

New Insights into the Experienced Generations

A Special Report into the Lives of the Over 65s and Considerations for Policy Makers, Strategists and Marketers

**Prepared for the HOPE Foundation for Research on Ageing
by Sustainable Advantage Ltd and the Nielsen Company
July 2009**

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Foreword

This report has been commissioned by The HOPE Foundation for Research on Ageing (The HOPE Foundation) to facilitate the process of broadening the dialogue on our ageing population. This dialogue needs to occur across the government, business and community sectors as ageing has significant implications, both positive and negative for the future sustainability of our society.

On the positive side it is acknowledged that older people have a role in social cohesion, passing on knowledge and wisdom to others; and are actively involved in many aspects of life that were not possible or available even a generation ago.

On the negative side there can be an increasing sense of isolation as friends and family depart, and this together with poor health can cause many older people to question the value of the years left to them.

This specially commissioned report has been prepared in a partnership with The Nielsen Company (Nielsen) to build on previous work undertaken by scholarships funded by the HOPE Foundation. These scholarships are shown in Appendix 1. It also builds on an initial segmentation of the 45-64 year old and 65 plus markets that was conducted in March 2008.

We have chosen a workbook format so that the report will generate plenty of dialogue and discussion on the issues and opportunities that are presented for new approaches to dealing with our ageing population.

As well as the new research, we have also taken this opportunity to showcase the scholarships that have previously been awarded as examples of the breadth of work that is already available.

With so many pressing social, environmental and economic issues on the agenda for government and business, it can be easy to ignore the longer term trends that are coming “down the track” at our society. Organisations that take the time to understand these trends will be the ones that succeed in the longer term. Our hope is that this report will help guide these future focussed organisations to embrace these trends in terms of opportunity they present.

We are dedicating this report to the memory of the late Jan Bowman who was Executive Officer of the HOPE Foundation and was instrumental in the planning and preparation of this report.

Professor David Richmond MD FRACP FRCP (Lond.)

Chairman

July 2009

Introduction

What is the Report's Objective?

The objective of the report is to present policy makers, strategists and marketers with new insights into characteristics of a large sector of the population that is frequently neglected, thus hopefully improving the quality of information available to them when needing to make strategic, life-affecting decisions.

Structure of the Report

To meet this objective the report uses a proprietary segmentation of the population aged 65 years and over (65+) and examines their lives in more detail. Taking a segmentation approach enables the identification of subsets of the population within a market who share similar needs, attitudes and behaviours and in marketing terms demonstrate similar buyer behaviours

The report has been developed as a discussion document that pulls together key findings from the segmentation and then presents ideas that will assist with dialogue on immediate issues and opportunities.

Therefore the broad structure of the report is:

- A review of context in which the research was conducted including key socio-demographic research from the public domain and previous HOPE Foundation scholars work.
- A review of The HOPE Foundation/Nielsen segmentation and considerations on the implications for policy makers, strategists and marketers
- Ideas for programmes of future research that could be developed in partnerships between The HOPE Foundation, commerce, government and academia.

A work book format is used is to challenge the reader to ask themselves and others:

What does this mean for me/us in the short and long term?

What else would I/we like to know?"

Data Source

The segmentation was derived from analysis of The Nielsen Company's Panorama service. Panorama is a database from a fully national sample of 12,000 people 10 years and over. The sample for those aged 65+ is n=2,866.

This information from Panorama is, among other things, then licensed to clients for use in compiling consumer and market profiles for strategic and day to day business planning and developing marketing strategy.

The segmentation for The HOPE Foundation was undertaken using Nielsen's IMS Cluster Software. Following discussion and desk research forty four key variables were selected from the many thousand potential insights available through Panorama. These variables were attitude statements

concerning wellbeing in general and health, exercise, diet, and financial health and opinions on a variety of selected issues.

All the information unless otherwise stated is sourced from the Nielsen Company Panorama Service (October 2007-September 2008). Further information is available in Appendix 2.

The Partners

This report is the result of a partnership between The HOPE Foundation and The Nielsen Company.

About the HOPE Foundation for Research on Ageing

The HOPE Foundation for Research on Ageing has a vision to “prepare New Zealand for an ageing future.” It was established some 15 years ago in response to the recognition that the rapid ageing of New Zealand’s population might well lead to stresses in society for which the nation was not well prepared. The founders realised that it was important to take advantage of an approximate 40 year ‘window of opportunity’ to research at least some of the big questions that the ageing of the population would raise before the wave of ageing peaked.

About The Nielsen Company

The Nielsen Company is a global information and media company with leading market positions in marketing information (ACNielsen), media information (Nielsen Media Research), online intelligence (NetRatings and BuzzMetrics), mobile measurement, trade shows and business publications (Billboard, The Hollywood Reporter, Adweek). The privately held company is active in more than 100 countries, with headquarters in Haarlem, the Netherlands, and New York, USA. For more information, please visit www.nielsen.com

Additional Information

The HOPE Foundation scholarship programmes

The HOPE Foundation funds scholarships for graduate research at Master’s and Doctoral levels at Auckland, Victoria (Wellington) and Otago Universities. These are facilitating research in a number of disciplines by young research scientists. The Foundation also supports Summer Research Studentships at an undergraduate level in The University of Auckland.

For more information on the scholarships please see Appendix 2 or visit <http://www.hopefoundation.org.nz/contactus.html> .

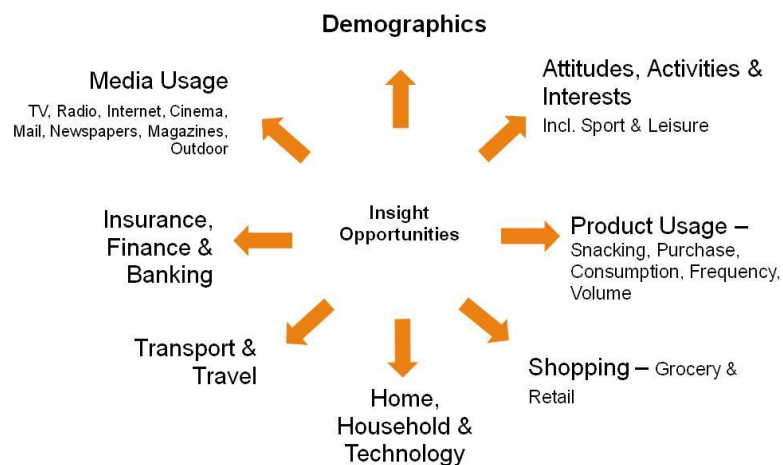
Further Analysis of the Segments

The process of segmentation allows the identification of like-minded groups within the population and exploration through in-depth analysis of certain features of these groups.

The Nielsen Panorama survey includes a wealth of insights including consumer demographics, psychographics, interests and attitudes, product and service usage and media usage. The breadth of media is unrivalled - all media channels from television to outdoor advertising or unaddressed mail.

The sample frame is built using the same meshblocks as Statistics New Zealand uses for the Census (and its Inter-Census population updates). This enables Nielsen to report on the estimated numbers (000s) of all New Zealanders aged 10+ who hold certain views, behave in particular ways, buy or engage with products or services or fall into particular segments. Nielsen can then analyse the targets or segments against any of the 30,000 plus variables across the different sections within Panorama (picture below).

Much of the available detailed analysis at the micro level is not included in this report; however more in-depth analysis is available from The Nielsen Company. Please contact: Kate Terry, Director Client Service, Media New Zealand DDI (09) 970 4261 Mobile 021 915 143.



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Any insights that are derived from this report must be sourced as follows:

“Nielsen Panorama (October 2007-September 2008)/The HOPE Foundation for Research on Ageing”

Context for the Report

Ageing is a dynamic and ongoing process that is part of the normal life course. Responsive health and support services that respect and value older people are a key factor in enabling older people to continue active lives and contribute their skills and knowledge to their family and communities.

The Big Issue

Members of each birth cohort experience a different set of environmental experiences that mould their perceptions of life and the world about them - including the goods and services they desire and receive. This is recognised by the tags that the various cohorts are given e.g. the 'baby boomers', 'generation X' etc. The older sections of the community may therefore view their environment in ways that are uniquely different to, and probably poorly understood by, the younger generations who in the main hold the reigns of power in the commercial and advertising worlds.

This report provides central and local government and the business and commercial sectors with insights into the self-perceived needs, desires and opinions of people aged 65 and over (65+) in the expectation that the opportunities thus opened up may:

- Enable more insightful planning and policy formation
- Improve the quality of service delivery for people 65+
- Significantly enhance the ability of service providers to be relevant in the older market place.

While some of the “big issues” such as achieving economic stability and managing the impacts of climate change are being actively debated, arguably ageing of the population and the impacts this will have is the most important issue facing New Zealand society over the next 30-40 years.

This raises the interesting issue of why there is little public debate on the hard questions such as:

- What will be the effects on government policies and the economy when, in 40 years' time the working (taxable) population is only 70% of what it is now?
- How will my own welfare and that of my children and grandchildren be impacted in 40 years' time when more than a quarter of the population is over 65 years of age?
- Will the country be able to afford the costs of superannuation, social services and health in 30-40 years in the face of a rapidly ageing population?
- What positive opportunities will present themselves to business in this ageing economy?
- What will be the effects on business and industry of a shrinking indigenous labour force and what will be needed to cope? What are the long term pros and cons of increasing reliance on immigration?
- How will the financial sector recover the trust of investors and how long is it likely to take?

The Facts

The New Zealand population is undergoing a major demographic transformation and is facing an “epidemic of ageing”.

In 1966, 12% of the population was 64 and over. In 2031 over 1 in 5 New Zealanders will be over 65. At the time of the 2006 Census, the population aged 65 years and over totalled just over half a million. From 2011 onwards, the number and proportion of older people will increase as the baby boomer generation moves past age 65. The proportion of older people aged 75 and over will be particularly significant over the next two decades and it is estimated that the proportion over age 85 will quadruple over the next 20 years. There will also be a significant increase in the number of Maori and Pacific older people.

According to projections from Statistics New Zealand shown in Table 1, over the next 22 years the 65+ population will increase from 511,600 to 1,091,100. This takes the 65+ age group from 12% in the 2006 Census to 21% in 2031.

Table 1: Population Projections from 2006 to 2031

Source: Statistics New Zealand www.stats.govt.nz

Year	65 years and over	Total New Zealand	% of total population
2006	511,600	4,184,600	12%
2011	585,500	4,393,200	13%
2016	699,700	4,588,700	15%
2021	817,000	4,770,800	17%
2026	955,200	4,939,400	19%
2031	1,091,100	5,089,700	21%

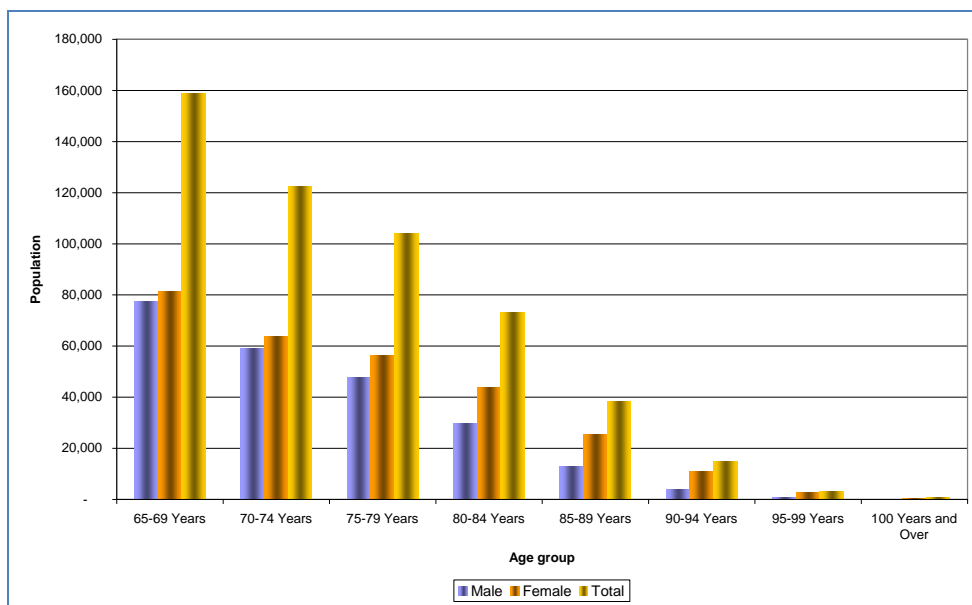
This means that with 1 in 5 New Zealanders being over 65+ all sectors of society will need to be prepared to operate differently to accommodate the issues and opportunities this presents.

Coming back to the present, the population base of just over ½ million people aged 65+ is a marketplace that appears to gain little attention. Yet the reality is that this group and its adjacent population cohort, the 45-64’s will constitute a significant proportion of our population in the future. Only with insightful planning and policy decisions will society be able to deliver a sustainable and vibrant community lifestyle for the whole New Zealand population.

Based on the 2006 Census, the profile of the current population of 65+ is shown in Figure 1.

Figure 1: Population Profile of the Population 65+

Source: Statistics New Zealand www.stats.govt.nz



While there is a steady decline in the population-by age cohort, variations in the make up from a sex perspective begin to be highlighted in the over 75 age groups.

The social impact of a significant proportion of the population being "non-working" has major implications for our society in economic, demographic, town planning, infrastructural and health related areas.

If New Zealand is to avoid the negative aspects of these societal changes there needs to firstly be a recognition of this trend as a whole and secondly a new way of thinking that is embraced by policy makers, strategists and marketers. The final stage then becomes putting in place short and long term strategies to deal with the issues and maximise the opportunities.

The New Zealand Government's emphases as stated in *The Health of Older People Strategy* and the Government action plan to 2010 to support positive ageing defines Positive Ageing thus:-

"This concept embraces a number of factors, including health, financial security, independence, self-fulfilment, community attitudes, personal safety and security, and the physical environment. Positive ageing means that older age is both viewed and experienced positively, and includes changing attitudes and expectations amongst younger generations regarding ageing and older people".

Executive Summary

The objective of the report is to present policy makers, strategists and marketers with new insights into characteristics of a large sector of the population that is frequently neglected so they can make informed decisions

We expect the report to stimulate dialogue on the ageing population and how as a society we need to find ways to adapt to a very different population profile. Population trends show that the 65+ population is set to have an even greater influence on New Zealand in the future. Because of this it is vital that research and scenario planning takes place sooner rather than later on this.

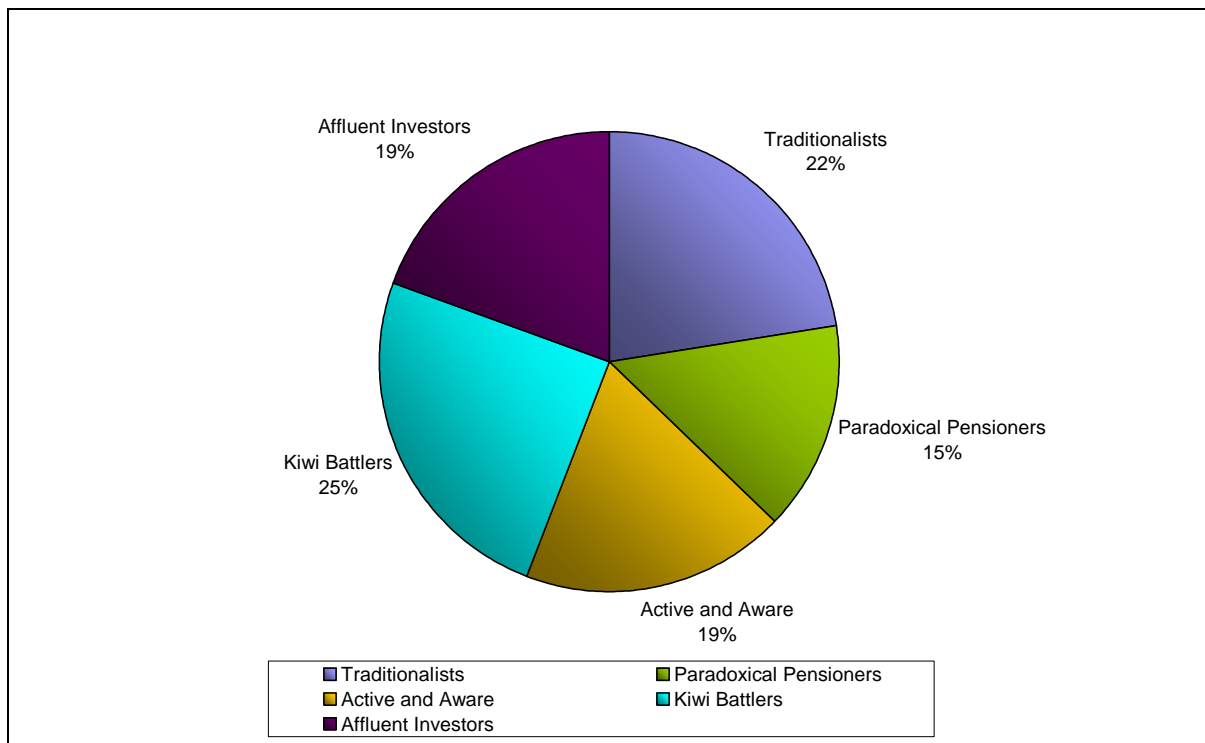
Fundamentally, the 65+ age cohort are far from a homogenous group even though they are often treated that way. Standard demographic analyses tend to reinforce the linear nature of a relationship between age and sex and do not explore the more subtle insights that can be gained from an attitudinal and behavioural segmentation. Hence the need for the segmentation analysis to understand the age cohort in a more valuable way for policy makers, commerce and the community sector.

The Segments

Figure 2 shows the profile of the population when it is analysed based on the HOPE Foundation's segmentation of all people 65+.

Figure 2: The HOPE Foundation Segmentation

Source: Nielsen Panorama (October 2007-September 2008)/The HOPE Foundation for Research on Ageing



The segments have been named as a short-hand way of referring to them in discussion.

The segmentation separates the 65+ population into 5 distinct segments based on responses to forty-four attitude statements concerning wellbeing, specifically health, diet, exercise and sport and financial matters and opinions about selected issues.

These segments in total equate to the 65+ population of 512,000 people and are distributed as shown in Table 2 below.

Table 2: Population Estimates for the Segments in Thousands

Source: Nielsen Panorama (October 2007-September 2008)/The HOPE Foundation for Research on Ageing

All Seniors 65+	Traditionalists	Paradoxical Pensioners	Active and Aware	Kiwi Battlers	Affluent Investors
512,000	115,000	75,000	96,000	127,000	99,000

The largest segment is the “Kiwi Battlers” with an estimated population size of 127,000. The smallest at 75,000 is Paradoxical Pensioners.

In relative market size terms all these segments are large enough to have impacts on policy and marketing today and the question needs to be asked as to what this impact will be in the future as the 65+ population grows and becomes more diverse.

Segment overviews

From the detailed analysis in this report, the following “thumbnail” sketches of these groups are provided:

- Compared to all people 65+, **Traditionalists** is predominantly male and in the younger end of the age group. This segment which is the second largest at an estimated 115,000 people shows a higher propensity to home ownership with mortgage and close to two thirds of them are married and one in five widowed. Their personal income is in line with the wider 65+ age group.
- Slightly lower incomes than the average are one of the notable attributes of **Paradoxical Pensioners**. This is the smallest segment with an estimated 75,000 people in it. They are more likely to be renting and while the majority are married they do have the highest proportion of divorced or separated people. In general this group shows few major skews from the average person 65+
- Just over 6 out of 10 of the **Active and Aware** are female with a slight skew to being in the 75-79 age group. They are more likely to own their own homes and while the majority are married, there is a skew towards being separated and divorced. In terms of income they are in line with the average person 65+. 96,000 people are estimated to be in this segment.
- **Kiwi Battlers** is the largest segment containing an estimated 127,000 people. It has a very strong female skew and close to one in three of them are aged over 80. Three quarters of them own their own home. This segment has the highest proportion of people that are widowed. Their income is the lowest of all the segments.

- The final segment, **Affluent Investors**, is split evenly between male and female. This segment, like Traditionalists, is slightly younger but still close to 20% of them are in the 80+ age group. Home ownership is highest in this segment and they also have the highest income levels. At approximately 100,000 people they are the third largest segment.

Points to consider

There are a number of points worthy of consideration:

1. Even at this high level the segmentation creates immediate focus on the areas of health, community, work, and finance. With each of the segments having unique identifying characteristics the opportunity to utilise the segmentation for targeted strategies is apparent. Further investigation of these segments is therefore encouraged as this will provide even greater insights into the current issues and opportunities.
2. The segments also provide a framework for discussion on the future scenarios that are could manifest themselves as the current “baby boomers” age into the 65+ age cohorts. By projecting the current 45-64 year old age cohort onto these segments, it would be possible to create a picture of the age cohort in the next 10 years.
3. The current marketplace of over 65’s is at ½ million people and is set to grow (NZ Stats). This is a significant market that is educated, active and in many cases embracing change. It is a market that adds value to society way beyond its economic value in terms of social cohesion and contribution to the community and voluntary sector.
4. Average life expectancy is increasing. The real issue is to what extent it is possible not just to add years to life but add life to years (i.e. improved quality of life for the ageing population).
5. The older generations are routinely stereotyped by observers as being a uniformly homogeneous group in the population. This is a misconception. They are no more homogeneous than the younger generations. The HOPE Foundation’s segmentation which identifies 5 distinct groups in the 65+ population shows that a variety of characteristics can be used to identify groupings (segments) within the older population.
6. Despite the fact that groups within the older population have high levels of disposable income, the bulk of advertising is directed towards youth. It is unclear why commercial organisations seem to almost see it as a risk being linked to the older generations.
7. Older adults, especially those with disabilities continue to experience difficulties with accessing business premises. Service providers need to understand that facilitating access by older people will be to the benefit of everybody.
8. It is not correct that the older generations are incapable of learning new technology and skills. Most are keen to learn new skills but they often lack the opportunities to get them.
9. Older employees are able to bring a lifetime of experience to a job that younger employees lack and they understand and value good service.
10. Older generations are more socially motivated than younger to be involved in the community as volunteers, club members, voters etc.

The HOPE Foundation Segmentation of People 65+

This segmentation has developed by the Nielsen Company and The HOPE Foundation for Research on Ageing (The HOPE Foundation) to facilitate the process of broadening the dialogue on our ageing population. This dialogue needs to occur across the government, business and community sectors as ageing has significant implications, both positive and negative for the future sustainability of our society.

The segmentation is based on an analysis of forty-four variables drawn from the many thousand insights available through the Nielsen Panorama database. These were attitude statements relating to wellbeing – concerning health, diet, sport and exercise and financial matters – concerns, financial health and mindset.

The segmentation was created using the Nielsen IMS Cluster software which identifies the most appropriate number of discrete clusters (or segments) that exist within the sample universe. The analysis takes into account each respondent's answers to all variables, before defining the groups and allocation respondents accordingly. Once the cluster analysis has been undertaken and quality checked the groups can be profiled using Nielsen's IMS Cross Tab and Clear Decisions tools.

Summary of the Segments

The segmentation analysis identified five distinct segments amongst the 65+ population. People in these distinct segments share similar needs, attitudes and behaviours.

The value of analysing the 65+ population in this way is that it immediately exposes the view that this is a homogenous group in society.

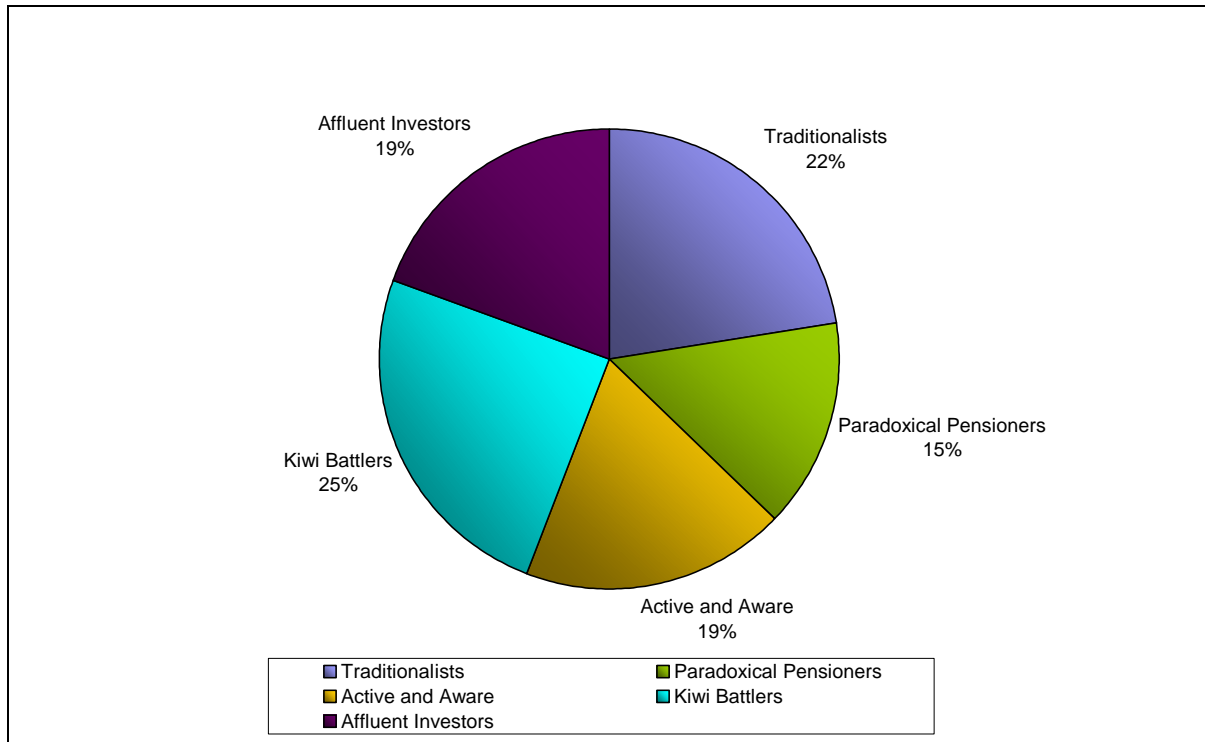
As the summaries of the segments are presented, this becomes very apparent as they have very different "personas".

The implication of this is that when it comes to forming policies or making business decisions, a "one cap fits all" approach is unlikely to be appropriate. The differences required may range from subtle to extensive depending on the nature of the issues under consideration.

Figure 3 shows the distribution of the segments in percentage terms and highlights immediately that the segments are very evenly spread in terms of the proportion of the 65+ population they make up.

Figure 3: The HOPE Foundation Segmentation.

Source: Nielsen Panorama (October 2007-September 2008)/The HOPE Foundation for Research on Ageing



The estimated populations of these segments are as follows:

Table 3: Population Estimates for the Segments in Thousands

All Seniors 65+	Traditionalists	Paradoxical Pensioners	Active and Aware	Kiwi Battlers	Affluent Investors
512,000	115,000	75,000	96,000	127,000	99,000

This even distribution means that in terms of building strategies, be they policy or marketing, it is vital to understand the different approaches required. This can only be done by gaining a deeper understanding of the demography and attitudes of the people the segments represent.

In terms of “who these segments are” Table 4 summarises the segments by key demographics. The table shows the estimated numbers of people in each segment, the proportion of the segment that falls within each demographic group (%) and the average income (\$). This is calculated by taking the midpoint of each income band and multiplying it by the population potential who recorded their response in this income band, but excluding respondents who did not answer the income question, then dividing the total by the population potential of the target.

Table 4: Key Demographics of the Segments

		All Seniors 65+	Traditionalists	Paradoxical Pensioners	Active and Aware	Kiwi Battlers	Affluent Investors
Total population	(000)	512,000	115,000	75,000	96,000	127,000	99,000
Male	%	44.7	52.4	46.5	38.3	38.1	49.3
Female	%	55.3	47.6	53.5	61.7	61.9	50.7
65-69 Years	%	31.3	36.1	30.7	30.7	23.2	37.4
70-74 Years	%	24.9	26.3	26.3	24.7	23.0	24.8
75-79 Years	%	20.8	18.7	20.2	22.1	23.6	18.9
80+ Years	%	23.0	18.9	22.9	22.4	30.3	19.0
Owned With Mortgage	%	8.5	12.5	8.3	7.6	7.3	6.2
Owned No Mortgage	%	79.7	76.4	76.5	83.8	75.9	87.1
Rented	%	9.4	8.9	13.3	7.2	13.5	4.2
Other	%	2.0	2.1	1.8	1.1	3.0	1.5
Married	%	59.6	65.7	57.3	58.6	49.8	67.7
Live With Permanent Partner	%	2.2	1.4	2.2	1.9	2.8	2.8
Single	%	4.3	5.0	3.5	4.5	4.5	3.5
Divorced /Separated	%	6.6	6.4	8.8	7.9	6.7	4.0
Widowed	%	27.3	21.6	28.1	27.1	36.2	22.0
Average Personal Income	(\$)	\$ 22,036	\$ 22,497	\$ 19,359	\$ 21,285	\$ 18,260	\$ 29,370
Average Household Income	(\$)	\$ 38,590	\$ 38,585	\$ 34,162	\$ 38,501	\$ 29,284	\$ 54,320
Location							
Northern		49	53	54	51	44	45
Central	%	24	21	23	21	27	25
Southern		27	26	23	29	28	30
Metropolitan		47	41	46	52	45	51

Ideas to Action

The following table is designed to enable the reader to note down points that will be useful to them/their organisation in relation to the key points or other aspects that have been noticed in this section of the analysis.

Please note down any Ideas that have come to mind and then what action can be taken to bring that idea to life.

What does this mean for me/us in the short and long term?

Ideas	Action

What else would I/we like to know?"

Ideas	Action

Detailed Segment Profiles

This section of the report focuses on each segment individually and covers a broad demographic summary, attitudes and how they interact with their community.

In reading this section, you are encouraged to collect ideas and actions on how each segment relates to your organisation and opportunities to understand them in greater detail i.e. how this segment impacts on your market and, just as important how will it do so in the future.

This section introduces the concept of Indexing which is used as a way to compare the segment of interest with the base population, namely all 65+. This shows whether the segment is more or less likely to have the attributes in question. In this way it is possible to quickly identify key attributes of the segments and how they vary relative to others.

In reading the tables and charts, the greater the Index is above 100, the greater the propensity for the segment to have the attribute under consideration. Conversely, the further the Index is below 100 the less the propensity to have the attribute.

As a “rule of thumb” an index skew of +/- 10 points is worthy of note.

For each segment these mini profiles include the following insights:

- Demographics
- General Attitudes
- Attitudes to health and wellbeing
- Current financial situation
- Consumers who care
- Top level media usage

There is also a wealth of additional information that could be made available to policymakers, marketers and strategists. For example, from a marketing and communications perspective it would be possible to look at the specific radio stations the individual segments are listening to, the actual magazines and newspapers they are reading to ensure any marketing campaign or message was reaching the intended segment(s).

Traditionalists

Estimated population size: 115,000

<p>Average Age – 80 52% male and 48% female Average personal income - \$22.5K Average Household income - \$38.6K</p>	<p>Home ownership – 76% mortgage free and 12% with a mortgage 67% have savings or investments. Average investments \$71.4K</p>
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Demographics

The majority of Traditionalists are males and show a propensity to be at the younger end of the age group. They have a higher than average likelihood to own their homes with a mortgage. Close to two thirds of them are married and one in five widowed. Their personal income is in line with the wider 65+ age group at c. \$22,500.

As a segment they have the highest levels of paid full time employment and 4.5% of them are business proprietors or self employed. This has potential longer term implications in terms of their future financial security if they are looking to sell their business to fund their retirement. Given the current financial situation their ability to sell their business may be limited leading them to either continuing to work or eventually having insufficient funds to meet the lifestyle they are seeking in retirement. In short, people in this segment could be facing financial problems in their later years.

This is an area that will without doubt become more important to understand as the next cohort of self-employed business owner’s move through to retirement.

General Attitudes

Attitudinally, they do not have many views that vary greatly from the average persons 65+. However some do like to have an alcoholic drink every day and eat meat regularly. They appear to be busy but say they couldn’t cope with a demanding job.

This suggests they are quite set in their ways and this is reinforced by the belief that threats about the environment are exaggerated.

Attitudes towards Health and Wellbeing

The Traditionalists are the least likely segment to say exercise is an important part of their regular routine. Only 9% of them agree with this statement. They are also relatively unlikely to agree that a low fat diet is a way of life, be concerned about their cholesterol levels or be constantly watching their weight. Conversely, more than six out of ten eat meat almost every day and half of them say they actually eat whatever they like. There are obvious implications for health providers who may wish to educate this segment in order to avoid future health issues.

Current financial situation

	%	Index
No spare money, feels like I am going backwards	10	134
Manage to meet expenses but nothing left over	31	108
Only savings I make are involuntary e.g. paying mortgage	3	140
Savings are gradually building up	18	111
Can afford to spend on the extras that make life worthwhile	20	101
Few financial concerns, saving a lot and buy what I want	8	87
No answer	9	58

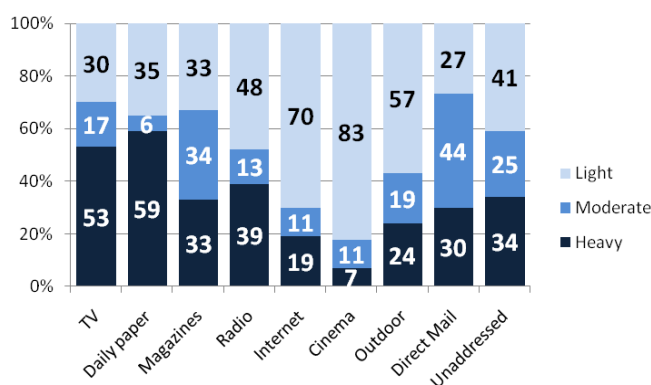
One in ten of this segment feels they have no spare money and are “going backwards”. Three in ten meet their expenses but have nothing left over. At the other end of the spectrum, 18% say their savings are gradually building up and 20% can spend on extras that make life worthwhile. Compared with other Seniors this group is over represented in the “no spare money” and “savings gradually building up” groups and under represented for those with few financial concerns.

Consumer who Cares

Relative to other segments, this segment are not particularly strong supporters of the role of business “as a good corporate citizen”. Yet they are similar in their views to the average person 65+ in agreeing that big businesses don’t care about their societal and environmental impacts. In their community, while they do volunteer at the same level as all 65+, they prefer to support charities in “other” ways. This is likely to be done on a random basis and not linked to an appeal.

More than four out of five Traditionalists have supported one or more charities in the last twelve months. Their top three sectors (by %) are concerned with health or clubs/community organisations (other health services, hospice and other clubs/ community organisations). When looking by population index this segment are more likely than all Seniors to have supported four sectors, albeit in relatively small numbers. These are Marae, tertiary education, youth services and welfare and family support services. (Population index >120).

Media usage



Traditionalists are more likely to be heavy Internet users than many Seniors. This is the strongest positive skew for this segment. They are less likely to be heavy or moderate cinema-goers. Otherwise their media usage is broadly in line with the overall Seniors’ population.

Ideas to Action

Please note down any Ideas that have come to mind and then what action can be taken to bring that idea to life.

What does this mean for me/us in the short and long term?

Ideas	Action

What else would I/we like to know?"

Ideas	Action

Paradoxical Pensioners

Estimated population size: 75,000

Average Age – 82 47% male and 53% female Average personal income - \$19.4K Average Household income - \$34.2K	Home ownership – 76% mortgage free and 8% with a mortgage 58% have savings or investments. Average investments \$69.1K
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Demographics

Slightly lower incomes than the average are one of the notable attributes of Paradoxical Pensioners. They are also more likely to be renting and while the majority are married they do have the highest proportion of divorced or separated people. In general this group shows few major skews from the average person 65+.

Nine out of ten of this segment are retired and this is reflected in their income levels which are lower than average. Of those that are working, the majority are in part time work doing under 20 hours a week.

General Attitudes

Attitudinally they have strong views that reflect a range of tensions and paradoxes that they will be balancing in their lives. Examples of this are:

- They like the finer things in life but life is getting harder
- They think threats to the environment are exaggerated but try to buy environmentally friendly products and say that not enough is done to protect the environment.
- They are spontaneous around impulse purchasing and doing things on the spur of the moment but like to be seen as organised and spend time on their appearance.

At a broad level, there is definitely a theme of concern over health and wider issues in society and the environment.

Attitudes towards Health and Wellbeing

Four out of five Paradoxical Pensioners say a low fat diet is a way of life for them but the majority admit to eating whatever they like. Six out of ten say exercise is an important part of their regular routine.. This is the most “laid back” segment with four out of ten hardly ever feeling stressed. Three quarters are, however, concerned about their cholesterol levels. The majority of the segment are constantly watching their weight. More than half identify the price of fresh fruit and vegetables as a barrier to buying them.

Current financial situation

	%	Index
No spare money, feels like I am going backwards	10	145
Manage to meet expenses but nothing left over	34	116
Only savings I make are involuntary e.g. paying mortgage	2	67
Savings are gradually building up	16	96
Can afford to spend on the extras that make life worthwhile	13	66
Few financial concerns, saving a lot and buy what I want	9	92
No answer	17	107

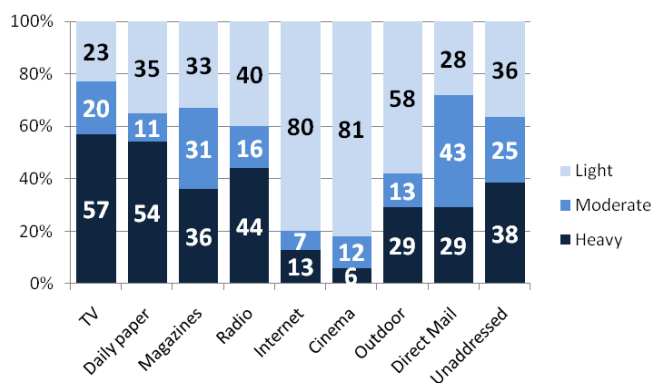
One in ten of this segment feels they have no spare money and are going backwards. One third meet their expenses but have nothing left over. 17% did not answer the question, perhaps reflecting uncertainty over their financial situation. Compared with other Seniors, this group is over represented for the “no spare money” and “nothing left over” groups and under represented for those with more comfortable circumstances.

Consumers who Care

They are loyal to socially and environmentally responsible business and would like more information in this area. However they do not stand out as a segment that personally supports the community sector as they are in line with the average 65+ person in terms of volunteering, donating, etc. They are prepared to ask for help in terms of getting professional help with managing money. They want to see others acting responsibly. This comes through in support for the labelling of food products and their expectation that companies will support worthy causes.

More than eight out of ten Paradoxical Pensioners have supported one or more charities in the last twelve months. Their top three sectors (by %) are concerned with health or club/community organisations (hospice, other health services and other clubs/ community organisations). When looking by population index this segment are more likely than all Seniors to have supported three sectors, namely services for people with disabilities, services for the elderly and hospice (Population index >120).

Media usage



Paradoxical Pensioners are more likely than other segments to have opportunities to see and recall outdoor advertising. They are also relatively heavy readers of unaddressed mail delivered to their home. Members of this segment are more likely than some others to be light Internet users.

Ideas to Action

Please note down any Ideas that have come to mind and then what action can be taken to bring that idea to life.

What does this mean for me/us in the short and long term?

Ideas	Action

What else would I/we like to know?"

Ideas	Action

Active and Aware

Estimated population size: 96,000

Average Age – 82 38% male and 62% female Average personal income - \$21.3K Average Household income - \$38.5K	Home ownership – 84% mortgage free and 8% with a mortgage 73% have savings or investments. Average investments \$80.7K
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Demographics

Just over 6 out of 10 of the Active and Aware are female with a slight skew to being in the 75-79 age group. They are more likely to own their own homes and while the majority are married, there is a skew towards being separated and divorced. In terms of income they are in line with the average person 65+.

General Attitudes

This segment, like Paradoxical Pensioners, has a strong health focus. They put effort into being healthy, buy organics and try exercise. They inherently link all the aspect of healthy body and healthy mind together if they are to keep living a busy lifestyle which includes being active in the community.

They like quality and take care of their appearance but are not too proud to use coupons and compare prices because they see it as being important to plan for the future and budget carefully. They see continuous learning as important, like trying new things like recipes and while there is a slight sense of being “left behind” as technology changes it is not a major skew.

They are comfortable spending time on their own.

Attitudes towards Health and Wellbeing

The Active and Aware segment have a very strong focus on health. For nine out of ten a low fat diet is a way of life and only one in ten admit they eat whatever they like. Only seven percent believe it is more important to be happy than eat healthily. Over fifty percent include exercise in their regular routine. The cost of fruit and vegetables is an issue for thirty-nine percent of this segment.

Current financial situation

	%	Index
No spare money, feels like I am going backwards	7	97
Manage to meet expenses but nothing left over	28	96
Only savings I make are involuntary e.g. paying mortgage	3	112
Savings are gradually building up	22	134
Can afford to spend on the extras that make life worthwhile	20	100
Few financial concerns, saving a lot and buy what I want	8	86
No answer	12	80

22% say their savings are gradually building up and 20% can spend on extras that make life worthwhile. In contrast, 28% say they manage to meet their expenses but there is nothing left over. Compared with other Seniors, this group is over represented for the “savings gradually building up group” but under represented for those with few financial concerns.

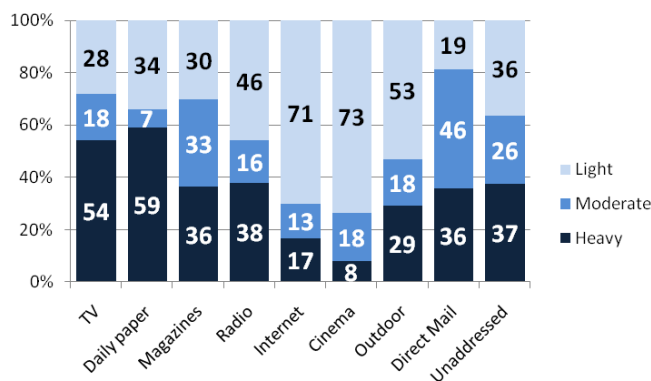
Consumers who Care

While not in paid work, this segment does have relatively high levels of volunteering with over a third of them having volunteered in the last 12 months. This community support is also apparent in their likelihood to donate both in a formal and informal way.

They are also believe in business taking responsibility for its social and environmental behaviour and try to use their buying power to support these companies as it helps them feel like they are making a difference.

Eighty-eight percent of the Active and Aware segment have supported one or more charities in the last twelve months. Their top three sectors (by %) are other health services, hospice and services for people with disabilities. When looking by population index this segment are more likely than all Seniors to have supported four sectors. These are mental health services, children’s health, illness and disease prevention and child sponsorship (Population index >120).

Media usage



Active and Aware have a propensity to be heavy readers of direct mail and unaddressed mail. 29% have many opportunities to see outdoor advertising during the course of their day, which is significantly higher than the overall Seniors’ population.

Ideas to Action

Please note down any Ideas that have come to mind and then what action can be taken to bring that idea to life.

What does this mean for me/us in the short and long term?

Ideas	Action

What else would I/we like to know?"

Ideas	Action

Kiwi Battlers

Estimated population size: 127,000

<p>Average Age – 87 38% male and 62% female Average personal income - \$18.3K Average Household income - \$29.3K</p>	<p>Home ownership – 76% mortgage free and 7% with a mortgage 50% have savings or investments. Average investments \$46.9K</p>
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Demographics

With an estimated 127,000 people in this segment, Kiwi Battlers is the largest segment. It has a very strong female skew and close to one in three of them is aged over 80. Three quarters of them own their own home but counterbalancing this is that they have the highest level of renting.

This segment has the highest proportion of people that are widowed. Their income is the lowest of all the segments even though one in ten of them is working in either full or part time roles. This suggests that these roles could be low paid and this is reinforced by the fact that they are more likely to agree that they find it hard to make ends meet when compared to all people 65+.

While it has already been stated that close to one in three of them are over 80, one in five of them are under 70. This has serious implications for the future as with longer life expectancy and a similar large segment in the 45-64's this segments is likely to grow.

General Attitudes

This segment appears isolated, lonely and nearly two thirds of them say they are not sure who they can trust and just over half think things are changing too fast.

The fact that these attitudes were the only ones where they agreed more than the average person 65+ is of serious concern.

Attitudes towards Health and Wellbeing

The Kiwi Battlers are the most stressed of the segments. Like the Traditionalists relatively few have built exercise into their regular routine. Only four out of ten feel a low fat diet is a way of life for them. A minority are constantly watching their weight. They have lower ratings than the other segments for almost all the attitude statements concerning health and wellbeing. The exception is the cost of fruit and vegetables being a barrier to buying them, here their agreement levels are in line with the overall Seniors population.

Current financial situation

	%	Index
No spare money, feels like I am going backwards	8	109
Manage to meet expenses but nothing left over	35	121
Only savings I make are involuntary e.g. paying mortgage	2	76
Savings are gradually building up	11	65
Can afford to spend on the extras that make life worthwhile	12	58
Few financial concerns, saving a lot and buy what I want	5	53
No answer	28	180

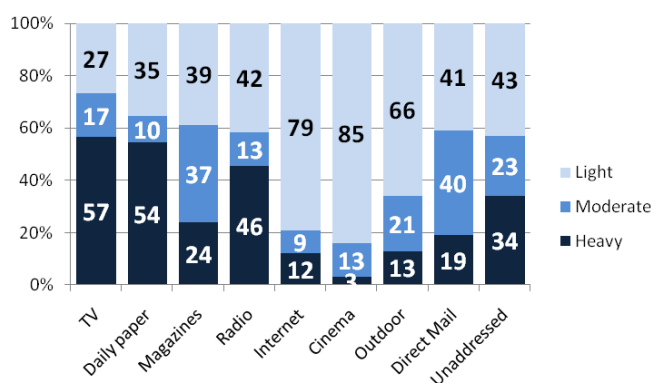
35% say they can meet their expenses but have nothing left over and a further 8% feel they have no spare money. 28% did not respond to the question. Compared with other Seniors, this group is over represented in the “manage to meet expenses” and no responses groups and under represented for those with few financial concerns. The high non-response rate may in part be a reflection of the reluctance of some older respondents to divulge financial details.

Consumers who Care

The sense of isolation is also backed up with them having the lowest levels of support for businesses who support social and environmental responsibility and are approximately 25% less likely to be involved in volunteering and donating.

The Kiwi Battlers have the lowest levels of charitable support (69% have supported one or more sectors in the last twelve months). Their top three sectors (by %) are hospice, other health services, and other clubs/ community organisations. When looking by population index this segment are not significantly more likely than all Seniors to have supported any sectors.

Media usage



Kiwi Battlers are significantly more likely than all Seniors to be light direct mail readers and light magazine readers.

They are less likely (Index <80) to be heavy Internet users or cinema goers. Fewer of them have high numbers of opportunities to see outdoor advertising during their day.

Ideas to Action

Please note down any Ideas that have come to mind and then what action can be taken to bring that idea to life.

What does this mean for me/us in the short and long term?

Ideas	Action

What else would I/we like to know?"

Ideas	Action

Affluent Investors

Estimated population size: 99,000

<p>Average Age – 80 49% male and 51% female Average personal income - \$29.4K Average Household income - \$54.3K</p>	<p>Home ownership – 87% mortgage free and 6% with a mortgage 85% have savings or investments. Average investments \$91.8K</p>
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Demographics

Affluent Investors, is split very evenly between males and females. This segment, like Traditionalists, is slightly younger but still close to 20% of them are in the 80+ age group. Home ownership is highest in this segment and they also have the highest income levels. At approximately 100,000 people they are the third largest segment.

This segment is still active in the workplace with 20% of them either in part-time or full-time roles. Their work is particularly skewed towards part-time. As a younger segment, (over 60% are under 74), the wider contribution of this segment to society, the economy and the environment in the future is crucial to understand as are the motivations for their involvement in these issues.

General Attitudes

Their attitudes are upbeat and positive around being socially active, not being stressed and they are optimistic about the future. They are open-minded and like new ideas to improve their home. At the same time they balance this with the importance of having investments for the future and managing their money well.

This approach has seen them recognise that they are in “financially comfortable” circumstances but there is a sense that they balance their financial position with a need to have a healthy physical and emotional lifestyle to compliment that. The big question for this segment in the future is which is their primary driver? Their sense of “self” manifests itself in the view that people take their opinions seriously and that quality and what you drive say a lot about who your are.

Attitudes towards Health and Wellbeing

The Affluent Investors are the most likely segment to say they eat whatever they like (six out of ten agree they do this) and two thirds eat meat almost every day, while only one in six feels the cost of fruit and vegetables is a barrier to their purchasing of them. This may well be a reflection of their greater spending power when compared with other segments. Six out of ten indicate exercise is an important part of their routine. Only one in five are constantly watching their weight. Four out of ten are concerned about their cholesterol levels.

Current financial situation

	%	Index
No spare money, feels like I am going backwards	1	18
Manage to meet expenses but nothing left over	16	56
Only savings I make are involuntary e.g. paying mortgage	2	98
Savings are gradually building up	17	101
Can afford to spend on the extras that make life worthwhile	36	179
Few financial concerns, saving a lot and buy what I want	19	195
No answer	9	60

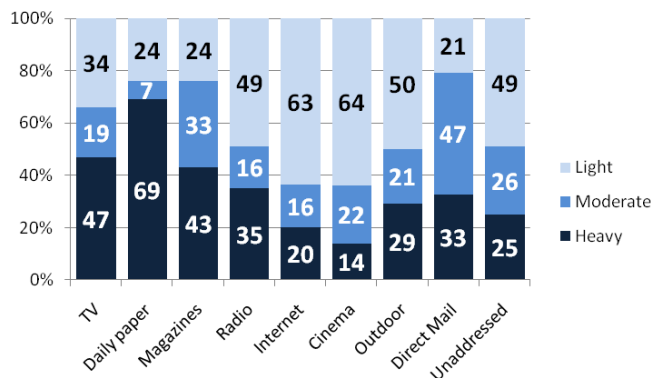
The relative affluence of this segment is reflected in their assessment of their current financial situation. The majority of the segment can either afford to spend on extras (36%) or say they have few financial concerns (195). They are significantly under represented among the less positive financial situations (e.g. only 1% say they have no spare money).

Consumers who Care

They are also active in unpaid work with nearly four out of ten of them volunteering. They support the community in other ways too through donating both formally and informally.

Nine out of ten Affluent Investors have supported one or more charities in the last twelve months. Their top three sectors (by %) are concerned with health or disabilities (other health services, hospice and services for people with disabilities). When looking by population index this segment are more likely than all Seniors to have supported four sectors, namely sports clubs, children’s welfare, family support services and illness and disease prevention (Population index >120).

Media usage



Affluent Investors have a propensity to be heavy users of many media compared with other segments. This applies to cinema, magazines, Internet, daily newspapers and addressed direct mail. They tend to be lighter TV viewers and more moderate radio listeners.

Ideas to Action

Please note down any Ideas that have come to mind and then what action can be taken to bring that idea to life.

What does this mean for me/us in the short and long term?

Ideas	Action

What else would I/we like to know?"

Ideas	Action

Media Usage

Having gained an understanding of the segments, the next section of the report focuses in more detail on their media usage and behaviour. This section has been included to assist with gaining further insight into the lives of the people who the segments represent and assist marketers and strategists to plan their media campaigns and target specific segment(s) they want to reach.

The table below summarises, by index, the overall media usage of the segments. In reading the table, the greater the Index is above 100, the greater the propensity for the segment to have the attribute under consideration. Conversely, the further the Index is below 100 the less the propensity to have the attribute. As a “rule of thumb” an index skew of +/- 10 points is worthy of note.

		Traditionalists	Paradoxical Pensioners	Active & Aware	Kiwi Battlers	Affluent Investors
TV Heavy (Q4-Q5)	Index	99	107	100	106	88
TV Moderate (Q3)	Index	96	108	101	93	106
TV Nil - Light (Q1- Q2)	Index	105	82	98	94	118
Daily Paper Heavy (6+ p/w)	Index	99	91	101	92	117
Daily Paper Moderate (3-5 p/w)	Index	74	135	82	129	84
Daily Paper Nil- Light (0-2 p/w)	Index	107	107	103	107	74
Magazines Heavy (6+)	Index	97	107	108	72	127
Magazines Moderate (3-5)	Index	101	92	98	108	97
Magazines Nil - Light (0-2)	Index	102	102	94	121	75
Radio Heavy (Q4-Q5)	Index	96	109	94	113	87
Radio Moderate (Q3)	Index	89	109	111	89	109
Radio Nil - Light (Q1-Q2)	Index	107	89	102	92	109
Internet Heavy (151+ Mins p/w)	Index	117	80	103	75	126
Internet Moderate (60-150 M p/w)	Index	99	62	113	78	147
Internet Nil-Light (0-59 M p/w)	Index	97	110	97	109	87
Cinema Heavy (5+ Last 6 Mths)	Index	89	82	106	47	190
Cinema Moderate(2-4 Last 6 Mths)	Index	71	82	121	85	145
Cinema Nil-Light(0- 1Last 6 Mths)	Index	107	105	95	108	83
Opportunity To See Outdoor Advertising -High(Q4-Q5)	Index	101	121	122	53	122
Opportunity To See Outdoor Advertising-Medium(Q3)	Index	101	71	95	111	112
Opportunity To See Outdoor Advertising-Low(Q1-Q2)	Index	99	101	92	116	87
Direct Mail (Heavy)	Index	105	101	124	66	114
Direct Mail (Medium)	Index	100	99	105	92	107
Direct Mail (Light)	Index	96	101	67	148	75
Unaddressed Mail (Heavy)	Index	101	114	111	101	76
Unaddressed Mail (Medium)	Index	101	101	105	93	103
Unaddressed Mail (Light)	Index	98	88	88	103	118

The Unanswered Questions: Ideas on Further Research

The HOPE Foundation is sharing these results in the spirit of collaboration to enable business and government to take a new view of the population over 65 and consequently be able to make informed decisions on the opportunities and risks that exist in our ageing population.

While the report delivers a raft of insights into the lives of the segments, through preparing the report a series of questions have been raised. These create opportunities for future focussed businesses to understand and use to gain competitive advantage.

The HOPE Foundation's vision is that these ideas for further research can be used as the basis for building partnerships with businesses that will deliver the business a series of valuable insights into the ageing process and continue to support the work of the Foundation.

Through a clear exchange of these types of knowledge partnerships between business and the non-profit sector will in themselves become self-sustaining.

Some of the issues and opportunities that have commercial and policy implications that need further research include:

- Balancing the aspirations of older and younger people and finding common ground for social and economic development.
- As a market for goods and services, how business can “engage “more effectively with these segments from customer experience through to new product design and innovation.
- Giving older people a purpose for living by enhancing the value of older people as a key part of social cohesion and resilience including their role as repositories of cultural information, volunteering and unpaid work and well as enhancing opportunities for older people to continue in the workforce
- The value of older people in building and maintaining social cohesion and how their knowledge and wisdom can be captured and utilised in dealing with societal issues
- Effects of indifferent public transport on mobility and the related isolation that can occur
- Problems maintaining the economy including the cost of health and social services, improving wealth distribution and the lack of investment instruments for a fast maturing population
- Housing affordability, availability and design.

Appendix 1: Research Scholarships

Recipients of HOPE Scholarships and Summer Research Studentships, 2001 – present

Postgraduate Scholarships

2009 The University of Auckland

Narisa Marrett Ph D programme.

Topic: The effects of ageing on visual perception and attention.

Ruth Allen, PhD programme. (Supported by The Foundation in 2008 also).

Topic: Exploring support for childless New Zealanders ageing 'in place'.

The University of Otago

Carissa Murrell. PhD programme.

Topic: Influence of age and physical exercise on cerebral blood flow.

2008 The University of Auckland

Ruth Allen. PhD programme.

Topic: Exploring support for childless New Zealanders ageing 'in place'.

Cheryl Murphy. PhD programme.

Topic: Post-exercise nutrition timing (the optimum relationship between nutrition and exercise to build muscle strength in older people).

Gary Williams (Travel grant)

Topic: Osteoporosis: the link between fat mass and bone mass.

The University of Otago

Carissa Murrell. PhD programme.

Topic: Influence of age and exercise on cerebral blood flow.

2007 The University of Auckland

Cheryl Murphy. PhD programme

Topic: 'Post-exercise nutrition timing.'

Annette Lazonby. Masters programme

Topic: The Implications of Home Equity Release programmes

The University of Otago

Carissa Murrell. PhD programme.

Topic: Influence of age and exercise on cerebral blood flow.

2006 The University of Auckland

Catherine Goodfellow. Ph D programme
Topic: The role of astrocytes in Huntington's disease.

Lisa Stewart. Masters programme
Topic: Evaluation of the extent to which DHBs are meeting the Ministry of Health's Older Person's Health Action Plan.

Victoria University of Wellington

William Murdoch. Masters programme
Topic: 'Baby boomers' and housing inheritance.

The University of Otago

Melissa Ryan. PhD programme.
Topic: The effects of age-related brain changes on interpersonal social interactions.

2005 The University of Auckland

Rana Sobh PhD programme.
Topic: The role of possible selves in motivating behaviour.

Elizabeth Kiata-Holland PhD programme (Award shared with Kathryn Peri.)
Topic: Promoting independence in residential care.

Kathryn Peri PhD programme
Topic: Promoting independent living

The University of Otago

Kamalavalli Pugazhenth. Programme: PhD
Topic The role of Melatonin in wound healing and scarring.

Victoria University of Wellington

Arnica Wesley-James. Masters programme.
Topic: How do we identify a group as 'aged?'

2004 The University of Auckland

Rana Sobh, PhD programme
Topic: The role of possible selves in motivating behaviour; an application to women's concerns with their facial wrinkles.

Elizabeth Kiata-Holland PhD programme (Award shared with Kathryn Peri.)
Topic: Promoting independence in residential care.

Kathryn Peri PhD programme
Topic: Promoting independent living

Victoria University of Wellington

Kathryn Glasgow, Programme; PhD
Topic: How will the baby boomer generations act as they reach older age?

University of Otago

Kamalavalli Pugazhenth, PhD programme
Topic: New drugs to enhance Wound Healing

Summer Studentships

- 2008 – 2009** Amanda Siu (3rd year Med.)
 Title: Validation of two (predictive) calculators of fracture risk in healthy post-menopausal women.
 Supervisor: Dr. Mark Bolland
 Dept: Medicine
- Emma Macdonald-Laurs (2nd. Year Med)
 Title: Predicting functional recovery following cardiac surgery.
 Supervisor: Prof Keith Petrie
 Dept: Psychological Medicine
- 2007 – 2008** Farrah Rodrigues
 Title: Comparison of diet and genotype in healthy, high risk and cancer patients.
 Supervisor: Dr. Elizabeth Broadbent
 Department: Psychology
- Joel Rabindram
 Title: Reactions of elderly patients to a robot taking blood-pressure.
 Supervisor: Prof Lynn Ferguson
 Department: Nutrition
- 2006 – 2007** Sophie Barnett
 Title: Gauging the needs of older people in the Glendowie community.
 Supervisor: Dr. Janine Wiles
 Department: Social and Community Health
- Daphne Lee
 Title: The appropriateness of medication used in older people with depression.
 Supervisor: Dr. Monica Zolezzi
 Department: Pharmacy
- 2005 – 2006** Nancy Liu
 Title: Seeking a non-surgical cure for cataract.
 Supervisor: Assoc. Prof Paul Donaldson
 Department: Physiology
- Aaron Wong.
 Title: Regeneration of cells and recovery of function in degenerative brain disease.
 Supervisor: Dr. Jian Guan
 Department: The Liggins Institute.
- 2004 – 2005** Emma Cluett
 Title: Primary cilia in osteoarthritic cartilage
 Supervisor: A / Prof Cynthia Jensen
 Department: Anatomy and Radiology
- Joanne Davidson
 Title: Factors influencing cell swelling in an in vitro model of stroke.
 Supervisor: Prof. Janusz Lipski
 Department: Physiology

- 2003 – 2004** Andrea Forrest
Title: Organisational Culture in Residential Care.
Department: General Practice and Primary Health Care.
Supervisor: Dr. Ngaire Kerse.
- Rebekah Wilson
Title: Creating Accessible Built Environments: Planning for an Ageing Population.
University Department: Architecture and Town Planning.
Supervisor: Dr. Trish Austin.
- 2002-2003** Santuri Rungan
Title: The effect of a nutritional intervention in an elderly population.
Supervisor: A / Prof. Patrick Ball
Department; School of Pharmacy.
- 2001 – 2002** Lei-Kei Yang.
Title: Investigation of blood flow in the inner ear.
Supervisor: Prof Peter Thorn
Department: Physiology.
- Brendon Arnold
Topic: A cell-culture model for Alzheimer's disease
Supervisor: Dr. Russell Snell.
Department: Molecular Medicine

Appendix 2: Methodology

The information in this report is sourced from the Nielsen Media Research Panorama (October 2007-September 2008). The service delivers insights and information across a wide range of sectors and is based on the ongoing Panorama survey, which has the following key attributes:

- sample size of 12,000 people aged 10+
- fully national representative sample
- face-to-face and self-completion survey
- weighted and projected to population
- independently audited for quality assurance
- over 30,000 attributes are measured including demographics, lifestyles and purchasing behaviour.

Based on the full sample size of 12,000 people, the margin of error is $\pm 1\%$.

The research does not interview in hospitals or other institutions but does interview in residential communities with stand alone housing.

Appendix 3: The HOPE Foundation for Research on Ageing

The HOPE Foundation for Research in Ageing was established some 15 years ago in response to the recognition that the rapid ageing of New Zealand's population might well lead to stresses in society for which the nation was not well prepared. The founders realized that it was important to take advantage of an approximate 40 year 'window of opportunity' to research at least some of the big questions that the ageing of the population would raise before the wave of ageing peaked. The Foundation's Vision is to *prepare New Zealand for an ageing future*. In an ideal future, not only should the interests of the elderly population be enhanced, but in so doing, the future prospects of our younger people should not be inhibited. This balance will not be easy for the planners and policy makers to achieve. Many other issues will arise: for example, how to service the workforce in the face of a declining proportion of younger people, how to structure, fund and implement important services such as health and social services for increasing numbers of people who need support, how to ensure that older voters maintain an holistic view of their society's needs and how to ensure a safe and open environment for people who are not as self-reliant as once they were. That is why it is absolutely vital that high quality research and modelling data should be available as a basis for policy making. The 40 year window of opportunity has already shrunk to 30 years. The Foundation's primary strategy is to encourage research into issues of ageing and to make the results available to the policy makers and planners who need them.

To this end, support for graduate research at Master's and Doctoral levels has been established by way of HOPE Foundation scholarships at Auckland, Victoria (Wellington) and Otago Universities. These are facilitating research in a number of disciplines by young research scientists. The Foundation also supports Summer Research Studentships at an undergraduate level in The University of Auckland. The Foundation's hope is that by encouraging interest in research in the field of ageing at the start of a career, that interest will be maintained throughout the individual's productive research life. The Foundation sees a natural balance between encouraging research on ageing and assisting young research scientists to begin a career. The Foundation looks forward to extending its scholarship programme to other tertiary institutions as its own income increases. As noted earlier, the Foundation recognises that ageing is a process that has widespread effects on a society. For that reason, the Foundation is prepared to support research in any discipline provided it is clear that it will have a bearing on ageing and its consequences to our society.

Research results must be disseminated to interested parties if they are to have practical implications for planning. To that end, the Foundation arranges educational programmes to assist with this process. Examples include seminars for people working in legal, advisory and policy-making capacities with older people, the business community, people caring for older relatives and friends, and health professionals. In 2007 the Foundation sponsored a visit by Professor Alastair Campbell, Professor of Bioethics at Bristol University to New Zealand to discuss ethical issues in older age. He addressed more than 30 groups during the visit including well attended seminars at The Treasury and the Ministry of Social Development in Wellington.

Contact details:

Professor David Richmond, Chairman and Eleanor Spencer, Executive Officer
 PO Box 87343
 Meadowbank
 Auckland 1742

<http://www.hopefoundation.org.nz/>