

Early impact of COVID-19 on employment, retirement and wellbeing among older adults in Aotearoa New Zealand

Preliminary data from the 2020 New Zealand Health, Work and Retirement survey

Data release v0.03

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This report presents findings concerning the impacts of COVID-19 on older adults in Aotearoa New Zealand following the early months of the pandemic. This preliminary data release from the 2020 Health, Work and Retirement survey represents the first responses from older NZ residents aged 55-92 which were received following the country's initial move to Alert Level 1 in June 2020.

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Materials, procedure and preliminary response

The NZ Health, Work and Retirement (HWR) survey materials were prepared late 2019, comprising core longitudinal survey modules assessing demographic factors, health and wellbeing, social connections, caregiving, housing and neighbourhoods, employment, financial wellbeing and Māori cultural engagement.

Survey items assessing impacts of the COVID-19 pandemic and response were developed in consultation with stakeholders in April 2020 ahead of the planned June 2020 survey launch. Study materials and protocols were reviewed by the Health and Ageing Research Team's Māori Advisory Group and approved by the Massey University Human Ethics Committee (Southern A Application SOA 20/07). Survey forms and content inventories can be found on the Health and Ageing Team website here: <https://www.massey.ac.nz/?h4d295120s>.

The 2020 HWR survey was conducted with the support of the MBIE Endeavour Fund as part of the 'Maximising workforce participation for older workers' research programme.

The 2020 survey launched as New Zealand moved to Alert Level 1 on June 8, and to date over 4000 surveys have been returned. A final reminder to participants was sent mid-September, with data collection to continue to November 2020. Events of the early months of the COVID-19 pandemic and response in New Zealand are detailed elsewhere (Baker, Wilson, & Anglemyer, 2020; Henrickson, 2020).

Participants

Participants in the NZ HWR longitudinal cohort study were recruited from large random samples of the NZ electoral roll between 2006-2020. This sampling frame enables over-sampling of New Zealand's older Māori population to ensure adequate representation of this group, as well as the calculation of design and survey weights for age, gender, ethnicity, and area-level socioeconomic deprivation of responding participants. Further details of the study and sampling procedure can be found in study technical reports (<https://www.massey.ac.nz/?tcc5d3501s>), publicly available metadata catalogues (<https://www.maelstrom-research.org/mica/individual-study/nzhwr>) and cohort descriptions (Allen, Alpass, & Stephens, 2019).

Data

The current report is based on analysis of first $n = 3299$ surveys received and entered from the 2020 wave of the New Zealand Health, Work and Retirement study (data release version 0.3). Presented results are based on data weighted by design and response characteristics of the sample (weighted $n_w = 3361$).

Results presented are based on these preliminary data and weights. As such, findings may be expected to change slightly as new responses are entered and final data cleaning and correction made with reference to free text responses. A final unweighted estimated $n = 4300$ responses are anticipated by the close of the 2020 survey wave 1 November, 2020.

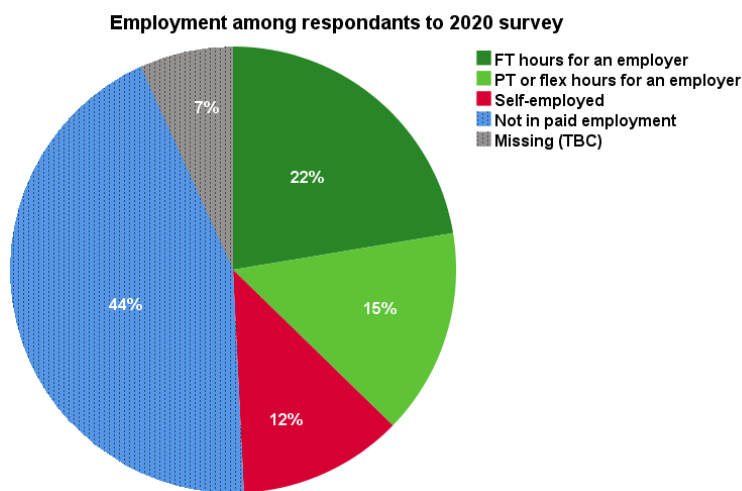
Results

Weighted sample characteristics at a glance

- 58% of the sample were aged 65+;
- 53% female;
- 26% had a tertiary education;
- 73% were in a married or *de facto* relationship;
- 49% were in paid employment;
- 59% owned their own home without a mortgage and 21% owned with a mortgage.

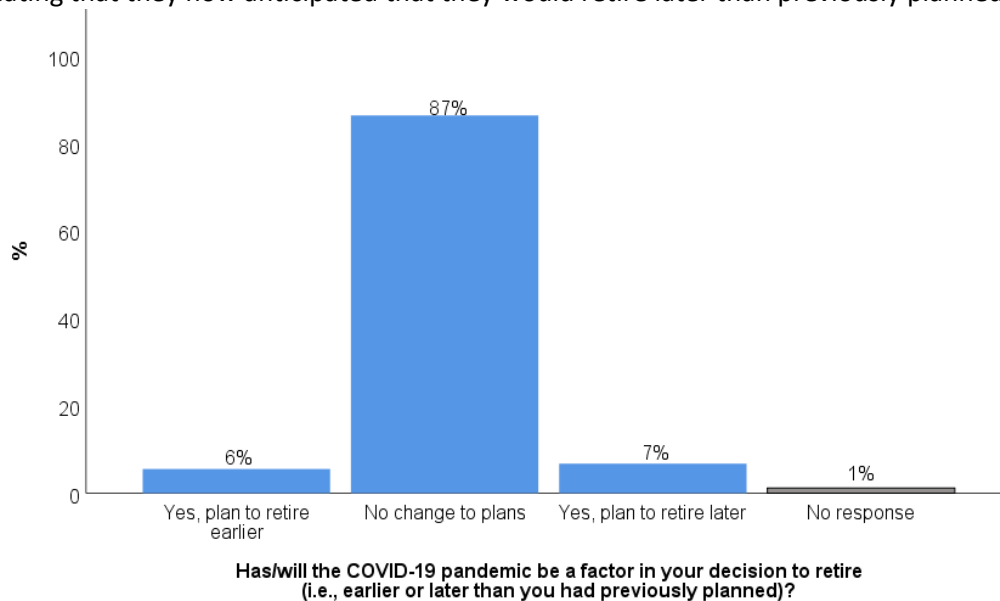
[Q76] Current employment

Around half of respondents were currently in paid employment (49%, $n_w = 1660$), with a majority of these employed in full-, part-time, or flexible hours for an employer.



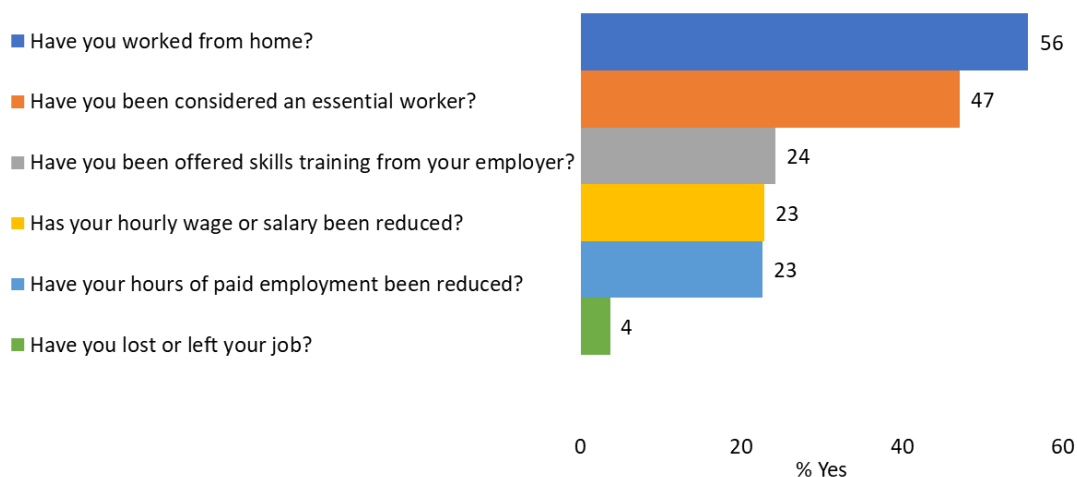
[Q72] Impact on retirement intentions among older adults in any paid employment

Among those who indicated that they had been in paid employment at any time since the COVID-19 pandemic was declared by the World Health Organisation (WHO) on March 11, 2020 (52.2%, $n_w = 1755$), 13% indicated that the COVID-19 pandemic would be a factor in their decision to retire, with 7% indicating that they now anticipated that they would retire later than previously planned.



[Q76] Impact on employment

Of those who reported engaging in paid employment at any time since the COVID-19 pandemic was declared on March 11, 2020 (52.2%, $n_w = 1755$), 56% were able to work from home and almost half had been considered an essential worker. Around 31% reported reductions in their wage and/or hours, and 4% had left or lost their job.



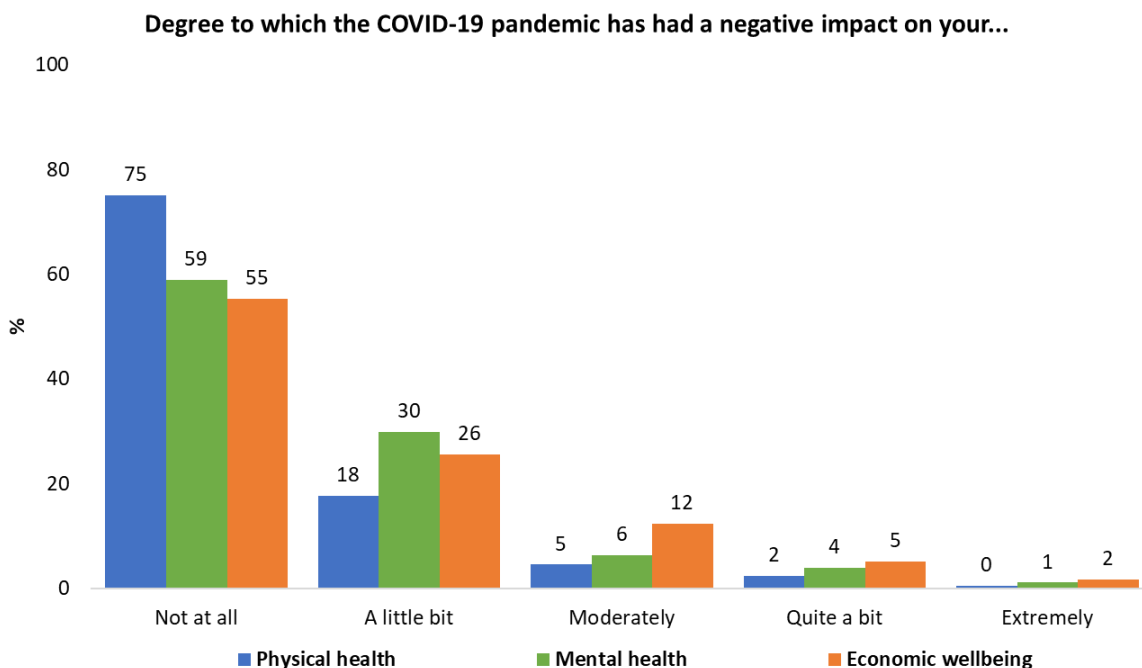
[Q73] Assistance received during early months of the COVID-19 pandemic response

Respondents were asked to report whether they had received any hardship assistance as a result of the COVID-19 pandemic. Among those who indicated that they were self-employed (12%, $n_w = 419$), 56% indicated that they had received government assistance to support their business. Overall, 9.3% of survey respondents received government assistance, such as welfare benefits, and 2.4% had received material assistance from non-government organizations, such as food banks. Less than 1% made a Kiwisaver hardship withdrawal. Among those who owned their own home with a mortgage (21%, $n_w = 709$), 1.5% received assistance from lenders such as a mortgage holiday from their bank.

% of self-employed received assistance to support their business.	56% ($n_w = 232$)
% of respondents received government assistance such as welfare benefits.	9.3% ($n_w = 292$)
% of respondents received from non-government organizations, such as food banks.	2.4% ($n_w = 77$)
% of respondents who owned their own home with a mortgage who received assistance from lenders such as a mortgage holiday.	1.5% ($n_w = 28$)
% of respondents received a Kiwisaver hardship withdrawal.	0.8% ($n_w = 24$)

[Q19, Q118] Physical, mental and economic impacts of COVID-19

Respondents were asked to rate the degree to which the COVID-19 pandemic had had a negative impact on their physical health, mental health and economic wellbeing. 75% indicated that the pandemic had had no negative impact on their physical health. Mental and economic wellbeing were more likely to be negatively affected, with only 59% reporting no negative impact on mental health, and 55% indicating no negative impact on their economic wellbeing.



We examined the influence of age¹, gender and employment² on the probability of reporting negative impacts. Demographic factors explained a small proportion of the variance in outcomes. Women and those who were not employed were more likely to report a negative impact of the pandemic on their physical health. Women and those aged under 65 were more likely to report a negative impact on their mental health. Those aged under 65, men, and those in paid employment were more likely to report a negative impact on their economic wellbeing.

Table of results from logistic regression models predicting a negative impact of the COVID-19 pandemic (not at all vs a little-extreme) on domains of wellbeing. Coefficients reported are odds ratios and associated 95% confidence intervals. Bold text indicates statistically significant effects.

	-ve impact on physical health OR (95% CI)	-ve impact on mental health OR (95% CI)	-ve impact on economic wellbeing OR (95% CI)
Age 65	1.01 (0.84, 1.22)	0.77 (0.65, 0.90)	0.67 (0.57, 0.78)
Female	1.37 (1.16, 1.61)	1.63 (1.42, 1.88)	0.82 (0.71, 0.94)
Employed	0.70 (0.58, 0.83)	1.01 (0.87, 1.19)	1.43 (1.23, 1.67)
R ²	0.02	0.03	0.04
n _w	3261	3261	3237

¹ Age defined as less than age 65 vs age 65 or over.

² Employment defined as those who were in currently in paid employment or who had otherwise been in paid employment at any time since the COVID-19 pandemic was declared by the World Health Organisation (WHO) on March 11, 2020.

Examples of qualitative comments regarding the impact of COVID-19 on employment

Participants were prompted to share their experiences of the impact of the early months of the COVID-19 pandemic and response in a free-text response section provided on the back of the survey. Below are some examples of comments regarding impacts on employment.

"During Covid19, worked from home, as did all other staff. This is the first time we were allowed to do so and may now have the opportunity to work from home a couple of days a week if we choose to."

"Enjoyed 4 weeks off work- no problem filling my time, probably wasted a lot of time on TV, computers, etc. Not enjoying reduced hours and wages since returning. Looking forward to retirement- it's a mental struggle to do my job these days- not looking forward to living on a pension- most of my Kiwisaver will cover remaining mortgage. Probably have to move somewhere cheaper- reduce standard of living..."

"As a front-line worker, e.g. nurse at GP practice, I have worked all the way through. My colleagues and I are exhausted and need a break, but now we are at level 1, we find ourselves busier than ever. It is hard to see people moving about as normal and now more respiratory illnesses are starting to surface, we are swabbing more patients than we ever did in lock-down. Very stressful."

"I returned to work at level 2. I have found it extremely difficult to settle back into the work 'mode'. My health has deteriorated since returning to work. I'm resenting the hustle and bustle and rushing again. It was so relaxing to have the 7 weeks at home and 'smell the roses'. It has made me re-evaluate my life more, and I resent not being able to give up work yet, as I have worked my butt off all my life!! But I'm still not financially secure."

"As I was not ready to retire fully, I was able to continue working part time, approximately 2 days a week for [removed]. At the beginning of the year, I set aside money from a term investment to meet my/our financial needs for the year... When COVID struck and the Airports were shut down, I was stood down, as there was no need for part time [removed] at [removed] airport. Fuel volumes dropped to less than 1%, and have only just climbed back up to 30%. Projections are that they will only reach 70% by December if all goes well. My further employment looks pretty grim, and I have now considered myself to be retired."

"Because I am an essential worker, the Covid19 period was an intensely busy time and extremely hectic. Since the return to work, I have struggled to keep up with the workload. Alongside of this, the staffing in my office has been reduce by one, and no replacement has been employed. The managers seem not to hear my concerns and I expect it will end badly. Sadly."

"I was asked to manage the setup and operation of all [removed] at the DHB where I work. I worked long intense hours every day in the beginning, so I was running on adrenaline, not sleeping well, and feeling tired, but we achieved an amazing amount and the sense of purpose overrode everything."

"I'm self employed and the impact on me is 'flow on' effect of impact on clients... I think the impact of Covid19 is in patterns of work, disruption to 'normal' routines, a growing acceptance of remote/virtual work habits and disconnection from people."

References

- Allen, J., Alpass, F. M., & Stephens, C. V. (2019). New Zealand Health, Work and Retirement Longitudinal Study. In D. Gu & M. E. Dupre (Eds.), *Encyclopedia of Gerontology and Population Aging* (pp. 1-7). Cham: Springer International Publishing. 10.1007/978-3-319-69892-2_977-1
- Baker, M. G., Wilson, N., & Anglemyer, A. (2020). Successful Elimination of Covid-19 Transmission in New Zealand. *New England Journal of Medicine*, 383(8), e56. 10.1056/NEJMc2025203
- Henrickson, M. (2020). Kiwis and COVID-19: The Aotearoa New Zealand Response to the Global Pandemic. *The International Journal of Community and Social Development*, 2(2), 121-133. 10.1177/2516602620932558