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**Maturity Matters:
New Choices for Older People
Findings from the Focus Groups
and Interviews of the Turning 65 Project**

**Centre for Social Research and Evaluation
Te Pokapū Rangahau Arotaki Hapori**

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Disclaimer

Opinions expressed in this report are those of the authors of the report and of the participants in the focus groups and interviews. They do not necessarily represent an official view of the Ministry of Social Development.

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Executive summary

Towards the end of 2007, the Turning 65 Project Team within the Ministry of Social Development conducted a number of focus groups and interviews with older people. The principal aim of these was to inform the development of a questionnaire for a planned survey of 65-year-old people about their participation in and attitudes to paid employment.

Our group of interest was people aged 60–70 years in general, and Māori, Pacific peoples, and people in receipt of a main benefit, in particular. We held two focus groups in Wellington (one at a bridge club and the other at a bowling club), one in Hawera to hear the views of a rural community, one in Gisborne with Māori participants and one in Auckland with representatives from several Pacific peoples' communities. Focus groups were not held with ex-beneficiaries due to potential sensitivities around benefit receipt. To hear the views of this group of New Zealanders, we conducted telephone interviews with a number of people who had recently moved from either the Unemployment or Domestic Purposes Benefit to New Zealand Superannuation (NZS). We spoke to almost equal numbers of men and women. Most people in the focus groups were still working though a few were still under 65 years of age.

We discussed with participants their recent work histories, barriers they faced in continuing to work, their motivations to work or to stop working, changes they would like to make in their working lives, and the things that would enable them to continue working. We also asked beneficiaries about the effect on them of moving from a benefit to NZS.

Key findings

1. The economic restructuring of the late-1980s and early-1990s had had a major effect on the working lives of many of the participants. For some it had accelerated the transition to retirement, for others it had resulted in involuntary retirement.
2. Participants in the focus groups had followed and were following a number of pathways away from paid work.
3. Most of those still in paid work wanted to continue to work but in a part-time rather than in a full-time capacity.
4. For many of the participants in the Pacific peoples' and Māori focus groups the concept of retirement did not exist. The boundaries between their paid work and volunteer work were quite blurred, as were the boundaries between their working and non-working lives.
5. Financial considerations, while important, did not seem to be the main driver to continuing workforce participation for most participants. People moving from a benefit to NZS all indicated they were better off financially under NZS.
6. The enjoyment of work and the social interaction, mental stimulation and sense of purpose work provided were also given as reasons for continuing to work. Demotivators were poor health, wanting to spend more time with family, and the stress created by work.
7. A number of people had experienced age discrimination when looking for work. Other barriers to continuing in paid work or to finding suitable work were poor health, having caring responsibilities, a lack of suitable work, a lack of

appropriate formal qualifications, negative previous experiences in looking for work and the individual's own perceptions.

8. The only participants who had used Work and Income employment services were some of the former beneficiaries.
9. Several of the participants had done courses in recent years. These were mainly work-related.
10. Volunteer work played a very important role in the lives of many of the participants especially those in the rural, Māori and Pacific peoples' focus groups.
11. In general, people felt their skills and experiences were undervalued and underused by society. Some would have liked to continue to contribute in a mentoring role.

To the extent that the views of the people we interviewed and talked to are typical of New Zealanders in the age group, the current cohort of 65 year olds want to continue to contribute and are still very involved in their communities.

1 Introduction

In the context of an ageing population and a tightening labour market, retaining those older workers in the workforce who wish to continue to work is seen as providing positive benefits not only for the older workers themselves but for the wider New Zealand economy and society.¹ However, if the challenge presented by our ageing population is to be turned into an opportunity, more needs to be known about New Zealand's older workers.

The Turning 65 project

The Ministry of Social Development periodically undertakes work to review the way we deliver services to older people both now and in the future. This includes ways older clients can be better supported to remain connected to the workforce in the way they choose.

The aim of the wider Turning 65 project is to provide information for policy-makers and other interested stakeholders about the employment choices made by older people in New Zealand. Its focus is on finding out what motivates older people to continue in the paid workforce, the barriers they face in the current labour market and the supports and services they need to continue in work.

The research was led by the Ministry of Social Development, with support from the Department of Labour. In addition, a number of government and non-government stakeholders collaborated with the Ministry of Social Development in an advisory capacity.

In the main part of the project, the Ministry of Social Development conducted a telephone survey of people randomly drawn from applicants for NZS in 2008 and others turning 65 years of age during a six-month period. Research results of the survey are expected to be available in mid-2009.²

Prior to the survey, to inform the design of the questionnaire and the survey sampling methods, the Ministry of Social Development conducted a number of focus groups and interviews with older people. This report presents the results of that preparatory work. It summarises participants' recent work histories, the barriers they faced in continuing to work, their motivations to work or to stop working, changes they would like to make in their working lives and the things that would enable them to continue working.

¹ Davey, Judith (2007). Maximising the Potential of Older Workers. Update to 2007. Victoria University, Wellington. URL: www.victoria.ac.nz/nzira accessed February 2009.

² Ministry of Social Development (2009). *To Work, or Not to Work? Findings from a Survey of 65-year-old New Zealanders*. Ministry of Social Development, Wellington. URL: www.msd.govt.nz/about-msd-and-our-work/publications-resources/index.html.

2 Focus groups and interviews

A number of focus groups and interviews with older New Zealanders in general, and with different subsets in the population in particular, were conducted throughout the North Island in the second half of 2007.

The aim of these focus groups and interviews was to inform the development of the Turning 65 Survey Questionnaire and to provide qualitative data to help interpret the survey results.

We conducted five focus groups in Wellington and the wider North Island and eight interviews with ex-beneficiaries from all over New Zealand, in the second half of 2007. The aim of these was to identify key issues to inform the development of the survey questionnaire and provide qualitative data to help interpret the quantitative analysis. We wanted to hear the experiences and views of a broad cross-section of people aged 60–70 years in general and those of subgroups of interest in particular. The discussion in each group centred around participants' recent work histories, barriers they faced in continuing to work, their motivations to work or to stop working, changes they would like to make in their working lives and the things that would enable them to continue working.

The groups, each comprising six to nine people, were organised through project team members' contacts. We held two focus groups in Wellington – one at the Wellington Bridge Club and the other at the Kilbirnie Bowling Club, one in Hawera to hear the views of a rural community, one in Gisborne with Māori participants and one in Auckland with representatives from a number of Pacific peoples' communities. Apart from the Auckland group, which was facilitated by a member of the Pacific community, members of the project team facilitated the discussions. The groups contained a mix of men and women with slightly more women. While we aimed for people aged between 60 and 70 years, we were dependent on our contacts to find enough people of an appropriate age. Although the age of group members ranged from 50 to over 70 years, the majority were in the desired age group.

Due to potential sensitivities in discussing benefit receipt in a group situation, we decided to conduct telephone interviews with a number of people who had just recently moved from either Unemployment Benefit or Domestic Purposes Benefit to New Zealand Superannuation (NZS). It was decided not to contact people on an Invalid's or Sickness Benefit as our questions related to people's involvement in paid work and may not have been appropriate to ask of people unable to work. A number of people from all over New Zealand, whose names were drawn from the Ministry's administrative databases, were contacted and asked if they would be willing to participate in a short telephone interview. Of the 12 we contacted, three were not available and one refused. In addition to the questions asked of the focus group participants, we asked people in this group about the effect on them of moving from a benefit to NZS.

All of the focus groups and the eight interviews were recorded and transcribed. The transcriptions were analysed for content related to our key information needs, and thematically. The findings are presented below.

3 Themes

Work profiles of the focus group participants

Most of the participants were still engaged in paid work of some kind and a number were still working full-time.

The economic restructuring of the late-1980s and early-1990s had had a major effect on the working lives of many of the participants. For some it had accelerated the transition to retirement, for others it had resulted in involuntary retirement.

Most of the focus group participants were still engaged in some kind of paid work and a number were still working full-time. Five were self-employed, one was in a consulting role, and some were running their own businesses. The majority, however, were working in a part-time capacity; several were doing casual on-call work and one former beneficiary was doing seasonal work. Those doing casual work considered themselves to be fully retired. Several who were not currently working had the intention of returning to work at some time. This included a couple who were taking a year off to help out with new grandchildren. Two participants were actively engaged in study; one was studying Te Reo (Māori language) with the aim of getting a better job and the other was finishing a law degree although not with the intention of using this to return to paid work.

One of the recurrent themes was the effect on this age group of the restructuring that occurred in New Zealand in the late-1980s and early-1990s. A number of the participants had been personally affected. Their experiences showed that redundancy in later life, either voluntary or enforced, has a major impact on a person's employment history and may have negative health outcomes. It initiates a turning point in a person's working life, and its consequences may also result in attitudes which affect people's ongoing engagement with paid work.

For some of the participants, job loss led to an early exit from the workforce; for others it initiated the transition to retirement or led to self-employment. For most of those affected it marked a move from a period of stable full-time employment to a more chequered work history. Not all were fortunate enough to find another full-time job and, for those who did, it was likely to be at a lower level than their previous job. Others, unable to find full-time employment, picked up what part-time work they could. The job-seeking experience had been frustrating for some of the participants. The discrimination they encountered had left them with negative attitudes and, in some cases, an unwillingness to subject themselves to the experience again. Three people became involved in voluntary work instead; another, after unsuccessfully trying to find work, gave up on it altogether. One commented:

“On reflection I shouldn't have let that [redundancy] get to me. I should have gone on and done something else but I was so disappointed that I sort of came to a standstill which affected my health. I believe that we need to keep busy and do things and I've worked in the community and done lots of things since then.”

Transitions from paid work

For the majority of the retirees, retirement from the labour force was not voluntary nor managed in their preferred manner.

Those still in paid work were following a number of pathways out of paid work.

People moving from a benefit to NZS experienced this in a positive way.

Retirees

Of the 12 participants and interviewees who considered themselves fully retired from the labour force, only one had made a gradual move from work to retirement.

Gerda³, a teacher, having resigned from her full-time position, did relief teaching for about four years and found this a good way of phasing out.

“It’s quite a shock to give it all up suddenly but fortunately you can go back relieving. It’s very good, you can phase yourself out.”

Gordon would have liked to have had a phased retirement, but was unsure of how to go about it. As a result, he went from working 40 hours a week to not working at all, a transition he cushioned by going on a long overseas trip.

Jackie had relocated to a smaller town and, after trying unsuccessfully to find work that suited her, seemed to lose the incentive and motivation to continue working.

“I just thought, ‘I’ve been out of work for a long time, I’m not going back’, so that was it.”

Her story, echoed by Steve, a victim of an early redundancy, indicates that a lack of success in looking for employment may lead a person to become resigned to retirement especially if they find they can manage financially.

“Owning my own house, I was able to exist and my wife at the time worked part-time because she wanted to. We got by and after a couple of years I just thought ‘to hell with it’.”

Working participants

Participants still in paid work were following a number of different pathways to retirement. One theme came through repeatedly in the focus groups; flexibility and choice are very important for people at this stage of life, many of whom are able to choose whether or not to work. While they would often like to continue to work, it may take second place as they have other things they want to do as well. Their working arrangements need to allow for this.

For these ‘choosers’, contract, casual and part-time work are all appealing bridges to retirement.

“I quite like the idea of doing contract type work – perhaps working a couple of months and having time off or maybe doing part-time work, having some time off so that you can travel, can catch up with family or whatever you want to do.”

For Grace, it was intimations of mortality that came after one of her siblings died that triggered her decision to retire in 2000. However, being offered contract work by her

³ To protect participants’ anonymity, their names have been changed.

employer, and her subsequent move into her own consulting business, enabled her to continue doing work she enjoyed and satisfied her desire to spend more time with her grandchildren.

“It was just a very sudden decision that I made but what triggered it was the death of my oldest sister. ... so I made up my mind then that I was going to put in my resignation right there and then. I was just thinking I needed to spend some time with my grandchildren. But before I left the office I was asked by the office if I would just do a little project part time for them for three months so I thought ‘yes’ ... and that was the start of my consultancy. Now I’m gradually weaning myself away from the workforce again taking a couple of days off a week and that’s something that’s much more desirable for my stage of life.”

Contract work also allows people to be their own boss. This can be important for people who have experienced a redundancy, who have had unsatisfactory working relationships with managers, or who have been used to working fairly independently.

“The idea of going back to work for someone else in a direct employment situation I find a bit repugnant because I’ve had basically a large degree of independence. I’d like to find something, but basically working for myself, ideally in a contract type relationship, rather than being employed by someone.”

The availability of work which allows this choice may also entice someone, who may have considered him or herself to be retired, back into the workforce. Gordon, who had been retired for a number of years from his profession as an accountant, had recently started working on a casual basis at The Warehouse. He was enjoying the opportunity to do something completely stress-free and different.

“This Warehouse thing is a bit of a laugh. I actually enjoy going out there and doing something entirely different. I don’t have to worry about anything If they ring up I can say no. I’m not coming in today. That’s important; I like to be able to feel free.”

Self-employed people are often in a better position than salaried employees to reduce their work load. One way of doing this is to take on staff and reduce their own commitment in their business. Judith has two part-time staff and now works just four days a week in her business in a small rural town. Because this works well for her and enables her to do other things that are important to her, and although she is now 68, she will carry on because:

“I have to do something. I have a day off once a week to play golf, and I manage to play bridge and I get away and look after grandchildren and when the family need me. I can work it like that so I think I’m actually very fortunate to be able to.”

Garry, a professional accountant, had reduced his working hours by not taking on any new clients. He found that this brought benefits other than just a shorter working week. Eventually he closed down his business and now works from home doing the accounts of a few old clients only.

“My work life had probably consisted of something like 45 to 50 hour weeks working at home after working. I had a staff of four, five and I suddenly realised what the hell am I doing all this for? So I started. Any client left I didn’t bother to replace them and eventually got to the stage if a staff member left I didn’t replace them.”

A number of the other participants were already working part time. Two had retired from full-time jobs and then taken up lower paid work which they considered to be more like voluntary work. The big advantage of this arrangement for Celia, who was caring for children in her own home, was the total flexibility it offered.

“I just work four days a week doing that and I actually quite enjoy that. ... You can make as much or as little as you like depending on the hours you want to work.”

Grandchildren and spending more time with family are important reasons why people in this age group want more time. Susan and Tim were taking a year off paid work to be able to help out with the grandchildren. Others just wanted to have more time to spend with their grandchildren or family.

“We need to spend time with our family because throughout our working lives we don’t spend quality time with our children because we work, work, meeting, meeting, every day from Saturday we work, on Sunday we go to church. We have minimal time with our grandchildren.”

A noticeable difference between participants in the Māori focus group and participants in other groups was that, among the Māori participants, retirement from the paid workforce to a more leisurely lifestyle did not seem to be part of their thinking. They stressed the fact they had a strong work ethic and, in later life, if they could afford to, just seemed to increase their involvement in volunteer work. This tended to be family, marae and church-based. When her mokopuna [grandchildren] asked her when she was going to retire, Ruby said she told them:

“I’m not going to stay at home and wait to die. ... That’s my motto. I’ve done lots of jobs and I do contracts and voluntary work but if I won a lot of money my life wouldn’t change because I wouldn’t know what to do.”

Life for her and others in her community is about doing what needs to be done to support family and community. This could be paid or volunteer work. The distinction between the two could be quite blurred, the only real difference being that paid work pays the bills.

“We all come from families where our parents and grandparents ... they never stopped working, even if it was just in our gardens and the things around home, working at our maraes, at our churches, they never stopped working so it’s just a natural thing. Probably the only difference is that some of us are still in jobs where we’re getting paid for.”

Motivations to continue in paid work

Most of those still in paid work wanted to continue to work but in a part-time rather than in a full-time capacity.

Financial considerations, while important, did not seem to be the main driver to continuing workforce participation for most participants. Enjoyment of work, the social interaction, mental stimulation and sense of purpose work provides were also given as reasons for continuing to work.

In general, people felt their skills and experiences were undervalued and underused by society. Some would have liked to continue in a mentoring role.

Of interest was the fact that, among those still working, there was no great rush to retire and for most people the motivations to continue in work did not appear to be

primarily driven by financial considerations. When people were asked if they would continue to work if they won Lotto, a number said they would choose to remain in work. Just as in the decision to exit from the workforce, there were often a number of interacting reasons driving the decision to continue to work.

Financial

For some participants, financial considerations were important and the prime motivating force. The need to work out of economic necessity was mentioned mainly by people in the Māori and Pacific peoples' groups.

Ron commented on whānau moving back into the area from other places and families having to live in the one house so they could cope financially.

“... the impact on mortgages and things so people are going to live with each other. Jo has got family, they've come back from Wellington and are living with her. Lots of families are having to continue to work to try and pay their way through each year. Basically it's tough.”

Māori participants also made the point that many older Māori are raising and supporting their grandchildren. Elaborating, Hone said:

“We've got a daughter, divorced with three children, and we've practically reared them ourselves. And people say, 'Why are you still working?' Well partly because I love it, but the other part is I have mokopuna to take care of. They have to be clothed and fed. We're always helping our daughter because if you don't, as a single parent, god knows what would happen to her children and to her so you're bringing up the next generation of children really.”

For homeowners there may be the need to repay a mortgage or pay maintenance costs.

“I own my own home and I just need the money. My house needs rewiring. It needs repainting. I put in a heat pump this year. Every year I go to work I set my goals what I have to buy so I just save my money when I'm working and I do it when I finish work. I can't afford not to.”

The motivation to work may also be driven by the desire to have a comfortable retirement later, or to be able to travel and indulge in other hobbies or leisure activities. Some people may also feel the need to have plenty put aside as the future is unknown.

“I want to enjoy myself and that means spending ... so many countries in the world I haven't seen.”

“I've got a lot of dependents, racehorses ... One problem is you don't know how long you are going to live. You don't know how much you need to maintain a reasonable standard of living – savings wise or income wise ... If you knew that, life might be easier to plan.”

For other participants financial considerations were one of a number of drivers to continued workforce participation. Barbara's motivation to work seemed to be in part the desire to be financially independent.

“It's only pocket money for me. It's not money that pays for anything major but I've always had my own money and it's just like I've never had to ask for money.”

If people have sufficient funds to manage without working, they may continue working if they can find work on their terms. If not, they are likely to retire.

“... probably more money going out than coming in, but we can manage quite well – we’re enjoying our existence at the moment.”

Others, who can manage financially, are quite happy not doing paid work.

“I’ve got enough money to suit me. I’d just go and spend it. I certainly wouldn’t look for work.”

Raising the age of eligibility for NZS to 65 years has meant some people have continued to work longer than they anticipated so they can survive financially.

“A lot of us thought we were going to retire at 60 and were quite happy to retire at 60. To be able to do things that you want to do in your own time ... one thought we had the option to do that at 60 and now it’s been pushed out to 65 and we have to hang on whether we want to or not because of financial situations.”

Enjoyment of work

A number of the participants were motivated to work because they enjoyed it.

Brenda, referring to her husband, said:

“I married a farmer and that’s his passion, it’s his life – and he will do that all his life as long as his body will hold up.”

For many, the enjoyment of work was closely linked to the social interaction they had with their colleagues. This can provide an incentive to continue working and even be the main motivation.

“It’s the companionship, the comradeship, work with other people. I get on well with everybody and I really enjoy it. It’s the company I think more than anything.”

Although Brian’s main motivation was financial, he said he actually liked going to work because the group he worked with were “a nice bunch of people”. Violet had seen what had happened to her mother when she stopped working and was determined to avoid this happening to herself.

“Since she has finished work and everyone has drifted away, it’s just myself at home. She’s absolutely lost. She’s lost that socialising thing, all that stuff, so most definitely I’ll keep going to work.”

Work provides a sense of self-worth, purpose and mental stimulation

Work was also seen as providing a sense of self-worth and this could be of more importance than the income earned.

“I had 16 years of not having my own money and the first job I had after that it was like I valued myself by being out there. The money was a bonus.”

Closely related to this is the respect and status that work brings. Maintaining this status may also act as a motivator.

“You have great self esteem when you’re fully employed, entirely respectable. In teaching for instance you get well known in the community and that. It’s quite a shock to give it all up suddenly.”

The sense of purpose, “going to work is a motivation to get up in the morning”, and the mental stimulation that work provides, “you’ve got to keep your mind active”, were also strong motivating factors. Hobbies could provide mental stimulation, but they didn’t completely fit the bill for Gordon.

“Reading, stamp collecting. You might be doing something like that. You could put more time into that sort of thing. But you don’t want to be doing it all the time.”

Underlying this seems to be the need to be engaged in purposeful activity.

“I work better when I’ve got a reason. There’s a plan. It’s like going for a walk around the block. That’s fine but it’s aimless. If you’ve got a reason to do that, you’ve got a goal then you do it with a smile.”

When participants were asked what would encourage them to keep working past age 65, one said, “If I’m doing an interesting job and enjoying it then I’d like to keep going, but not every day, not five days a week”. Another said, “It would be the work – the stimulation and satisfaction you get from the job”.

Helen was motivated to go back to work mainly by the desire to continue to contribute. She felt she had a lot to offer and had been frustrated in the past by not being able to find work that paid her a worthwhile amount for the experience and skills she felt she had. This left her feeling undervalued. She would have returned to the work place “like a shot” if she could have found suitable work. She identified with all those other older people out there who, like her, still wanted to contribute and had very useful skills but who no longer wanted to work a 40-hour week.

“They do all these garbage things that are no use to anybody. I’m still very active mentally and physically and I can see myself of use in the community for another 20 years. Well, I feel it’s such a waste. There’s a lot of people out there like me.”

Work provides occupation

Another motivator was the dread of having nothing to do in retirement and the accompanying boredom. There was a recurrent theme in the focus groups of the need to have “something to do”. The occupation that work provides was an important consideration.

“Keeping yourself occupied mentally and physically is darn important. You’d get bored if you didn’t have something to do.”

“I can’t not ... do nothing. Other wise I’m going to have to do housework, more housework.”

For May, the need to have something to do was possibly the main driver. After her abrupt retirement at age 58, she was at a loss what to do. She wanted some sort of employment, but without transport her options were limited. Then she built up a little business delivering circulars. Although she admitted “it’s kind of a bit of a slave labour job” it provided a much needed occupation. She intended to keep working “until my body says it’s had enough”.

“I enjoy working. I’ve got to keep going at all times. I don’t like sitting around ... I mean us older ones we do need something to do I am working a good three quarters of the day doing circulars.”

People also mentioned the sense of purpose and routine that work brings.

“I think it’s an anchor in your life as well. I think I’d be terribly lazy if I didn’t get up every morning and go.”

“Work takes up an important part of the day. I wake up at quarter past six in the morning because I walk to work and I get home at quarter past six at night – that’s 12 hours out of a 24 hour day that’s taken up with work – that fills up an enormous part of the day.”

A change of occupation can provide motivation

A change in the nature of the work people do can also be a motivating factor to continue working.

Maira’s new business had given her working life a new impetus especially as she was enjoying the people she worked with.

“I’m starting a new business now. I never thought I would do it at this time of my life ... meeting new people and being with nice people is lovely.”

Motivations are often complex

Jane’s comments about her father show that people’s motivations for continuing to work are often complex. He had decided for health reasons to stop work at 70. He was, however, highly valued for the work he did, so his work provided him with a real sense of self-worth. But he was also fearful of what he would do when he no longer had his job to go to.

“He’s turned 69. He said ‘I’ll retire at 70’ but he hasn’t got something to replace it with and I think that’s what really scares him – ‘What will I do with my time afterwards?’ He’s actually valued where he is – doing good work, so for him to give up just like that is really hard. I think it’s tiring energy wise especially when he’s got ill health. But if his body was fine he would still carry on working. He does have hobbies but I think he wants to value himself.”

Motivations to stop working

Drivers leading to disengagement with the workforce were poor health, wanting to spend more time with family, and the stress created by work.

Poor health and not being able to find suitable work seemed to be the main causes of an earlier than expected retirement.

Health

Just as people’s motivations to continue in work can be many and complex, so can their motivations to stop work. Poor health is a major demotivating factor. Gordon retired because work became too stressful after his company merged with another company. Because there was no tradition of part-time work where he was employed, it did not even occur to him this was a negotiable option.

“A year before I retired I would have liked to be able to cut down on hours to phase out gradually but it didn’t happen and I just sort of stopped. I could have gone on a bit longer. This is where the stress comes in – even having less responsible jobs even towards the finish – phase yourself out. That would suit my personality.”

Eva also left her full-time job when stress began to affect her health, and Garry cut his hours after a health shock. For some people, however, poor health as a demotivating factor may be offset by the desire to ensure a certain level of financial security before leaving the paid workforce. Susan wanted to stop working before 65 because of her arthritis and because she had other things she wanted to do while she was still able to. But she would continue to work until she knew she had enough coming in to sustain her retirement.

How people feel about their health and age may influence the decision.

“If you felt quite young and good at your work you would want to stay, whereas if you felt ‘this is getting a bit beyond me and I’m tired’ and ‘I can’t be bothered getting out of bed in the mornings’, you might think I don’t really want to do this for much longer.”

On the other hand, if people’s health is good, they may continue to work even though they may not have the same energy and enthusiasm as when they were younger.

“I haven’t any intention of stopping. I must admit I don’t have the same enthusiasm for the business as I used to as it just takes so much out of you, but I will continue to work while I’m healthy ... indefinitely.”

Family

As previously noted, grandchildren and spending more time with family are important reasons why people in this age group want more time.

“At the moment I have three grandchildren and they’re still young from 4 years to 9. Before I had grandchildren I was thinking I’ll have to work all my life until I drop, but now I have grandchildren, they’ve changed my mind. When I turn 65 I’m going to retire and spend time at home.”

Amy’s chief reason for leaving full-time work was to spend more time with her husband. At the same time, because she felt she still had a lot to give, she would be happy to work flexible hours “but it would have to be on my terms”.

“I worked for 20 years so I missed out on spending time with my husband so now we just take off when we want to. For me that’s fulfilment.”

Grant’s comments below provide an example of how decisions around retirement are often based on an interplay of motivations and barriers and of how people can have very ambivalent attitudes. He was still in good health and wanted to maintain his standard of living and his lifestyle. The drop in income that would come if he stopped work, coupled with the possible offer of a salary increase, were real disincentives for him to stop working. The effect of a marriage breakup 20 years earlier meant finances were fairly tight, and it shows the financial implications of a life change like this can have an impact on the length of working life. On the other hand, and reflecting the role a spouse can play in these decisions, he was under pressure from his wife to stop working when she did. He had resigned himself to the fact he would probably retire quite soon. His comments also highlight the importance of going debt-free into retirement. If this can be achieved then, in his opinion, NZS offered an adequate income in retirement. Downsizing the family home, which Grant and other participants mentioned, is one way of financing retirement.

“I’m very ambivalent about this. I don’t really care but my wife is pressuring – she’ll be 65 next year. That’s the time I should retire and while we’re still active we should be off wandering around, doing what I don’t know, but that’s alright. At this stage I’m going along with it because I can see her reasons ... If enough pressure comes on me and they offer

me another couple of thousand dollars a year, which they did this year, to stay there, then it's going to be pretty hard to say I'm going to turn that down and go back on the pension. This would be OK 'as long as I can convince my wife to move into a unit instead of a house'. She's got to have her garden. We will probably sell our house about Christmas, look for a cheaper one, at which stage we will be debt free and then we will be able to live on the pension. She's wanting to make me give up while I still can do something or other. I guess there's plenty of other things that I can get involved in if I do decide to retire while I'm still active."

Grant's comments also indicate that for some people, notably his wife, there is a desire to stop working to do other things while you are still able to and before your health deteriorates. Here, the idea that future bad health and anticipated timelines regarding health, rather than any current health problems, were acting as the barrier to continuing in paid employment.

Taxation on NZS or earnings

The issues of taxation emerged particularly in interviews with ex-beneficiaries. For some, this arose from their experiences before turning 60, but the comments presented below relate to the period since they moved onto New Zealand Superannuation (NZS).

Joe, an ex-beneficiary now on NZS, has a wife who is not yet 65 years of age so she qualifies to receive NZS as a non-qualifying spouse. He was put off returning to paid work by his understanding that he and his wife would lose some of their NZS if he returned.⁴

"Well my wife is not 65 yet. I go to work and we'd be no better off. Well, what I hear is that they're going to take it off her."

Another ex-beneficiary who is now on NZS said:

"All my friends are either my age or older ... you just get slugged with tax and a lot of the guys said, 'Look, it's not worth it. May as well go down the bowling club'."

There was a strong indication in the Māori focus group that current tax rates were a major disincentive to working.

"I'm on the benefit, I work 16 hours a week for [company name] which they pay me fairly well but I pay the highest tax rate because I'm getting your benefit [NZS] as well as a pay from [company name]. For 16 hours work I take home \$200."

Other comments made in this group were:

"All the fellas that come from the works, they were welders, carpenters, painters, they're still out there, but they won't go back to work because one, they're getting a benefit [NZS], and if they do go back to work they'll get hit with tax like I do."

⁴ When a non-qualifying partner is included in the New Zealand Superannuation the payment becomes income tested. This means the rate of payment can then be affected by:

- any income the client or their partner earns
- any estimated income the client or their partner expects to receive in the 52 weeks after the non-qualified partner is included.

“In the end you’re paying to work – you’re paying the government so that you can go to work.”

Labour market rigidity

The demands of the job rather than employer inflexibility forced one female participant out of work. Unable to scale down her hours as she had wanted to, she was forced to leave her job completely.

“For the last three years I’ve been trying to cut down hours but it hasn’t been possible. So it was actually just making a clean break. In theory, in teaching there is flexibility, job-sharing and doing certain hours at school, but the children keep arriving, they’re there, they need programmes and you’re the person in the school doing that so, sorry, you’re not part-time anymore, you’re full-time.”

Relocation

The need to relocate to find work can also act as a deterrent for people in the retirement zone. It was a factor for two of the people in one of the groups. Tom could have found work if he relocated but, because his grandchildren were in Wellington, he was not prepared to move away and was currently not working. For Colin, an unwillingness to relocate had meant a longer spell out of work when he was made redundant, and it would most likely be a cause of early retirement if it were to happen again.

“There’s no way I’ll leave Wellington ... have been jobs in the past in Auckland. I just said, forget it. No matter what the money is, forget it, I’m sticking here.”

Low life expectancy

The shorter life span of Māori, particularly Māori men, was given as a disincentive to older Māori looking for work.

“Māori men in particular, our life expectancy compared to the average European person is a helluva big gap. Our women live a lot longer, so when you look at what we contributed and what we do actually get, those of us who still want to continue to do things and the way that we’re taxed. It’s Māoridom finding it’s so disproportionate, that’s why some people can’t be bothered going back in to do something.”

Had enough of work

Another retirement driver was the sense the person had lost interest in and enthusiasm for continuing to work. After nearly 40 years in the workforce, Gloria felt tired and that she had had enough. An ex-beneficiary with health problems, she was doing some voluntary work.

“I think it was just like oh, ‘I’ve had enough’. I started work at 17.”

Another participant commented:

“For me 25 years, I have another two years that I will retire, that is enough for me, 28 years of my working life. And that is enough for me. I need time to rest.”

Retirement enablers

Comments made in one of the groups suggest that 65 may be something of a pivotal age. Even if you do not retire then, it may be a good age to review your options.

Grant's wife was retiring at 65 and wanted him to retire then too, Susan had set 65 as the age to quit, while Kath intended to review her options at that age.

"I'll stay on until I'm 65 ... then I'll have another little think."

As it provides a modest but adequate income, NZS seemed to people in the rural group to be a disincentive to continue in the paid workforce. It also seemed to be an enabler of voluntary work.

"It makes quite a bearing on what you actually do. You can't live in luxury on the Super, but at least you get your three meals a day."

"I think the reason that we can do voluntary work is that we get the Superannuation at 65 and that certainly comes into it – we don't have to work any longer."

For those who have been on a working age main benefit (eg an Unemployment or Invalid's Benefit), turning 65 marks a point when their income receives a very welcome boost. All the former beneficiaries stated they were better off on NZS than they had been on the benefit. In addition, it meant that one person, formerly on the Unemployment Benefit, could earn more than the \$80 she had previously been allowed to earn.

"It's made things easier, it's taken a lot of stress off. I found being on the benefit, when I've never been on it before in my life, incredibly stressful. You're worried about it every day. You know, it was a terrible feeling. Once you're 65 all that feeling goes."

"We can cope now. We were coping but it was a struggle. It was only a small portion that you were getting for a married couple if you were on the Unemployment Benefit. You were only getting about \$275 between the two of us for a week but now we're both on the Super and we find we can get there. It's a lot better."

Barriers to workforce participation

Poor health was often cited as a reason for not being in work, while a number of people had experienced age discrimination when looking for work.

Other barriers to continuing in paid work or to finding suitable work were having caring responsibilities, a lack of suitable work, lacking appropriate paper qualifications, previous negative experiences in looking for work and the person's own attitudes.

Health

Among the beneficiaries who were interviewed, health, including the inability to continue in physically demanding work, was the most commonly cited reason for reducing hours, leaving the workforce, or not returning to the workforce after a redundancy or relocation.

"I got a crook hip, and my leg got arthritis. The last thing was, a bit of engineering and boat building. I got to the stage where I just couldn't get on and off the boats and I was having nothing but trouble so I was looking for part time work."

Health was also mentioned as a barrier for many older Māori. Discussing the older Māori in his region, one participant in the Māori focus group made the comment:

“It’s difficult for the majority of them because their health starts suffering from an early age.”

Age discrimination

A number of barriers to employment emerged. One of the strongest was the perception of ageism: in particular the negative ideas younger people in recruitment agencies, and work-place managers, have of the older worker. Ageism not only denies older people jobs, it saps their confidence and willingness to look for employment. Colin said it took him 14 months to find the job he has. He related his experiences:

“When I was looking for a job I’d just go into these recruitment consultants. It was a joke. They were staffed with young kids. If I did manage to score an interview I’d know immediately. I was told there is virtually no chance to get a job at my age ... just so annoyed by the attitude of ‘these kids’ that say ‘you are not qualified’ or ‘your skillset is not quite what is required’. Only once, and that was the job I got, I thought ‘I’ve got a chance here’.”

Steve also experienced ageism when he went for interviews.

“It was crystal. I’d get a young guy that was younger than me, and that was it. No job.”

In spite of New Zealand having legislation that bans discrimination on the basis of age, some participants still regard employers as openly ageist.

“At my other job I was lucky to get employed by the person who did employ me because her successor openly says to people ‘I’m a young person and I just want to surround myself with young people’ and that’s completely illegal, but the fact is she doesn’t employ anyone over about 25.”

However, in general, there was a feeling things were better now. Perhaps reflecting this change was the comment made by Tom, an ex-beneficiary, who had found it much easier to get a job after age 65.

“They seem to have the impression that when you’re 60 on you’re only going to be there for a while and that as soon as you’re 65 you’re going to disappear. But I found that after you are 65 it is so much easier. When I was 60 and on the benefit, I must have put in for about 100 different jobs. Most of them you never ever heard anything back. A lot of people that I knew said that.”

Older people may also feel out of place in a workplace full of younger people.

“At school, just about every one who is employed now is in their 20s and 30s and you look around the staffroom and you think ‘My god, I’m a real dinosaur here’ – there’s hardly anyone with grey hair and wrinkles. They’re all a young bunch of young people and now I’m feeling more and more out of it.”

Another issue that emerged was that of people’s perceptions of an older person’s age and skills. Older workers are often willing and wanting to downsize their job in terms of the level of responsibility. Getting employers to accept this can be difficult and it acts as another barrier. Three of the participants said they just wanted a job that let them get by, use the skills and experience they had, or give them a reason for getting out of bed in the morning.

“I was overskilled for the jobs I wanted. Because I was receiving a pension I didn’t want a job at the level at which I retired. I actually wanted a record clerk’s job, wandering around putting papers on people’s desks, because I knew it would be out of [my familiar] discipline.”

“When you go for jobs you seem to be over qualified. It’s difficult to convince the employers that you don’t want to be up there, that you are happy to use the skills you know you are good at, to do a job well somewhere else. That’s very hard to be accepted by employers.”

Also mentioned was appearance and that older people may not be so good at selling themselves as younger people. One person, who had been on interview panels, commented that younger people they built themselves up more.

“... and you’re thinking, they can’t possibly have done this [laughter] and then you start thinking yourself about what you have done, ‘I have done that, I have done that’, but you don’t ever write it on your CV.”

Unlike their urban counterparts, none of the participants in the rural group had experienced age-related discrimination. What they reported indicated that, in the community of which they were a part, there seemed to be almost a positive bias towards employing older people. They saw their age group being valued for being reliable and for doing what needed to be done regardless of whether or not it was part of the job description.

“It is expected that I will be punctual, I will be there when I’m supposed to be, I will not steal and if something needs doing I will use my initiative and either do it or find someone to sort it.”

An example was given of people in their 70s and 80s who were offered jobs. However, there was the danger that older people, especially women, could be exploited because employers saw them as being motivated by the need for an occupation rather than by financial necessity.

“I think some employers are looking at older female staff as someone who needs to fill in her time, but doesn’t actually need to make a dollar because she’s got the man with his job behind her, so they are offering the older woman a pittance.”

Lack of up-to-date skills and marketable qualifications

Two participants in one of the urban groups mentioned the lack of computer skills as a barrier. Having to put themselves through computer courses to give themselves marketable skills could also act as a disincentive to returning to the paid workforce. However, the inverse may also be true. For an older person, being computer literate may be a work enabler, potentially mitigating some of the perceived deficiencies of older workers.

“You had a better chance if you were computer literate too. If you didn’t know what a computer was, you didn’t have a job, you didn’t have a show. That was certainly one barrier.”

“If I wanted to go back into an office, I don’t think ... I’d have to go and do all these computer courses.”

“When I did work we had the computer and that but I haven’t really worked on anything since then and that’s all changed.”

Two of the beneficiary respondents felt their lack of paper qualifications was a barrier to getting the work they wanted. Rita was studying Māori. She wanted to get a degree as she felt there were lots of openings for people with Te Reo.

“There’s heaps down here and they’re always advertising, but because I have not got the certificate or diploma to do it, I can’t even apply and I know I would be capable of doing it even if it’s a receptionist whatever. I’ve got computer skills.”

Helen felt that being in the wrong age group and having formal qualifications were barriers to her finding work that paid what she felt she was worth. Although she had done computing and short university courses and had lots of experience and skills, she did not have the university qualifications she believed employers wanted. She had left the job she had because of caring responsibilities and a downturn in her work. Interestingly, Helen was the only participant to mention caring responsibilities as a barrier to work.”

Possibly related to the lack of marketable qualifications is the lack of suitable permanent work for older Māori on the East Coast.

“When you look at this area, particularly the coast, we’re not a big industrial area. We’re very farming. We’re very pastoral, very horticultural, fishing, so that becomes seasonal.”

This point was taken up by another group member who said:

“I think seasonal work has a huge impact in this community. People rely on seasonal work but it doesn’t tide them over.”

While one woman desperately wanted to study for her degree, the cost of doing so was proving prohibitive as she could not afford to give up work to do full-time study. Borrowing to pay for her studies was not an option.

“Because of my financial situation I have to go to work next packing season and that puts me out ... I don’t want to take out a student loan because how would I pay it back if I didn’t get a job because I’m 66 this year.”

Personal attitudes

For a few of the participants, their own attitudes were a barrier to their getting or staying in full-time or part-time work. Celia had opted for voluntary redundancy when it was offered to her because she seemed to feel that older people should not be keeping young people out of work. Then, as she still wanted to work, she had had to settle for a low paying part-time job she could do from home because of her lack of transport.

“There were young ones there and I thought the young ones can have my job and I’ll just call it a day.”

Attitudes also seem to have played a part in Janet’s withdrawal from the workforce. After a lack of success in finding work and being referred to jobs she had no interest in, she appeared to have lost the motivation to return to work.

“I just thought I’ve been out of work for a long time, I’m not going back, so that was it.”

Two of the interviewees felt they were too old to retrain. One said: “I thought I was past it really”. Another didn’t think that at his age it was worth it due to time out of the workforce.

There was general agreement in one of the groups that the longer you are out of paid work the harder it is to return. However it was also felt that, if you really had to, you would probably find a job, even if this was just packing shelves.

Finding employment

The only people who used Work and Income in recent years to help find work were former beneficiaries.

All of the ex-beneficiaries interviewed had earlier been employed and it was only former beneficiaries who used Work and Income services to seek employment. Other participants had found new jobs on their own initiative and through their own contacts.

Grant applied for “lots” of jobs after he was first made redundant and finally ended up as an attendant at a carpark. He then got a job through a contact with Housing New Zealand which lasted for four years. When he was made redundant from this job he went back to the carpark, and then:

“... conned myself into a job as a maintenance crew at the Hotel Continental. While I was working at the Hotel Continental I got head-hunted by the college I’m at now. Someone there knew who I was, knew what I was, and they thought I was what they wanted at the college.”

Retraining and attitudes to retraining

A number of people had done courses in recent years or were currently engaged in a course. These were mainly work-related.

Most participants seemed to be receptive to the idea of retraining or ongoing education. A number were doing courses or had done them in recent times. There was strong advocacy of retraining by one of the Pacific peoples’ representatives:

“I know that there are more PIs – retired people – now who want to go back to school, who want to study more, and that’s one area we should be assisted by the government financially.”

Retraining was also viewed positively by participants in the Māori group. One member said:

“I think there’d be plenty of people out there that would be keen to [do training].”

Another added:

“Oh, they’d love it. We got one 54 year old now at the polytech training to be a mechanic. And he’s sorry now he didn’t do it 20 years ago.”

The point was also made that:

“... if there were incentives to retrain and less incentives to rely on the benefit then you might get the workforce remotivated again.”

However, it was also strongly emphasised that the training had to be appropriate. Reference was made to the inappropriate government training courses that had replaced the on-the-job apprenticeship training system.

“... about the mid nineties, especially with the closing of the freezing works [training opportunities] that were suitable for middle-aged people [were initiated by the Government] a glaring example was the emergence of polytechs – they were all run by ex-school teachers, terrible people, who still thought they were in school. One of my jobs was to try and get as many Māoris into polytechs, [other elders] were trying to shoo some fellows but when I got to the polytech and saw these people, the training was unsuitable, no one considered me the Māori as ‘How should I train that fellow?’ So they threw all these papers at you, showed you some computers which didn’t mean a thing to us. So if you were to organise training that is suitable then – take a welding course – why can’t you run a welding course on a marae?”

In one of the urban groups, participants seemed to view retraining and upskilling in terms of learning computer skills. One participant mentioned a reluctance to do this; another said that doing voluntary work for Citizens’ Advice Bureau had taught her computer skills. A couple of rural women had done training in later life to be able to do the jobs they wanted to do and two ex-beneficiaries were currently doing courses for the same reason.

Participant’s views on work enablers

There was a generally shared feeling that the potential of older people was not being maximised, that people wanted to contribute but felt their experience was neither valued nor used.

Participants suggested a wide range of strategies which could be useful to enable older people to continue in the labour force. Legislation was considered neither desirable nor workable.

In one of the city groups there was quite a lengthy discussion about what would help older people’s participation in paid work. A positive workplace culture that embraced both younger and older workers, the training of human resources personnel and managers, government subsidies and government assistance to employers to take on older workers were all mentioned.

“It’s the managers and the people who make the decisions being made more aware of their responsibilities ... unfortunately management is getting younger and they have certain perceptions and you can’t change it. A lot of people who come from varsity get these skills and come in with theory and no practice and those sorts of things do affect how they run and they have certain perceptions.”

“It’s only when there is balance of young and old that you get a sensible approach to skill balance in an area ... obvious things, good working conditions, happy working environment – really have to just work together – can’t have a them and us. If you have young and mature mix, everybody feels part of it and that is key to a happy business.”

“If government gave a similar subsidy to employers [reference to a scheme whereby government subsidised wages when employers took on

unemployed] for employing an older person, it would be a real incentive. Money talks in a business.”

Legislation was generally considered neither desirable nor workable.

“The poor employer says, ‘Hey, I just want to run a business, let me employ who I want’.”

“It doesn’t matter how you legislate, it’s the people who actually make the decisions.”

The positive attributes of older people, “they are the tried and true and reliable” and the value of their experience were mentioned by a number of the groups and contrasted with the negative stereotypes they held of their younger counterparts.

“A lot of the younger workers have a wrong attitude to employment really. Older people want to be there. They’re not travelling overseas all the time.”

Participants in the Māori group all agreed there were a lot of skilled people among them that the government needed to tap into.

“If governments were to wake up, it’s [older people] probably one of the best workforces they could get. Us men here could take you down the street and introduce you to a lot of reasonably old guys out there. They’re very well skilled. There’s a lot of them – they’re roaming up and down there – they’ve been in the freezing works, they’ve been in Watties, shearing and all sorts.”

Another group focused on health as a work enabler in later life. They advocated more access to free health services to keep people healthier and therefore working longer.

In the rural group, the general feeling was it was better to use carrots rather than sticks and to have people working because they wanted to work and not because they had to. The existing tax rates were seen by these participants as encouraging older people to move out of tax-paying work and perhaps into the “black economy”. It was felt that lowering the taxation rates might encourage people to work longer.

“You give people an incentive to earn a reasonable amount of money for the work they do, it encourages them to do it. But when it gets to the stage, ‘Oh I’m going to pay 39 cents in the dollar’, I might as well give up. Lots of people give up. If they’ve got any skills they suddenly find they can do a fair few cash jobs around the town – they don’t need to pay any tax.”

There was some concern over trusting any “work longer” incentives, as incoming governments can just “undo” the incentives.

“You’ve got to be sure that another government is not going to change the laws. I think that I would probably gamble and take my Super.”

One respondent felt a compulsory retiring age was necessary as people get “past their use-by date” in some occupations, and mooted the idea of having a negotiable exit from work. Another idea advanced was that of a graduated superannuation scheme so people could phase out of work and into superannuation which would increase over a three or four year period.

Living in a campervan and doing casual work picking fruit was highlighted as an ideal retirement occupation by one respondent. Examples were given of 65 year olds who did this – “the campervan fleet”.

There was a fairly widespread feeling that the potential of older people was not being maximised. Many wanted to contribute but felt their experience was neither valued nor used. Ken wanted to see government provide support to businesses to employ older people as trainers. He mentioned others like him who had skills they would be happy to pass on, and employers who needed people to train staff but couldn't afford to take them on because of the compliance costs.

“Rather than just being on the benefit I would have been happy if I could have done that four hours a day [training young workers] working for somebody, but as I say companies won't take you on because it costs them too much.”

Helen said she would like to see ongoing training provided for older people who wanted to continue to work and who still had a lot to offer. In return people would pay back in some way, “rather like a bonding system”.

Voluntary work

Volunteer work played a very important role in the lives of older workers in the rural, Māori and Pacific peoples' focus groups.

For many of the participants in the Pacific peoples and Māori focus groups the concept of retirement does not exist. For them, boundaries between paid work and volunteer work are quite blurred, as are the boundaries between their working and non-working lives.

The topic of volunteer work did not arise in the discussions with people in the two urban groups, but it became very obvious it played a significant part in the lives of the rural, Māori and Pacific peoples' participants. In their communities, voluntary work is the lifeblood and glue that holds communities together.

Nearly all of the rural group participants were very actively involved in voluntary activities which they found fulfilling and personally satisfying. A sentiment expressed by one was echoed by others in the group.

“It's just knowing that you can help someone, make their life easier or better or more enjoyable or something. Whereas when you've got to earn the dollar to pay the food bill, whatever, it's not quite that personal satisfaction. It's like you've got to do this.”

Eileen's question “Who's going to do all this voluntary work we do?” and comment “We spend hours doing voluntary work” identified a potential risk with the increasing participation of older people in paid employment. This is particularly so because those who are able to work are also likely to be those who are able to participate in voluntary work, and because it is the older age group and the retired who do most of the voluntary work. It was mentioned that a number of organisations had closed down because there was no volunteer support.

Somewhat ironically, because volunteer work comes with a cost, not just of time but for transport and communication, there is an interdependence between paid work and volunteer work. Unless people are comfortably off, they need the means afforded by paid work to be able to engage in volunteer activities. One person expressed it this way:

“I think sometimes you do the paid work to give yourself the space to do the volunteer work. It gives you that cushion.”

“If you’re earning a reasonable income you’re more likely to be able to afford to do other work.”

Superannuation, by providing an income, can make it possible for people to stop working and become involved in volunteer activities.

“I think the reason that we can do voluntary work is that we get the superannuation at 65 and that certainly comes into – we don’t have to work any longer.”

In terms of attitudes to, and involvement in, voluntary work there were major similarities between the Māori and rural focus groups. All the participants in these groups devoted many hours of their time to voluntary work. One of the women commented:

“These four gentlemen [referring to the men present] here would spend as much time volunteering for their marae, iwi hui and mahi – if you put that down in monetary value ... that’s just these four in this room – it’s incredible, the pulls on their time.”

Because the groups may have comprised people who were atypical in this respect, we asked the rural group if there were a lot of people doing voluntary work. The response was “huge” and that it was mainly their age group.

“It’s surprising the number of people out there, and it’s surprising the number who would do more if they were asked or encouraged.”

Participants in the Māori group agreed that voluntary work was a major factor in the lives of older Māori in the area.

“The biggest workforce in Gisborne is elderly people and they are all volunteers. I remember one day we did a survey of 35 organisations all working mainly in the health and social areas. What an amount of people are there working! Most of them don’t get paid. They’re there because they love the job. They’re there because they want to help somebody else.”

Yet, while extremely important, much of this work goes unsung and unacknowledged. One participant related a recent experience, which found unanimous support in the group.

“I was talking yesterday to a coordinator from Hawkes Bay. We were helping out with the mental health day that they had here. We were talking about volunteers and she said it was interesting because she called together the different organisations in her area for acknowledging the people who were helping in the community and she put forward that word volunteers into the basket and she said, wow, what a can of worms she opened because the general idea is that volunteers in her area are not acknowledged as people giving of worth into their communities.”

The same voluntary devotion of time was found among participating members of the Pacific peoples’ group, most of whom were greatly committed to church and community groups. Somewhat differently from the rural and Māori groups, voluntary work seemed to be done not so much for personal fulfilment, but because there were

cultural expectations it would be done and it was difficult to avoid. There was general agreement when one woman said:

“There comes a time when that kind of voluntary or I s’pose it’s voluntary but it’s also expected, culturally expected, duties that we perform ... we do that voluntarily but there comes a time when you think ‘enough is enough, I need time for myself’ and you start weaning yourself, being free to do as you wish.”

Another said, amidst laughter: “because they know you’ve got nothing to do. They think you can do ‘just this little thing’ to assist us here.”

4 Concluding remarks

One of the two overriding impressions left by the focus group meetings and interviews was that the great majority of those who participated, and including those who had formerly been on a benefit, still wanted to be involved in the paid workforce for the foreseeable future if they remained in good health. While the motivations for this were many and varied, the other overriding impression was that most older people do not see full-time work as an option. If they have the choice, paid work must be on their terms. This could be part-time, contract, casual or a working arrangement that allows them time for other things.

Being able to choose, at age 65, whether or not you would continue to work, was also seen as being important. As one person said: "My attitude is a lot of people are burnt out at that time. Some people burn out in their 50s." NZS would appear to give people this choice as it provides them with an adequate income. People who had formerly been on benefit experienced an improvement in their living standards when they moved on to NZS.

Also noteworthy was the largely unsung contribution being made to their families and communities by this older group of people. Among the Māori community there was a heavy involvement with mokopuna, but others too spoke about helping with the care of grandchildren. Volunteer work featured very strongly in the lives of the rural, Māori and Pacific peoples' participants and in the lives of two ex-beneficiaries. For the latter, it was viewed as an alternative to paid work: for one because it was flexible and non-stressful and for the other, if you could not get a part-time job that offered a decent salary you may as well be doing volunteer work. Volunteer work was not discussed in the two urban-based groups.

Another recurrent theme was that older people do not feel valued for the skills and experience they have. This came through particularly from people who had experienced redundancy and discrimination when looking for work. This experience could lead to cynicism and negative perceptions of younger managers and recruitment agencies. A number would have liked the opportunity to be able to pass on their skills and experience to younger workers. Of interest was the reverse ageism that appeared to operate in the rural community where older people who had a good track record were valued for the qualities they had: stability, reliability, punctuality and the willingness to get on and do what needed to be done, regardless of whether or not it was in the job description.

The people we interviewed and talked to (if in good health) were not leading an armchair existence. Rather, as a group, they were still very involved, either in paid work or in church and community groups, and very often in both. To the extent their views are typical of older New Zealanders, the current cohort of 65 year olds want to continue to contribute and are still very involved in their communities. Their views contributed to the design of a national survey of people aged 65 years which is reported separately.⁵ The opinions reflected in both works will inform the way the Ministry of Social Development's services to older people are delivered to better support them in remaining connected to the workforce in the way they choose.

⁵ Ministry of Social Development (2009). *To Work, or Not to Work? Findings from a Survey of 65-year-old New Zealanders*. Ministry of Social Development, Wellington. URL: www.msd.govt.nz/about-msd-and-our-work/publications-resources/index.html.