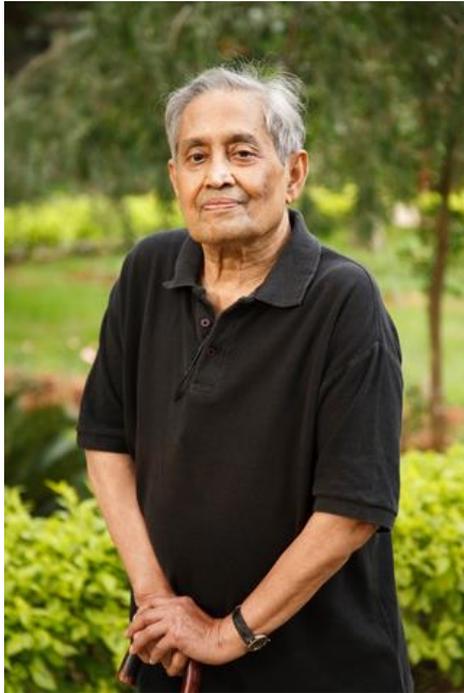


It takes a village...: Pita



This is Pita. He is a widower and he has lived in a council flat since he retired four years ago. Before retirement he worked for a bus company and used to travel long distances driving tourists to their tour destinations. He has many interesting stories to tell his nine grandchildren.

Despite his poor health, he is enjoying retirement, although he wishes that he were able to maintain his vegetable garden as he did for so many years. Pita raised a large family and helped each of his children access a tertiary education. He did not have a lot of savings when he retired and he now lives on \$357.42 a week from his NZ Super pension.

He has learned to spend his money very carefully. Although he now has less money to spend on his children and his grandchildren, he does have more time. He says that he is "time rich and money poor". Five of his grandchildren live nearby and are able to visit Pita often. They think they are 'rich' because they are able to spend lots of time with their grandpa.

It takes a village...: Nancy



Meet Nancy and Whisky.

Nancy and Whisky live together in the house that Nancy has lived in for the last forty years. She was a primary school teacher for most of her married life, except for the five years she took leave to have her two children, John and Rachel. She is pleased to have Whisky's company these days, as her children and four grandchildren all live in Australia, and she has someone to welcome her home when she returns from her long brisk walks.

Nancy and her late husband, Ron had some savings and these are currently invested. In the last year, the earnings from her investments averaged around \$60 per week. She manages week-to-week on \$357.42 from her NZ Super pension, but is very pleased that she has a little extra money to call on if she needs it, especially for vet bills and occasional trip to visit her family.