonstrate the benefits of their being online, and help build their online competence and confidence.

**Table 7. Organisational practices supporting older people's digital participation.**

Issues	Enabling practices
Awareness of usefulness	<p>Westpac and SeniorNet collaborate to run public seminars and raise awareness of the advantages of online banking and build confidence in its use. Follow-up workshops at SeniorNet enable people to trial the technology and learn to use it in a supportive environment.</p> <p>Hamilton Public Library provides presentations to community groups on google searching, information literacy, and e-books.</p> <p>Savvy Seniors Expos offer promotions and presentations to inform older people and others about current and new technologies.</p>
Usability	<p>Hamilton Public Library makes public access computer terminals available in the library for anyone to use, provides volunteer computer mentors to assist computer users in the library, and also arranges informal home visits to support the initial use of e-books.</p> <p>Computer support volunteers at Interactionz work one-on-one with members of the disabled community to learn how to use a range of digital devices.</p> <p>SeniorNet provides age-peer computer teaching in a non-threatening environment.</p> <p>Methodist City Action Supernet provides classes for older and disabled people in a supportive, social environment.</p> <p>Te Rauawaawa Kaumātua Charitable Trust provides computer classes for kaumātua in a supportive environment.</p> <p>A local doctor works with his patients to enhance their health literacy and their use of the ManageMyHealth web-based service.</p> <p>Ministry of Social Development for Seniors, Waikato District Health Board, Midland Health, and Westpac – all engage with customers to test, and in some cases, develop new digital products and services.</p>

### 4.3. Examples of stakeholder engagement

One example of stakeholder engagement is the practice of inviting customers to test the usability of organisational websites. Several organisations in the study adopted this practice to ensure the information they provided on the web was accessible, useful, and adequate for their older patrons (and others). Conversations with stakeholders were also an important part of the process some organisations adopted in developing new internet-based products.

Another example of stakeholder engagement is the use of computer volunteers at Interactionz. This community-based group works with intellectually disabled people. One of their strategies is to encourage university students (and others) to act as computer support volunteers assisting their members through one-on-one learning opportunities with a range of digital media. These interactions provide an under-resourced organisation with 'the gift of time', student-volunteers with work-placement opportunities, and older people with the encouragement and support they need to use new media. Such engagement builds confidence – "they are more than just a disabled person" – and also enables individuals to pursue their interests more fully than is possible in the half-hour time slots available on public library computer terminals.

A further example of stakeholder engagement and collaborative practice is the arrangement between Westpac and SeniorNet. This arrangement provides Westpac with the opportunity to educate its older customers about the safety and security of a range of banking technologies through a series of nationwide seminars and follow-up workshops, while at the same time 'nudging' these customers away from the habit of visiting a branch. The seminars, delivered by a SeniorNet representative, provide Westpac customers not only with information, but also illustrations of the technology's usefulness and its current-day advantages over other more familiar forms of banking, such as cheques. The follow-up workshops, conducted at SeniorNet learning centres, provide customers with hands-on instruction in the mechanics of online banking through the use of a mock account (a demonstration model), which helps to build confidence before 'going live'.

There are two key features of the Westpac-SeniorNet arrangement which make it effective and a practice worthy of adaptation to other contexts. One is that many aspects of the approach are consistent with Rogers' (1995) diffusion of innovation theory in that it offers clear explanations of the technology's relative advantage, and opportunities to observe and trial the technology and thereby address concerns about its perceived complexity and riskiness, while at the same time, building confidence in its usefulness and usability. The other is that Westpac delivers its message in conjunction with a third party, SeniorNet. This approach recognises not only that the message, about switching to online banking, is important, but also that the conveyor of this message needs to have credibility beyond commercial self-interest. In this case, the messenger is the head of a national network of training organisations with the reputation for successfully coaching seniors in computer use.

## 5. SUMMARY OF RESULTS

### *Research Question 1: What are the impacts of the internet on older people's participation?*

The older people in this study included users (both long-term users and recent adopters) and non-users of the internet. Their perceptions of the internet's impacts varied according to which of these three positions they occupied. Most of the long-term users had acquired the skills and the habit of internet use before they reached 65 years of age, and continued to use it during retirement. Overall, their use of the internet enhanced their participation with families and friends, enabled their productive engagement in leisure interests and community groups, and facilitated their access to goods, services, and information. By contrast, recent adopters used the internet less and were less inclined to report significant impacts of its use on their participation. This suggests that the habit of internet use may take some time to develop, but when it does become routine, it is often hard to imagine everyday life without it.

Non-users of the internet reported no personal need or desire to use the internet and often associated it with negative impacts at the individual and social level. They perceived that not using the internet had positive impacts, providing them with opportunities for physical activity, such as walking to the post box, and social connectedness, such as talking face-to-face with staff at the bank, rather than conducting such transactions while seated passively at the computer and in isolation of others. In addition, not

using the internet was perceived to have no negative impact on their participation with family and friends, or their participation in leisure interests. Also, their participation in the marketplace was not hindered, provided viable alternatives to the internet were available and/or they had the support of digital intermediaries who could access the internet on their behalf. However, opportunities to participate in organising roles were, in some instances, negatively impacted by rules regarding compulsory acquisition of internet skills.

**Research Question 2: Who is included/excluded?**

Internet usage is not only a practice – something one does – it is also, increasingly, an expectation. Long-term users used the internet competently to meet their needs. Doing so also enabled them to meet the expectations of others, including family members, and to experience ‘a sense of fit’ with the norms of the digital age. Recent adopters, although less experienced than long-term users, demonstrated a similar willingness to keep up with changing times and, as a result, they could count themselves among the digitally included. By contrast, non-users demonstrated a clear preference for traditional methods and the status quo, and while these preferences did not negatively impact their relationships with family and friends, some did feel stigmatised (they felt others considered them ‘odd’ or ‘different’ or ‘stupid’), side-lined (left out of some communications), and penalised (denied access to special offers or goods, services, and information only available online).

**Research Question 3: What are the factors older people identify as enabling and/or constraining their use of the internet?**

Three factors enabled interviewees’ use of the internet: (1) awareness of the internet’s relevance for and usefulness to them personally; (2) a determination to learn to use it and keep that learning up to date; and (3) access to trusted others able to provide technical, financial, and moral support.

Three factors, in particular, constrained interviewees’ use of the internet: (1) a perceived lack of relevance, usefulness, or interest in the technology; (2) an unwillingness to commit resources to acquiring or learning how to use the technology; and (3) risks and complexities associated with the internet, including safety, scams, and viruses.

**Research Question 4: What practices, including organisational practices enable and encourage internet use?**

Three groups of actors played key roles in relation to older people’s use of the internet: Older people themselves, their families, and the organisations they interacted with regularly. The study confirmed that the actions of *encouraging*, *enabling*, and *engaging* can be effective in increasing older people’s digital participation. In addition, the practice of *enlisting appropriate collaborators* was identified as important. The practice of *encouraging* internet use involved more than simply making information about the technology’s potential usefulness available. To be effective this practice means *engaging* one-on-one with individuals and finding a personally meaningful impetus, such as connecting with distant family members or being able to pursue a particular hobby or interest, as well as providing opportunities to experience the benefits of these online.

The practice of *enabling* internet use means *engaging* with and listening to the needs and concerns of those who use the technology ‘a little’ or ‘not at all’, recognising the barriers they face, such as issues of security and affordability, and addressing these, including through education and financial assistance packages. *Enabling* also means patient teaching and ongoing support as changes occur over time both in the technology and the individual. In some cases, *enabling* may also mean using the internet *for* the older person, allowing them to become users by proxy.

## **6. RECOMMENDATIONS FOR POLICY AND PRACTICE**

This research offers several suggestions for ways in which the government might enhance the digital participation of older people, including ensuring that its own practices are inclusive, educating its senior citizens about the value and usefulness of the internet, and ensuring digital access is affordable and safe.

### **6.1. Inclusive practices**

The Government’s planned shift to digital self-service channels as the default medium for interactions between itself and its citizens offers many senior citizens convenient and flexible access to information and services. However, the shift to digital channels also has the potential to exclude many older people who may find it difficult, or impossible, or may simply be reluctant to interact with government in this way. The ongoing provision of viable offline alternatives is therefore important if members of this group are not to become second-class citizens with relatively poor access to information, services, and resources.

It is also important that the Government puts in place, promotes, and monitors systems to ensure that older individuals (and others), who perceive that they do not have the same access to information, services, and resources as regular internet users, have an appropriate forum for airing their grievances and having these addressed.

### **6.2. Affordable internet access**

Internet affordability is a key concern for many older people (and others). Consideration could therefore be given to targeted financial assistance packages, similar to those offered during the switchover to digital television, to help qualifying older people acquire, install, and learn to use a computer.

### **6.3. Educating, encouraging, and enabling internet use**

If the ‘digital by default’ strategy is not to exclude older non-users of the internet, it is important that the Government takes steps to educate, encourage, and enable those older people who are not

currently using the internet. This study identified several actions that might be helpful, including one-on-one information sessions, collaborations, the use of digital assistants, and awareness raising campaigns.

One-on-one interactions between government and its senior citizens, such as during interviews in which applications for New Zealand Superannuation are assessed, may be appropriate forums for information sessions about the Government's digital by default strategy and the benefits of interacting online. While judgements will need to be made on a case-by-case basis about the appropriateness of such conversations, a brief discussion and a fact sheet which includes information on where to go for further assistance/support may be helpful for some.

Collaborations between the Government and other parties may also prove helpful in encouraging and enabling older people's digital participation. Collaborations with partners such as SeniorNet could be useful in that they have an established reputation and an existing national network of learning centres with the facilities to guide older people's internet-based learning. The inclusion of a digital literacy programme, developed in conjunction with government representatives and others, will foster critical web-searching skills and also build confidence in using the internet safely. Collaborations with other organisations, such as Te Rauawaawa Kaumātua Charitable Trust, may also be helpful in the provision of culturally appropriate assistance and support for kaumātua.

Collaborations in the form of customer engagement exercises to test the development and the usability of hardware, software, and different internet-based ways of interacting between the Government and its citizens will inform good practice in this area, particularly if a wide range of individuals, including people with disabilities, are included.

The recruitment of digital assistants may be another useful strategy. Many older people already use family members as digital assistants either supporting their use of the internet, in a digital mentoring role, or enabling them to become users by proxy – the digital intermediary role. Government agencies (and other organisations), could adopt a similar practice, training frontline staff to assist and support older people in the use of online services. Alternatively, government agencies (and other organisations), could contract the services of SeniorNet to offer training on specific online products and services using a demonstration model, similar to the Westpac-SeniorNet workshops previously discussed.

Awareness-raising campaigns are another avenue through which senior citizens may be educated on the value and usefulness of internet usage. These campaigns could be run along similar lines to the Westpac-SeniorNet seminar series, but be focused on the Government's shift to digital channels and based on building confidence in the use of this new format. Consideration might also be given to the recruitment of local digital champions to promote the use of the internet among older people in their community, including identifying good practices and sharing success stories.

Initiatives such as those proposed will only be successful if they are well supported and resourced. It is also important that appropriate partners are recruited, targets set, and overall performance monitored and evaluated.

## 7. APPENDICES – OBJECTIVE 3

### 7.1. Appendix 1: Screening questionnaire

1. **Age** (Tick one)
  - (a) 65-70
  - (b) 71-75
  - (c) 76-80
  - (d) 81-85
  - (e) 86-90
  - (f) 91-95
  - (g) 96-100
  - (h) 101+
  
2. **Gender** (Tick one)
  - (a) Male
  - (b) Female
  
3. **Ethnicity** (Tick one)
  - (a) New Zealand European/Pākehā
  - (b) Māori
  - (c) Pacific Islander
  - (d) Asian
  - (e) Other
  
4. **Internet use** (Tick one)
  - (a) I currently use the Internet ➔**Go to Question 5.**
  - (b) I sometimes ask other people to use the Internet for me ➔**Skip to Question 8.**
  - (c) I have used the Internet in the past but not now ➔**Skip to Question 9.**
  - (d) I have never used the Internet ➔**Skip to Question 10.**
  
5. If you **currently use the Internet** which device do you use to access it from **MOST OFTEN?**  
(Tick one)
  - (a) A desktop computer
  - (b) A laptop computer
  - (c) A smartphone
  - (d) Other (please give details) .....
  
6. If you **currently use the Internet**, how many hours per week would you use it on average through all the devices you use to access it (e.g. desktop computer, laptop computer, smartphone)? (Tick one)
  - (a) Under 5 hours a week
  - (b) 5-20 hours a week
  - (c) 20+ hours a week

7. If you **currently use the Internet**, which of the following do you **mainly** use it for? (Tick as many as applies to your situation). **In each case**, also indicate your level of use of this activity.

- (a) **Searching for information** (e.g. on hobbies, street addresses, etc.)
  - a. Not at all
  - b. A little
  - c. A lot
- (b) **Entertainment** (e.g. downloading music, playing online games, etc.)
  - a. Not at all
  - b. A little
  - c. A lot
- (c) **Communication** (e.g. emailing, making online phone calls, etc.)
  - a. Not at all
  - b. A little
  - c. A lot
- (d) **Contacting people** (e.g. through LinkedIn, Facebook, etc.)
  - a. Not at all
  - b. A little
  - c. A lot
- (e) **Publishing material** (e.g. writing blogs, writing books, uploading photos, etc.)
  - a. Not at all
  - b. A little
  - c. A lot
- (f) **Commerce** (e.g. buying things online, selling things online, banking online, paying bills online, making bookings, etc.)
  - a. Not at all
  - b. A little
  - c. A lot
- (g) **Accessing government information and services** (e.g. paying taxes, submitting applications for funding, etc.)
  - a. Not at all
  - b. A little
  - c. A lot
- (h) **Other** (please give details and level of use) .....

➔ **On completion of Question 7, skip to Question 11.**

8. If you **do not use the Internet yourself, but you have asked someone to do something on the Internet for you in the last year** (e.g. send an email, get information, or make a purchase, etc.) indicate how often this happens? (Tick one).

- (a) Yes, several times in the last year
- (b) Yes, once or twice in the last year
- (c) Not at all

➔ **On completion of Question 8, skip to Question 11.**



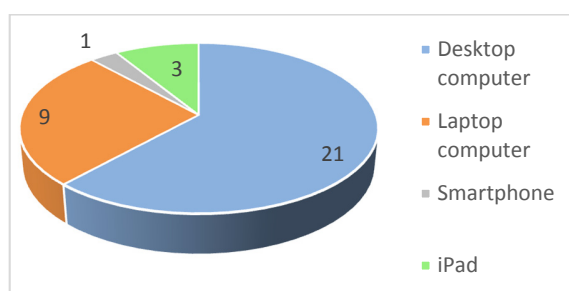
9. If you have **used the Internet at some stage in the past but no longer do so**, please indicate your **MAIN** reason for not currently using it.....

➔ **On completion of Question 9, skip to Question 11.**

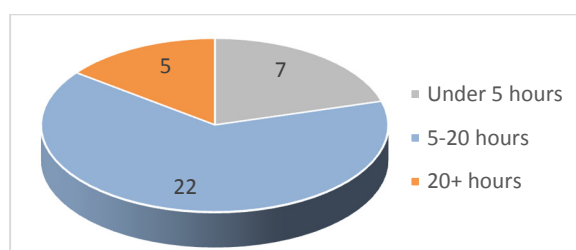
10. If you **do not use the Internet at all**, what is your **MAIN** reason for not using it? (Tick one).
- (a) No interest/not useful
  - (b) Don't know how to use it
  - (c) No computer/no connection
  - (d) Too expensive/can't afford it
  - (e) No time/too busy
  - (f) Other – (please give details) .....
11. Overall, **how important** is the Internet to your everyday life? (Tick one)
- (a) Not important at all
  - (b) Not important
  - (c) Neutral
  - (d) Important
  - (e) Very important

## 7.2. Appendix 2: Screening questionnaire – Responses from the 34 internet users

(Q5) Digital devices for accessing the internet: A desktop computer was the most commonly used digital device (62% of participants).

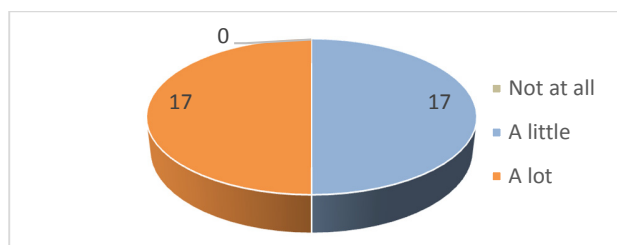


(Q6) Hours per week spent using the internet: most participants (65%) spent 5-20 hours per week on the internet.

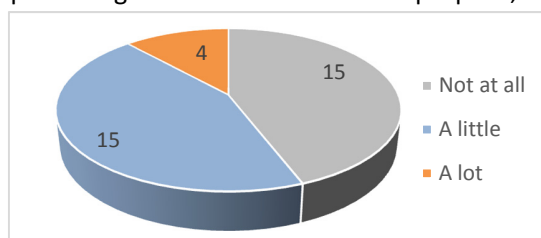


## (Q7) Uses of the internet:

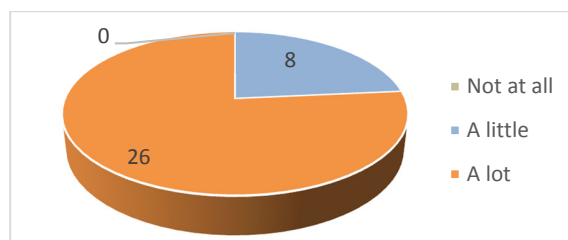
- (a) Searching for information: all participants searched for information online (half 'a lot' and half 'a little').



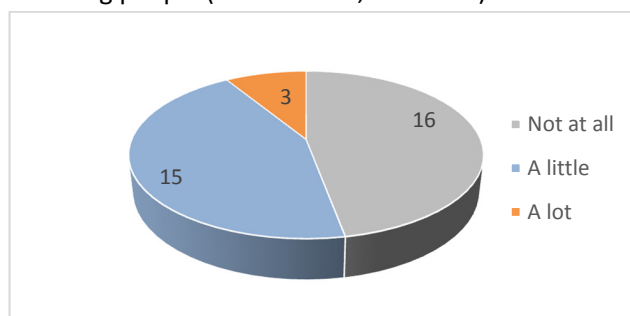
- (b) Entertainment: almost half (44%) of participants did not use the internet for entertainment purposes. The same percentage used it 'a little' for this purpose, and 12% used it 'a lot'.



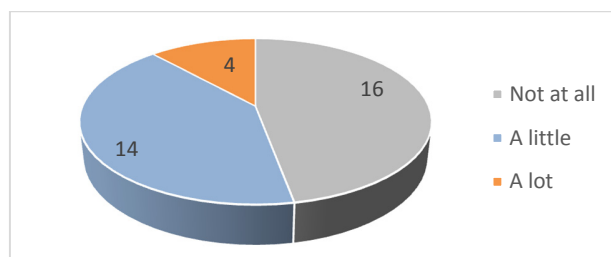
- (c) Communication (e.g. emailing, making online phone calls): Communication was the most common activity all participants used the internet for (76% 'a lot', 24% 'a little').



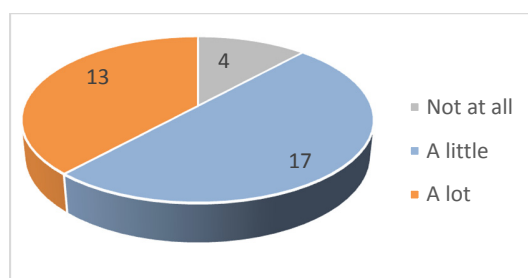
- (d) Contacting people (e.g. through LinkedIn, Facebook): just over half of participants used the internet for contacting people (44% 'a little', 9% 'a lot').



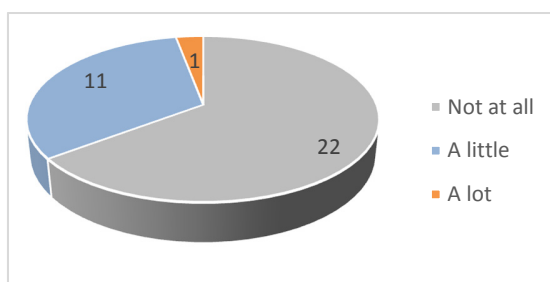
- (e) Publishing material (e.g. writing blogs, uploading photos): 41% of participants used the internet 'a little' for publishing (mostly uploading photographs), 12% used it 'a lot', and 47% did not use the internet at all for this purpose.



- (f) Commerce (e.g. buying/selling, banking, paying bills): 88% of participants used the internet for commerce (38% 'a lot', and 50% 'a little').



- (g) Accessing government information and services: 65% did not use the internet at all for accessing government information or services; 32% used it 'a little', and only 3% (one participant) used it 'a lot' for this purpose.



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**APPENDIX A: LABOUR FORCE PARTICIPATION AMONG OLDER  
NEW ZEALANDERS, 1991-2013**

**Dr Michael P. Cameron**



## ABSTRACT

New Zealand's population, and labour force, is ageing rapidly. This report presents a descriptive analysis of labour force and employment trends among older New Zealanders for those aged 55 and over. Specifically, the research presented here focuses on labour force participation by age group, cohort and region and, in terms of employment, by industry and occupation. My findings show that the older labour force is large and expanding over time, and the patterns are similar by gender and by region. One example is the employment of older workers, which is more concentrated in agriculture than other industries or occupations. Cohort analysis reveals that generational differences in labour force participation rates are a significant driver of increases in the older labour force, but that cohort differences do not explain increases in the proportion of full-time employment among older workers to the same extent.

## 1. INTRODUCTION

As is the case in other Western countries, New Zealand's population is growing older. Statistics New Zealand (2006) projected that the 65-plus age group will make up over one-quarter of New Zealand's population by the 2030s, up from 12% in 2005. They also projected that the number of people aged over 65 would increase from half a million in 2005 to 1.33 million in 2051. This rapid and unprecedented ageing of the population has a number of implications for New Zealand, including the ability to continue national superannuation at current levels (Wilson & Rodway, 2006; Bascand, 2012; New Zealand Treasury, 2013), retirement planning more generally (Jackson et al., 2013), increased healthcare costs (Bascand, 2012), potential skills shortages (Robson, 2001), and other challenges and opportunities for employers in relation to coping with an ageing workforce (Davey, 2008).

This report presents a descriptive analysis of labour force and employment trends, showing that labour force participation is highest among the 'young' old, but is also substantial among the oldest age groups. Full-time employment is most prevalent among the 'youngest' old, with part-time employment (less than 30 hours per week) most prevalent among the oldest age groups. The labour force of older people has grown substantially over the 22-year period between 1991 and 2013, and the participation rate among older people has also grown. The timeframe considered includes a period where the age of eligibility for national superannuation increased from 60 years in 1991 to 65 years in 2001, which clearly affected the incentives for labour force participation among older people. While part of the increase in the older labour force is due to an increase in the size of successive age cohorts, generational differences in labour force participation rates are also significant. Generational differences do not appear to affect the choice between part-time and full-time employment to the same extent.

## 2. DATA AND METHODS

The data in this paper are drawn from the Census of Population and Dwellings (1991, 1996, 2001, 2006, & 2013), using customised tables obtained from Statistics New Zealand. For confidentiality reasons, all data were randomly rounded to base 3 by Statistics New Zealand. The discontinuity in data between 2006 and 2013, reflecting a seven-year period between Censuses, as opposed to the five-year periodicity

prior to 2006, presents some challenges with interpretation; these are addressed at relevant points below.

All data are arranged in five-year age groups, with the oldest group being those aged 85 years and over. While this limits the analysis that can be conducted for the oldest New Zealanders, in reality few of those aged 85 and over remain in the labour force (see following sections), so extending the analysis by five-year age groups to 90 or 95 would likely add minor additional insights. In considering the labour force of older New Zealanders, I limit consideration to those aged 55 years and over (and in some cases 65 years and over). This age range was chosen in order to encompass older people who have attained the age of national superannuation, which is universal in New Zealand at age 65 for both men and women, as well as those who are nearing this de facto retirement age. (New Zealand does not have an official 'retirement age', although many older workers take the opportunity to retire presented by the commencement of national superannuation at age 65, so, for simplicity, the remainder of this report will refer to age 65 as the 'retirement age', meaning the age at which national superannuation becomes available.) When considering labour force totals, I use the labour force aged 25 years and over. This ensures that young people who are in training or further education are mostly excluded from the analysis.

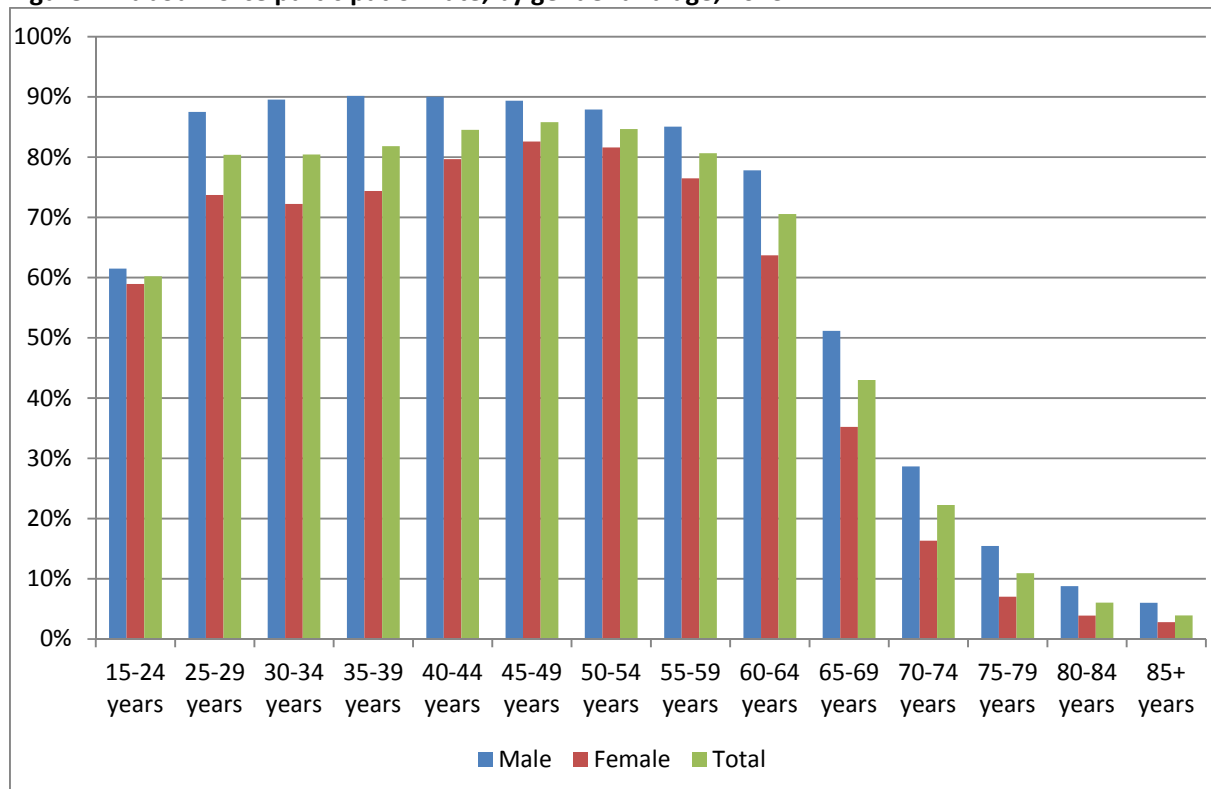
The analysis covers all 14 regional council areas in New Zealand. Industries are defined using the ANZSIC96 V4.1 classification rather than the current standard ANZSIC06, as all data between 1996 and 2013 have been classified according to ANZSIC96. Similarly, occupations are defined using NZSCO99 V1.0 rather than the recently adopted ANZSCO13 because all data from 1991 to 2013 can be classified using this earlier classification.

The official Census data record a person's work and labour force status for seven days ending on Census day. Throughout this report, I use standard definitions pertaining to labour force status. The labour force is defined as the total number of workers employed, whether part-time or full-time, and those unemployed; without a job, but actively seeking employment. Where used below, the unemployment rate refers to the proportion of the labour force that is unemployed. The labour force participation rate is the proportion of the working age population in the labour force.

### **3. LABOUR FORCE CHARACTERISTICS OF OLDER NEW ZEALANDERS IN 2013**

Figure 1 presents the labour force participation rate by gender and five-year age groups from the 2013 Census. Overall the labour force participation rate was 68.5% for those aged 25 years and over (67.1% for those aged 15+ years), and was lower for women (62.6%) than for men (75.0%).

For women, the labour force participation rate was low for those aged under 25 years (58.9%), increases to peak participation among those aged 45-49 years (82.6%), and shows a small decrease in the main childbearing years (30-34 years). Above age 49, labour force participation decreases, with the largest absolute decreases occurring between ages 60-64 years (63.7%) and 65-69 years (35.2%). Overall, the labour force participation rate for women aged 65 years and over was 16.7%.

**Figure 1: Labour force participation rate, by gender and age, 2013.**

For men, the labour force participation rate was also low for those aged under 25 years (61.5%); then increases to peak participation among those aged 35-39 years (90.1%) before declining, with the largest absolute decreases also occurring between ages 60-64 years (77.8%) and 65-69 years (51.2%). Overall, the labour force participation rate for men aged 65 years and over was 29.3%.

These results are unsurprising. Given that national superannuation becomes universally available at 65 years of age, it is to be expected that many New Zealanders choose leisure over work at that age. However, labour force participation remains substantial even above 65 years, and in 2013 there were a considerable number of people (about 2,800) still in the labour force aged 85 years and over.

Figure 2 presents the unemployment rate by gender and five-year age group from the 2013 Census. Overall, the unemployment rate was 5.0% for those aged 25 years and over (7.1% for those aged 15 years and over), and higher for women (5.8%) than for men (4.4%). Unemployment rates were highest among the young (18.4% for those aged under 25 years; 19.9% among young women, and 17.1% among young men), then decrease monotonically (i.e., a consistent, non-oscillating decrease) among both men and women until ages 75 and over. Unemployment rates were higher among women than men up until age 59 years, and above that age the unemployment rates were mostly higher among men than women. Overall, the unemployment rate for those aged 65 years and over was 1.7%, and almost identical between women (1.6%) and men (1.8%).

Again, the results are unsurprising. There is a noticeable drop-off in unemployment rates between those aged 60-64 years and those aged 65-69 years. This probably reflects a trend towards leaving the labour

force, and also represents those who are unemployed at retirement age. Men may be more likely to continue seeking work after retirement age, which explains their higher unemployment rate compared to women aged 65 and over.

**Figure 2: Unemployment rate, by gender and age, 2013.**

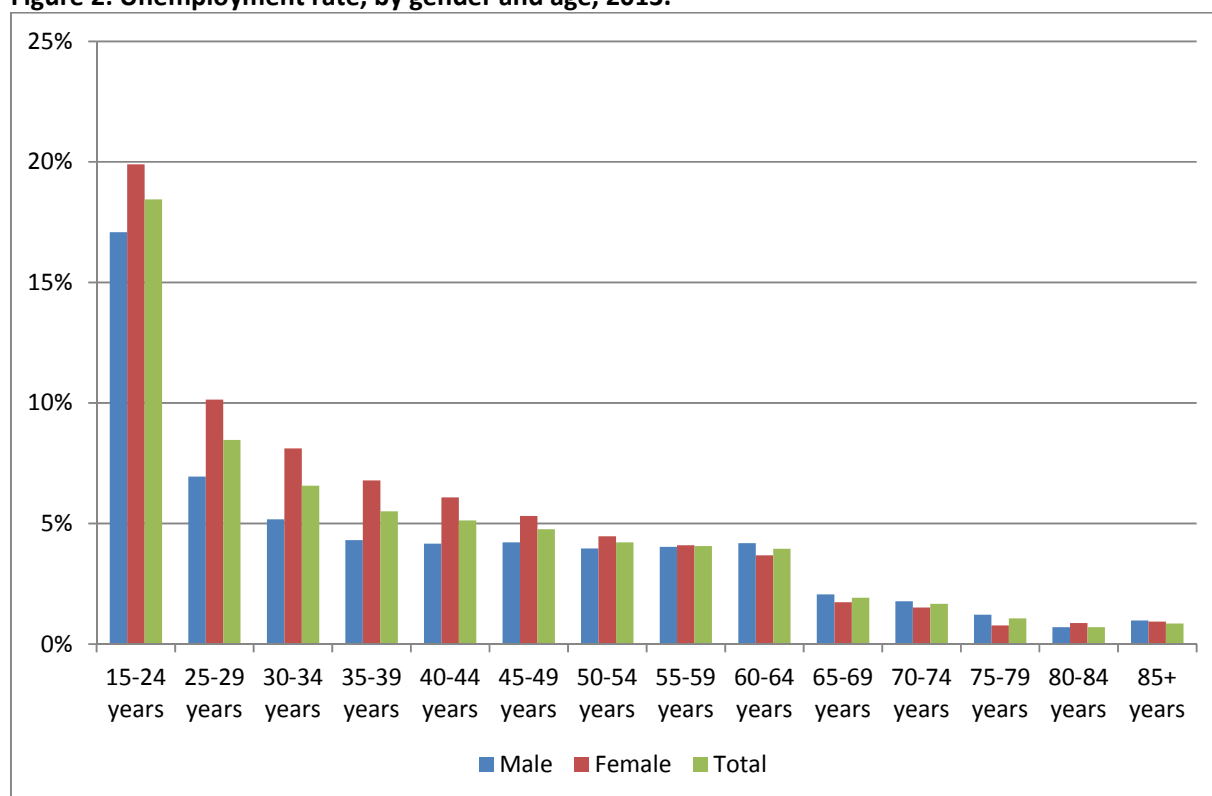


Figure 3 disaggregates the employed in 2013 into part-time and full-time employment for those aged 55 years and over in five-year age groups. From this, it is clear that the size of the labour force declines with age, with a labour force of over 192,000 aged 55 to 59 years reducing to fewer than 3,000 aged 85 years and over; and the ratio of part-time to full-time employment differs significantly by age. At younger ages up to 64 years, substantially more than half of those employed are in full-time employment. In the 65-69 year age group, the proportion employed full-time drops to just 61.7%, while at ages 70 and over there are more part-time than full-time employed people.

After retirement age, fewer people are working, and those that are working are more frequently doing so part-time. Again, this reflects a retirement trend, whereby the choice of part-time employment probably relates to many people choosing to transition from employment to retirement through an intermediate phase of part-time employment, rather than making an abrupt adjustment from full-time employment directly to retirement. There are gender differences in this transition (Appendix Figures 1 and 2): more women are employed part-time than full-time in the 65-69 year age group and older age groups, whereas for men the transition to more part-time work is in the 70-74 year age group.

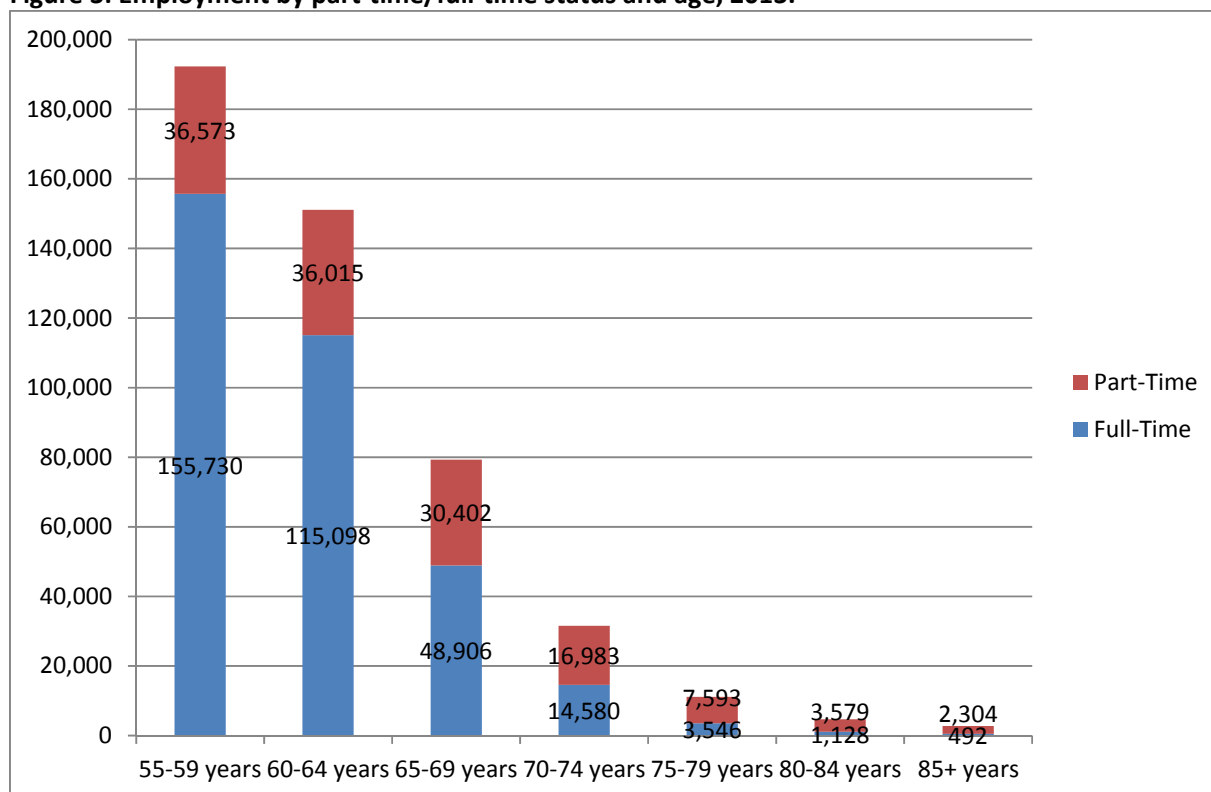
**Figure 3: Employment by part-time/full-time status and age, 2013.**

Figure 4 shows the labour force participation rate for people aged 65 years and over for each region in New Zealand in 2013. Overall, the labour force participation rate was highest in Gisborne (25.4%), Waikato (24.6%), and Southland (24.3%), and lowest in Nelson (18.3%), Bay of Plenty (21.2%), and Otago (21.5%). For women, the labour force participation rate was highest in Gisborne (20.1%), Northland (18.7%), and Waikato (18.3%), and lowest in Nelson (13.5%), Otago (15.5%), and Canterbury (15.4%). For men, the labour force participation rate was highest in Southland (32.2%), Gisborne (31.9%), and Waikato (31.8%), and lowest in Nelson (24.0%), Bay of Plenty (27.7%), and Taranaki (28.4%). These rankings are substantially different from those for the labour force as a whole, where for those aged 25 years and over the highest labour force participation rates are observed in Wellington (71.4%), Southland (70.9%), and Canterbury (69.4%), and the lowest rates are observed in Northland (62.1%), Bay of Plenty (65.1%), and Manawatu-Wanganui (65.5%). The difference in ranking between the overall labour force and the older labour force reflects the differences in the motivation of older people to work. In particular, the areas with low labour force participation rates among older people include traditional 'sunbelt' retirement areas such as Nelson and the Western Bay of Plenty.

**Figure 4: Labour force participation rate for people aged 65 years and over, by gender and region, 2013.**

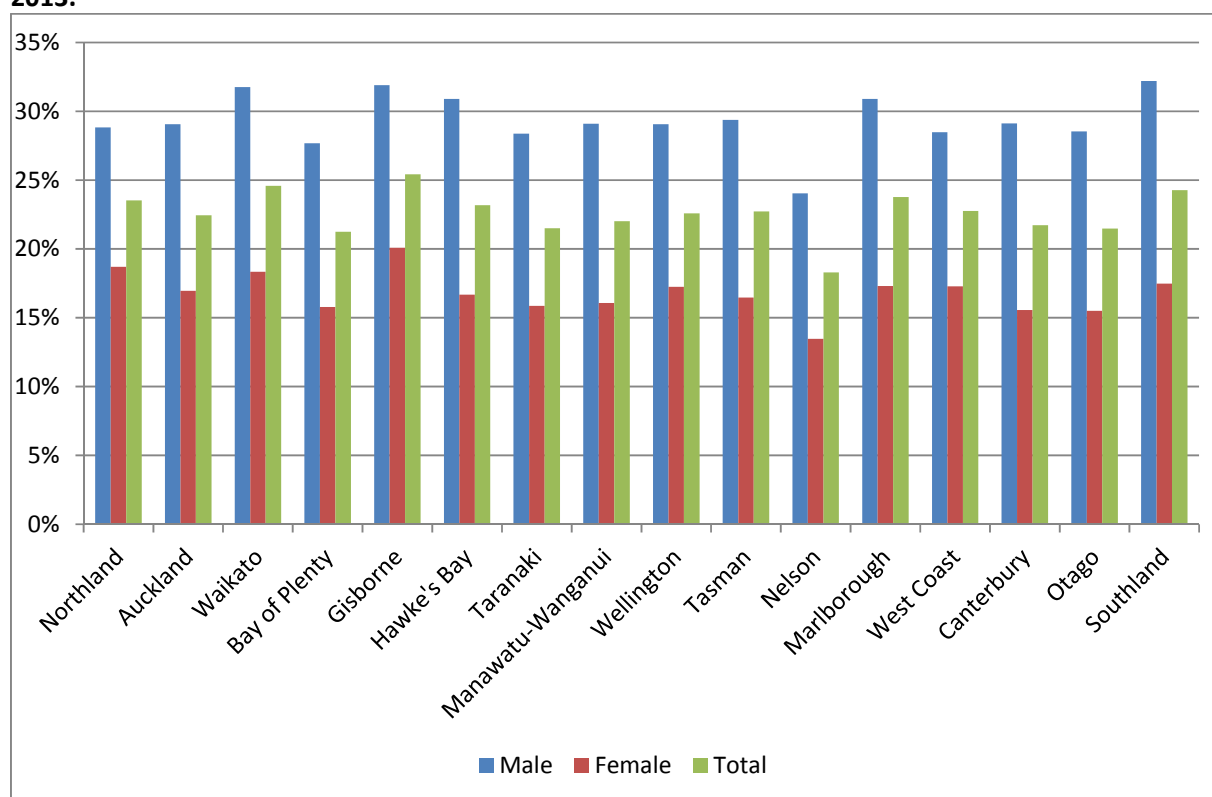


Figure 5 shows the industry mix of employment in 2013 by five-year age groups for those 55 years and over, along with the mix for the labour force 25 years and over as a whole. Comparing the older age groups with the labour force 25 years and over as a whole, there are four industries where the proportion of employment at every age group 55 years and over is lower than for the labour force aged 25 years and over as a whole. The industries are: *Construction, Wholesale trade, Retail trade, and Accommodation, cafés and restaurants*.

This is unsurprising, given that these industries are typically characterised by a youthful workforce. The *Agriculture, forestry and fishing* industry is the only industry where the proportion of employment at every age group 55 years and over is higher than for the labour force aged 25 years and over as a whole, reflecting a substantially older than average workforce.

The change in industry mix across age groups is most interesting. *Agriculture, forestry and fishing* exhibits an increasing proportion of employment in the older age groups, up from 7.2% among those aged 55-59 years to 35.4% for those aged 85 years and over. Many agricultural workers are self-employed farmers, or have made the transition from self-employed to employer, which offers relatively flexible work hours and the independence to continue working into older years. The substantial increase in agricultural employment by age reinforces the aged nature of the labour force noted in the previous paragraph, as well as the earlier findings of Jackson (2013) and Cameron et al. (2010) concerning the difficulty that some ageing farmers face in farm ownership succession. These problems are partially due

to an unwillingness of younger people to enter the industry. No other industry shows a monotonic increase in proportion of employment over these age groups.

In contrast, *Education* and *Health and community services* both show a monotonic decrease in employment proportion by age group. *Education* decreases from 9.9% of employment in the 55-59 year age group to 3.8% in the 85-plus age group, while *Health and community services* decreases from 13.5% of employment in the 55-59 year age group to 4.3% of employment in the 85 years and over age group.

The latter decreases are most apparent among women (Appendix Figures 3 & 4), with *Education* decreasing from 14.9% of women's employment in the 55-59 year age group to 7.5% in the 85-plus age group, while *Health and community services* decreased from 22.9% of women's employment in the 55-59 year age group to 10.4% in the 85-plus age group. Although the numbers are small, women demonstrate a monotonic decrease in employment proportion by age group in the *Construction* industry, while men show monotonic decreases in employment proportion by age groups in the *Electricity, gas and water supply*, *Government administration and defence*, and *Health and community services* industries; again, all with relatively small numbers. Both men and women show monotonic increases in employment proportion by age group only in the *Agriculture, forestry and fishing* industry.

**Figure 5: Industry mix of employment by age group, 2013.**

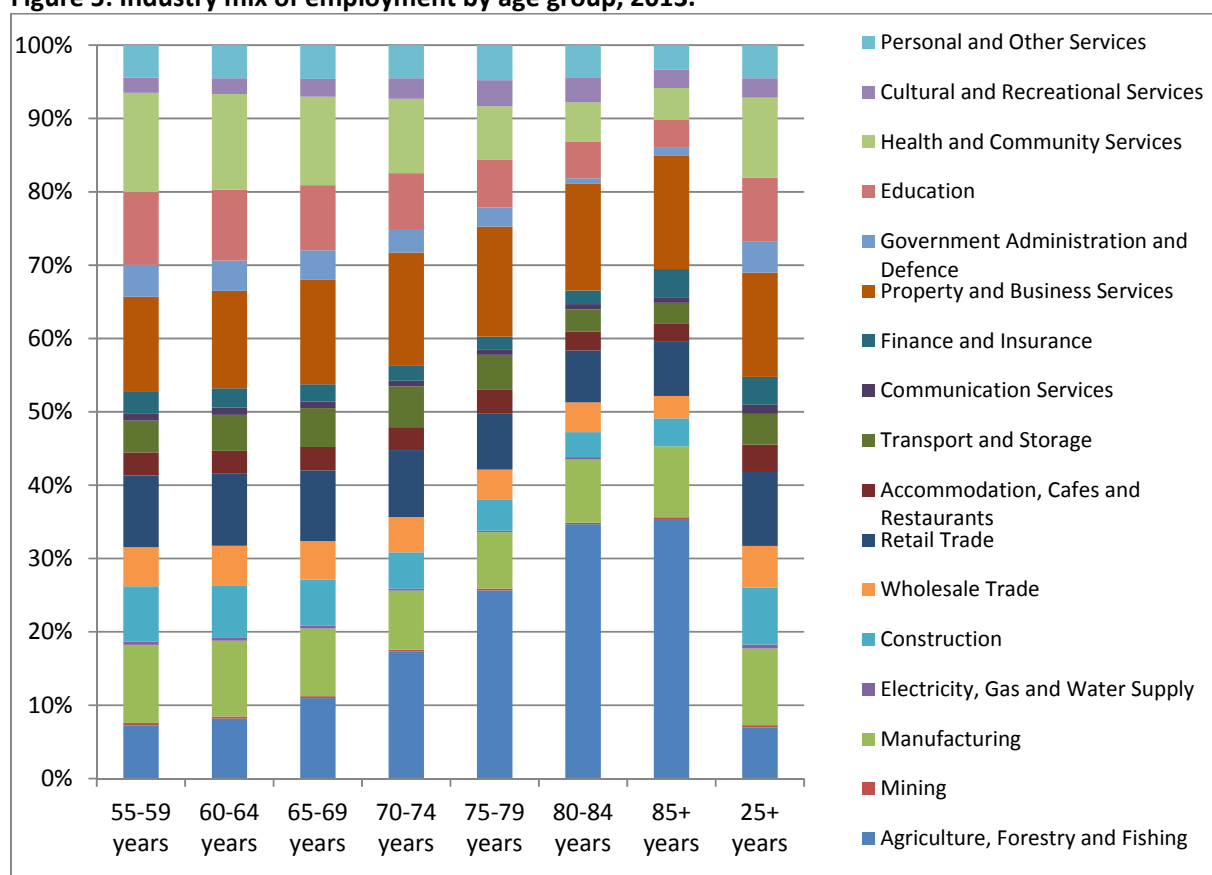


Figure 6 shows the age mix of employment in each industry in 2013, and demonstrates that some industries exhibit older age profiles of workers than others. For instance, 12.5% of workers in the

*Agriculture, forestry and fishing* industry are aged 65 years and over, with a further 18.9% aged 55-64 years. Other industries with the oldest age profiles of employment include *Transport and storage* (7.9% aged 65+ years; 19.9% aged 55-64 years), *Health and community services* (6.4% aged 65+ years; 22.4% aged 55-64 years), and *Property and business services* (6.4% aged 65+ years; 16.5% aged 55-64 years). These industries may face a critical worker shortage as their ageing workforce moves increasingly into retirement.

In contrast, the industries with the youngest age profiles of employment include *Finance and insurance* (3.7% aged 65+ years; 13.3% aged 55-64 years), *Accommodation, cafés and restaurants* (3.9% aged 65+ years; 11.1% aged 55-64 years), and *Communication services* (4.0% aged 65+ years; 13.7% aged 55-64 years). These industries may display a lower exposure to the older workforce now, but will inevitably face an ageing workforce in the future, and may need to adapt their employment practices to suit a changing age structure.

**Figure 6: Age mix of employment in each industry, 2013.**

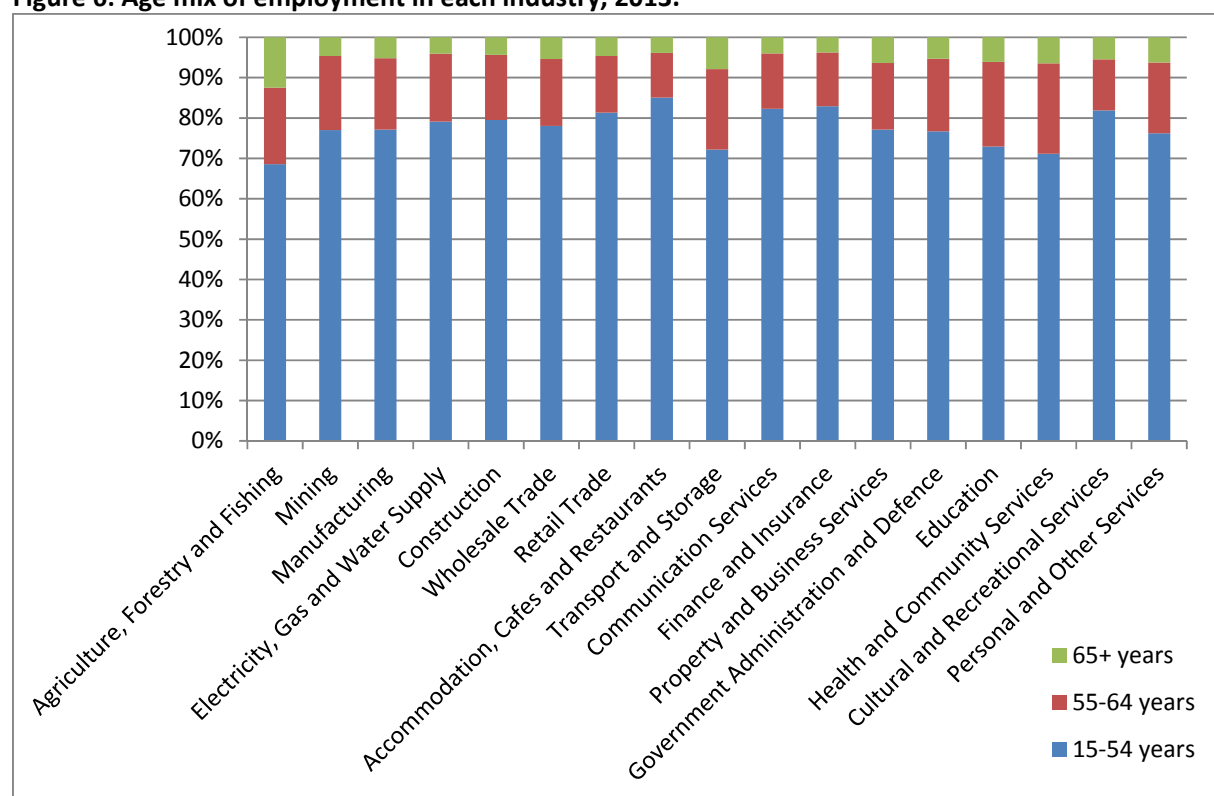
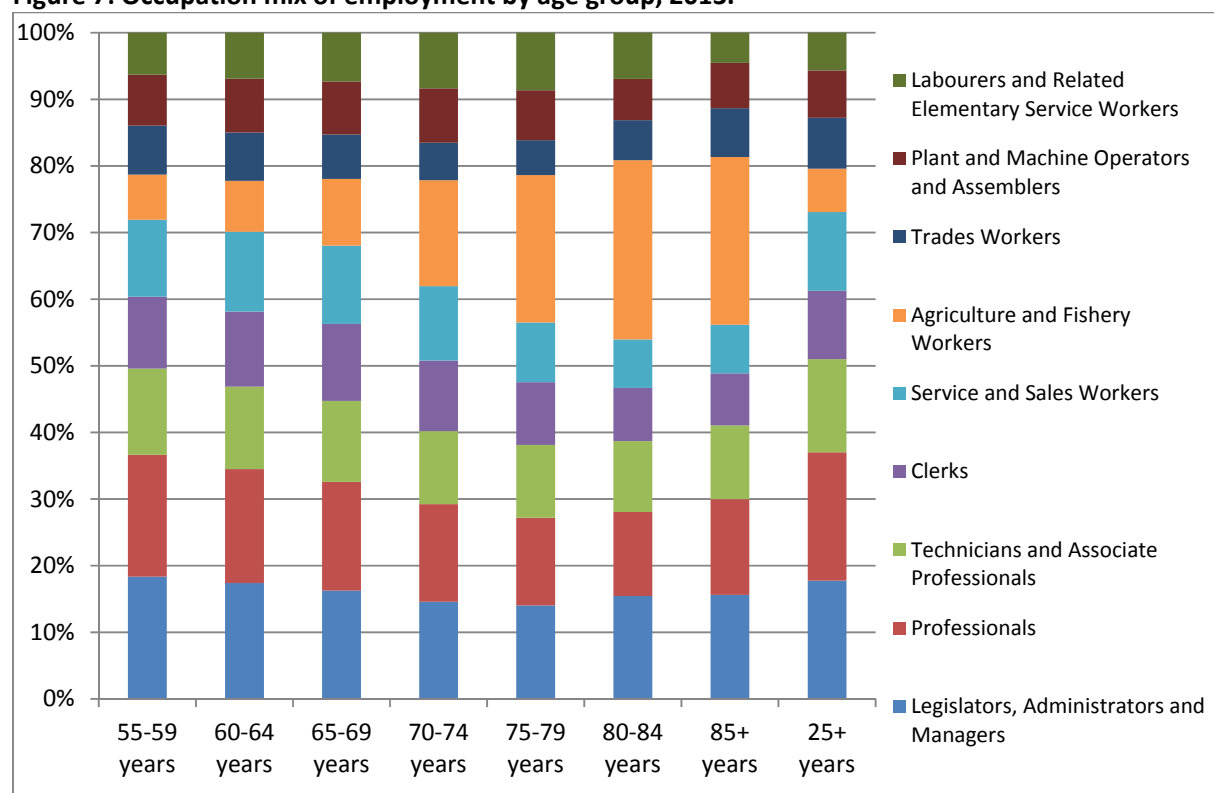


Figure 7 shows the occupational mix of employment in 2013 by five-year age groups for those aged 55 years and over, along with the mix for the labour force aged 25 years and over as a whole. Comparing the older age groups with the labour force aged 25 years and over, there are two occupations – *Technicians and associate professionals*, and *Trades workers* – where the proportion of employment in every age group 55 years and over is lower than for the labour force aged 25 years and over as a whole. For one occupation, *Agricultural and fishery workers*, the proportion of employment at every age group 55 years and over is higher than for the labour force aged 25 years and over as a whole. The result for



*Agricultural and fishery workers* is similar to that observed at the industry level, reflecting the single-industry nature of *Agricultural and fishery workers*. Unlike the industry mix, there are no occupations that demonstrate a monotonic increase or decrease in proportion of employment by age group.

**Figure 7: Occupation mix of employment by age group, 2013.**



#### 4. LABOUR FORCE CHARACTERISTICS OF OLDER NEW ZEALANDERS, 1991-2013

Figure 8 shows how the labour force participation rate changed between 1991 and 2013 in the five-year age groups. In all age groups, with the exception of the 85-plus age group, where the labour force participation rate fell slightly, from 4.2% to 3.9%, labour force participation increased substantially, including during the most recent intercensal period and the Global Financial Crisis. For the most part, across all ages, this follows a national trend towards higher labour force participation with the rate for all those aged 25 years and over increasing from 60.0% in 1991 to 69.0% in 2006, before falling slightly to 68.5% in 2013. A large proportion of this labour force growth has occurred among the oldest age groups.

The largest absolute increase in labour force participation over the period 1991-2013 was seen in those aged 60-64 years. Much of this increase occurred between 1991 and 2001, and is explained by the rapid

increase in the age of eligibility for New Zealand Superannuation, which rose from 60 years in 1991 to 65 years in 2001 (Preston, 2008).

There are slight differences in the trajectory of labour force participation between men and women (Appendix Figures 5 & 6). For men, labour force participation rates increased across all age groups between 1991 and 2006, but fell slightly among those aged 55-59 years and those aged 85 years and over between 2006 and 2013. For women, there were similar increases in labour force participation between 1991 and 2006, with only the 85-plus age group experiencing a decrease in participation between 2006 and 2013.

**Figure 8: Labour force participation rate, by age, 1991-2013.**

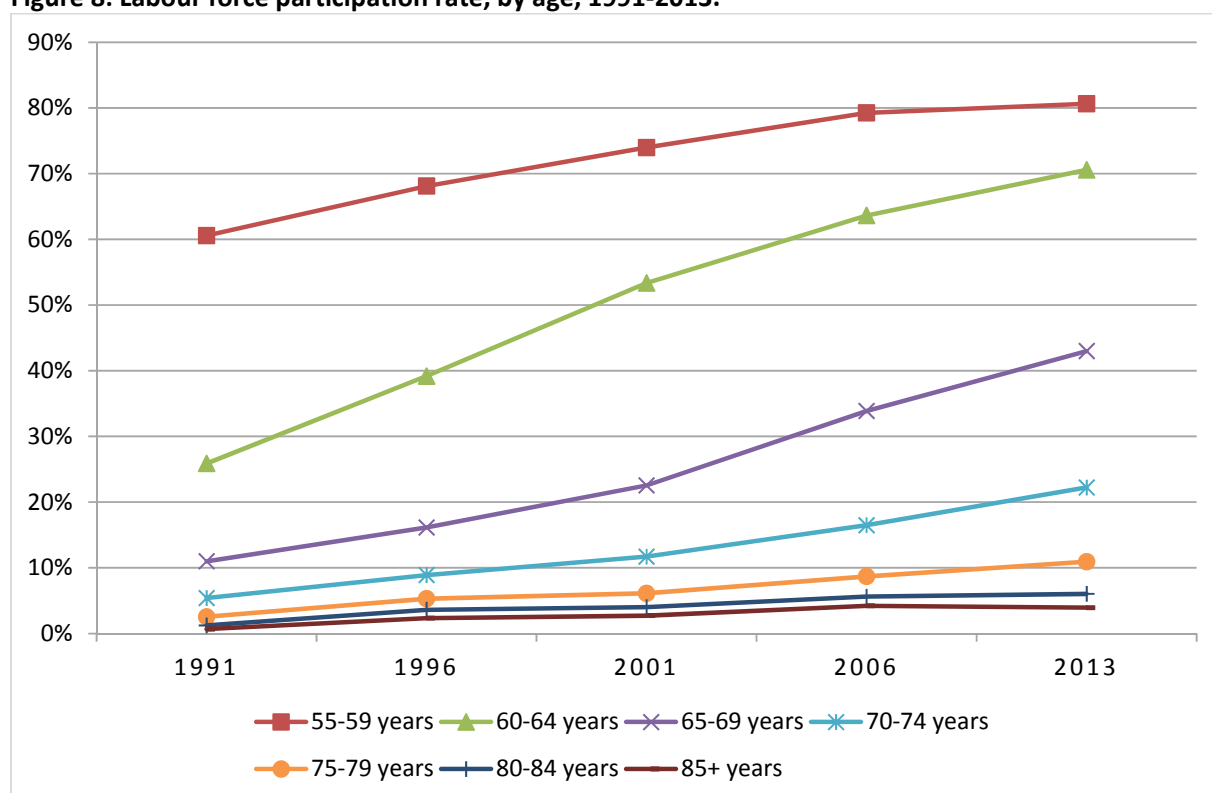
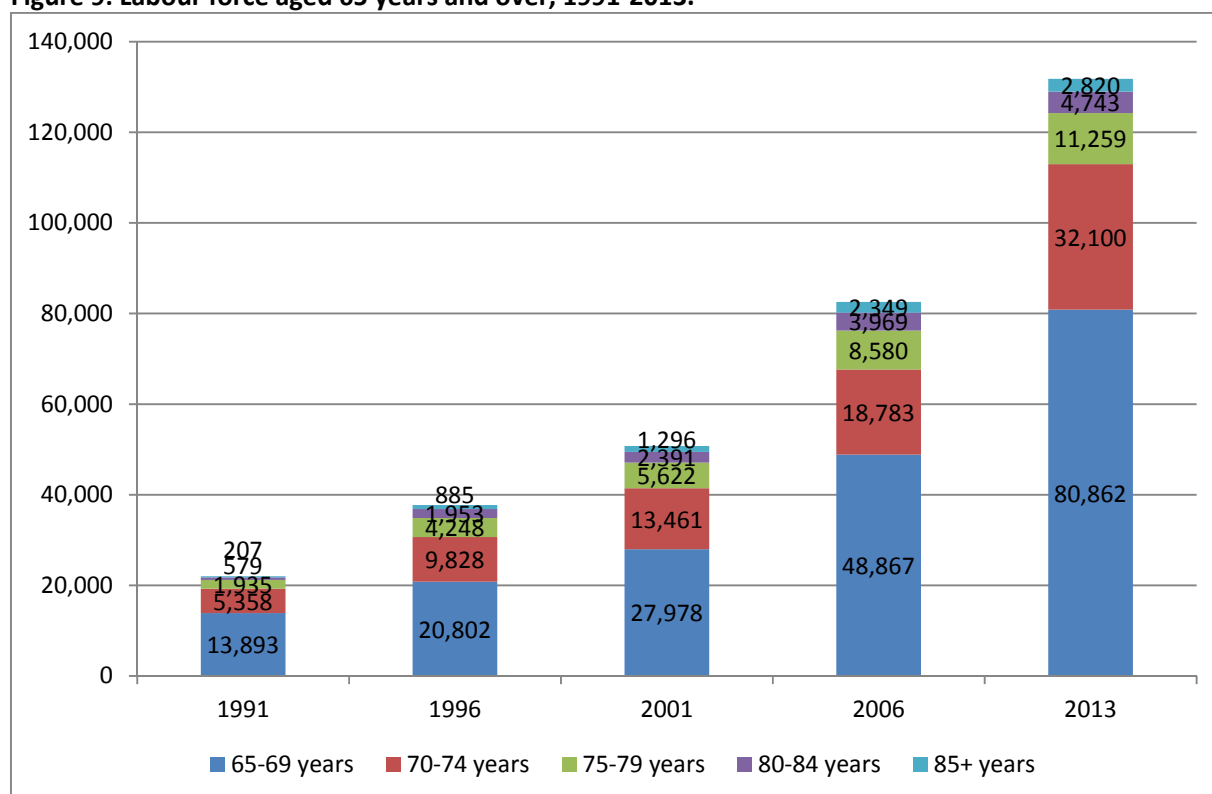
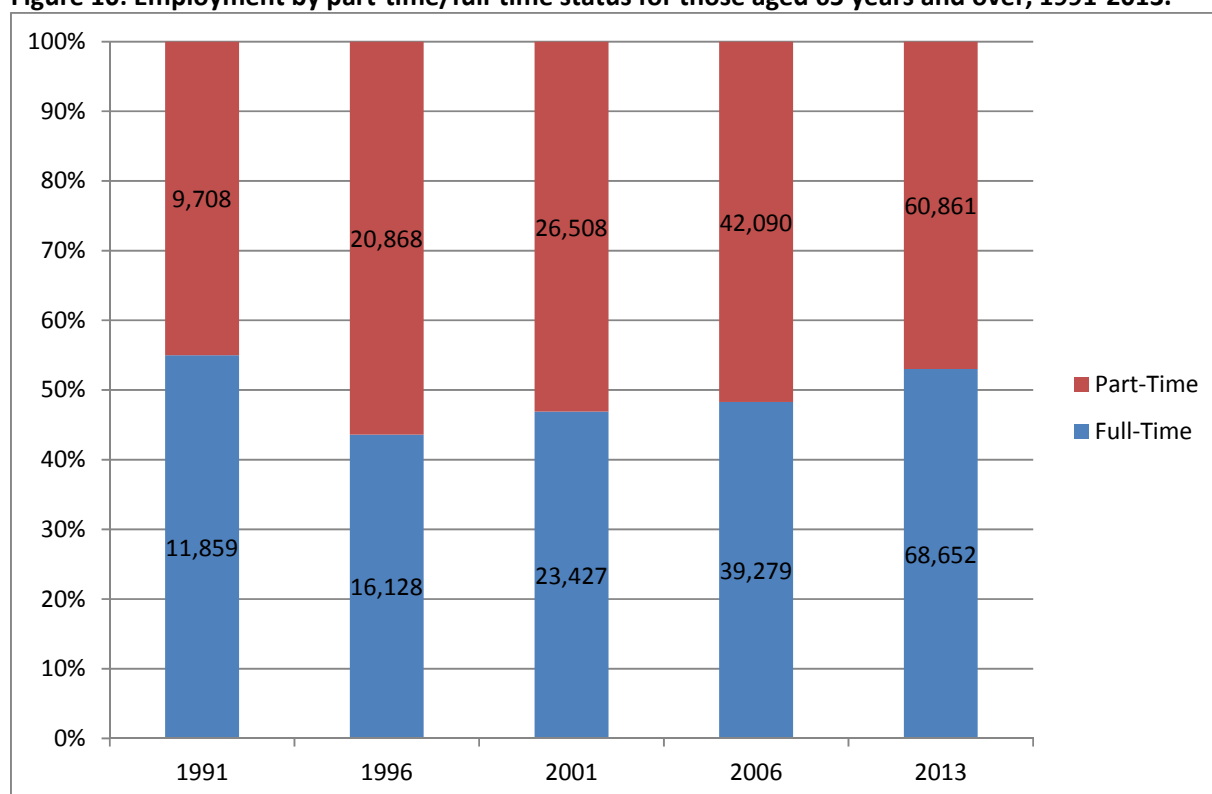


Figure 9 shows labour force growth among those aged 65 years and over for the period from 1991 to 2013. Over this period, the total number of people 65 years and over in the labour force has grown substantially from 21,972 in 1991 to 131,784 in 2013. This represents an annualised growth rate of 8.5%, compared with a 1.9% rate in the labour force aged 25 years and over during the same period. On top of this, there has been growth in the labour force within every age group 65 years and over. In relative terms, growth has been greatest in the 85-plus age group, at 12.6% per year. Growth in the older labour force has been greater among women, with 10.5% annual growth compared to men at 7.5% per year (Appendix Figures 7 & 8).

**Figure 9: Labour force aged 65 years and over, 1991-2013.**

In the previous section, Figure 3 showed that part-time employment exceeded full-time employment only for those aged 70 years and over. Figure 10 shows how part-time and full-time employment changed between 1991 and 2013 for those aged 65 years and over. In absolute terms, both part-time and full-time employment has increased in every timeframe. In 1991, full-time employment exceeded part-time employment, with the former making up 55.0% of the total. This decreased substantially to 43.6% of the total in 1996, due to a more-than-doubling of the number of older people in part-time employment. Since 1996, the proportion of full-time employment among older people has gradually increased, reaching 53.0% by 2013. When separating the data into five-year age groups (Appendix Table 1), it is clear that the move towards more part-time employment between 1991 and 1996 occurred in all age groups, although, since 1996, the return to full-time employment has occurred mainly in the 65-69 year age group, and to a lesser extent in the 70-74 year age group. This suggests a cohort effect, which will be discussed further in Part 5.

The change in the ratio of full-time to part-time workers may be partially explained by policy changes. In 1991, the Superannuation surcharge, which is the amount by which New Zealand Superannuation was reduced for each dollar of additional earnings, was increased from 20% to 25%, and the amount of additional income that could be earned before the surcharge applied was lowered (Preston, 2008). This reduced the incentive for full-time work among older workers. In 1998, the surcharge was abolished, which removed the negative incentive towards earning additional income including through full-time, rather than part-time, work.

**Figure 10: Employment by part-time/full-time status for those aged 65 years and over, 1991-2013.**

## 5. COHORT CHANGES IN LABOUR FORCE PARTICIPATION OF OLDER NEW ZEALANDERS

The increases in the size of the labour force within older age groups are indicative of two underlying changes: (1) increases in the size of the age cohorts reaching retirement age; and (2) changes in labour force participation rates by successive cohorts.

The former change is well recognised as the baby boomer generation, those born after 1946, is currently reaching age 65 in greater numbers. This section attempts to uncover the latter of those two changes. This analysis is somewhat limited however, for two reasons: (1) because of the change in Census periodicity from five-yearly data collections between 1991 and 2006 to seven years between the last two Censuses, the cohorts in 2013 are not a perfect match to those in earlier Census years; and (2) the oldest age group is not a true five-year age cohort, although it is unlikely that there are many people still in the labour force at age 90 years and over. In spite of these limitations, the analysis appears to show some robust trends.

Figure 11 shows the labour force participation rate for successive cohorts, with each cohort identified by their years of birth. For instance, the cohort labelled “born 1921-1926” was aged 80-84 years in 2013, and is matched with the group aged 75-79 years in 2006; the group aged 70-74 years in 2001; the group

aged 65-69 years in 1996; and the group aged 60-64 years in 1991. Thus, the figure follows each cohort across time, in terms of their labour force participation rate.

Two things are obvious from Figure 11: (1) labour force participation declines with age for every cohort, and for the most part the largest declines in participation occur between ages 60-64 years and 65-69 years, which is consistent with the earlier analysis in this report; and (2) labour force participation is increasing for successive cohorts, which reflects a generational difference in work preferences at older ages – as each cohort reaches age 65, their labour force participation rate is higher than all earlier cohorts at the time they reached that age. The trend between successive cohorts is statistically significant ( $p = 0.03$ ). However, the increase in labour force participation rate appears to have slowed for those born after 1951, with that cohort only having a slightly higher labour force participation rate than the cohort born between 1946 and 1951. Whether this is a trend or an aberration of the data related to the slow recovery from the Global Financial Crisis will not be known until further data become available.

The analysis looks similar when disaggregated by gender (Appendix Figures 9 & 10), although the labour force participation rate for men at age 55-59 years declined between 2006 and 2013. Again, it will not be known whether this is a break in the long-run trend of increasing labour force participation until additional data become available.

**Figure 11: Labour force participation rates, by cohort, 1991-2013.**

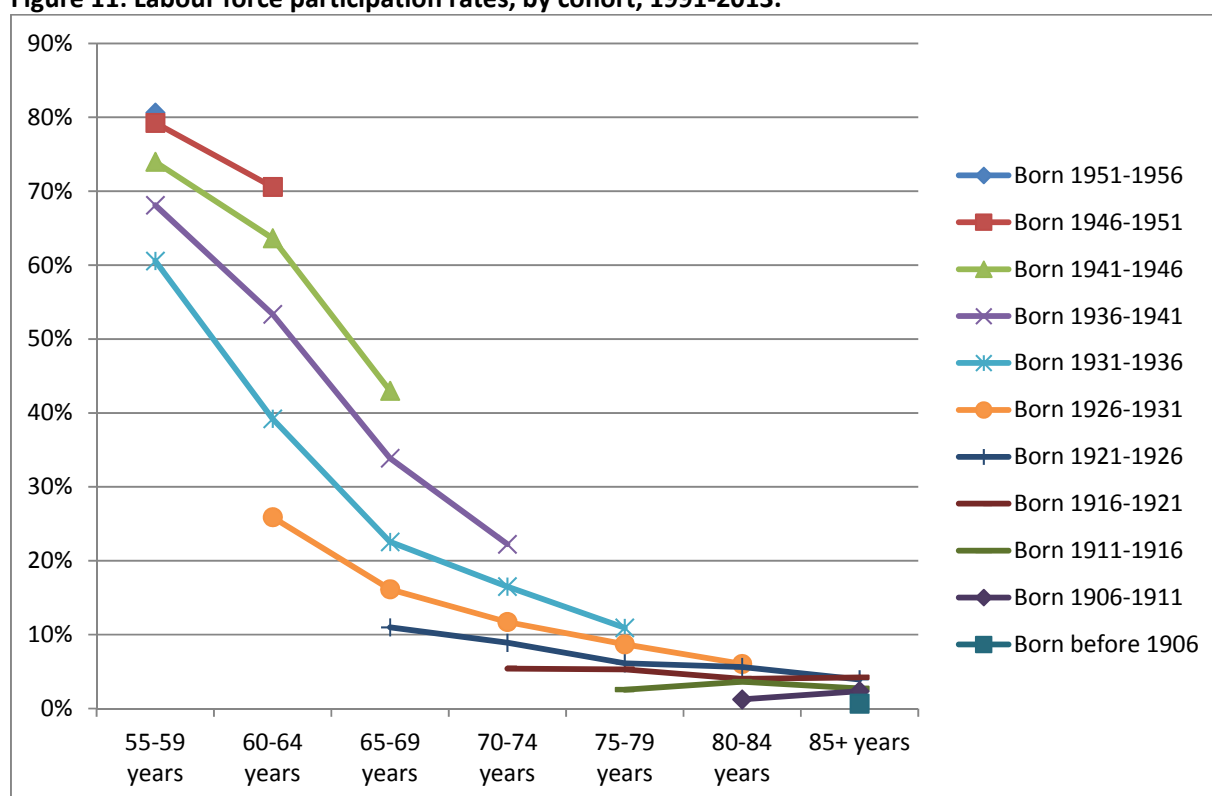
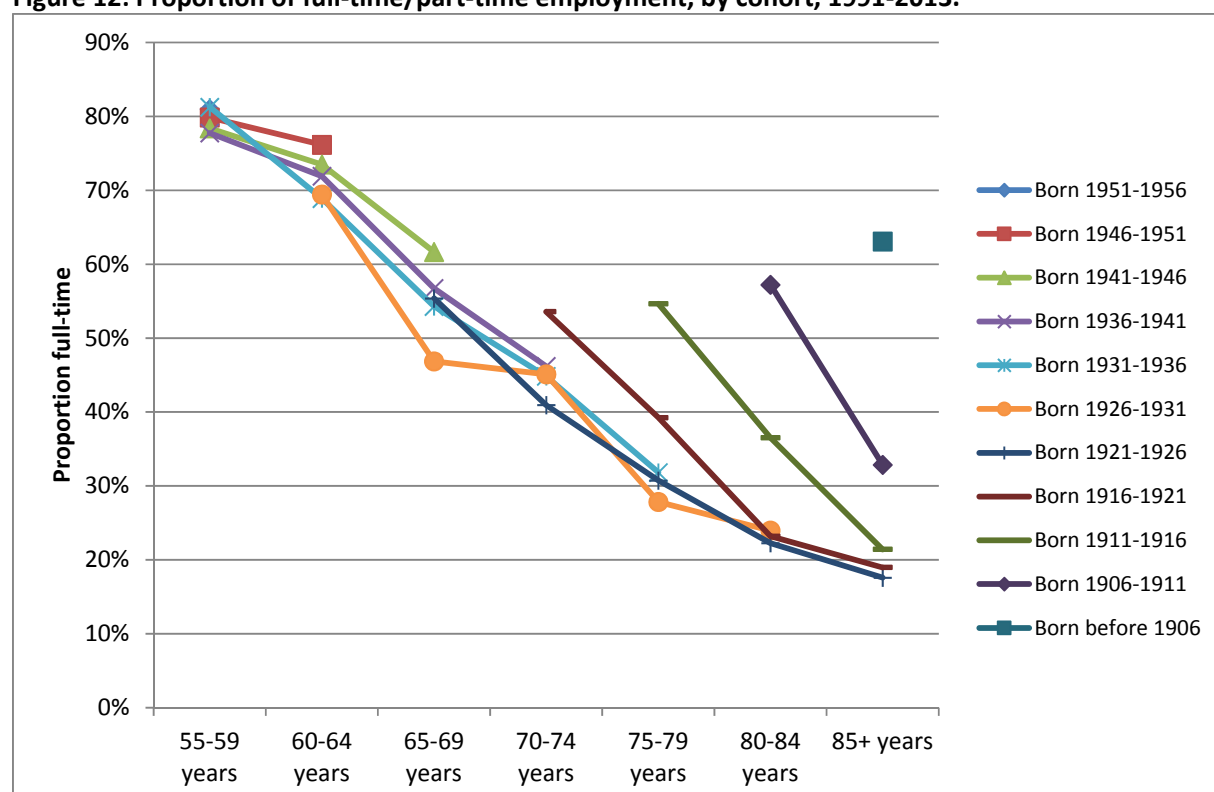


Figure 12 shows the breakdown between part-time and full-time employment for successive cohorts, with each cohort again identified by year of birth. The proportion of older workers in full-time employment, compared with part-time employment, declines fairly consistently with age for every cohort. Unlike the earlier analysis, there does not appear to be a significant break between ages 60-64 years and 65-69 years. The figure also shows a definite trend across cohorts, especially within the oldest age groups, with each successive cohort showing a reduced proportion of full-time employment. This trend over successive cohorts is highly statistically significant ( $p = 0.008$ ), but the size of the effect is clearly largest at older ages. This suggests that the increases in full-time employment among those aged 65 years and over demonstrated in the previous section are predominantly a result of larger cohorts entering the youngest post-retirement age groups, where full-time employment is more prevalent. In the future, full-time employment among those aged 65 years and over is likely to initially increase due to the baby boomer cohorts, before reducing in favour of part-time employment as smaller post-baby-boomer cohorts reach retirement age.

The trends are similar for both men and women (Appendix Figures 11 & 12), although there appears to have been a slight trend towards more full-time employment among successive female cohorts since those born 1941-1946. Again, the robustness of this trend will not be known until further data become available, but it may reflect a generational difference in women's work preferences.

**Figure 12: Proportion of full-time/part-time employment, by cohort, 1991-2013.**



## 6. CONCLUSION

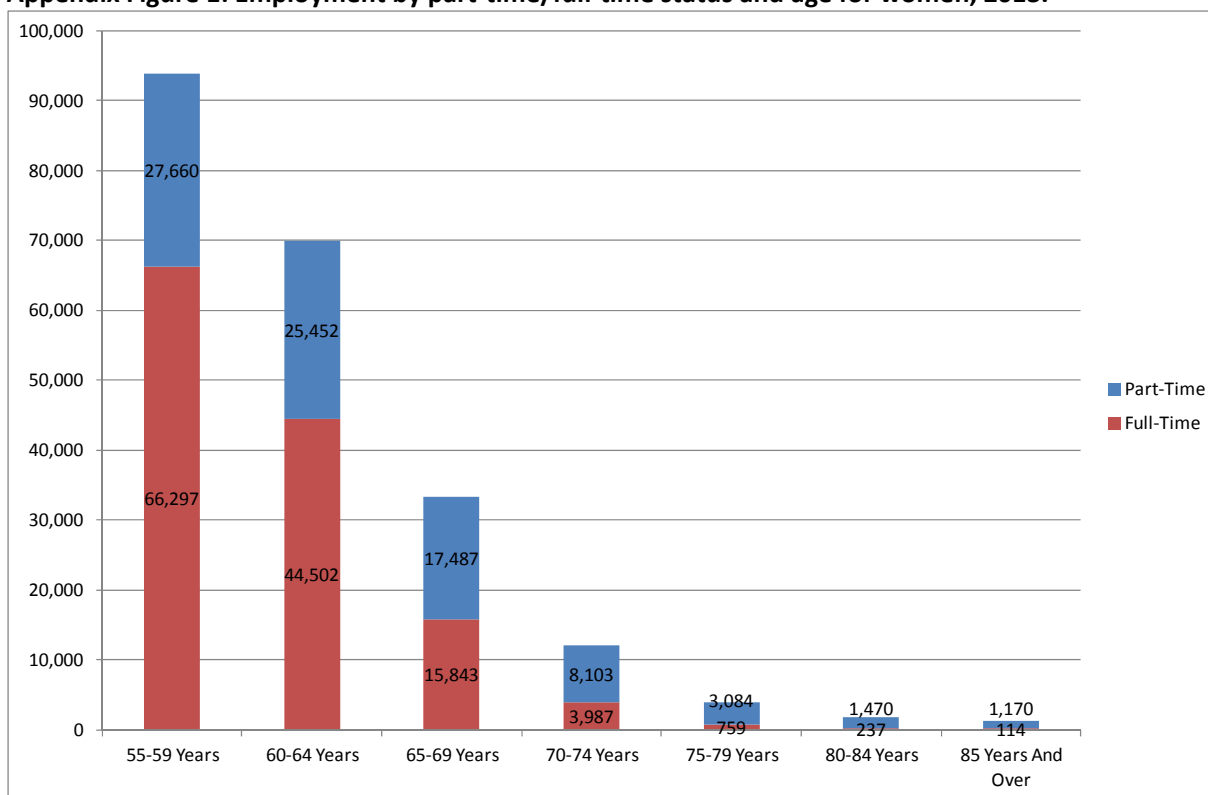
An understanding of labour force trends among older New Zealanders is crucial, given the overall ageing of the New Zealand population and the increasing size of the older population relative to those of prime working age. Census data from 1991 to 2013 demonstrate that labour force participation is highest among the 'young' old, but is also substantial among the oldest age groups. Full-time employment is substantial among the 'youngest' old, with part-time employment more prevalent among the oldest age groups. Between 1991 and 2013, the size of the labour force of older people has grown substantially, and the participation rate has also grown, while the proportion of older workers in full-time employment has grown between 1996 and 2013. Part of the growth in the older labour force was due to an increase in the size of successive age cohorts, but generational differences in labour force participation rates are also significant. However, generational differences do not appear to affect the choice between part-time and full-time employment to the same extent, with the relative size of successive cohorts explaining much of the change in the proportion of full-time employment among older workers.

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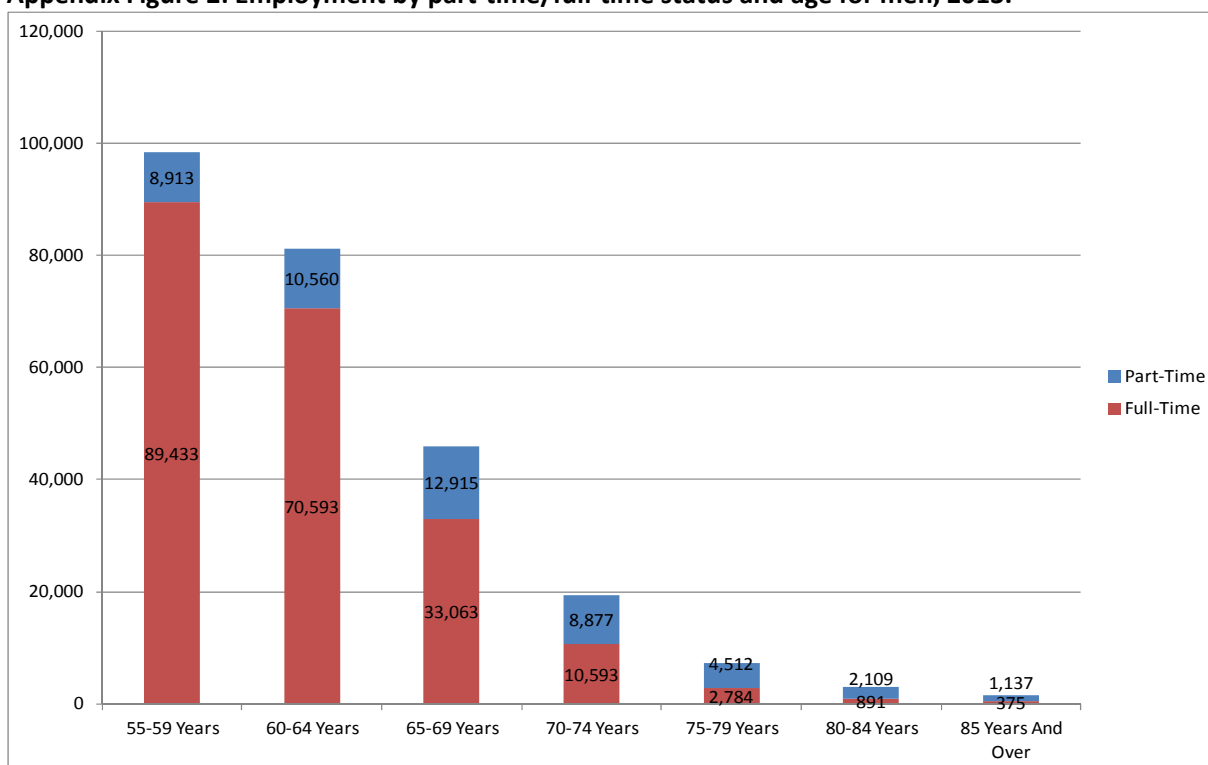
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## 8. APPENDIX 1 – APPENDIX A

**Appendix Figure 1: Employment by part-time/full-time status and age for women, 2013.**

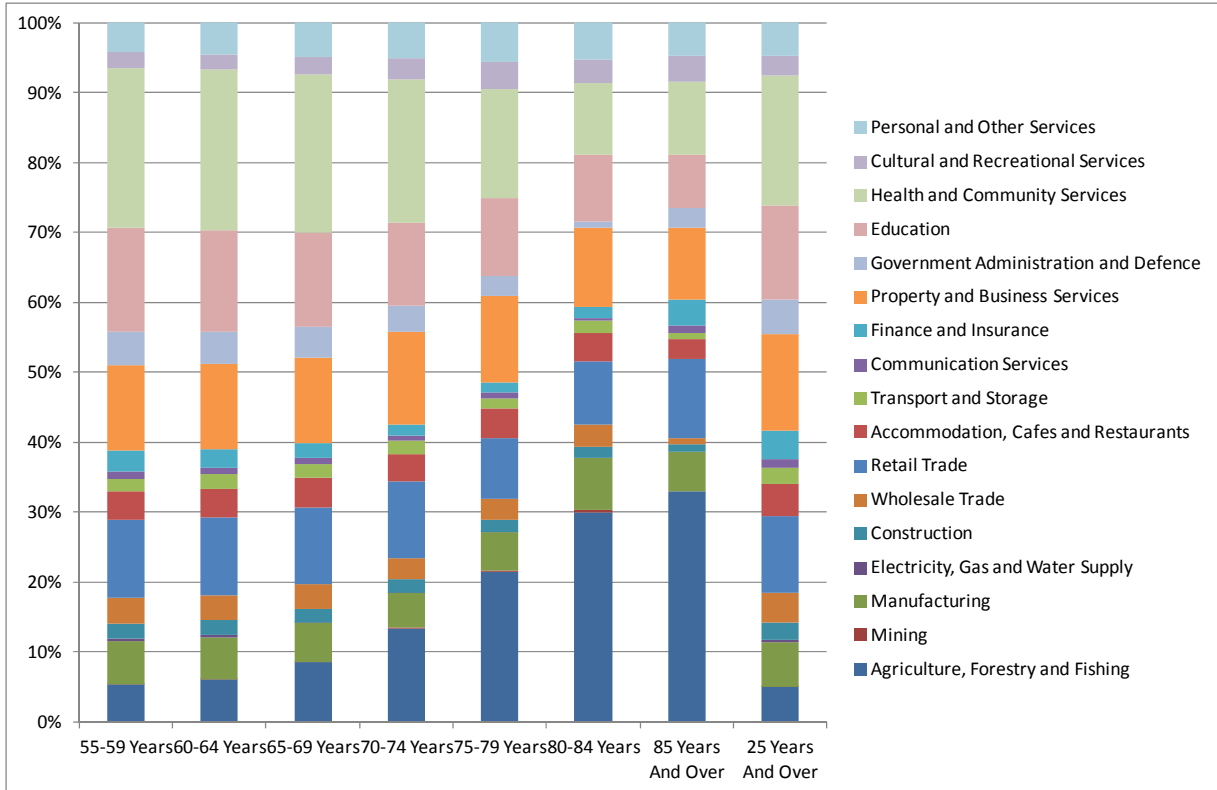


**Appendix Figure 2: Employment by part-time/full-time status and age for men, 2013.**

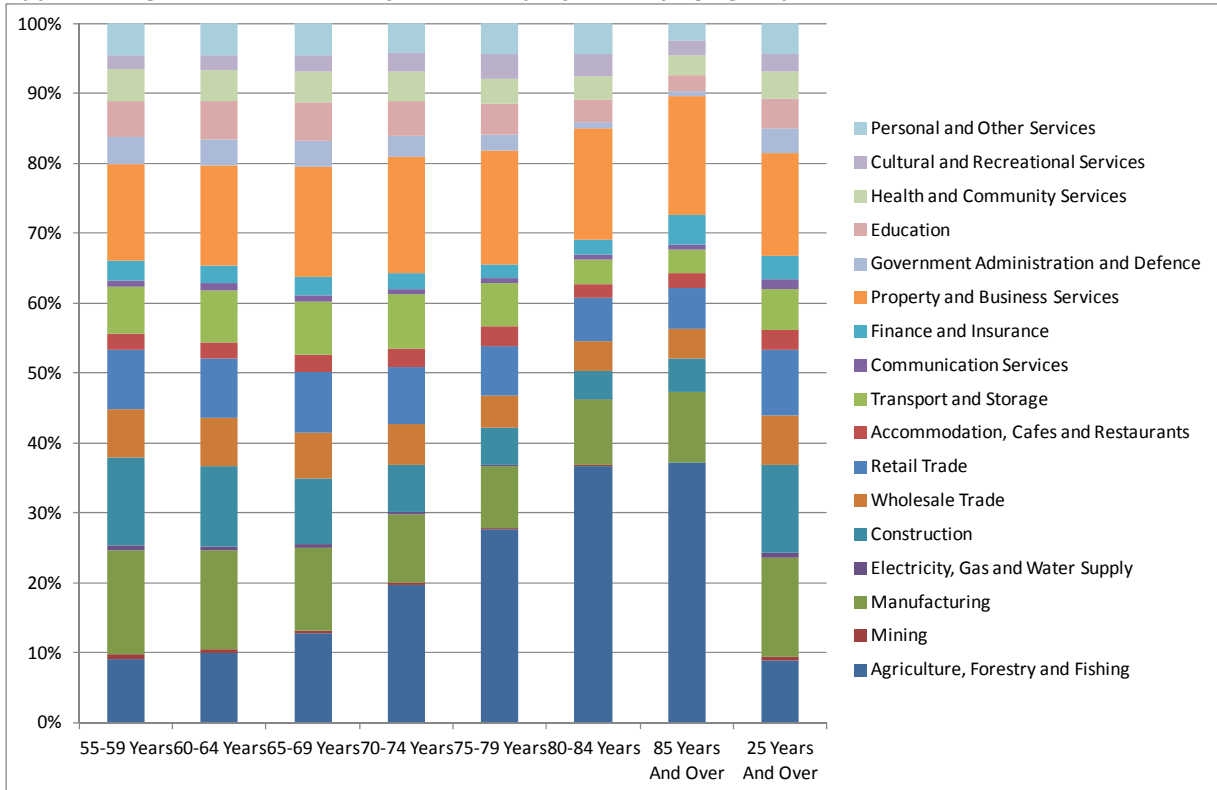


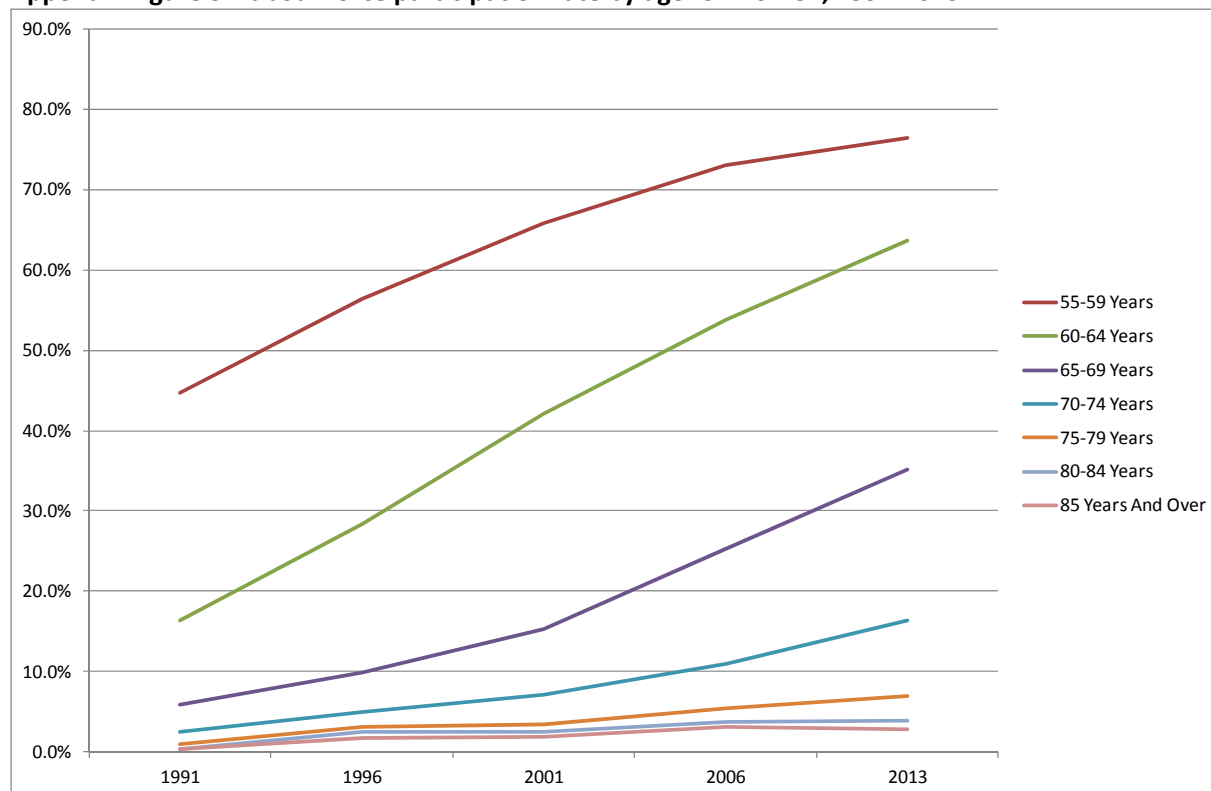
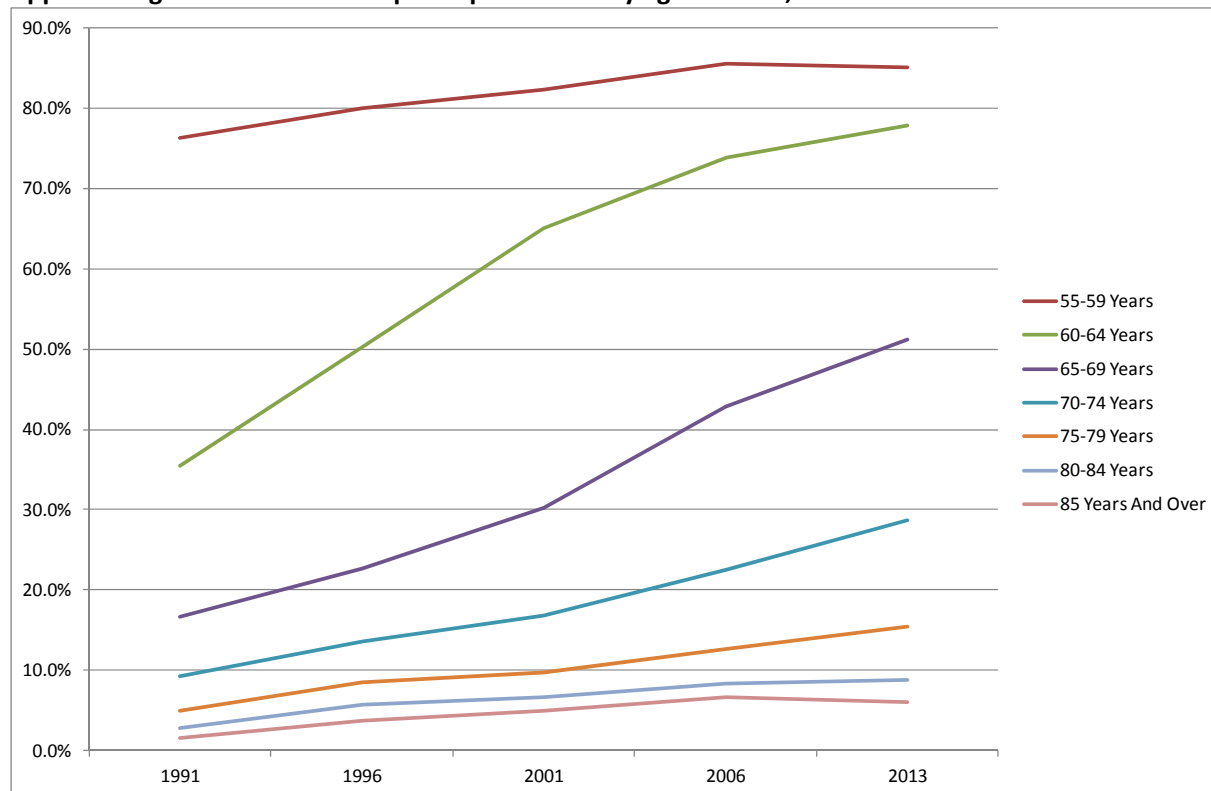


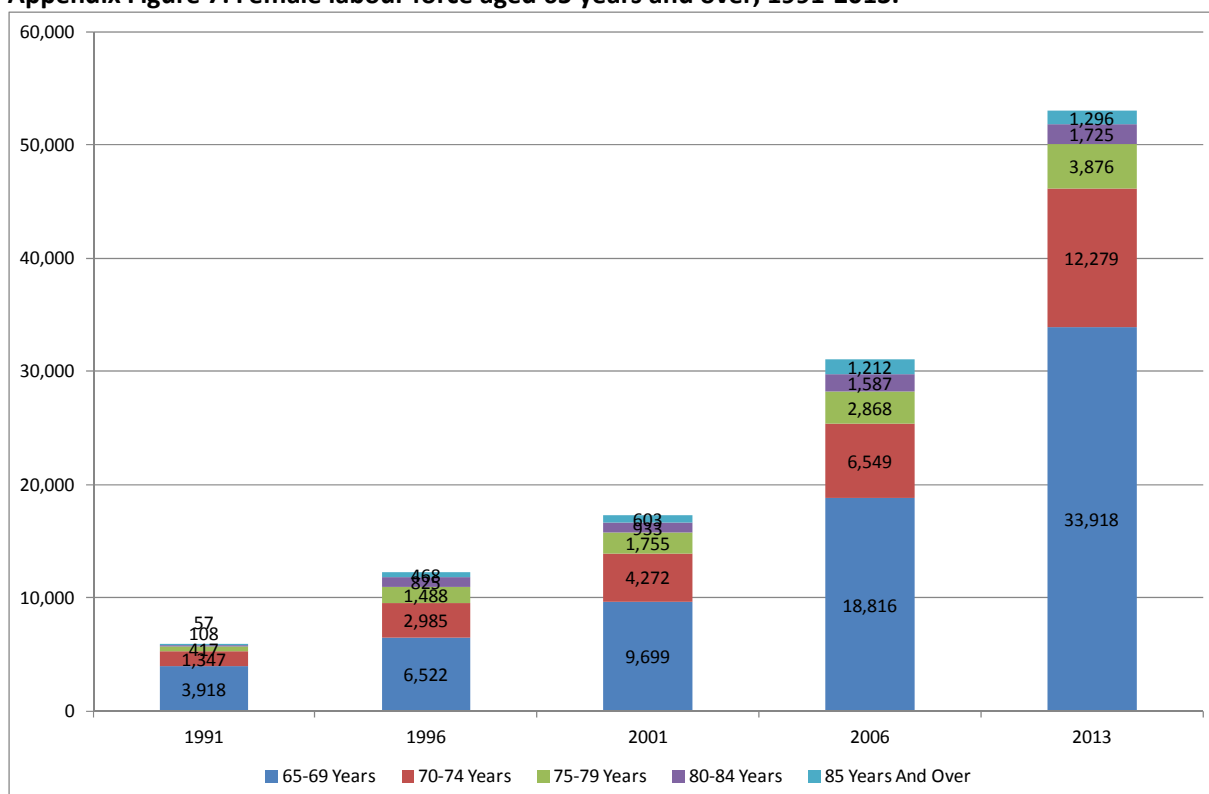
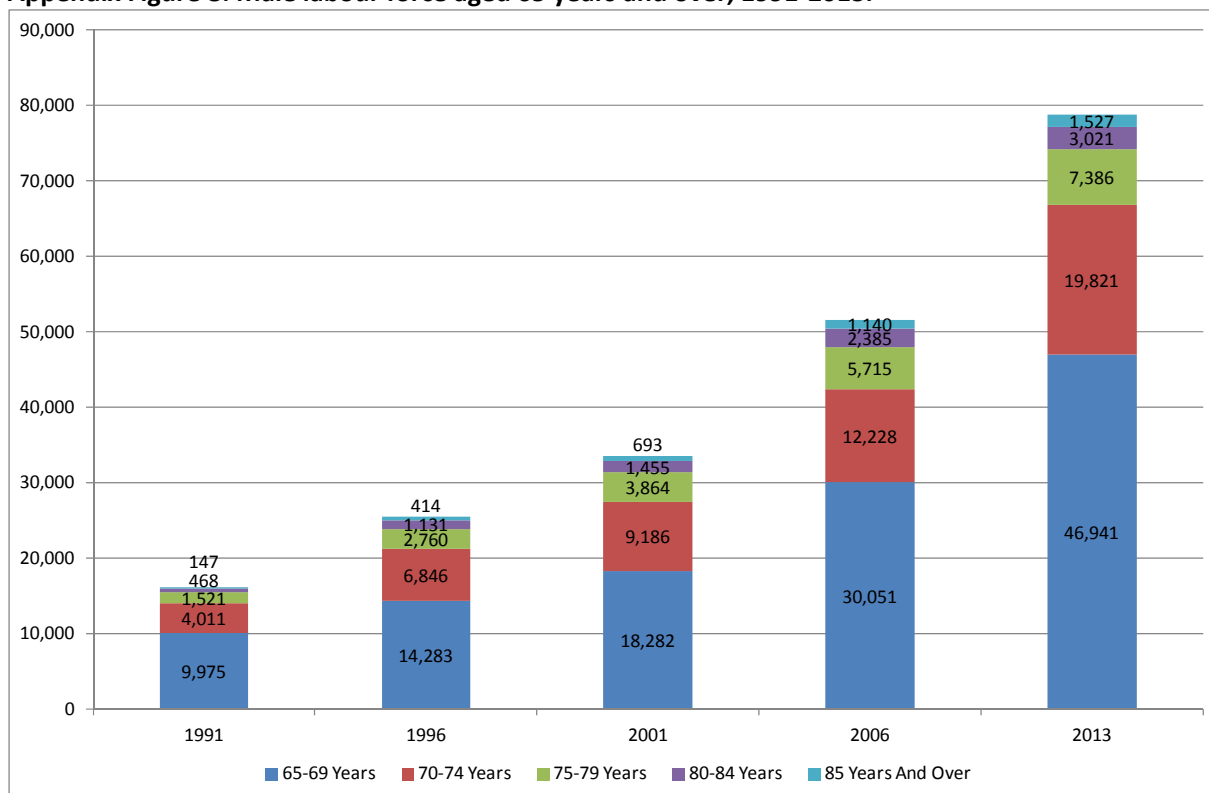
**Appendix Figure 3: Female industry mix of employment by age group, 2013.**

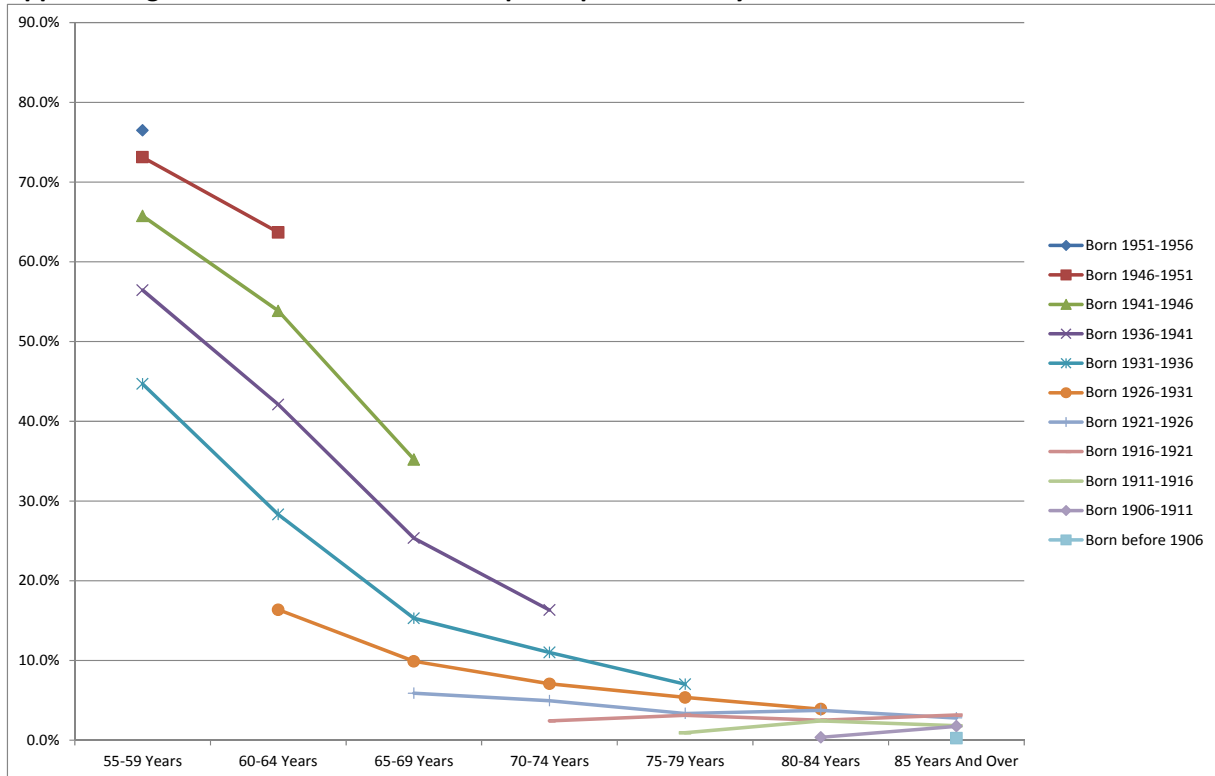
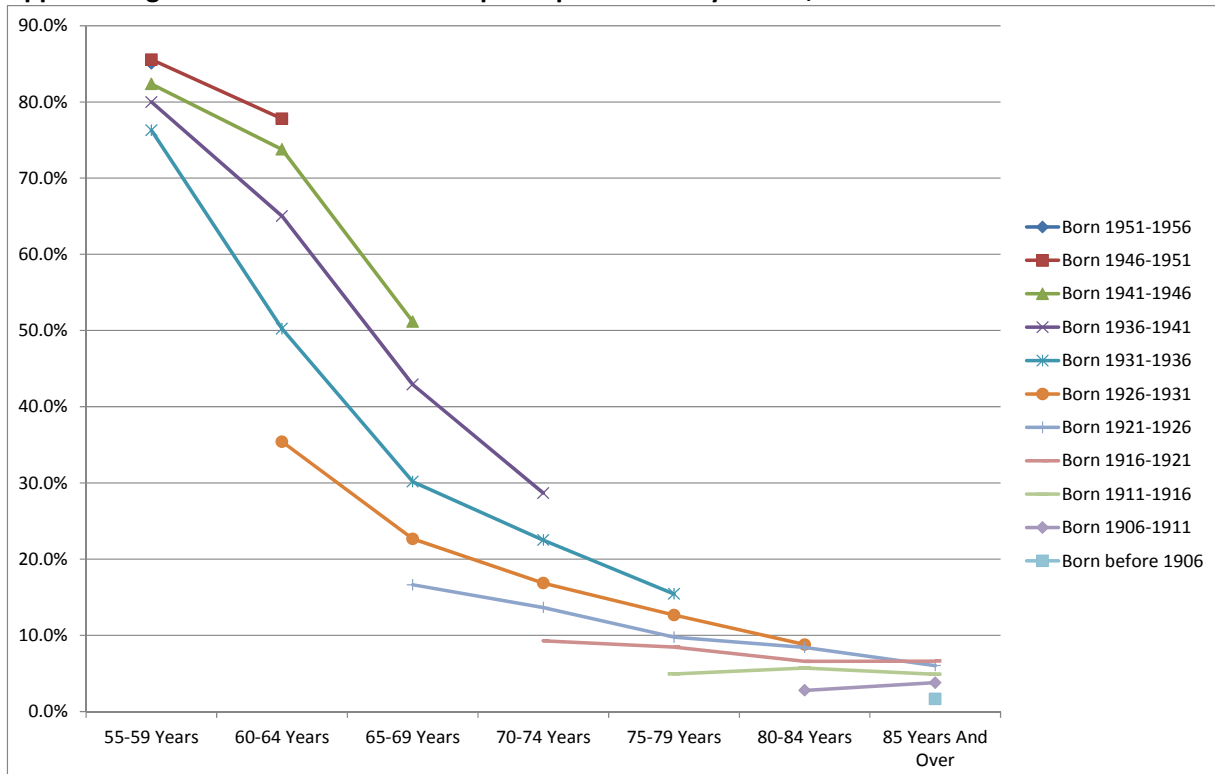


**Appendix Figure 4: Male industry mix of employment by age group, 2013.**



**Appendix Figure 5: Labour force participation rate by age for women, 1991-2013.****Appendix Figure 6: Labour force participation rate by age for men, 1991-2013.**

**Appendix Figure 7: Female labour force aged 65 years and over, 1991-2013.****Appendix Figure 8: Male labour force aged 65 years and over, 1991-2013.**

**Appendix Figure 9: Women's labour force participation rate by cohort, 1991-2013.****Appendix Figure 10: Men's labour force participation rate by cohort, 1991-2013.**



**Appendix Table 1: Employment by part-time/full-time status by age group, 1991-2013.**

Age Group	1991		1996		2001		2006		2013	
	Part-time	Full-time	Part-time	Full-time	Part-time	Full-time	Part-time	Full-time	Part-time	Full-time
<b>65-69 years</b>	<b>6075</b> 44.6%	<b>7539</b> 55.4%	<b>10833</b> 53.1%	<b>9552</b> 46.9%	<b>12537</b> 45.7%	<b>14901</b> 54.3%	<b>20823</b> 43.3%	<b>27309</b> 56.7%	<b>30402</b> 38.3%	<b>48906</b> 61.7%
<b>70-74 years</b>	<b>2457</b> 46.4%	<b>2835</b> 53.6%	<b>5703</b> 59.1%	<b>3954</b> 40.9%	<b>7290</b> 54.9%	<b>5991</b> 45.1%	<b>10197</b> 55.2%	<b>8289</b> 44.8%	<b>16983</b> 53.8%	<b>14580</b> 46.2%
<b>75-79 years</b>	<b>864</b> 45.4%	<b>1041</b> 54.6%	<b>2541</b> 60.8%	<b>1641</b> 39.2%	<b>3861</b> 69.3%	<b>1713</b> 30.7%	<b>6126</b> 72.2%	<b>2364</b> 27.8%	<b>7593</b> 68.2%	<b>3546</b> 31.8%
<b>80-84 years</b>	<b>240</b> 42.8%	<b>321</b> 57.2%	<b>1215</b> 63.5%	<b>699</b> 36.5%	<b>1818</b> 76.8%	<b>549</b> 23.2%	<b>3060</b> 77.7%	<b>876</b> 22.3%	<b>3579</b> 76.0%	<b>1128</b> 24.0%
<b>85+ years</b>	<b>72</b> 36.9%	<b>123</b> 63.1%	<b>576</b> 67.1%	<b>282</b> 32.9%	<b>1002</b> 78.6%	<b>273</b> 21.4%	<b>1884</b> 81.0%	<b>441</b> 19.0%	<b>2304</b> 82.4%	<b>492</b> 17.6%

## **APPENDIX B: COMMENTARIES FROM STAKEHOLDERS**

### **1. Age Concern New Zealand, Kathryn Maloney (Manager, Policy and Health Promotion) and Greta Parker (Communications Officer)**

Age Concern New Zealand's vision is for older people to live a valued life in an inclusive society. We therefore welcome the publication of the research "Making active ageing a reality: Maximising participation and contribution by older people" carried out through Waikato University. Research of this kind is an invaluable tool in informing our work and thus enables us to better understand the needs of the older people Age Concern serves.

The research covers three objectives: "Meaningful life for older people who live alone", "Employment, work practices, and the likely impact on the labour market" and "Participation [of older people] in the digital age".

As the research shows, many older people make the choice to continue to live alone and maintain their independence. Much of the work that Age Concern does is focused on helping older people to live independently and age-in-place. For example, our local services concentrate on falls prevention, social inclusion, nutrition and confident driving – all services which allow older people to maintain their independent skills. This research will help to inform Age Concern's work around meeting the needs of older people who choose to age-in-place and will assist in the tailoring of services for older people.

The second focus of the research is around older workers and paid employment. As we know, the growing older population and falling birth rate means that employers need to look favourably on older people who choose to remain in the workforce. It is important for all of us to encourage employers to support more flexible working conditions to allow for the needs of older people in the workforce. These needs might include family and caring commitments, health issues, and the ergonomics of the workplace.

A strong focus of Age Concern's work is on social inclusion and connectedness – helping older people to make connections in their communities and providing social stimulation through the Accredited Visiting Service and other local services such as exercise classes. Social connectedness is a strong theme running through the research on "Participation in the digital age", which looks at whether having access to and using the internet enhances an older person's life more than if they are not connected to the internet.

Many local Age Concerns throughout New Zealand currently offer services to support older people in learning and using technology, including the internet. This research highlights the importance of these services and reminds us that it is important to think carefully about how we present information to older people; we need to ensure that those who choose not to access the internet are not penalised – the information needs to be made readily available in formats other than digital.

The evidence in this research will help to challenge negative attitudes towards older people by demonstrating the enormous asset that older people are to New Zealand and by highlighting that this asset will grow along with the population. The research also serves to celebrate the achievements of older people and their continued contributions of value to the community.

## 2. Office for Senior Citizens, Ministry of Social Development, Sarah Clark (Director)

Older people are key contributors to our economy and our communities across New Zealand. They are our skilled workers, volunteers, caregivers, mentors and leaders. They continue to make a large economic contribution as business leaders, taxpayers and consumers.

People are living longer and are healthier in their old age, more than in any previous generation. New Zealand population trends show that:

- the number of people over the age of 65 will double in the next 20 years to around 1.2 million in 2036; and
- around 23% of the total population will be aged 65 and over in 20 years, compared to 14% now (Statistics New Zealand, 2012).

In the future, older people in New Zealand will be a group of even greater diversity than now, with different expectations and aspirations for their lives. We will have more people living longer (there were 561 people aged over 100 years at 2013 Census), and our older population will comprise an increasing proportion of Māori, Pacific and Asian people. Where we live, whether in rural communities or in cities, will also affect the way we experience ageing.

We need to ensure that there is a range of choices and opportunities to meet the diverse expectations and needs of older people in New Zealand. This aspiration is reflected in the vision and positive ageing principles set out in the *New Zealand Positive Ageing Strategy 2001* (Ministry of Social Policy, 2001). The publication released by the Government last year *Older New Zealanders: Healthy, independent, connected and respected* reflects the actions that the Government is taking to demonstrate our commitment to the strategy's vision for positive ageing in New Zealand (Ministry of Social Development, 2013b). Within this context the *Active Ageing* research report is useful – at an individual level, and also for communities and government.

With respect to the first project, the concept of meaningfulness is central to positive, active ageing. The paper identifies several factors which act as 'demotivators' to older people to live alone: declining or poor health, loneliness or social isolation, being the sole decision maker, lack of mobility or transport, and limited financial skills. It is interesting that while most participants did not have an absolute lack of money, they identified a need to better plan and manage their money.

There are a number of questions likely to be of interest to the policy makers as well as those in the community which flow from these factors: what influences the relationship between social and economic isolation? Are there other influences, such as ethnicity, in terms of what motivates some older people to live alone, and how might this change across generations?

The paper provides a mix of practical guidance and tools for the individual (such as undertaking voluntary work, participating in marae activities or community events, and the value of family contacts), with some challenges at the community and government level around access to services and raising awareness of the contribution older people make and the value they bring.



In the context of the second research topic, paid employment, three projections are especially relevant, in that:

- by the mid-2020s, 30% of people aged 65 and over are projected to be in paid work, compared to 20% now;
- older people will contribute an estimated \$25 billion in unpaid and voluntary work in 2051, up from \$6.58 billion in 2011; and
- older consumers are projected to spend over \$60 billion in 2051, compared to around \$13.5 billion in 2011 (values are expressed in real 2011 dollars, adjusted for the expected real growth in the value of wages between 2011 and 2051; Ministry of Social Development, 2013a).

There is more to be done to support older people remaining in paid employment, as the second project identifies. New Zealand does not have a compulsory age for retirement, although reaching the age for New Zealand Superannuation is still associated with withdrawal from the paid workforce for many people.

While the combination of legislation, policies and regulation contributes much to the context in which people make decisions about continuing to work, employers also have an important role to play in ensuring an attractive workplace environment. A recent study by OCG Consulting (2013) found that employers perceive older workers as being more experienced and more reliable, and around half of respondents agreed that older workers are a relatively untapped resource in their industry. In addition the research identified the need for business to become more strategic in how they attract and support older workers. Workforce ageing is an issue not only for the private sector – the public sector is also experiencing an ageing workforce. The second report provides useful insight into ways older people can remain active through continued participation in paid employment

The third report further highlights the importance of good information and education, with a focus on participation in the digital age. There is however a question as to whether this is an issue specific to the moment and perhaps only to those aged over 70 years, as future cohorts of older people will have already used digital technology in their paid employment. Nevertheless in an environment where there is an increasing emphasis on online dissemination of information it is important that we remain alert to the limitations for older people, and support an inclusive approach. This includes recognising that for some older people purchasing the required technology (and support to use and maintain it) is not seen as a priority within their available funds.

Today's older people built our economy and our society. They continue to contribute to our communities and our nation's prosperity during their later years. They have valuable knowledge, skills and experience. The challenge we face, as individuals, families, communities and across agencies and government, is to find effective ways to deliver choices and opportunities for older people to enjoy life to the fullest. From the perspective of the Office for Senior Citizens a key focus for the way forward is a better understanding of the issues and underlying causes, sharing stories and examples of what people are doing, and raising awareness and appreciation. All are important components to ensure New Zealand is a society where people can age, positively. We thank the authors and the participants in this research – it is a valuable contribution to supporting that reality.

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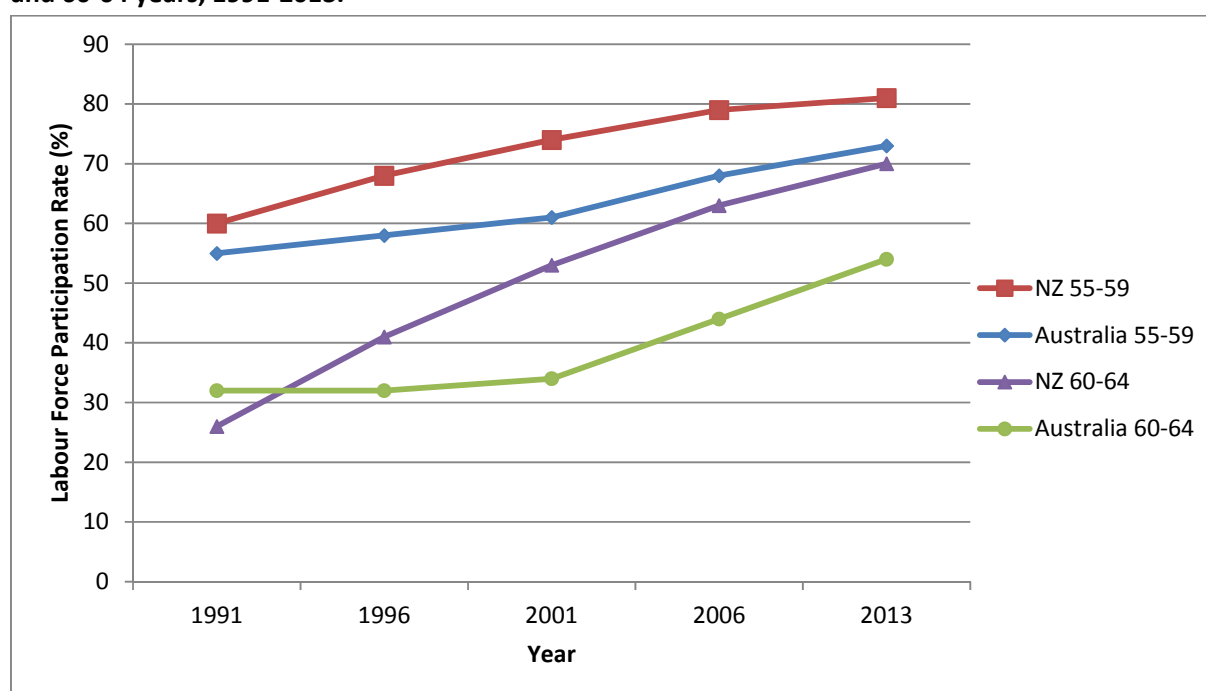
## APPENDIX C: COMMENTARY FROM EXPERT ON AGEING

### Dr Tim Adair (CEO, National Seniors Productive Ageing Centre, Melbourne, Australia): Comparison between Mature Age Labour Force Participation Rates in New Zealand and Australia

New Zealand's mature age labour force participation rate (LFPR) is significantly higher than Australia's, particularly for people aged 60-64 years. Differences in the LFPR may be related to a number of factors, including the respective countries' labour market policies, occupation and industry composition, employer attitudes to mature age workers and the human capital of the population. However, this commentary focuses solely on a comparison of the two nations' retirement income systems, in providing incentives or disincentives for mature age people to remain in work; Guest (2013) provides a detailed comparison of each country's retirement income system.

Figure 1 shows that in 2013 New Zealand's labour force participation rate at ages 60-64 was 16% higher than Australia's, while at ages 55-59 years it was 8% higher. Trends over the past two decades show that New Zealand's higher LFPR is largely due to gains made in the 1990s. For example, in 1991 the LFPR at ages 60-64 in NZ was lower than in Australia, but 10 years later it was 19% higher. However, from 2001 to 2013 the LFPR in Australia for this age group rose slightly more quickly than in New Zealand.

**Figure 1: Labour force participation rate for men and women, New Zealand and Australia, ages 55-59 and 60-64 years, 1991-2013.**



(Sources: Australian Bureau of Statistics, 2012, *Labour Force, Australia, Detailed*; OECD, 2011, *OECD StatExtracts*; Statistics New Zealand, 2014a, 1996 Census data; Statistics New Zealand, 2014b, 2001 Census Data.)

These figures raise the question of why New Zealand has significantly higher mature age employment participation than Australia. In New Zealand, every person aged 65 years and over is eligible for the government-funded NZ Superannuation, irrespective of the level of their income or assets. A person receiving NZ Superannuation can earn income from paid work as much as they want without affecting the amount of NZ Superannuation they receive. However, NZ Superannuation is included in taxable income, meaning that any income from paid work may be taxed at a higher marginal rate.

The increase in LFPR in New Zealand in the 1990s appears to have been largely driven by the increase in the eligibility age for NZ Superannuation from 60 to 65 years between 1992 and 2001. Due to NZ Superannuation being universal, this would have caused many people above the age of 60 to remain in work, or find work. The removal of the compulsory retirement age in the public service during this time may also have contributed to this trend.

In Australia, the Age Pension is available for people aged 65 years and over (for a single person, the Age Pension is A\$776.70 per fortnight), but is means tested according to a person or couple's income and assets. A person earning above a certain level of income has their Age Pension reduced (above earnings of A\$160 per fortnight, each additional \$1 reduces the Age Pension received by 50c; however, as part of the Work Bonus, a person can earn A\$250 per fortnight – up to A\$6,500 per year – before the amount of Age Pension received is reduced). Approximately 50% of people aged 65 years and over receive the full Age Pension, 30% receive a reduced Pension, and 20% fully self-fund their retirement. The Age Pension eligibility age will increase from 65 years in 2017 to 67 in 2023 and then 70 in 2035.

It is likely that the income test on the Australian Age Pension acts as a disincentive to work. New Zealand Superannuation is not means tested, so it is likely to be less of a disincentive for people to also work. Research in Australia has found that 17% of Age Pensioners state that the withdrawal rate on the Age Pension (i.e. the amount that the pension payment is reduced for each additional dollar earned from working) influences their desire to work or look for work (Adair & Temple, 2012).

Each country also encourages people to fund their retirement through savings. Australia however has had a compulsory superannuation system since 1993, whereby employers must contribute 9.5% of a person's salary to their superannuation. Contributions to superannuation of up to \$35,000 are taxed at a flat rate of 15%. A person can also make private contributions to superannuation. In New Zealand, KiwiSaver is a voluntary savings scheme introduced in 2007, where both employer and employee can make contributions, with the employer compulsory contribution being 3%, and the employee contributing a minimum of 3% or alternatively 4% or 8% of salary ([www.gmi.co.nz/kiwisaver/11/what-is-kiwisaver.aspx](http://www.gmi.co.nz/kiwisaver/11/what-is-kiwisaver.aspx)).

Australia's compulsory superannuation system allows people to withdraw funds tax-free at age 60 years and over. This may act as an incentive for people to retire early. However, withdrawals can be made while people are still working as a means to reduce tax; there is evidence that this can help delay retirement, albeit with people working for a lower number of hours than they would have otherwise (Adair & Temple, 2012).

Further changes to each country's retirement incomes system will be necessary to help the population fund increasingly longer lives. It will be important that these future changes closely consider the likely impacts on mature age labour force participation.

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