



MASSEY UNIVERSITY

RETIREMENT INCOME POLICY,
INTERGENERATIONAL EQUITY AND
MĀORI DEVELOPMENT

PROFESSOR CHRIS CUNNINGHAM

Summary

Demographics will drive policy for Māori and New Zealand

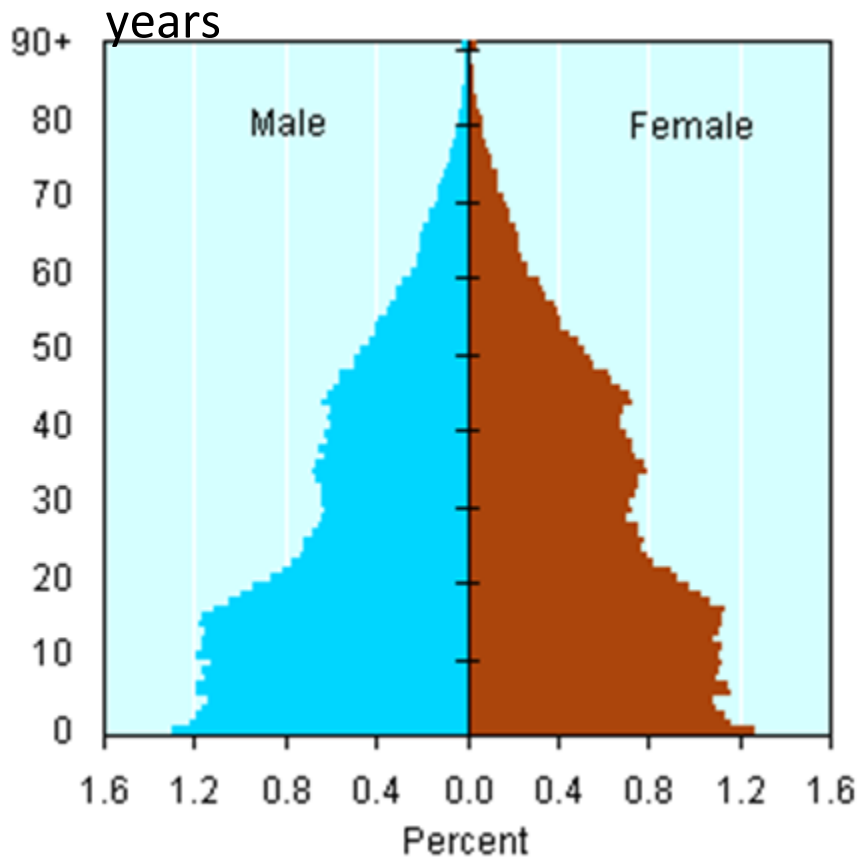
- Māori are young, but will age as a population
- Socio-economic position will continue to drive disparity
- Life expectancy gaps are persistent

- Private provision of superannuation is low
- Home ownership aspirations have reduced
- Social financial support (whānau/marae/church) is high
- Māori views of ageing/roles of elders are different/diverse



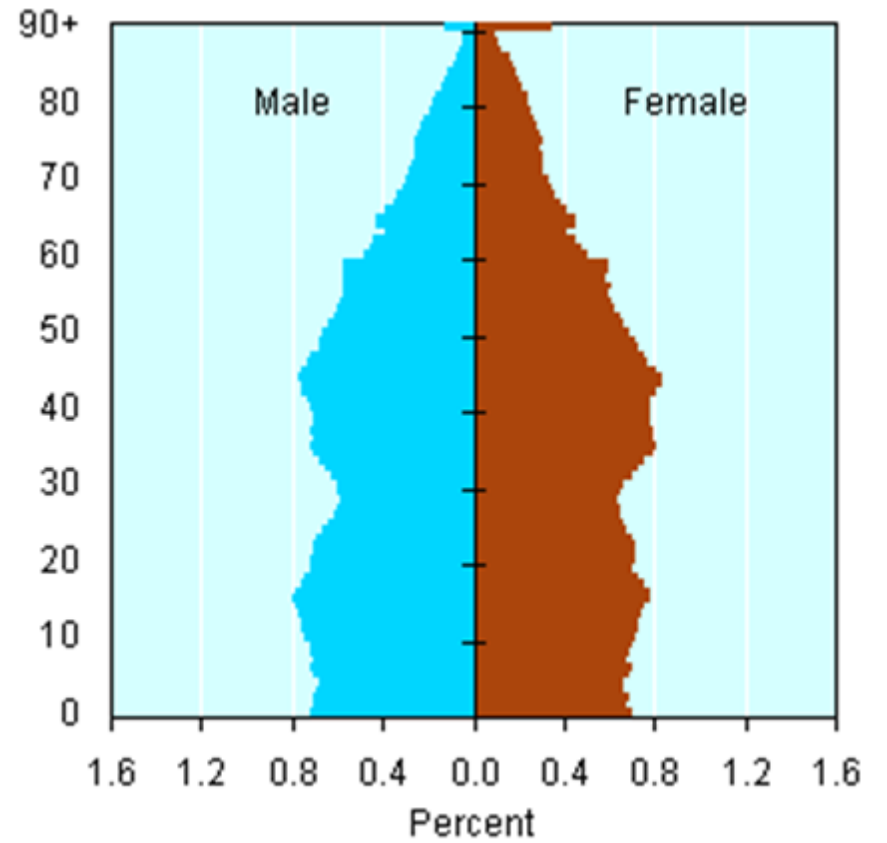
Total Māori ethnicity - 2006

Median age = 23 years

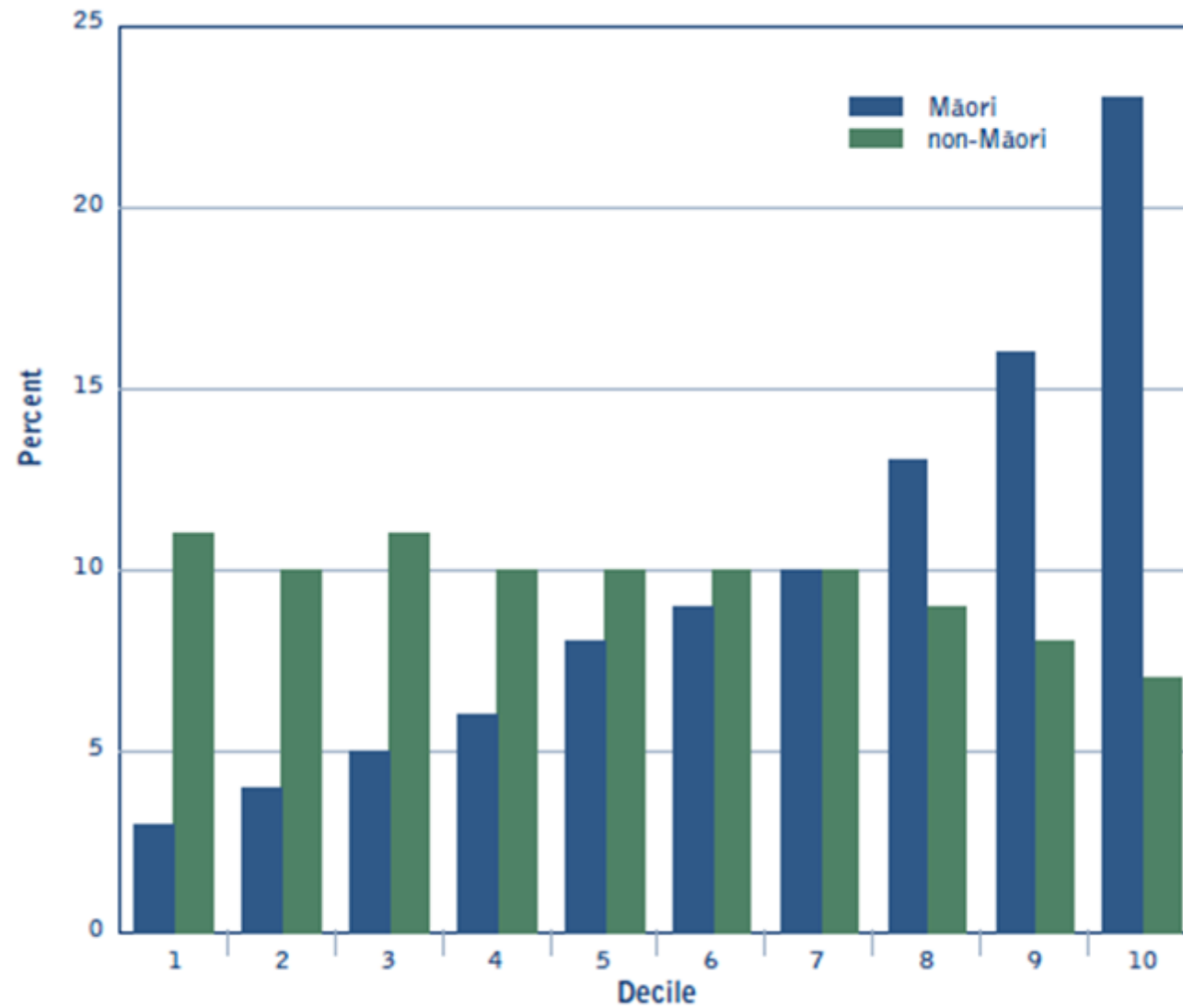


Total New Zealand Population -

Median age = 36

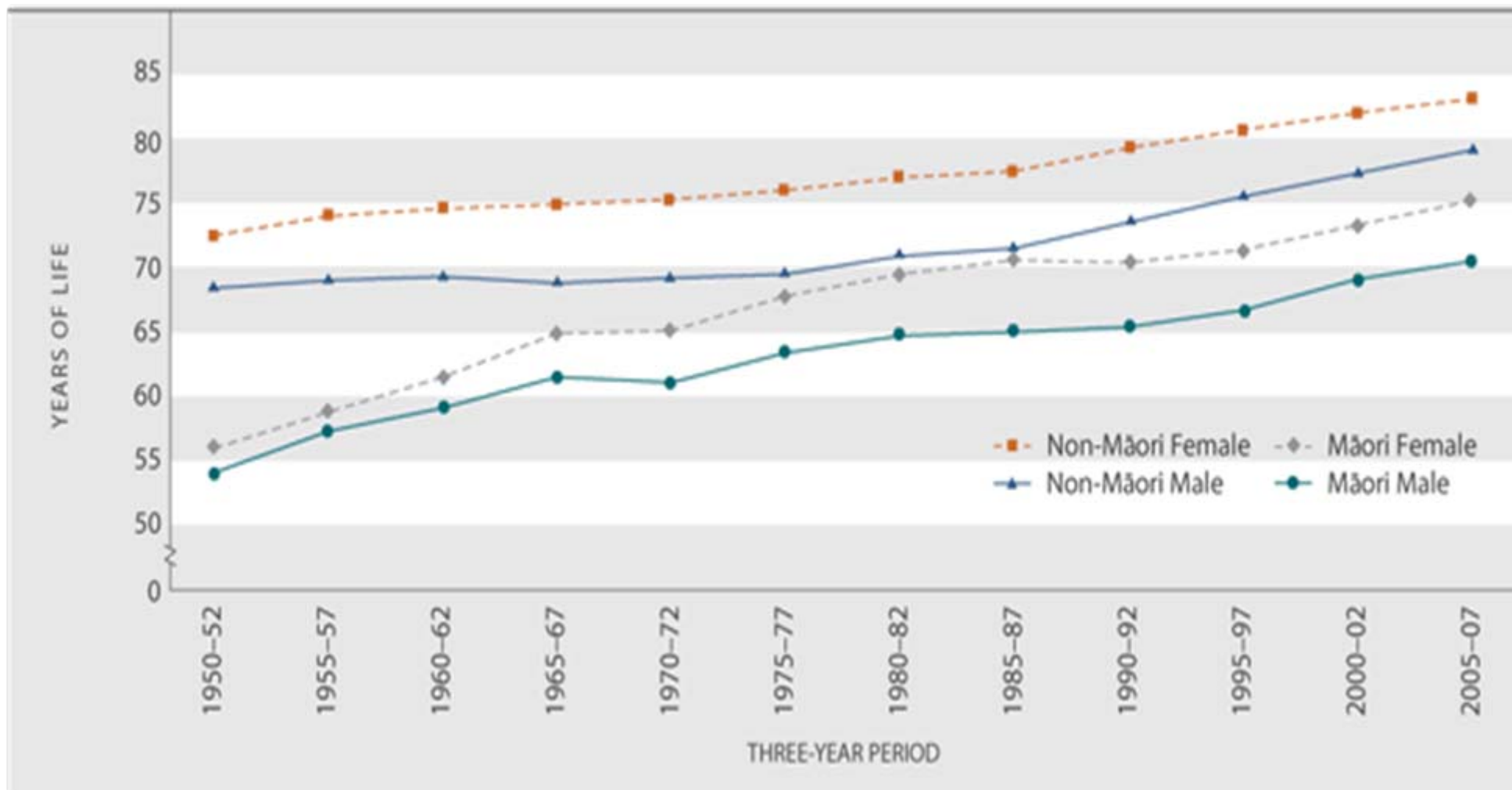


NZ Deprivation Index 2006



Source: Statistics New Zealand





Two Massey Studies

- Te Hoe Nuku Roa – Best Outcomes for Māori
- Oranga Kaumātua – Best Health for Older Māori



Te Hoe Nuku Roa – Best Outcomes

- Longitudinal, random, household survey
- Geographically stratified (7 cells)
- 750 Māori households
- 2200 individual Māori
- 5 waves since 1994



Oranga Kaumatua

- Study of 400 older Māori
- 1996
- 2005, partial follow up 2009 (200 in common)



Features of Older Māori

- Most live in a couple only or single person house
- Whānau contacts are plentiful for many, but the all-purpose all-providing whānau is romantic
- Older Māori contribute to whānau but may transition to calling on whānau resources – a double whammy
- Many Māori widows live below the poverty line



Features of Older Māori 2

- Māori view of ageing is functional rather than chronological
- Not all older Māori are “kaumatua”
- Cultural roles can increase with age
- Cultural jobs are jobs for life
- Life expectancy is measured at the end of life, but health disadvantages accrue



Financial Questions for Māori

	Wave 3 (2003)	Wave 4 (2006)	Wave 5 Pilot (2009)
Private Superannuation	16%	15%	?
Home Ownership	34%	35%	37%
Aspiration (non-home owner)	54%	54%	47%
Given money to whānau	53%	67%	
Church	20%	18%	
Received money from Māori interests	11%	10%	



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