

GROWING THE KIWISAVER PIE



**RESEARCH CONDUCTED FOR
THE FINANCIAL SERVICES COUNCIL**
AUGUST 2017

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EXECUTIVE SUMMARY

A sustainable income policy is critical for New Zealand. As the voice of the financial services industry, and recognising that it has now been ten years since KiwiSaver was launched, we commissioned this research to find out what New Zealanders want from government and the industry.

This is the first of three commissioned pieces of research seeking to understand Kiwis' attitudes to retirement savings. The next two pieces of research will focus on the attitudes of i) younger and ii) older generations.

With over 2.6 million New Zealanders now signed up and more than \$40 billion under management in KiwiSaver funds, it is more important than ever to understand what people want so that we can set ourselves up for long term success. The research provides an opportunity to understand how New Zealanders want KiwiSaver to evolve. It's now up to industry and Government to take the findings on board and work to improve KiwiSaver.

The three key areas the research uncovered are:

1. There is overwhelming public support for strengthening KiwiSaver and improving Kiwis access to the savings scheme. New Zealanders across the board want KiwiSaver to be beefed up including more options for how they contribute to and access their KiwiSaver schemes.
2. 67% of those surveyed supported increasing both employer and employee contributions from 3% to 4% by 2021. Despite concerns about an increased contribution rate costing employers, a majority of employers support an increase to 4%.
3. A clear majority of respondents want the ability to choose automatic increases in contribution rates and to have extra choices to increase contributions.

After ten years of KiwiSaver we are maturing in our understanding and appreciation of the scheme. Given the universal support this research shows, we need to have a constructive policy debate on contribution levels and how we can increase them in a sustainable manner. It is important that these findings are given serious consideration at policy level.

Rob Flannagan
Chairman
Financial Services Council

Richard Klipin
Chief Executive Officer
Financial Services Council

ABOUT THE FSC

The Financial Services Council of New Zealand Incorporated (FSC) has 16 member companies and 15 associate members at 31 August 2017. Companies represented in the FSC include the major insurers in life, disability, income, and trauma insurance, and some fund managers and KiwiSaver providers. Law firms, audit firms, and other providers to the financial services sector are represented among the associate members.

The FSC's vision is to be the voice of New Zealand's financial services industry, with three areas of strategic intent:

1. Strong and sustainable consumer outcomes
2. Sustainability of the financial services sector
3. Increasing professionalism and trust of the industry through the FSC Code of Conduct

Our purpose is to:

- be recognised as an organisation that represents the interests of the New Zealand financial services industry, including to regulators and Government
- promote best practice and integrity in the financial services industry, including through the institution of codes of conduct, standards and the publication of guidance for industry participants
- promote the financial services industry for the economic benefit of New Zealand and to enhance the sustainability of the industry, whilst recognising the primacy of the interests of consumers
- develop and promote evidence-based policies and practices designed to assist New Zealanders to build and protect their wealth
- promote the financial services industry as a medium for investment and protection for consumers
- promote, assist and generally advance the interests of members

REPORT

In 2016, the Commission For Financial Capability (CFFC), a Government agency, consulted thousands of New Zealanders and recommended policies to the Government to help improve savings and retirement incomes.

On June 1, 2017, the Minister of Commerce and Consumer affairs, Hon Jacqui Dean, responded to the commissioner’s recommendations.¹

This study, involving a nationwide survey of 2,199 New Zealand adults finds solid support for CFFC-proposed policies the Government has said it agrees with – and also some it has not yet supported.

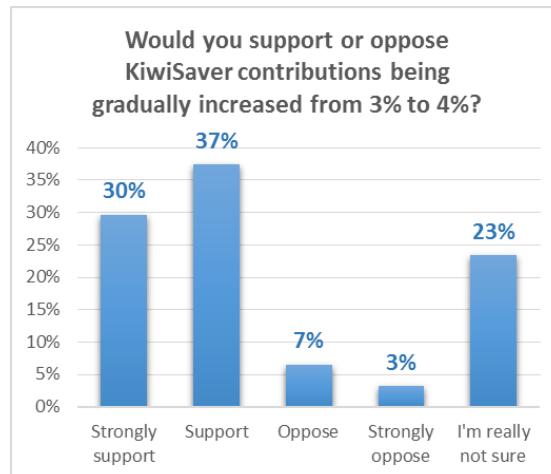
1. Increasing contributions from 3% to 4% by 2021

67% of adults supported increasing contributions to KiwiSaver by both the employee and employer from 3% to 4%. 10% opposed the idea, while 23% were not sure.

The CFFC recommendation was to increase contributions by 0.25% a year from 2018, allowing a gradual rise from 3% to 4% by 2021.

Respondents were told it was argued that a 20-year-old earning \$40,000 would increase their KiwiSaver balance over their working life by around \$82,700 to a total of \$362,000 by contributing at 4%, with a matching employer contribution, rather than at 3%.

The survey found support for this policy idea was even higher (73%) among those who were currently contributing to KiwiSaver and had not withdrawn any of their funds. Among those 65+ who were still contributing, along with their employers, support was 100%.

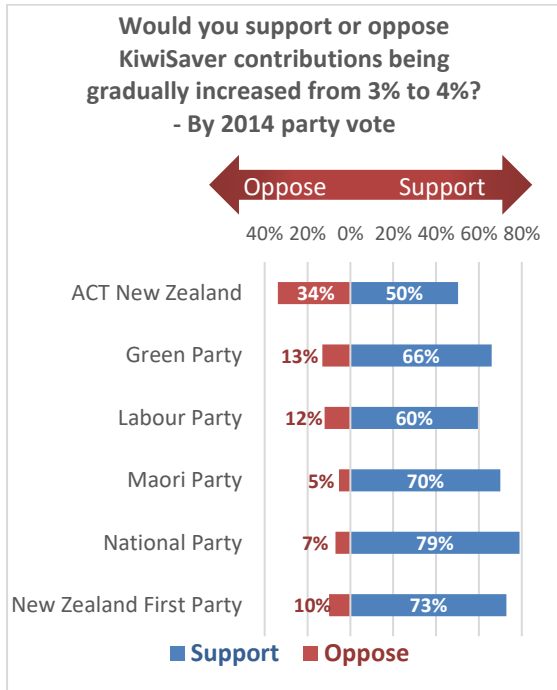


By occupation there was strong support among professionals and senior government officials (83%), business managers and executives (84%), and technical, mechanical and skilled workers (78%). Support was lowest among unemployed and beneficiaries, although still a majority at 52%, and students 55%.

Support among those who cast their party vote for the National Party at the 2014 general election was 79%. Among voters for other parties, support was: Labour 59%, Green 66%, New Zealand First 73%, Maori Party 70%, and ACT 51%.

¹ Government Response to Retirement Policy recommendations: <http://www.mbie.govt.nz/info-services/business/business-law/agencies-we>

[monitor/commission-for-financial-capability/retirement-commissioners-review-of-retirement-income-policies](http://www.mbie.govt.nz/info-services/business/business-law/agencies-we-monitor/commission-for-financial-capability/retirement-commissioners-review-of-retirement-income-policies).



The Government has decided not to accept this policy recommendation.

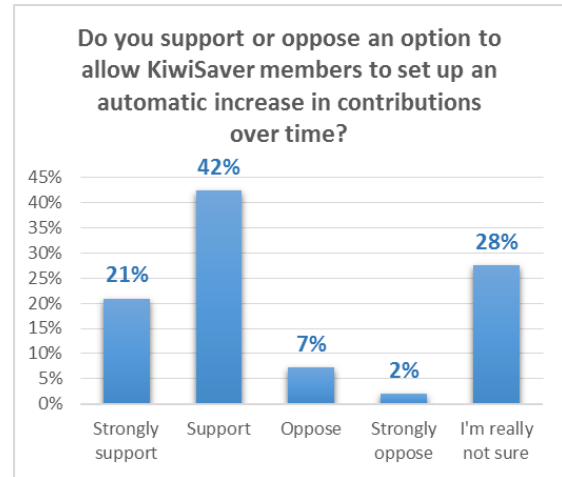
The Minister said: *“The Government is not proposing any immediate changes to the minimum employer and employee KiwiSaver contribution rates. There is limited evidence that this recommendation would raise savings rates. It could also make it more difficult for low-income workers to contribute to KiwiSaver, while increasing costs to employers.”*

2. Choosing automatic increases

Support was also strong for a recommendation to allow KiwiSaver members to choose an automated annual increase in their contribution rate of 0.25%, 0.5% or 1% up to a capped maximum rate.

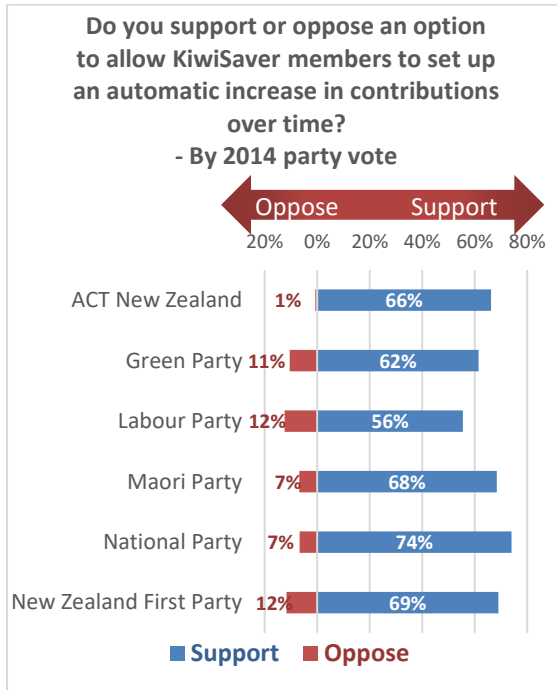
Respondents were told that some say that an automated annual increase would mean KiwiSavers won't have to remember to act, but would know their savings will increase over time.

63% of respondents supported the idea of automatic increases while 9% opposed it. 28% were not sure.



Support was highest (87%) among households earning between \$150,001 and \$200,000 a year, followed by households earning between \$70,001 and \$100,000 per year (79%). In all income brackets support was more than 50% except those earning less than \$20,000 per annum where it was 49%, with only 12% opposed.

By 2014 party vote, support was higher than average among National (74%), NZ First (69%), Green (66%) and Maori Party voters (68%).

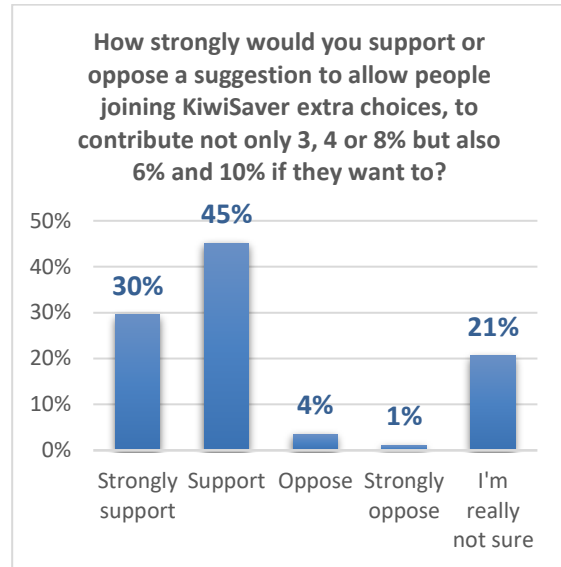


The Government has said it does not support adding an automated option to allow KiwiSaver members to increase their contribution rate over time. The Minister said: *“In principle, providing greater flexibility of contribution rates is desirable as it could have a positive impact on savings. However, the automated option could be complex and therefore involve high compliance and administrative costs. Therefore, the Government is not considering such a change at this time.”*

3. Extra choices to increase contributions

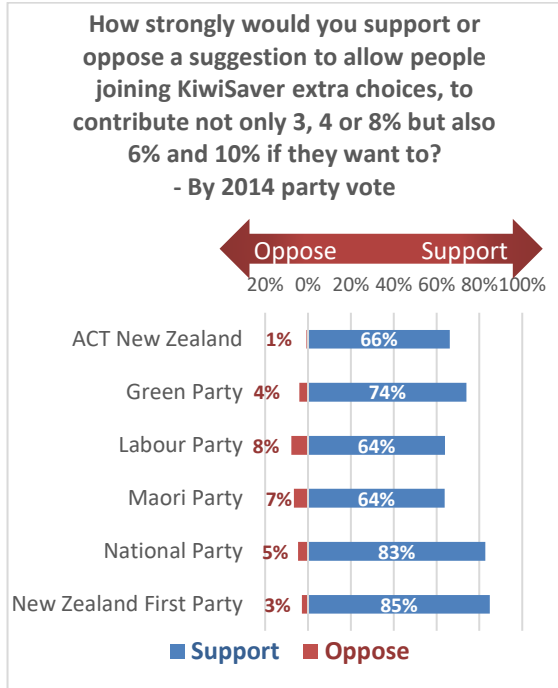
Support for allowing people joining KiwiSaver to contribute not only 3, 4 or 8%, as is the case now, but also choose 6% or 10% is very strongly supported.

75% approve of this policy change idea, while just 5% oppose (only 1% strongly oppose). 21% are not sure.



The Government has said it likes the idea but more work was needed before it committed to it, with the Minister saying: *“The Government supports increasing the range of contribution rates. The addition of 6% and 10% contribution rates is likely to have a positive impact on savings. More work is needed to consider compliance costs for employers and administrative impacts for Inland Revenue before the Government can commit to making this change.”*

83% of National’s 2014 voters supported the idea. It also had support among 64% of Labour voters, 85% of NZ First and 74% of Green voters.



Among occupations where large numbers of employers can be found, there is more support than opposition: Business managers and executives (64% support, 20% oppose), Professionals and senior Government officials (52% support, 20% oppose). Among business proprietors and self-employed 42% support and 29% oppose.

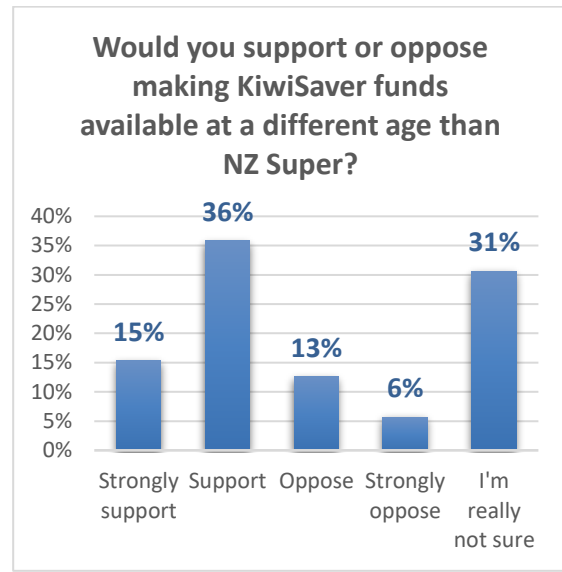
4. Decoupling KiwiSaver funds access from pension age

Respondents were told: *“At the moment, except for withdrawals for a first home or hardship, KiwiSaver funds can be accessed at age 65, when people also qualify for the state paid New Zealand Superannuation pension. The age when people are eligible for NZ Super will increase over time.”*

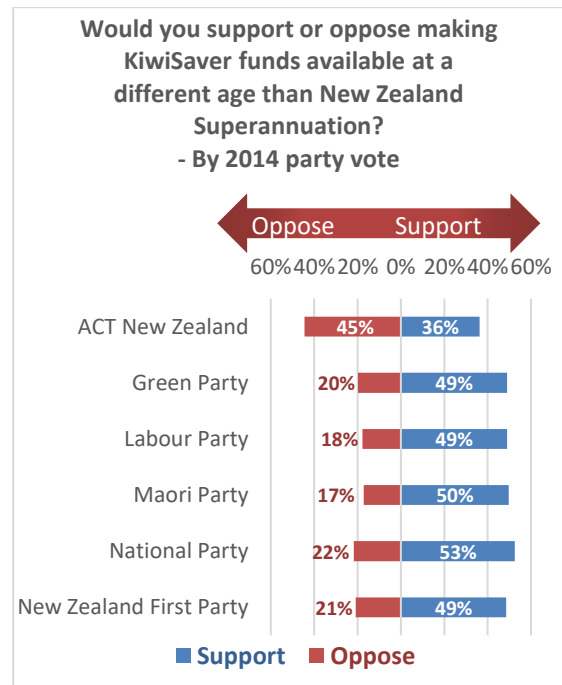
There was majority support for uncoupling the age at which people can access their KiwiSaver funds from the age at which they become eligible for the New Zealand Superannuation pension.

Some 51% supported this idea.

More people were uncertain (31%) than opposed (19%).



There was more support than opposition for the idea across voters for all parties in 2014, though uncertainty is highest among Labour and Maori Party voters (each 33%). The least uncertain are National voters (31% not sure).



The Government has announced its intention to decouple KiwiSaver from the age of eligibility for NZ Super. The Minister said: *“This will provide greater security of access to*

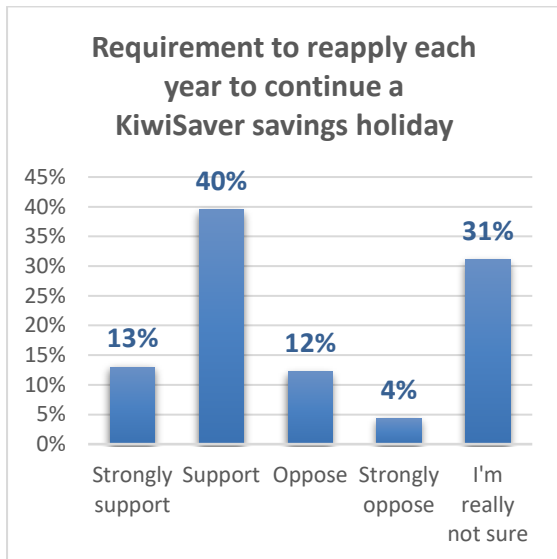
funds for KiwiSaver members, allowing them greater flexibility in choosing when to retire.”

5. Reapplying to maintain a “contributions holiday”

At the moment KiwiSaver members can take a “contributions holiday” and stop contributing for up to five years.

Respondents were asked if they supported or opposed a proposal to help ensure people are saving as much as possible – by having them reapply each year to continue the “savings holiday”- up to a maximum savings holiday period of 5 years.

53% support this, 16% oppose and 31% are unsure.

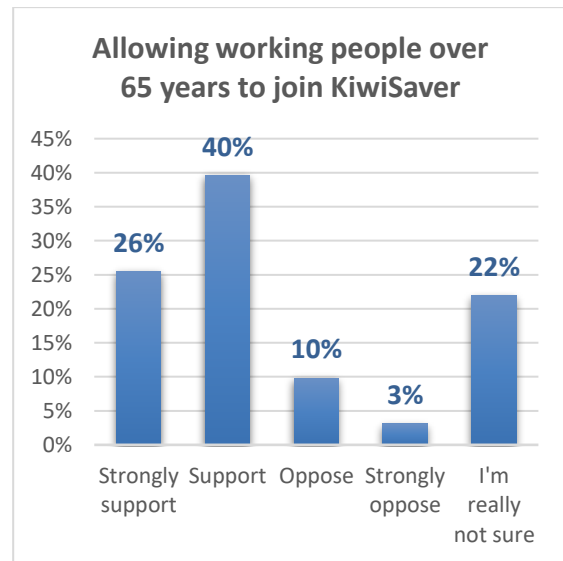


The Government said on June 1, 2017, that in principle it supported changing the name of the 'contributions holiday' to 'savings suspension' and reducing the maximum renewable time for savings suspensions to one year. It is considering these changes and said it recognises they could have a positive impact on savings.

6. Let those 65+ join KiwiSaver

Respondents were asked if those aged 65+ who are still working should be able to join KiwiSaver and enjoy the same benefits as those aged under 65, including employer and government contributions.

66% said yes, just 13% oppose and 22% were unsure.



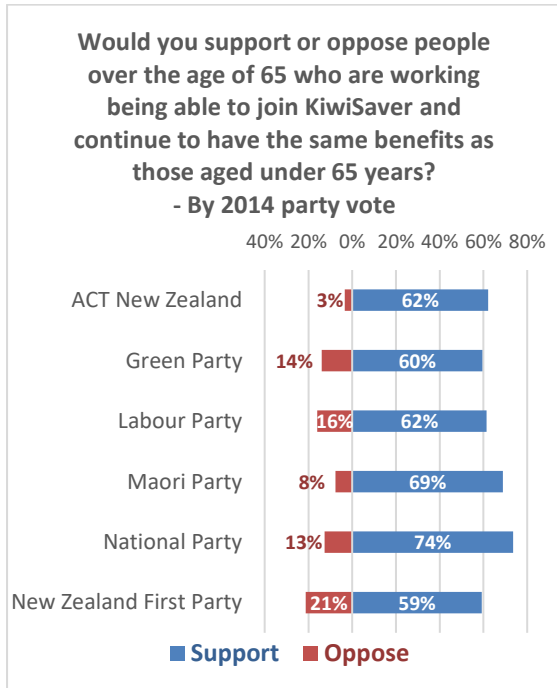
There is majority support across all age groups, generally rising with age.

Among those aged 65 to 74, support rose to 72%, and to 83% among those aged 75+.

This study found 35% of 65-74 year olds were working, as were 13% of those aged 75+.

Among those who had passed age 65 and who were still contributing (along with their employers), 97% supported letting others aged over 65 enter KiwiSaver.

The idea is well supported by majorities of those who voted for all main parties at the 2014 election.

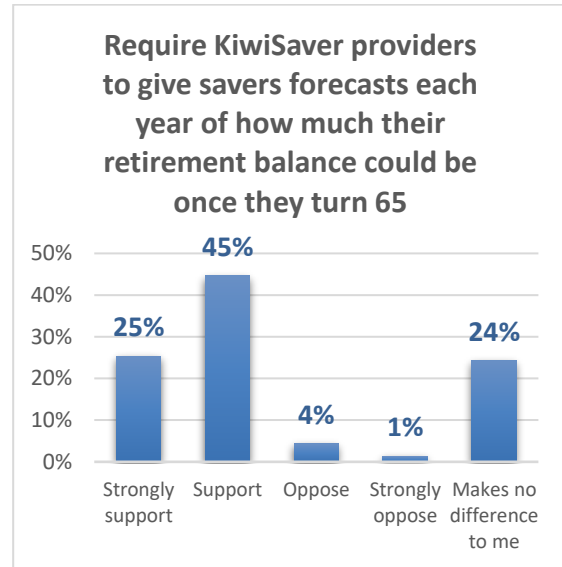


The Government has said it supports allowing people over the age of 65 to join KiwiSaver. The Minister says: *“This change will provide access to a lower-cost managed fund for those aged over 65 and who have not previously joined KiwiSaver.”*

7. Forecasting how much KiwiSaver members could have

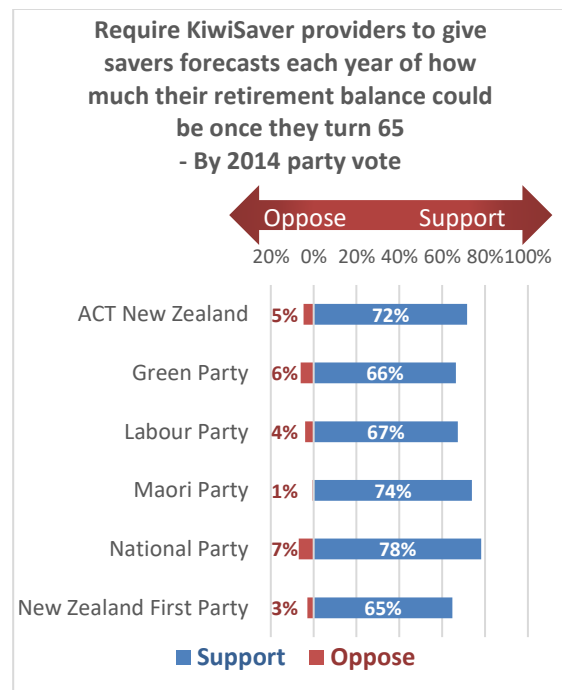
Some Government officials have started work on a possible policy which would require KiwiSaver providers to give savers forecasts each year of how much their retirement balance could be once they turn 65 (if they continue to save at the same rate and stay in the same fund).

This idea has strong support: 70% support, just 6% oppose and 24% were not sure.



Support ran as high as 88% among those with personal annual incomes of between \$150,001 and \$200,000. It was above 80% for all those earning \$70,001 or more. It was above 74% for all those earning between \$20,001 and \$70,000 a year. Among those earning less than \$20,000 a year, support was still high, at 66%.

Those aged 65+ who are still working and contributing to KiwiSaver are keenest on this idea: 99% support it.



8. A law to say how much you can draw from KiwiSaver each year?

Currently, KiwiSaver members can reinvest their savings into an investment that produces an income, such as a managed fund or term deposit, or draw down on the money slowly while leaving the rest in their KiwiSaver account to continue growing.

Unrelated to the CFFC's policy recommendations, the survey asked whether or not New Zealanders would support a new law to control how much they could draw down from their KiwiSaver funds after they turn 65 (there has been some public discussion over whether or not the state could provide a voluntary solution, allowing KiwiSaver members to turn their funds into an annuity, providing regular income.²)

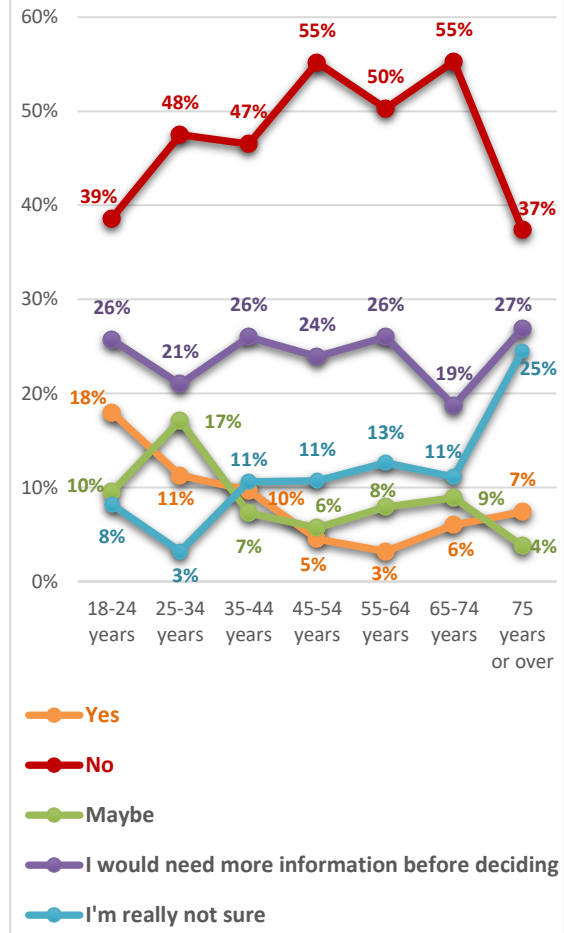
The results showed that New Zealanders want to keep control over what they do with their money when they retire.

The result on whether or not Government should set the amount someone can spend from KiwiSaver, however, was a resounding "No": 48% did not think there should be a new law allowing this, 8.6% thought there should be.

24% said they would need more information before deciding.

Opposition was highest among those aged 45 to 74.

Do you think there should be new laws saying how much of their KiwiSaver retirement savings someone can spend each year once they are eligible to draw the funds?



The idea generated some heated comment.

Some of those opposing said:

"My money is my money - why would you let government idiots dictate how much you can have and when you can have it?"

"A person should be able spend their savings in the way they choose."

A bit of "government knows best"

² NZ Society of Actuaries, Income Streaming In Retirement, Options for New Zealand, policy discussion document, June 2015

<https://actuaries.org.nz/wp-content/uploads/2015/pdf/NZSA%20Income%20Streaming%20Full%20Paper%20June15.pdf>

“A lot of people will need to cash up on KiwiSaver so they pay off debts such as a mortgage and thus reduce their expenses.”

“A strange thing to make a law about.”

“At first glance it sounds like an outrageous restriction.”

Others commented:

“Basically the funds should convert to an annuity.”

“I can understand a limit being set if a person takes out all their KiwiSaver, spend the lot then are dependent on NZ super and top-up benefits.”

“I guess to avoid someone taking out all their savings and spending it negligently, and then expecting the state to support them until they die ... yes need to stop this from happening.”

APPENDIX 1 - SAMPLE

2,199 adult respondents responded to the survey between 3 and 16 March 2017.

The sample used source diversity, with a total of 2,082 respondents: 1,946 members of Horizon Research's national online research panels, plus 253 respondents provided by an online sampling and data collection company. Horizon's panels and the external panel have been recruited and maintained to represent the New Zealand population.

The sample was weighted to match national demographics for age, gender, personal income, education level, and employment status at the 2013 Census and party vote at the 2014 general election. The survey has an overall margin of error of $\pm 2.1\%$.

Contact

For more information about this survey, please contact Grant McInman on 021 076 2040, email gmcinman@horizonresearch.co.nz.

APPENDIX 2 - TABLES

Would you support or oppose KiwiSaver contributions being gradually increased from 3% to 4%?	ALL	GENDER		AGE GROUP						
		Male	Female	18-24 years	25-34 years	35-44 years	45-54 years	55-64 years	65-74 years	75 years or over
Strongly support	30%	34%	25%	25%	26%	30%	32%	30%	37%	24%
Support	37%	37%	38%	36%	42%	37%	37%	38%	33%	43%
Oppose	7%	6%	7%	11%	7%	3%	5%	6%	6%	7%
Strongly oppose	3%	3%	4%	3%	2%	4%	4%	4%	1%	2%
I'm really not sure	23%	20%	26%	25%	23%	27%	22%	21%	22%	25%

N (unweighted)	2119	841	1,271	239	223	265	349	543	365	135
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Would you support or oppose KiwiSaver contributions being gradually increased from 3% to 4%?	ALL	HOUSEHOLD INCOME								
		Less than \$20,000 per year	Between \$20,001 and \$30,000 per year	Between \$30,001 and \$50,000 per year	Between \$50,001 and \$70,000 per year	Between \$70,001 and \$100,000 per year	Between \$100,001 and \$150,000 per year	Between \$150,001 and \$200,000 per year	More than \$200,000 per year	Don't know/ prefer not to say
Strongly support	30%	20%	19%	29%	32%	36%	39%	44%	51%	35%
Support	37%	26%	40%	39%	42%	45%	47%	39%	25%	27%
Oppose	7%	8%	5%	6%	6%	7%	6%	4%	5%	8%
Strongly oppose	3%	6%	3%	3%	3%	4%	1%	2%	10%	1%
I'm really not sure	23%	41%	33%	23%	16%	9%	8%	12%	10%	30%

N (unweighted)	2119	168	240	344	306	314	284	106	55	270
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Would you support or oppose KiwiSaver contributions being gradually increased from 3% to 4%?	ALL	PERSONAL INCOME								
		Less than \$20,000 per year	Between \$20,001 and \$30,000 per year	Between \$30,001 and \$50,000 per year	Between \$50,001 and \$70,000 per year	Between \$70,001 and \$100,000 per year	Between \$100,001 and \$150,000 per year	Between \$150,001 and \$200,000 per year	More than \$200,000 per year	Don't know/prefer not to say
Strongly support	30%	25%	25%	32%	35%	45%	47%	36%	57%	30%
Support	37%	33%	47%	40%	47%	34%	35%	50%	24%	30%
Oppose	7%	8%	4%	8%	4%	8%	5%	3%	10%	5%
Strongly oppose	3%	3%	3%	6%	2%	3%	0%	0%	5%	2%
I'm really not sure	23%	32%	22%	15%	12%	10%	13%	11%	4%	34%

N (unweighted)	2119	469	287	410	292	241	112	27	22	239
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Would you support or oppose KiwiSaver contributions being gradually increased from 3% to 4%?	ALL	EMPLOYED	
		Yes	No
Strongly support	30%	34%	24%
Support	37%	40%	33%
Oppose	7%	6%	4%
Strongly oppose	3%	4%	3%
I'm really not sure	23%	16%	36%

N (unweighted)	2119	1,284	668
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Would you support or oppose KiwiSaver contributions being gradually increased from 3% to 4%?	ALL	OCCUPATION												
		Professional/Senior Government Official	Business Manager/Executive	Business Proprietor/Self-employed	Teacher/Nurse/Police or other trained service worker	Clerical/Sales Employee	Farm Owner/manager	Technical/mechanical/Skilled Worker	Labourer/Agricultural or Domestic Worker	Home-maker (not otherwise employed)	Student	Retired/ Superannuitant	Unemployed/Beneficiary	Don't know/prefer not to say
Strongly support	30%	48%	43%	30%	35%	26%	5%	34%	40%	31%	21%	27%	18%	30%
Support	37%	35%	41%	41%	31%	43%	24%	44%	37%	29%	34%	39%	34%	36%
Oppose	7%	1%	7%	12%	5%	10%	29%	3%	4%	9%	12%	6%	3%	5%
Strongly oppose	3%	3%	4%	3%	3%	2%	9%	8%	2%	3%	2%	0%	4%	1%
I'm really not sure	23%	13%	4%	14%	27%	19%	33%	11%	18%	28%	31%	27%	41%	28%

N (unweighted)	2119	186	141	161	226	236	20	169	86	104	102	358	139	67
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Would you support or oppose KiwiSaver contributions being gradually increased from 3% to 4%?	ALL	HIGHEST QUALIFICATION							
		Postgraduate degree (Masters' degree or PhD)	Undergraduate (Bachelor) degree	Vocational qualification (includes trade certificates, diplomas etc.)	University Bursary or 7th form	Sixth form/UE/NCEA Level 2	NCEA Level 1 or School Certificate	No formal school qualification	Prefer not to say
Strongly support	30%	39%	31%	31%	25%	36%	23%	27%	25%
Support	37%	36%	41%	40%	45%	39%	36%	36%	25%
Oppose	7%	6%	6%	6%	3%	6%	9%	9%	4%
Strongly oppose	3%	6%	6%	2%	5%	1%	3%	4%	3%
I'm really not sure	23%	14%	17%	22%	23%	18%	28%	25%	44%

N (unweighted)	2119	225	516	525	156	215	186	157	60
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Would you support or oppose KiwiSaver contributions being gradually increased from 3% to 4%?	ALL	HOUSEHOLD TYPE								
		Single person household	Couple only (no children/none at home)	Two parent family, one or two children at home	Two parent family, three or more children at home	One parent family, one or two children at home	One parent family, three or more children at home	Flatting or boarding - not a family home	Extended family	Prefer not to say
Strongly support	30%	25%	34%	30%	34%	30%	12%	32%	19%	28%
Support	37%	33%	39%	42%	38%	39%	45%	36%	29%	9%
Oppose	7%	10%	4%	7%	8%	2%	0%	7%	12%	10%
Strongly oppose	3%	4%	4%	1%	1%	5%	7%	3%	3%	0%
I'm really not sure	23%	27%	19%	20%	19%	24%	35%	23%	36%	54%

N (unweighted)	2119	368	691	435	129	127	24	164	103	44
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Would you support or oppose KiwiSaver contributions being gradually increased from 3% to 4%?	ALL	PARTY VOTE 2014												
		ACT New Zealand	Conservative Party	Green Party	Interne t-MANA Party	Labour Party	Maori Party	Nation al Party	New Zealand First Party	United Future	Other party	Chose not to vote	Was not eligible to vote	Don't know or can't remember
Strongly support	30%	13%	25%	26%	18%	30%	46%	35%	40%	0%	2%	28%	20%	11%
Support	37%	38%	55%	40%	52%	29%	24%	44%	33%	49%	44%	22%	38%	31%
Oppose	7%	26%	4%	8%	0%	7%	5%	5%	6%	0%	21%	7%	8%	12%
Strongly oppose	3%	8%	1%	5%	12%	5%	0%	2%	4%	0%	22%	3%	2%	1%
I'm really not sure	23%	16%	14%	21%	18%	28%	25%	14%	17%	51%	11%	40%	32%	46%

N (unweighted)	2119	22	48	254	20	439	49	533	154	5	12	57	66	98
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Do you support or oppose an option to allow KiwiSaver members to set up an automatic increase in contributions over time?	ALL	GENDER		AGE GROUP						
		Male	Female	18-24 years	25-34 years	35-44 years	45-54 years	55-64 years	65-74 years	75 years or over
Strongly support	21%	25%	17%	21%	20%	19%	20%	22%	25%	22%
Support	42%	44%	41%	41%	45%	43%	38%	42%	50%	46%
Oppose	7%	5%	9%	9%	11%	7%	6%	7%	5%	4%
Strongly oppose	2%	2%	3%	2%	1%	3%	3%	2%	1%	1%
I'm really not sure	28%	25%	30%	27%	24%	29%	33%	27%	19%	27%

N (unweighted)	2100	835	1,258	237	221	264	344	542	361	131
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Do you support or oppose an option to allow KiwiSaver members to set up an automatic increase in contributions over time?	ALL	HOUSEHOLD INCOME								
		Less than \$20,000 per year	Between \$20,001 and \$30,000 per year	Between \$30,001 and \$50,000 per year	Between \$50,001 and \$70,000 per year	Between \$70,001 and \$100,000 per year	Between \$100,001 and \$150,000 per year	Between \$150,001 and \$200,000 per year	More than \$200,000 per year	Don't know/prefer not to say
Strongly support	21%	20%	16%	17%	19%	23%	25%	36%	34%	27%
Support	42%	29%	47%	39%	47%	56%	49%	51%	42%	32%
Oppose	7%	8%	5%	10%	7%	3%	13%	4%	5%	7%
Strongly oppose	2%	4%	1%	3%	2%	1%	1%	4%	8%	1%
I'm really not sure	28%	39%	31%	32%	25%	17%	12%	7%	12%	34%

N (unweighted)	2100	166	236	338	305	312	283	105	54	269
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Do you support or oppose an option to allow KiwiSaver members to set up an automatic increase in contributions over time?	ALL	PERSONAL INCOME								
		Less than \$20,000 per year	Between \$20,001 and \$30,000 per year	Between \$30,001 and \$50,000 per year	Between \$50,001 and \$70,000 per year	Between \$70,001 and \$100,000 per year	Between \$100,001 and \$150,000 per year	Between \$150,001 and \$200,000 per year	More than \$200,000 per year	Don't know/prefer not to say
Strongly support	21%	19%	18%	21%	23%	25%	36%	34%	53%	22%
Support	42%	38%	48%	44%	51%	53%	44%	44%	40%	31%
Oppose	7%	7%	9%	8%	7%	8%	7%	7%	7%	5%
Strongly oppose	2%	3%	2%	2%	2%	1%	2%	1%	0%	1%
I'm really not sure	28%	33%	24%	25%	18%	14%	12%	14%	0%	41%

N (unweighted)	2100	465	280	407	289	240	112	27	21	239
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Do you support or oppose an option to allow KiwiSaver members to set up an automatic increase in contributions over time?	ALL	EMPLOYED	
		Yes	No
Strongly support	21%	22%	18%
Support	42%	44%	39%
Oppose	7%	8%	6%
Strongly oppose	2%	2%	2%
I'm really not sure	28%	24%	35%

N (unweighted)	2100	1,272	663
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Do you support or oppose an option to allow KiwiSaver members to set up an automatic increase in contributions over time?	ALL	OCCUPATION												
		Professional/Senior Government Official	Business Manager/Executive	Business Proprietor/Self-employed	Teacher/Nurse/Police or other trained service worker	Clerical/Sales Employee	Farm Owner/manager	Technical/mechanical/Skilled Worker	Labourer/Agricultural or Domestic Worker	Home-maker (not otherwise employed)	Student	Retired/Superannuitant	Unemployed/Beneficiary	Don't know/prefer not to say
Strongly support	21%	35%	31%	22%	20%	18%	5%	20%	25%	24%	15%	21%	14%	27%
Support	42%	38%	48%	38%	43%	44%	41%	52%	37%	33%	51%	52%	24%	38%
Oppose	7%	10%	3%	9%	10%	8%	1%	7%	14%	8%	7%	3%	7%	6%
Strongly oppose	2%	0%	3%	1%	3%	1%	0%	5%	3%	2%	2%	0%	3%	1%
I'm really not sure	28%	16%	15%	31%	24%	29%	53%	16%	21%	34%	25%	24%	52%	28%
N (unweighted)	2100	186	141	159	223	231	20	169	86	104	102	353	138	66

Do you support or oppose an option to allow KiwiSaver members to set up an automatic increase in contributions over time?	ALL	HIGHEST QUALIFICATION							
		Postgraduate degree (Masters' degree or PhD)	Undergraduate (Bachelor) degree	Vocational qualification (includes trade certificates, diplomas etc.)	University Bursary or 7th form	Sixth form/UE/NCEA Level 2	NCEA Level 1 or School Certificate	No formal school qualification	Prefer not to say
Strongly support	21%	22%	24%	20%	13%	24%	18%	19%	23%
Support	42%	44%	45%	50%	53%	45%	40%	38%	25%
Oppose	7%	9%	8%	7%	7%	6%	4%	11%	8%
Strongly oppose	2%	4%	3%	2%	5%	0%	1%	2%	4%
I'm really not sure	28%	21%	20%	21%	23%	25%	36%	30%	40%
N (unweighted)	2100	225	512	521	154	213	185	155	58

Do you support or oppose an option to allow KiwiSaver members to set up an automatic increase in contributions over time?	ALL	HOUSEHOLD TYPE								
		Single person household	Couple only (no children/none at home)	Two parent family, one or two children at home	Two parent family, three or more children at home	One parent family, one or two children at home	One parent family, three or more children at home	Flatting or boarding - not a family home	Extended family	Prefer not to say
Strongly support	21%	20%	25%	20%	13%	25%	13%	24%	10%	20%
Support	42%	36%	47%	48%	53%	34%	26%	40%	39%	16%
Oppose	7%	9%	5%	9%	5%	8%	3%	4%	8%	16%
Strongly oppose	2%	2%	3%	1%	0%	5%	1%	1%	3%	0%
I'm really not sure	28%	33%	20%	21%	28%	29%	57%	32%	41%	47%

N (unweighted)	2100	362	685	433	125	126	24	164	103	44
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Do you support or oppose an option to allow KiwiSaver members to set up an automatic increase in contributions over time?	ALL	PARTY VOTE 2014												
		ACT New Zealand	Conservative Party	Green Party	Interne-t-MANA Party	Labour Party	Maori Party	National Party	New Zealand First Party	United Future	Other party	Chose not to vote	Was not eligible to vote	Don't know or can't remember
Strongly support	21%	17%	22%	15%	9%	19%	30%	24%	29%	0%	0%	24%	20%	9%
Support	42%	49%	40%	46%	57%	36%	38%	50%	40%	46%	33%	26%	42%	32%
Oppose	7%	1%	5%	9%	15%	8%	7%	5%	10%	46%	33%	9%	6%	5%
Strongly oppose	2%	0%	1%	1%	0%	4%	0%	1%	2%	0%	9%	2%	0%	1%
I'm really not sure	28%	33%	32%	28%	19%	32%	25%	19%	19%	8%	25%	39%	33%	54%

N (unweighted)	2100	22	48	253	19	434	49	530	150	5	12	57	66	97
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How strongly would you support or oppose a suggestion to allow people joining KiwiSaver extra choices, to contribute not only 3, 4 or 8% but also 6% and 10% if they want to?	ALL	GENDER		AGE GROUP						
		Male	Female	18-24 years	25-34 years	35-44 years	45-54 years	55-64 years	65-74 years	75 years or over
Strongly support	30%	31%	29%	30%	32%	32%	31%	30%	27%	17%
Support	45%	44%	47%	43%	49%	39%	45%	44%	52%	55%
Oppose	4%	4%	4%	6%	3%	4%	3%	2%	4%	2%
Strongly oppose	1%	1%	1%	1%	0%	2%	2%	1%	1%	1%
I'm really not sure	21%	21%	20%	21%	16%	23%	20%	23%	17%	25%

N (unweighted)	2106	839	1,260	237	222	265	349	540	362	131
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How strongly would you support or oppose a suggestion to allow people joining KiwiSaver extra choices, to contribute not only 3, 4 or 8% but also 6% and 10% if they want to?	ALL	HOUSEHOLD INCOME								
		Less than \$20,000 per year	Between \$20,001 and \$30,000 per year	Between \$30,001 and \$50,000 per year	Between \$50,001 and \$70,000 per year	Between \$70,001 and \$100,000 per year	Between \$100,001 and \$150,000 per year	Between \$150,001 and \$200,000 per year	More than \$200,000 per year	Don't know/prefer not to say
Strongly support	30%	26%	18%	33%	32%	31%	32%	43%	43%	33%
Support	45%	35%	52%	42%	45%	57%	53%	45%	38%	38%
Oppose	4%	5%	3%	5%	2%	1%	8%	0%	6%	2%
Strongly oppose	1%	4%	0%	1%	2%	0%	0%	0%	7%	0%
I'm really not sure	21%	30%	28%	20%	19%	11%	7%	12%	5%	28%

N (unweighted)	2106	166	237	339	305	313	283	106	55	270
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How strongly would you support or oppose a suggestion to allow people joining KiwiSaver extra choices, to contribute not only 3, 4 or 8% but also 6% and 10% if they want to?	ALL	PERSONAL INCOME								
		Less than \$20,000 per year	Between \$20,001 and \$30,000 per year	Between \$30,001 and \$50,000 per year	Between \$50,001 and \$70,000 per year	Between \$70,001 and \$100,000 per year	Between \$100,001 and \$150,000 per year	Between \$150,001 and \$200,000 per year	More than \$200,000 per year	Don't know/prefer not to say
Strongly support	30%	29%	20%	33%	31%	34%	40%	40%	56%	31%
Support	45%	43%	57%	43%	49%	53%	41%	54%	27%	33%
Oppose	4%	3%	3%	5%	4%	2%	8%	0%	12%	3%
Strongly oppose	1%	2%	1%	2%	1%	0%	1%	0%	0%	0%
I'm really not sure	21%	24%	20%	17%	15%	11%	11%	6%	5%	34%

N (unweighted)	2106	465	281	409	291	240	112	27	22	239
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How strongly would you support or oppose a suggestion to allow people joining KiwiSaver extra choices, to contribute not only 3, 4 or 8% but also 6% and 10% if they want to?	ALL	EMPLOYED	
		Yes	No
Strongly support	30%	33%	27%
Support	45%	46%	44%
Oppose	4%	4%	4%
Strongly oppose	1%	1%	1%
I'm really not sure	21%	17%	25%

N (unweighted)	2106	1,279	662
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How strongly would you support or oppose a suggestion to allow people joining KiwiSaver extra choices, to contribute not only 3, 4 or 8% but also 6% and 10% if they want to?	ALL	OCCUPATION												
		Professional/Senior Government Official	Business Manager/Executive	Business Proprietor/Self-employed	Teacher/Nurse/Police or other trained service worker	Clerical/Sales Employee	Farm Owner/manager	Technical/mechanical/Skilled Worker	Labourer/Agricultural or Domestic Worker	Home-maker (not otherwise employed)	Student	Retired/Supernannuitant	Unemployed/Beneficiary	Don't know/prefer not to say
Strongly support	30%	42%	40%	22%	33%	27%	21%	35%	37%	27%	26%	23%	27%	26%
Support	45%	43%	46%	46%	45%	48%	28%	46%	38%	55%	44%	55%	35%	35%
Oppose	4%	6%	3%	9%	2%	5%	0%	2%	5%	3%	4%	3%	2%	4%
Strongly oppose	1%	0%	0%	3%	0%	2%	0%	3%	1%	0%	1%	1%	1%	1%
I'm really not sure	21%	9%	10%	20%	19%	19%	51%	14%	19%	15%	25%	19%	35%	35%

N (unweighted)	2106	185	142	160	226	234	19	169	86	104	101	354	138	65
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How strongly would you support or oppose a suggestion to allow people joining KiwiSaver extra choices, to contribute not only 3, 4 or 8% but also 6% and 10% if they want to?	ALL	HIGHEST QUALIFICATION							
		Postgraduate degree (Masters' degree or PhD)	Undergraduate (Bachelor) degree	Vocational qualification (includes trade certificates, diplomas etc.)	University Bursary or 7th form	Sixth form/UE/NCEA Level 2	NCEA Level 1 or School Certificate	No formal school qualification	Prefer not to say
Strongly support	30%	41%	34%	35%	28%	34%	22%	24%	29%
Support	45%	42%	46%	45%	53%	48%	46%	45%	33%
Oppose	4%	4%	5%	3%	3%	3%	5%	4%	2%
Strongly oppose	1%	1%	1%	1%	1%	1%	1%	1%	4%
I'm really not sure	21%	12%	15%	17%	15%	15%	27%	27%	33%

N (unweighted)	2106	225	517	521	154	213	184	155	58
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How strongly would you support or oppose a suggestion to allow people joining KiwiSaver extra choices, to contribute not only 3, 4 or 8% but also 6% and 10% if they want to?	ALL	HOUSEHOLD TYPE								
		Single person household	Couple only (no children/none at home)	Two parent family, one or two children at home	Two parent family, three or more children at home	One parent family, one or two children at home	One parent family, three or more children at home	Flatting or boarding - not a family home	Extended family	Prefer not to say
Strongly support	30%	27%	34%	31%	25%	30%	14%	36%	14%	25%
Support	45%	41%	49%	49%	55%	50%	42%	33%	37%	28%
Oppose	4%	5%	2%	4%	1%	2%	0%	6%	10%	2%
Strongly oppose	1%	2%	2%	0%	0%	3%	0%	0%	0%	0%
I'm really not sure	21%	25%	14%	16%	19%	15%	44%	24%	39%	45%

N (unweighted)	2106	364	686	434	127	127	23	164	103	44
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How strongly would you support or oppose a suggestion to allow people joining KiwiSaver extra choices, to contribute not only 3, 4 or 8% but also 6% and 10% if they want to?	ALL	PARTY VOTE 2014												
		ACT New Zealand	Conservative Party	Green Party	Interim-MANA Party	Labour Party	Maori Party	National Party	New Zealand First Party	United Future	Other party	Chose not to vote	Was not eligible to vote	Don't know or can't remember
Strongly support	30%	22%	23%	28%	56%	29%	30%	32%	39%	8%	5%	34%	29%	12%
Support	45%	44%	55%	46%	8%	35%	34%	51%	46%	87%	83%	31%	43%	47%
Oppose	4%	1%	0%	1%	3%	5%	6%	4%	3%	0%	2%	9%	3%	5%
Strongly oppose	1%	0%	0%	3%	0%	3%	0%	1%	0%	0%	4%	0%	0%	0%
I'm really not sure	21%	33%	22%	22%	33%	28%	30%	13%	12%	5%	6%	26%	25%	37%

N (unweighted)	2106	22	48	252	19	437	49	530	154	5	12	57	66	96
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Would you support or oppose making KiwiSaver funds available at a different age than NZ Super?	ALL	GENDER		AGE GROUP						
		Male	Female	18-24 years	25-34 years	35-44 years	45-54 years	55-64 years	65-74 years	75 years or over
Strongly support	15%	15%	16%	22%	23%	16%	14%	10%	8%	13%
Support	36%	34%	38%	33%	34%	40%	37%	30%	40%	36%
Oppose	13%	15%	10%	11%	10%	11%	8%	20%	22%	7%
Strongly oppose	6%	7%	5%	3%	7%	4%	6%	8%	7%	2%
I'm really not sure	31%	30%	31%	31%	25%	29%	34%	31%	24%	42%

N (unweighted)	2114	841	1,266	239	223	265	349	540	362	136
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Would you support or oppose making KiwiSaver funds available at a different age than NZ Super?	ALL	HOUSEHOLD INCOME								
		Less than \$20,000 per year	Between \$20,001 and \$30,000 per year	Between \$30,001 and \$50,000 per year	Between \$50,001 and \$70,000 per year	Between \$70,001 and \$100,000 per year	Between \$100,001 and \$150,000 per year	Between \$150,001 and \$200,000 per year	More than \$200,000 per year	Don't know/ prefer not to say
Strongly support	15%	20%	13%	16%	14%	13%	8%	20%	31%	19%
Support	36%	29%	40%	35%	35%	43%	39%	54%	23%	29%
Oppose	13%	10%	7%	12%	16%	17%	23%	8%	16%	9%
Strongly oppose	6%	3%	4%	9%	7%	7%	4%	3%	11%	3%
I'm really not sure	31%	38%	35%	29%	28%	20%	26%	15%	19%	40%

N (unweighted)	2114	168	240	342	306	313	284	105	55	269
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Would you support or oppose making KiwiSaver funds available at a different age than NZ Super?	ALL	PERSONAL INCOME								
		Less than \$20,000 per year	Between \$20,001 and \$30,000 per year	Between \$30,001 and \$50,000 per year	Between \$50,001 and \$70,000 per year	Between \$70,001 and \$100,000 per year	Between \$100,001 and \$150,000 per year	Between \$150,001 and \$200,000 per year	More than \$200,000 per year	Don't know/prefer not to say
Strongly support	15%	18%	11%	13%	15%	15%	9%	51%	49%	13%
Support	36%	33%	42%	36%	48%	34%	39%	25%	34%	26%
Oppose	13%	9%	12%	17%	14%	22%	23%	15%	17%	12%
Strongly oppose	6%	6%	6%	7%	3%	5%	8%	1%	0%	2%
I'm really not sure	31%	34%	29%	27%	21%	25%	21%	9%	0%	46%

N (unweighted)	2114	470	287	408	290	241	111	27	22	238
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Would you support or oppose making KiwiSaver funds available at a different age than NZ Super?	ALL	EMPLOYED	
		Yes	No
Strongly support	15%	15%	15%
Support	36%	37%	37%
Oppose	13%	15%	8%
Strongly oppose	6%	6%	6%
I'm really not sure	31%	28%	34%

N (unweighted)	2114	1,277	670
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Would you support or oppose making KiwiSaver funds available at a different age than NZ Super?	ALL	OCCUPATION												
		Professional/Senior Government Official	Business Manager/Executive	Business Proprietor/Self-employed	Teacher/Nurse/Police or other trained service worker	Clerical/Sales Employee	Farm Owner/manager	Technical/mechanical/Skilled Worker	Labourer/Agricultural or Domestic Worker	Home-maker (not otherwise employed)	Student	Retired/Superannuitant	Unemployed/Beneficiary	Don't know/prefer not to say
Strongly support	15%	11%	26%	8%	25%	8%	2%	17%	16%	14%	17%	9%	18%	8%
Support	36%	41%	38%	34%	32%	39%	22%	41%	23%	40%	41%	42%	25%	41%
Oppose	13%	16%	10%	23%	10%	15%	23%	16%	17%	12%	4%	13%	9%	8%
Strongly oppose	6%	4%	10%	6%	5%	4%	2%	6%	9%	3%	7%	4%	7%	5%
I'm really not sure	31%	28%	16%	29%	28%	33%	51%	21%	35%	32%	31%	31%	42%	38%
N (unweighted)	2114	184	142	161	224	235	20	168	86	105	102	358	139	66

Would you support or oppose making KiwiSaver funds available at a different age than NZ Super?	ALL	HIGHEST QUALIFICATION							
		Postgraduate degree (Masters' degree or PhD)	Undergraduate (Bachelor) degree	Vocational qualification (includes trade certificates, diplomas etc.)	University Bursary or 7th form	Sixth form/UE/NCEA Level 2	NCEA Level 1 or School Certificate	No formal school qualification	Prefer not to say
Strongly support	15%	16%	15%	15%	14%	14%	17%	11%	21%
Support	36%	35%	39%	40%	40%	41%	29%	35%	30%
Oppose	13%	14%	16%	17%	6%	17%	13%	7%	5%
Strongly oppose	6%	4%	6%	5%	11%	3%	7%	11%	1%
I'm really not sure	31%	31%	25%	24%	30%	26%	35%	36%	43%
N (unweighted)	2114	226	516	523	155	215	185	157	59

Would you support or oppose making KiwiSaver funds available at a different age than NZ Super?	ALL	HOUSEHOLD TYPE								
		Single person household	Couple only (no children/ none at home)	Two parent family, one or two children at home	Two parent family, three or more children at home	One parent family, one or two children at home	One parent family, three or more children at home	Flatting or boarding - not a family home	Extended family	Prefer not to say
Strongly support	15%	11%	13%	17%	18%	18%	12%	27%	10%	4%
Support	36%	35%	40%	39%	37%	39%	14%	28%	34%	26%
Oppose	13%	15%	14%	14%	12%	11%	4%	5%	17%	8%
Strongly oppose	6%	6%	7%	4%	4%	5%	1%	6%	10%	15%
I'm really not sure	31%	33%	27%	25%	30%	28%	69%	36%	30%	47%

N (unweighted)	2114	370	688	435	128	126	24	164	102	43
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Would you support or oppose making KiwiSaver funds available at a different age than NZ Super?	ALL	PARTY VOTE 2014												
		ACT New Zealand	Conservative Party	Green Party	Internet-MANA Party	Labour Party	Maori Party	National Party	New Zealand First Party	United Future	Other party	Chose not to vote	Was not eligible to vote	Don't know or can't remember
Strongly support	15%	3%	5%	17%	31%	18%	10%	14%	18%	8%	10%	14%	17%	10%
Support	36%	33%	49%	32%	29%	31%	40%	38%	31%	49%	67%	30%	44%	26%
Oppose	13%	9%	9%	15%	29%	11%	9%	17%	9%	0%	16%	5%	9%	11%
Strongly oppose	6%	36%	4%	5%	7%	7%	8%	5%	12%	0%	6%	9%	0%	2%
I'm really not sure	31%	19%	33%	31%	4%	33%	33%	26%	31%	42%	2%	41%	31%	52%

N (unweighted)	2114	22	48	254	20	437	49	535	155	5	11	57	66	98
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At the moment KiwiSaver members can take a savings holiday and stop contributing for up to five years. A proposal to help ensure people are saving as much as possible is for them to have to reapply each year to continue the savings holiday - up to a maximum savings holiday period of 5 years. How strongly would you support or oppose this?	ALL	GENDER		AGE GROUP						
		Male	Female	18-24 years	25-34 years	35-44 years	45-54 years	55-64 years	65-74 years	75 years or over
Strongly support	13%	15%	11%	8%	21%	11%	15%	13%	11%	9%
Support	40%	38%	41%	39%	46%	35%	35%	42%	49%	30%
Oppose	12%	14%	11%	14%	10%	11%	11%	15%	14%	12%
Strongly oppose	4%	5%	4%	5%	6%	5%	3%	4%	3%	2%
I'm really not sure	31%	28%	34%	34%	17%	37%	35%	26%	23%	48%
N (unweighted)	2105	838	1,260	237	223	263	349	541	359	133

At the moment KiwiSaver members can take a savings holiday and stop contributing for up to five years. A proposal to help ensure people are saving as much as possible is for them to have to reapply each year to continue the savings holiday - up to a maximum savings holiday period of 5 years. How strongly would you support or oppose this?	ALL	HOUSEHOLD INCOME								
		Less than \$20,000 per year	Between \$20,001 and \$30,000 per year	Between \$30,001 and \$50,000 per year	Between \$50,001 and \$70,000 per year	Between \$70,001 and \$100,000 per year	Between \$100,001 and \$150,000 per year	Between \$150,001 and \$200,000 per year	More than \$200,000 per year	Don't know/ prefer not to say
Strongly support	13%	10%	12%	10%	14%	17%	12%	19%	38%	17%
Support	40%	33%	35%	40%	47%	45%	54%	47%	35%	28%
Oppose	12%	8%	19%	14%	11%	12%	12%	13%	16%	6%
Strongly oppose	4%	6%	4%	6%	5%	3%	2%	6%	0%	2%
I'm really not sure	31%	44%	30%	30%	23%	23%	20%	16%	10%	48%
N (unweighted)	2105	168	236	341	304	313	283	105	55	268

At the moment KiwiSaver members can take a savings holiday and stop contributing for up to five years. A proposal to help ensure people are saving as much as possible is for them to have to reapply each year to continue the savings holiday - up to a maximum savings holiday period of 5 years. How strongly would you support or oppose this?	ALL	PERSONAL INCOME								
		Less than \$20,000 per year	Between \$20,001 and \$30,000 per year	Between \$30,001 and \$50,000 per year	Between \$50,001 and \$70,000 per year	Between \$70,001 and \$100,000 per year	Between \$100,001 and \$150,000 per year	Between \$150,001 and \$200,000 per year	More than \$200,000 per year	Don't know/ prefer not to say
Strongly support	13%	11%	12%	15%	15%	15%	20%	17%	49%	12%
Support	40%	36%	46%	43%	51%	47%	40%	43%	30%	24%
Oppose	12%	11%	17%	12%	11%	15%	11%	12%	15%	8%
Strongly oppose	4%	5%	2%	6%	3%	5%	5%	7%	0%	1%
I'm really not sure	31%	37%	22%	25%	21%	18%	24%	22%	5%	55%

N (unweighted)	2105	469	284	406	288	242	112	27	22	235
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At the moment KiwiSaver members can take a savings holiday and stop contributing for up to five years. A proposal to help ensure people are saving as much as possible is for them to have to reapply each year to continue the savings holiday - up to a maximum savings holiday period of 5 years. How strongly would you support or oppose this?	ALL	EMPLOYED	
		Yes	No
Strongly support	13%	16%	11%
Support	40%	43%	33%
Oppose	12%	12%	11%
Strongly oppose	4%	4%	3%
I'm really not sure	31%	25%	42%

N (unweighted)	2105	1,276	664
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At the moment KiwiSaver members can take a savings holiday and stop contributing for up to five years. A proposal to help ensure people are saving as much as possible is for them to have to reapply each year to continue the savings holiday - up to a maximum savings holiday period of 5 years. How strongly would you support or oppose this?	ALL	OCCUPATION												
		Professional/Senior Government Official	Business Manager/Executive	Business Proprietor/Self-employed	Teacher/Nurse/Police or other trained service worker	Clerical/Sales Employee	Farm Owner/manager	Technical/mechanical/Skilled Worker	Labourer/Agricultural or Domestic Worker	Home-maker (not otherwise employed)	Student	Retired/ Superannuitant	Unemployed/Beneficiary	Don't know/prefer not to say
Strongly support	13%	13%	27%	11%	15%	16%	10%	17%	8%	9%	14%	11%	7%	7%
Support	40%	46%	41%	40%	40%	39%	37%	53%	47%	40%	43%	40%	32%	19%
Oppose	12%	15%	13%	15%	12%	14%	0%	11%	9%	8%	8%	13%	10%	22%
Strongly oppose	4%	6%	3%	2%	8%	2%	9%	5%	4%	3%	9%	2%	4%	1%
I'm really not sure	31%	20%	16%	33%	26%	30%	45%	15%	32%	40%	27%	34%	47%	51%
N (unweighted)	2105	185	141	161	223	234	20	167	85	104	102	355	139	66

At the moment KiwiSaver members can take a savings holiday and stop contributing for up to five years. A proposal to help ensure people are saving as much as possible is for them to have to reapply each year to continue the savings holiday - up to a maximum savings holiday period of 5 years. How strongly would you support or oppose this?	ALL	HIGHEST QUALIFICATION							
		Postgraduate degree (Masters' degree or PhD)	Undergraduate (Bachelor) degree	Vocational qualification (includes trade certificates, diplomas etc.)	University Bursary or 7th form	Sixth form/UE/NCEA Level 2	NCEA Level 1 or School Certificate	No formal school qualification	Prefer not to say
Strongly support	13%	18%	16%	15%	9%	18%	10%	5%	11%
Support	40%	44%	42%	40%	48%	40%	43%	35%	26%
Oppose	12%	9%	13%	17%	10%	11%	8%	18%	9%
Strongly oppose	4%	6%	7%	4%	5%	5%	4%	5%	1%
I'm really not sure	31%	23%	22%	24%	29%	25%	35%	37%	53%
N (unweighted)	2105	224	515	521	155	214	185	155	58

At the moment KiwiSaver members can take a savings holiday and stop contributing for up to five years. A proposal to help ensure people are saving as much as possible is for them to have to reapply each year to continue the savings holiday - up to a maximum savings holiday period of 5 years. How strongly would you support or oppose this?	ALL	HOUSEHOLD TYPE								
		Single person household	Couple only (no children/none at home)	Two parent family, one or two children at home	Two parent family, three or more children at home	One parent family, one or two children at home	One parent family, three or more children at home	Flatting or boarding - not a family home	Extended family	Prefer not to say
Strongly support	13%	11%	14%	16%	14%	13%	0%	17%	6%	6%
Support	40%	35%	46%	43%	40%	38%	23%	34%	38%	32%
Oppose	12%	16%	13%	13%	8%	14%	7%	9%	10%	4%
Strongly oppose	4%	2%	4%	5%	7%	5%	1%	5%	5%	1%
I'm really not sure	31%	37%	24%	24%	31%	31%	69%	35%	42%	57%
N (unweighted)	2105	368	684	433	128	127	24	163	103	41

At the moment KiwiSaver members can take a savings holiday and stop contributing for up to five years. A proposal to help ensure people are saving as much as possible is for them to have to reapply each year to continue the savings holiday - up to a maximum savings holiday period of 5 years. How strongly would you support or oppose this?	ALL	PARTY VOTE 2014												
		ACT New Zealand	Conservative Party	Green Party	Internet-MANA Party	Labour Party	Maori Party	National Party	New Zealand First Party	United Future	Other party	Chose not to vote	Was not eligible to vote	Don't know or can't remember
Strongly support	13%	24%	9%	11%	39%	15%	16%	16%	17%	0%	6%	3%	9%	5%
Support	40%	40%	53%	38%	23%	35%	48%	46%	39%	58%	82%	25%	44%	25%
Oppose	12%	20%	2%	15%	2%	9%	6%	11%	12%	38%	6%	20%	10%	10%
Strongly oppose	4%	1%	2%	8%	7%	5%	4%	3%	5%	0%	0%	1%	3%	2%
I'm really not sure	31%	15%	33%	28%	30%	35%	27%	23%	28%	5%	7%	51%	34%	58%
N (unweighted)	2105	22	48	253	20	435	48	532	153	5	11	56	66	97

Currently no one aged over 65 can join KiwiSaver. Would you support or oppose people over the age of 65 who are working being able to join KiwiSaver and continue to have the same benefits as those aged under 65 years? (e.g. Government and employer contributions)	ALL	GENDER		AGE GROUP						
		Male	Female	18-24 years	25-34 years	35-44 years	45-54 years	55-64 years	65-74 years	75 years or over
Strongly support	26%	26%	25%	24%	24%	32%	23%	25%	28%	26%
Support	40%	38%	41%	30%	47%	32%	41%	43%	44%	57%
Oppose	10%	10%	9%	14%	4%	11%	10%	7%	13%	5%
Strongly oppose	3%	4%	2%	5%	3%	3%	3%	3%	3%	0%
I'm really not sure	22%	22%	22%	27%	23%	23%	23%	22%	12%	13%
N (unweighted)	2095	834	1,254	239	223	264	349	532	355	133

Currently no one aged over 65 can join KiwiSaver. Would you support or oppose people over the age of 65 who are working being able to join KiwiSaver and continue to have the same benefits as those aged under 65 years? (e.g. Government and employer contributions)	ALL	HOUSEHOLD INCOME								
		Less than \$20,000 per year	Between \$20,001 and \$30,000 per year	Between \$30,001 and \$50,000 per year	Between \$50,001 and \$70,000 per year	Between \$70,001 and \$100,000 per year	Between \$100,001 and \$150,000 per year	Between \$150,001 and \$200,000 per year	More than \$200,000 per year	Don't know/prefer not to say
Strongly support	26%	24%	20%	25%	28%	28%	20%	36%	37%	29%
Support	40%	27%	43%	43%	41%	48%	52%	43%	32%	29%
Oppose	10%	12%	13%	8%	8%	8%	15%	12%	8%	6%
Strongly oppose	3%	7%	1%	3%	5%	2%	2%	2%	10%	2%
I'm really not sure	22%	30%	23%	22%	18%	15%	11%	7%	14%	34%
N (unweighted)	2095	167	236	337	302	312	282	105	55	268

Currently no one aged over 65 can join KiwiSaver. Would you support or oppose people over the age of 65 who are working being able to join KiwiSaver and continue to have the same benefits as those aged under 65 years? (e.g. Government and employer contributions)	ALL	PERSONAL INCOME								
		Less than \$20,000 per year	Between \$20,001 and \$30,000 per year	Between \$30,001 and \$50,000 per year	Between \$50,001 and \$70,000 per year	Between \$70,001 and \$100,000 per year	Between \$100,001 and \$150,000 per year	Between \$150,001 and \$200,000 per year	More than \$200,000 per year	Don't know/prefer not to say
Strongly support	26%	26%	26%	24%	20%	27%	29%	45%	25%	29%
Support	40%	33%	43%	46%	52%	54%	47%	42%	38%	26%
Oppose	10%	10%	13%	11%	5%	7%	9%	7%	7%	7%
Strongly oppose	3%	4%	4%	4%	1%	2%	3%	3%	11%	1%
I'm really not sure	22%	28%	15%	15%	23%	10%	12%	3%	19%	37%

N (unweighted)	2095	464	281	406	289	240	111	27	21	237
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Currently no one aged over 65 can join KiwiSaver. Would you support or oppose people over the age of 65 who are working being able to join KiwiSaver and continue to have the same benefits as those aged under 65 years? (e.g. Government and employer contributions)	ALL	EMPLOYED	
		Yes	No
Strongly support	26%	27%	24%
Support	40%	42%	40%
Oppose	10%	10%	8%
Strongly oppose	3%	3%	3%
I'm really not sure	22%	19%	25%

N (unweighted)	2095	1,268	661
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Currently no one aged over 65 can join KiwiSaver. Would you support or oppose people over the age of 65 who are working being able to join KiwiSaver and continue to have the same benefits as those aged under 65 years? (e.g. Government and employer contributions)	ALL	OCCUPATION												
		Professional/Senior Government Official	Business Manager/Executive	Business Proprietor/Self-employed	Teacher/Nurse/Police or other trained service worker	Clerical/Sales Employee	Farm Owner/manager	Technical/mechanical/Skilled Worker	Labourer/Agricultural or Domestic Worker	Home-maker (not otherwise employed)	Student	Retired/Supernnuitant	Unempl oyed/Beneficiary	Don't know/p refer not to say
Strongly support	26%	36%	32%	29%	33%	19%	18%	28%	24%	28%	19%	23%	22%	28%
Support	40%	41%	41%	43%	37%	43%	60%	43%	42%	46%	27%	52%	30%	26%
Oppose	10%	5%	9%	13%	7%	9%	12%	11%	7%	2%	15%	11%	9%	15%
Strongly oppose	3%	5%	5%	2%	1%	2%	3%	4%	3%	0%	6%	2%	6%	2%
I'm really not sure	22%	14%	13%	15%	22%	27%	7%	14%	24%	24%	32%	12%	34%	29%

N (unweighted)	2095	184	142	159	223	235	19	168	86	104	102	349	138	65
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Currently no one aged over 65 can join KiwiSaver. Would you support or oppose people over the age of 65 who are working being able to join KiwiSaver and continue to have the same benefits as those aged under 65 years? (e.g. Government and employer contributions)	ALL	HIGHEST QUALIFICATION							
		Postgraduate degree (Masters' degree or PhD)	Undergraduate (Bachelor) degree	Vocational qualification (includes trade certificates, diplomas etc.)	University Bursary or 7th form	Sixth form/UE/NCEA Level 2	NCEA Level 1 or School Certificate	No formal school qualification	Prefer not to say
Strongly support	26%	29%	28%	28%	27%	27%	17%	23%	34%
Support	40%	50%	43%	42%	39%	34%	47%	41%	28%
Oppose	10%	6%	10%	7%	10%	11%	10%	11%	8%
Strongly oppose	3%	3%	5%	2%	3%	5%	2%	4%	0%
I'm really not sure	22%	13%	15%	21%	21%	24%	24%	21%	31%

N (unweighted)	2095	225	511	510	156	214	186	156	60
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Currently no one aged over 65 can join KiwiSaver. Would you support or oppose people over the age of 65 who are working being able to join KiwiSaver and continue to have the same benefits as those aged under 65 years? (e.g. Government and employer contributions)	ALL	HOUSEHOLD TYPE								
		Single person household	Couple only (no children/none at home)	Two parent family, one or two children at home	Two parent family, three or more children at home	One parent family, one or two children at home	One parent family, three or more children at home	Flatting or boarding - not a family home	Extended family	Prefer not to say
Strongly support	26%	23%	28%	28%	26%	23%	16%	27%	21%	18%
Support	40%	39%	42%	40%	44%	44%	42%	33%	37%	31%
Oppose	10%	13%	11%	13%	2%	9%	3%	8%	4%	5%
Strongly oppose	3%	3%	4%	4%	4%	2%	0%	4%	1%	0%
I'm really not sure	22%	22%	16%	16%	23%	23%	40%	28%	37%	47%

N (unweighted)	2095	363	681	430	128	127	24	164	102	43
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Currently no one aged over 65 can join KiwiSaver. Would you support or oppose people over the age of 65 who are working being able to join KiwiSaver and continue to have the same benefits as those aged under 65 years? (e.g. Government and employer contributions)	ALL	PARTY VOTE 2014												
		ACT New Zealand	Conservative Party	Green Party	Internet-MANA Party	Labour Party	Maori Party	National Party	New Zealand First Party	United Future	Other party	Chose not to vote	Was not eligible to vote	Don't know or can't remember
Strongly support	26%	27%	23%	23%	31%	24%	29%	29%	28%	46%	35%	23%	19%	13%
Support	40%	35%	44%	36%	25%	37%	40%	45%	32%	54%	59%	38%	35%	36%
Oppose	10%	3%	3%	9%	3%	12%	8%	9%	18%	0%	2%	2%	14%	14%
Strongly oppose	3%	0%	0%	5%	7%	4%	0%	4%	3%	0%	0%	0%	3%	1%
I'm really not sure	22%	34%	30%	27%	33%	23%	24%	14%	19%	0%	4%	37%	29%	37%

N (unweighted)	2095	22	47	252	19	434	48	531	152	5	11	57	66	96
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Some officials have started work on a possible policy which would require KiwiSaver providers to give savers forecasts each year of how much their retirement balance could be once they turn 65 (if they continue to save at the same rate and stay in the same fund). How strongly do you support or oppose this?	ALL	GENDER		AGE GROUP						
		Male	Female	18-24 years	25-34 years	35-44 years	45-54 years	55-64 years	65-74 years	75 years or over
Strongly support	25%	26%	25%	20%	26%	26%	28%	26%	30%	15%
Support	45%	43%	46%	43%	43%	46%	47%	45%	43%	44%
Oppose	4%	5%	4%	9%	3%	4%	3%	2%	4%	5%
Strongly oppose	1%	2%	1%	1%	4%	1%	1%	2%	3%	0%
Makes no difference to me	24%	24%	24%	27%	25%	24%	22%	25%	21%	36%

N (unweighted)	2100	834	1,259	238	222	263	347	538	357	135
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Some officials have started work on a possible policy which would require KiwiSaver providers to give savers forecasts each year of how much their retirement balance could be once they turn 65 (if they continue to save at the same rate and stay in the same fund). How strongly do you support or oppose this?	ALL	HOUSEHOLD INCOME								
		Less than \$20,000 per year	Between \$20,001 and \$30,000 per year	Between \$30,001 and \$50,000 per year	Between \$50,001 and \$70,000 per year	Between \$70,001 and \$100,000 per year	Between \$100,001 and \$150,000 per year	Between \$150,001 and \$200,000 per year	More than \$200,000 per year	Don't know/prefer not to say
Strongly support	25%	16%	19%	26%	29%	35%	27%	43%	48%	23%
Support	45%	47%	50%	41%	49%	44%	51%	41%	28%	37%
Oppose	4%	6%	4%	3%	5%	2%	7%	9%	4%	5%
Strongly oppose	1%	1%	2%	2%	1%	1%	5%	1%	1%	1%
Makes no difference to me	24%	31%	26%	29%	17%	19%	10%	6%	19%	35%

N (unweighted)	2100	166	238	341	300	314	284	104	54	268
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Some officials have started work on a possible policy which would require KiwiSaver providers to give savers forecasts each year of how much their retirement balance could be once they turn 65 (if they continue to save at the same rate and stay in the same fund). How strongly do you support or oppose this?	ALL	PERSONAL INCOME								
		Less than \$20,000 per year	Between \$20,001 and \$30,000 per year	Between \$30,001 and \$50,000 per year	Between \$50,001 and \$70,000 per year	Between \$70,001 and \$100,000 per year	Between \$100,001 and \$150,000 per year	Between \$150,001 and \$200,000 per year	More than \$200,000 per year	Don't know/prefer not to say
Strongly support	25%	20%	21%	32%	27%	30%	31%	30%	48%	27%
Support	45%	44%	53%	43%	54%	50%	51%	58%	35%	28%
Oppose	4%	5%	3%	4%	6%	5%	6%	8%	1%	1%
Strongly oppose	1%	1%	2%	3%	1%	0%	2%	0%	4%	1%
Makes no difference to me	24%	30%	21%	18%	12%	16%	10%	4%	13%	43%

N (unweighted)	2100	466	284	406	289	242	110	27	21	236
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Some officials have started work on a possible policy which would require KiwiSaver providers to give savers forecasts each year of how much their retirement balance could be once they turn 65 (if they continue to save at the same rate and stay in the same fund). How strongly do you support or oppose this?	ALL	EMPLOYED	
		Yes	No
Strongly support	25%	30%	20%
Support	45%	45%	44%
Oppose	4%	4%	3%
Strongly oppose	1%	2%	1%
Makes no difference to me	24%	19%	32%

N (unweighted)	2100	1,271	664
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Some officials have started work on a possible policy which would require KiwiSaver providers to give savers forecasts each year of how much their retirement balance could be once they turn 65 (if they continue to save at the same rate and stay in the same fund). How strongly do you support or oppose this?	ALL	OCCUPATION												
		Professional/Senior Government Official	Business Manager/Executive	Business Proprietor/Self-employed	Teacher/Nurse/Police or other trained service worker	Clerical/Sales Employee	Farm Owner/manager	Technical/mechanical/Skilled Worker	Labourer/Agricultural or Domestic Worker	Home-maker (not otherwise employed)	Student	Retired/ Superannuitant	Unemployed/Beneficiary	Don't know/prefer not to say
Strongly support	25%	40%	46%	28%	25%	26%	8%	29%	26%	20%	20%	17%	20%	21%
Support	45%	38%	31%	47%	51%	51%	40%	48%	46%	54%	40%	46%	40%	42%
Oppose	4%	4%	4%	9%	4%	2%	32%	4%	5%	1%	6%	3%	6%	2%
Strongly oppose	1%	1%	2%	0%	1%	1%	4%	5%	0%	0%	0%	3%	1%	1%
Makes no difference to me	24%	17%	18%	16%	19%	20%	17%	13%	24%	25%	35%	31%	33%	34%
N (unweighted)	2100	184	141	160	224	234	20	165	85	104	101	355	138	66

Some officials have started work on a possible policy which would require KiwiSaver providers to give savers forecasts each year of how much their retirement balance could be once they turn 65 (if they continue to save at the same rate and stay in the same fund). How strongly do you support or oppose this?	ALL	HIGHEST QUALIFICATION							
		Postgraduate degree (Masters' degree or PhD)	Undergraduate (Bachelor) degree	Vocational qualification (includes trade certificates, diplomas etc.)	University Bursary or 7th form	Sixth form/UE/NCEA Level 2	NCEA Level 1 or School Certificate	No formal school qualification	Prefer not to say
Strongly support	25%	36%	31%	31%	24%	29%	22%	18%	14%
Support	45%	38%	45%	46%	48%	50%	43%	40%	42%
Oppose	4%	7%	5%	4%	3%	4%	6%	4%	4%
Strongly oppose	1%	3%	2%	2%	1%	1%	2%	1%	0%
Makes no difference to me	24%	16%	18%	18%	24%	16%	27%	36%	40%
N (unweighted)	2100	224	515	516	155	215	182	156	60

Some officials have started work on a possible policy which would require KiwiSaver providers to give savers forecasts each year of how much their retirement balance could be once they turn 65 (if they continue to save at the same rate and stay in the same fund). How strongly do you support or oppose this?	ALL	HOUSEHOLD TYPE								
		Single person household	Couple only (no children/none at home)	Two parent family, one or two children at home	Two parent family, three or more children at home	One parent family, one or two children at home	One parent family, three or more children at home	Flatting or boarding - not a family home	Extended family	Prefer not to say
Strongly support	25%	21%	30%	28%	22%	24%	17%	24%	14%	24%
Support	45%	48%	41%	50%	50%	53%	42%	38%	38%	27%
Oppose	4%	5%	5%	4%	4%	5%	0%	3%	3%	6%
Strongly oppose	1%	2%	3%	1%	0%	0%	0%	1%	3%	0%
Makes no difference to me	24%	25%	21%	18%	24%	19%	41%	34%	42%	43%
N (unweighted)	2100	366	681	434	129	125	24	163	102	43

Some officials have started work on a possible policy which would require KiwiSaver providers to give savers forecasts each year of how much their retirement balance could be once they turn 65 (if they continue to save at the same rate and stay in the same fund). How strongly do you support or oppose this?	ALL	PARTY VOTE 2014												
		ACT New Zealand	Conservative Party	Green Party	Interne-t-MANA Party	Labour Party	Maori Party	National Party	New Zealand First Party	United Future	Other party	Chose not to vote	Was not eligible to vote	Don't know or can't remember
Strongly support	25%	51%	22%	24%	24%	23%	27%	30%	29%	0%	35%	19%	14%	13%
Support	45%	20%	51%	42%	46%	44%	47%	48%	36%	97%	37%	46%	49%	31%
Oppose	4%	1%	2%	6%	23%	3%	0%	4%	2%	3%	25%	1%	4%	8%
Strongly oppose	1%	3%	2%	0%	0%	1%	1%	3%	1%	0%	0%	1%	0%	2%
Makes no difference to me	24%	24%	24%	28%	8%	29%	26%	15%	32%	0%	3%	33%	33%	46%
N (unweighted)	2100	22	48	253	20	432	49	533	153	5	11	56	66	98

Do you think there should be new laws saying how much of their KiwiSaver retirement savings someone can spend each year once they are eligible to draw the funds?	ALL	SEX		AGE GROUP						
		Male	Female	18-24 years	25-34 years	35-44 years	45-54 years	55-64 years	65-74 years	75 years or over
Yes	9%	10%	7%	18%	11%	10%	5%	3%	6%	7%
No	49%	49%	49%	39%	48%	47%	55%	50%	55%	37%
Maybe	8%	8%	8%	10%	17%	7%	6%	8%	9%	4%
I would need more information before deciding	24%	23%	26%	26%	21%	26%	24%	26%	19%	27%
I'm really not sure	10%	10%	10%	8%	3%	11%	11%	13%	11%	25%

N	2,147	855	1,285	239	224	267	358	552	369	138
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Do you think there should be new laws saying how much of their KiwiSaver retirement savings someone can spend each year once they are eligible to draw the funds?	ALL	HOUSEHOLD INCOME								
		Less than \$20,000 per year	Between \$20,001 and \$30,000 per year	Between \$30,001 and \$50,000 per year	Between \$50,001 and \$70,000 per year	Between \$70,001 and \$100,000 per year	Between \$100,001 and \$150,000 per year	Between \$150,001 and \$200,000 per year	More than \$200,000 per year	Don't know/ prefer not to say
Yes	9%	15%	9%	6%	6%	5%	5%	6%	4%	13%
No	49%	47%	42%	53%	54%	50%	58%	56%	58%	34%
Maybe	8%	8%	9%	9%	7%	6%	12%	6%	4%	9%
I would need more information before deciding	24%	15%	28%	21%	26%	35%	21%	27%	31%	25%
I'm really not sure	10%	15%	12%	11%	8%	4%	3%	5%	3%	18%

N	2,147	168	241	352	309	320	289	106	56	274
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Do you think there should be new laws saying how much of their KiwiSaver retirement savings someone can spend each year once they are eligible to draw the funds?	ALL	PERSONAL INCOME								
		Less than \$20,000 per year	Between \$20,001 and \$30,000 per year	Between \$30,001 and \$50,000 per year	Between \$50,001 and \$70,000 per year	Between \$70,001 and \$100,000 per year	Between \$100,001 and \$150,000 per year	Between \$150,001 and \$200,000 per year	More than \$200,000 per year	Don't know/ prefer not to say
Yes	9%	12%	8%	4%	6%	3%	9%	9%	8%	8%
No	49%	46%	49%	53%	53%	50%	54%	64%	65%	40%
Maybe	8%	8%	10%	9%	9%	9%	7%	4%	0%	7%
I would need more information before deciding	24%	22%	24%	25%	28%	32%	27%	20%	26%	22%
I'm really not sure	10%	11%	9%	9%	4%	6%	4%	4%	1%	24%

N	2,147	474	289	419	297	241	113	28	22	244
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Do you think there should be new laws saying how much of their KiwiSaver retirement savings someone can spend each year once they are eligible to draw the funds?	ALL	EMPLOYED	
		Yes	No
Yes	9%	7%	8%
No	49%	51%	49%
Maybe	8%	9%	9%
I would need more information before deciding	24%	26%	20%
I'm really not sure	10%	9%	15%

N	2,147	1,302	678
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Do you think there should be new laws saying how much of their KiwiSaver retirement savings someone can spend each year once they are eligible to draw the funds?	ALL	OCCUPATION												
		Professional/Senior Government Official	Business Manager/Executive	Business Proprietor/Self-employed	Teacher/Nurse/Police or other trained service worker	Clerical/Sales Employee	Farm Owner/manager	Technical/mechanical/Skilled Worker	Labourer/Agricultural or Domestic Worker	Home-maker (not otherwise employed)	Student	Retired/ Superannuitant	Unemployed/Beneficiary	Don't know/prefer not to say
Yes	9%	4%	6%	8%	2%	4%	5%	6%	6%	4%	13%	8%	16%	13%
No	49%	49%	61%	61%	57%	56%	67%	44%	43%	56%	41%	48%	45%	38%
Maybe	8%	13%	7%	10%	9%	5%	2%	13%	8%	5%	7%	7%	11%	4%
I would need more information before deciding	24%	26%	19%	18%	25%	25%	26%	32%	31%	23%	34%	21%	13%	23%
I'm really not sure	10%	8%	7%	4%	8%	9%	0%	5%	12%	12%	5%	16%	16%	22%

N	2,147	185	144	164	228	239	20	175	88	106	102	362	142	68
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Do you think there should be new laws saying how much of their KiwiSaver retirement savings someone can spend each year once they are eligible to draw the funds?	ALL	HIGHEST QUALIFICATION							
		Postgraduate degree (Masters' degree or PhD)	Undergraduate (Bachelor) degree	Vocational qualification (includes trade certificates, diplomas etc.)	University Bursary or 7th form	Sixth form/UE/NCEA Level 2	NCEA Level 1 or School Certificate	No formal school qualification	Prefer not to say
Yes	9%	8%	6%	6%	6%	10%	7%	11%	12%
No	49%	44%	53%	52%	50%	48%	51%	50%	36%
Maybe	8%	12%	11%	8%	10%	5%	12%	6%	9%
I would need more information before deciding	24%	30%	26%	27%	28%	29%	20%	19%	21%
I'm really not sure	10%	7%	5%	7%	6%	9%	10%	15%	21%
N	2,147	228	522	529	157	218	191	163	60

Do you think there should be new laws saying how much of their KiwiSaver retirement savings someone can spend each year once they are eligible to draw the funds?	ALL	HOUSEHOLD TYPE								
		Single person household	Couple only (no children/none at home)	Two parent family, one or two children at home	Two parent family, three or more children at home	One parent family, one or two children at home	One parent family, three or more children at home	Flatting or boarding - not a family home	Extended family	Prefer not to say
Yes	9%	9%	9%	10%	9%	6%	1%	13%	1%	2%
No	49%	54%	52%	49%	41%	49%	44%	44%	45%	34%
Maybe	8%	7%	10%	7%	12%	5%	8%	8%	11%	12%
I would need more information before deciding	24%	21%	20%	28%	28%	32%	29%	24%	28%	13%
I'm really not sure	10%	9%	10%	7%	10%	8%	17%	11%	15%	39%

N	2,147	373	699	445	130	130	25	163	104	44
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Do you think there should be new laws saying how much of their KiwiSaver retirement savings someone can spend each year once they are eligible to draw the funds?	ALL	PARTY VOTE 2014												
		ACT New Zealand	Conservative Party	Green Party	Interne t- MANA Party	Labour Party	Maori Party	Nation al Party	New Zealand First Party	United Future	Other party	Chose not to vote	Was not eligible to vote	Don't know or can't remem ber
Yes	9%	24%	5%	7%	24%	7%	31%	7%	7%	0%	8%	7%	18%	8%
No	49%	63%	58%	50%	32%	48%	26%	53%	56%	38%	70%	51%	37%	42%
Maybe	8%	11%	4%	13%	1%	10%	0%	8%	9%	0%	0%	9%	4%	8%
I would need more information before deciding	24%	2%	19%	26%	31%	22%	15%	27%	18%	58%	18%	21%	33%	17%
I'm really not sure	10%	1%	14%	4%	11%	14%	28%	6%	10%	5%	4%	12%	9%	26%
N	2,147	22	48	256	21	441	50	548	156	5	12	59	66	99