

New Zealand Superannuation A Measure of Its Adequacy

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Why Should I Read This?

- Are you aware that the amount currently paid to a superannuitant has no relevance to the actual cost of living? There has never been a publicly available evaluation of whether the superannuation payment amount will meet even the minimal costs of living.
- If this is the case, then the Government has no idea whether they are over- or under- paying superannuitants.
- Are you aware that one of the largest budget costs for a Government is superannuation and yet there is no regular review of the adequacy of the payment amount and other aspects of its design?
- Are you aware that the Ministry of Social Development state in their 2008 briefing paper to the incoming minister^[Msd 1] that *'there is evidence of a small group of older New Zealanders (around 8%) whose living standards are very restricted. Certain groups are especially vulnerable, particularly older people whose only income is New Zealand Superannuation, those living alone and those that do not own their own home'*.
- If that is the case, does that mean that the 8% very restricted living standard group have to skimp on items such as heating or choose cheaper food types? An objective of this study is to evaluate these very restricted groups.
- Are you aware that the Royal Commission on Social Security found there is a community and Government obligation in regard to living standards^[Ress 1] *'The community is responsible for giving dependent people a standard of living consistent with human dignity and approaching that enjoyed by the majority, irrespective of the cause of dependency'*.
- An objective of this study is to determine whether the payment amount of New Zealand Superannuation provides sufficient income to meet the obligations of the Royal Commission.



About the Author

John Logan has been studying for several years the adequacy of New Zealand Superannuation payment amount.

What prompted his study was several articles in the Grey Power *Lifestyle* magazine concerning members who stayed in bed longer to avoid the cost of heating their homes in winter.

Recently, the Ministry of Health^[Moh 1] reported that their ELSI survey showed that about 1.5% (or about 5,900) superannuitants stayed in bed longer.

John is not a member of any pressure group or political party. He has recently turned 65 and lives in the small town of Katikati.

During his paid employment years, worked for a large media company and was involved in creating newspaper publishing systems.

Currently, he provides voluntary labour to the Katikati SeniorNet. SeniorNet provide computer familiarisation and software training for older members of the community.

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Feedback

You are invited to contribute to this study or offer comment.

If you do not wish to receive further issues of this publication, please send me an email. Alternatively, you may wish copies sent to a colleagues.

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Start at the beginning

When I commenced this study I thought it would be easy to obtain details of the spending patterns of Superannuitants. I imagined that amongst the mountain of data collected by the various government departments there would be details of the spending patterns of superannuitants.

Statistics New Zealand, for example, undertake a comprehensive study of the expenditure patterns of New Zealanders every three years, called the Household Economic Survey. Details collected include the survey participants' age range and their sex, together with their expenditure broken down to quite minute detail. It should have been possible from this data to review the expenditure pattern of persons over the age of 65.

Unfortunately this data is not available without commissioning, at one's own expense, a customised report.

I expected that the Ministry of Social Development, the government department that oversees the payment of New Zealand superannuation, would have details of the living costs of superannuitants. After all, you would have expected that the department involved in distributing such a significant amount from the public purse would be able to demonstrate whether the payment amount was less than or in excess of that required.

New Zealand's superannuation costs are one of the largest components of our country's financial budget. Yet despite the magnitude of the cost it does not appear that the government has any idea of whether the amount paid to superannuitants is in excess or less than what is required to live.

This study intends to address some of those deficiencies by determining a minimalistic cost of living and comparing that cost to the amount of NZ Superannuation payment.

Is there a Problem with NZ Super Payment amount?

There appears to be a problem with the amount of New Zealand superannuation payment paid to certain superannuitants. According to the briefing paper to the incoming Minister of Social Development in late 2008^[Msd 1], 'there is evidence of a small group of older New Zealanders (around 8%) whose living standards are very restricted. Certain groups are especially vulnerable, particularly older people whose only income is New Zealand Superannuation, those living alone and those who do not own their own home.'

Based upon the statement by the Ministry of Social Development in the foregoing paragraph, there are three groups of superannuitants whose living standards are very restricted. Quite what the term 'very restricted' means is undefined, particularly when the same government department cannot publicly define the adequacy of the payment amount.

It is unfair to say that there are no statistical measures that attempt to measure living standards of the community and those of superannuitants. Measures such as the Benefit Datum Line utilised by Brian Easton, the Jensen HES index used by the Poverty Measurement Research Group, Statistics NZ Economic Living Standards Index scores, the more recent 50th and 60th percentile approach adopted by the Ministry of Social Development and the ratio of 20th to 80th percentile approach utilised in the Social Report 2008.

The author rejects these measures since, to state the obvious, none of them measure the actual costs of living.

How many Superannuitants are affected

The briefing paper to the incoming Minister of Social Development, in late 2008^[Msd 1], stated that *'there is evidence of a small group of older New Zealanders (around 8%) have living standards that are 'very restricted'. Certain groups are especially vulnerable, particularly older people whose only income is New Zealand Superannuation, those living alone and those that do not own their own home'*.

I thought that this statement was unambiguous and meant that there was a small group of around 8% who experienced living standards that were very restricted. However, when questioned about the above statement, a spokesman for the Ministry of Social Development^[Msd 2] offered a different interpretation. It was stated ...

Statement 1

"What this means is that certain groups (eg the three groups mentioned - your (a), (b) and (c)) have a higher chance of having very restricted living standards than do others (eg those with good income over and above NZS, those living with another or others, those who own their own home mortgage free). It does not mean that all those in the three gps (your (a), (b) and (c)) have very restricted living standards. This number is way more than 8%. It just means they are more likely to be living in material disadvantage, not that they all are".

Statement 2

"The 8% figure is a ball-park estimate derived from three sources. I will list and discuss all three."

"First, the 2001 study based on the 2000 Living Standards Survey, 'Living Standards of Older New Zealanders' (Ferguson et al). The 2000 survey was conducted by Statistics New Zealand. The subsequent analysis was carried out by a team from MSP (as it was then), Christchurch School of Medicine, and Flinders University in Adelaide. This study concluded that around 5% were facing quite severe financial problems."

Second, the 2006 study based on the 2004 Living Standards Survey, 'NZ Living Standards 2004' (Jensen et al). The survey was commissioned by MSD (and carried out by a private company), and the analysis was by MSD. This study concluded that around 8% of older NZers were experiencing some degree of hardship. The corresponding figure for those under 18 was 38%."

“Third, the Ministry's Household Incomes Report, based on Household Economic Survey data from 1982 to 2008. The surveys are conducted by Statistics New Zealand. The analysis is MSD's. Using an income poverty measure which adjusts for housing costs, this report notes that 7-9% of older NZers (2001 to 2008) were below this threshold. The corresponding figure for children was typically around 25%.”

These Ministry responses, included in one email, appear to be contradictory. The first statement implies that 8% of superannuitants are more likely to be living in material disadvantage. The email clearly states that not all of the 8% group are in material disadvantage.

Where the conflict occurs is the three sources that support the figure of 8% in Statement 2. All three sources are quite unambiguous, stating that the material disadvantaged group size could be in the range of 5% to 9%.

In late 2008, there were approximately 515,000 superannuitants in New Zealand. Based upon the 8% figure there are about 41,200 superannuitants whose income may place them into the 'material disadvantage' group.

The objective of this study is to determine whether NZ Superannuation payment is sufficient to meet the costs of a minimalistic budget. Once that comparison is made, a different estimation of the number of superannuitants living in ‘material disadvantage’ may have to be revised.

Comparison of NZ Super with Average Expenditure

Mention was made earlier to the survey conducted every three years by Statistics New Zealand, the Household Economic Survey^[Stats 1]. This survey details the average household expenditure. Using Table Builder, and applied to the latest survey data of 2007, the expenditure amounts are shown below.

Table 1 — HES 2007

All Households Av. Weekly Spend	One Person Household Av. Weekly Spend	Two Person Household Av. Weekly Spend
\$956.20	\$488.40	\$927.60

Adjusted for consumer price index changes since the second quarter of 2007, the revised expenditure for quarter 3 2009 are shown in Table 2 below.

Table 2 — CPI Adjustment of HES 2007

All Households Av. Weekly Spend	One Person Household Av. Weekly Spend	Two Person Household Av. Weekly Spend
\$1,056.21	\$524.31	\$995.81

These household expenditures however cannot be used to assess the adequacy of NZ Superannuation payments, as the amounts do not take into consideration, the age of the consumer. The last adjustment to NZ Superannuation was made in April 2009. The superannuation payment then for a couple was \$478.38 p.w. and \$310.95 p.w. for a single person.

Conclusion: It is a surprise to discover that an average household comprised of two persons in New Zealand spends twice as much per week as NZ Superannuation pays to a superannuitant couple.

Creating a Minimalistic Budget

In the absence of published age-related expenditure data for superannuitants, I choose a different approach to compare the NZ Superannuation payment amount.

Instead I created a minimalistic budget. This minimalistic budget excluded items that normally would be consumed in many households. Items such as the expenses of owning a car, inter-city travel, alcohol and holidays were excluded.

The minimalistic budget uses living costs gathered from Government authorities, universities, electrical energy suppliers and communication companies. Mostly, the costs were obtained from on-line sources.

In creating minimalistic budgets for one-person households and for couples, the following assumptions have been made:

- a) the accommodation in which superannuitants lived was owned and fully paid-off without requiring mortgage payments.
- b) that the house would be heated by plug-in electric heaters, use electric water heaters, electric cooktop and oven.
- c) prompt payment electrical energy discounts would be adopted.
- d) Single superannuitants and couples would have no other income apart from NZ Superannuation. This is realistic as over half of NZ superannuitants have an income, other than NZ Superannuation, of less than \$38.36^[Stats 2] per week (approximately \$1,995 per annum).
- e) The costs of a minimalistic budget were established for the major cities of New Zealand.

In establishing the living costs that our typical superannuitants would likely experience, the following categories of costs were utilised.

1. Council Rates
2. Electrical Energy
3. Telephone
4. Health Services
5. Food Costs
6. Other Costs

Living Cost #1 — Council Rates

The amount paid for local government rates depends on the region in which one lives, rural or residential, the value of land (or improvements) and whether a Government rebate is applicable.

Complicating matters further, there is no national repository for the average council rates, requiring contact with each Council to determine the average rate including water and District Council rates.

The variation between the lowest and highest rates is about \$536 p.a. or about \$10.30 per week. For a superannuitant couple this rating cost difference is about 2.1% of the superannuation payment amount and about 3.3% for a single superannuitant.

Low income households may qualify for a 'rates rebate'. Rates rebates are administered by the Department of Internal Affairs^[Dia 1] in conjunction with the local council. Superannuitant couples can have an income of about \$27,570 p.a. and Single persons about \$18,133 p.a. and still qualify for the full rebate.

In this study, as the superannuitants own their homes outright, they do not qualify for Accommodation Supplement assistance.

Tables 3 and 4, illustrate the weekly cost for Council rates after the Rates Rebate deduction for single person and superannuitant couple has been applied.

Table 3 — Superannuitant Single Person

Location	Rates p.a.	Rates p.w.	Rates Rebate p.w.	Net Rates p.w.
Auckland	\$1,991.44	\$38.30	\$10.58	\$27.72
Wellington	\$2,290.64	\$44.05	\$10.58	\$33.47
Christchurch	\$1,754.08	\$33.73	\$10.58	\$23.15
Dunedin	\$1,644.78	\$31.63	\$10.58	\$21.15

Table 4 — Superannuitant Couple

Location	Rates p.a.	Rates p.w.	Rates Rebate p.w.	Net Rates p.w.
Auckland	\$1,991.44	\$38.30	\$7.42	\$30.88
Wellington	\$2,290.64	\$44.05	\$10.58	\$33.47
Christchurch	\$1,754.08	\$33.73	\$3.58	\$30.15
Dunedin	\$1,644.78	\$31.63	\$3.58	\$28.05

Comparison of the single and couple superannuitant rebates demonstrates that the rates rebate scheme doesn't seem to be working in locations where the council rates are high. For example, in Wellington a couple and a single superannuitant pay the same net amount despite the single person having a much lower superannuation payment amount.

However those single superannuitants living in Auckland, Christchurch and Dunedin have a lower net council rate cost, demonstrating the current levels for singles and couples should be revised.

Some councils offer a rates postponement facility for a fixed period or indefinitely. In this study, we did not use this facility as the scheme is far from being widely available. The Sorted.co.nz web site lists only 14 councils in New Zealand (15 in 2008) offering this equity release facility

Living Cost #2 — Electrical Energy

In a developed country such as New Zealand, during winter months, superannuitants would expect they could heat their homes whenever they felt cold, rather than restricting heating to evenings because of the costs.

The majority of energy used (69%) in New Zealand homes is from electricity^[Hew 1]. For space heating purposes, 25% was from electricity, 56% from solid fuels and 19% from LPG/Gas^[Hew 2].

Applying updated costs to the table in the HEW document 'Heating System Efficiency[HeW 3] demonstrates that the energy cost of an electric heater is roughly comparable to that of a wood burner heater. Refer to Table 5 on the following page. Pricing for firewood varied widely depending on the city, with Auckland and Wellington being the most expensive.

Table 5 — Space Heating Cost for 1,000 kWh Net Delivered Energy

Heating System and Energy Source	Amount of Energy ^[Hew 3]	Cost
Heat Pump	400kWh	\$84
Electric Heater	1,000kWh	\$210
Wood Burner	1.8m ³	\$94-252

Although the cost of purchasing firewood in Christchurch and Dunedin is generally lower than electricity, the author has chosen to calculate home heating costs based upon electric heaters. This choice was influenced by the ease and cleanliness of electrical heater for superannuitants.

In the following table 6, the costs of electrical heating in the four major cities are shown. Excluded is any other electrical consumption and fixed daily charges. The costs are dependent mostly on the severity of the winter climate, the size of the home and the homes heat loss.

According to Statistics NZ^[Stats 3], the majority of superannuitants (76%), own their own home. In this study we have assumed that the amount of electrical energy to heat a home is the same for a single superannuitant or a superannuitant couple.

Table 6 — Electrical Heating Costs of a 100m² Home

City	No Insulation ^[Hew 4] 100m ² floor area with 30% windows - kWh/y	Medium Insulation ^[Hew 4] kWh/y	Full Insulation ^[Hew 4] To Code kWh/y	Home Heating Cost Range p.a.
Auckland	4,902	2880	559	\$1,135- \$129
Wellington	11,053	6824	4401	\$2,527 - \$1,006
Christchurch	13,060	7872	5074	\$2,782 - \$1,081
Dunedin	15,185	9138	5877	\$3,064 - \$1,186

The electrical energy costs shown in Table 6 above, are based upon heating a 90 square metre home with 30% window area from 7am to 11pm to a temperature of 21 degrees in the living areas and 18 degrees elsewhere ^[Hew 5]. The energy costs utilised in Table 6 were the ruling rates in November 2008 according to Powerswitch^[Ps 1].

The costs relate to just the house heating costs and exclude other household energy consumption.

Table 7 below incorporates these other energy costs, daily charges, electricity commission levy and assumes that the house has ‘no’ insulation plus the prompt payment option is exercised.

Table 7 — Total Energy Costs of an All Electric Home

City	Heating Energy needed kWh/y ^[Hew 4]	Other Electricity ^[Hew 6]	Electrical Energy Cost	Energy Cost p.a.	Energy Cost p.w.
Auckland	4,902	5,500	23.16c /kWh	\$2,309.25	\$44.41
Wellington	11,053	5,900	22.86 /kWh	\$3,640.17	\$70.00
Christchurch	13,060	6,200	21.30c /kWh	\$3,848.35	\$74.01
Dunedin	15,185	6,600	20.18c /kWh	\$4,117.12	\$79.18

Factors such as the house living area, degree of insulation (or lack thereof), geographic location and duration of heating all have an impact upon electrical energy consumption.

Realistically, most superannuitant couples probably do not heat their homes for 16 hours per day, instead restricting the heating hours. The University of Otago study also bases the energy consumption on heating the home 365 days a year.

As a result of the heating hours it is probable the University of Otago over-estimate the energy consumption.

The Building Research Association of New Zealand (Branz) in their Household Energy End-use Project^[Branz 1] determined in a 10 year study that the average New Zealand household energy consumption is 11,410kWh/y.

The Branz average probably understates the energy consumption costs for superannuitants as it bases its data upon the energy actually used by households and not the amount that should be used. Despite the Branz energy consumption understatement, the author has chosen to adopt the Branz lower energy consumption figures in this study.

As a comparison, the energy usage for space heating for a home in Auckland (according to BRANZ) is 3,190kWh/y compared with the estimate consumption by the University of Otago of 4,902kWh/y.

The weekly costs for electrical energy required to heat a home using the Branz estimates are shown on Table 8, below.

Table 8 — Branz Energy Consumption Estimates

City	Annual Energy Consumption kWh/y	Unit Rate per kWh cents	Daily Fixed Rate cents	Energy Cost p.a.	Energy Cost p.w.
Auckland	11,410	23.16	37.50	\$2,363.47	\$45.45
Wellington	10,660	22.86	37.50	\$2,376.18	\$45.70
Christchurch	11,010	21.30	37.50	\$2,252.72	\$43.32
Dunedin	14,580	20.18	37.50	\$2,796.22	\$53.77

Regardless of the probable Branz energy usage understatement, the weekly electrical energy cost for a single superannuitant exceeds 13.5% of their gross income, see Table 9 below. When electrical energy costs exceed 10% of gross income, by New Zealand and International standards this places aged superannuitants into ‘fuel poverty’^{[Ije 1], [Bpl 1], [Hew 6]}.

Superannuitant couples located in Dunedin, with a energy cost exceeding 11% also fall into the ‘fuel poverty’ group. Superannuitant couples located in the other cities have heating costs that almost bring them into ‘fuel poverty’ group.

Table 9 — Income to Energy Cost Comparison

City	Energy Cost p.w.	Single Superannuitant	Couple Superannuitant
Auckland	\$45.45	14.6%	9.5%
Wellington	\$45.70	14.7%	9.6%
Christchurch	\$43.32	13.9%	9.1%
Dunedin	\$53.77	17.3%	11.2%

The inevitable conclusion is that some New Zealand superannuitants are paying a disproportionately large amount (with reference to their NZ Superannuation pension) for energy costs.

It is no great surprise that Grey Power reported in 2008 in their *Lifestyle* magazine that some pensioners were staying in bed longer to keep warm rather than heat their houses.

Living Cost #3 — Telephone

The Cost of providing the lowest cost option to provide a telephone service including line rental and free local calls provided by Telecom or Telstra-Clear.

These lowest calling options include standard (non-discounted) rates for national or international phone calls.

A telephone is considered as an essential cost item.

Table 8 — Telephone, Rates in December 2009

City	Telecom Cost per week ^[Telecom 1]	TelstraClear Cost per Week ^[Telstra 1]
Auckland	\$9.69	\$10.38
Wellington	\$8.84	\$10.38
Christchurch	8.84	\$10.38
Dunedin	\$10.70	\$11.54

This concludes the first part of a study to evaluate the adequacy of the New Zealand Superannuation payment amount. Three of the six living costs for superannuitants have been established. The remaining cost groups include health services, food and other costs.

This study is the first attempt to establish a minimalistic cost-of-living budget and then draw the comparison to the superannuation payment amount. If you think that the method chosen is unfair or the costings incorrect, please contact the author and pass on your comments.

Findings — So far

- 1/ There is a significant variation in the amount of electrical energy required to adequately heat homes. Superannuitants living south of Auckland require more energy to adequately heat their homes.

For example, the energy consumed to warm a house in Dunedin is more than 100% greater than that required in Auckland. Those additional energy costs disadvantage many superannuitants.

As a consequence of the Emissions Trading Scheme, electrical energy prices will rise by 5% in mid 2010, with a further increase to 10% in January 2013.

- 2/ The current cost of home heating for some superannuitants places them into 'fuel poverty'. Fuel Poverty is defined as the inability to heat one's home to the World Health Organisation^[Who 1] recommended standards for less than 10% of gross household income.

New Zealand-wide, all single superannuitants (without any additional income), and Dunedin based superannuitant couples (again without additional income) are in 'fuel poverty'.

Failure to maintain room temperatures above 16°C can result in respiratory stress, and below 12°C, 'thermal stress' on the body, affecting the immune system and the blood and cardiovascular system^[Phpc 1]. Cold damp houses harbour mould and dustmites which aggravate respiratory stress.

New Zealand has a high rate of excess mortality compared to European countries. Those European countries experience more severe climates than New Zealand^[Db 1].

Recent New Zealand research^[Cres a 1] identified:

- Mean winter evening living room temperature 17.82°C
 - 18% of houses > 20°C
 - 9% of houses > 21°C
 - 22% of houses < 16°C
- Bedroom overnight averages
- Pre-1978 houses 13.2°C
 - Post-1978 houses 14.5°C

The outcome of not adequately heating superannuitants homes will be higher health system costs.

- 3/ The current rates rebate scheme is not working correctly. Take for example a superannuitant couple living in Wellington with a combined rates for district and local councils of \$2,290 per annum, or \$44.05 per week. Applying the maximum rates rebate of \$10.58 per week, the net rates cost would be \$33.47 per week.

Should one partner of the superannuitant couple die, then the maximum rebate remains at \$10.58 per week. This means that the surviving superannuitant has the same cost for rates as does a couple, however the superannuation payment is considerably less for the remaining single superannuitant.

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