



## Aucklanders 50 and over:

A health, social, economic and demographic summary analysis of the life experiences of older Aucklanders

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# Executive summary

## Introduction

This report draws on the data analysis of the Auckland-resident sample (707 respondents) of the first wave of the Family Centre Social Policy Research Unit/Massey University Longitudinal Study of Ageing (NZLSA). The survey took a snapshot of a national random sample of 3,317 New Zealanders aged 50 to 84 years in 2010, a group they plan to follow in successive waves.

Interviewees were questioned about their health, housing, financial and marital status; their experience of their neighbourhoods; their relationships with family and friends and neighbourhoods; and many other aspects that influenced their enjoyment of life and hopes for the future.

The report presents a picture of Aucklanders aged 50 to 84 in terms of the following broad domains:

1. Household composition
2. Health, wellbeing and quality of life
3. Family, friends, loneliness and social support
4. Caring commitments
5. Work and/or retirement status
6. Income, assets and housing
7. Neighbourhood safety and transport
8. Education and
9. Community participation and recreation.

## A Brief Overview

This survey shows that the majority of the sample of Auckland's older people is satisfied with their lives, health and living standards, and engaged with their families and communities.

There is, however, a more challenging side to this story. The older people in this sample are increasingly facing a future with less housing and income security. Many worry about their personal security; over half of the sample is lonely and depression is present for a significant minority; too many experience everyday discrimination because of their age; and a smaller proportion cannot visit shops, services and friends as freely as they would like.

The data has thrown up some interesting aspects of the lives of older Aucklanders. Around 40 percent care for someone with a long-term illness, disability or frailty; nearly a quarter care for someone else's child and less than 10 percent receive home based care. The majority engage in moderate physical activity and on average they participate in 2.6 clubs or organisations each. However, nearly half scored as hazardous drinkers. Only a small minority stated they had no interest in sex and, contrary to the stereotype, a majority of those under 75 years have sexual contact.

Around a third of those between the ages of 65 and 74 years were in full-time or part-time work, and for those who had retired, their main reasons were their eligibility for national super or a feeling that it was time to retire. Partners, children or grandchildren and friends respectively provided them with their main source of support. A significant minority experience difficulties getting to places like shops, leisure activities and medical centres. However, for the majority who do not have problems, it is because, in order of importance, they have their own transport, they can walk comfortably or they are able to use public transport.

The young old (50 to 64 years) have the highest individual and household incomes. Forty percent of the total sample lives in homes without mortgages and the average housing cost is just over a fifth of their income. Most felt free to walk alone in their neighbourhood during the day but less than half felt free during the evening. A substantive minority reported some form of abuse, and smoking rates, though low, were not insignificant.

In most areas – life satisfaction, self-rated health, work and retirement patterns, levels of physical activity and others – there is little apparent difference between the older people in the Auckland sample and the rest of New Zealand. However, the most striking difference between Auckland and the rest of the country is its ethnic diversity. This already impacts on the numbers of people from different ethnic groups in the older population today, and the impact will increase dramatically in future decades. Ethnicity is discussed further below.

## Age, gender and ethnicity

The positives and negatives of being old vary along the fault lines of age, gender and ethnicity.

### Age

Respondents in the older age groups show quite significant declines in key areas such as self-rated mental and physical health, physical activity and income, even while their life satisfaction and perceived quality of life remains high. This points to a shift in interest as people enter their later years, with most people increasing their focus on family and friends, rather than leading self-contained lives and pursuing more material goals. As people age, they are more likely to be unpartnered and living alone, and become more reluctant to venture out alone at night. Additionally they experience greater difficulty in getting to shops and personal contacts.

The oldest age group has a higher proportion of people for whom spirituality is important. It may be the case that their faith helps the oldest cohort to interpret their declining years as another stage in their journey: if that is the case, we may see the high standards of life satisfaction begin to decline as younger, less spiritually-minded, cohorts, age. Equally, the slowly falling rates of home ownership, increases in those with mortgages, and more chequered employment patterns of the younger cohorts may erode the living standards of the older old and also lead to declining life satisfaction and quality of life.

### Gender

Older women and men have some very different characteristics, many of which are continuations of patterns set earlier in life. In the world of employment, women have lower incomes, more part time and less full time work and different occupations. Surprisingly, women tend to have similar living standards and poverty rates as men. Caring responsibilities are another area where women's increased levels of time and responsibility carry on throughout the sample's older years.

Other aspects of the lives of older women in the Auckland sample conform to stereotypes about the differences between the sexes: women drink less and are more likely never to have smoked; they are less interested in sex and more interested in spirituality than men.

Women, even more than men, exhibit the contentedness just noted above in later years. Despite being much more likely to be widowed, divorced, separated or otherwise unpartnered than men, women have lower rates of loneliness and higher levels of life satisfaction than men. This difference exists even though women report greater experience of depression, restrict their activities because of fears for their personal safety more than men, and rely on others for transport.

The cause of women's resilience may lie in the fact that being unpartnered means they reach out past immediate family to build links in the broader community, or in the value they experience from their continued caring responsibilities or the social connectedness that comes from their different patterns of recreational activity (where friends and family figure strongly), or in quite other factors.

As younger cohorts of women with quite different conceptions of their social roles move into older age brackets this picture may change. The rise in women's educational levels and labour force participation will also drive change. We do not yet know how this will affect their lives in their older years.

## Ethnicity

The impact of Auckland's different ethnic mix on the future characteristics of older people in Auckland, and the challenges and opportunities they represent, will be significant. Although New Zealand/Europeans will continue to dominate the older population for many years (especially among the oldest age group), different social, economic and demographic characteristics of the different ethnic groups will result in a much more diverse experience of ageing in New Zealand.

The low numbers of Pacific and Asian respondents means the comments below are indications only of likely trends and issues for these groups.

## Māori

Māori share with the rest of the sample strikingly high rates of happiness, life satisfaction and quality of life. Although their self-evaluated health is also high, their physical health is below that of non – Māori.

The data paint a confusing and somewhat contradictory picture for material resources. It is clear that Māori are significantly more likely to have lower household incomes, higher housing costs and higher rates of income poverty. Yet their anticipated finances in retirement, assets and the capital value of their dwellings are not significantly different from the rest of the sample. Their living standards were in the mid-range.

Social resources paint a similarly confusing picture. Māori are much more likely to be unpartnered than the rest of the sample, have higher rates of widowhood, and are most likely to be living alone. They are much more likely to have close relationships with local family, friends and neighbours as their main social networks, yet they score more highly for social than emotional loneliness and have the greatest number of ill-health conditions. Depression afflicts Māori in the mid-range of this sample.

## Pacific people

The glimpse of older Pacific people in Auckland that the restricted sample provides is very concerning.

Pacific people in the sample have extremely high rates of poverty and hardship, more financial dependents, much lower living standards and significantly fewer educational and material resources. They are much more likely to be renting and have few assets.

Pacific people experience the highest rates of everyday discrimination and (along with Asians) are more likely to limit walking alone in their neighbourhoods during the day as well as at night. A significant minority have experienced threats to their safety in their homes.

Strong family, local community and church connections may be the major contributors to Pacific people's happiness and life satisfaction, which, though still positive, lag behind the other groups.

## Asians

The most marked difference between Asians and the rest of the sample are their high level of educational qualifications, even among this older population; very high rates of partnership (exclusively legal marriage); high likelihood of living with their children; and lack of reliance on (or access to) superannuation. Happiness and life satisfaction, self-rated health and living standards are all high.

## Demographics and Household composition

### Marital status

Almost three quarters of the respondents were partnered, the majority (64.1 percent) being legally married. Opposite sex partnerships accounted for 6.7 percent and same sex for 1.2 percent. Same sex partnerships were concentrated in the younger age groups.

Overall, women are much less likely than men to be partnered (64.4 percent to 82.2 percent).

Asians were most likely to be legally married (93.3 percent), followed by New Zealand Europeans (70.2 percent), Other (65.4 percent), Pacific (50 percent), and Māori (47.6 percent). Māori were more likely than others to be in de facto partnerships (11.4 percent compared with the total of 6.7 percent). Māori have high divorce rates (16.2 percent compared with 10.8 percent for the total), and are much more likely than others to be widowed (16.2 percent compared with the total of 11.1 percent), while Pacific people were much more likely to be single (41.7 percent compared with the total of 6.1 percent).

### Household composition

Living alone increased with age, from 9.7 percent to 27 percent. More than half (55.7 percent) of the respondents were living with their legal spouse or partner, with little variation across the age groups.

Men were more likely than women to be living with their legal spouse or partner (62 percent to 50.1 percent). Women were more likely than men to be living alone (18.8 percent to 8.3) or with their grandchildren (5.8 percent to 2.9).

Asians were the most likely to be living with their children (40.7 percent), with a significant drop to Pacific people (28.6 percent). New Zealand Europeans (16.5 percent) and Māori (17.1 percent) were about equally likely to be living with their children. Pacific people (14.3 percent) and Māori (9.6 percent) were the most likely to have grandchildren living with them (compared with the total of 4.5 percent).

Māori were the most likely to be living alone (17.9 percent), followed by New Zealand European (13.4 percent) and Other (12.1 percent). No Pacific people or Asians were living alone.

## Health, well being and quality of life

### Happiness and life satisfaction

In common with most surveys of older people, the great majority of respondents are satisfied with their quality of life, and rate their health highly. Despite this, there are differences across the age, gender and ethnic groups.

There was a tendency for self-rated happiness to increase with age, from 78 percent of the younger group in the range of “pretty happy” to “very happy”, to 87 percent of the oldest age group. Women were more strongly represented in the “pretty happy” to “extremely happy” range than men with 86 percent compared to 80 percent for men.

For ethnic groups the picture was very different: “Other” have the highest proportion in the “pretty happy” to “extremely happy” range at 96 percent, followed by Māori at 86 percent, and New Zealand European at 83 percent. There is then a dramatic drop to Pacific people at 57 percent, and Asian at 50 percent. Although the sample sizes for Pacific and Asian older people are too small for these figures to be more than indicative they are worryingly low, and foreshadow some of the more disturbing findings in the rest of the survey. The two quality of life measures in the survey produced similar results. Again, there was a significant drop to Asian and Pacific people, who were at the bottom of the scale. The differences were statistically significant.

### Religion/Faith

Spirituality is, for many people, a core component of a good quality of life.

The majority of respondents from all ethnicities had a religion, with Christianity the most common for all, although a quarter stated no religious affiliation. Asians showed more diversity of religion than the other ethnicities, with significant affiliation with Hinduism (21.4 percent) and Buddhism (13.3 percent). Religious faith was important to a greater percentage of women than men (64.5 percent to 52.3 percent); a statistically significant result. The majority of respondents (except New Zealand Europeans) who considered religious faith to be important considered it to be very important.

### Sexual functioning and sexuality

Sexuality is another core component of a good quality of life for many, though it has been infrequently measured in the past. It was measured through two questions about interest in sex and frequency of sexual contact.

The majority of respondents indicated an interest in sex, with less than 14 percent of all respondents indicating no interest at all. Those who were in relationships showed greater degrees of interest in sex than those who were not, and also had sex more often. Interest in sex declines with age, although nearly a quarter (22 percent) of those 75 to 84 were “quite a bit” or “very much” interested. The majority (78.8 percent) of those in the younger age group have some sexual contact, while a majority of those in the older age group do not (67.8 percent). Most of those aged between 65 and 74 have sexual contact, albeit less frequently. These results are statistically significant.

Women were much more likely to indicate no interest in sex than were men (21.8 percent to 4.7 percent). There is no overall statistically significant difference in interest in sex or frequency of sexual contact across the ethnic groups.

Sexual orientation is 93.8 percent towards the opposite sex. Same-sex attraction is highest in the younger age group. There was no statistically significant difference between the quality of life results for those with same sex and opposite sex attraction.

## Vulnerability to abuse

The vast majority of all respondents answered “yes” to positive indicators, suggesting they are not vulnerable to abuse. However, a clear minority of respondents replied “yes” to negative indicators.

Interestingly, there are no statistically significant differences between men and women on any of the factors which indicate vulnerability. There are, however, statistically significant differences among ethnicities. The scores for Pacific people are considerably higher on all factors, but the result may be affected by the small numbers of Pacific participants in the sample. Asian and Other appear to have the lowest rates of vulnerability to abuse.

## Everyday discrimination

Experiencing discrimination not only lowers quality of life, it can also lead to poorer health and withdrawal from social contact. Respondents were asked about their experience of unfair treatment.

Over 60 percent said that they did not experience discrimination. When respondents did report being discriminated against, “age” was the single most important reason given for the discrimination. Both men and women named race or ethnicity as the second most important reason for discrimination after age.

Pacific (83.3 percent) and Asian (60 percent) people had higher rates of discrimination than New Zealand European (33.6 percent), Māori (38.3 percent) and Other (36 percent) and the differences were statistically significant. The single most important reason given by New Zealand European, Māori and Other was age. Asians gave race or ethnicity as the main reason, followed by religion.

These results suggest that age, race and gender discrimination are relatively widely experienced in the older population.

## Health

Four measures of health were used: self-rated health, physical activity levels, depression, and illness/chronic disease. Two risk factors were also measured – alcohol consumption and smoking rates (and history).

*Self evaluated health status* is rated very highly by the majority of respondents of all ages, though nearly one quarter of those aged 75 or over rate their health “fair” compared to only nine percent in each of the younger age groups.

Physical health scores differ across the ethnic groups. They are highest for New Zealand Europeans, followed by Asian, Other, and Māori, with Pacific people having the lowest score, continuing the pattern we have seen in earlier results. The differences across ethnic groups are statistically significant.

*Depression* was reported by just over a fifth of the sample on the scale used. Women (24.3 percent) have significantly higher rates of depression than men (17.2 percent).

Asian (40.0 percent) and Pacific (38.5 percent) show the highest rates of depression. Māori are mid-range, at 27.7 percent. New Zealand Europeans (17.4 percent), and Other (15.4 percent) show the lowest rates of depression. These results are significant.

*Alcohol overuse* is widespread among older people according to the measures used. The new measure of three drinks in a typical day when drinking records 61.4 percent as hazardous drinkers. Men have higher rates of hazardous drinking than women at the four drink threshold (56.5 percent to 35.7 percent).

At the older four drinks threshold, New Zealand Europeans have the highest rate of hazardous drinking (47.6 percent), but the differences between them and Māori and Pacific (46.2 percent) are very slight. The rate for Asians is by far the lowest (6.7 percent). These differences are statistically significant.

## Illness/chronic disease and disability

Respondents were asked if they had been told by a health professional that they had any of a comprehensive list of 24 specific health conditions, including disability. Overall, the mean number of health conditions experienced by respondents was 2.5, a relatively low rate. There was no statistically significant difference between the mean scores of men and women.

The most common health problems were high blood pressure or hypertension at 39 percent; arthritis or rheumatism at 32.3 percent; hearing impairments at 23 percent; heart trouble at 16 percent; bowel disorders at 13.1 percent; cancer at 12.8 percent; anaemia and asthma both at 11.9 percent; diabetes at 10.8 percent; and other respiratory conditions at 10.2 percent. More health problems were experienced by older respondents, with a doubling or almost doubling in frequency between the youngest and oldest age groups.

There are statistically significant differences across ethnic groups in mean numbers of health conditions, with the highest numbers experienced by Māori (3), followed by Pacific people (2.5) and New Zealand Europeans (2.45), with Other (1.7), and Asians (1.5) having the lowest numbers of all.

## Smoking

More than 80 percent of the respondents are current non-smokers. There were no statistically significant differences in smoking history or practice by age group, and no statistically significant difference between men and women's current smoking status. Women (59.9 percent) were more likely than men (49.5 percent) to have been lifetime non-smokers.

New Zealand European are the highest current non-smokers at 87.7 percent, followed by Other (80.8 percent), Asian (80.0 percent), Pacific (76.9 percent) and Māori (76.2 percent). There were statistically significant differences among the ethnic groups for lifetime non-smoking, with Māori being the least likely to have been lifetime non-smokers (43.8 percent) and Asians the most likely (66.7 percent).

# Family, friends, loneliness and social support

## Social support

The amount of social support respondents receive shows a small but statistically significant decline with age; women have slightly higher scores than men, and Asian and Pacific have lower overall scores than New Zealand European and Māori.

Partners were generally the main source of support, with children, grandchildren and friends next. Extended family were of some importance for most types of support. The results show the persistence into old age of a quite diverse range of different sources of social support, each with its unique advantages.

## Social networks

People's social networks change as they age, with contact with neighbours and a wider community focus increasing. Men's and women's networks are similar.

Asians are very much more dependent on local family members, and much more likely to be living with their children. They are also much more likely to be "wider community focused" than any other ethnicity, though it is unclear whether the wider community focus relates to the wider Asian community, or includes the wider New Zealand community.

Māori are the most locally integrated of the different ethnicities, with more than a third drawing support from the family, friends and neighbours around them. New Zealand European are the most locally self-contained, although they are equally as likely to be integrated into their local communities.

## Loneliness

Loneliness besets many people in the older age groups, though significant levels of loneliness are relatively uncommon. Over half say they are lonely. Just under half of respondents (46.4 percent) consider themselves to be not at all lonely and slightly fewer (44.5 percent) consider themselves to be moderately lonely. Nine percent consider themselves "severely" or "very severely" lonely. There are no statistically significant differences between the age groups.

More than half of men were lonely to some extent, while less than half of women were. The differences between men and women were statistically significant. There are statistically significant differences between the ethnic groups, with Pacific and Asian people showing considerably higher scores than the other ethnic groups.

## Caring commitments

Three dimensions of caring were measured: providing childcare, receiving home-based care and/or support, and care-giving.

### Childcare

Just under half (48.3 percent) of respondents provided unpaid care at least occasionally to a grandchild, and just under a quarter (23 percent) provided such care to another child.

There are no statistically significant differences between men and women in the care they provide to grandchildren, markedly different from the respondents' earlier experience of caring for their own children. Women provided a little more care than men to other people's children, but the difference is small.

Overall, Māori were the most frequent providers of care for children (58.4 percent, compared with the total of 48.3 percent), and Asians the least. Pacific people are most likely to provide daily care for their grandchildren (15.4 percent), but this was balanced by them being less likely to provide it weekly.

### Home-based care/support

The great majority (over 90 percent) of respondents did not receive any home-based care or support. When care was provided, the respondent themselves or their family most commonly paid for the support, though financial support from government agencies increased with age. Only New Zealand Europeans and Māori received payment for support from government agencies. This suggests there is a need for information about this support to be more widely disseminated, and for the support to be culturally appropriate.

### Care-giving

Those most likely to provide care (at least three hours per week) for someone else are in the younger age group, while those in the older age group are next most likely to be currently providing care and the most likely group to have cared for someone for more than 12 months.

Women were almost twice as likely to have provided care for someone other than a child or grandchild than were men (50.8 percent to 27.6 percent). These differences were statistically significant.

Māori are the most likely to have cared for someone. Māori are slightly more likely to currently provide care than are New Zealand Europeans (16.7 percent to 12.8 percent), and more likely to provide paid care as part of their work (3.5 percent to 0.5 percent). Pacific people cared for the greatest number of people, followed by NZ European, Maori, and Asians and Others. These differences are statistically significant.

## Work and/or retirement status

The survey measured labour force participation, employment (part and full time), work stress, work satisfaction, occupation, partner's employment status, and respondents' reasons for retirement.

*Participation* – Over half the respondents are in paid work: 38.3 percent in full time work and 17.7 percent in part time work. Nearly 19 percent of those aged 65 to 74 are in full time paid employment and nearly 16 percent in part time paid work. The mean number of hours worked by men was higher than for women, and these differences were statistically significant – a consistent pattern across the years from child-bearing years until retirement.

*Employment rates* are similar across the ethnic groups, except that Pacific people were not represented at all in part time employment and Asians were concentrated in full time employment.

*Work satisfaction* scores show that the rewarding aspects of employment outweigh the negative aspects. There are no statistically significant differences between the age groups on any of the measures, demonstrating the consistent place paid work plays in people's lives, even as they age.

Women's mean score for reward was statistically significantly higher than men's. Interestingly, this suggests that older women derive more satisfaction from their work than men.

New Zealand European and Māori have the highest levels of work satisfaction and Pacific and Asian the lowest. These differences were statistically significant

*Occupation* – The respondents were concentrated in three main occupations: clerical or administrative work, professional work, and managerial work.

Pacific people were more likely than others to be machinery operators or drivers; Pacific people, Asian and Other were more likely to be clerical and administrative workers; New Zealand Europeans and Māori were more likely to be professional workers; and Asians were more likely to be managers.

*Reasons for retirement* – The most frequently listed reasons for retirement were: becoming eligible for NZ Superannuation (22.9 percent); feeling it was time to retire (16.2 percent); being forced due to ill health (12.2 percent); and wanting to do other things (11.3 percent). Retirement rates were very similar for men and women, but men tended to retire for less positive reasons than women.

New Zealand Europeans were about as likely to feel that it was time to retire (19.9 percent) as they were to retire because they became eligible for NZ Superannuation (19.4 percent). For Māori becoming eligible for NZ Superannuation was the main reason (30.4 percent) but for Pacific people the main reason was much more negative: being forced due to ill health (62.5 percent), while for Asians it was not needing to work (40 percent).

*Retirement rates* were similar across groups except for Asians, whose rate was much lower at 20 percent.

## Income, assets and housing

Three dimensions to financial wellbeing were measured: respondents' assessment of their living standards and their personal and household income.

### Living standards

Overall, more than three quarters (76 percent) of respondents rate their current living standards as comfortable to very good. 12.7 percent experienced a degree of hardship, with 3.4 percent experiencing significant hardship. The small age and gender based differences are not statistically significant.

Seventy-nine percent of New Zealand Europeans rated their living standards as comfortable to very good, as did 71 percent of Māori. In contrast, 50 percent of Pacific and Asian people did so. Pacific and Asian respondents were heavily over-represented in the hardship categories.

### Income

There are clear and consistent differences in income, both personal and household, according to age, gender and ethnicity. Personal and household incomes decline with age, and men's personal incomes are significantly higher than women's.

There are considerable and statistically significant differences between mean net personal and equivalised<sup>1</sup> household incomes for the ethnic groups. They are highest for New Zealand Europeans (\$48,396 and \$99,901 respectively), followed by Asians, Other, Māori and Pacific (\$16,897 and \$24,168).

### Sources of income

Overall, the most frequently cited sources of income are New Zealand Superannuation, investments, and wages and salaries. Sources of personal and household income for men and women are very similar.

Asians receive a much higher proportion of their income from wages and salary than the other ethnicities, with income from investments being their other main source. Income from New Zealand Superannuation for Asians is dramatically lower, a quarter of the mean across all respondents (5.3 percent to 22.9 percent).

### Financial support in retirement

Overall, less than nine percent had no other financial support or, if they were not yet aged 65 years, expected no other source of financial support apart from NZ Superannuation in retirement, though support varied across age, income and gender. However, 23 percent of Pacific respondents, 13 percent of Māori and 15 percent of Other respondents stated no other financial support in retirement. Pacific and Asian respondents had the highest take up rate of Kiwisaver.

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<sup>1</sup> Equivalised household income allows the incomes of all households to be compared on an equal basis. Equivalisation does this by standardising incomes at the equivalent level of a reference household (in this case a two adult household was used), using scales that take into account economies of scale associated with different sized households

## Income poverty

Overall, slightly more than 16 percent of respondents have incomes below the poverty line. This is concerning, as NZ Superannuation has been designed to lift older people out of poverty.

The poverty rate of Pacific people (63.6 percent) is much higher than the other ethnic groups (they also have higher housing costs and a greater number of dependents). The Māori poverty rate is also higher than the total, at 22.9 percent. These differences are statistically significant

## Housing costs

Housing cost as a percentage of net household income is around 21 percent overall. This is well below the 30 percent level that is often used as the lower threshold for defining housing costs as unacceptably high. Housing costs are considerably higher for Pacific people than any other ethnicity at over 40 percent. This is consistent with the very high poverty rate for Pacific people. These differences are statistically significant. Differences were also statistically significant for Māori and non-Māori, though Māori sit below the 30 percent threshold, at just over 24 percent.

## Financial dependents

The mean number of financial dependents is 1.6 with a range of 0 to 8. The numbers of financial dependents declines with age as children leave home. This result is statistically significant. There is no statistically significant difference between men and women.

Pacific people have the highest mean number of financial dependents (2.5) and New Zealand Europeans have the lowest (1.5). Asians have the second highest numbers of dependents (2.0) followed by Māori and Other (1.75). These differences are statistically significant.

## Assets

Any consideration of living standards and the capacity of people and households to weather unexpected financial demands must consider their store of assets as well as their income.

Asset worth, excluding the capital value of the family home, is widely spread among survey respondents: roughly a fifth have assets worth \$50,000 or less; a fifth have assets worth between \$50,000 and \$250,000; another fifth have assets worth between \$250,000 and \$500,000; and another fifth are in the band \$500,000 to \$1,000,000. The rest have assets worth in excess of \$1,000,000.

Women are more likely to have fewer assets: 18.6 percent have assets worth less than \$25,000 compared with 12.5 percent of men. They are also less likely to have assets worth more than \$1,000,000 (15.2 percent to 20.9 percent).

Māori are more likely than NZ Europeans to have relatively low levels of assets, though there are significant numbers who have assets worth between \$100,001 and \$250,000. Pacific people are much more likely to have few assets compared with other groups, and Asians are fairly evenly spread across the \$500,001 to \$1,000,000 brackets, although fully one third are in the low \$1 to \$5,000 bracket.

## Capital value of the home

The mean capital values of respondents' homes is just under \$1,000,000, although the median value is roughly half that at \$520,000, suggesting that a few very high value homes are distorting the mean. Values decline with age and there is no significant difference between men and women's house values.

New Zealand European have the highest values (\$1,057,292), followed by Māori (\$858,970). Pacific people have by far the lowest dwelling values (\$314,064). Asian and Other have mean house values higher than Pacific but well below Māori. These differences are statistically significant.

## Housing type and tenure

More than four fifths of respondents live in detached/stand-alone houses. Just over 40 percent live in homes that are owned without a mortgage, with the youngest age group having less than a third of participants mortgage-free.

*Ownership without a mortgage* was highest for New Zealand European at nearly 45.5 percent, followed by Other at 42.3 percent, Asians at 40 percent, Maori at 35.5 percent and Pacific at 7.1 percent.

Rates of *ownership with a mortgage* were very similar for New Zealand European, Māori and Pacific at between 24 and 29 percent, and higher for Asians and Other at 40 and 46 percent.

*Ownership by a family trust* was most common for New Zealand Europeans at 20.6 percent, followed by Pacific people (14.3 percent), Māori (10.4 percent) and Other (3.8 percent).

*Renting* was relatively high, at almost one in eight (12.1 percent). It was most common for Pacific people (35.7 percent), followed by Māori (20.8 percent), Asian (13.3 percent), New Zealand European (7.9 percent) and Other (7.7 percent).

*Boarding* rates were very low and almost equally divided between New Zealand European and Māori.

## Neighbourhood safety and transport

Restricting activity because of perceptions of danger or inadequate transport can significantly reduce the quality of life of older people

### Safety

The vast majority (91 percent) of people of all age groups walked alone in the neighbourhood during the day, but only a minority (47 percent) of people walked alone in the neighbourhood at night. Walking alone in the neighbourhood showed a statistically significant decline with age. There were no statistically significant differences between the age groups in relation to being threatened in the neighbourhood, which was very low in all cases – suggesting that the fear, rather than the reality, of danger prevented people walking alone.

There was no statistically significant difference between the likelihood of men or women walking alone in their neighbourhood during the day, but women (33.2 percent) were considerably less likely than men (63.7 percent) to walk alone in their neighbourhoods at night. This difference is statistically significant.

While the majority of all ethnicities walked in their neighbourhoods during the day, Pacific people and Asians were considerably less likely to do so than the other ethnicities. The differences were statistically significant. A minority of all ethnicities walked in their neighbourhoods at night and there were no statistically significant differences between the ethnic groups.

Having safety threatened in the neighbourhood was experienced by a very small percentage (5.3 percent), as was having safety threatened in the home (3.1 percent). A minority of all ethnicities had had their safety threatened in their neighbourhoods, but Pacific people (15.4 percent) and Asians (13.3 percent) were more likely to have experienced this. Overall, percentages of people being threatened in their homes were very small (3.1), but Pacific people showed a much greater likelihood of experiencing this (15.4 percent).

### Transport difficulties

Respondents were asked if they had difficulty getting to the shops or other places and, if so, the cause of the difficulty. 10.2 percent experienced difficulty getting to their shops. The three most common reasons for this were inadequate footpaths (20 percent), lack of public transport (20.9 percent), and health or disability (28.2 percent).

Apart from shops, the most common place that respondents identified as being difficult to get to was a family member's home, and this difficulty increased noticeably with age.

### Education

Respondents were asked for their highest educational qualification – usually a reliable correlate with income, especially for younger age groups.

More than 26 percent have secondary school qualifications and more than 17 percent have tertiary qualifications. A quarter of all respondents have no educational qualifications; The likelihood of having no qualification increases with age, from 19.7 percent in the youngest age group to 29.4 percent in the oldest, while that of having a tertiary qualification declines with age from 22.2 percent to 8.8 percent. There were no statistically significant differences between men and women.

Pacific people are most likely to have no qualifications (64.3 percent), followed by Māori (36.4 percent), compared to the other ethnicities. Pacific people have the lowest rates of post-

secondary/trade qualifications (14.3 percent), followed by Asian (20 percent) and Māori (25.5 percent), while New Zealand European (35.7 percent) and Other (34.6 percent) have the highest rates.

Asians were also most likely to have a tertiary qualification (40 percent), and Pacific (none recorded) and Māori (13.6 percent) were least likely.

## Community participation and recreation

Respondents were asked to identify (from a list of thirteen) what clubs or organisations they belonged to, and whether they took a leadership role in those clubs.

Overall, respondents participated in 2.6 clubs or organisations. Men were more likely than women to be involved with sports clubs and RSA/workingmen's clubs. Women were more likely than men to be involved with community service, hobby and leisure, school/kohanga reo, and women's organisations.

Māori had the highest participation in political organisations and New Zealand European the lowest. Asians had the highest participation in religious organisations, followed by Pacific people. Māori had the highest attendance at RSA/workingmen's clubs, with Asians the lowest. Involvement with organisations associated with their personal ethnic group was highest for Asians, followed by Māori, and lowest for New Zealand European. Participation in the other organisations showed no statistically significant differences between the ethnic groups.

## Recreation

Respondents were asked to choose the activities they took part in from a list of seven types. The recreation activities people are most frequently involved in are (in descending order): outdoor activity such as walking or cycling; going to a restaurant, cafe, pub or bar; going to a library or museum; attending a concert, play, movie or cultural event; attending a sports event; going to a barbeque or hangi; and going to a gambling venue such as the TAB or the racetrack.

Gender differences tend to confirm popular perceptions. Women were more likely than men to attend concerts, etc., go to restaurants, and libraries and museums. Men were more likely than women to engage in gambling related activities. There were no statistically significant differences for attendance at sports events, barbeques and hangi, or outdoor activities

Patterns of leisure activities show distinct ethnic patterns. Māori had the highest rates of participation in sports events. New Zealand European had the highest participation in concerts, movies, plays or cultural events, closely followed by Māori. New Zealand European and Other had the highest rates for going to restaurants, cafes and bars. Pacific people were most likely to engage in gambling related activities. New Zealand Europeans had the highest attendance at libraries or museums, followed by Māori, and the highest participation in outdoor activities.

The full report is available on request from Dr Carina Meares  
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