

**COMPARISON OF THE CONSENT AND FULL
DATASETS
FOR THE SURVEY OF OLDER PEOPLE AND
THE MAORI SUPPLEMENTARY SAMPLE**

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Disclaimer

The results presented in this study are the work of the author, not Statistics New Zealand.

Access to the data used in this study was provided by Statistics New Zealand under conditions designed to give effect to the confidentiality provisions of the Statistics Act 1975.

Results of the comparison between the consent and the full data set for the survey of older people and the Maori supplementary sample

This paper outlines the comparisons that were undertaken using weighted data from the Survey of Older People and the Maori Supplementary Sample. These comparisons suggest that there are only small differences between the consent and full datasets for the Survey of Older People. The differences observed between the consent and full datasets for the Maori Supplementary Sample were also minor.

Comparisons Undertaken on the Survey of Older People

Comparison of the proportions between the consent and full datasets for the following variables:

- Prioritised ethnicity
- Maori/non-Maori
- Sex
- Age group
- Legal marital status
- Partnership status
- Region
- Rural/urban
- Years in New Zealand
- Health status
- Partner's health status
- Number of health treatments
- Partners number of health treatments
- Number of physical health problems
- Highest school qualification
- Post-school qualification
- Respondents socio-economic status
- Live with others
- Numbers of items want but don't have for cost reasons
- Activities don't do for cost reasons
- Number of items have economised on 'a lot'
- Standard of living relative to others the same age
- Standard of living relative to all New Zealanders
- Satisfaction with standard of living
- Number of problems paying for things
- Number of recent financial stressors
- Weekly rent
- Weekly mortgage
- Annual rates
- House owner
- Number of financial stressors in respondents 50's
- Asset group
- Material well-being scale
- Income group

Bivariate comparisons between the consent and full datasets by ethnic group, sex and age group and the following variables:

- Material well-being scale
- Numbers of items want but don't have for cost reasons
- Activities don't do for cost reasons
- Number of items have economised on 'a lot'
- Number of problems paying for things
- Standard of living relative to others the same age
- Standard of living relative to all New Zealanders
- Satisfaction with standard of living
- Weekly rent
- Weekly mortgage
- Annual rates
- Number of recent financial stressors
- Number of financial stressors in respondents 50's
- Income group
- Asset group

Correlation matrix for the consent and full datasets for the following variables:

- Age group
- Number of health treatments
- Partner's health treatments
- Number of physical health problems
- Number items want but don't have for cost reasons
- Activities don't do for cost reasons
- Number of items have economised on 'a lot'
- Number of problems paying for things
- Number of recent financial stressors
- Number of financial stressors in their 50's

Means and 95 percent confidence intervals for the following variables:

- Age group
- Number of health treatments
- Partner's health treatments
- Number of physical health problems
- Number items want but don't have for cost reasons
- Activities don't do for cost reasons
- Number of items have economised on 'a lot'
- Number of problems paying for things
- Number of recent financial stressors
- Number of financial stressors in their 50's

Comparisons Undertaken on the Maori Supplementary Sample

Comparison of the proportions between the consent and full datasets for the following variables:

- Sex
- Age
- Legal marital status
- Partnership status
- Region
- Rural/urban
- Health status
- Partner's health status
- Number of health treatments
- Partners number of health treatments
- Number of physical health problems
- Highest school qualification
- Post-school qualification
- Respondents socio-economic status
- Live with others
- Numbers of items want but don't have for cost reasons
- Activities don't do for cost reasons
- Number of items have economised on 'a lot'
- Standard of living relative to others the same age
- Standard of living relative to all New Zealanders
- Satisfaction with standard of living
- Number of problems paying for things
- Number of recent financial stressors
- Weekly rent cost
- Weekly mortgage cost
- Annual rates
- House owner
- Number of financial stressors in respondents 50's
- Asset group
- Income group

Comparisons of consent and full data sets for the survey of older people

Table 1: Prioritised ethnic group

	Full	Consent	Difference
European	93.53	93.53	0.00
Maori	2.36	2.29	0.07
Pacific	1.15	1.19	-0.04
Other	2.91	2.94	-0.03
Not specified	0.04	0.04	0.00

Table 2: Maori ethnic group

	Full	Consent	Difference
Non-Maori	97.64	97.71	-0.07
Maori	2.36	2.29	0.07

Table 3: Sex

	Full	Consent	Difference
Male	44.65	44.62	0.03
Female	55.35	55.38	-0.03

Table 4: Age group

	Full	Consent	Difference
65 to 69	29.70	29.69	0.01
70 to 74	28.12	28.11	0.01
75 to 79	21.83	21.83	0.00
80 to 84	13.28	13.18	0.10
85 or over	7.07	7.18	-0.11

Table 5: Legal marital status

	Full	Consent	Difference
Never married	5.14	5.09	0.05
Divorced	4.70	4.78	-0.08
Widowed	29.76	29.81	-0.05
Separated	1.06	1.06	0.00
Legally married	59.33	59.25	0.08

Table 6: Partnership status

	Full	Consent	Difference
Non-partnered	39.75	40.00	-0.25
Partnered	60.25	60.00	0.25

Table 7: Region

	Full	Consent	Difference
Auckland	24.45	24.96	-0.51
Wellington	7.21	7.30	-0.09
Other major urban	34.80	34.52	0.28
Minor urban	24.03	23.88	0.15
Rural	9.52	9.34	0.18

Table 8: Rural/urban

	Full	Consent	Difference
Urban	90.48	90.66	-0.18
Rural	9.52	9.34	0.18

Table 9: Health status

	Full	Consent	Difference
Excellent	15.46	15.33	0.13
Very good	28.85	28.92	-0.07
Good	29.70	29.81	-0.11
Fair	19.65	19.55	0.10
Poor	6.34	6.38	-0.04

Table 10: Partner's health status

	Full	Consent	Difference
Not applicable	40.54	40.80	-0.26
Excellent	8.39	8.15	0.24
Very good	15.78	15.66	0.12
Good	21.01	21.03	-0.02
Fair	10.52	10.48	0.04
Poor	3.76	3.88	-0.12

Table 11: Number of health treatments

	Full	Consent	Difference
0	17.97	17.82	0.15
1	29.90	30.08	-0.18
2	23.87	23.58	0.29
3	13.35	13.56	-0.21
4	7.50	7.46	0.04
5	4.40	4.38	0.02
6	1.81	1.88	-0.07
7	1.02	1.06	-0.04
8	0.13	0.13	0.00
9	0.05	0.05	0.00

Table 12: Partner's health treatments

	Full	Consent	Difference
Not applicable	40.54	40.80	-0.26
0	15.91	15.74	0.17
1	19.24	19.32	-0.08
2	12.92	12.73	0.19
3	6.73	6.77	-0.04
4	2.94	2.88	0.06
5	1.04	1.06	-0.02
6	0.50	0.51	-0.01
7	0.08	0.09	-0.01
8	0.11	0.11	0.00

Table 13: Number of physical health problems

	Full	Consent	Difference
0	43.00	42.75	0.25
1	22.38	22.52	-0.14
2	12.65	12.79	-0.14
3	9.22	9.24	-0.02
4	5.84	5.80	0.04
5	3.98	4.05	-0.07
6	1.81	1.70	0.11
7	0.78	0.81	-0.03
8	0.32	0.34	-0.02
9	0.02	0.00	0.02

Table 14: High school qualifications

	Full	Consent	Difference
Not specified	49.15	48.70	0.45
Primary proficiency	17.69	17.62	0.07
School certificate	10.36	10.55	-0.19
Sixth certificate/UE	6.48	6.63	-0.15
Higher school certificate	2.26	2.31	-0.05
University bursary, scholarship	2.04	2.07	-0.03
Overseas qualification	9.40	9.49	-0.09
Other qualification	2.63	2.63	0.00

Table 15: Post-school qualifications

	Full	Consent	Difference
Not specified	0.67	0.54	0.13
No postschool	63.79	63.53	0.26
Postschool	35.55	35.92	-0.37

Table 16: Respondent's socio-economic status

	Full	Consent	Difference
Not applicable	32.63	32.66	-0.03
0 to 10	0.13	0.14	-0.01
21 to 30	13.07	12.84	0.23
31 to 40	10.32	10.05	0.27
41 to 50	17.02	17.20	-0.18
51 to 60	14.62	14.86	-0.24
61 to 70	5.41	5.24	0.17
71 to 80	5.12	5.30	-0.18
81 to 90	1.67	1.71	-0.04

Table 17: Live with others

	Full	Consent	Difference
No	87.69	87.55	0.14
Yes	12.31	12.45	-0.14

Table 18: Number of items want but don't have for cost reasons

	Full	Consent	Difference
0	67.49	67.58	-0.09
1	13.54	13.49	0.05
2	7.22	7.16	0.06
3	5.16	5.23	-0.07
4	2.36	2.29	0.07
5	2.16	2.23	-0.07
6	0.73	0.75	-0.02
7	0.64	0.60	0.04
8	0.07	0.08	-0.01
9	0.21	0.19	0.02
10	0.25	0.22	0.03
11	0.08	0.08	0.00
12	0.05	0.05	0.00
13	0.01	0.01	0.00
14	0.03	0.03	0.00
19	0.01	0.01	0.00

Table 19: Activities don't do for cost reasons

	Full	Consent	Difference
0	70.54	70.63	-0.09
1	13.34	13.29	0.05
2	8.55	8.56	-0.01
3	3.75	3.81	-0.06
4	1.96	1.87	0.09
5	0.89	0.90	-0.01
6	0.50	0.46	0.04
7	0.13	0.13	0.00
8	0.28	0.29	-0.01
9	0.06	0.06	0.00

Table 20: Number of items have economised on 'a lot'

	Full	Consent	Difference
0	73.35	73.20	0.15
1	11.14	11.20	-0.06
2	5.54	5.63	-0.09
3	3.16	3.17	-0.01
4	1.67	1.63	0.04
5	1.63	1.68	-0.05
6	0.98	1.01	-0.03
7	0.73	0.75	-0.02
8	0.47	0.46	0.01
9	0.49	0.48	0.01
10	0.18	0.19	-0.01
11	0.23	0.20	0.03
12	0.03	0.03	0.00
13	0.08	0.05	0.03
14	0.08	0.08	0.00
15	0.17	0.17	0.00
16	0.03	0.03	0.00
17	0.02	0.02	0.00
18	0.03	0.03	0.00

Table 21: Standard of living relative to others the same age

	Full	Consent	Difference
Better	19.41	19.59	-0.18
About same	62.92	62.86	0.06
Worse	5.68	5.57	0.11
Don't know	11.98	11.98	0.00

Table 22: Standard of living relative to all New Zealander's

	Full	Consent	Difference
Better	20.51	20.64	-0.13
About same	53.55	53.67	-0.12
Worse	9.13	8.87	0.26
Don't know	16.81	16.81	0.00

Table 23: Satisfaction with standard of living

	Full	Consent	Difference
Very satisfied	16.56	16.78	-0.22
Satisfied	58.16	58.14	0.02
Neither	18.02	17.91	0.11
Dissatisfied	4.90	4.79	0.11
Very dissatisfied	0.54	0.52	0.02
Don't know	1.81	1.86	-0.05

Table 24: Number of problems paying for things

	Full	Consent	Difference
Not specified	0.55	0.57	-0.02
0	95.92	95.92	0.00
1	2.55	2.56	-0.01
2	0.60	0.62	-0.02
3	0.23	0.20	0.03
4	0.09	0.10	-0.01
5	0.04	0.01	0.03
6	0.02	0.02	0.00

Table 25: Number of recent financial stressors

	Full	Consent	Difference
0	75.86	76.20	-0.34
1	17.39	17.18	0.21
2	4.75	4.64	0.11
3	1.52	1.48	0.04
4	0.39	0.40	-0.01
5	0.01	0.01	0.00
6	0.07	0.07	0.00
7	0.01	0.01	0.00

Table 26: Weekly rent

	Full	Consent	Difference
Not applicable	90.59	90.55	0.04
\$1-\$99	4.07	4.18	-0.11
\$100-\$199	4.21	4.13	0.08
\$200-\$299	1.04	1.04	0.00
\$300-\$399	0.10	0.10	0.00

Table 27: Annual rates

	Full	Consent	Difference
Not applicable	27.29	27.49	-0.20
\$1-\$199	0.24	0.25	-0.01
\$200-\$399	0.46	0.48	-0.02
\$400-\$599	3.15	3.00	0.15
\$600-\$799	7.14	7.20	-0.06
\$800-\$999	14.87	14.69	0.18
\$1,000-\$1,199	16.96	17.07	-0.11
\$1,200-\$1,399	14.10	14.03	0.07
\$1,400-\$1,599	7.13	7.08	0.05
\$1,600-\$1,799	3.05	3.14	-0.09
\$1,800-\$1,999	1.76	1.82	-0.06
\$2,000 or more	3.84	3.75	0.09

Table 28: Weekly mortgage cost

	Full	Consent	Difference
Not applicable	96.08	96.08	0.00
\$1-\$99	2.17	2.19	-0.02
\$100-\$199	1.29	1.25	0.04
\$200-\$299	0.33	0.34	-0.01
\$400-\$499	0.04	0.04	0.00
\$500 or more	0.10	0.10	0.00

Table 29: House owner

	Full	Consent	Difference
Family trust	6.18	6.33	-0.15
Core unit	79.14	78.90	0.24
Family member	5.00	5.09	-0.09
Private	2.57	2.50	0.07
Local authority	2.20	2.22	-0.02
Housing NZ	3.07	3.05	0.02
Other	1.85	1.92	-0.07

Table 30: Number of financial stressors in their 50's

	Full	Consent	Difference
0	61.46	61.43	0.03
1	25.10	25.12	-0.02
2	8.27	8.22	0.05
3	3.70	3.76	-0.06
4	1.01	1.04	-0.03
5	0.29	0.27	0.02
6	0.12	0.12	0.00
7	0.04	0.05	-0.01

Table 31: Asset group

	Full	Consent	Difference
No assets	13.91	13.84	0.07
\$1,000 or less	6.79	6.89	-0.10
\$1,001-\$5,000	8.80	8.49	0.31
\$5,001-\$10,000	7.94	7.84	0.10
\$10,001-\$15,000	5.51	5.64	-0.13
\$15,001-\$25,000	7.92	8.02	-0.10
\$25,001-\$50,000	9.17	9.26	-0.09
\$50,001-\$100,000	7.65	7.80	-0.15
\$100,001-\$150,000	4.07	4.12	-0.05
\$150,001-\$200,000	2.92	2.87	0.05
\$200,001-\$250,000	2.48	2.57	-0.09
\$250,001-\$300,000	1.18	1.22	-0.04
\$300,001-\$350,000	1.62	1.69	-0.07
\$350,001-\$400,000	1.05	1.04	0.01
\$400,001 or more	4.21	4.25	-0.04
Don't know	10.07	9.78	0.29
Refused	2.38	2.28	0.10
Not asked	2.33	2.40	-0.07

Table 32: Scale score

	Full	Consent	Difference
Missing	1.33	1.36	-0.03
Less than 80	4.02	3.93	0.09
80 to 84	2.71	2.67	0.04
85 to 89	4.57	4.60	-0.03
90 to 94	7.92	8.02	-0.10
95 to 99	16.13	15.82	0.31
100 to 104	38.46	38.34	0.12
105 to 109	15.36	15.63	-0.27
110 or over	9.49	9.63	-0.14

Table 33: Income group

	Full	Consent	Difference
\$1-\$5,000	0.32	0.34	-0.02
\$5,001-\$7,500	0.25	0.26	-0.01
\$7,501-\$10,000	2.09	2.09	0.00
\$10,001-\$12,500	9.94	9.79	0.15
\$12,501-\$15,000	15.42	15.61	-0.19
\$15,001-\$17,500	9.64	9.76	-0.12
\$17,501-\$20,000	12.99	12.85	0.14
\$20,001-\$22,500	9.68	9.54	0.14
\$22,501-\$25,000	6.82	6.82	0.00
\$25,001-\$27,500	4.15	4.06	0.09
\$27,001-\$30,000	5.12	5.13	-0.01
\$30,001-\$40,000	7.42	7.54	-0.12
\$40,001-\$50,000	3.44	3.43	0.01
\$50,001-\$70,000	4.02	4.16	-0.14
\$70,001-\$100,000	1.85	1.92	-0.07
\$100,001 or more	0.78	0.81	-0.03
Don't know	4.63	4.65	-0.02
Refused	1.44	1.24	0.20

Table 34: Years in New Zealand

	Full	Consent	Difference
Not applicable	76.01	75.86	0.15
0	0.65	0.67	-0.02
1 to 4 yrs	0.61	0.63	-0.02
5 to 9 yrs	0.35	0.33	0.02
10 to 14 yrs	0.98	1.00	-0.02
15 to 19 yrs	0.44	0.46	-0.02
20 yrs or over	20.96	21.05	-0.09

Survey of Older People - Bivariate percent distributions for selected variables by prioritised ethnic group

Table 35: Material well-being scale score by prioritised ethnic group

	European		Maori		Pacific		Other		Not specified	
	Full	Consent	Full	Consent	Full	Consent	Full	Consent	Full	Consent
Missing	1.36	1.39	1.03	1.10	0.00	0.00	1.32	1.36	0.00	0.00
Less than 80	2.97	2.88	28.07	27.67	35.78	35.70	5.93	6.04	0.00	0.00
80 to 84	2.29	2.25	6.55	6.27	19.32	19.36	6.55	6.72	0.00	0.00
85 to 89	4.61	4.63	5.10	5.45	8.32	8.32	0.75	0.77	42.85	43.38
90 to 94	7.59	7.69	13.40	13.87	16.96	16.95	10.45	10.42	0.00	0.00
95 to 99	16.37	16.03	17.46	17.62	10.06	10.09	9.40	9.64	57.15	56.62
100 to 104	39.23	39.11	14.02	14.48	8.58	8.60	46.07	44.95	0.00	0.00
105 to 109	15.60	15.89	11.82	10.76	0.98	0.97	16.59	17.07	0.00	0.00
110 or over	9.99	10.13	2.56	2.77	0.00	0.00	2.94	3.02	0.00	0.00

Table 36: Number of items want but don't have because of cost by prioritised ethnic group

	European		Maori		Pacific		Other		Not specified	
	Full	Consent	Full	Consent	Full	Consent	Full	Consent	Full	Consent
0	69.09	69.19	27.40	27.47	26.67	26.73	65.58	65.01	0.00	0.00
1	13.38	13.29	25.71	26.93	10.43	10.45	9.68	9.96	57.15	56.62
2	7.09	7.10	12.19	9.52	12.67	12.70	5.02	5.17	00.00	0.00
3	4.87	4.94	12.33	13.18	5.35	5.33	8.00	7.90	42.85	43.38
4	2.27	2.19	5.14	5.48	0.00	0.00	3.93	4.03	0.00	0.00
5	1.83	1.89	4.38	4.09	12.29	12.23	7.24	7.35	0.00	0.00
6	0.60	0.63	3.14	2.96	8.22	8.21	0.00	0.00	0.00	0.00
7	0.47	0.41	5.11	5.43	5.76	5.77	0.55	0.57	0.00	0.00
8	0.07	0.07	0.46	0.49	0.00	0.00	0.00	0.00	0.00	0.00
9	0.17	0.16	1.27	1.36	1.49	1.48	0.00	0.00	0.00	0.00
10	0.12	0.09	0.00	0.00	11.38	11.36	0.00	0.00	0.00	0.00
11	0.02	0.02	1.59	1.68	1.64	1.64	0.00	0.00	0.00	0.00
12	0.00	0.00	0.92	0.99	2.30	2.30	0.00	0.00	0.00	0.00
13	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	0.00	0.00	0.38	0.40	1.80	1.78	0.00	0.00	0.00	0.00
19	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Table 37: Activities don't do for cost reasons by prioritised ethnic group

	European		Maori		Pacific		Other		Not specified	
	Full	Consent	Full	Consent	Full	Consent	Full	Consent	Full	Consent
0	71.57	71.60	43.09	43.65	40.52	40.61	72.01	73.31	42.85	43.38
1	13.27	13.30	21.49	20.21	10.62	10.61	10.13	8.72	0.00	0.00
2	8.04	8.06	14.21	13.90	23.73	23.69	13.49	13.50	57.15	56.62
3	3.60	3.65	10.02	10.71	8.57	8.54	1.59	1.63	0.00	0.00
4	1.91	1.82	4.06	3.93	6.94	6.93	0.00	0.00	0.00	0.00
5	0.82	0.84	1.91	2.03	2.57	2.56	1.42	1.45	0.00	0.00
6	0.45	0.40	1.21	1.30	4.60	4.59	0.00	0.00	0.00	0.00
7	0.13	0.13	0.38	0.40	0.00	0.00	0.00	0.00	0.00	0.00
8	0.17	0.17	3.63	3.85	0.00	0.00	1.36	1.38	0.00	0.00
9	0.03	0.03	0.00	0.00	2.46	2.47	0.00	0.00	0.00	0.00

Table 38: Number of items have economised on 'a lot' by prioritised ethnic group

	European		Maori		Pacific		Other		Not specified	
	Full	Consent	Full	Consent	Full	Consent	Full	Consent	Full	Consent
0	74.56	74.44	44.78	43.75	34.81	34.73	73.05	72.36	57.15	56.62
1	11.00	11.02	8.26	8.84	23.10	23.13	13.49	13.86	0.00	0.00
2	5.40	5.48	11.28	12.10	10.41	10.43	3.55	3.65	0.00	0.00
3	3.02	3.03	8.90	9.04	6.02	6.02	1.91	1.95	0.00	0.00
4	1.61	1.55	5.62	6.00	1.95	1.93	0.41	0.42	0.00	0.00
5	1.45	1.51	1.47	0.99	1.41	1.42	7.00	7.15	42.85	43.38
6	0.85	0.87	5.88	6.29	3.81	3.86	0.00	0.00	0.00	0.00
7	0.71	0.74	1.72	1.84	0.00	0.00	0.58	0.60	0.00	0.00
8	0.45	0.43	0.90	0.96	2.84	2.86	0.00	0.00	0.00	0.00
9	0.42	0.40	0.00	0.00	8.32	8.33	0.00	0.00	0.00	0.00
10	0.11	0.12	3.38	3.58	0.00	0.00	0.00	0.00	0.00	0.00
11	0.14	0.15	3.95	2.51	0.00	0.00	0.00	0.00	0.00	0.00
12	0.00	0.00	1.27	1.36	0.00	0.00	0.00	0.00	0.00	0.00
13	0.05	0.02	0.00	0.00	2.56	2.54	0.00	0.00	0.00	0.00
14	0.08	0.08	0.41	0.44	0.00	0.00	0.00	0.00	0.00	0.00
15	0.11	0.11	1.59	1.68	2.46	2.47	0.00	0.00	0.00	0.00
16	0.01	0.02	0.59	0.63	0.00	0.00	0.00	0.00	0.00	0.00
17	0.02	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	0.00	0.00	0.00	0.00	2.30	2.30	0.00	0.00	0.00	0.00

Table 39: Number of difficulties have paying for things by prioritised ethnic group

	European		Maori		Pacific		Other		Not specified	
	Full	Consent	Full	Consent	Full	Consent	Full	Consent	Full	Consent
Not specified	0.57	0.60	0.59	0.63	0.00	0.00	0.00	0.00	0.00	0.00
0	96.72	96.69	74.79	76.09	82.12	82.15	92.76	92.63	100.00	100.00
1	2.27	2.29	12.44	11.60	4.09	4.09	3.19	3.26	0.00	0.00
2	0.15	0.16	10.54	11.25	7.48	7.47	4.05	4.12	0.00	0.00
3	0.15	0.16	1.64	0.44	3.84	3.81	0.00	0.00	0.00	0.00
4	0.07	0.07	0.00	0.00	2.46	2.47	0.00	0.00	0.00	0.00
5	0.04	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	0.02	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Table 40: Standard of living relative to others the same age by prioritised ethnic group

	European		Maori		Pacific		Other		Not specified	
	Full	Consent	Full	Consent	Full	Consent	Full	Consent	Full	Consent
Better	19.48	19.63	19.83	20.49	11.82	11.82	20.29	20.88	0.00	0.00
About same	63.44	63.42	54.10	53.41	45.66	45.59	60.35	59.60	57.15	56.62
Worse	5.45	5.31	11.62	12.40	16.89	16.95	3.49	3.55	42.85	43.38
Don't know	11.64	11.65	14.46	13.70	25.63	25.64	15.87	15.96	0.00	0.00

Table 41: Standard of living relative to other New Zealander's by prioritised ethnic group

	European		Maori		Pacific		Other		Not specified	
	Full	Consent	Full	Consent	Full	Consent	Full	Consent	Full	Consent
Better	21.24	21.38	14.29	14.54	6.29	6.3	7.77	7.97	0.00	0.00
About same	53.45	53.55	55.89	55.04	47.71	47.63	56.70	58.27	100.00	100.00
Worse	8.63	8.31	15.85	16.97	19.55	19.57	15.94	16.35	0.00	0.00
Don't know	16.68	16.76	13.96	13.45	26.44	26.51	19.58	17.42	0.00	0.00

Table 42: Satisfaction with standard of living by prioritised ethnic group

	European		Maori		Pacific		Other		Not specified	
	Full	Consent	Full	Consent	Full	Consent	Full	Consent	Full	Consent
Very satisfied	17.03	17.29	9.34	7.99	3.65	3.63	12.61	12.98	0.00	0.00
Satisfied	58.47	58.42	60.47	63.06	20.74	20.70	62.21	61.47	0.00	0.00
Neither	17.77	17.65	15.72	14.81	51.17	51.25	14.32	14.74	42.85	43.38
Dissatisfied	4.44	4.30	12.81	13.67	19.37	19.35	7.61	7.44	0.00	0.00
Very dissatisfied	0.52	0.52	1.23	0.00	2.30	2.30	0.00	0.00	0.00	0.00
Don't know	1.77	1.81	0.43	0.46	2.77	2.77	3.25	3.37	57.15	56.62

Table 43: Weekly rent by prioritised ethnic group

	European		Maori		Pacific		Other		Not specified	
	Full	Consent	Full	Consent	Full	Consent	Full	Consent	Full	Consent
Not applicable	91.49	91.48	75.73	75.20	63.71	63.64	84.74	84.34	57.15	56.62
\$1-\$99	3.90	4.00	8.75	9.35	5.06	5.07	4.71	4.84	42.85	43.38
\$100-\$199	3.61	3.51	13.65	13.45	24.24	24.32	8.03	8.22	0.00	0.00
\$200-\$299	0.90	0.90	1.87	2.00	6.98	6.97	2.52	2.60	0.00	0.00
\$300-\$399	0.10	0.11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Table 44: Weekly mortgage costs by prioritised ethnic group

	European		Maori		Pacific		Other		Not specified	
	Full	Consent	Full	Consent	Full	Consent	Full	Consent	Full	Consent
Not applicable	96.38	96.37	85.10	85.65	90.91	90.94	97.17	97.09	100	100.00
\$1-\$99	2.07	2.08	5.27	5.64	3.76	3.75	2.19	2.25	0.00	0.00
\$100-\$199	1.20	1.19	6.37	5.25	0.00	0.00	0.64	0.65	0.00	0.00
\$200-\$299	0.20	0.21	3.27	3.45	5.33	5.31	0.00	0.00	0.00	0.00
\$400-\$499	0.04	0.04	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
\$500 or more	0.10	0.11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Table 45: Annual rates by prioritised ethnic group

	European		Maori		Pacific		Other		Not specified	
	Full	Consent	Full	Consent	Full	Consent	Full	Consent	Full	Consent
Not applicable	25.80	26.09	54.59	53.45	56.91	57.00	40.93	39.61	42.85	43.38
\$1-\$199	0.20	0.20	1.20	1.29	2.23	2.24	0.00	0.00	0.00	0.00
\$200-\$399	0.32	0.33	1.97	2.10	2.37	2.38	3.28	03.40	0.00	0.00
\$400-\$599	3.25	3.09	3.42	3.66	0.00	0.00	0.75	0.78	0.00	0.00
\$600-\$799	7.37	7.43	6.20	6.21	1.95	1.93	2.80	2.88	0.00	0.00
\$800-\$999	15.17	14.98	12.78	12.65	15.73	15.65	6.89	6.74	0.00	0.00
\$1000-1199	17.54	17.64	6.45	6.88	5.51	5.50	11.55	11.87	0.00	0.00
\$1200-1399	14.28	14.20	9.62	9.73	7.89	7.89	13.80	14.16	57.15	56.62
\$1400-1599	7.05	6.97	10.78	1.88	3.69	3.69	15.57	16.01	0.00	0.00
\$1600-1799	3.19	3.28	0.50	0.53	0.98	0.97	1.52	1.57	0.00	0.00
\$1800-1999	1.83	1.90	0.75	0.81	0.00	0.00	0.91	0.94	0.00	0.00
\$2000 or more	4.00	3.89	0.75	0.80	2.74	2.75	2.00	2.05	0.00	0.00

Table 46: Number of recent financial stressors by prioritised ethnic group

	European		Maori		Pacific		Other		Not specified	
	Full	Consent	Full	Consent	Full	Consent	Full	Consent	Full	Consent
0	76.32	76.70	55.48	55.02	70.76	70.82	79.83	79.36	42.85	43.38
1	17.16	16.91	30.22	31.00	19.69	19.66	13.85	14.21	0.00	0.00
2	4.70	4.60	10.09	9.47	5.18	5.15	1.08	1.11	57.15	56.62
3	1.34	1.29	3.44	3.70	3.09	3.10	5.23	5.31	0.00	0.00
4	0.38	0.40	0.77	0.81	1.28	1.27	0.00	0.00	0.00	0.00
5	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	0.07	0.08	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Table 47: Number of financial stressors in their 50's by prioritised ethnic group

	European		Maori		Pacific		Other		Not specified	
	Full	Consent	Full	Consent	Full	Consent	Full	Consent	Full	Consent
0	61.80	61.68	51.91	52.80	56.47	56.58	60.42	62.08	57.15	56.62
1	25.09	25.09	23.15	24.20	35.34	35.26	22.60	22.17	42.85	43.38
2	8.10	8.10	14.51	13.80	5.49	5.47	10.07	8.71	0.00	0.00
3	3.58	3.67	7.03	5.59	2.69	2.68	5.41	5.51	0.00	0.00
4	0.97	1.00	2.46	2.61	0.00	0.00	1.50	1.53	0.00	0.00
5	0.29	0.27	0.93	1.00	0.00	0.00	0.00	0.00	0.00	0.00
6	0.12	0.13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	0.05	0.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Table 48: Income group by prioritised ethnic group

	European		Maori		Pacific		Other		Not specified	
	Full	Consent	Full	Consent	Full	Consent	Full	Consent	Full	Consent
\$1-\$5,000	0.08	0.08	0.00	0.00	0.00	0.00	8.66	8.89	0.00	0.00
\$5,001-\$7,500	0.10	0.10	3.10	3.34	3.76	3.75	1.32	1.36	0.00	0.00
\$7,501-\$10,000	1.97	1.96	2.81	3.00	0.00	0.00	6.27	6.41	0.00	0.00
\$10,001-\$12,500	9.50	9.42	17.96	16.23	19.05	19.05	13.57	12.33	42.85	43.38
\$12,501-\$15,000	15.21	15.37	18.44	19.69	27.08	27.10	15.33	15.68	0.00	0.00
\$15,001-\$17,500	9.53	9.66	15.21	15.63	17.26	17.20	5.61	5.74	0.00	0.00
\$17,501-\$20,000	13.31	13.17	11.79	11.33	4.79	4.78	6.35	6.55	57.15	56.62
\$20,001-\$22,500	10.01	9.84	4.00	4.29	10.27	10.28	3.79	3.90	0.00	0.00
\$22,501-\$25,000	6.66	6.64	5.91	6.29	5.61	5.64	13.37	13.73	0.00	0.00
\$25,001-\$27,500	4.40	4.30	0.00	0.00	1.23	1.23	0.92	0.63	0.00	0.00
\$27,001-\$30,000	5.32	5.34	2.64	2.29	0.00	0.00	2.85	2.91	0.00	0.00
\$30,001-\$40,000	7.72	7.86	2.82	3.01	0.00	0.00	4.57	4.02	0.00	0.00
\$40,001-\$50,000	3.51	3.50	2.71	2.90	0.00	0.00	2.91	2.99	0.00	0.00
\$50,001-\$70,000	3.96	4.10	5.05	5.39	0.00	0.00	6.66	6.83	0.00	0.00
\$70,001-\$100,000	1.98	2.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
\$100,001 or more	0.83	0.86	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Don't know	4.38	4.42	7.55	6.63	10.94	10.96	7.82	8.02	0.00	0.00
Refused	1.54	1.32	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Table 49: Asset group by prioritised ethnic group

	European		Maori		Pacific		Other		Not specified	
	Full	Consent	Full	Consent	Full	Consent	Full	Consent	Full	Consent
No assets	12.27	12.17	39.39	39.24	58.76	58.77	28.39	29.07	0.00	0.00
\$1,000 or less	6.62	6.70	8.84	9.47	13.93	13.92	8.05	8.26	0.00	0.00
\$1,001-\$5,000	8.68	8.41	13.16	12.77	3.33	3.30	10.80	9.47	42.85	43.38
\$5,001-\$10,000	7.73	7.59	7.68	8.21	11.37	11.39	13.81	14.22	0.00	0.00
\$10,001-\$15,000	5.76	5.89	1.65	1.77	1.37	1.38	2.41	2.48	0.00	0.00
\$15,001-\$25,000	8.34	8.44	0.81	0.86	6.52	6.55	1.03	1.06	0.00	0.00
\$25,001-\$50,000	9.44	9.53	2.39	2.57	3.39	3.39	8.52	8.44	0.00	0.00
\$50,001-\$100,000	7.86	8.02	4.01	4.26	0.00	0.00	5.97	6.14	57.15	56.62
\$100,001-\$150,000	4.29	4.35	0.00	0.00	0.00	0.00	1.82	1.85	0.00	0.00
\$150,001-\$200,000	3.02	2.96	2.74	2.97	0.00	0.00	0.92	0.95	0.00	0.00
\$200,001-\$250,000	2.54	2.63	2.88	3.10	0.00	0.00	1.11	1.15	0.00	0.00
\$250,001-\$300,000	1.16	1.20	0.00	0.00	0.00	0.00	3.25	3.37	0.00	0.00
\$300,001-\$350,000	1.72	1.79	0.00	0.00	0.00	0.00	0.50	0.51	0.00	0.00
\$350,001-\$400,000	1.12	1.11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
\$400,001 or more	4.43	4.47	0.53	0.57	0.00	0.00	1.68	1.71	0.00	0.00
Don't know	10.10	9.84	14.81	13.01	1.32	1.32	8.89	9.11	0.00	0.00
Refused	2.47	2.36	0.41	0.43	0.00	0.00	2.16	2.21	0.00	0.00
Not asked	2.46	2.55	0.71	0.76	0.00	0.00	0.68	0.00	0.00	0.00

Survey of Older People - Bivariate percent comparisons for selected variables by sex

Table 50: Material well-being scale score by sex

	Male		Female	
	Full	Consent	Full	Consent
Missing	1.02	1.06	1.59	1.61
Less than 80	4.59	4.50	3.57	3.48
80 to 84	2.49	2.42	2.90	2.88
85 to 89	3.99	4.08	5.04	5.02
90 to 94	7.53	7.46	8.23	8.47
95 to 99	16.48	16.45	15.86	15.32
100 to 104	38.50	38.44	38.43	38.25
105 to 109	16.64	16.77	14.33	14.71
110 or over	8.77	8.84	10.06	10.26

Table 51: Number of items want but don't have for cost reasons by sex

	Male		Female	
	Full	Consent	Full	Consent
0	66.12	66.33	68.58	68.58
1	13.09	13.04	13.90	13.84
2	6.99	6.84	7.40	7.42
3	5.62	5.79	4.78	4.79
4	2.99	2.86	1.85	1.83
5	2.81	2.88	1.64	1.71
6	0.66	0.69	0.79	0.81
7	0.92	0.82	0.42	0.41
8	0.09	0.09	0.06	0.06
9	0.15	0.15	0.26	0.23
10	0.26	0.19	0.24	0.25
11	0.11	0.11	0.05	0.05
12	0.11	0.11	0.00	0.00
13	0.00	0.00	0.02	0.02
14	0.07	0.07	0.00	0.00
19	0.03	0.03	0.00	0.00

Table 52: Activities don't do for cost reasons by sex

	Male		Female	
	Full	Consent	Full	Consent
0	68.38	68.48	72.28	72.37
1	15.13	15.28	11.89	11.69
2	8.45	8.29	8.63	8.77
3	4.26	4.26	3.33	3.44
4	1.77	1.64	2.12	2.06
5	0.86	0.89	0.91	0.91
6	0.46	0.46	0.54	0.45
7	0.25	0.26	0.03	0.04
8	0.37	0.38	0.21	0.22
9	0.06	0.06	0.05	0.05

Table 53: Number of items have economised on 'a lot' by sex

	Male		Female	
	Full	Consent	Full	Consent
0	75.55	75.52	71.58	71.33
1	10.54	10.41	11.62	11.83
2	4.92	5.11	6.04	6.05
3	2.77	2.71	3.47	3.54
4	1.81	1.79	1.56	1.50
5	1.38	1.40	1.83	1.90
6	0.68	0.70	1.23	1.25
7	0.70	0.72	0.75	0.78
8	0.37	0.39	0.56	0.52
9	0.40	0.41	0.55	0.53
10	0.37	0.38	0.03	0.03
11	0.13	0.14	0.30	0.25
12	0.00	0.00	0.05	0.06
13	0.12	0.07	0.04	0.04
14	0.02	0.02	0.13	0.13
15	0.14	0.14	0.19	0.20
16	0.03	0.03	0.02	0.03
17	0.00	0.00	0.04	0.04
18	0.06	0.06	0.00	0.00

Table 54: Number of problems paying for things by sex

	Male		Female	
	Full	Consent	Full	Consent
Not specified	0.51	0.53	0.58	0.61
0	95.83	95.85	96.00	95.98
1	2.59	2.58	2.52	2.54
2	0.59	0.61	0.60	0.63
3	0.37	0.38	0.11	0.06
4	0.05	0.05	0.13	0.14
5	0.06	0.00	0.02	0.02
6	0.00	0.00	0.03	0.03

Table 55: Standard of living relative to others the same age by sex

	Male		Female	
	Full	Consent	Full	Consent
Better	18.63	18.56	20.05	20.42
About same	65.73	65.66	60.65	60.60
Worse	4.98	4.96	6.25	6.06
Don't know	10.66	10.82	13.05	12.91

Table 56: Standard of living relative to all New Zealander's by sex

	Male		Female	
	Full	Consent	Full	Consent
Better	20.20	20.16	20.75	21.04
About same	55.31	55.36	52.13	52.31
Worse	10.16	9.89	8.31	8.05
Don't know	14.33	14.59	18.81	18.60

Table 57: Satisfaction with standard of living by sex

	Male		Female	
	Full	Consent	Full	Consent
Very satisfied	16.02	16.25	17.00	17.21
Satisfied	58.83	58.50	57.62	57.86
Neither	17.48	17.50	18.46	18.24
Dissatisfied	5.45	5.46	4.46	4.25
Very dissatisfied	0.55	0.57	0.53	0.48
Don't know	1.67	1.73	1.92	1.96

Table 58: Weekly rent by sex

	Male		Female	
	Full	Consent	Full	Consent
Not applicable	92.21	92.27	89.27	89.16
\$1-\$99	3.10	3.21	4.85	4.96
\$100-\$199	3.78	3.57	4.57	4.58
\$200-\$299	0.85	0.88	1.19	1.18
\$300-\$399	0.06	0.06	0.12	0.13

Table 59: Weekly mortgage cost by sex

	Male		Female	
	Full	Consent	Full	Consent
Not applicable	94.53	94.45	97.32	97.40
\$1-\$99	2.92	2.94	1.56	1.58
\$100-\$199	1.77	1.80	0.91	0.81
\$200-\$299	0.48	0.49	0.20	0.21
\$400-\$499	0.08	0.09	0.00	0.00
\$500 or more	0.22	0.23	0.00	0.00

Table 60: Annual rates by sex

	Male		Female	
	Full	Consent	Full	Consent
Not applicable	22.56	22.76	31.11	31.29
\$1-\$199	0.24	0.25	0.24	0.25
\$200-\$399	0.62	0.65	0.34	0.35
\$400-\$599	3.02	2.61	3.25	3.31
\$600-\$799	5.85	5.86	8.18	8.27
\$800-\$999	14.98	14.95	14.78	14.48
\$1,000-\$1,199	17.81	17.71	16.28	16.56
\$1,200-\$1,399	15.90	16.07	12.65	12.39
\$1,400-\$1,599	8.68	8.70	5.88	5.77
\$1,600-\$1,799	3.08	3.12	3.03	3.15
\$1,800-\$1,999	2.46	2.55	1.19	1.23
\$2,000 or more	4.80	4.76	3.07	2.93

Table 61: Number of recent financial stressors by sex

	Male		Female	
	Full	Consent	Full	Consent
0	76.34	76.90	75.47	75.64
1	16.39	15.91	18.19	18.20
2	4.83	4.73	4.69	4.56
3	1.83	1.83	1.27	1.20
4	0.46	0.47	0.34	0.35
5	0.00	0.00	0.02	0.02
6	0.15	0.16	0.00	0.00
7	0.00	0.00	0.02	0.02

Table 62: Number of financial stressors in their 50's by sex

	Male		Female	
	Full	Consent	Full	Consent
0	60.03	60.03	62.62	62.55
1	25.91	26.01	24.44	24.39
2	8.80	8.70	7.84	7.83
3	3.64	3.67	3.75	3.82
4	1.22	1.24	0.85	0.88
5	0.38	0.33	0.22	0.23
6	0.02	0.02	0.20	0.20
7	0.00	0.00	0.08	0.08

Table 63: Income group by sex

	Male		Female	
	Full	Consent	Full	Consent
\$1-\$5,000	0.05	0.05	0.54	0.56
\$5,001-\$7,500	0.40	0.42	0.12	0.13
\$7,501-\$10,000	1.77	1.78	2.36	2.34
\$10,001-\$12,500	6.18	6.28	12.97	12.63
\$12,501-\$15,000	9.93	10.06	19.84	20.09
\$15,001-\$17,500	9.55	9.64	9.71	9.87
\$17,501-\$20,000	13.54	13.50	12.55	12.32
\$20,001-\$22,500	12.07	11.81	7.76	7.72
\$22,501-\$25,000	8.27	8.42	5.65	5.53
\$25,001-\$27,500	5.28	5.05	3.25	3.26
\$27,001-\$30,000	5.36	5.16	4.93	5.12
\$30,001-\$40,000	7.76	7.85	7.14	7.29
\$40,001-\$50,000	4.53	4.66	2.55	2.43
\$50,001-\$70,000	4.96	5.13	3.26	3.38
\$70,001-\$100,000	2.88	2.98	1.02	1.06
\$100,001 or more	1.50	1.55	0.20	0.20
Don't know	4.47	4.44	4.75	4.81
Refused	1.48	1.22	1.40	1.25

Table 64: Asset group by sex

	Male		Female	
	Full	Consent	Full	Consent
No assets	12.63	12.71	14.95	14.75
\$1,000 or less	5.98	6.05	7.44	7.57
\$1,001-\$5,000	6.39	6.43	10.74	10.15
\$5,001-\$10,000	7.59	7.30	8.23	8.27
\$10,001-\$15,000	5.69	5.83	5.37	5.49
\$15,001-\$25,000	7.27	7.34	8.45	8.56
\$25,001-\$50,000	10.86	10.90	7.81	7.94
\$50,001-\$100,000	8.49	8.77	6.97	7.02
\$100,001-\$150,000	5.34	5.34	3.04	3.14
\$150,001-\$200,000	4.07	3.96	1.99	1.99
\$200,001-\$250,000	2.66	2.76	2.32	2.41
\$250,001-\$300,000	1.29	1.34	1.09	1.13
\$300,001-\$350,000	1.48	1.53	1.74	1.81
\$350,001-\$400,000	1.23	1.28	0.91	0.85
\$400,001 or more	6.74	6.73	2.17	2.25
Don't know	8.63	8.16	11.23	11.09
Refused	2.18	2.07	2.54	2.46
Not asked	1.49	1.50	3.01	3.13

Survey of older people - bivariate percent comparisons for selected variables by age group

Table 65: Material well-being scale by age group

	65 to 69		70 to 74		75 to 79		80 to 84		85 or over	
	Full	Consent	Full	Consent	Full	Consent	Full	Consent	Full	Consent
Missing	0.83	0.86	0.87	0.91	0.59	0.61	1.77	1.85	6.76	6.61
Less than 80	6.82	6.98	3.58	3.53	2.63	2.28	2.15	1.79	1.85	1.89
80 to 84	4.23	4.07	3.60	3.57	1.66	1.72	0.39	0.41	0.44	0.45
85 to 89	5.05	5.22	5.60	5.70	3.89	3.62	2.69	2.73	4.05	4.14
90 to 94	9.45	9.57	8.15	8.36	7.58	7.56	5.01	4.99	7.07	7.22
95 to 99	17.75	16.64	16.32	16.10	17.27	17.63	13.74	13.70	9.56	9.78
100 to 104	30.67	31.01	37.84	37.69	40.12	39.54	49.38	49.02	48.05	47.87
105 to 109	15.44	15.75	14.00	14.11	16.32	16.82	17.24	17.71	13.98	13.60
110 or over	9.77	9.89	10.04	10.04	9.93	10.22	7.63	7.81	8.24	8.44

Table 66: Number of items want but don't have for cost reasons by age group

	65 to 69		70 to 74		75 to 79		80 to 84		85 or over	
	Full	Consent	Full	Consent	Full	Consent	Full	Consent	Full	Consent
0	61.22	61.43	61.83	61.78	70.93	71.26	80.79	80.77	80.69	80.26
1	15.11	14.80	15.11	15.04	13.56	13.69	9.71	9.83	7.87	8.04
2	7.18	7.08	9.19	9.17	7.20	6.98	4.45	4.65	4.75	4.86
3	6.15	6.27	7.42	7.75	3.73	3.46	1.65	1.64	2.98	3.04
4	3.32	3.31	2.67	2.56	1.54	1.60	2.04	1.67	0.22	0.22
5	3.64	3.75	2.30	2.35	0.90	0.93	0.81	0.85	1.87	1.91
6	1.21	1.22	0.42	0.44	0.80	0.83	0.15	0.16	0.87	0.89
7	1.17	1.21	0.44	0.25	0.79	0.76	0.00	0.00	0.00	0.00
8	0.07	0.07	0.09	0.10	0.12	0.13	0.00	0.00	0.00	0.00
9	0.25	0.25	0.41	0.42	0.09	0.00	0.00	0.00	0.00	0.00
10	0.31	0.22	0.06	0.06	0.26	0.27	0.40	0.42	0.38	0.39
11	0.19	0.20	0.00	0.00	0.09	0.09	0.00	0.00	0.00	0.00
12	0.00	0.00	0.08	0.08	0.00	0.00	0.00	0.00	0.37	0.38
13	0.04	0.04	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	0.10	0.10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	0.04	0.04	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Table 67: Number of activities don't do for cost reasons by age group

	65 to 69		70 to 74		75 to 79		80 to 84		85 or over	
	Full	Consent	Full	Consent	Full	Consent	Full	Consent	Full	Consent
0	62.48	62.56	67.16	66.93	73.89	74.38	83.74	84.11	82.75	82.36
1	16.32	16.14	13.19	13.37	13.40	13.09	9.73	9.80	8.03	8.21
2	10.58	10.40	11.04	11.15	06.65	6.76	3.77	3.74	4.94	5.06
3	4.62	4.77	4.53	4.69	3.51	3.38	0.87	0.83	3.06	3.13
4	2.60	2.66	2.53	2.30	1.59	1.66	0.77	0.35	0.38	0.39
5	1.88	1.95	0.40	0.36	0.56	0.58	0.58	0.60	0.22	0.22
6	0.70	0.69	0.50	0.53	0.31	0.05	0.54	0.57	0.22	0.23
7	0.14	0.14	0.31	0.33	0.00	0.00	0.00	0.00	0.00	0.00
8	0.67	0.69	0.23	0.24	0.09	0.09	0.00	0.00	0.00	0.00
9	0.00	0.00	0.10	0.11	0.00	0.00	0.00	0.00	0.40	0.40

Table 68: Number of items have economised on 'a lot' by age group

	65 to 69		70 to 74		75 to 79		80 to 84		85 or over	
	Full	Consent	Full	Consent	Full	Consent	Full	Consent	Full	Consent
0	66.94	66.96	71.07	70.56	75.59	75.88	83.47	82.92	83.41	83.33
1	13.51	13.42	10.97	11.25	10.48	10.30	9.01	9.42	7.90	7.78
2	6.04	6.02	6.35	6.44	5.24	5.44	4.64	4.86	2.83	2.89
3	3.55	3.51	4.14	4.15	2.75	2.81	1.44	1.42	2.13	2.18
4	2.22	2.12	1.48	1.52	2.11	2.06	0.83	0.73	0.33	0.34
5	2.81	2.90	2.00	2.04	0.94	0.98	0.20	0.21	0.00	0.00
6	1.05	1.09	1.50	1.57	0.72	0.69	0.15	0.16	0.97	0.99
7	0.87	0.90	0.69	0.72	0.68	0.71	0.00	0.00	1.73	1.77
8	0.80	0.83	0.44	0.46	0.52	0.40	0.00	0.00	0.00	0.00
9	0.85	0.88	0.53	0.55	0.12	0.00	0.26	0.27	0.32	0.33
10	0.37	0.38	0.13	0.14	0.17	0.18	0.00	0.00	0.00	0.00
11	0.14	0.11	0.41	0.43	0.33	0.21	0.00	0.00	0.00	0.00
12	0.10	0.10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	0.17	0.18	0.09	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	0.27	0.28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	0.21	0.22	0.10	0.11	0.35	0.36	0.00	0.00	0.00	0.00
16	0.09	0.10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	0.00	0.00	0.08	0.08	0.00	0.00	0.00	0.00	0.00	0.00
18	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.37	0.38

Table 69: Number of problems paying for things by age group

	65 to 69		70 to 74		75 to 79		80 to 84		85 or over	
	Full	Consent	Full	Consent	Full	Consent	Full	Consent	Full	Consent
Not specified	0.18	0.19	0.49	0.51	0.25	0.26	0.80	0.83	2.79	2.86
0	94.12	94.15	96.02	95.99	97.64	97.68	96.86	96.84	96.02	95.93
1	3.66	3.56	2.82	2.91	1.75	1.82	1.74	1.69	0.81	0.83
2	1.47	1.52	0.30	0.31	0.23	0.24	0.00	0.00	0.37	0.38
3	0.37	0.38	0.02	0.03	0.13	0.00	0.60	0.63	0.00	0.00
4	0.15	0.16	0.18	0.18	0.00	0.00	0.00	0.00	0.00	0.00
5	0.04	0.05	0.09	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	0.00	0.00	0.06	0.06	0.00	0.00	0.00	0.00	0.00	0.00

Table 70: Standard of living relative to others the same age by age group

	65 to 69		70 to 74		75 to 79		80 to 84		85 or over	
	Full	Consent	Full	Consent	Full	Consent	Full	Consent	Full	Consent
Better	20.48	20.72	19.26	18.93	17.41	17.82	19.48	20.11	21.61	21.85
About same	60.23	60.84	63.49	63.42	67.23	67.14	65.09	64.07	54.58	53.81
Worse	7.03	6.61	5.51	5.44	5.54	5.54	2.71	2.84	6.74	6.88
Don't know	12.26	11.82	11.74	12.22	9.82	9.49	12.72	12.98	17.07	17.46

Table 71: Standard of living relative to all New Zealander's by age group

	65 to 69		70 to 74		75 to 79		80 to 84		85 or over	
	Full	Consent	Full	Consent	Full	Consent	Full	Consent	Full	Consent
Better	22.43	22.74	17.99	17.97	21.08	21.28	19.92	19.82	21.77	22.01
About same	50.68	50.87	54.68	54.69	54.95	54.81	55.66	56.61	52.87	52.39
Worse	10.54	10.21	10.87	10.63	8.77	8.85	4.23	3.30	6.63	6.77
Don't know	16.36	16.18	16.45	16.71	15.20	15.06	20.19	20.26	18.73	18.82

Table 72: Satisfaction with standard of living by age group

	65 to 69		70 to 74		75 to 79		80 to 84		85 or over	
	Full	Consent	Full	Consent	Full	Consent	Full	Consent	Full	Consent
Very satisfied	14.80	15.11	15.25	15.79	16.34	16.23	22.04	22.21	19.56	19.32
Satisfied	55.03	55.07	57.13	56.38	62.04	62.85	60.98	60.70	58.15	58.73
Neither	20.51	20.40	19.98	20.13	16.08	15.44	12.99	13.38	15.21	14.71
Dissatisfied	6.48	6.15	5.33	5.29	3.80	3.94	3.27	2.95	3.06	3.12
Very dissatisfied	0.31	0.32	0.39	0.41	0.58	0.41	0.46	0.48	2.10	2.15
Don't know	2.86	2.95	1.92	2.00	1.16	1.12	0.26	0.27	1.92	1.96

Table 73: Weekly rent by age group

	65 to 69		70 to 74		75 to 79		80 to 84		85 or over	
	Full	Consent	Full	Consent	Full	Consent	Full	Consent	Full	Consent
Not applicable	90.92	90.81	91.39	91.30	90.85	90.96	90.38	90.34	85.49	85.66
\$1-\$99	3.30	3.41	3.03	3.16	5.30	5.37	4.21	4.33	7.31	7.47
\$100-\$199	4.95	4.93	4.28	4.19	3.54	3.35	3.82	3.67	3.67	3.75
\$200-\$299	0.83	0.85	1.29	1.35	0.18	0.18	1.08	1.13	3.53	3.12
\$300-\$399	0.00	0.00	0.00	0.00	0.13	0.13	0.51	0.53	0.00	0.00

Table 74: Weekly mortgage costs by age group

	65 to 69		70 to 74		75 to 79		80 to 84		85 or over	
	Full	Consent	Full	Consent	Full	Consent	Full	Consent	Full	Consent
Not applicable	92.99	92.92	96.34	96.45	98.10	98.15	99.22	99.18	95.86	95.76
\$1-\$99	2.82	2.87	2.63	2.65	1.56	1.50	0.47	0.49	2.68	2.74
\$100-\$199	3.24	3.22	0.69	0.54	0.34	0.35	0.31	0.33	0.31	0.32
\$200-\$299	0.73	0.75	0.10	0.10	0.00	0.00	0.00	0.00	1.15	1.18
\$400-\$499	0.13	0.13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
\$500 or more	0.09	0.10	0.25	0.26	0.00	0.00	0.00	0.00	0.00	0.00

Table 75: Annual rates by age group

	65 to 69		70 to 74		75 to 79		80 to 84		85 or over	
	Full	Consent	Full	Consent	Full	Consent	Full	Consent	Full	Consent
Not applicable	27.22	27.43	21.41	22.02	25.79	25.60	31.59	31.66	47.51	47.21
\$1-\$199	0.13	0.13	0.30	0.31	0.07	0.07	0.70	0.73	0.11	0.12
\$200-\$399	0.24	0.25	1.10	1.15	0.18	0.19	0.08	0.09	0.48	0.49
\$400-\$599	2.57	2.55	3.39	3.38	3.75	3.09	2.91	2.92	3.20	3.27
\$600-\$799	6.56	6.38	6.70	6.89	9.31	9.38	6.90	7.13	5.13	5.24
\$800-\$999	14.69	14.50	13.17	12.81	15.44	15.30	17.48	17.74	15.72	15.39
\$1000-1199	16.35	16.78	19.52	19.23	18.86	19.24	13.59	13.47	9.82	9.86
\$1200-1399	12.82	13.05	18.17	18.12	13.66	13.69	11.53	10.51	9.45	9.66
\$1400-1599	8.03	7.36	8.00	8.27	5.78	6.00	7.79	7.97	2.84	2.90
\$1600-1799	4.35	4.45	2.12	2.16	2.90	3.01	2.94	3.07	2.02	2.06
\$1800-1999	2.29	2.36	1.57	1.64	1.26	1.31	2.18	2.28	0.96	0.98
\$2000 or more	4.74	4.77	4.55	4.02	3.00	3.11	2.32	2.42	2.75	2.81

Table 76: Number of recent financial stressors by age group

	65 to 69		70 to 74		75 to 79		80 to 84		85 or over	
	Full	Consent	Full	Consent	Full	Consent	Full	Consent	Full	Consent
0	72.53	73.25	74.32	74.65	76.17	76.30	81.31	81.38	84.75	84.65
1	19.25	18.44	18.02	17.93	18.17	18.26	14.30	14.49	10.42	10.65
2	05.41	5.41	5.04	5.01	4.70	4.46	3.34	3.03	3.68	3.52
3	2.31	2.38	2.11	1.87	0.70	0.73	0.66	0.69	0.00	0.00
4	0.42	0.43	0.28	0.29	0.25	0.26	0.39	0.41	1.15	1.18
5	0.04	0.04	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	0.00	0.00	0.24	0.25	0.00	0.00	0.00	0.00	0.00	0.00
7	0.04	0.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Table 77: Number of financial stressors in their 50's by age group

	65 to 69		70 to 74		75 to 79		80 to 84		85 or over	
	Full	Consent	Full	Consent	Full	Consent	Full	Consent	Full	Consent
0	50.58	50.31	59.17	59.12	69.06	68.63	73.17	74.40	70.86	70.74
1	30.15	30.27	27.35	27.37	19.63	19.87	18.68	18.10	23.83	23.83
2	9.76	9.73	8.58	8.58	7.88	8.08	7.22	6.52	3.97	04.06
3	6.95	7.08	3.06	3.12	2.94	2.91	0.94	0.98	0.19	0.19
4	1.93	1.97	1.19	1.24	0.49	0.51	0.00	0.00	0.00	0.00
5	0.58	0.60	0.43	0.35	0.00	0.00	0.00	0.00	0.00	0.00
6	0.05	0.06	0.07	0.07	0.00	0.00	0.00	0.00	1.15	1.18
7	0.00	0.00	0.16	0.16	0.00	0.00	0.00	0.00	0.00	0.00

Table 78: Income group by age group

	65 to 69		70 to 74		75 to 79		80 to 84		85 or over	
	Full	Consent	Full	Consent	Full	Consent	Full	Consent	Full	Consent
\$1-\$5,000	0.51	0.52	0.12	0.13	0.31	0.32	0.00	0.00	1.02	1.05
\$5,001-\$7,500	0.24	0.25	0.42	0.44	0.26	0.27	0.00	0.00	0.00	0.00
\$7,501-\$10,000	1.67	1.69	1.61	1.58	2.99	3.06	1.75	1.84	3.69	3.23
\$10,001-\$12,500	5.90	5.87	8.02	7.90	12.31	12.52	15.12	13.95	17.50	17.56
\$12,501-\$15,000	12.57	12.86	13.12	13.15	14.91	14.87	19.05	19.77	31.28	31.31
\$15,001-\$17,500	9.15	9.12	12.29	12.37	7.47	7.67	11.02	11.53	5.24	5.36
\$17,501-\$20,000	14.51	13.92	13.55	13.96	13.38	12.99	11.02	11.36	6.93	6.39
\$20,001-\$22,500	7.79	7.94	11.69	11.19	11.00	10.78	7.46	7.34	9.78	9.99
\$22,501-\$25,000	6.79	6.69	7.34	7.22	6.47	6.72	8.89	8.99	2.08	2.12
\$25,001-\$27,500	4.06	4.15	4.80	4.59	4.45	4.55	4.10	3.44	1.21	1.24
\$27,001-\$30,000	6.53	6.71	4.39	4.41	5.92	5.61	3.22	3.36	3.20	3.27
\$30,001-\$40,000	8.73	8.59	7.58	7.86	6.68	6.85	7.21	7.53	3.92	4.01
\$40,001-\$50,000	4.63	4.70	3.84	4.01	3.64	3.66	1.42	0.78	0.00	0.00
\$50,001-\$70,000	6.08	6.28	4.20	4.38	2.00	2.08	2.30	2.40	4.06	4.15
\$70,001-\$100,000	3.20	3.30	1.06	1.11	2.07	2.15	0.39	0.41	1.41	1.44
\$100,001 or more	1.37	1.41	0.98	1.03	0.33	0.34	0.16	0.17	0.00	0.00
Don't know	5.27	5.10	2.99	3.12	4.25	4.19	5.59	5.85	7.77	7.94
Refused	1.00	0.88	2.00	1.55	1.56	1.39	1.30	1.27	0.92	0.94

Table 79: Asset group by age group

	65 to 69		70 to 74		75 to 79		80 to 84		85 or over	
	Full	Consent	Full	Consent	Full	Consent	Full	Consent	Full	Consent
No assets	16.25	16.25	12.89	12.86	13.21	13.22	9.93	9.79	17.79	17.06
\$1,000 or less	4.64	4.64	6.53	6.65	8.98	9.04	7.90	8.18	8.02	8.21
\$1,001-\$5,000	8.05	7.54	7.93	8.09	9.29	8.86	11.64	10.87	8.54	8.49
\$5,001-\$10,000	6.26	5.98	6.59	6.71	8.46	8.38	10.82	10.33	13.42	13.73
\$10,001-\$15,000	3.56	3.68	5.87	5.91	5.78	6.00	8.78	9.02	5.28	5.40
\$15,001-\$25,000	7.41	7.65	7.98	7.90	9.44	9.62	6.65	6.96	7.60	7.07
\$25,001-\$50,000	9.86	10.04	10.02	10.14	9.10	9.38	7.98	7.58	5.40	5.33
\$50,001-\$100,000	9.13	9.16	8.00	8.28	5.75	5.89	7.61	7.84	5.92	6.06
\$100,001-\$150,000	3.75	3.87	5.23	5.17	3.74	3.88	3.80	3.79	2.35	2.40
\$150,001-\$200,000	3.18	3.10	3.65	3.58	3.09	3.02	0.85	0.88	2.23	2.28
\$200,001-\$250,000	3.08	3.19	2.21	2.30	1.94	2.02	2.97	3.10	1.70	1.74
\$250,001-\$300,000	1.34	1.39	1.30	1.36	0.62	0.64	1.89	1.97	0.38	0.39
\$300,001-\$350,000	2.15	2.22	2.43	2.54	1.07	1.11	0.51	0.53	0.00	0.00
\$350,001-\$400,000	1.75	1.81	1.01	0.88	0.98	1.01	0.24	0.25	0.00	0.00
\$400,001 or more	5.81	5.99	4.50	4.35	3.49	3.62	2.89	2.88	1.01	1.03
Don't know	10.10	9.91	8.56	8.16	9.76	8.89	10.39	10.69	16.30	16.66
Refused	1.26	1.16	2.77	2.49	2.92	2.93	3.32	3.38	2.10	2.14
Not asked	2.41	2.42	2.53	2.64	2.39	2.48	1.85	1.94	1.96	2.01

Survey of older people

Table 80: Means and 95% confidence intervals for selected continuous variables

	Mean		Lower bound		Upper bound	
	Full	Consent	Full	Consent	Full	Consent
Age	73.97	73.99	73.74	73.76	74.20	74.22
No. of health treatment's	1.89	1.90	1.84	1.84	1.95	1.96
Partner's number of health treatment's	1.46	1.46	1.39	1.39	1.53	1.53
No. of health problems	1.38	1.38	1.32	1.32	1.44	1.44
No. of items don't have for cost reasons	0.80	0.79	0.74	0.74	0.85	0.85
No. of activities don't do for cost reasons	0.61	0.60	0.56	0.56	0.65	0.65
No. of items economised on 'a lot'	0.76	0.76	0.70	0.70	0.83	0.83
No. of problems paying for things	0.05	0.05	0.04	0.04	0.06	0.06
No. of recent financial stressors	0.34	0.33	0.31	0.31	0.36	0.36
No. of stressors in their 50's	0.59	0.59	0.56	0.56	0.63	0.63

Table 81: Correlation matrix of selected continuous variables

Full	Consent									
	Age group	No. of health treatments	No. of physical health problems	No. of physical health problems	No. items want but don't have for cost reasons	Activities don't do for cost reasons	No. of items have economised on 'a lot'	No. of problems paying for things	No. of recent financial stressors	No. of financial stressors in their 50's
Age group		0.09	0.07	0.30	-0.15	-0.16	-0.13	-0.08	-0.09	-0.18
Number of health treatments	0.09		0.29	0.52	0.14	0.11	0.19	0.12	0.12	0.17
No. of physical health problems	0.06	0.29		0.16	0.07	0.07	0.15	0.06	0.09	0.14
No. of physical health problems	0.31	0.52	0.16		0.09	0.08	0.17	0.07	0.06	0.09
No. of items want but don't have for cost reasons	-0.15	0.14	0.08	0.09		0.52	0.47	0.24	0.24	0.20
Activities don't do for cost reasons	-0.16	0.11	0.08	0.08	0.53		0.50	0.19	0.23	0.15
No. of items have economised on 'a lot'	-0.13	0.19	0.15	0.17	0.47	0.50		0.31	0.26	0.22
No. of problems paying for things	-0.07	0.13	0.06	0.07	0.24	0.19	0.34		0.15	0.11
No. of recent financial stressors	-0.09	0.13	0.10	0.07	0.24	0.24	0.27	0.16		0.17
No. of financial stressors in their 50's	-0.18	0.17	0.14	0.09	0.20	0.16	0.22	0.13	0.17	

Maori Supplementary Sample: Percent comparisons for selected variables

Table 83: Sex

	Full	Consent
Male	47.56	47.91
Female	52.44	52.09

Table 84: Age

	Full	Consent
65	22.21	22.21
66	21.74	21.74
67	20.09	20.09
68	18.57	18.57
69	17.39	17.39

Table 85: Legal marital status

	Full	Consent
Never married	7.28	7.19
Divorced	7.27	7.31
Widowed	26.17	25.86
Separated	4.70	4.99
Legally married	54.58	54.65

Table 86: Partnership status

	Full	Consent
Non-partnered	44.52	44.36
Partnered	55.48	55.64

Table 87: Region

	Full	Consent
Auckland	15.17	15.52
Wellington	4.17	4.46
Other major urban	29.77	29.41
Minor urban	28.15	26.93
Rural	22.74	23.67

Table 88: Rural/urban

	Full	Consent
Urban	77.26	76.33
Rural	22.74	23.67

Table 89: Health status

	Full	Consent
Excellent	16.25	16.11
Very good	28.25	28.17
Good	31.08	31.20
Fair	16.34	16.35
Poor	8.08	8.17

Table 90: Partner's health status

	Full	Consent
Not applicable	45.08	44.96
Excellent	7.06	7.49
Very good	15.13	15.48
Good	18.42	18.74
Fair	9.79	9.73
Poor	4.53	3.60

Table 91: Number of health treatment's

	Full	Consent
0	15.77	15.59
1	23.60	23.69
2	21.62	22.03
3	17.70	17.27
4	9.52	9.86
5	5.67	5.44
6	3.61	3.45
7	1.62	1.72
8	0.54	0.59
9	0.34	0.37

Table 92: Partner's number of health treatment's

	Full	Consent
Not applicable	45.08	44.96
0	12.63	13.15
1	14.95	15.27
2	11.41	11.71
3	8.58	8.31
4	3.83	3.63
5	1.86	1.38
6	1.15	1.04
7	0.34	0.36
9	0.17	0.19

Table 93: Number of physical health problems

	Full	Consent
0	37.39	37.16
1	24.43	24.93
2	14.52	13.63
3	8.76	8.87
4	7.03	7.25
5	3.92	3.95
6	1.95	2.07
7	1.30	1.37
8	0.17	0.19
9	0.37	0.39
10	0.17	0.19

Table 94: Highest school qualification

	Full	Consent
Primary proficiency	6.61	6.77
School certificate	11.47	11.75
Sixth form certificate, University entrance	3.62	3.27
Higher school certificate	1.30	1.00
University bursary, scholarship	0.58	0.61
Overseas qualification	1.45	1.54
Other qualification	74.98	75.07

Table 95: Post-school qualification

	Full	Consent
No postschool	66.58	66.27
Postschool	33.25	33.55
Not specified	0.17	0.18

Table 96: Respondent's socio-economic status

	Full	Consent
Not applicable	24.04	24.18
21 to 30	23.65	23.34
31 to 40	20.84	20.82
41 to 50	10.72	11.19
51 to 60	10.10	10.08
61 to 70	5.35	5.49
71 to 80	5.31	4.90

Table 97: Live with others

	Full	Consent
No	79.00	79.46
Yes	21.00	20.54

Table 98: Number of items want but don't have for cost reasons

	Full	Consent
0	38.21	36.77
1	16.51	16.79
2	11.26	11.71
3	6.10	6.27
4	6.04	6.05
5	6.62	6.84
6	3.34	3.35
7	3.52	3.74
8	1.99	1.91
9	2.22	2.17
10	0.73	0.77
11	0.96	1.00
12	0.80	0.84
13	0.77	0.81
14	0.56	0.59
16	0.17	0.18
17	0.21	0.22

Table 99: Activities don't do for cost reasons

	Full	Consent
0	52.21	50.85
1	18.49	18.58
2	15.09	15.67
3	5.95	6.14
4	3.60	3.82
5	3.36	3.55
6	0.95	1.00
7	0.17	0.18
8	0.20	0.21

Table 100: Number of items have economised on 'a lot'

	Full	Consent
0	46.08	44.56
1	14.30	14.94
2	9.45	9.42
3	4.97	5.29
4	4.73	4.85
5	3.15	3.36
6	3.49	3.68
7	1.98	1.91
8	1.62	1.54
9	1.99	2.11
10	1.51	1.60
11	1.90	1.80
12	1.10	1.16
13	0.72	0.77
14	0.75	0.79
15	0.61	0.64
16	0.77	0.81
17	0.34	0.19
18	0.37	0.39
19	0.17	0.19

Table 101: Standard of living relative to others the same age

	Full	Consent
Better	20.25	20.47
About same	52.04	52.03
Worse	7.87	7.79
Don't know	19.84	19.71

Table 102: Standard of living relative to all New Zealander's

	Full	Consent
Better	15.06	14.96
About same	46.97	47.64
Worse	11.77	11.72
Don't know	26.20	25.69

Table 103: Satisfaction with standard of living

	Full	Consent
Very satisfied	12.07	12.17
Satisfied	51.36	50.59
Neither	24.01	24.66
Dissatisfied	9.56	9.80
Very dissatisfied	2.24	1.98
Don't know	0.76	0.80

Table 104: Number of problems paying for things

	Full	Consent
0	80.80	80.40
1	10.53	10.77
2	3.89	4.14
3	2.75	2.74
4	1.28	1.17
5	0.21	0.22
6	0.55	0.57

Table 105: Number of recent financial stressors

	Full	Consent
0	61.08	60.43
1	22.53	23.09
2	9.35	9.54
3	4.76	4.51
4	0.95	1.01
5	0.94	1.00
6	0.19	0.20
7	0.21	0.22

Table 106: Weekly rent

	Full	Consent
Not applicable	79.60	79.25
\$1-\$99	8.21	8.17
\$100-\$199	10.56	10.85
\$200-\$299	1.42	1.51
\$300-\$399	0.21	0.22

Table 107: Weekly mortgage cost

	Full	Consent
Not applicable	86.12	86.08
\$1-\$99	8.52	8.62
\$100-\$199	4.25	4.12
\$200-\$299	0.54	0.59
\$300-\$399	0.56	0.59

Table 108: Annual rates

	Full	Consent
Not applicable	41.52	41.94
\$1-\$199	1.52	1.61
\$200-\$399	1.78	1.89
\$400-\$599	3.77	3.62
\$600-\$799	7.85	8.12
\$800-\$999	13.45	13.42
\$1,000-\$1,199	10.99	10.67
\$1,200-\$1,399	11.08	10.77
\$1,400-\$1,599	3.47	3.51
\$1,600-\$1,799	0.92	0.98
\$1,800-\$1,999	0.37	0.39
\$2000 or more	3.26	3.06

Table 109: House owner

	Full	Consent
Family trust	2.78	2.72
Core unit	66.13	65.81
Family member	7.03	7.05
Private	8.63	9.19
Local authority	4.54	4.24
Housing NZ	7.81	7.75
Other	3.07	3.24

Table 110: Number of financial stressors in their 50's

	Full	Consent
0	42.56	41.35
1	29.49	30.16
2	16.18	16.36
3	7.66	7.79
4	2.22	2.34
5	1.35	1.43
6	0.37	0.39
7	0.17	0.18