



KiwiSaver Communications
and Awareness Evaluation

Research
Report **1.3**

Individuals survey
results

Prepared by

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February 2008

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EXECUTIVE SUMMARY

Background and objectives

This report forms one part of an overall evaluation of the effectiveness of Inland Revenue's KiwiSaver communications campaign. The overall campaign evaluation objectives are:

- To assess the awareness, understanding and reactions to KiwiSaver amongst the target audiences (within the context of Inland Revenue's external communications);
- To assess the extent to which Inland Revenue external communications assisted target audiences to prepare for the KiwiSaver introduction and thereby make informed choices; and
- To assess whether communications contributed towards participation.

This report examines each of these objectives in relation to members of the public, with a particular focus on those who have changed or started jobs since the launch of KiwiSaver.

Methodology

715 face-to-face interviews were conducted with individuals nationwide between 27 October and 15 January 2007. Most fieldwork (90%) was conducted in November and December 2007. The survey included 612 interviews with the general public and a separate booster of 103 people who had started a new job or changed job since the launch of KiwiSaver. The latter group is considered an important subgroup for KiwiSaver communications. The survey is representative of all 18 to 65 year olds living in New Zealand.

Conclusions and key findings

Background to the campaign

The communication campaign operates in an environment where the public are largely positive or have mixed feelings about KiwiSaver (of those who had heard of KiwiSaver, 52% were positive and 39% held mixed feelings about KiwiSaver, with 6% feeling negative and 3% unsure).

Although only a small proportion of the public have joined KiwiSaver (15% of our sample had joined), there is a notable proportion that have good intentions of joining in the next 12 months.

Thirty seven percent of non-members who were aware of KiwiSaver rated their likelihood of joining within the next year six or greater out of ten. Eighteen percent gave a high chance of joining (9 or 10 out of 10).

Motivations and barriers to KiwiSaver membership

Around two-thirds (63%) of KiwiSaver members say they joined for the purposes of securing an income for retirement.

The incentives offered by the government and employer contributions, as well as specific aspects of the initiative's design were motivators for some members. The incentives were spontaneously mentioned as being important by just under a third of members (31%) and 16% spontaneously mentioned positive features of the design of the scheme (such as taking money out of their pay packet) as being important.

The motivations described by potential KiwiSaver members (i.e. those who were thinking about joining) were similar, although there was a slightly greater emphasis on savings achieved through KiwiSaver being good for their family or for the purchase of a home.

Using KiwiSaver as a deposit towards a first home or towards family savings was more important for younger and lower income respondents, as well as Maori and Pacific respondents.

Tax credits and the \$1,000 kick-start were more important for older respondents, New Zealand European respondents and those with a higher income, or those who are more pro-active financially (those who are pro-active with their finances were identified through a segmentation analysis described below).

Non-members mentioned a wide range of barriers to participating in KiwiSaver. The most common responses were:

- Affordability (mentioned by 24% of all non-members)
- Already having an existing superannuation scheme (19%)¹
- Waiting to see how the KiwiSaver initiative establishes itself, or concerns about the sustainability of the scheme were mentioned by 14%.

Those with a higher income and those aged over 30 were more likely to mention having an existing superannuation scheme as a barrier. Those under 30 were more likely to mention disliking characteristics of the scheme as a barrier. Lower income groups and the unemployed were more likely to mention affordability issues.

¹ Although people with existing superannuation schemes can join KiwiSaver this was still a perceived barrier for some.

Awareness of KiwiSaver

Almost all (96%) of the target audience have heard of KiwiSaver. While still high, awareness of KiwiSaver is lower among:

- Pacific peoples (89% compared to 98% of New Zealand Europeans);
- Those not employed (92% compared to an average of 96%); and
- Those earning an annual income of under \$50,000 (94% compared to 99% of those earning over \$50,000).

Awareness of the Inland Revenue communication campaign

At least one element of the Inland Revenue advertising was recognised by 90% of all 18-65 year olds surveyed. The advertising was particularly well recognised within the younger population (94% of all those under 40 who were aware of KiwiSaver recognised the advertising).

When advertising awareness is combined with awareness of the employee information packs or the Inland Revenue KiwiSaver information on websites, awareness of the overall KiwiSaver communication campaign increases to 95% of all 18-65 year olds. The only variations within the population were that those aged 50-65 and those who were not employed were slightly less likely to be aware of the campaign.

Awareness of other communication sources

The Sorted campaign was also widely recognized (77% of 18-65 year olds were aware of the campaign). There is an obvious buzz around KiwiSaver – 66% of 18-65 year old respondents were aware of general media commentary on the subject and 64% had heard about KiwiSaver from friends, family or workmates. Other sources of information on KiwiSaver included employers (45% of 18-65 year olds), default scheme providers (28%), and non-default scheme providers (14%).

How respondents rated the Inland Revenue campaign

Almost two thirds (62%) of those aware of the advertising said they felt the advertising was speaking to someone a lot like them or a little like them. Those who have joined, or are thinking about joining, KiwiSaver were more likely to say this. These people appear to be more predisposed towards KiwiSaver topic matter in general. Employees (rather than self-employed or not employed), males in their 30s and 40s, and Maori and Pacific respondents were also more likely to say the advertising was relevant to them.

Eighty percent of respondents either liked the advertising a lot or a little. Those who have joined, or are thinking about joining, KiwiSaver were slightly more likely to like the advertising, although the difference between them and the rest of the population was not substantial.

Fifty seven percent of respondents agreed that the advertising came at the right time for them. Those who have joined, or are thinking about joining, KiwiSaver were slightly more likely to agree the advertising came at the right time. Other groups that were more likely to agree that the advertising came at the right time to help them think about KiwiSaver included employees (rather than self-employed or not employed), Pacific respondents, and younger respondents.

Seventy nine percent agreed that the employee information pack was straightforward and easy to understand. Those with a higher income, New Zealand European respondents, employees or the self-employed were more likely to rate the pack as easy to understand.

Forty five percent of those who were aware of the employee information pack said it helped them make a decision about KiwiSaver, and 52% said it did not (with 3% saying they were not sure). The pack was more useful for those who read it more thoroughly – almost two thirds (62%) of those who had read most or all of the pack said it helped them make a decision about KiwiSaver (compared to 38% of those who had only read some of it and 27% of those who had glanced at it).

What messages did people take from the advertising?

People generally identified one of two general messages about KiwiSaver from the advertising: either 'the advertising encouraged New Zealander's to join KiwiSaver' (43%) or that the advertising emphasised 'the importance of saving for the future or retirement' (43%). When prompted, 70% agreed that the advertising made them realise that 'KiwiSaver will become part of everyday working life'.

The most common message taken from the Sorted advertising was 'the need to save for the future and retirement' or 'how to manage money' (55% of those aware of Sorted gave answers in these categories).

What was the most useful information source?

From a list of all possible sources, friends, family and workmates were rated as useful by the most people (28% of those who were aware of KiwiSaver through at least one information source said friends, family and workmates were among the most useful sources).

Inland Revenue sources feature strongly in the most useful sources. In total, 35% of those who were aware of KiwiSaver mentioned at least one of the following three Inland Revenue sources as being the most useful for them.

- 18% said the Inland Revenue advertising was among the most useful sources;
- 16% mentioned the employee information pack; and
- 6% mentioned the Inland Revenue web page or www.kiwisaver.govt.nz

Did people feel informed?

Two thirds of respondents (66%) said that they felt they had been provided with enough information to make a decision on KiwiSaver, 31% said they had not and 3% were not sure.

- KiwiSaver members were more likely to feel informed. Those who were thinking about joining KiwiSaver were no more likely than average to feel informed about KiwiSaver.
- People with financial resources were more likely to feel informed. Those with a higher income, home owners (rather than renters), and those with an existing work-based retirement scheme were all more likely than average to feel informed. Those identifying as New Zealand European were more likely to feel informed (compared to Maori and Pacific), as were those aged 40-65 and employees (rather than the self-employed or those not employed).
- Interestingly, negative feelings about KiwiSaver itself did not impact upon the chances of feeling informed. Those who were positive were no more likely than those who were negative to feel informed. However, those who had mixed feelings (around 40% of those aware of KiwiSaver) were less likely to feel informed perhaps because they had not made their minds up about KiwiSaver and were consequently less responsive to KiwiSaver information.

The KiwiSaver advertising raised awareness but its role is not necessarily linked to informing people about the details of KiwiSaver (66% of those who were aware of the Inland Revenue advertising felt informed compared to 64% of those who were not aware of the advertising). Other communication strands are linked to the degree to which people feel informed. Those who are aware of the employee information pack or who were aware of KiwiSaver through the Inland Revenue website or the KiwiSaver website were more likely to feel informed (79% of those aware of the pack felt informed and 82% of those aware of the Inland Revenue or KiwiSaver website felt informed). This suggests that the pack and website have important roles in making people feel informed about KiwiSaver.

Knowledge levels around KiwiSaver

Respondents were given a list of incentives and a list of key aspects involved in KiwiSaver membership and asked if they were aware of each item on the list.

- In terms of incentives, awareness was highest for the \$1,000 kick start and employer contributions, and lowest for the potential first home subsidy and government payments for scheme provider fees.
- In terms of key aspects of KiwiSaver, levels of knowledge were highest for the ability to opt in or out and the fact that savings are locked in until 65. Fewer respondents were aware of KiwiSaver options for the self-employed or the unemployed.

All of the same relationships described in the previous section (where we examined how well informed different groups felt about KiwiSaver) existed for the knowledge statements. In other words, groups that felt more informed also had a higher level of knowledge about KiwiSaver.

Some specific points of interest are that renters (rather than home owners) were less knowledgeable about KiwiSaver incentives. This included lower knowledge about potential home subsidies and savings being used as a first home deposit. However, those renters who intend to buy a home in the next five years were more knowledgeable than other renters about these incentives.

Not surprisingly, those who were self-employed were more likely than average to know that the self-employed can opt in to KiwiSaver and can decide how much to contribute. However, those who were not employed were actually less aware than average about their options under KiwiSaver (27% of those not employed knew they could join KiwiSaver and only 21% knew they could decide how much to contribute).

Knowledge levels among job changers (those who had started a new job or had changed jobs since the launch of KiwiSaver) did not differ much from the general population, this is despite the fact that there is a relatively high proportion of KiwiSaver members in this group (and KiwiSaver members are generally more knowledgeable).

It is interesting that job changers were not significantly more likely to be aware of automatic enrolment. Knowledge about automatic enrolment is actually below average for job changers who are not automatically enrolled.

Overall conclusion

The Inland Revenue campaign has reached almost all of those within the target audience. The advertising and communication were particularly well recognised by the younger population. It should be noted that the campaign has operated in a largely favourable media environment – there is a lot of buzz around KiwiSaver and public opinion of the initiative is mostly positive or mixed.

The advertising campaign was well received by the public with very high likeability scores and high scores for relevance and timeliness. The campaign has communicated its intended messages to most people.

Whereas the advertising was central to raising awareness, the employee information pack and Inland Revenue information on websites were valuable resources used to inform people about the details of KiwiSaver. Inland Revenue sources, as well as communication with friends, family and workmates, were found to be useful for people making decisions about KiwiSaver.

Some of the KiwiSaver incentives were well known by the public, while others were less well known, such as the potential first home subsidy and government payments for scheme provider fees.

Although the majority of the population have a reasonable understanding of how KiwiSaver works, some groups such as those on lower income, those who are not employed, and Maori and Pacific peoples, were generally less knowledgeable about KiwiSaver compared to the rest of the population.

It was expected that knowledge about KiwiSaver would be higher for those who had started a new job or changed jobs recently (because they were more likely to encounter KiwiSaver). However, this proved not to be the case. Many were unaware of the obligation on employers to automatically enrol new (eligible) employees.

If the aim is to increase take up of KiwiSaver, then the focus of communication should now provide more detailed information around the key benefits of KiwiSaver. An increased focus on targeted communication aimed at particular groups should be considered because the motivations and barriers to joining are different for different groups. For example, potential home owners could be made more aware of the options for using KiwiSaver towards a deposit. Wealthier individuals often say they will not join KiwiSaver because they have an existing superannuation scheme – focused communication about how KiwiSaver impacts existing schemes may redress this issue for some. Those entering the job market could be made more aware about how KiwiSaver will affect them.

It is possible that an increased focus on targeting those who are less financially literate will increase take up because many within these groups are responsive to the idea of KiwiSaver but are not fully aware of the benefits – using KiwiSaver for family savings or to save towards a home deposit is attractive for these groups. Further review of the process and communication surrounding automatic enrolment should also act to increase membership among younger and lower income groups. Ideally, awareness of the benefits of KiwiSaver should be high across all groups of the population regardless of background or level of financial literacy.

BACKGROUND AND RESEARCH OBJECTIVES

Strategic overview and background

Inland Revenue, in conjunction with the Ministry for Economic Development, Housing New Zealand Corporation and the Treasury, is undertaking an evaluation of KiwiSaver. Evaluation of communications and awareness is one of the early research projects which will address the KiwiSaver evaluation objectives. In particular, it will contribute to Objective A, which is:

“To assess the early implementation and delivery of KiwiSaver as a whole and the various components to inform the early and on-going development and service delivery of KiwiSaver.”

The KiwiSaver communications and awareness evaluation, undertaken by Colmar Brunton on behalf of Inland Revenue and the Retirement Commission, reflects the central role communications plays in the implementation and rollout of KiwiSaver.

The primary purpose of the evaluation is to measure whether and how Inland Revenue's external communications activities and the Retirement Commission's KiwiSaver decision making guides have contributed towards informing participation in KiwiSaver.

The evaluation will be used to:

- Provide Inland Revenue and the Retirement Commission, and other interested organisations, with feedback on how the communications messages were received and understood, and where future communications could be targeted;
- Inform Government about the awareness of KiwiSaver and the effectiveness of the external communications; and
- Provide an early indication of factors influencing participation in KiwiSaver.

Research objectives for the survey of individuals

An important component of Inland Revenue's communications activities has been informing the general public about KiwiSaver. This report forms a key part of the overall evaluation of the effectiveness of Inland Revenue's KiwiSaver communications campaign. The aim of the survey of individuals was to assess:

- The awareness, understanding and reactions to KiwiSaver amongst the general public (within the context of Inland Revenue's external communications);

- The extent to which Inland Revenue external communications assisted the general public to prepare for KiwiSaver and thereby make informed choices; and
- Whether communications contributed towards participation.

Report structure

This report examines each of the research objectives in relation to individual members of the public, with a particular focus on those who have changed or started jobs since the launch of KiwiSaver.

- In order to set reactions to the communication campaign in context, the report firstly examines individuals' views of KiwiSaver. It describes the types of individuals who are more likely to be members of KiwiSaver and explores the options they have selected within their KiwiSaver schemes. It also discusses the profile of those who are more likely to join KiwiSaver in the next 12 months, along with motivations and barriers to membership;
- The next section explores awareness of KiwiSaver and the communication surrounding the initiative;
- The third section of the report describes reactions to the communication and advertising, including how respondents rated the campaign and what messages they identified from the campaign; and
- Finally, the report examines the possible impact of the campaign by looking at how well informed the public feel about KiwiSaver and levels of knowledge around its specific features.

While the evaluation focuses on Inland Revenue's KiwiSaver communications campaign, it has also produced findings for the Retirement Commission's Sorted campaign.²

² Sorted is a free independent money guide run by the Retirement Commission. It includes a KiwiSaver decision guide.

METHODOLOGY

Fieldwork and response rate

715 face-to-face interviews were conducted with individual members of the public nationwide between 27 October and 15 January 2007. The average interview length was 25 minutes. As a token of appreciation, respondents were given \$10 for taking part.

The response rate for the survey with the general public aged 18-65 years old was 68%. This is in line with other Colmar Brunton surveys of the public using a face-to-face methodology. The margin of error for a sample of 715 is +/- 3.7% at the 95% confidence level.

Colmar Brunton qualitatively pre-tested the questionnaire with ten individuals and subsequently revised it to improve understanding. The final questionnaire is attached at Appendix C.

Sampling and weighting

A multi-stage stratified sample design was employed to ensure that the sample is representative of all adults aged 18 to 65 years³ living throughout New Zealand. The sample design is described further at Appendix A. The overall survey sample of 715 individuals was made up of:

- 612 randomly selected members of the general public (selected using a stratified random sample of all New Zealand households – see Appendix A for details).
- A booster sample of an additional 103 people who had started a new job or changed jobs since KiwiSaver started on 1 July 2007 (sourced from an Inland Revenue database of all job starters and job changers in New Zealand). All those who have started or changed job since 1st July 2007 are referred to as 'job changers' throughout this report.

This approach ensured that job changers – an important group for KiwiSaver communications - could be analysed separately from the general public.⁴

Post-survey weighting was conducted to:

- Correct for the probability of selection
 - Our sampling approach resulted in only one adult aged 18-65 per household being selected for the survey. This results in a household size bias whereby

³ People aged under 18 can join KiwiSaver only by choosing and contracting with a KiwiSaver scheme provider directly. People who have reached the aged of eligibility for New Zealand Superannuation (currently 65) are unable to join KiwiSaver.

⁴ Employers must automatically enrol eligible new employees in KiwiSaver unless the Government Actuary has granted the employer an exemption from doing so.

- households with more 18-65 year olds are systematically underrepresented — weighting adjusts for this.
- Weighting down the boost of job changers so that they are not over represented in the overall sample.
- Align sample data with Census data on age and gender variables.

Sample profile

The following section describes the profile of survey respondents. Each table displays the number and proportion of respondents for a number of subgroups. Each subgroup has been used to analyse the results in the main section of the report.

Within each table we present the number of respondents falling into each category and their proportion within the total survey population. Both the un-weighted and weighted figures are presented. Weighting adjusts the figures to make them more representative of the general public – see above. The un-weighted samples (i.e. the raw number of people interviewed in each category) are a useful indicator of the robustness of analysis for a particular subgroup. The weighted sample size produces the weighted proportions which are used throughout the report. These proportions are representative of members of the public within each subgroup.

Demographic profile

The sample contained a broadly even split of males and females as can be seen below.

Table 1: Gender

Gender	Un-weighted sample size	Un-weighted proportion (%)	Weighted sample size	Weighted proportion (%)
Male	295	41	350	49
Female	420	59	365	51
Total	715	100	715	100

Base: All survey respondents.

There was a broadly even split between those aged 18-39 and those aged 40-65.

Table 2: Age

Age	Un-weighted sample size	Un-weighted proportion (%)	Weighted sample size	Weighted proportion (%)
18-29	153	21	179	25
30-39	171	24	164	23
40-49	180	25	172	24
50-65	211	30	200	28
Total	715	100	715	100

Base: All survey respondents.

People were asked which ethnic groups they identified with using the 2006 Census definition. People could select more than one category and this should be taken into account when reading the report. For example, proportions for Maori respondents represent everyone who identified as either Maori or Maori and another ethnicity. For the purposes of analysis, Samoan, Cook Island Maori, Tongan and Niuean were merged together as Pacific. The breakdown of the sample by ethnicity is presented below. Because of the number of Chinese respondents interviewed we were unable to report any statistically significant relationships for this group separately in the report.

Table 3: Ethnicity

Ethnicity	Un-weighted sample size (n = 715)*	Un-weighted proportion %**	Weighted sample size (n = 715)*	Weighted proportion %**
New Zealand European	555	78	522	73
Maori	105	15	112	16
Pacific Island	46	6	57	8
Indian	29	4	40	6
Chinese	17	2	21	3
Other	25	3	30	4

Base: All survey respondents.

* The component numbers do not add to the base number because respondents could choose multiple ethnic groups.

** The component proportions do not add up to 100% because respondents were able to choose multiple ethnic groups.

Around two-thirds of the sample was employed (either employed full time or part time). For the purposes of analysis in this report those employed full time and part time have been combined into a single category, 'employees'.

Table 4: Employment situation

Employment situation	Un-weighted sample size (n = 715)	Un-weighted proportion %	Weighted sample size (n = 715)	Weighted proportion %
Employed (full time)	340	48	354	50
Employed (part time)	138	19	120	17
Self-employed	103	14	99	14
Not employed	134	19	142	20
Total	715	100	715	101

Base: All survey respondents.

*Percentages do not add due to rounding.

Income information reported is based on household income before tax. For the purposes of analysis those with an income up to \$50,000 are compared with those with an income over \$50,000 (there was a broadly even split between these two groups within the sample).

Table 5: Gross household income

Gross household income	Un-weighted sample size (n = 715)	Un-weighted proportion %	Weighted sample size (n = 715)	Weighted proportion %
Up to \$30,000	180	25	179	25
\$30,001 to \$50,000	131	18	127	18
\$50,001 to \$80,000	145	20	137	19
\$80,001 to \$120,000	103	14	109	15
Over \$120,000	87	12	85	12
Refused	28	4	35	5
Don't know	41	6	43	6
Total	715	99	715	100

Base: All survey respondents.

The survey involved a booster sample targeting those who had started a new job or changed jobs since the 1st July 2007 (referred to throughout this report as 'job changers') so a robust sub-sample of this important group could be generated. 159 interviews were conducted with job changers in total, including 103 achieved from a boost and 56 achieved in the main sample. Weighting reduces the influence of this group within the overall sample so that the results for the general public do not over-represent job changers. It should be noted that job changers contained both members and non-members of KiwiSaver.

Table 6: Job changers

Started new job since July 2007	Un-weighted sample size (n = 693)	Un-weighted proportion %	Weighted sample size (n = 687)	Weighted proportion %
Yes	159	23	90	13
No	534	77	597	87
Total	693	100	687	100

Base: Those aware of KiwiSaver. This question was skipped by those who were unaware of KiwiSaver which is why the base is 693 rather than 715.

Those who were working were asked whether they currently belonged to another non-KiwiSaver work-based superannuation scheme. Around a fifth of workers were currently members of another scheme.

Table 7: Other work-based retirement scheme

Other work-based retirement scheme	Un-weighted sample size (n = 581)	Un-weighted proportion %	Weighted sample size (n = 573)	Weighted proportion %
Yes	112	19	122	21
No	465	80	449	78
Don't know	4	1	2	* Less than 1%
Total	581	100	573	100

Base: Those employed.

KiwiSaver membership status

Of the weighted sample, 15% were members of KiwiSaver.

Table 8: KiwiSaver membership status

Member of KiwiSaver	Un-weighted sample size (n = 715)	Un-weighted proportion %	Weighted sample size (n = 715)	Weighted proportion %
Yes	133	19	110	15
No	582	81	605	85
Total	715	100	715	100

Base: All survey respondents.

We interviewed those who were automatically enrolled into KiwiSaver and those who had opted in. More members had opted in than had been automatically enrolled. The split within the sample of KiwiSaver members is shown below.

Table 9: Method of enrolment

How joined KiwiSaver	Un-weighted sample size (n = 133)	Un-weighted proportion %	Weighted sample size (n = 110)	Weighted proportion %
Automatically enrolled*	50	38	26	24
Opted in	83	62	84	76
Total	133	100	110	100

Base: All KiwiSaver members

*These are people who were automatically enrolled in to KiwiSaver and had not opted out at the time of interview.

Those who were not members of KiwiSaver, but had still heard about KiwiSaver were asked about the likelihood that they would join. Those who were 'thinking of joining KiwiSaver' (37% of non-members aware of KiwiSaver) are an important group used in the analysis of this report.

Table 10: Likelihood of joining KiwiSaver

Likelihood of joining KiwiSaver	Un-weighted sample size (n = 527)	Un-weighted proportion %	Weighted sample size (n = 557)	Weighted proportion %
Thinking of joining KiwiSaver	198	38	205	37
Not thinking of joining KiwiSaver	329	62	352	63
Total	527	100	557	100

Base: Those aware of KiwiSaver but not yet members.

Other classification variables used in the analysis

Within the report, results are analysed by the attitude of respondents towards KiwiSaver (i.e. whether a respondent generally felt positive or negative towards KiwiSaver, or whether they had mixed feelings).

Table 11: Attitude toward KiwiSaver

Attitude toward KiwiSaver	Un-weighted sample size (n = 693)	Un-weighted proportion %	Weighted sample size (n = 687)	Weighted proportion %
Very / quite positive	367	53	360	52
Mixed feelings	270	39	271	39
Quite / very negative	38	5	36	5
Don't know	18	3	20	3
Total	693	100	687	100*

Base: Those aware of KiwiSaver.

* Percentages do not add to 100 due to rounding.

Results are also analysed by awareness of the Inland Revenue advertising campaign and awareness of all Inland Revenue communication.

Table 12: Awareness of Inland Revenue TV and poster advertising

Aware of Inland Revenue TV and poster advertising	Un-weighted sample size (n = 715)	Un-weighted proportion %	Weighted sample size (n = 715)	Weighted proportion %
Yes	644	90	643	90
No	71	10	72	10
Total	715	100	715	100

Base: All survey respondents.

Table 13: Awareness of all Inland Revenue communication

Aware of all Inland Revenue communication	Un-weighted sample size (n = 715)	Un-weighted proportion %	Weighted sample size (n = 715)	Weighted proportion %
Yes	680	95	677	95
No	35	5	38	5
Total	715	100	715	100

Base: All survey respondents.

Notes on reading this report

To give an indication of the robustness of analysis, all base sizes presented in tables and charts are the un-weighted number of respondents answering a particular question. The percentages are always the weighted percentages. Where statistics for single coded questions do not add up to 100%, this is due to rounding.

Throughout this report, only statistically significant differences (significant at the 95% confidence level) between subgroups are presented unless otherwise specified. Answers provided by less than 3% of the sample for open ended questions are not reported unless otherwise stated.

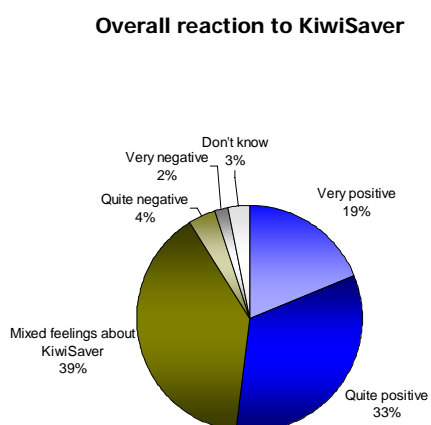
CONTEXT – HOW PEOPLE VIEW KIWISAVER

In order to provide context for the rest of the report, we examine views towards KiwiSaver, the profile of those who have joined or are thinking of joining KiwiSaver, plus motivations and barriers to joining KiwiSaver.

Individuals' views of KiwiSaver

Firstly, all those who were aware of KiwiSaver were asked whether they viewed the KiwiSaver initiative positively or negatively. Most either felt positive (52%) or had mixed feelings (39%) about KiwiSaver.

Figure 1: Overall reaction to KiwiSaver



Source: Q2a
Base: Respondents who had heard about KiwiSaver (n=693)

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Amongst those who were aware of KiwiSaver, the following groups were more likely to feel positive (either quite positive or very positive):

- Older men (65% of men over the age of 40 were positive about KiwiSaver). This relationship did not exist for females;
- Those with a higher household income (60% of those with income over \$50,000 were positive);

- Employees or self-employed compared to those not employed (55% of employees were positive and 53% of self-employed were positive, compared to 43% of those not employed);
- Members or those thinking about joining (77% of KiwiSaver members were positive, and 67% of those who were thinking about joining KiwiSaver were positive about it). We examine the profile of these two important groups below; and
- Those who were aware of KiwiSaver information on the Inland Revenue website or www.kiwisaver.govt.nz (68% of whom were positive). There were no other relationships by communication awareness.

Profile of KiwiSaver members

In total, 15% of all New Zealand citizens and residents in our sample said they were members of KiwiSaver.⁵ Within the members we interviewed, most had opted in (the other route is automatic enrolment upon starting a new job). Twelve percent of our survey population joined of their own accord. Six percent were automatically enrolled, 4% of whom chose to remain members and 2% of whom opted out.⁶ The differences between those who were automatically enrolled and those who opted in are discussed later in this section.

Looking within the population that are either New Zealand resident or citizens, we find that KiwiSaver members were more likely to be:

- Those who had changed jobs since 1 July 2007 – the launch date of KiwiSaver (35% were members compared to the average membership penetration of 15%);
- Those who were positive about KiwiSaver in general (24% of those who were positive about KiwiSaver were members, compared to 9% of those with mixed feelings and 3% of those with negative feelings);
- Employees (20% of employees were members, 11% of self-employed were members and 4% of those who were currently not working were members);
- There was a slight tendency for KiwiSaver members to be older (13% of 18-39 year olds were members, compared to 18% of 40-65 year olds); and
- KiwiSaver members are no more likely than the general public to recognise the Inland Revenue advertising (although they were more aware of the employee information packs and KiwiSaver website information provided by Inland Revenue).

⁵ The sample contained 9 non residents (one of whom claimed to be a member of KiwiSaver). People who hold temporary, visitor or student permits are ineligible to join KiwiSaver and so these nine respondents were removed from the analysis of this section.

⁶ Although 12% opted in and 4% were automatically enrolled, total membership levels were 15% - this is not 16% due to rounding.

Details of scheme membership for KiwiSaver members

All KiwiSaver members were asked some details about their scheme options.

Scheme provider

Fifty-five percent of KiwiSaver members surveyed had chosen a particular provider. There was an even split between those who had joined directly through a provider and those who selected a provider after joining through their employer. There were some variations by different groups of KiwiSaver members:

- Those who had opted in to KiwiSaver were more likely to have chosen a provider compared to those who were automatically enrolled (64% of those who had opted-in had chosen a provider compared with 27% of those who were automatically-enrolled);
- Respondents who had a higher income were also more likely to have chosen a particular provider (77% of those with a household income over \$50,000 had chosen a provider compared to 51% of those with an income up to \$50,000);
- This also held for those who were older (72% of those aged over 40 had chosen a provider compared to 53% of those aged up to 40); and
- Those who felt they had been provided with enough information on KiwiSaver were more likely to have chosen a provider (70% of those who considered they had sufficient information compared with 30% of those who did not).

Just over half (52%) of those who had not chosen a provider intend to do so in the next 12 months. This did not vary by subgroup within the survey population.

Contribution rate

Employees can choose to save either 4% or 8% of their gross pay in to their KiwiSaver scheme. Others (such as the self-employed or those not working) can agree a different rate of contribution with their scheme provider.

Most KiwiSaver members surveyed (84%) have made a decision on how much to contribute towards KiwiSaver. There were some variations by different groups of KiwiSaver members:

- Those who had opted in to KiwiSaver were more likely to have made a decision on contribution levels compared to those who were automatically enrolled (91% of those who had opted-in had selected their contributions level compared with 62% of those who were automatically-enrolled);
- Respondents who had a higher income were also more likely to have made a decision on contribution levels (94% of those with a household income over \$50,000 compared to 72% of those with an income up to \$50,000);

- This was also the case for those who were older (91% of those aged over 40 had decided on contribution levels compared to 75% of those aged up to 40); and
- Those who felt they had been provided with enough information on KiwiSaver were more likely to have made a decision on contribution levels (93% of those who had sufficient information had selected a contributions level compared with 40% of those who did not).

Seventy six percent of members surveyed had chosen 4% of their income to go towards KiwiSaver. Sixteen per cent chose to contribute 8% of their income. Six per cent chose another proportion of their income and 3% were not sure what their contribution level was. There were some variations by different types of KiwiSaver member:

- Those with a higher income were more likely to select 8% (18% of those with a household income over \$50,000 compared to 11% of those with an income up to \$50,000);
- Those who were aged between 50 and 65 were more likely to select 8% (29% of 50-65 year olds, compared to 8% of 18-49 year olds); and
- The self-employed were likely to choose another proportion of their income that was not 4% or 8% (27% compared to the average of 6%).

Profile of job changes

Who are job changers?

Throughout this report we have referred to those who have started a new job or changed job since 1 July 2007 as 'job changers'. Job changers are an important group for KiwiSaver⁷ because - unless they are ineligible for automatic enrolment⁸ - they should be automatically enrolled by their employer when they start a new job. Job changers in our sample tended to be:

- Younger (75% were aged 18 to 39, compared to 43% of non-job changers);
- Lower income (56% had a household income up to \$50,000 compared to 40% of non-job changers); and
- Slightly more likely to be female (57% compared to 50% female for non-job changers).

⁷ Because of their importance we conducted a boost of this group (so that the results for this subgroup were robust). In total we interviewed 159 people who had changed jobs since 1st July 2007, this is more than would be expected from a random survey. So that they were not over-represented in results given for the general public, job changers were weighted back down to their correct proportions.

⁸ Ineligibility for automatic enrolment can be a result of their employer being exempt from automatic enrolment, or because the respondent is not eligible for automatic enrolment for one or more of the following reasons: they are non residents, they are not aged 18-65, they are a private domestic worker, they are on an employment contract for 28 days or less, or they are a casual agricultural worker employed for less than 3 months.

Were they automatically enrolled and did they know about automatic enrolment?

Among job changers, 45% said their employer automatically enrolled them into KiwiSaver, 49% said their employer did not and 6% did not know.

Some of those who were not enrolled may not be eligible for automatic enrolment in KiwiSaver. Some eligibility criteria were included in the questionnaire in order to determine whether respondents were eligible for automatic enrolment in KiwiSaver. The criteria captured were residency, and whether the respondent was on a temporary employment contract for 28 days or less, a casual agricultural worker employed for less than three months or a private domestic worker.⁹ When these respondents are removed from the analysis, 48% of job changers said their employer automatically enrolled them, 46% said their employer did not and 7% were not sure.

There are some minor variations by demographics within these groups (see table below – the analysis should be treated with caution as it is based on small base sizes). However, due to the small sample sizes in the analysis, none of the variations are statistically significant (at the 95% level).

Table 14: Profile of job changers by method of enrolment

Profile	Job changers that were automatically enrolled % (n=76)*	Job changers not automatically enrolled % (n=61)*
18-39 years	68	81
40-65 years	32	19
Total	100	100
Up to \$50,000 household income	49	53
\$50,000+ household income	46	36
Refused or don't know income	5	11
Total	100	100
Male	37	53
Female	63	47
Total	100	100

Base: This analysis includes all respondents who were eligible for automatic enrolment as far as could be determined by our questionnaire (see footnote 9 for caveat). We also include all those who were automatically enrolled whether or not they subsequently opted out.

Many of those who are not automatically enrolled do not know about the obligation for employers to automatically enrol job starters. Knowledge of this obligation was lower than average among those who were not enrolled (and did not report themselves to be ineligible for enrolment in our questionnaire). Thirty eight percent of this group did not know about automatic enrolment, compared to 28% of the general survey population.

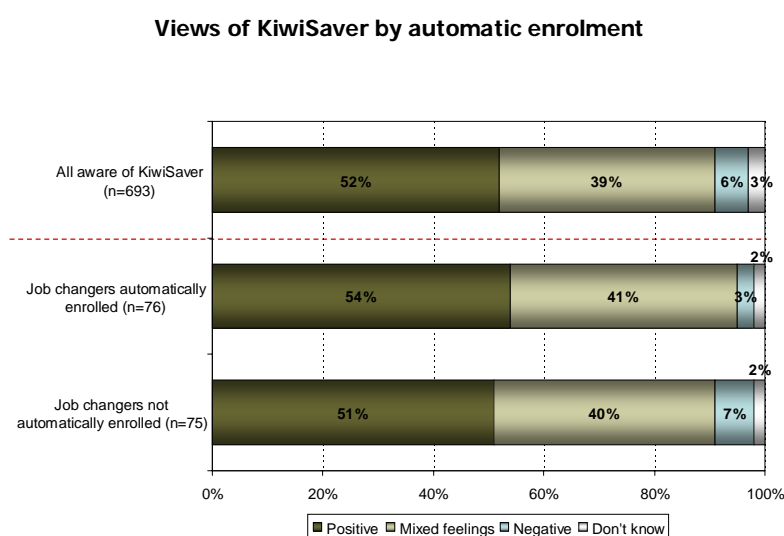
⁹ We were unable to capture other eligibility criteria, such as whether the employer was exempt from automatic enrolment, or whether the individual did not qualify because they did not receive fully paid annual leave from their employer. It was not possible to accurately capture these factors in the questionnaire.

Views of job changers towards KiwiSaver

Job changers are no more positive or negative about KiwiSaver compared to the rest of the population (50% of job changers are positive, 42% hold mixed feelings, 6% were negative, and 2% did not know – this is not significantly different from the general 18-65 year old public).

Likewise, going through the process of automatic enrolment does not appear to impact someone’s views on KiwiSaver. Those who were automatically enrolled are no more positive or negative about KiwiSaver compared to those who were not enrolled, or compared to the general population (see chart below).

Figure 2: Job changers’ views of KiwiSaver



Source: Q2a
 Base: varies, see brackets above

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Job changers who are automatically enrolled into KiwiSaver can choose to stay enrolled or opt out – although they can only opt out between two and eight weeks of starting their new job. The sample was divided into those who were automatically enrolled and who had started jobs within the last eight weeks and those who had started their job more than eight weeks ago (but still within the launch period for KiwiSaver). The following analysis should be treated with caution because it is based on small sample sizes (within the sample 29 job changers were automatically enrolled and had started in the last eight weeks, and 47 had started more than eight weeks ago).

Among those who had started their new job more than eight weeks ago, 46% had opted out and 54% had stayed in KiwiSaver.

Among those who had started their new job within the last eight weeks, 19% had opted out and 81% were still in KiwiSaver. Of the 81% who had not opted out yet, most said they would stay with KiwiSaver. In total, 23 respondents had changed jobs in the last eight weeks and had been automatically enrolled by their employer and had not yet opted out. Of this group 20 said they

would stay in KiwiSaver. Only one said they definitely wanted to leave KiwiSaver within the opt-out period. One other respondent said they were not sure whether they would stay in or opt-out and another thought they had already missed the opt-out period.

Opt-in members

The other route to membership is to voluntarily opt-in to KiwiSaver. Anyone living in New Zealand aged up to 65 who is also a New Zealand citizen, or entitled to live here indefinitely, can join KiwiSaver.

Twelve percent of 18-65 year olds in the survey had opted in to KiwiSaver. Those who choose to opt in to KiwiSaver are older than those who were automatically enrolled, and they are also more likely to be positive about KiwiSaver. There were no other statistically significant variations between the two groups. Subgroup analysis is presented in the table below.

Table 15: Profile by method of enrolments

Profile	Opt-in % (n=83)	Automatically enrolled % (n=76)*
18-39 years	32	68
40-65 years	68	32
Total	100	100
Up to \$50,000 household income	45	49
\$50,000+ household income	48	46
Refused or don't know income	7	5
Total	100	100
Male	46	37
Female	54	63
Total	100	100
Positive about KiwiSaver	80	51
Mixed feelings	19	43
Negative about KiwiSaver	1	3
Not sure of feelings	0	3
Total	100	100

Base: * This analysis includes all respondents who were eligible for automatic enrolment as far as could be determined by our questionnaire (see footnote 9 for caveat). We also include all those who were automatically enrolled whether or not they subsequently opted out.

Profile of those thinking about joining KiwiSaver

We asked all those who had not joined KiwiSaver what their chances were of joining the scheme in the next 12 months. Respondents used a scale of 0 to 10, where 0 represented 'no chance of joining' and 10 indicated they were 'certain' about joining. Results are tabulated

below. (For the purposes of subgroup analysis in the rest of our report we identify those saying six or higher as 'thinking about joining KiwiSaver').

Table 16: Likelihood of joining KiwiSaver

Response - chances of joining as probability out of 10	Percentage % (n=527)
10 – Certain, practically certain (99 in 100)	10
9 – Almost sure (9 in 10)	8
8 – Very probable (8 in 10)	6
7 – Probable (7 in 10)	5
6 – Good possibility (6 in 10)	8
5 – Fairly good possibility (5 in 10)	12
4 – Fair possibility (4 in 10)	5
3 – Some possibility (3 in 10)	9
2 – Slight possibility (2 in 10)	5
1 – Very slight possibility (1 in 10)	9
0 – No chance, almost no chance (1 in 100)	23
Total	100

Source: Q9a

Base: All respondents that have not joined KiwiSaver yet (n=527).

The following groups of people who had not joined were more likely to say they were thinking about joining KiwiSaver in the next 12 months:

- Maori or Pacific respondents (49% and 53% respectively, compared to only 34% of those identifying as New Zealand European); and
- Those who were positive about KiwiSaver (51% compared to 27% of those with mixed feelings and less than one per cent of those who were negative about KiwiSaver).

The following groups were less likely to say they were thinking about joining KiwiSaver in the next 12 months:

- Those who had other work-based retirement schemes (27% of those who had another work-based retirement scheme compared with 41% of those who did not have retirement schemes); and
- Those aged 50-65 (29% of those aged between 50 and 65, compared to 40% of those aged under 50). As noted earlier, those who were older were more likely to be members of KiwiSaver. By reading these two findings in conjunction we conclude that older people have made up their minds to either join KiwiSaver or not to join KiwiSaver.

Motivations and barriers to joining KiwiSaver

Motivations

People who had joined KiwiSaver were asked what reasons they had for joining. This was asked in an open ended question (i.e. unprompted) and the answers were coded together to identify themes. The results are tabulated below.¹⁰

Table 17: Motivations to join KiwiSaver (among KiwiSaver members)

Responses	Percentage % (n=133)
Retirement savings	63
For retirement/have money at 65	47
To save for the future/good for my future	9
Have no other retirement savings/scheme	6
May not be government superannuation / not reliant on the government	4
Receive contributions / incentives from government or employer	31
Tax credits/the government contribution	22
Get the incentive offered by the government/\$1000	16
Employer contribution/employer contributes next year	5
Good savings plan / good way to save	16
Having a ready made way to save/a savings plan	8
Compulsory form of saving	5
Easy money going out of wages before seeing it / don't see it won't waste it	4
Savings for the future/family/home	11
Savings for a home	10
Savings for children/family	5
Miscellaneous	34
It is a good idea	13
I was enrolled automatically	11
Other	13

Source: Q8f

Base: All KiwiSaver members (n=133)

Around two-thirds (63%) of KiwiSaver members joined for the purposes of securing an income for retirement. The incentives were spontaneously mentioned as being important by just under a third of respondents (31%). Sixteen percent spontaneously mentioned positive features of the scheme as being important.

The following variations exist within KiwiSaver members for this question:¹¹

¹⁰ Please note that due to rounding and the fact that respondents could give more than one answer, the figures in the individual categories may not necessarily add up to the net category figure.

- Younger respondents were more likely to mention using KiwiSaver as a deposit towards their first home (27% of those under 40 compared with 16% of those over 40). Younger respondents were also more likely to mention that KiwiSaver was good for their future (13% of those under 40 compared with 4% for those over 40). Respondents in their 20s were more likely to say they were enrolled automatically (26% of those aged under 30 compared to 7% of those aged 30 and over);
- Older respondents were more likely to mention the \$1,000 incentive (21% of 40-65 year old members compared with 4% of those aged 18-39). They were also more likely to say KiwiSaver was a good savings scheme (28% of 40-65 year old members compared with 9% of those aged under 40). Older respondents were more likely to mention tax credits (27% of 40-65 year old members compared to 16% of those under 40);
- Respondents earning over \$50,000 were more likely than those earning below \$50k (71% compared with 50%) to mention motivations related to retirement savings for joining KiwiSaver;
- Respondents earning below \$50,000 were more likely to mention savings for their family or for a home as a motivation for joining KiwiSaver than those earning \$50,000 and over (17% compared with 4%);
- The self-employed were more likely to mention incentives such as tax credits (54% of self-employed mentioned this) or the \$1,000 incentive (27% mentioned this);
- The main reason for joining among those who opted in to KiwiSaver was to save for retirement (67% compared with 49% of those who did not opt in). This is because those who were automatically enrolled tended to give a wider spread of answers, and often said the reason they had joined was simply because 'they were automatically enrolled' (11% said this); and
- Those who were aware of the Inland Revenue's adverts were more likely to say they joined to have money at the age of 65 for retirement (51% compared with 5% for those who had not seen the adverts). The only other relationship by media was that those who were aware of radio advertising were more likely to mention KiwiSaver being a good plan or an easy way to save compared to other respondents (30% vs. 9%).

Respondents who had not yet joined KiwiSaver, but thought that they might in the future were asked to list reasons that they might join. Again the answers to this question were unprompted.

¹¹ Variations within the four main categories highlighted in bold in the table above were examined for each subgroup, and occasionally relationships by individual codes were identified where relevant.

Table 18: Motivations to join KiwiSaver (among non-members thinking of joining)

Responses	Percentage % (n=198)
Retirement savings	60
Contribute/save for retirement/save for future/have money when I retire	42
It's a good idea/good idea to save for retirement	15
Compulsory/enforced savings/retirement scheme	4
Have no other form of superannuation/retirement savings	3
Good that funds are locked in/can't be touched till 65	2
All money available at 65	2
May not be government superannuation in future/not reliant on government super	2
Receive contributions / incentives from government or employer	31
Get the incentive offered by the government/\$1000 incentive	22
Employer contributions	5
Tax incentives/credits-\$1040	12
Savings for the future/family/home	22
Want to buy a house/save for a deposit on a home	16
Savings for family	7
Good savings plan / good way to save	15
Opportunity to save/another form of saving	12
Can accumulate a significant amount/adds up quickly	2
Miscellaneous	20
Other	20

Source: Q9b

Base: All non members of KiwiSaver that are thinking about joining (n=198)

The motivations to join KiwiSaver were similar for non-members thinking about joining KiwiSaver, and members, although among non-members there was a greater emphasis on savings achieved through KiwiSaver being good for the family or for a home purchase. There were some variations by subgroup within the population of non-members:

- Younger non-members were more likely to be motivated by: saving for the future (50% of 18-39 year olds vs. 30% of 40-65 year olds). Those in their twenties were more likely to want to use KiwiSaver towards a home deposit (40% of 18-30 year olds compared with 7% of over 30 year olds);
- Respondents aged between 30-49 were more likely to mention the tax incentives (17% compared to 9% of those in other age groups);
- Older respondents were more likely to be motivated by the \$1,000 incentive (40% of those aged 50 and over, compared to 17% of those aged under 50);

- Those with a higher income were also more likely to mention the tax incentives (19% of those earning over \$50,000 mentioned this compared to 7% of those earning less) or the \$1,000 incentive (33% of those earning over \$50,000 mentioned this compared to 11% of those earning less). They were less likely to mention using KiwiSaver towards a home deposit (10% of those earning over \$50,000 mentioned this compared to 27% of those earning less);
- Respondents who had started a new job were more likely to report that they may be motivated to join KiwiSaver in order to save for their family or a home (43% compared with 23% of non job changers);
- Pacific and Maori respondents were more likely to report saving for the family or for a home as a motivation for possibly joining KiwiSaver than New Zealand European respondents (44% and 35% respectively, compared with 14%);
- In contrast, New Zealand European respondents were more likely to mention receiving contributions from the government and/or their employer (39%) as a motivation for possibly joining KiwiSaver compared to Maori or Pacific Island respondents (18% and 15% respectively);
- Respondents who had seen the Inland Revenue website or kiwisaver.govt.nz were more likely to mention receiving contributions from the government or their employer as a motivation for possibly joining KiwiSaver (49%) than those who had not seen the Inland Revenue website (28%); and
- The self-employed were more likely to say they are attracted by the \$1,000 incentive (34% compared to the average of 22% mentioning this incentive).

Barriers

All respondents who were not currently members of KiwiSaver were asked for their reasons for not joining. Answers were unprompted and coded together into themes which are tabulated below.

Table 19: Barriers to joining KiwiSaver (among non-members)

Responses	Percentage % (n=553)
Cannot afford it/no stable income	24
Cost of living/cannot afford 4%	16
Not employed/not currently working/no regular income	5
Income too low	4
On a benefit	2
Cannot afford second super scheme	1
Already have a superannuation scheme	19
Have a Superannuation/savings scheme/don't want another scheme	12
Already have a Superannuation scheme through work	7
KiwiSaver scheme unstable/uncertainty/need more information	14
Need more information/need to investigate	7
Government may change/scheme may change with change of government	3
Conflicting opinions about KiwiSaver/uncertainty/wait and see	3
No performance guarantee/uncertainty of performance of providers	1
Dislike characteristics of the scheme	11
Money contributed 'locked in until age 65'/can't get money out	8
KiwiSaver is not government guaranteed	4
Consider themselves unsuitable to join	9
Leaving the country/may not stay in New Zealand	3
I am about to retire	3
Consider myself too old	2
There are other better investments/schemes/ways to provide financial security	8
Other/better investment opportunities/retirement schemes/savings plans	5
Better to pay off mortgage	3
Don't want to join/apathy	6
Don't want to join/no reason to join/no interest	3
Not organised/too lazy/no time	3
Miscellaneous	36
I intend to join	7
Negative to government involvement/control/agenda/do not trust government	2
None/can't think of a reason	13
Other	15

Source: Q9c

Base: All respondents who have not joined KiwiSaver or have opted out of KiwiSaver (n=553)

A wide range of barriers were mentioned, the most common responses were:

- Affordability (mentioned by 24% of all non-members);
- Already having an existing superannuation scheme (19%); and¹²
- Waiting to see how the KiwiSaver initiative establishes itself, or concerns about the sustainability of the scheme were mentioned by 14%.

The following variations existed within groups of non KiwiSaver members:

- Respondents aged over 29 were more likely to mention already having a superannuation scheme (23% compared to 9% of respondents aged 18-29);
- Respondents aged 18-29 were more likely to mention a dislike of characteristics of the KiwiSaver scheme as a barrier to joining (19%) compared to respondents aged 40-49 (6%) and those aged 50-65 (6%);
- Respondents aged 50-65 were more likely to mention reasons related to considering themselves unsuitable to join KiwiSaver as a reason for not joining the scheme (19%, compared to 5% of 18-49 year-olds);
- Respondents who were not employed or who earned less were more likely to mention affordability being a barrier (45% of those not employed and 30% of those earning less than \$50,000 mentioned affordability compared to the average of 24%);
- Those with a higher income were more likely to say having an existing scheme was a barrier (27% of those with an income over \$50,000 said this compared to 10% of those with an income below this);
- Respondents who already had a superannuation scheme were more likely to report already having a superannuation scheme as a barrier to joining KiwiSaver (59%, compared to only 12% of those who reported not having another retirement scheme); and
- In contrast, respondents who do not have another retirement scheme were more likely to report not being able to afford the contributions for KiwiSaver (or not having a stable income) as a barrier to joining (22%, compared to 5% of those who have another superannuation scheme). Respondents who do not have another retirement scheme were also more likely to report reasons related to apathy or lack of interest being a barrier to joining (8%, compared to only 1% of those who have another retirement scheme).

Those who have not joined KiwiSaver can be divided up into those are thinking about joining KiwiSaver (chances of joining are 6 out of 10 or greater) and respondents who are less serious about joining (chances of joining are between 0 and 5 out of 10). The reasons for not joining are broadly similar between the two groups. However, among those who are not thinking about joining there is a greater emphasis on already having a superannuation scheme (28%), affordability (30%) and thinking there are other better investment opportunities (12%). A small minority of respondents said they are not thinking about joining because they are about to retire (5%) or about to leave the country (4%).

¹² Although people with existing superannuation schemes can join KiwiSaver this was still a perceived barrier for some.

AWARENESS

This section investigates levels of awareness for the KiwiSaver initiative itself, as well as the advertising and communication targeted at members of the public. Advertising and communication from Inland Revenue and other sources, such as Sorted, are examined.

Awareness of KiwiSaver

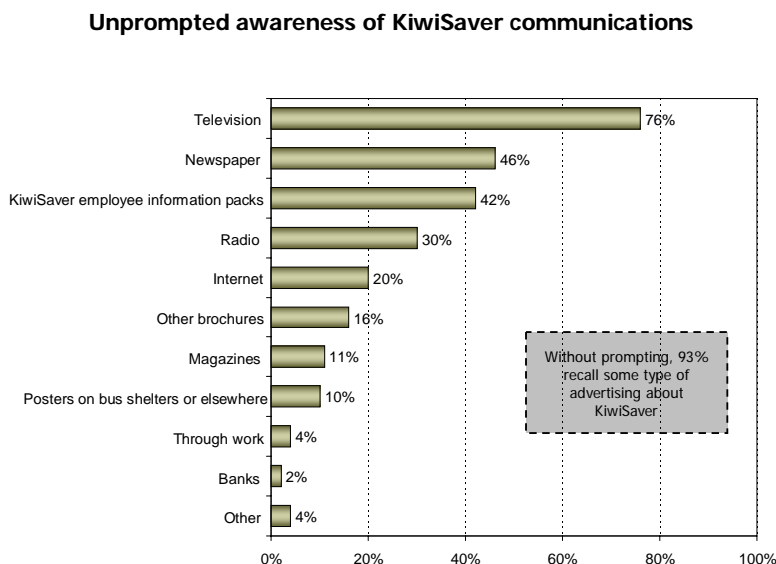
Almost all (96%) of the target audience have heard of KiwiSaver. While high, awareness of KiwiSaver is statistically significantly lower among:

- Pacific peoples (89% compared to 98% of New Zealand Europeans);
- Those not employed (92% compared to an average of 96%); and
- Those earning an annual income of under \$50,000 (94% compared to 99% of those earning over \$50,000).

General awareness of any advertising about KiwiSaver

Later in this section prompted awareness of KiwiSaver communication from Inland Revenue and others is explored. Firstly, we explore general awareness of any kind of advertising around KiwiSaver. Almost all (93%) of those who had heard of KiwiSaver were aware of some form of advertising about KiwiSaver. The most common sources that people recall were advertising on the television, newspapers or the employee information packs.

Figure 3: Un-prompted awareness of KiwiSaver communications



Source: Q4a and 4b
 Base: Respondents who had heard about KiwiSaver (n=693)

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The only significant variation by sub-group is that people with an ethnicity that fell into the 'other' category were significantly less likely to recall any type of KiwiSaver communications without prompting (80%).

Awareness of Inland Revenue communications

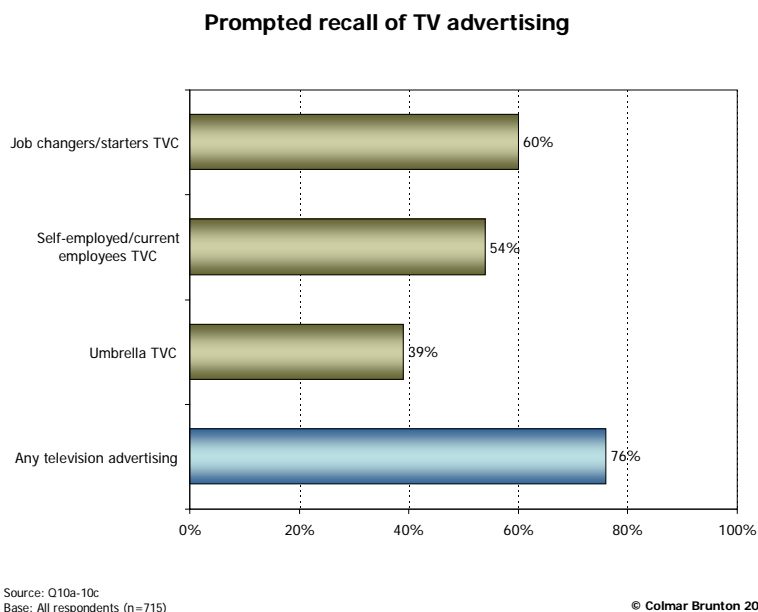
This section explores recall of the Inland Revenue KiwiSaver advertising campaign, employee information pack and the KiwiSaver and Inland Revenue websites.

We used advertising stimulus (such as copies of posters, the KiwiSaver employee information pack and TV story boards) to prompt respondents' recall of Inland Revenue communications. This section explores recall of various Inland Revenue communications and a 'total reach' figure for the Inland Revenue campaign has been calculated.

Television

Respondents were shown story-boards representing three different Inland Revenue television advertisements. The resulting awareness figures are illustrated in the chart overleaf.

Figure 4: Recall of television advertising



When combining awareness of any of the television advertisements, 76% of all 18-65 year olds were aware of at least one television advertisement.

Compared to the total sample, recall of any television advertising is high among young people (90% of 18-29 year olds) and lower among older people (65% of 50-65 year olds). There were no other significant variations by subgroup.

Most of the survey fieldwork was conducted in November, four months after the umbrella television advertisement came off air, six weeks after the job changers/job starter advertisement came off air, and two weeks after the self-employed/current employees television advertisement came off air. It should be noted that awareness of television advertising drops off over time. The time gap between the early KiwiSaver television advertising and the survey fieldwork will have an effect on the level of awareness for the television advertising.

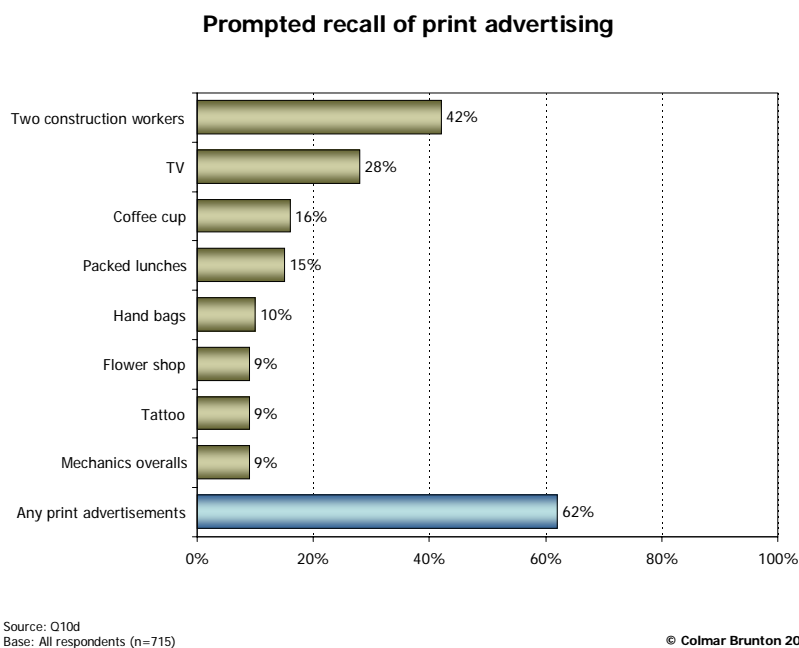
On average, we expect about a 10 to 20 percentage point drop in awareness figures within six weeks of a television advert coming off air (this is based on Millward Brown models).

It is impossible to determine precise recall figures for the three television advertisements had the survey fieldwork been conducted immediately after the advertisements came off air. However, a rough indication can be produced using the Millward Brown model mentioned above. It is possible that the umbrella television advertisement would have obtained between 66% and 90% recall, the job changers advertisement between 70% and 80%, and the self-employed / current employees may have received a recall of around 60%.

Print advertising

Respondents were shown eight print advertisements – these were representations of advertising shown in newspapers and magazines.

Figure 5: Recall of print advertising



Overall, 62% of all 18-65 year olds were aware of at least one of the print advertisements. The youngest age group (18-29) were more likely than the oldest age group (50-65) to recall the posters (68% of those in the youngest age group recalled at least one of the print advertisements compared with 56% in the 50-65 group). Those who were thinking about joining KiwiSaver were also slightly more likely to recall the posters (68% compared to 58% of those who were less serious about joining KiwiSaver).

The two posters with the highest recall across all groups were the posters with images of two construction workers (containing the words ‘As sure as someone will take you under their wing’) and the poster with an image of a television (containing the words ‘as sure as you’ll get a call-out when your favourite show’s on’).

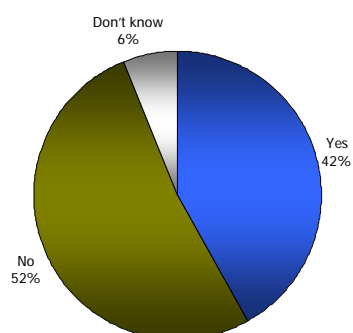
Unprompted awareness of Inland Revenue radio advertising

Respondents were asked if they had heard radio advertising for KiwiSaver. This was unprompted, and it should therefore be noted that there is possible overlap in the recall figure from radio advertisements aired by scheme providers. However, as the majority of radio advertising about KiwiSaver was sponsored by the Inland Revenue, it is felt to be an adequate

representation of awareness levels for radio advertising. To remove this from the analysis would under-represent awareness of the Inland Revenue campaign.

Figure 6: Recall of radio advertising

Unprompted recall of radio advertising



Source: Q10e
Base: All respondents (n=715)

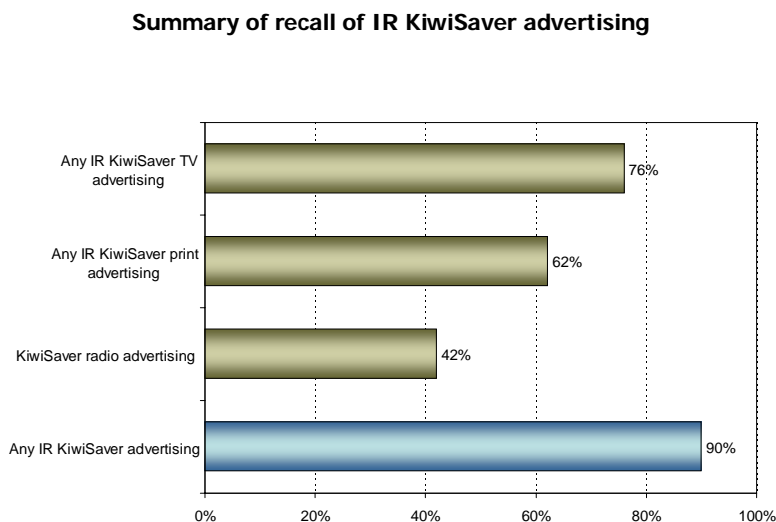
© Colmar Brunton 2008 #3

Recall of the radio advertising was higher among Pacific peoples (61% compared to 42% on average) and people aged 30-39 years (50% compared to 37% of people aged 40 years or over).

Awareness of any Inland Revenue advertising

When recall for all advertising media are combined, we find that 90% of all 18-65 year olds surveyed were aware of at least one Inland Revenue advert.

Figure 7: Summary recall of Inland Revenue advertising



Source: Q10a-10e
Base: All respondents (n=715)

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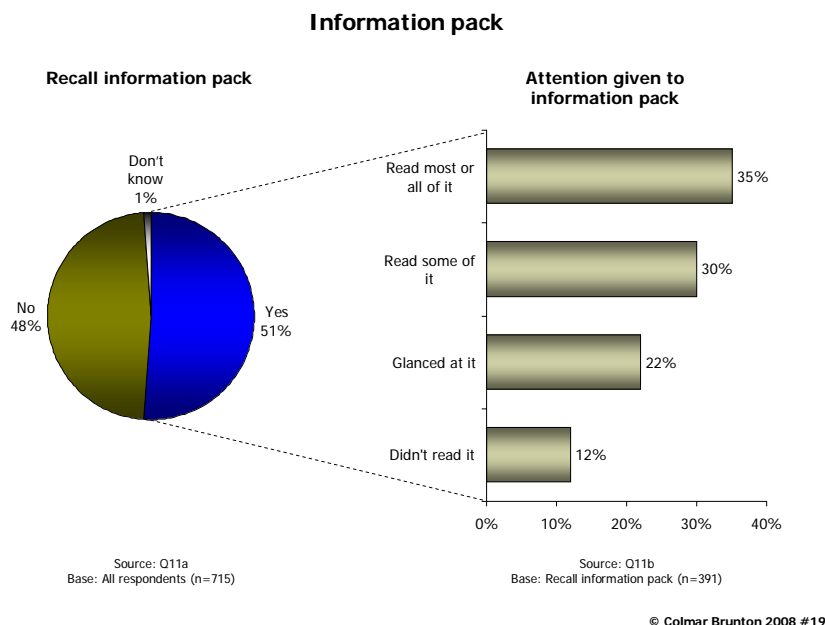
The only two relationships by subgroup were:

- Those aged between 18 and 39 were more likely than those aged between 40 and 65 to be aware of the Inland Revenue advertising (94% compared with 87%); and
- Those who have started a new job since the 1 July 2007 and those who were automatically enrolled (a subset of the former) were more likely to be aware of the advertising (96% for both groups compared to the average of 90%).

Awareness of the KiwiSaver employee information pack

Respondents were shown the KiwiSaver employee information pack and 51% of respondents recalled seeing it previously. However, 22% of those who were aware of the pack had only glanced at it and 12% had not read it.

Figure 8: Recall of employee information pack



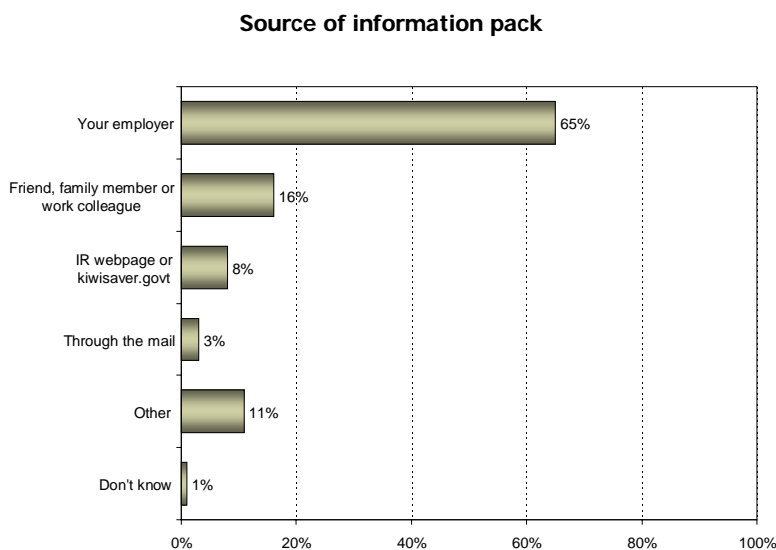
Awareness of the pack was higher among the following groups:

- Those with a higher income (58% of those with a household income over \$50,000 were aware compared to 46% of those with an income up to \$50,000);
- New Zealand Europeans (54% compared to 45% for Maori and 39% for Pacific);
- Employees (62% compared to 38% of those who were self-employed and 25% for those who were not employed);
- Members of KiwiSaver (79% compared to 46% for non-members); and
- Job changers (68% of those changing jobs since 1 July 2007 were aware of the pack compared to the average of 51%).¹³

Most respondents who had read at least some of the employee information pack (65%) had received it from their employer.

¹³ Those who have changed jobs include members of KiwiSaver and non-members. When membership status is controlled for, changing job still makes a significant difference to awareness of the employee information pack. In other words, people who change jobs are more likely than the rest of the population to be aware of the pack, regardless of whether or not they joined KiwiSaver.

Figure 9: Source of information pack



Source: Q11c
Base: Read at least some of information pack (n=347)

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Awareness of the KiwiSaver and Inland Revenue websites

In total, 13% of all 18-65 year olds said they were aware of KiwiSaver information through the Inland Revenue website or www.kiwisaver.govt.nz. The following groups were more likely to be aware of the websites:

- Those with a higher income (18% of those with a household income over \$50,000 were aware compared to 9% of those with an income up to \$50,000);
- Those identifying as Indian (24% of Indian respondents were aware of the websites) – other ethnicities showed no variation apart from Pacific who were less likely to be aware of the websites (8%);
- Employees (15% compared to 13% of those who were self-employed and 6% for those who were not employed);
- Members of KiwiSaver (21%) and those thinking about joining (18%);
- Females (18% of females compared to 8% of males); and
- Those who were positive about KiwiSaver (17% compared to 11% of those with mixed feelings and 0% of those who were negative about KiwiSaver).

Total reach of all Inland Revenue communication sources

When combining recall for all Inland Revenue pieces of communication, including the advertising, the employee information pack and the Inland Revenue or KiwiSaver websites, we find that 95% of respondents were aware of at least one piece of Inland Revenue communication.

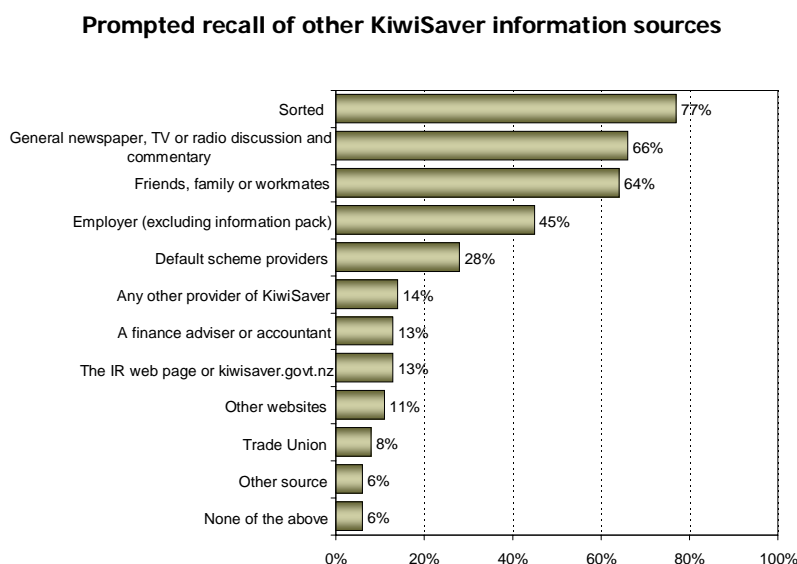
The only subgroup variations from the norm found were that:

- People aged 50-65 were slightly less likely to be aware of Inland Revenue communications (92%); and
- People not employed were less likely to be aware of Inland Revenue communications (89%).

Prompted awareness of other KiwiSaver communications

Respondents were prompted with a list to determine awareness levels for all other non Inland Revenue sources of communication regarding KiwiSaver. The responses are illustrated in the chart below.

Figure 10: Recall of other KiwiSaver information sources



Source: Q12a & 14a
 Base: All respondents (n=715)

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Sub-group analysis for non-Inland Revenue sources (excluding Sorted)

KiwiSaver members were more likely than non-members to recall the following sources of information:

- Employer (62% compared to 41% of non-members);
- Default scheme providers (39% compared to 26% of non-members);
- Other provider of KiwiSaver (24% compared to 12% of non-members); and
- A finance adviser or accountant (20% compared to 11% of non-members).

A very similar pattern is evident in regard to income, with those earning higher incomes more likely to recall these sources of information compared to those on lower incomes.

Job changers were less likely than average to recall seeing or hearing information about KiwiSaver from a trade union (2% compared to 8% on average).

Members of a work-based retirement scheme other than KiwiSaver were more likely to recall seeing or hearing information about KiwiSaver from the following sources:

- Their employer (65% compared to 45% on average); and
- A trade union (18% compared to 8% on average).

The self-employed were less likely to have seen or heard information about KiwiSaver from friends, family and workmates (49% compared to 64% on average). Rather, they are more reliant on financial advisers and accountants (20% compared to 13% on average).

Those not employed were generally less aware of all information sources about KiwiSaver (although their awareness of general media discussion and hearing or seeing information from friends and families was similar to the rest of the population).

A number of other key demographic variations exist:

- Friends, families and workmates were key influencers for informing young people about KiwiSaver (83% of 18 to 29 year olds source information from these people compared to 64% on average). They were also more likely to source information from 'other websites' (19% compared to 11% on average). Conversely, young people (18 to 29 year olds) were less likely than average to recall information from finance advisers or accountants (7% compared to 13% on average) or trade unions (3% compared to 8% on average);

- Maori were less likely than average to recall seeing or hearing information about KiwiSaver from:
 - Default scheme providers (15% compared to 28% on average); and
 - Another provider of KiwiSaver (6% compared to 14% on average).
- Asian peoples were more likely than average to recall seeing or hearing information from:
 - Their employer (62% compared to 45% on average); and
 - Default scheme providers (45% compared to 28% on average).

Those who were unaware of any Inland Revenue communications on KiwiSaver are also less likely to recall general media discussion and commentary (32% compared to 66% on average).

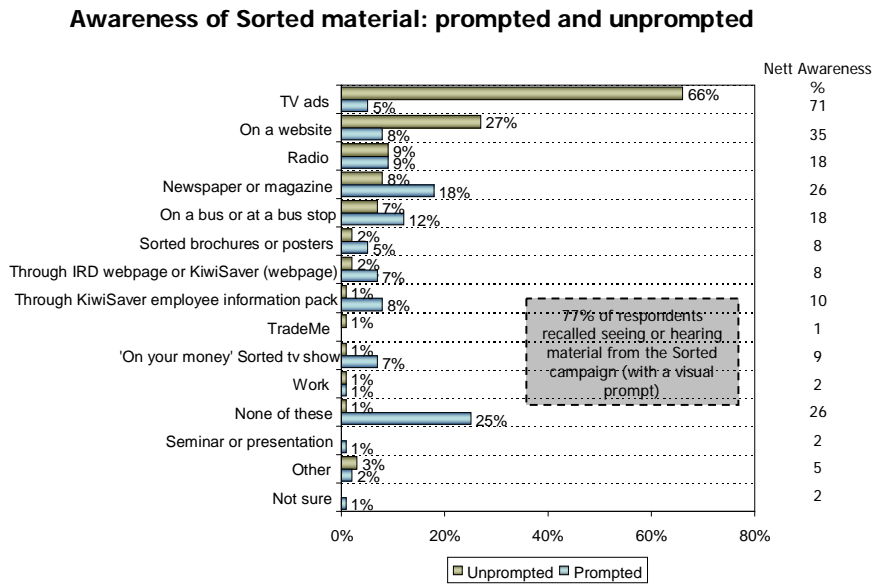
Sorted campaign

Respondents were shown a visual prompt containing all advertising sources for Sorted (the Retirement Commission's campaign to help KiwiSaver decision making). Overall, 77% of respondents were aware of the Sorted campaign. The following types of respondents were more likely to be aware of the Sorted campaign:

- Those with a higher income (85% of those with a household income over \$50,000 were aware compared to 75% of those with an income up to \$50,000);
- Members of KiwiSaver (87% compared to 75% for non-members);
- Job changers (84% of those changing jobs since 1 July 2007 were aware of Sorted - the difference for this group is only significant at the 90% level meaning there is not a substantial difference between job changers and the rest of the population). This relationship is still apparent after membership of KiwiSaver is taken into account (job changers may or may not be members of KiwiSaver); and
- Those who were also aware of the Inland Revenue campaign (79% compared to 45% of those who were not aware of any Inland Revenue communications about KiwiSaver).

We asked respondents where they had heard of Sorted. Firstly, respondents were asked unprompted, and then they were prompted with a list of possible sources. The results are illustrated in the figure below, with the net 'total' awareness figures for each source indicated on the right hand side of the chart.

Figure 11: Awareness of Sorted material



Source: Q12b & 12c
 Base: All respondents (n=715)

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COMMUNICATION

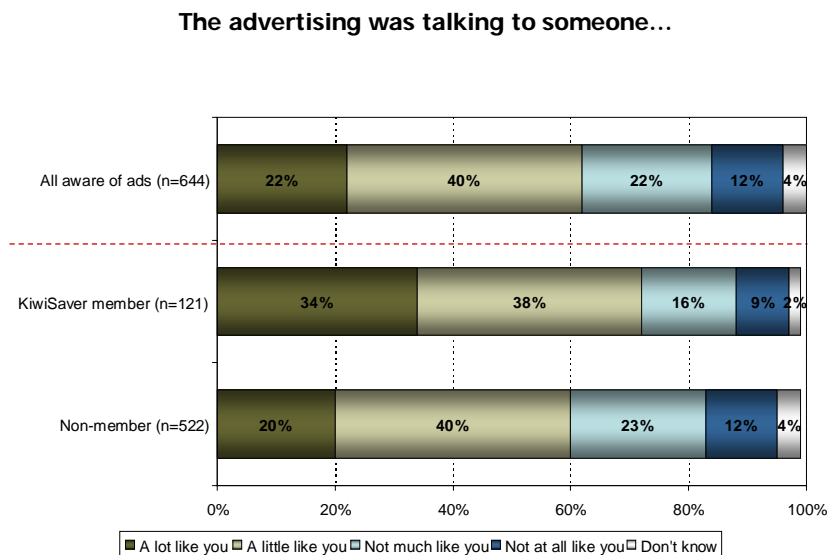
Effective communication is relevant, likeable, timely, and understandable and conveys the intended message to the target audience. This chapter investigates these issues for the Inland Revenue KiwiSaver information campaign. We also examine which source of information was the most useful for individuals.

How respondents rated the advertising

Relevance

We asked all those who were aware of the Inland Revenue advertising whether they felt that ‘the advertising was talking to someone like me’. This is a measure of ‘relevance’ of the advertising to the individual. The results are illustrated below.

Figure 12: Advertising relevance



Source: Q10g
 Base: Aware of KiwiSaver advertising (varies, see brackets above)

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Overall, 62% of those aware of the advertising said they felt the advertising was speaking to someone a lot like them or a little like them. As can be seen in the chart, these proportions are higher for those who have joined KiwiSaver (72%) than those who have not joined KiwiSaver (60%).

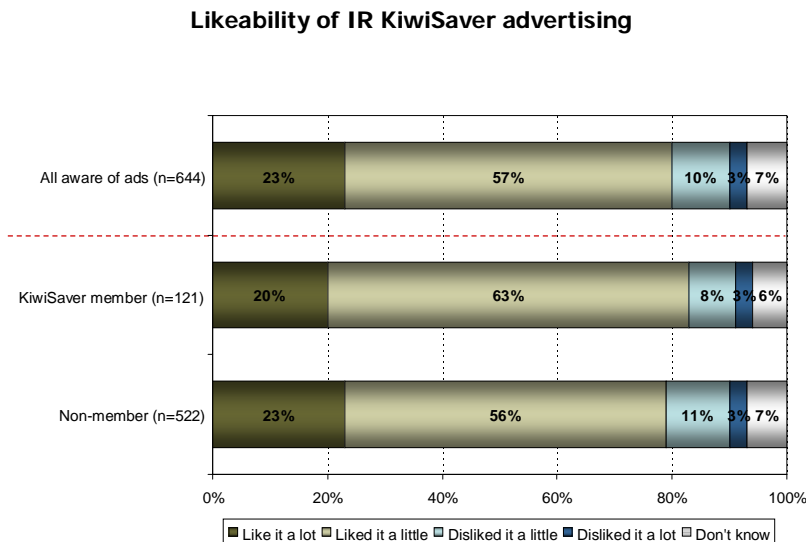
Other subgroup analysis reveals that the following groups were more likely to rate the advertising as talking to someone a lot like them or a little like them:

- Those thinking about joining KiwiSaver (75%);
- Males in their 30s and 40s (71%). This pattern did not exist for females;
- Maori and Pacific respondents (74% and 78% respectively); and
- Employees were more likely than self-employed or those not employed (68% compared to 53% and 52% respectively).

Likeability

Respondents were asked how much they liked the Inland Revenue advertising. The results are illustrated below.

Figure 13: Advertising likeability



Source: O10h
 Base: Aware of KiwiSaver advertising (varies, see brackets above)

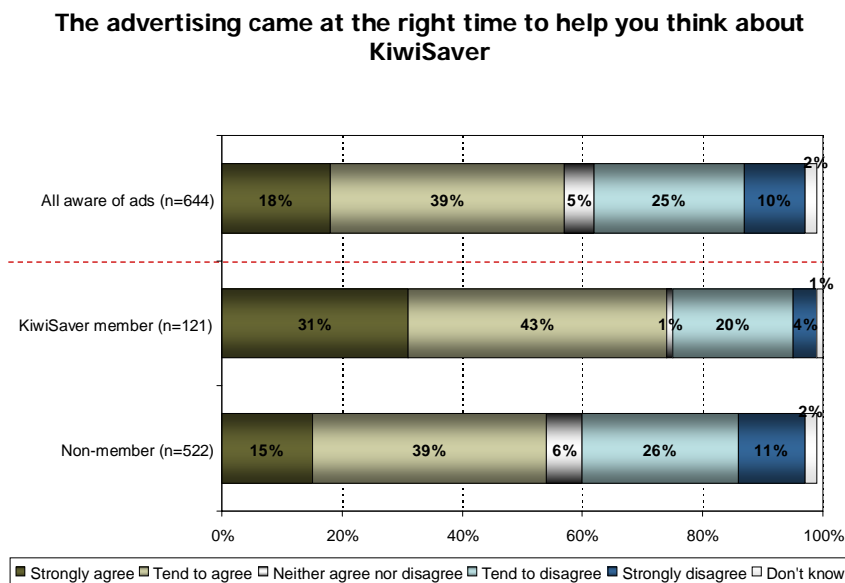
Overall, 80% of those aware of the advertising either liked the advertising a lot or a little. KiwiSaver members were only slightly more likely than non-members to like the advertising (83% compared to 79%).

There was not much variation by subgroups, although the proportion who liked the advertising was higher among those who were thinking about joining KiwiSaver (88%) and lower among those who were negative about KiwiSaver generally (50% compared to 86% of those who were positive about KiwiSaver and 78% of those who had mixed feelings).

Timeliness

Respondents were asked whether they agreed that the advertising came at the right time to help them think about KiwiSaver. The results are illustrated below.

Figure 14: Advertising timeliness



Source: Q10j
 Base: Aware of KiwiSaver advertising (varies, see brackets above)

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Overall, 57% of those aware of the advertising agreed that it came at the right time for them. As the chart shows those who had joined KiwiSaver were more likely to agree (74%) compared to those who were not members (54%).

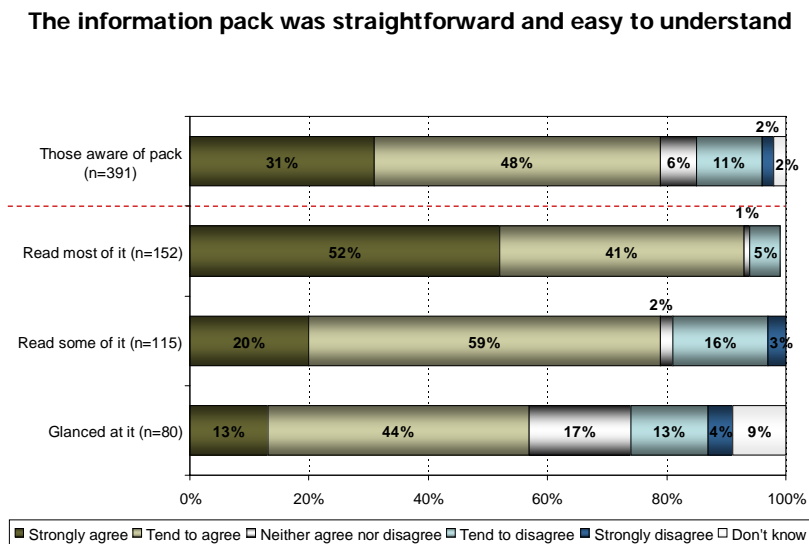
Other groups that were more likely to agree the advertising came at the right time to help them think about KiwiSaver included:

- Those who are thinking about joining KiwiSaver (70%);
- Employees (62%), with lower proportions for those who were self-employed (44%) and those who are not employed (50%);
- Pacific respondents (71%), with New Zealand Europeans less likely (53%);
- Those who were positive about KiwiSaver generally (69% compared to 13% who were negative about KiwiSaver in general and 48% of those who had mixed feelings); and
- Younger respondents (63% of 18-29 year olds agreed, 59% of 30-39s, 54% of 40-49s, and 52% of 50-65 year olds).

Employee information pack

Overall, 79% of those who were aware of the employee information pack agreed (either strongly or tended to agree) that the pack was straightforward and easy to understand. There was a relationship between how much a respondent had read of the pack, and how highly they rated it as being understandable. As can be seen from the chart below, those who had read most of the pack were much more likely to agree that it was straightforward and easy to understand (93% of this group agreed).

Figure 15: Understanding of employee information pack



Source: Q11d
 Base: Varies

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The following types of groups were more likely to rate the employee information pack as easy to understand:

- Those with a higher income (84% of those with a household income over \$50,000, compared to 73% of those with a household income up to \$50,000);
- New Zealand European respondents (84% compared to 73% of Maori and 64% of Pacific respondents);
- Employees or self-employed (82% and 85% respectively compared to 64% of those who were not employed); and
- Those who were positive about KiwiSaver generally (90% compared to 54% of those who were negative about KiwiSaver and 65% of those who held mixed views about KiwiSaver).

Forty five percent of those who were aware of the employee information pack said it helped them make a decision about KiwiSaver, and 52% said it did not (with 3% saying not sure). However, the pack was more useful for those that read it more thoroughly, almost two thirds (62%) of those who had read most or all of the pack said it helped them make a decision about KiwiSaver (compared to 38% of those who had only read some of it and 27% of those who had glanced at it).

What messages did people take from the Inland Revenue advertising?

All respondents who were aware of at least one element of the Inland Revenue advertising were asked what messages they took away from the campaign. The results are tabulated below.

Table 20: Message take-out: Inland Revenue advertising

Key messages	Percentage % (n=644)
Encouraging New Zealanders to join/KiwiSaver is a good scheme	43
Encouraging me to join KiwiSaver	28
A good scheme/a good idea/good deal	6
It's here to stay/KiwiSaver will be here for a long time	4
KiwiSaver is for everybody/all ages/all sorts/blue/white collar workers	3
Encouraging young people to save/to join	3
User friendly/easy to contribute/save	1
Easy to get into the scheme/join	1
Importance of saving for retirement/saving for the future	43
Importance of saving/planning for retirement	24
KiwiSaver beneficial for long term proposition/security/savings	10
Importance of saving	5
Think about the future/save for the future	4
May not be government superannuation/not reliant on government super	2
Start saving for retirement now	2
Explaining how it works/other information about the scheme	20
Explaining how KiwiSaver operates/the benefits of KiwiSaver	16
List providers/different providers/options to select from	2
Automatic enrolment for new employees	1
Government has set up a scheme/Government saving scheme	1
Government/employer contributions	13
Government helps/matches \$1040/tax credits	9
\$1000 government incentive to get started	5
Employer contributes/compulsory employer contributions	1
Can be used for family savings/savings for a home	4
Able to use towards/save for first home	3
Saving for family/put money aside for kids	1
Miscellaneous	
Need more information/more detail	1
Seek information/look on-line	1
Other	10
Don't know	12

Source: Q10f

Base: Respondents who recalled at least one advertisement about KiwiSaver (n=644)

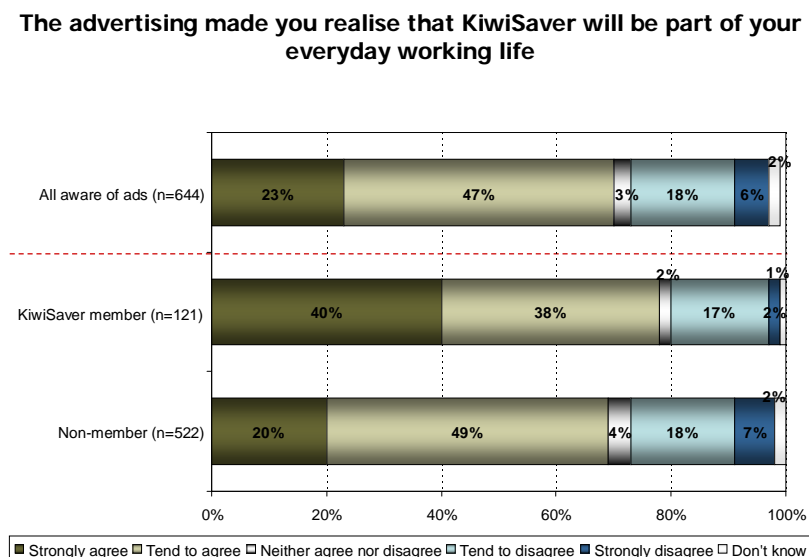
The most common answers given were that the advertising encouraged New Zealanders to join KiwiSaver (43% gave a response in this category) and that the advertising emphasised the importance of saving for the future or retirement (43% gave a response in this category).

There were some variations in message take out by different groups of the population:

- New job starters were more likely to think that the advertising was trying to get across that members are able to use KiwiSaver savings as family savings or for a home (11%, compared to 3% of those who had not started a new job);
- Members of KiwiSaver were more likely to think that the message was about it being important to save for retirement and plan for the future (54%, compared to 41% of non-members);
- Respondents aged 30-39 were more likely to think that the message of the advertising was about government or employer contributions to KiwiSaver than those aged 18-29 (18% compared to 8%);
- Respondents aged 40-49 were more likely to think that the message of the advertising was about encouraging New Zealanders to join or that KiwiSaver is a good scheme (52%) compared to those aged 30-39 (36%);
- Those respondents not employed were more likely to say that the message was about the possibility of using KiwiSaver for family savings or for a home (8%, compared to 3% of employed and 1% of self-employed respondents);
- Respondents who opted in were more likely to think that the message was about the importance of saving for retirement or for the future (59%) than those who were automatically enrolled (41%);
- Respondents who were automatically enrolled were more likely to think that the message was about explaining how KiwiSaver works or giving other information about the scheme (21%) compared to those who opted in (11%); and
- Respondents who had seen the Inland Revenue website or kiwisaver.govt.nz were more likely to think that the message was about government or employer contributions compared to those who had not seen the website information (22% compared to 12%).

An important intended message of the campaign was to emphasise that KiwiSaver will become part of everyday working life. Most (70%) of those aware of the advertising either strongly agreed or tended to agree that the advertising conveyed this message.

Figure 16: Understanding of advertising message



Source: Q10j
 Base: Aware of KiwiSaver advertising (varies, see brackets above)

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The following groups were more likely to agree that the advertising made them realise KiwiSaver will become part of everyday working life:

- Members of KiwiSaver (78%);
- Those who were thinking about joining KiwiSaver (82%);
- Those identifying as Maori (83%); and
- Those who were positive about KiwiSaver generally (81% compared to 28% of those who were negative about KiwiSaver and 61% of those who held mixed feelings).

The self-employed were less likely to agree with the statement (62% agreed).

What messages did people take from the Sorted advertising?

All respondents who were aware of the Sorted campaign were asked what messages they took away from the campaign. The results are tabulated below.

Table 21: Message take-out: Sorted campaign

Key messages	Percentage % (n=572)
Save for future/retirement/how to manage money	55
Telling you to save/manage money/budget/get your finances sorted	26
Information/advice about how to budget/manage your money/save	21
Importance of saving/planning for retirement/planning ahead	12
Save for your future/think about future	4
Information/characteristics of KiwiSaver	21
Giving information about KiwiSaver	8
Can you afford KiwiSaver/gives saving options/the calculations	8
To investigate/inform yourself about KiwiSaver/advice to help make decision	4
Gave list of providers/option available with providers	2
Government contributes/tops it up	1
Able to use towards/save for first home	1
Encouraging New Zealanders to join	11
Encouraged to join KiwiSaver	10
How to join/easy to get into scheme/join	1
Miscellaneous	
Available website for information	7
Other	7
None/got no message	2
Don't know	15

Source: Q12d

Base: all respondents aware of Sorted campaign (n=572)

The most common answers given were about the need to save for the future and retirement and how to manage money (55% gave a response in this category). As described below, there were some variations in the messages identified by different groups within the population.

- Job changers were more likely to think that the Sorted message was about saving for retirement, saving for the future, or how to manage money (63%, compared to 53% of respondents who had not started a new job since July 2007);
- Respondents aged 40-49 were more likely to think that the message was about information and/or characteristics of KiwiSaver (30%) compared to both respondents aged 30-39 (17%) and those aged 50-65 (15%);
- Respondents who opted in were more likely to think that the Sorted campaign was about encouraging New Zealanders to join KiwiSaver (22%) compared to those who were automatically enrolled (9%);
- Respondents earning over \$50,000 were more likely to think that the Sorted campaign was about saving for the future or retirement, or how to manage money (59%) compared to those earning below \$50,000 (48%);

- Respondents who were thinking about joining KiwiSaver were more likely to think that the Sorted campaign was providing information about the characteristics of KiwiSaver compared to those that were not thinking about joining KiwiSaver (27% compared to 18%); and
- Those who were aware of the Inland Revenue information pack or KiwiSaver information on the Inland Revenue website or kiwisaver.govt.nz were more likely to say the Sorted message was about giving information on the characteristics of KiwiSaver (26% of those aware of the pack said this and 35% of those aware of the website information said this).

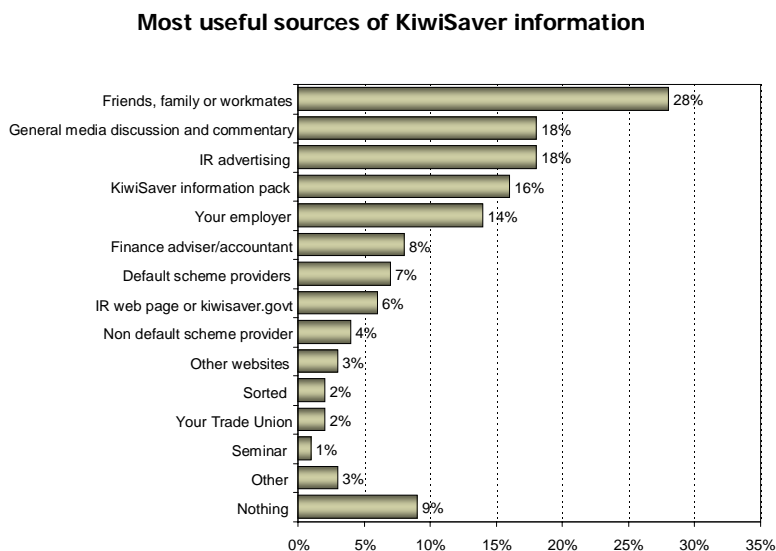
A key message of the Sorted campaign was to investigate KiwiSaver further and check whether KiwiSaver was affordable. Certain groups were more likely to pick up the message “can you afford 4%?”

- Job changers (12% compared to 7% for those not starting a new job since 1 July 2007);
- Members of KiwiSaver (particularly those who have opted in) (14% compared to 7% of non-members);
- Those who were thinking about joining KiwiSaver (12% compared to 5% of those not serious about KiwiSaver);
- Those who were aware of the employee information pack (10% compared to 6% of those not aware of the pack); and
- Those defined as being in the ‘Live for Now’ segment were more likely than other segments to pick up this message (13% compared to 6% for other segments). More information attitudinal segmentation refer below).

Which source of information was the most useful?

We asked respondents who were aware of KiwiSaver through at least one information source, to identify which information sources they found the most useful (respondents could choose more than one answer). The results are illustrated in the chart overleaf.

Figure 17: Useful information sources



Source: Q14b
 Base: Aware of at least one source (n=686)

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Friends, family and workmates were rated useful by most people (28%). Inland Revenue sources feature strongly — 18% said the Inland Revenue advertising was among the most useful sources, 16% mentioned the employee information pack and 6% mentioned the IR web page or kiwisaver.govt.nz. In total, 35% mentioned at least one of these Inland Revenue sources as being most useful for them.

IMPACT

Have people been provided with enough information to make a decision?

Two thirds (66%) of those who were aware of KiwiSaver said that they felt they had been provided with enough information to make a decision on KiwiSaver, 31% said they had not and 3% were not sure.

What types of people were more likely to feel they had enough information?

- KiwiSaver members were more likely to feel informed (84% of KiwiSaver members compared to 62% of non-members). Those who were thinking about joining KiwiSaver were no more likely than average to feel informed about KiwiSaver.
- Those with a higher income were more likely to feel they had enough information to make a decision (74% of those with a household income over \$50,000, compared to 57% of those with a household income up to \$50,000).
- Home owners were also more likely to feel informed compared to renters (72% compared to 57%).
- Those who have a non KiwiSaver work-based retirement scheme were more likely to feel informed (77% compared to 67% for those without a work-based scheme).
- Those identifying as New Zealand European were more likely to feel informed (72% compared to 58% for those identifying as Maori, 49% of those identifying as Indian and 45% of those identifying as Pacific).
- Employees were more likely to feel informed compared to those who were not employed (70% compared to 53% of those not employed). The self-employed were no more or less likely than average to feel informed.
- Those aged 40-65 were more likely to feel informed (73% compared to 58% of those aged under 40).

Interestingly, negative feelings about KiwiSaver itself did not impact upon the chances of feeling informed. Those who were positive were no more likely than those who were negative to feel informed. Those who had mixed feelings (around 40% of the total sample) were less likely to feel informed perhaps because they had not made their minds up about KiwiSaver (54% of those with mixed feelings felt informed compared to the average of 66%).

The KiwiSaver advertising raised awareness but its role is not necessarily linked to informing people about the details of KiwiSaver (66% of those who were aware of the Inland Revenue advertising felt informed compared to 64% of those who were not aware of the advertising). As described previously, a statistical link between membership of KiwiSaver and awareness of the advertising did not exist.

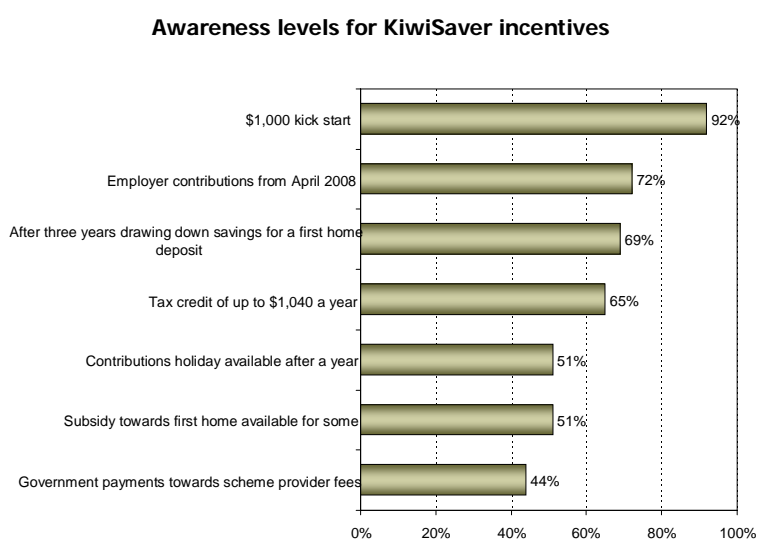
Other communication strands are linked to the degree to which people feel informed. Those who are aware of the employee information pack or who were aware of KiwiSaver through the Inland Revenue website or the KiwiSaver website were more likely to feel informed (79% of those aware of the pack felt informed and 82% of those aware of the Inland Revenue or KiwiSaver website felt informed). This suggests that the pack and website have important roles in making people feel informed about KiwiSaver.

As stated previously, there is a statistical link between membership of KiwiSaver and awareness of the employee information pack and the KiwiSaver website (79% of members recognised the pack compared to 46% of non-members and 21% said they were aware of the KiwiSaver website information compared to 12% of non-members). However, causal links between membership of KiwiSaver and awareness of the employee pack and the website information cannot be established (i.e. we cannot determine whether people became aware of these sources and then joined, or whether their membership made them more aware of these sources).

Knowledge levels around specific aspects of KiwiSaver

All respondents who were aware of KiwiSaver were asked whether they had heard about the incentives offered to KiwiSaver members. Some incentives were better known than others.

Figure 18: Awareness of KiwiSaver incentives



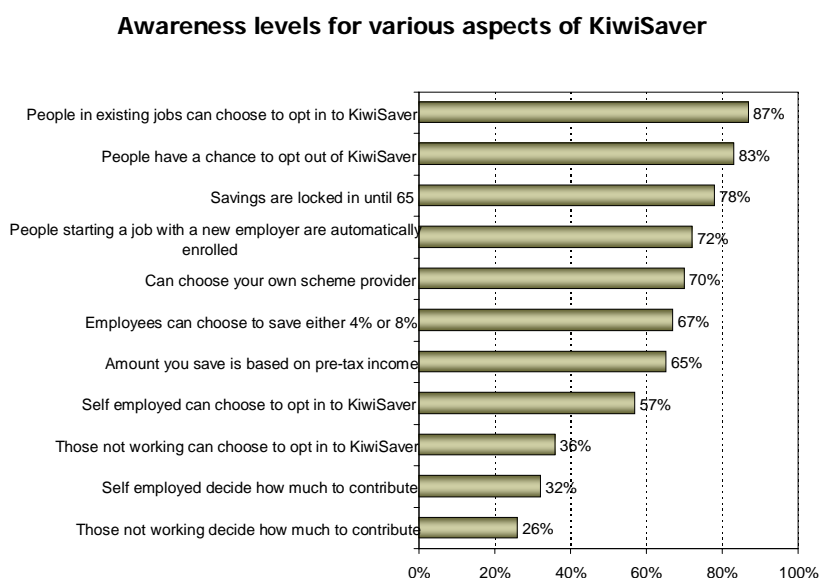
Source: Q5a
 Base: All respondents aware of KiwiSaver (n=693)

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General trends in knowledge levels by subgroup are discussed below. It should be noted that those who rent are less knowledgeable than average about KiwiSaver (this is closely related to income) and are less likely to be aware that KiwiSaver savings can be used for a first home deposit or that some members may get a subsidy towards their first home (62% and 43% respectively). However, within the renter population, those who intend to buy their first home in the next five years are more knowledgeable about both of these incentives (68% and 52% respectively).

All respondents who were aware of KiwiSaver were asked whether they had heard about a number of the key aspects of the scheme.

Figure 19: Awareness of KiwiSaver design aspects



Source: Q5b
 Base: All respondents aware of KiwiSaver (n=693)

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Not surprisingly, those who were self-employed were more likely than average to know that the self-employed can opt in to KiwiSaver and can decide how much to contribute (73% and 50% respectively).

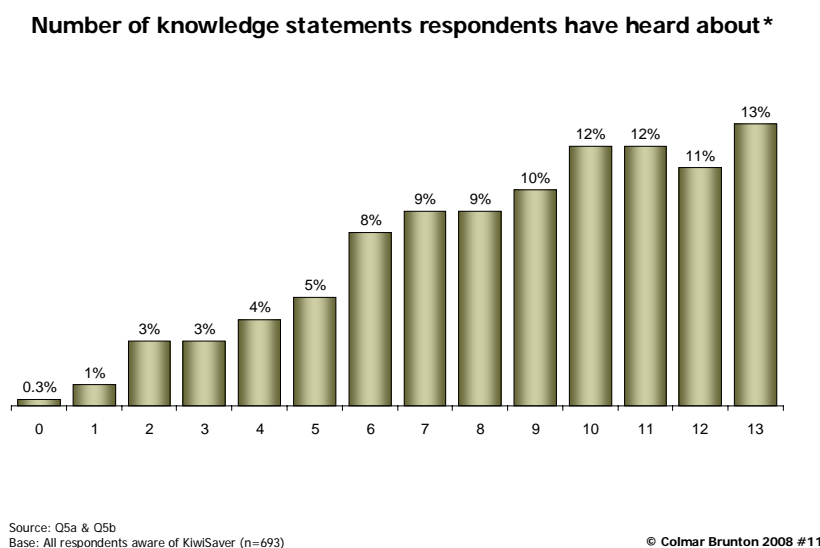
Those who were not employed were actually less aware than average about their options under KiwiSaver (27% of those not employed knew they could join KiwiSaver and only 21% knew they could decide how much to contribute – this is lower than the general population’s awareness of these options).

Recent job changers are an important group for KiwiSaver because from 1 July 2007 all those who start or change their job are supposed to be automatically enrolled into KiwiSaver (with some exceptions). Despite this group containing a high proportion of KiwiSaver members (who

tend to be knowledgeable), job changers as a whole were not substantially different from the rest of the population in terms of their knowledge about KiwiSaver. It is interesting that job changers were not significantly more likely to be aware of automatic enrolment (74% were aware of this, compared to the average of 72%). They were also not more likely to know that you could choose your own scheme provider (68% of job changers knew about this compared to the average of 70%). However, they were slightly more likely to be aware that there is a chance to opt out of KiwiSaver (89% compared to the average of 83%). Those who opted in to KiwiSaver were more knowledgeable across all of the statements (compared to average).

To assist with analysis of knowledge scores by different groups of the population, we formed a 'knowledge index' which was simply the sum of how many knowledge statements people were aware about (from a minimum of no knowledge statements to a maximum of 13). We did not include knowledge statements which referred to a particular subgroup of the population in the index (such as 'the self-employed can choose to join KiwiSaver').¹⁴ The spread of knowledge scores across the whole sample is shown below:

Figure 20: Knowledge of KiwiSaver



We also calculated the mean knowledge score. It was 8.8 for respondents (i.e. the average respondent had heard of 8.8 out of the 13 knowledge statements)¹⁵. If a particular subgroup contains a knowledge score below 8.8, then the average respondent in that group is aware of fewer statements than the average 18-65 year old. If a subgroup contains a score above 8.8, then the average respondent in that group is aware of more statements than average 18-65 year old.

¹⁴ The 13 knowledge statements were the same as those in the chart on pages 42 & 43 excluding: the self-employed decide how much to contribute; those not working decide how much to contribute; people in existing jobs can choose to opt in (to join) KiwiSaver; the self-employed can choose to opt in (to join) KiwiSaver; and those not working can choose to opt in (to join) KiwiSaver.

¹⁵ This knowledge index alone does not have any intrinsic value. It is a tool used to compare the relative knowledge levels of different groups within the population.

An examination of the knowledge scores for each subgroup reveals that the same relationships as existed for how informed different groups felt about KiwiSaver exist for the knowledge scores. In other words, groups that felt more informed also had a higher level of knowledge about KiwiSaver. The following table shows the mean knowledge scores for different groups¹⁶.

¹⁶ The mean is used a measure of central tendency for interval and ratio variables (the number of knowledge statements an individual is aware about is a ratio level variable). The mean is used rather than the median because the median was found to be insensitive at identifying distributions for subgroups that contain groups of individuals with a particularly high or low knowledge score. Because the score was between zero and thirteen it was felt there were no outlying scores that would unduly influence the mean. A median would be less useful for discriminating different subgroups that are rated on a relatively tight scale (between 0 and 13).

Table 22: Sub-group knowledge analysis

Group within 18-65 year olds aware of KiwiSaver	Knowledge score average ranking
All 18-65 year olds aware of KiwiSaver (n=693)	8.8
Aware of Inland Revenue website or KiwiSaver website (n=105)	10.9
Aware of employee information pack (n=391)	10
Aware of Inland Revenue advertising (n=644)	8.7
Job changer (n=159)	9.0
Member of KiwiSaver (n=133)	10.3
Automatically enrolled into KiwiSaver (n=50)	9.7
Opted in to KiwiSaver (n=83)	10.4
Members that have chosen their own contribution level (n=110)	10.9
Thinking about joining KiwiSaver (n=198)	8.9
Will probably not join KiwiSaver (n=329)	8.3
Employees (n=489)	9.4
Self-employed (n=103)	8.6
Not employed (n=134)	7.0
New Zealand European (n=555)	9.2
Maori (n=105)	7.6
Pacific (n=46)	8.1
Indian (n=29)	7.5
Positive about KiwiSaver (n=367)	9.5
Negative about KiwiSaver (n=38)	9.6
Mixed feelings about KiwiSaver (n=270)	8.1
18-40 years old (n=324)	8.1
40-65 years old (n=391)	9.4
Up to \$50,000 household income (n=311)	7.7
Over \$50,000 household income (n=335)	10
Home owners (n=405)	9.6
Renters (n=244)	7.8
Have a non KiwiSaver work-based retirement scheme (n=112)	10.2
Have any other plans for retirement (n=235)	9.9

From this analysis we can conclude that those on lower income, those who are not employed, plus Maori and Pacific peoples, generally have lower knowledge scores compared to the rest of the population.

Sorted impact analysis

Respondents who were aware of Sorted were asked what Sorted material they had used. The results are tabulated below.

Table 23: Sorted material for decision making

Sorted material used to make decision	Percentage
Sorted.org.nz	26%
Decision guide brochure	11%
Online KiwiSaver decision guide calculator	10%
Checklist of pros and cons	8%
Attended KiwiSaver seminar using Sorted material	3%
None of these	64%

Source: Q12e

Base: All those using Sorted, n=572

Sixty four percent of those who were aware of Sorted had not undertaken any the actions mentioned on the list in the table above.

Respondents were also asked if they had undertaken any of the following actions to find out more about KiwiSaver (within the table, each percentage represents a proportion of all those who are aware of the Sorted campaign and undertook one of the actions stated below).

Table 24: Actions undertaken as a result of Sorted material

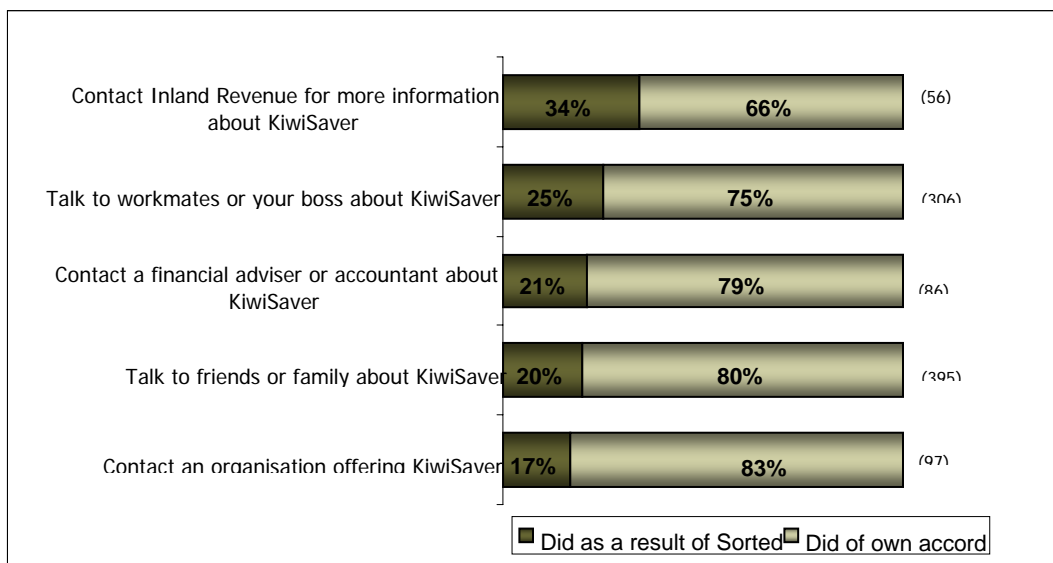
Actions undertaken	Percentage of those aware of Sorted
Talked to friends or family about KiwiSaver	68%
Talked to workmates or boss about KiwiSaver	54%
Contacted an organisation offering KiwiSaver	16%
Contacted a financial adviser or accountant about KiwiSaver	14%
Contacted Inland Revenue for more information about KiwiSaver	10%
None	18%

Source: Q13a

Base: All those using Sorted, n=572

Respondents were also asked whether they undertook those actions as a result of the Sorted campaign. Each bar in the graph below represents all respondents aware of the Sorted campaign undertaking each listed action. Within each bar, the proportion undertaking the action because of the Sorted campaign is illustrated on the left and the proportion undertaking the action is illustrated on the right.

Figure 21: Actions taken from Sorted material



Source: Q13a

Base: All those using Sorted, n=572

Sorted has some degree of impact on all of the actions listed, with relatively more impact on prompting respondents to contact the Inland Revenue to find out more about KiwiSaver.

We also asked respondents whether the Sorted campaign helped them make a decision about KiwiSaver. Overall, 17% of those who were aware of Sorted said it helped them make a decision about KiwiSaver. Subgroup analysis reveals that this proportion is higher for those who have joined KiwiSaver (19%), and for those who are thinking about joining KiwiSaver (21%).

REACTIONS FROM DIFFERENT ATTITUDINAL SEGMENTS

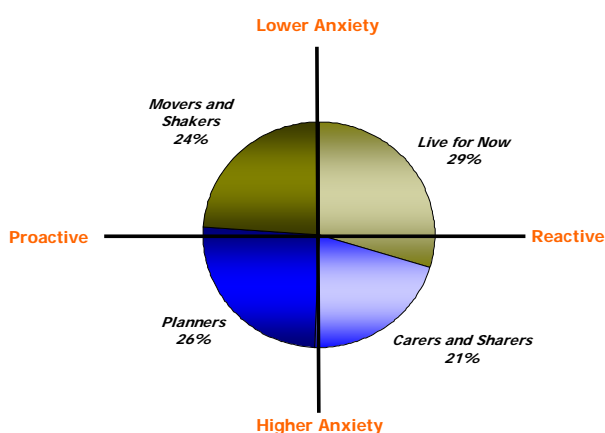
This chapter examines awareness and reactions to the communication campaign by four groups of the survey sample. The four groups were created by segmenting the sample by their attitude towards money and saving. This segmentation repeats an exercise conducted in 2006 for Inland Revenue before the launch of KiwiSaver.

The four groups created are labelled 'Live for Now', 'Carers and Sharers', 'Planners' and 'Movers and Shakers'. Generally speaking the Live for Now segment has a low level of anxiety around money and savings and is reactive in their approach to money (i.e. unlikely to invest or save). Carers and Sharers are also reactive in their approach but do have a higher level of anxiety about money and savings. Planners share this anxiety and are risk-averse but are proactive in their choices with money and tend to have a good level of financial knowledge. Movers and Shakers are proactive and confident in their financial decisions, they have a low level of anxiety around money and savings. A fuller description of the four segments, and their demographic profile can be found below.

The figure below is used to illustrate the segmentation. The size of each group within the overall survey sample is illustrated in segments within the pie chart (Live for Now individuals make up 29% of our sample, Carers and Sharers are 21%, Planners are 26% and Movers and Shakers are 24%). The position of each group in the diagram is based on their attitude towards money and savings. The vertical axis represents the group's level of anxiety and the horizontal axis represents whether the group is proactive or reactive in terms of money and savings.

Figure 22: Attitudinal segments

Segmentation of the population by attitude towards money and savings



Source: Q16a
Base: Respondents who did not refuse to answer attitude statements about money and savings (n=707)

A fuller description of the segments and how they were put together can be found below. Finally we explore the key variables from the KiwiSaver campaign evaluation by these four segments.

Segment definition

A series of attitude statements (Q16a) were identified from previous research conducted on KiwiSaver for the Inland Revenue in 2006. The questions were based around the level of anxiety each person feels around money and savings and their behaviour in relation to money and savings.

To assign workers into the 'Live for Now', 'Carers and Sharers', 'Planners' and 'Movers and Shakers' segments, the attribute statements were centred and standardised. To do this, the average rating is found for each statement and is then subtracted from each respondent's rating for that statement. In the second step, the standard deviation for each statement is found. Each respondent's rating for that statement is then divided by the standard deviation. The effect of this process is that each statement has an average of 0 and a standard deviation of 1. The benefit of this process is that it eliminates the effect of skewed distributions.

Four segments were defined. Live for Now was defined by the statement 'Enjoying myself is more important than saving money'. Carers and Sharers was defined by the statements 'What I really like about money is that it allows me to help others' and 'I always feel guilty about spending money on myself'. Planners was defined by the statements 'I don't like taking risks with my money' and 'It's important to me that I keep an eye on my money'. Movers and Shakers was defined by the statements 'I am prepared to take a calculated risk with my money' and 'I am very confident in my financial decisions'.

The average score each respondent gave on each of these segments was then found. If a respondent gave a greater than average rating on the Live for Now segment than any other segment, then they were defined as belonging to the Live for Now segment. Membership for the other three segments was found in the same way.

Description of the four segments

The Live for Now segment is more concerned about enjoying themselves and living for today than saving money. Those in this segment are more likely to be younger, male, renting, and less likely to be buying a home in the next five years. They are less likely to have plans for retirement and more likely to agree that enjoying oneself is more important than saving money.

For those in the Carers and Sharers segment money is for sharing and helping others. People in this segment are more likely to be female, working part time or not working at all, and have family. They are slightly less likely to have an existing superannuation scheme or any

other plans for retirement. Their household income is the lowest of the four groups. This group tend to feel guilty spending money on themselves and see money as a way to help others.

The Planners segment is already proactive in relation to money and savings and value financial stability. They are risk averse. People in this segment are more likely to be aged over 50 and are more likely to be female. They are more likely to be home owners, have an existing superannuation scheme or have other plans for their retirement. Keeping a close eye on their money is very important to planners.

The Movers and Shakers segment has low anxiety around money and savings and is very proactive at present. They are confident in their abilities, enjoy investing, taking risks and seeing results and actively managing their money. They are more likely to be male, working full time, own their own house, and have a high income. Although this group do not necessarily opt for superannuation schemes, they are more likely to have other plans for their retirement.

A full demographic description of these groups can be found at Appendix B.

The segments and membership of KiwiSaver

There were no statistically significant variations in membership levels or entry routes (i.e. automatic enrolment versus opting in) across these segments. The membership options that each group selects, however, are significantly different. The table below breaks down KiwiSaver members by the four segments. Movers and Shakers were the most likely to have chosen their own scheme provider. Planners were the most likely to have made a decision on contribution levels, and were the most likely to have chosen eight per cent contributions.

Table 25: Scheme and contributions choice by attitude segments

Different segments within KiwiSaver membership	Percentage chosen scheme provider	Percentage chosen contributions levels	Percentage saving 8%
Live for Now	64%	83%	6%
Carers and Sharer	43%	65%	12%
Planners	62%	97%	21%
Movers and Shakers	87%	89%	18%

Base: all KiwiSaver members

Views of KiwiSaver by segment

Carers and Sharers were less likely to view KiwiSaver positively and more likely to view it with mixed feelings (47% viewed it positively and 45% had mixed feelings, compared to the average of 52% and 39% respectively). Other segments did not vary from the general population in their views of KiwiSaver.

Membership motivations for the different segments

Motivations for joining KiwiSaver varied by segment as described below (these are proportions are based on all those who have joined KiwiSaver).

- Live for now respondents, Movers and Shakers and Planners were all more likely than Carers and Sharers to report receiving contributions from the government or their employer as a motivation for joining KiwiSaver (32%, 45% and 42% respectively, versus only 5%).
- Planners were more likely than Carers and Sharers and Movers and Shakers to report saving for retirement as a motivation for joining KiwiSaver (83%, versus 40% and 48% respectively).

In terms of motivations for potential KiwiSaver members, Carers and Sharers were more likely than other groups (particularly the Live for Now segment) to mention wanting to save for a house as a motivation for possibly joining KiwiSaver (23% compared with 8% for the Live for Now segment).

Membership barriers for the different segments

All those who have not joined KiwiSaver were asked about the potential barriers of joining. There was some variation within the segments as shown below.

- The Live for Now segment were more likely to say they were unsuitable to join because they would not stay in New Zealand (5% compared to 2% for other segments).
- Movers and Shakers were more likely to mention already having a superannuation scheme as a barrier to joining KiwiSaver (24% vs. 17% for other segments).
- Live for Now respondents were more likely to say they were currently unemployed or did not have a stable income as a barrier to joining KiwiSaver (26% compared to 15% for Movers and Shakers, and 21% for other segments).

Carers and Sharers were the most likely to say they cannot afford 4% or cannot afford KiwiSaver (19% said this compared to 14% for other segments).

Awareness of KiwiSaver communications

Carers and Sharers were less aware of KiwiSaver compared to other segments (91% had heard of KiwiSaver compared to 97% of other segments).

On the whole, no segment was more or less likely to have encountered the Inland Revenue campaign. However, recall of different Inland Revenue sources of communication varied between the segments as follows:

- Carers and Sharers were more likely to recall television advertising compared to other segments (83% vs. the overall awareness of 76% for television advertising). They were also more likely to be aware of the radio advertising (50% vs. 42% for overall radio awareness);
- Planners were more likely to be aware of the employee information pack (62% compared to 51% for the general public) and KiwiSaver information provided through kiwisaver.govt.nz or the IR website (19% compared to 13% for the general public);
- Movers and Shakers were also more likely to be aware of the employee information pack and the website information but to a lesser extent than Planners (54% were aware of the pack and 15% were aware of the website information); and
- The Live for Now segment did not vary much from the general population in terms of recall of sources.

In terms of recall of non Inland Revenue sources, the segments varied as follows:

- Planners were more likely to be aware of Sorted (83% compared to 77% for the general public);
- Carers and Sharers were less likely to be aware of information obtained through an employer (34% compared to 45% for the general public). Carers and Sharers were most likely to find out about KiwiSaver through friends, family and workmates (67% compared to 64% for the general public);
- Movers and Shakers were more likely to be aware of information from default scheme providers (40% compared to 28% for the general public) or any other provider (20% compared to 14% of the general public). Movers and Shakers were also more likely to be aware of information through a finance adviser (20% compared to 13% for the general public); and
- The Live for Now segment did not vary much from the general population in terms of recall of sources.

How the different segments rated the Inland Revenue campaign

There was no variation within the segments when it came to relevance and timeliness, however Movers and Shakers were the group most likely to say they liked the advertising, and the Live for Now segment were the least likely to like the advertising (85% of Movers and Shakers liked the advertising compared to 74% of the Live for Now segment). There were no other variations within the segments.

Relative impact of the campaign on different segments

Movers and Shakers and Planners were more likely to say they have been provided with enough information to make a decision on KiwiSaver. 77% of Movers and Shakers said they had enough information, compared to 74% of Planners, 64% of the Live for Now segment, and 54% of the Carers and Sharers segment.

The same patterns exists for knowledge levels, the average knowledge score for Movers and Shakers was 9.7, compared to 9.4 for Planners, 8.6 for the Live for Now segment, and 8.1 for Carers and Sharers. See page 60 for an explanation of how the knowledge scores were calculated.

Overall there were no statistically significant relationships by the different segments and the potential impact of the Sorted campaign.

APPENDIX A: METHODOLOGY

Sampling methodology

Outlined below is the sampling process utilised for the face-to-face survey (for the random component consisting of interviews with the general 18-65 year old population).

The sampling process uses appropriate Census data down to the Area Unit level and consists of three sampling stages. At all stages the process employs methods that decrease possible sources of error and bias.

Each of these stages is described in detail below. The sampling scheme as a whole is summarised in a diagram at the end of this section.

Stage 1 of sampling scheme

Drawing the primary sampling unit – sampling of Census Area Units

The first stage consists of selecting a sample of Statistics New Zealand Area Units (as defined for the 2006 Census). As different Area Units have different population densities they are randomly selected so their chance of inclusion is in proportion to their size. This ensures there is no bias due to low density areas being over-represented merely because the residents are spread across a greater geographic region than in high density areas. Size is defined in terms of the number residents of permanent private dwellings aged 18-65 years living in the Area Unit.

Area Units are chosen as the basis for the first sampling stage because other possible sampling units (such as mesh blocks or streets) are not as stable in their sizes from Census to Census.

Stratification of Area Units

The above 'proportional' sampling should, in theory, ensure that each region of the country and each urban type is represented in its correct proportions. However, to counteract any possible urban-rural or regional skews occurring by chance, the following stratification is employed during this first sampling stage.

Area Units are divided into nine strata defined by the crossing of the following three region types with the following three urban types.

Region types

- Northern North Island – from Northland, Central Auckland, South Auckland/Bay of Plenty, East Coast.

- Southern North Island – from Hawkes Bay, Taranaki, Wellington.
- South Island – all the South Island.

Urban types

- Main – urban zones of population centres with 30,000+ total population in 2001.
- Secondary and Minor – urban centres with 1000 to 29,999 total population in 2001.
- Rural – localities and Area Units with less than 1000 total population in 2001.

Then when Area Unit sampling is done this ensures that percentages of respondents in each region/urban type combination match Census data to within the degree of closeness possible under the sampling scheme.¹⁷

Stage 2 of sampling scheme

Drawing the secondary sampling unit – selection of households within the Area Unit

Within each Area Unit, a 'start point' for a cluster of household interviews along a controlled interviewer walk with call-backs is selected.

A 'start point' is a street intersection selected randomly from the street intersections within an Area Unit, using random numbers, which refer to a grid overlay placed on a Statistics New Zealand Area Unit map. In rural Area Units street intersections are selected with additional reference to NZMS topographic maps which contain more road detail. Grid cells in the overlay are sampled until an intersection which can meet the turning criteria of an interviewer walk is found. There is an added proviso built into this process that the start point should not have been used for other Colmar Brunton random door to door research in the last six months (to prevent respondent 'wear out' and associated negative effects on response rates).

Households are called upon sequentially along a controlled interviewer walk (or drive) out from the start point for the Area Unit. The interviewer goes leftwards from the start point calling on every third house encountered, turning left at street corners to proceed down the same side of the road. If they come back to where they started, they cross the road to the opposite side, and repeat the leftwards walk. This walk is intended to produce eight interviews from households in the Area Unit after call-backs. The walk is bounded so that at any stage during the initial walk and during the call-back walks no more than 14 non-refusing houses, including those where interviews took place, are 'open' to contact by the interviewer.

¹⁷ The number of interviews made in each strata is rounded to the nearest 8 because of the use of fixed size clusters of households (see Stage 2 following) and to allow nationally uniform fieldwork procedures, with rounding further modified to preserve strata sub-total sizes.

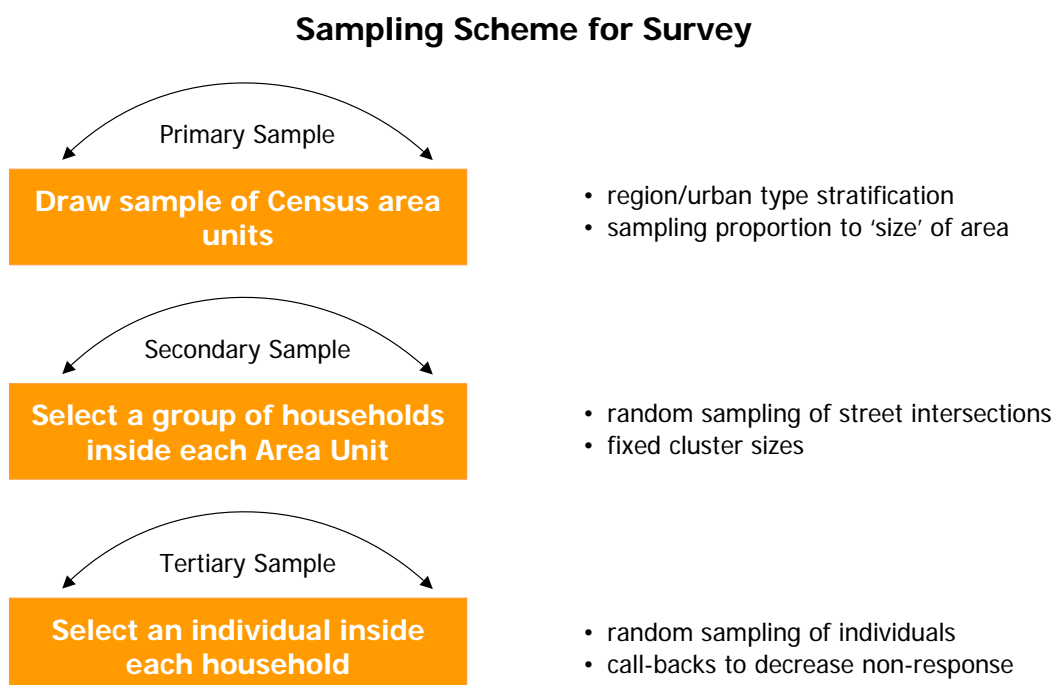
Stage 3 of sampling scheme

Drawing the tertiary sampling unit – selection of respondent within the household

On contact with the household, we asked to speak to the person aged 18-65 who had the last birthday.

If the household was ineligible (i.e. no 18-65 year olds), this was recorded but no interview was conducted.

The following diagram illustrates the sampling scheme for this survey and outlines the techniques Colmar Brunton will use at each stage to decrease the effects of bias.



Post-stratification

It should be noted that a sampling scheme, which selects only one person per household, is subject to a household size bias – where people from large households have a different chance of being included than people from small households. To correct for this bias a two-stage weighting process was applied. The first stage was a household size pre-weight to account for probability of selection (this weighting is based upon the number of 18-65 year olds living at each household selected for interview). The second stage aligned sample data with Census data on age and gender variables.

Coverage

Using this method the coverage is almost 100% complete. All permanent private households in New Zealand which are not offshore from the North or South Island have a chance of being included in the sample (except for houses which require four wheel drive access).¹⁸

Face-to-face booster interviews with Job Changers

Additional interviews were conducted with those who had changed jobs since 1 July 2007. This resulted in interviews with an additional 103 people who had started a new job or changed job since KiwiSaver started on 1 July 2007. These respondents are referred to as 'job changers' throughout this report. These individuals were selected at random from an Inland Revenue database of all job starters and job changers in New Zealand. Individuals were then contacted by telephone to arrange a face-to-face interview. Each job changer that agreed to take part agreed a location, time and date with the interviewer. Interviews were then conducted face-to-face using the same questionnaire script as was used for the main population.

¹⁸ The additional vehicle hireage and expenses involved made this option cost prohibitive.

APPENDIX B: DESCRIPTION OF ATTITUDE SEGMENTS

	Total survey population	Live for Now	Carers and Sharers	Planners	Movers and Shakers
Un-weighted sample sizes	715	204	147	191	165
Gender					
Male	49%	57%	41%	39%	57%
Female	51%	43%	59%	61%	43%
Age					
18-29	25%	32%	30%	16%	23%
30-39	23%	21%	25%	21%	25%
40-49	24%	26%	17%	27%	25%
50-65	28%	22%	28%	37%	27%
Employment status					
Employed full time	50%	55%	43%	48%	54%
Employed part time	18%	13%	19%	24%	16%
Self-employed	14%	12%	12%	12%	21%
Not employed	20%	22%	25%	20%	13%
Other	0%	0%	1%	0%	0%
Refused	0%	0%	0%	0%	0%
Don't know	0%	0%	1%	0%	0%
Ethnicity					
NZ European	73%	71%	65%	81%	75%
Maori	16%	15%	19%	11%	18%
Chinese	3%	4%	3%	1%	4%
Indian	5%	7%	4%	5%	4%
Pacific	8%	7%	16%	5%	6%
Other	4%	5%	7%	3%	3%
Refused	0%	0%	0%	0%	0%
Income					
Up to \$30K	25%	27%	32%	23%	19%
\$30k-\$50K	18%	20%	21%	15%	16%
\$50K-\$80K	19%	18%	13%	28%	17%
\$80K-\$120K	15%	11%	13%	19%	19%
\$120K+	12%	11%	9%	10%	18%
Refused	4%	4%	5%	2%	6%
Don't know	6%	9%	6%	3%	5%
Home ownership					

Owned by self/partner	55%	50%	43%	63%	64%
Rented	33%	35%	44%	29%	25%
Owned by another in household	10%	14%	11%	8%	6%
Other	1%	1%	1%	0%	2%
Don't know	0%	0%	0%	0%	0%
Refused	1%	0%	0%	0%	3%
Have children under 16?					
Yes	47%	46%	49%	47%	46%
No	53%	54%	51%	53%	54%
Don't know	0%	0%	0%	0%	0%
Have non-KiwiSaver superannuation scheme?					
Yes	21%	21%	18%	29%	18%
No	78%	79%	82%	71%	81%
Don't know	0%	0%	0%	0%	1%
Have any other plans for retirement?					
Yes	36%	34%	24%	41%	44%
No	58%	58%	68%	55%	51%
Don't know	6%	8%	8%	4%	5%
Refused	0%	0%	1%	0%	1%

APPENDIX C: QUESTIONNAIRE

Awareness of KiwiSaver

- 1a Firstly, KiwiSaver is a work-based savings scheme designed to help New Zealanders save for their retirement. Before today, had you heard of KiwiSaver?
CODE ONE ONLY.

Yes	1
No	2
Don't know	3

View of KiwiSaver

- 2a Using this card, how do you personally feel about the KiwiSaver scheme overall?

Very positive	1
Quite positive	2
I have mixed feelings about KiwiSaver	3
Quite negative	4
Very negative	5
Don't know	6

Media favourability

- 3a Thinking of everything you have seen, heard, or read in the media about KiwiSaver recently. Has it been mostly positive, mostly negative, or both positive and negative?

Mostly positive	1
Equally positive and negative	2
Mostly negative	3
Don't know	4

Unprompted awareness of KiwiSaver advertising

- 4a Have you seen, heard, or read any advertising about KiwiSaver?

Yes	1
No	2
Don't know	3

- 4b Using this showcard, where did you see this advertising?

Television	1
Radio	2
Newspaper	3

Magazines	4
Posters on bus shelters or elsewhere	5
Internet	6
Information packs	7
Other brochures	8
Other (specify)	
Don't know	10

Understanding/knowledge of KiwiSaver

5a KiwiSaver has lots of parts to it. For each one please tell me whether or not you have heard of it...

		YES	NO	DK/N ot sure
A	The government pays a \$1,000 kick start when you join KiwiSaver	1	2	3
B	Government will give you a tax credit of up to \$1,040 a year	1	2	3
C	The government pays towards the fees that your scheme provider charges	1	2	3
D	Employers will contribute from April 2008 onwards	1	2	3
E	You can take a break from saving after a year – known as a 'contributions holiday'	1	2	3
F	Your savings are locked in until you are 65	1	2	3
G	After three years of saving you can draw down your savings for a deposit for your first home			
H	Some people can get a subsidy towards their first home	1	2	3

5b And can you tell me whether or not you have heard of the following...

		YES	NO	DK/N ot sure
A	People starting a job with a new employer are automatically enrolled into KiwiSaver	1	2	3
B	People have a chance to opt out of (choose not to join) KiwiSaver	1	2	3
C	People in existing jobs can choose to opt in (to join) KiwiSaver			
D	The self employed can choose to opt in (to join) KiwiSaver			
E	Those not working can choose to opt in (to join) KiwiSaver			
F	You can choose your own scheme provider if you want to	1	2	3
G	The amount you save is based on your <u>pre-tax</u> income (also known as gross income)	1	2	3
H	Employees can choose to save either 4% or 8%	1	2	3
I	The self employed decide how much to contribute			
J	Those not working decide how much to contribute	1	2	3

Job changers/job starters

6a Have you started a new job or changed job since 1 July this year?

Yes	1
No	2

6b Have you started a new job or changed job in the last eight weeks?

Yes	1
No	2
Don't know	3

6c Did your employer enrol you with KiwiSaver?

Yes	1
No	2
Don't know	3

6d Did you become a member of KiwiSaver anyway?

Yes	1
No	2

6e Have you since opted out of KiwiSaver or are you still a member?

Have since opted out	1
Still a member	2

6f Do you intend to stay in KiwiSaver?

Yes	1
No	2

6g Can you tell me any reasons you would prefer not to be in KiwiSaver?

Non job changers/job starters

7a Have you joined KiwiSaver?

Yes	1
No	2
Not sure	3

Scheme details for KiwiSaver members

8a How did you join KiwiSaver?

Through your employer
Directly through a provider
Through both

8b Since joining have you chosen a particular provider?

Yes	1
No	2
Don't know	3

8c Do you intend to choose a particular provider in the next six months?

Yes	1
No	2

8d Did you make a decision on how much to contribute towards KiwiSaver?

Yes	1
No	2

8e How much of your income do you put towards KiwiSaver?

4%	1
8%	2
Something else (specify)	
Don't know	4

8f For what reasons have you joined KiwiSaver?

Intended behaviour for non members

9a Using this card, please rate your chances of joining by using a scale of 0 to 10 where 0 is that there's no chance and 10 is that you are certain you will join. You can think of the numbers as chances out of 10. So how would you rate your chances?

10 – Certain, practically certain (99 in 100)	10
9 – Almost sure (9 in 10)	9
8 – Very probable (8 in 10)	8
7 – Probable (7 in 10)	7
6 – Good possibility (6 in 10)	6
5 – Fairly good possibility (5 in 10)	5
4 – Fair possibility (4 in 10)	4
3 – Some possibility (3 in 10)	3
2 – Slight possibility (2 in 10)	2
1 – Very slight possibility (1 in 10)	1
0 – No chance, almost no chance (1 in 100)	0

9b For what reasons might you join KiwiSaver?

9c Can you tell me of any reasons why you personally do not want to join KiwiSaver?

KiwiSaver advertising

10a This advertisement for KiwiSaver has been on TV. Have you seen it?

Yes	1
No	2

	Don't know	3
10b	This advertisement for KiwiSaver has also been on TV. Have you seen it?	
	Yes	1
	No	2
	Don't know	3
10c	This advertisement for KiwiSaver has also been on TV. Have you seen it?	
	Yes	1
	No	2
	Don't know	3
10d	The following advertisements have been in newspapers, magazines and online. Which, if any, have you seen?	
	Print ad1 – tattoo	1
	Print ad2 – mechanics overalls	2
	Print ad3 – TV	3
	Print ad4 – Hand bags	4
	Print ad5 – Coffee cup	5
	Print ad6 – 2 Construction workers	6
	Print ad7 – Flower shop	7
	Print ad8 – Packed lunches	8
	Have not seen any	9
10e	Have you heard any radio advertisements for KiwiSaver?	
	Yes	1
	No	2
	Don't know	3
10f	Thinking only about the advertising you have seen or heard before today, what was the advertising trying to tell you?	
10g	Still thinking of all the KiwiSaver advertising you have seen or heard before today, please use this card to describe how much you felt the advertising was talking to someone like you.	
	It was talking to someone...	
	a lot like you	1
	a little like you	2
	not much like you	3
	not at all like you	4
	Don't know	5
10h	Overall how much did you like or dislike the advertising?	
	Liked it a lot	1
	Liked it a little	2
	Disliked it a little	4
	Disliked it a lot	5

Don't know	6
------------	---

10i The advertising made you realise that KiwiSaver will be part of your everyday working life.

Strongly agree	1
Tend to agree	2
DO NOT READ OUT (NOT ON SHOWCARD): Neither agree nor disagree	3
Tend to disagree	4
Strongly disagree	5
Don't know	6

10j The advertising came at the right time to help you think about KiwiSaver.

Strongly agree	1
Tend to agree	2
DO NOT READ OUT (NOT ON SHOWCARD): Neither agree nor disagree	3
Tend to disagree	4
Strongly disagree	5
Don't know	6

KiwiSaver information pack

11a Have you seen this information about KiwiSaver?

Yes	1
No	2
Don't know	3

11b Which of these categories best describes what you did with the information pack?

Read most or all of it	1
Read some of it	2
Glanced at it	3
Didn't read it	4

11c Where did you get it from?

Your employer	1
The IRD webpage or kiwisaver.govt.nz	2
A friend, family member or work colleague	3
Somewhere else (specify)	4

11d Using this card, please tell me how much you agree or disagree with the following statement? The information pack was straightforward and easy to understand.

Strongly agree	1
Tend to agree	2
DO NOT READ OUT (NOT ON SHOWCARD): Neither agree nor disagree	3
Tend to disagree	4
Strongly disagree	5
Don't know	6

11e Did the information pack help you make a decision about KiwiSaver?

Yes	1
No	2
Don't know	3

Sorted (sections 12&13)

12a This shows you some pictures from the Sorted communication campaign about KiwiSaver decision making. Before today, had you seen, read or heard about Sorted?

Yes	1
No	2
Don't know	3

12b Where have you seen, read or heard about Sorted?

TV ads	1
On the "Your money Sorted" TV show	2
On a website	3
Newspaper or magazine	4
Radio	5
Seminar or presentation	6
On a bus or at a bus stop	7
Sorted brochures or posters (not on a bus or bus stop)	8
Through the KiwiSaver employee information pack	9
Through the IRD web page or kiwisaver.govt.nz	10
Other (specify)	11
None of these	12
Not sure	13

12c Looking at this card, where else have you seen, read or heard about Sorted?

TV ads	1
On the "Your money Sorted" TV show	2
On a website	3
Newspaper or magazine	4
Radio	5
Seminar or presentation	6
On a bus or at a bus stop	7
Sorted brochures or posters (not on a bus or bus stop)	8
Through the KiwiSaver employee information pack	9
Through the IRD web page or kiwisaver.govt.nz	10
Other (specify)	11
None of these	12
Not sure	13

12d Overall what would you say the Sorted campaign was trying to tell you?

12e I am about to read out a list of Sorted material aimed at helping you make a decision about KiwiSaver. Have you...

...used sorted.org.nz	1
... used the online KiwiSaver decision guide calculator	2
... used the Decision Guide brochure	3
... attended a KiwiSaver seminar using Sorted material	4
... used the checklist of pros and cons	5
NOT ON SHOWCARD: None of these	6

13a Now I'm going to read out some things people may do to find out more about KiwiSaver. Which, if any, have you done?

Contact an organisation offering KiwiSaver
Contact a financial adviser or accountant about KiwiSaver
Contact Inland Revenue for more information about KiwiSaver
Talk to friends or family about KiwiSaver
Talk to workmates or your boss about KiwiSaver

13d Did the Sorted campaign help you make a decision about KiwiSaver?

Yes	1
No	2
Don't know	3

Other sources of support

14a Information about KiwiSaver can come from a range of *other* sources. Can you tell me if you have seen or heard about KiwiSaver from any of these...

Your employer (not including the information pack you've been shown)	1
Your Trade Union	2
AMP, ASB, ING, Mercer, AXA, or Tower	3
Any <u>other</u> provider of KiwiSaver	4
A finance adviser or accountant	5
The IRD web page or kiwisaver.govt.nz	6
Other websites	7
Friends, family or workmates	8
General newspaper, TV, or radio discussion and commentary	9
Any other source not mentioned here (please tell us!)	10
None of the above	11

14b Now thinking about all information sources about KiwiSaver, can you tell me which have been the most useful for you?

The Inland Revenue advertising (the TV ads, radio, newspapers or magazines)	1
The KiwiSaver Information Pack	2
IRD web page or kiwisaver.govt.nz	3
Sorted	4

Other websites	5
Your employer	6
Your Trade Union	7
AMP, ASB, ING, Mercer, AXA, or Tower	8
Any other provider of KiwiSaver	9
A finance adviser or accountant	10
Friends, family or workmates	11
General newspaper, TV, or radio discussion and commentary	12
Other (specify)	
Nothing	14

Extent to which people are informed

15a Do you feel you have been provided with enough information to make a decision on KiwiSaver?

Yes	1
No	2
Don't know/not sure	3

Attitudes toward saving

16a Now I have some questions about you and your attitudes toward money and financial matters.

	Very strongly disagree ↓								Very strongly agree ↓				DK	REF
	0	1	2	3	4	5	6	7	8	9	10	11	12	
A) Enjoying myself is more important than saving money	0	1	2	3	4	5	6	7	8	9	10	11	12	
B) What I really like about money is that it allows me to help others	0	1	2	3	4	5	6	7	8	9	10	11	12	
C) I always feel guilty about spending money on myself	0	1	2	3	4	5	6	7	8	9	10	11	12	
D) I don't like taking risks with my money	0	1	2	3	4	5	6	7	8	9	10	11	12	
E) It's important to me that I keep an eye on my money	0	1	2	3	4	5	6	7	8	9	10	11	12	
F) I am prepared to take a calculated risk with my money	0	1	2	3	4	5	6	7	8	9	10	11	12	
G) I am very confident in my financial decisions	0	1	2	3	4	5	6	7	8	9	10	11	12	

Demographics

17a RECORD GENDER

Male
Female

17b What age group are you?

18 – 19	1
20 – 24	2
25 – 29	3
30 – 34	4
35 – 39	5
40 – 44	6
45 – 49	7
50 – 54	8
55 – 59	9
60 – 65	10
Refused	13

17c Do you live with a partner or spouse?

Yes	1
No	2
Don't know	3
Refused	4

17d Do you (and your partner) own your own house, or is it rented, or is it owned by someone else living in the house?

Owned by self and/or partner	1
Rented	2
Owned by another in the household (e.g. parent)	3
Other (please specify)	
Don't know	5
Refused	6

17e Have you ever owned your own home?

Yes	1
No	2
Don't know	3
Refused	4

17f And how likely do you think it is that you will buy your first home in the next 5 years?

Very likely	1
Quite likely	2
Not that likely	3
Not at all likely	4
Don't know	5
Refused	6

17g Do you have any dependent children aged under 16 living in your household?

Yes	1
No	2
Don't know	3

17gii Are any of them members of KiwiSaver?

Yes	1
No	2
Don't know	3

17h In terms of your current employment situation, do you consider yourself...

Employed full time	1
Employed part time	2
Self-employed	5
Not employed, but available for work	6
Not employed and not available for work	7
Other (specify)	
Refused	9
Don't know	10

17i Using this card, for which of the following reasons are you not available for work?

Suffering from a long term illness	1
Studying full time	2
Retired permanently from work	3
Looking after family or other dependents full time	4
Not able to work for another reason	5
Refused	6

17j Do you consider yourself to be in any of the categories shown on this card?

On a temporary employment contract for 28 days or less	1
A casual agricultural worker employed for less than 3 months	2
A private domestic worker	3
None of these	5

17jll Can I just check are you...

a New Zealand citizen	1
a New Zealand resident, or	2
neither.	3
Don't know	4

17k Do you currently belong to a work based retirement savings scheme other than KiwiSaver?

Yes	1
No	2

	Don't know	3
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17l Does your employer make contributions to your scheme?

Yes	1
No	2
Don't know	3

17m Do you have any other plans for your retirement?

Yes	1
No	2
Don't know	3
Refused	4

17n Which ethnic group or groups do you belong to? You can choose more than one group.

New Zealand European	1
Maori	2
Samoan	3
Cook Island Maori	4
Tongan	5
Niuean	6
Chinese	7
Indian	8
Other (please specify)	
Refused	10

17o Which of the following best describes your total **personal** annual income from all sources, including returns from investments, before tax?

Loss	1
Zero income	2
\$1 – \$5,000	3
Over \$5,000 to \$10,000	4
Over \$10,000 to \$15,000	5
Over \$15,000 to \$20,000	6
Over \$20,000 to \$25,000	7
Over \$25,000 to \$30,000	8
Over \$30,000 to \$35,000	9
Over \$35,000 to \$40,000	10
Over \$40,000 to \$50,000	11
Over \$50,000 to \$60,000	12
Over \$60,000 to \$70,000	13
Over \$70,000 to \$80,000	14
Over \$80,000 to \$100,000	15
Over \$100,000 to \$120,000	16
Over \$120,000	17
Refused	18
Don't know	19

17p And which of the following best describes the combined annual income of you and your partner, from all sources, including returns from investments, before tax?

Loss	01
Zero income	02
\$20,000 or less	03
Over \$20,000 to \$30,000	04
Over \$30,000 to \$40,000	05
Over \$40,000 to \$50,000	06
Over \$50,000 to \$60,000	07
Over \$60,000 to \$80,000	08
Over \$80,000 to \$100,000	09
Over \$100,000 to \$120,000	10
Over \$120,000 to \$140,000	11
Over \$140,000 to \$160,000	12
Over \$160,000	13
Refused	14
Don't know	15

17e Would you be willing to be contacted by Colmar Brunton for future research about KiwiSaver?

Yes	1
No	2
Unsure/Don't know	3

APPENDIX D: TABLES WITH KEY VARIABLES OVERLEAF

	Total population	Male	Female	18-29	30-39	40-49	50-65	Employed	Self-employed	Not employed
Q1a Heard of Kiwisaver										
Unweighted Numbers	715	295	420	153	171	180	211	489	103	134
Yes	96%	97%	95%	94%	95%	97%	98%	97%	98%	92%
No	4%	3%	5%	6%	5%	3%	2%	3%	2%	8%
Dont know	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Q2a NET Feeling about KS										
Unweighted Numbers	693	287	406	145	164	177	207	478	101	125
Very/Quite positive	52%	55%	50%	47%	43%	62%	57%	55%	53%	43%
Mixed feelings	39%	35%	44%	43%	47%	35%	34%	37%	39%	49%
Quite/Very negative	5.5%	6%	5%	5%	6%	2%	7%	5%	5%	6%
Dont know	3%	4%	2%	5%	3%	1%	2%	3%	3%	3%
Q9a										
Unweighted Numbers	527	230	297	111	128	131	157	337	84	113
thinking of joining KS (6-10 out of 10)	37%	33%	41%	44%	31%	45%	29%	36%	43%	34%
not thinking of joining KS (0-5 out of 10)	63%	67%	59%	56%	69%	55%	71%	64%	57%	66%
Q10a-c Aware of TV ads										
Unweighted Numbers	715	295	420	153	171	180	211	489	103	134
Not aware of TV	24%	22%	26%	10%	24%	25%	35%	24%	24%	29%
Aware of TV	76%	78%	74%	90%	76%	75%	65%	76%	76%	71%
Q10d Seen Print ads										
Unweighted Numbers	715	295	420	153	171	180	211	489	103	134
Have seen at least one	62%	61%	62%	68%	61%	61%	56%	61%	59%	62%
Have not seen any	38%	39%	38%	32%	39%	39%	44%	39%	41%	38%
Q10e Heard Radio Ad										
Unweighted Numbers	715	295	420	153	171	180	211	489	103	134
Yes	42%	46%	38%	45%	50%	37%	38%	44%	43%	34%
No	52%	49%	56%	50%	47%	56%	55%	50%	53%	63%
Dont know	6%	5%	6%	5%	3%	7%	7%	7%	4%	3%

	Total population	NZ European	Maori	Chinese	Indian	Pacific	Other	Up to \$50k	Over \$50k	Other super scheme	No other super scheme	Very/Quite positive about KS	Mixed feelings	Quite/Very negative about KS	Member of KS	Non member of KS	Aware of IR ads	Unaware of IR ads	Aware of IR campaign	Not aware of IR campaign	
Q1a Heard of Kiwisaver																					
Unweighted Numbers	715	555	105	17	29	46	25	311	335	112	465	367	270	38	134	581	644	71	680	35	
Yes	%	96%	98%	94%	96%	89%	89%	94%	94%	99%	98%	97%	100%	100%	100%	100%	95%	97%	91%	97%	86%
No	%	4%	2%	6%	4%	11%	6%	6%	1%	2%	3%	0%	0%	0%	0%	5%	3%	9%	3%	14%	
Dont know	%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
Q2a NET Feeling about KS																					
Unweighted Numbers	693	547	100	16	26	41	24	297	332	110	454	367	270	38	134	559	628	65	663	30	
Very/Quite positive	%	52%	52%	46%	57%	44%	61%	45%	60%	66%	51%	100%	0%	0%	76%	48%	53%	50%	53%	49%	
Mixed feelings	%	39%	40%	43%	35%	39%	28%	43%	36%	28%	40%	0%	100%	0%	22%	43%	40%	39%	40%	31%	
Quite/Very negative	%	5%	5%	4%	8%	10%	7%	7%	3%	5%	5%	0%	0%	100%	1%	6%	5%	6%	5%	9%	
Dont know	%	3%	3%	6%	0%	8%	4%	1%	5%	1%	3%	0%	0%	0%	1%	3%	3%	6%	2%	11%	
Q9a																					
Unweighted Numbers	527	413	80	11	18	36	19	215	259	86	327	255	222	34	0	527	476	51	501	26	
thinking of joining KS (6-10 out of 10)	%	37%	34%	49%	51%	18%	53%	46%	37%	36%	27%	41%	51%	27%	0-1%	-	37%	38%	29%	37%	32%
not thinking of joining KS (0-5 out of 10)	%	63%	66%	51%	49%	82%	47%	54%	63%	64%	73%	59%	49%	73%	99%	-	63%	62%	71%	63%	68%
Q10a-c Aware of TV ads																					
Unweighted Numbers	715	555	105	17	29	46	25	311	335	112	465	367	270	38	134	581	644	71	680	35	
Not aware of TV	%	24%	24	18%	26%	30%	22%	21%	25%	23%	22%	22%	23%	19%	22%	24%	15%	100%	19%	100%	
Aware of TV	%	76%	76%	82%	74%	70%	78%	78%	79%	75%	77%	78%	77%	81%	78%	76%	85%	0%	81%	0%	
Q10d Seen Print ads																					
Unweighted Numbers	715	555	105	17	29	46	25	311	335	112	465	367	270	38	134	581	644	71	680	35	
Have seen at least one	%	61%	60	66%	57%	65%	68%	48%	63%	63%	62%	61%	63%	66%	49%	64%	61%	68%	0%	65%	0%
Have not seen any	%	39%	40	34%	43%	35%	32%	52%	37%	37%	38%	39%	37%	34%	36%	39%	32%	100%	35%	100%	
Q10e Heard Radio Ad																					
Unweighted Numbers	715	555	105	17	29	46	25	311	335	112	465	367	270	38	134	581	644	71	680	35	
Yes	%	42%	40%	37%	50%	49%	61%	57%	45%	41%	45%	44%	41%	47%	44%	37%	43%	47%	0%	44%	0%
No	%	52%	54%	55%	50%	47%	36%	40%	49%	53%	48%	50%	53%	49%	53%	54%	52%	48%	89%	50%	90%
Dont know	%	6%	6%	8%	0%	3%	3%	3%	6%	6%	7%	6%	5%	5%	3%	8%	5%	5%	11%	5%	10%

	Total population	Male	Female	18-29	30-39	40-49	50-65	Employed	Self-employed	Not employed
Q10g - ads relevant?										
Unweighted Numbers	644	267	377	149	153	154	188	439	93	118
Agree %	62%	66%	59%	64%	65%	65%	56%	68%	53%	52%
Not Agree %	38%	34%	41%	36%	35%	35%	44%	32%	47%	48%
Q10h - like ads?										
Unweighted Numbers	644	267	377	149	153	154	188	439	93	118
Agree %	80%	81%	79%	81%	80%	83%	76%	81%	73%	82%
Not Agree %	20%	19%	21%	19%	20%	17%	24%	19%	27%	18%
Q10j - ads come at right time?										
Unweighted Numbers	644	267	377	149	153	154	188	439	93	118
Agree %	57%	56%	58%	63%	59%	54%	52%	62%	44%	50%
Not Agree %	43%	44%	42%	37%	41%	46%	48%	38%	56%	50%
Q10i - agree that key message was delivered by ads?										
Unweighted Numbers	644	267	377	149	153	154	188	439	93	118
Agree %	70%	73%	68%	72%	71%	75%	65%	71%	62%	74%
Not Agree %	30%	27%	32%	28%	29%	25%	35%	29%	38%	26%
Q11a Seen Employee Information Pack										
Unweighted Numbers	715	295	420	153	171	180	211	489	103	134
Yes %	51%	49%	53%	47%	51%	57%	50%	62%	38%	25%
No %	48%	50%	46%	52%	48%	43%	49%	37%	58%	74%
Dont know %	1%	1%	0%	0%	1%	0%	2%	1%	3%	0%
Q11d - agree pack easy to understand?										
Unweighted Numbers	347	139	208	66	82	95	104	284	39	33
Agree %	79%	81%	77%	76%	79%	82%	78%	82%	85%	64%
Not Agree %	21%	19%	23%	24%	21%	18%	22%	18%	15%	36%
Q12a Seen Sorted										
Unweighted Numbers	715	295	420	153	171	180	211	489	103	134
Yes %	77%	71%	83%	79%	78%	78%	74%	80%	74%	73%
No %	22%	27%	16%	21%	21%	19%	25%	19%	23%	27%
Dont know %	1%	2%	1%	0%	1%	3%	0%	1%	3%	0%
Q13d Campaign Helped w/Decision										
Unweighted Numbers	572	219	353	126	141	142	163	403	79	100
Yes %	17%	15%	19%	17%	13%	22%	15%	18%	11%	17%
No %	79%	82%	76%	79%	81%	76%	81%	79%	84%	78%
Dont know %	4%	3%	5%	4%	6%	3%	3%	3%	6%	5%
Q15a Enough Info Provided										
Unweighted Numbers	695	287	408	146	165	177	207	479	102	125
Yes %	66%	68%	64%	54%	62%	75%	71%	70%	66%	53%
No %	31%	30%	33%	43%	35%	22%	26%	27%	31%	44%
Dont know %	3%	2%	4%	3%	3%	3%	3%	3%	3%	3%
Member of KS										
Unweighted Numbers	715	295	420	153	171	180	211	489	103	134
Yes %	15%	15%	17%	13%	13%	18%	18%	20%	11%	4%
No %	85%	85%	83%	87%	87%	82%	82%	80%	89%	96%

	Total population	NZ European	Maori	Chinese	Indian	Pacific	Other	Up to \$50k	Over \$50k	Other super scheme	No other super scheme	Very/Quite positive about KS	Mixed feelings	Quite/Very negative about KS	Member of KS	Non member of KS	Aware of IR ads	Unaware of IR ads	Aware of IR campaign	Not aware of IR campaign
Q10g - ads relevant?																				
Unweighted Numbers	644	499	96	15	26	43	22	287	300	101	423	336	242	35	122	522	644	0	644	0
Agree	% 62%	59%	74%	74%	67%	78%	50%	64%	61%	65%	65%	71%	59%	23%	72%	60%	62%	-	62%	-
Not Agree	% 38%	41%	26%	26%	33%	22%	50%	36%	39%	35%	35%	29%	41%	77%	28%	40%	38%	-	38%	-
Q10h - like ads?																				
Unweighted Numbers	644	499	96	15	26	43	22	287	300	101	423	336	242	35	122	522	644	0	644	0
Agree	% 80%	80%	85%	93%	74%	72%	76%	80%	81%	81%	79%	86%	78%	50%	83%	79%	80%	-	80%	-
Not Agree	% 20%	20%	15%	7%	26%	28%	24%	20%	19%	19%	21%	14%	22%	50%	17%	21%	20%	-	20%	-
Q10j - ads come at right time?																				
Unweighted Numbers	644	499	96	15	26	43	22	287	300	101	423	336	242	35	122	522	644	0	644	0
Agree	% 57%	53%	63%	64%	67%	71%	64%	63%	55%	56%	59%	69%	48%	13%	74%	54%	57%	-	57%	-
Not Agree	% 43%	47%	37%	36%	33%	29%	36%	37%	45%	44%	41%	31%	52%	87%	26%	46%	43%	-	43%	-
Q10l - agree that key message was delivered by ads?																				
Unweighted Numbers	644	499	96	15	26	43	22	287	300	101	423	336	242	35	122	522	644	0	644	0
Agree	% 70%	68%	83%	78%	76%	70%	70%	72%	71%	72%	69%	81%	61%	28%	78%	69%	70%	-	70%	-
Not Agree	% 30%	32%	17%	22%	24%	30%	30%	28%	29%	28%	31%	19%	39%	72%	22%	31%	30%	-	30%	-
Q11a Seen Employee Information Pack																				
Unweighted Numbers	715	555	105	17	29	46	25	311	335	112	465	367	270	38	134	581	644	71	680	35
Yes	% 51%	54%	45%	29%	43%	38%	53%	46%	58%	57%	58%	57%	50%	39%	79%	46%	52%	47%	54%	0%
No	% 48%	45%	55%	71%	57%	61%	47%	53%	41%	42%	41%	42%	49%	61%	20%	53%	48%	51%	45%	95%
Dont know	% 1%	1%	0%	0%	0%	1%	0%	1%	1%	1%	1%	1%	1%	0%	1%	1%	0%	3%	0%	5%
Q11d - agree pack easy to understand?																				
Unweighted Numbers	347	555	45	6	12	14	13	135	183	58	254	203	126	14	103	244	319	28	347	0
Agree	% 79%	84%	73%	65%	62%	56%	49%	73%	84%	83%	82%	90%	65%	54%	82%	78%	79%	84%	79%	-
Not Agree	% 21%	16%	27%	35%	38%	44%	51%	27%	16%	17%	18%	10%	35%	46%	18%	22%	21%	16%	21%	-
Q12a Seen Sorted																				
Unweighted Numbers	715	555	105	17	29	46	25	311	335	112	465	367	270	38	134	581	644	71	680	35
Yes	% 77%	81%	79%	38%	68%	74%	64%	75%	85%	80%	78%	79%	80%	79%	87%	75%	80%	48%	79%	45%
No	% 22%	18%	20%	62%	26%	24%	36%	24%	13%	20%	20%	20%	19%	21%	13%	23%	19%	45%	20%	51%
Dont know	% 1%	1%	1%	0%	6%	2%	0%	1%	1%	0%	2%	2%	1%	0%	1%	1%	1%	7%	1%	4%
Q13d Campaign Helped w/Decision																				
Unweighted Numbers	572	462	90	7	20	33	14	245	287	90	381	296	225	31	119	453	536	36	557	15
Yes	% 17%	14%	18%	11%	42%	34%	22%	19%	15%	23%	15%	25%	7%	17%	19%	16%	17%	7%	17%	3%
No	% 79%	84%	77%	89%	54%	54%	62%	75%	82%	76%	80%	72%	88%	81%	77%	80%	78%	90%	79%	92%
Dont know	% 4%	2%	5%	0%	3%	12%	16%	6%	3%	1%	5%	3%	6%	2%	5%	4%	4%	3%	4%	5%
Q15a Enough Info Provided																				
Unweighted Numbers	695	547	100	17	27	41	24	299	332	110	456	367	270	38	134	561	630	65	665	30
Yes	% 66%	72%	58%	52%	49%	45%	33%	57%	74%	76%	67%	76%	54%	66%	84%	62%	66%	63%	67%	47%
No	% 31%	26%	42%	44%	46%	52%	60%	40%	23%	22%	30%	20%	43%	33%	14%	35%	32%	30%	31%	48%
Dont know	% 3%	3%	0%	4%	6%	4%	7%	3%	3%	1%	3%	4%	3%	1%	3%	3%	3%	7%	3%	5%
Member of KS																				
Unweighted Numbers	715	555	105	17	29	46	25	311	335	112	465	367	270	38	134	581	644	71	680	35
Yes	% 15%	16%	10%	21%	18%	10%	17%	17%	16%	16%	19%	24%	9%	3%	100%	0%	16%	11%	16%	8%
No	% 85%	84%	90%	79%	82%	90%	83%	83%	84%	84%	81%	76%	91%	97%	0%	100%	84%	89%	84%	92%