

# Survey Participants

## Te Hunga Whai Wāhi Mai

In this chapter a general description of the survey sample is presented, including information on social, cultural, health, economic and material variations amongst Māori aged 65 to 69 years. A comparison of this sample with the characteristics of the general older population is also provided based on information from the previous study on the living standards of older New Zealanders generally (Fergusson et al, 2001a). This description establishes a context for the analysis of living standards in the subsequent chapters.

### ■ Family composition

Of the 542 older Māori people sampled in the study, 47% (255) were single and 53% (287) were couples. There were relatively few older Māori people with dependent children<sup>7</sup> (4% of single people and 7% of couples). Over two-thirds of the single people were women (69%). The high proportion of single women probably reflects greater female longevity.

### ■ Whānau characteristics

Many respondents had extensive connections with whānau, as indicated by the following characteristics:

Single older Māori:

- 22% lived with relatives
- 4% lived with a dependent child
- 70% had raised or supported more than three children
- 14% had given money to whānau to help them out in the previous year
- two-thirds (66%) had help from their extended whānau in maintaining their car or house, or with simple household chores
- over a third (35%) had whānau provide transport.

Couples:

- 18% lived with relatives
- 7% lived with a dependent child
- 67% had raised or supported more than three children

<sup>7</sup> Children under 18 years of age living at home.

- Almost a quarter (23%) had given money to whānau to help them out
- Nearly half (45%) had help from their extended whānau in maintaining their car or house, or with simple household chores
- 19% had whānau provide transport.

### ■ Ethnicity

Although all respondents had reported their ethnicity as Māori in the NZS database, or were on the roll of Māori electors (see Chapter Two), there was a great deal of variability with the respondents degree of identification with, and participation in, te ao Māori (the Māori world). This variation is reported in Table 3, which shows the responses to a series of items relating to Māori cultural identity and participation. These responses are shown for single and couples.

**Table 3: Responses to questions on Māori cultural indicators.**

Question	Single (N = 255)	Couples (N = 287)
% Identifying as Māori <sup>8</sup>	91	85
% Able to report whakapapa for more than 3 generations	64	71
% Attended marae (ever)	96	93
% Visited marae (last 12 months)	81	72
% Reporting whānau played a large or very large part in their life	78	68
% With financial interest in Māori land	70	70
% Reporting contact with some or mainly with Māori	29	27
% Reporting excellent, very good or good Māori language ability	51	44

**Note:** Values have been rounded to whole numbers.

The responses from the above table suggest that there was quite considerable variation in the cultural indicators. To represent this variation, seven of the items in Table 1 were combined to provide a measure of Māori cultural identity along a continuum as proposed by Te Hoe Nuku Roa (see Stevenson, 2001; Te Hoe Nuku Roa, 2002) .

<sup>8</sup> The respondents affirmed that they were Māori before filling out the questionnaire. However, the questionnaire asked the participants whether they "identified as Māori", a subtly different question.

## ■ Creation of a single factor cultural identity score

In an attempt to standardise the use of the seven key indicators of Māori cultural identity, a cultural identity scale incorporating these indicators was proposed by Te Hoe Nuku Roa, Māori Studies, Massey University. In this scale, the contribution or relevance of each question to an individual's cultural identity was weighted to reflect the degree of influence or relevance each indicator has to te ao Māori before being added together (below). This scale is intended to better reflect the diverse nature of Māori identity.

To ensure that the scores from the cultural identity scale are interpreted consistently, it was recommended that results from any analysis be summarised as below. These labels were first used by Te Hoe Nuku Roa in 1996 and were adapted for use with the cultural identity scale described here.

%	Māori Cultural Identity Score		
	0-5 (Notional)	6-12 (Positive)	13-18 (Secure)
Identify as Māori	31	97	100
Māori language ability rated as good, very good or excellent	0	16	59
Whānau plays a large or very large part in participant's life	15	81	85
Can name more than 3 generations	15	17	73
Been to a marae at least once in the last year	46	85	99
Has contact with some or mainly Māori	39	88	96
Has a financial interest in Māori land	15	39	81

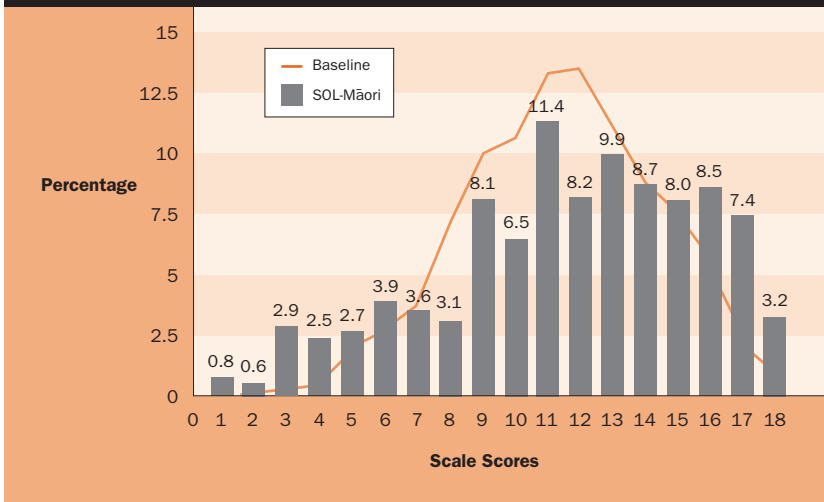
1 Te Hoe Nuku Roa. (1996). In M. H. Durie, T. E. Black, I. Christensen, A. E. Durie, E. Fitzgerald, J. T. Taiapa, E. Timirau, & J. Apatu (Eds.), *Māori profiles: An integrated approach to policy and planning*. Palmerston North, New Zealand: Massey University.

The distribution of the sample on this scale is shown in Figure 1. Using data from Te Hoe Nuku Roa<sup>9</sup> (2001) and a living standards survey of working age people<sup>10</sup>, the cultural identity of the survey participants was compared to that of a general Māori population. Figure 1 shows that while older Māori tended to score higher on the cultural identity scale than the general Māori population sample, there was still great variability in expressed cultural identity, with some Māori showing little participation in, or identification with, te ao Māori.

9 The Te Hoe Nuku Roa sample used comprised 650 adults and was drawn from 655 Māori households in and around Auckland, Gisborne, Whanganui, Manawatū and Wellington, with the ages of the adult sample ranging from 15 to 74.

10 There were 457 Māori sampled in 2000 in a survey of the living standards of working age people for the Ministry of Social Policy (subsequently the Ministry of Social Development).

**Figure 1:** Mixed bar and line graph showing the distribution of Māori Cultural Identity scores for an adult baseline<sup>11</sup> sample and the present survey of older Māori



To assist in conceptualising how these cultural indicators varied with the older Māori sample, case histories were developed. Two profiles were created using the scores for the upper and lower 10% and the central 20% of the sample - one for single respondents and a second for couples (where it must be emphasised that the respondent answered any cultural identity questions, the cultural identity of their partner was not measured). The case histories were fashioned using the median responses within each score range and are not intended to resemble any particular person.

### Respondents with cultural identity scores below 6

**A single Māori:** Tui was 68 years old. Although Tui said she was Māori or had a Māori ancestor, she did not identify as Māori. Tui's whānau had a very small part to play in her life; she socialised with few Māori, and although she has visited marae, had not visited one in the last year. Tui had poor Māori language skills and had no financial interest in Māori land. Tui could name her great-grandparents. Tui's family had helped very little in maintaining her house or her car in the last year.

**A couple:** Mary and Hari were 68 years old. Neither Mary nor her partner Hari identified themselves as Māori. Mary's whānau had a very small part to play in her life; she socialised with no Māori, and although

<sup>11</sup> Age adjusted, Te Hoe Nuku Roa sample.

she has visited marae, had not visited one in the last year. Mary had poor Māori language skills and had no financial interest in Māori land. Mary could name her grandparents. Mary's family had not helped at all around the house or with the car in the last year

### **Respondents with cultural identity scores of 11 or 12**

**A single Māori:** Anne identified as Māori, had poor Māori language skills, had contact with some Māori, and had a financial interest in Māori land. Whānau played a very large part in her life and she had been to a marae a few times in the last year. Anne knew the names of her grandparents. Whānau had helped around the house over the last year.

**A couple:** Both Hone and Aroha identified as Māori. Aroha was 65 and Hone was 67. Whānau played a very large part in Hone's life; he had contact with some Māori, had a fair ability in te reo Māori, and had visited a marae a few times in the last year. Hone had a financial interest in Māori land and could name his great-great-grandparents. Whānau had not helped with the house or the car in the last year.

### **Respondents with cultural identity scores greater than 16**

**A single Māori:** Kuini identified as Māori, had excellent te reo skills, visited marae more than once a month, had contact with mainly Māori, had a financial interest in Māori land, and could name at least four generations of her tūpuna. Kuini's whānau had helped around the house and with her car.

**A couple:** Hakopa and Irihapeti both identified as Māori. Hakopa rated his te reo as excellent, had contact with mainly Māori, visited a marae at least once a month, had a financial interest in Māori land, and whānau played a large part in his life. Hakopa could name at least four generations of his tūpuna. Whānau had helped around the house and with the car in the last year.

The important implication of these results is that they confirm the presence of marked variation in the cultural identity of the sample. These findings extend and reinforce previous findings suggesting that those reporting Māori ethnicity are a diverse population that differs in its degree of Māori identity and cultural participation.

## ■ Whānau interactions

For Māori the concept of whānau is particularly broad in its definition of who is family: Whānau are all blood relatives and often extends to include those with no blood relationship whatsoever<sup>12</sup>.

The degree to which older Māori were involved with their whānau is demonstrated by how often they had contact with friends and family (Table 4); 82% of single Māori and 90% of partnered Māori had contact with friends or family at least once a week. Much of their contact with whānau, quite apart from social aspects, involved help around the house (e.g. in mowing lawns, housework), groceries and food, and with transport. Single Māori consistently received more help than partnered Māori, although the greater contact of partnered Māori with family and friends shows that single Māori have less purely social contact than partnered Māori. Partnered Māori also provided slightly more financial assistance to their whānau, which is unsurprising given the better financial situation of partnered Māori.

<b>Table 4: Whānau Support</b>		
<b>Contact with friends and family</b>	<b>Single %</b>	<b>Partnered %</b>
Every day	45	50
Once a week	37	40
<b>Help received from extended family</b>	<b>Single %</b>	<b>Partnered %</b>
Transport	35	19
Mowed lawns	31	19
Meals	29	20
Groceries	23	14
House maintenance	21	15
Housework	21	12
Holiday	20	6
Gardening	18	11
Hair cut	14	9
Clothes	13	8
Fixed car	11	6
Major household item	10	5
Money	7	4
New car	3	3
<b>Help given to extended family</b>	<b>Single %</b>	<b>Partnered %</b>
Money	18	23

12 Durie, M. (1994). Whaiora. Oxford: Oxford University Press.

## ■ Marital status, living arrangements and educational achievement

Table 5 shows that single respondents tended to be widowed and that couples tended to be legally married. Over three-quarters were living in households with no other occupants. Around 60% had no formal educational qualifications, while just over 10% had received a tertiary education.

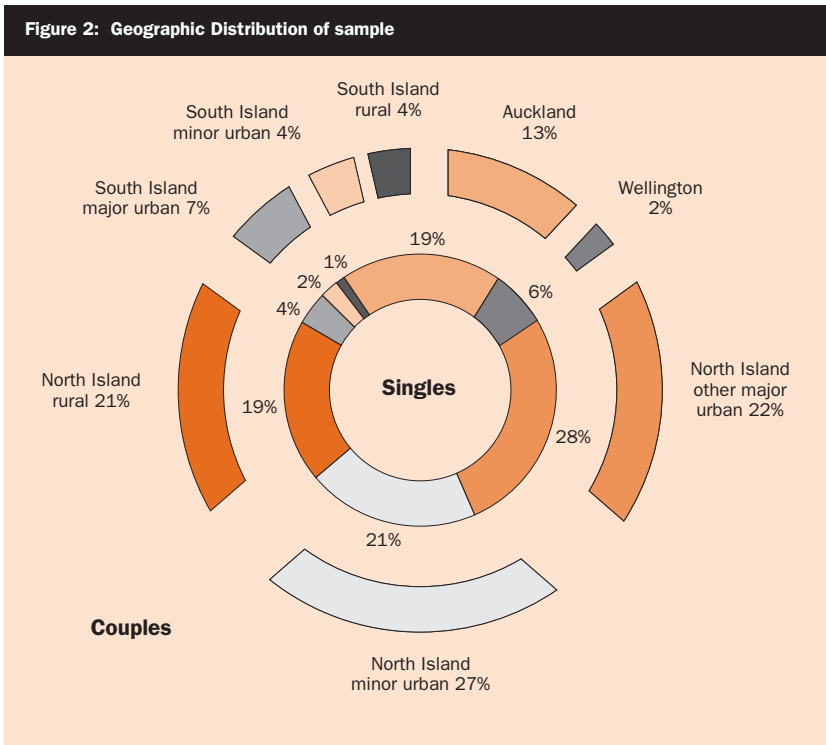
**Table 5. Marital status, living arrangements and educational achievements.**

	<b>Single (N = 255)</b>	<b>Partnered (N = 287)</b>
<b>Marital Status</b>	57% widowed 25% separated or divorced 7% were never married	90% legally married 10% in de facto unions
<b>Living Arrangements</b>	76% lived alone 22% lived with relatives	82% lived alone 18% lived with relatives
<b>Educational Achievement</b>	58% had no formal qualifications 30% had secondary school and/or trade qualifications 12% had some tertiary education	56% had no formal qualifications 32% had secondary school and/or trade qualifications 12% had some tertiary education

**■ The geographic distribution of the sample**

Figure 2 shows the geographic distribution of the sample: over three-quarters (77%) lived in either major or minor urban centres with about a quarter living in rural areas. Most (89%) respondents lived in the North Island.

The geographic distribution of Māori respondents in 2000 (when the survey was conducted) differs markedly from that of the total older population described in the previous study (Fergusson et al, 2001a). About one in four older Māori tended to live in rural areas compared with less than one in ten for the older population generally. There was also a greater tendency for older Māori to live in the North Island (89%) compared with older people generally (72%).





## ■ Health and disability

### Health problems

Table 6 shows the proportions of the sample reporting that they had received medical treatment for various medical conditions in the last 12 months. Overall, there was a relatively high rate of such problems as hypertension, coronary heart disease, diabetes and arthritis, reflecting the age of the sample. These problems tended to be most prevalent amongst single individuals and least frequent amongst spouses of the couples. Single respondents on average had 2.4 health problems compared to 2.2 and 1.8 for partnered respondents and their spouses respectively.

**Table 6: Health problems in past 12 months for 255 single respondents and 287 couples**

Measure	Single %	Couple	
		Respondent %	Spouse/Partner %
Hypertension	47	43	37
Coronary heart disease or stroke	18	17	18
Diabetes	18	20	13
Rheumatism or arthritis	30	24	18
Back pain or other back problem	23	26	21
Asthma, emphysema or bronchitis	22	19	13
Cancer	3	3	8
Kidney disease	3	4	2
Colds, flu	36	31	28
Mental health problems	4	3	4
Nervous system disorder e.g. Parkinson's disease	0	1	0.5
Injury or poisoning	7	4	4
Health problem associated with long-term disability	13	13	11
Other problem(s)	13	8	0

**Note:** Apart from values less than 1, values have been rounded to whole numbers.

### Physical difficulties and disabilities

Table 7 shows the percentages of respondents reporting various physical difficulties and disabilities. The results appear to be similar to those shown in Table 6 such that a sizeable minority of respondents (more likely to be single respondents) reported various difficulties and disabilities. Overall, single respondents reported an average 1.8 difficulties/disabilities compared to means of 1.3 and 0.9 for respondents and partners in couples.

**Table 7: Physical difficulties, disabilities or impairments for 255 single respondents and 287 couples**

Measure	Single %	Couple	
		Respondent %	Spouse/Partner %
Poor eyesight even when wearing glasses	24	19	13
Poor hearing even with a hearing aid	20	18	11
Poor balance or co-ordination	13	9	6
Difficulty maintaining concentration	9	8	7
Shortness of breath	33	23	14
Difficulty gripping or lifting	17	14	10
Difficulty walking short distances	19	12	8
Difficulty walking significant distances or up stairs	36	26	20
Confined to a wheelchair	1	0.7	0.4
Confined to bed	0.8	0.3	0.4
Other physical difficulty	4	4	2

**Note:** Apart from values less than 1, values have been rounded to whole numbers.

## Current income

As part of the survey, respondents were asked about the sources from which they received their income.

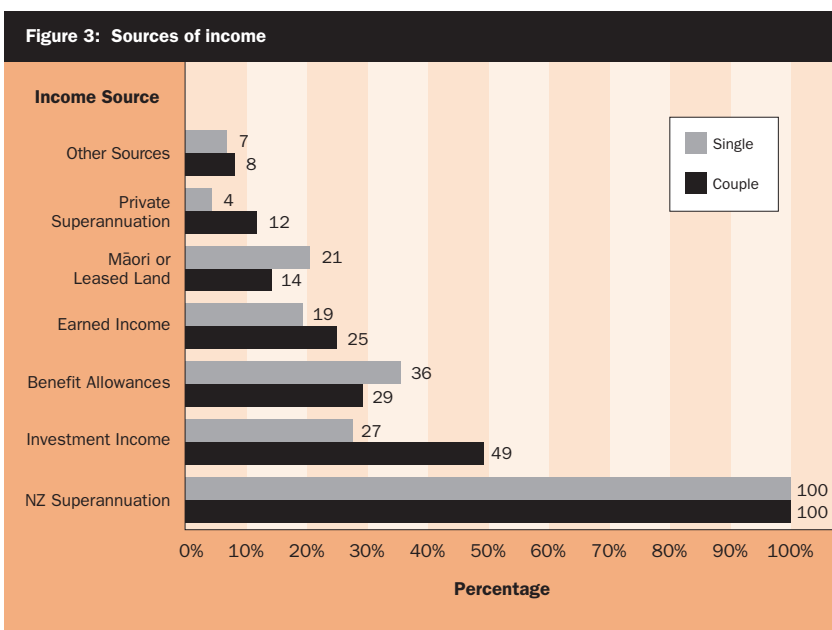
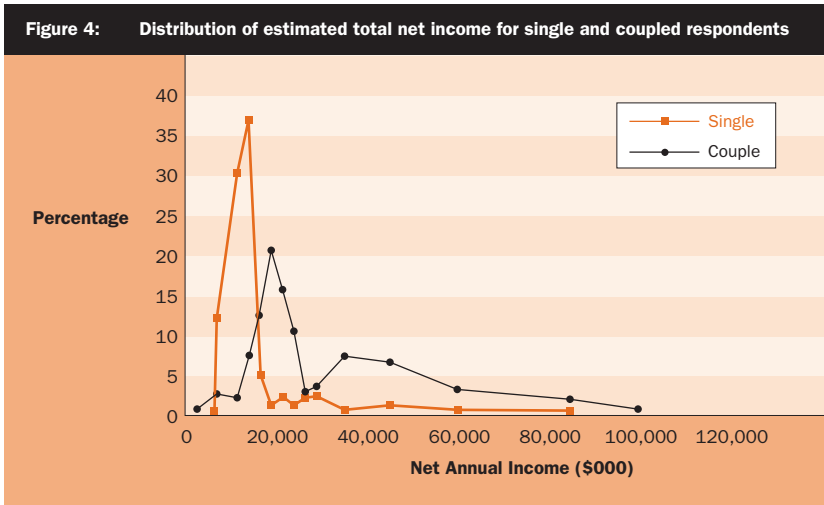


Figure 3 shows that all participants received income from NZS,<sup>13</sup> with this income being supplemented from other sources including investment income (27-49%), benefit allowances (29-36%), private superannuation (4-12%), and earned income (19-25%). Amongst single respondents 34% were solely dependent on NZS, whilst amongst couples 21% were solely dependent on NZS.

<sup>13</sup> 100% as the NZS database was used to select the sample (refer chapter 3).



**Note:** 16% of single respondents and 7% of couples did not supply an income estimate.

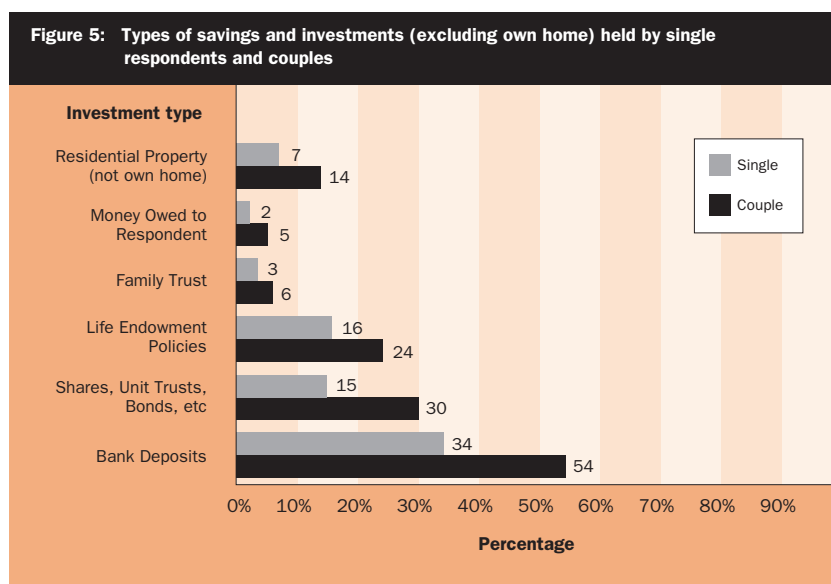
Figure 4 shows estimates of net annual income for singles and couples. For single respondents, about three-quarters (74%) had net incomes in the range \$10,000 to \$17,500, the median income for single respondents being in the interval \$12,500-\$15,000. For couples, just over two-thirds (68%) had incomes in the range \$12,500-\$25,000 with the median income for couples being in the interval \$20,000-\$22,500. The two income distributions have broadly similar shapes, but have different modal incomes, with the couples' incomes clustering at a value approximately \$6,000 higher than the value at which single people's incomes cluster.

This difference between the modal incomes of couples' and single people corresponds to the difference between core NSS rates for couples and single people. As most older Māori (whether single or partnered) have only modest amounts of income from sources other than NZS, the difference between the income distributions for couples and single people may be a reflection of the couple/single rate differential in NZS. On average, single respondents received approximately 65% of the income received by couples, which is also the ratio between the single (living alone) and couple net rates of NZS.

The income distribution of both single older Māori respondents and couples suggests a population with a relatively low and restricted level of income. Compared with findings from the previous study, Māori had significantly lower mean incomes than non-Māori older people (Fergusson et al, 2001a).

### ■ Savings and investments

About half of single respondents (49%) and a high proportion of couples (70%) reported having savings and investments (excluding own home). Figure 5 shows the types of savings and investments held by the single respondents and couples.



**Note:** Values have been rounded to whole numbers

Table 8 provides estimates of the total value of savings and assets held by singles and couples (excluding own home). A high proportion (71%) of single respondents had savings and assets of less than \$1,000, with most (79%) having savings and assets less than \$5,000. Only 4% of single respondents had savings and assets of value greater than \$50,000 compared with 23% of couples. Couples tended to have more assets and savings than single respondents, with 44% having savings less than \$1,000 and just over half (54%) having savings less than \$5,000. Only 4% of single respondents had savings and assets of value greater than \$50,000 compared with 23% of couples. These figures suggest a population of older people in which levels of savings and assets were generally low, this trend being particularly evident for single older Māori.

**Table 8: Estimated total value of savings and investments for single respondents and couples**

Value of savings and assets (\$000)	% Single (N = 221)	% Couples <sup>1</sup> (N = 258)
<1	71	44
1-5	8	10
5-10	9	7
10-15	3	1
15-25	2	7
25-50	2	9
50-100	1	8
100-150	0.5	4
150-200	0.5	2
200+	2	9

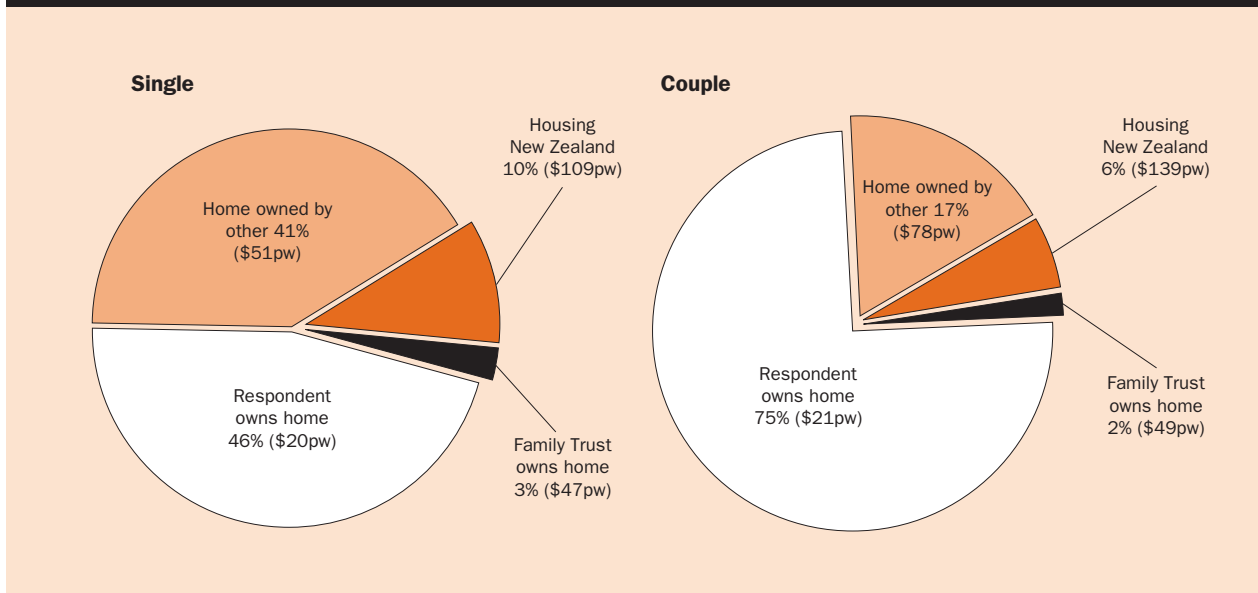
**Note:** 13% of single respondents and 10% of couples did not supply an estimate of their assets.

## ■ Home ownership

As noted above, the estimated savings and investment values in Table 8 exclude the value of the respondent's home. However, clearly home ownership or equity in a home is one of the more important assets that older people may possess.

Figure 6 summarises the home ownership and the estimated weekly expenditure on accommodation of the sample. The figure shows that just under half (49%) of all single respondents owned their own home or a Family Trust owned the home. In contrast, home ownership was higher amongst couples, with most couples (77%) either owning their own home or having it owned by a Family Trust. Of those owning homes, 76% of homes were owned freehold. As can be seen from the graphs, couples tended to pay slightly more in accommodation than single Māori. This issue is looked at in more detail below.

**Figure 6: Home ownership of sample and mean weekly accommodation costs**



An important component of household expenditure is the direct cost of accommodation including, rent, mortgage repayments, rates, body corporate fees, etc. The following table displays estimates of the direct weekly expenditure on accommodation for singles and couples.

The table shows two general features. First, accommodation costs for older Māori were relatively high. The estimated mean cost per week was \$56 for couples and \$60 for singles. This contrasts sharply with the estimated mean accommodation cost of \$16 found for Pakeha respondents (Fergusson et al, 2001a). Second, the table suggests that single Māori and Māori couples were paying very similar amounts for accommodation. This implies that single respondents were paying a relatively larger proportion of their income on accommodation as single respondents generally had lower incomes (see Figure 4). The relatively high accommodation costs for single older Māori are likely to reflect the greater proportion of this group who do not own their homes and are either renting or paying board.

More generally, the results in Table 9 suggest that direct costs of accommodation are likely to be a particular source of financial stress for older Māori especially for older single Māori.

**Table 9: Estimated direct weekly accommodation costs (mortgage, rental, rates, body corporate fees, etc) for single respondents and couples**

\$ per week	% Single (N = 219)	% Couples (N = 265)
0	11	6
1-24	32	47
25-49	11	14
50-99	21	11
100-149	16	11
150-199	7	6
200+	4	5

**Note:** 14% of single respondents and 8% of couples could not provide estimates of accommodation costs.



## ■ Economic history and current financial stress

It is likely that the living standards of older people will depend on their previous economic history as much as, if not more than, current economic circumstances. The best way of examining this possibility would be through a (longitudinal) study over time of the processes by which people make transitions into old age. In the absence of this information, the present study collected some information on previous economic history by asking respondents about their exposure to events and circumstances that may have disrupted their economic circumstances during the decade before age 60. These events and their reported frequency are shown in Table 10. The most common economic adverse events reported across the sample were being made redundant and health-related problems. In addition, for single respondents, separation/divorce or death of partner were also more commonly experienced events.

**Table 10: Adverse economic life events (age 50-59 years)**

Event	% Single (N = 255)	% Couples (N = 287)
Mortgagee sale	2	1
Bankruptcy	1	0.3
Financial loss of \$10,000 or more	4	6
Legal bill of \$10,000 or more	2	2
Made redundant	15	20
Unemployed 12 months or longer	9	12
Separation or divorce	15	5
Death of partner	20	3
Major damage to home caused by natural disaster	7	5
Illness lasting 12 months or longer	15	12
Major injury/illness requiring hospital treatment	21	25
Imprisonment	0.4	0
Other major financial life event	6	6

**Note:** Apart from values less than 1, values have been rounded up to whole numbers.

To indicate the extent to which respondents had recently experienced economic stresses, the findings in Table 10 were supplemented by questions about the single person's or couple's exposure to economic stress in the preceding 12 months. The results are shown in Table 11. The most commonly reported stresses for singles were car repairs, replacement of household appliances and funeral costs. Couples' most common forms of financial stress also included replacement of household appliances and large car repair bills.

**Table 11: Financial stresses experienced in the last 12 months**

Source of stress	% Single (N = 255)	% Couples (N = 287)
Legal costs	5	5
Business failure	0.8	1
Matrimonial property settlement	0.8	0.3
Death of a partner	7	0
Funeral costs	10	3
Unusually large car repair bill	13	9
Replacement of fridge or washing machine	21	16
Major item of house maintenance	9	8
Property damage	3	1
Natural disaster	2	0.3
Burglary	4	4
Fraud, embezzlement	0.4	0.7
Victim of other crime	1	0.3
Other stressor	2	5

**Note:** Apart from values less than 1, values have been rounded up to whole numbers.

### ■ Self-assessment

People were asked two general questions about their living standards. The first question asked whether they found their 'total income enough to meet their every day needs'. The results indicated that 32% of single respondents and 22% of couples thought their income was inadequate to meet their day-to-day costs. The second question asked them to assess their overall material standard of living on a five-point scale

ranging from high to low. The results suggested that 18% of single respondents and 13% of couples rated their overall living standards being fairly low or low. These findings suggest a population in which economic hardship was relatively common with up to a third of respondents reporting some form of economic difficulty. Table 12 also conveys the impression that economic difficulties and material hardship were more common amongst older single Māori than amongst older partnered Māori.

## ■ Conclusions

1. Although all sample members reported Māori ethnicity, there was wide variation in cultural identification and participation, varying from those who had little or no participation, to those with high levels of participation in te ao Māori. As a population, older Māori had somewhat greater identification and participation in te ao Māori than the general Māori population.
2. In comparison to older non-Māori, Māori were more likely to live in rural regions and the North Island.
3. Older Māori had relatively high rates of both serious health problems and disabilities. These problems were more common amongst single older Māori.
4. Examination of the economic circumstances of older Māori suggested that in comparison to non-Māori, Māori had lower income levels, lower levels of savings and assets, and were less likely to own their own home. These differences were particularly evident for single older Māori.
5. In terms of self-ratings of material well-being, in the region of a quarter to a third of older Māori described their income as being inadequate to meet day-to-day costs. Around one in seven older Māori described their overall standard of living as “low”.

**Table 12: Rating of income adequacy and overall living standards**

Measure	Single (N = 255)	Couples (N = 287)
<b>Adequacy of Income</b>		
More than enough	4	8
Enough	22	25
Just enough	43	45
Not enough	32	22
TOTAL	100%	100%
<b>Standard of Living</b>		
High	2	4
Fairly high	10	14
Medium	68	70
Fairly low	13	9
Low	5	4
TOTAL	100%	100%

**Note:** All values have been rounded to whole numbers.



# Material Well-being of Older Māori

## Te Whai Rawa o te Hunga Pakeke Māori

A previous study of older people (Fergusson et al, 2001a) led to the construction of a scale of material well-being. The purpose of this scale was to rank older people in terms of their material well-being from those who were expressing material hardships and difficulties, to those who were experiencing relative affluence. The process by which this scale was constructed is presented in Figure 7 and described below.

The development of the scale involved four stages:

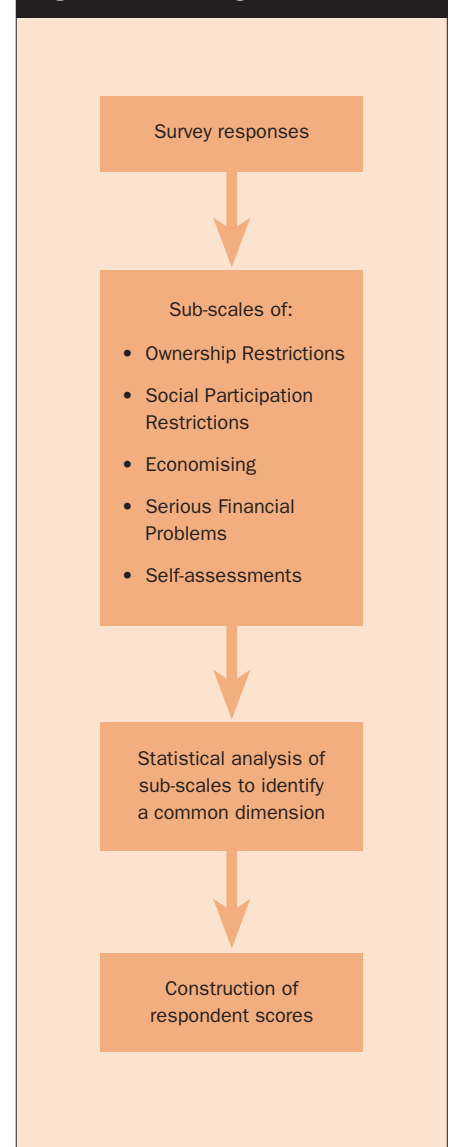
**1. Collection of survey data:** In the first stage of the scale construction, data were gathered on a large number of items describing the material conditions experienced by the respondent. This information was provided by a general population sample of 3,060 people aged 65 and over.

**2. Creation of sub-scales:** The collected measures were then combined to create a number of sub-scales. These sub-scales were:

- **Ownership Restrictions:** items the respondent reported wanting but failing to own because they could not afford it. Items ranged from those relating to basic necessities (e.g. warm bedding) to luxury items (e.g. dishwasher, waste disposal)
- **Social Participation Restrictions:** social activities the respondent reported they wanted to do but could not do because of a lack of money. Restrictions ranged from basic social activities (e.g. giving presents to family/friends) to luxury items (e.g. overseas holidays every three years)
- **Economising:** the extent to which the respondent reported making economies in key areas including food, clothing, medical care, and home heating
- **Severe Financial Problems:** the extent to which the respondent had faced severe financial problems in the last 12 months as measured by such things as use of food banks, being unable to pay bills for accommodation, utilities, etc.
- **Self-assessments:** The sub-scales above were supplemented by the self-ratings of living standards and adequacy of income presented previously (see Chapter Four).

**3. Statistical analysis:** The sub-scales (see Table 13b) and self-assessments described above were then analysed using statistical methods (confirmatory factor analysis) to identify whether they could

**Figure 7: Constructing the scale**



be grouped together to represent one common dimension or factor. This analysis showed that the sub-scales and self-assessments reflected a single common factor that could be used as a measure of a family's level of material well-being.

**4. Constructing a scale score:** From the results of the statistical analysis, it was possible to estimate a scale score for each respondent. The scale that was developed to describe living standards is called the Material Well-being Scale. The scale is used to describe how older people as a group are faring by placing them along a range from people who are doing poorly (cannot afford to have or do things they want to, economise a lot, have serious financial problems, perceive themselves as doing poorly), to those who are doing well (can afford to have or do things they want to, do not economise a lot, have no serious financial problems, perceive themselves as doing well).

#### ■ **Can the Material Well-being Scale be validly applied to Māori?**

The function of the Material Well-being Scale was to address a series of issues relating to the overall material well-being of older people. However, this scale was based on a general population sample in which the majority of respondents (96%) were non-Māori. This raises the important issue of the extent to which a scale that was devised on a predominately non-Māori sample can be validly applied to Māori. The results of the analysis of the survey of older Māori tended to support the view that the scale could be applied to Māori. The analysis and evidence supporting this conclusion is presented in the following sections.

#### **The importance of scale items to Māori and non-Māori:**

As noted above, the scale measure was based on responses to items about ownership and social participation. To examine the relevance of these items to Māori, respondents in the present survey were asked how important each of the items was to them. These responses are shown in Table 13a. This table shows the proportion of Māori aged 65-69 reporting that the item was important or very important to them. For comparison, the responses of non-Māori aged 65-69 are shown. Examination of the table shows that Māori and non-Māori respondents showed a very similar pattern of responses, suggesting that Māori and

non-Māori placed similar importance on the items used in the material well-being scale. The largest difference between Māori and non-Māori is for dishwasher importance with 41% of non-Māori saying this was important and 22% of Māori.

**Table 1.3a: Percentage of respondents reporting importance of each of the ownership and social participation items for Māori and non-Māori**

	% who say item 'important or very important'	
	Māori	Non-Māori
<b>Ownership items</b>		
Running water	99.0	99.5
Mains power	98.9	98.9
Hot water	98.8	99.0
Warm bedding	98.7	99.3
Inside toilet	98.5	99.1
Good bed	98.4	99.8
Phone	97.2	98.5
Good shoes	97.0	97.2
Washing machine	96.4	97.4
Television	92.3	92.2
Warm coat	90.1	78.1
Locks	89.0	94.2
Car	84.6	92.5
Best clothes	83.5	80.7
Contents insurance	82.6	93.1
Microwave	74.5	71.6
Heating in main rooms	70.8	79.8
Pet	58.4	49.2
Video	56.2	65.9
Stereo	47.0	61.3
Food processor	46.0	48.8
Dryer	44.9	55.5
Pay television	30.8	27.6
Personal computer	30.0	29.9
Dishwasher	22.2	40.5
Holiday home or bach	22.2	16.3
Internet access	20.5	23.7
Boat	18.2	10.9
Waste disposal unit	15.8	30.0

**Table 13a (continued): Percentage of respondents reporting importance of each of the ownership and social participation items for Māori and non-Māori**

	% who say item 'important or very important'	
	Māori	Non-Māori
<b>Social Participation</b>		
Space for family to stay the night	95.2	92.7
Participate in family/whanau activities	89.8	89.2
Give presents to family/friend on special occasions	87.3	95.6
Visitors for a meal once a month	79.3	79.3
Day out once a fortnight	78.2	77.5
Visit hairdresser once every 3 months	70.3	78.0
Special meal at home once a week	68.1	54.9
Holiday away from home every year	65.4	75.6
Night out once a fortnight	49.8	47.7
Overseas holidays once every 3 years	38.6	55.1

All values have been estimated from the observed sample weighted to take account of probability of selection and non-response.

### Similarity of Māori and non-Māori scales

Whilst the results in Table 13a show that Māori and non-Māori shared similar views about the importance of various items, this result does not establish that the same scale of material well-being can be applied to both populations. For example, it may be that Māori use a different reference group than non-Māori for their self-assessed level of living standard. To address this issue further, the method of analysis used to construct the scale measure was extended to provide a comparison of the extent to which the scale items fitted a similar statistical model for both populations<sup>14</sup>. When the measurement model used to derive the scale was fitted specifically for the older Māori sample, the factor structure obtained was found to be very similar to that for the older non-Māori population<sup>15</sup>. The consequence of this is that the material well-being scale was able to be applied to both populations. As previously described, the material well-being scale combines responses on measures of ownership, social participation, economising and serious financial difficulties, together with self-ratings of living standard and adequacy of income.

14 Details of this analysis are contained in a technical report available from the Ministry of Social Development

15 An older person's material well-being scale score is calculated as the sum of the person's normalised scores on the sub-scales and self-ratings. (For details about the procedure, see p. 76 in Fergusson et al, 2001b). In calculating a score for an older Māori person, the sub-scales and self-ratings have been normalised using the means and standard deviations for the older Māori population.



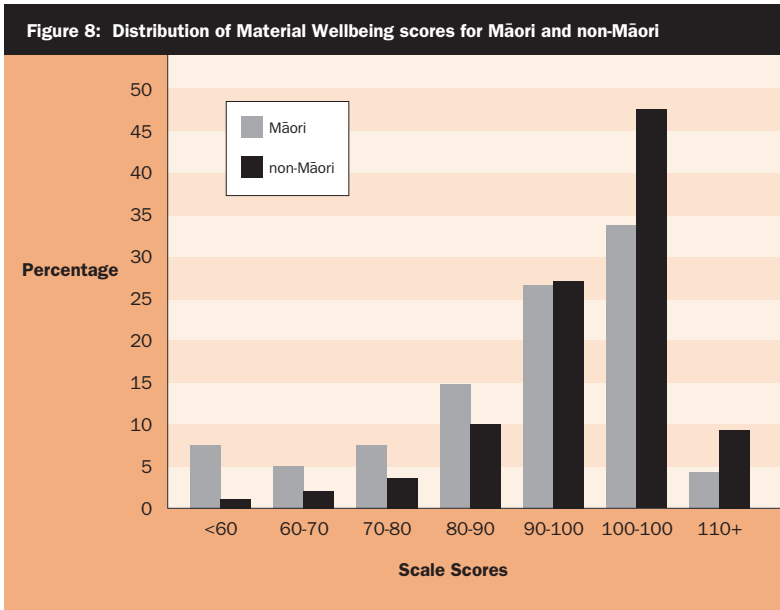
### Limitations of scale for Māori

Although the above analysis suggests that Māori and non-Māori may be assessed on the same scale of material well-being, it may also be observed that the items used to form this scale may be seen by some as mono-cultural and it could be suggested that the scale measures should be extended by including further questions that are specific to Māori visions of material well-being. This limitation is acknowledged. However, it would appear that there is sufficient communality in the material aspirations and views of Māori and non-Māori for the scale developed on the total population of older people, to be validly applied to Māori.

### ■ Devising scale scores for older Māori

The subscale scores were combined with the respondent ratings of standards of living and adequacy of income in shown in Table 12 (Chapter Four) to construct an overall material well-being scale. The weights used in constructing the scale were those used for the general population sample reported in a previous analysis. The use of this weighting ensured that scores for the sample of older Māori were scaled in the same way as the general population so that these scores could be compared with the general population.

Figure 8 compares the scores of older Māori aged 65-69 with the scores of older non-Māori 65-69 on the material well-being scale. The figure shows that the distribution for Māori was skewed to the left with far more Māori than non-Māori having low scale scores. In the previous study of older people generally, scale scores of 80 or less were identified as indicative of marked material and financial hardships. The figure shows that 20% of older Māori had scores less than 80 compared to only 6% of non-Māori. Further, in the previous study it was suggested that scores in the interval between 80-90 also reflected those experiencing some financial difficulty: 15% of Māori and 10% of non-Māori fell into this interval. Overall, the figure suggests that nearly a third of older Māori were experiencing some material difficulty, with one in five facing relatively severe difficulties, that is, having material well-being scores below 80.



Although the results in Figure 8 show that Māori are disadvantaged relative to non-Māori, it is important to recognise that by no means all older Māori are facing hardship: 36 % of Māori had material well-being scores of 100 or over (where 100 indicates the average level of material well-being for all older people).

A limitation of the results in Figure 8 is that they do not describe the actual living standards of people but rather express living standards as a scale value scored relative to the population mean of 100. To give some human meaning to the scale values, we give below a series of case histories that describe the material circumstances of people at various points on the scale. These case histories are composites created by combining data from a number of respondents to produce an illustrative profile. Any resemblance between these case histories and actual respondents in the survey of older Māori is entirely coincidental.

**Table 13b: Percentage of respondents reporting each of the ownership restrictions, social participation restrictions, economising behaviours and serious financial problems**

Item	%
<b>a) Ownership Restrictions (did not own because of cost)</b>	
Heating in main rooms	18
Television	0.8
Secure locks	17
Stereo	8
Warm bedding	3
Video	11
Best clothes	8
Microwave	5
Warm coat	5
Waste disposal	8
Good shoes	4
Dishwasher	13
Washing machine	2
Food processor	12
Dryer	10
Car	6
<b>b) Social Participation Restrictions (did not do because of cost)</b>	
Participate in family/whānau activities	1
Give presents to family/friends on special occasions	12
Visit hairdresser once every 3 months	8
Holiday away from home every year	26
Overseas holidays once every 3 years	32
Night out once a fortnight	12
Day out once a fortnight	6
Visitors for a meal once a month	5
Special meal at home once a week	5
Space for family to stay the night	2

## ■ Respondents with scores below 60

Seven percent of older Māori had scores below 60. This group had extremely low living standards, and appeared to live in marked poverty.

**Single Māori:** Kiri lived by herself; she received around \$13,000 a year (although Kiri was eligible for further allowances, she had not applied for them) and paid \$85 a week rent to Housing New Zealand. She had no savings, rated her standard of living as “fairly low”, and believed that her income was not sufficient to meet day-to-day living expenses. Questions about her material circumstances revealed that while she had basics such as an inside toilet, a washing machine, good bed and bedding, she often lacked warm clothes and had no contents insurance. She had not been able to go on holiday, to the hairdresser, have a night out or buy presents for her whānau in the last year. Kiri had frequently put up with the cold to save power, had not replaced her broken reading glasses, and had postponed visiting a doctor because she could not afford it. She also had problems with her dentures, but could not afford to go to a dentist. Kiri had to economise on meat, fruit and vegetables. She had not brought any new clothes and her shoes were worn out. Kiri had problems paying her utilities, had had to borrow money to meet daily living costs, and had help from a community organisation with her food and clothing. Kiri had a score of 43 on the Material Well-being Scale.

**A couple:** Kirimeti and Huia are a married couple. Huia was 67 and Kirimeti was 69. Both described themselves as Māori. They owned their own home and were paying \$17 a week in rates. Their net combined income was between \$17,500 and \$20,000, and they had few financial assets or savings. They rated their standard of living as “low” and said that their income has not enough to meet their needs. Kirimeti and Huia had essentials such as an inside toilet, good bed and bedding, a washing machine, and a phone. However, they did not have contents insurance or heating in the main rooms. They had not been for a holiday or a night out, and neither Huia nor Kirimeti been to a hairdresser, in the last year. They had skimped on buying meat and had only old or second hand clothes to wear. Huia and Kirimeti regularly stayed in bed for warmth, had postponed visiting both the doctor and the dentist to save money, and to their great sadness had not been able to attend a funeral of a close friend because they could not afford it. Huia and Kirimeti had problems paying their power bill

**Table 13b (continued)**

Item	%
<b>c) Economising</b>	
Less/cheaper meat	62
Postponed dentist visits	19
Less fresh fruit/vegetables	20
Gone without glasses	24
Bought second hand clothes	47
Gone without adequate dentures	22
Worn old clothes	30
Not picked up prescription	10
Put off buying new clothes	49
Cut back/cancelled insurance	23
Relied on gifts of clothes	20
Cut back on visits to family/friends	27
Worn-out shoes	25
Cut back on shopping	26
Put up with cold	23
Less time on hobbies	23
Stayed in bed for warmth	23
Not gone to funeral	27
Postponed doctor's visits	21
<b>d) Serious Financial Problems</b>	
Couldn't keep up payments for electricity, gas, water	11
Couldn't keep up payments on mortgage, rent	4
Couldn't keep up payments for hire purchase, credit cards	5
Borrowed money from family/friends to meet living costs	7
Received help (food, clothes or money) from community organisation	6
Pawned/sold something to meet living costs	3

**Note:** Apart from values less than 1, values have been rounded up to whole numbers.

and credit card bill, had borrowed money to help meet daily living costs and had help from a community organisation for food and clothing. Kirimeti and Huia had a Material Well-being score of 50.

### ■ Respondents with scores between 60 and 79

As noted above, one in five older Māori had scores below 80, 13% of these had scores that fell between 60 and 79.

**Single Māori:** Hana was receiving between \$12,000 and \$15,000 a year, had no savings, although the mortgage was paid for on her house for which she paid just over \$1000 a year in rates. Hana had been buying cheaper cuts of meat and had not bought fresh vegetables in the last month. She had not bought any new clothes since attending her husband's tangi two years ago. Hana had put up with the cold frequently over winter and had put off some major dental work until she had saved enough to visit the dentist. Hana had gone Christmas shopping last week but had barely enough money to buy food let alone presents. Hana had only a bar heater for the front room, but used it as little as possible as she had a problem paying the power bill sometimes. Hana had said that her income was "not enough" to meet her needs and described her standard of living as "medium". This gave her a score of 71 on the Material Well-being scale.

**A couple:** Moana and Hemi both said they were Māori. Moana was 61 and Hemi was 67 years old. They received around \$17,000 a year in income and had no assets or savings. They tended to put an extra jersey on when it was cold rather than turn on the heater, bought cheaper cuts of meat and only occasionally bought fruit. Both Moana and Hemi had worn out their gardening shoes, but fortunately, their son who worked in a dairy factory had given them some old gumboots from his work. Hemi had not gone to the doctor to check his heart condition because he said it cost too much. Their video had "blown up" the other day and they were trying to save up enough money to buy another. They rated their income as "not enough" to meet their needs and said their standard of living was "medium". They had a Material Well-being score of 70.

### ■ Respondents with scores of 80-89

Around 15% of older Māori had scores in the region of 80 - 89. Those in this scale range were not facing the marked difficulties reported by those with scores below 80 but nonetheless were experiencing some difficulties. To illustrate this point, case histories of single Māori and Māori couples are reported.

**Single Māori:** Mereana's husband had died a number of years ago, after which she continued to live in her own home. Mereana's total income was between \$10,000 and \$12,500 and she paid around \$1200 a year in rates. Despite having no savings, Mereana had no problems paying her bills, although she had bought cheaper cuts of meat, had not replaced her food processor when her old one had broken, and had chosen to buy second hand clothes instead of new quite a few times in the last year. Mereana had been on holiday once last year, but had not been overseas for a long time. She was hoping to have friends over for dinner within the next few months. Mereana said that her income was "just enough" to meet her living costs and rated her standard of living as "medium". Mereana had a Material Well-being score of 86.

**A couple:** Both Hamua and Ani described themselves as Māori. Ani was 65 and Hamua was 68. Hamua and Ani's total income was just over \$20,000 a year. They had few savings but had no problems paying their bills. Unfortunately, they both had put off a trip to the optician for new glasses, and Hamua was replacing his shoes next week as his old ones had a hole in them. Because heating their house was costing so much, they frequently did not use the heater, choosing to sit under a blanket while they watched TV. They owned their own house and paid around \$1100 a year in rates. Ani and Hamua had been for a holiday this year. They rated their income as being "just enough" and their standard of living as "medium". They had a Material Well-being score of 87.

### ■ Respondents with scores of 100-109

The range of 100-109 represents the average range of material well being for older people. A third of Māori had scale scores in this range and we give typical cases below.

**Single Māori:** Puti lived alone after her partner died. She had between \$17,000 and \$20,000 a year coming in to help her. Puti owned her house and paid almost \$1200 a year in rates. Although she had meagre savings, Puti had no problems paying the bills and had not had to skimp on groceries, although she had put off buying a new dress this year. Puti had not been on holiday and she described her income as “enough” and her standard of living as “medium”. Puti had a score of 104 on the Material Well-being Scale.

**A couple:** Rawiri and Elisabeth were a married couple. Rawiri was 67 years old and described himself as Māori, while Elisabeth described herself as European and was 65 years old. Together they received between \$22,000 and \$25,000, had around \$20,000 in savings, and owned their home for which they paid just over \$1000 in rates per year. They believed their income was “enough” and described their standard of living as “medium”. Rawiri and Elisabeth had a score of 104 on the Material Well-being Scale.

### ■ Respondents with scores over 109

Those with scores over 109 represent the most materially advantaged 10% of the population of older people. Only 4 % of Māori achieved these scores. Illustrative case histories are provided.

**Single Māori:** Tai was 66 and was living alone in his own home after separating from his wife. Tai was getting between \$12,500 and \$15,000 a year. Although he had little savings, Tai had donated money to charity last time the Red Cross had collected. Tai often went out for dinner and recently had been down to the coast to visit family. Tai had just bought a new computer for his mokopuna to play on when they visited. He reckoned that he had “enough” money coming in to meet his needs and described his standard of living as “high”. Tai had a Material Well-being score of 110.

**A couple:** Rangi was 67 and his wife Mary was 66. Mary described herself as European, while Rangi identified as Māori. Together they received around \$35,000 a year and had almost \$100,000 worth of assets and savings. They owned their own home and paid around \$1300 a year in rates. Their whānau helped around the house often. Rangi was pretty happy about the waste disposal unit they had just had installed and they were thinking of buying a dishwasher next year. Mary and Rangi had been over to Australia last year for a holiday and were talking of going back in a few years time. They said that they had “more than enough” money to meet their needs at the moment and rated their standard of living as “fairly high”. They had a Material Well-being score of 111.

### ■ Conclusions

1. On average, older Māori had lower levels of material well-being than older non-Māori with one in five Māori having scores of less than 80 and one in three having scores less than 90.
2. Despite the higher rates of material disadvantage amongst Māori, over a third of older Māori had material well-being scores that were average or better.
3. In general, the results suggest that amongst older Māori there was a spectrum of material well-being ranging from those clearly facing difficulties (scores less than 80) to those with average or above average living standards (scores over 100). When compared with non-Māori, Māori were far more likely to face material hardship and far less likely to have above average material well-being.

