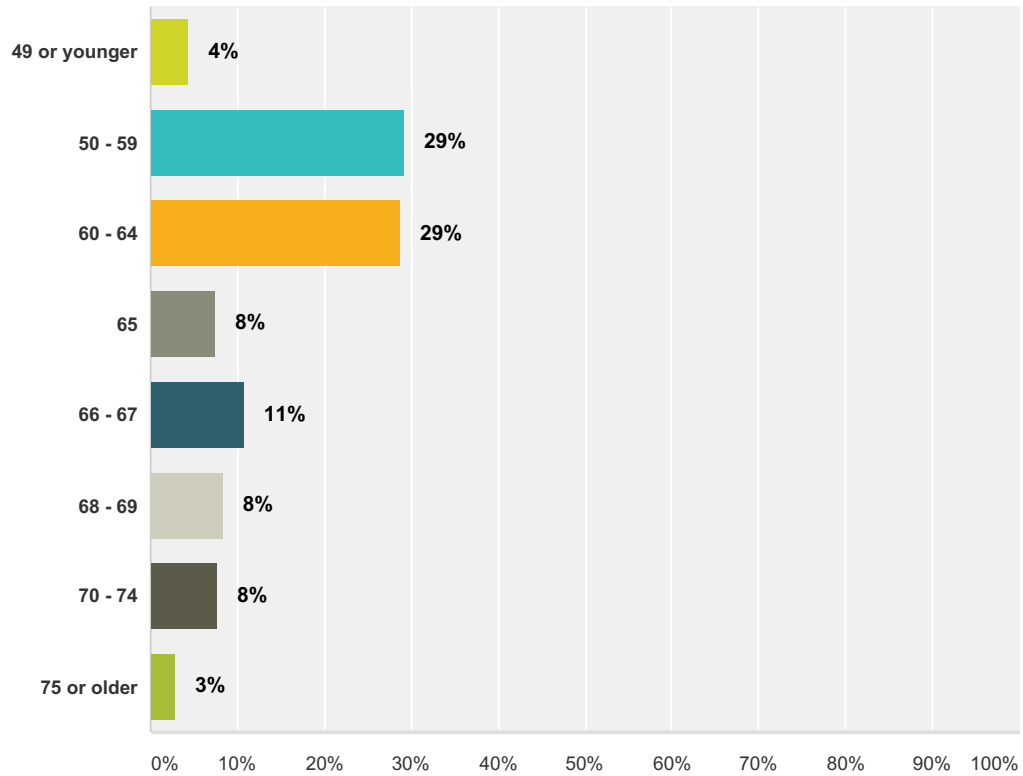


### Q1 What is your age?

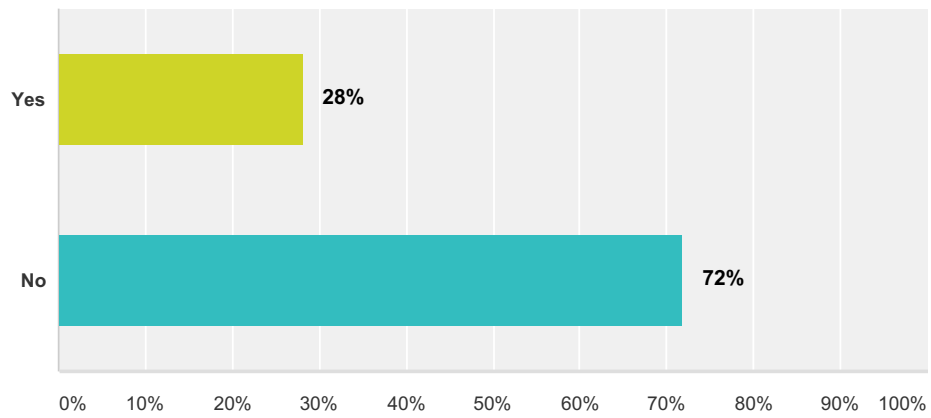
Answered: 1,378 Skipped: 13



Answer Choices	Responses	
49 or younger	4%	61
50 - 59	29%	403
60 - 64	29%	398
65	8%	105
66 - 67	11%	151
68 - 69	8%	114
70 - 74	8%	107
75 or older	3%	39
<b>Total</b>		<b>1,378</b>

## Q2 Are you retired i.e. have you stopped paid work completely?

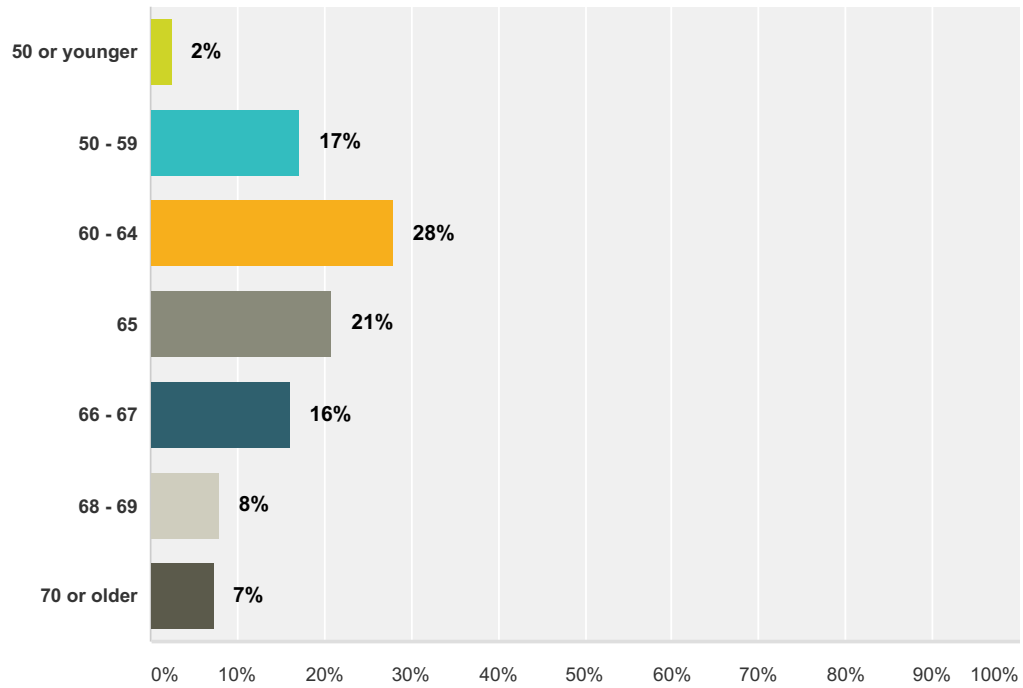
Answered: 1,167 Skipped: 224



Answer Choices	Responses	
Yes	28%	329
No	72%	838
<b>Total</b>		<b>1,167</b>

### Q3 At what age did you retire?

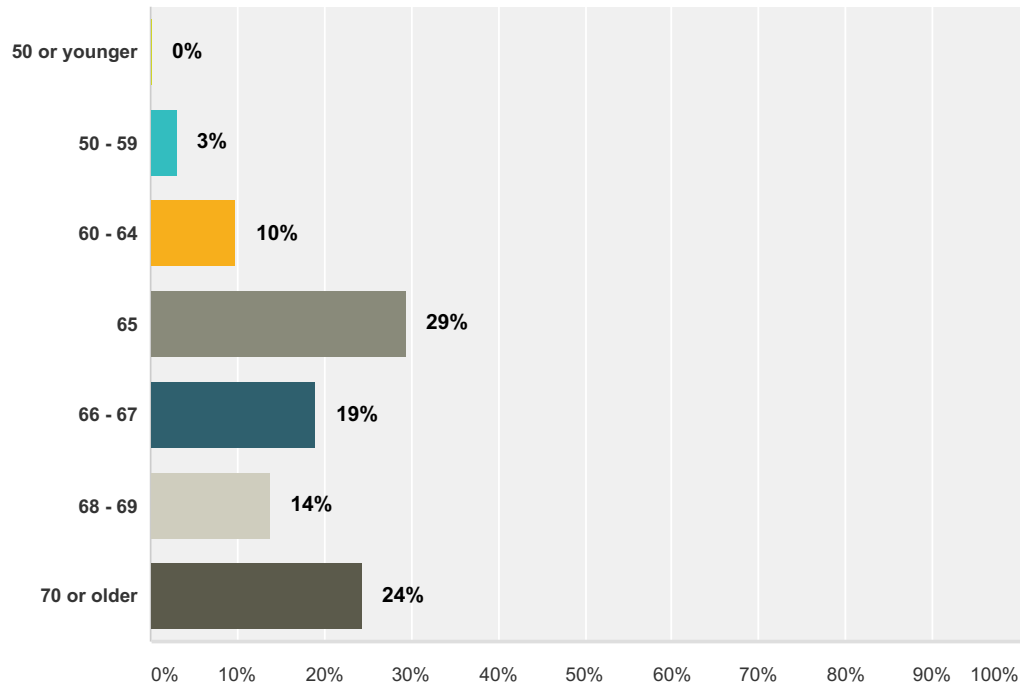
Answered: 367 Skipped: 1,024



Answer Choices	Responses
50 or younger	2% 9
50 - 59	17% 63
60 - 64	28% 103
65	21% 77
66 - 67	16% 59
68 - 69	8% 29
70 or older	7% 27
<b>Total</b>	<b>367</b>

### Q4 At what age do you plan to retire?

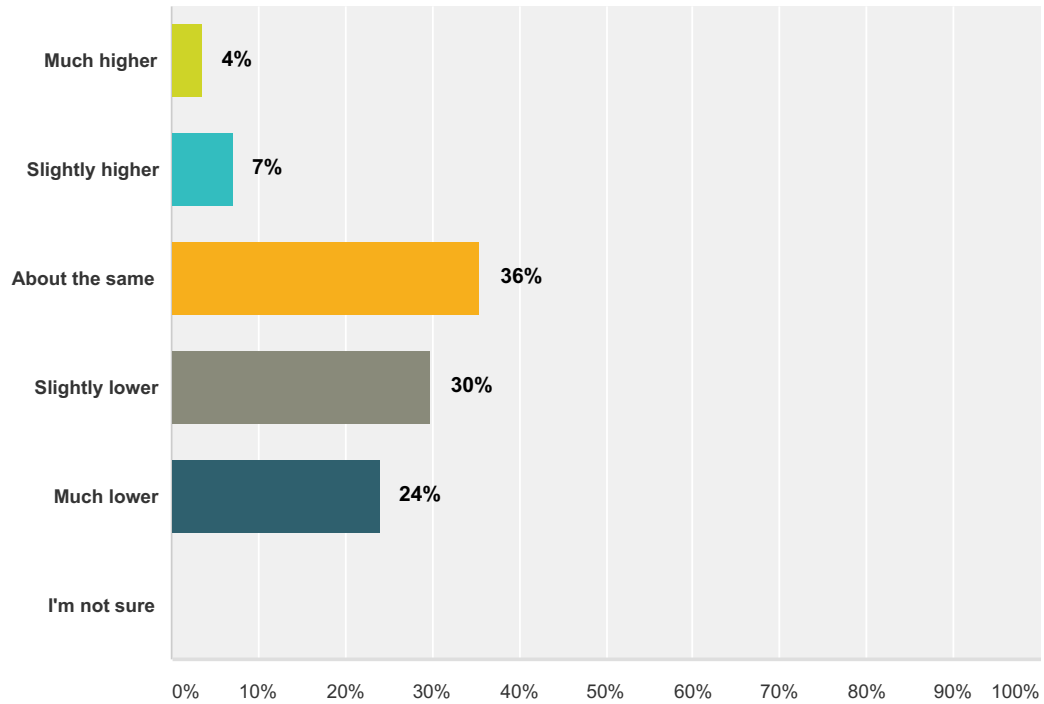
Answered: 828 Skipped: 563



Answer Choices	Responses	
50 or younger	0%	2
50 - 59	3%	26
60 - 64	10%	82
65	29%	244
66 - 67	19%	158
68 - 69	14%	114
70 or older	24%	202
<b>Total</b>		<b>828</b>

**Q5 Is your retirement standard of living or do you expect your future retirement standard of living, to be much higher, slightly higher, about the same, slightly lower or much lower?**

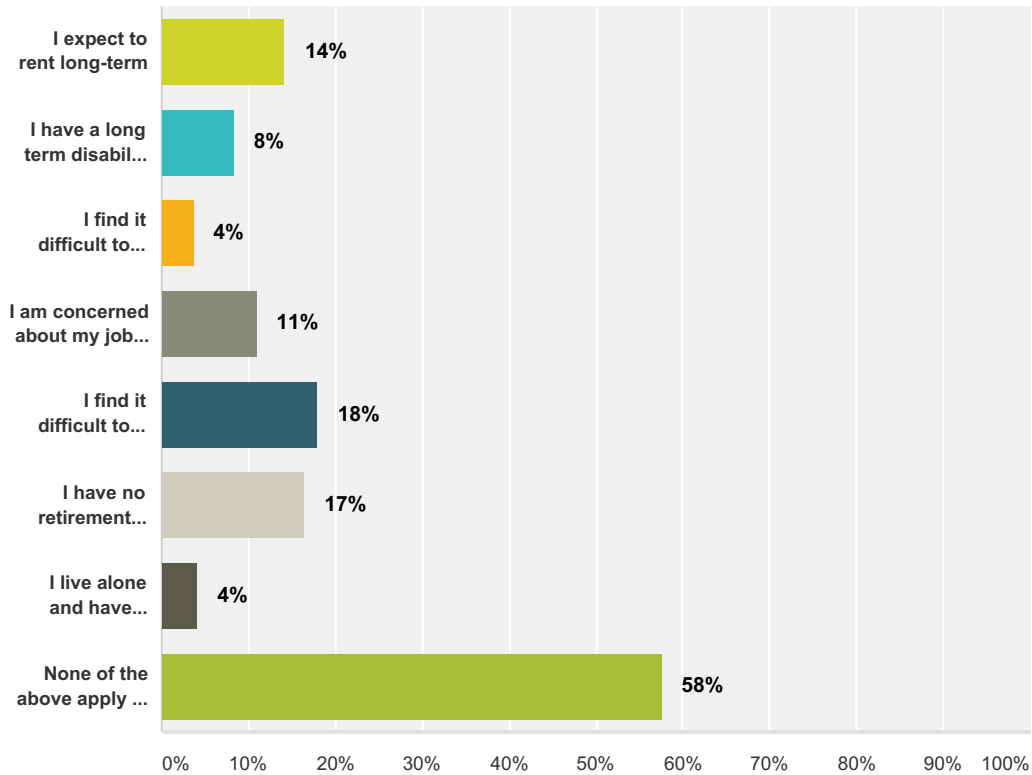
Answered: 1,152 Skipped: 239



Answer Choices	Responses	
Much higher	4%	42
Slightly higher	7%	81
About the same	36%	409
Slightly lower	30%	344
Much lower	24%	276
I'm not sure	0%	0
<b>Total</b>		<b>1,152</b>

**Q6 We are investigating some of the things that might affect people's financial situation. Tick any of the following that relate to your situation.....**

Answered: 1,030 Skipped: 361



Answer Choices	Responses	
I expect to rent long-term	14%	147
I have a long term disability (lasting 6 months or more) that stops me from doing everyday things other people can do	8%	86
I find it difficult to learn new skills	4%	39
I am concerned about my job security	11%	114
I find it difficult to save	18%	186
I have no retirement savings or investments	17%	170
I live alone and have contact with people outside my home less than once a week	4%	43
None of the above apply to me	58%	594
<b>Total Respondents: 1,030</b>		

**Q7 Help us understand your selection in the question above and what this might mean for your future retirement situation or what this means for you as a retired person?**

Answered: 424 Skipped: 967

#	Responses	Date
1	I have tried to plan for retirement by saving money and investing wisely	10/9/2016 9:52 AM
2	I have adequate savings put aside for retirement, own my own home and am married..	9/12/2016 9:37 AM
3	compulsory Superannuation needs to come in for a fund so all New Zealanders can live decently.	9/11/2016 9:15 AM
4	I have osteoarthritis in all my joints and can only manage 12 hrs work per week	9/7/2016 3:17 PM
5	Difficult to save tick. Cover-costs-only salary remains after child support payments + mortgage. Basically i earn about half my theoretical salary (and my ex earns 50% extra - evidenced by two overseas holidays per annum). Given the wherewithal i can be a skinflint and save. Job security - ageism is rife at my work, so do not expect to be allowed to work until 60, let alone 70.	9/6/2016 6:37 PM
6	The cost of living higher than pension ie rent goes up,food,power etc.I havent been trained in the digital world so labouring work im told im too old	9/6/2016 3:57 PM
7	I plan on been mortgage free before I am 45 Then with savings general earnings a rental (hopefully) I should be able to retire at 55 with kiwi saver kicking in at 65	9/6/2016 3:48 PM
8	I am a non working spouse of working superannuate, have no income of my own, circumstances have seen us renting long term	9/2/2016 12:48 PM
9	We are mortgage free,have savings invested with F Barr,we pay a financial advisor to manage this money,we have a emergency fund in the bank,also have funds in a term deposit account and my wife has a part time job adding a few additional dollars.Putting this altogether we are in a happy state financially but both suffering from ill health which we are doing eveythng we can to improve.	9/2/2016 12:29 PM
10	when we get to 65 an still work the forty plus hours a week gets hard we have good skills it would be good if we could be fase out like 4 days week then 3 then 2 over 3 years	9/1/2016 5:56 PM
11	We have been living on one income with up to five dependants until recently, and have not had enough spare to save	8/30/2016 8:31 PM
12	Recently diagnosed with unstable angina and IHD	8/30/2016 6:00 PM
13	It's a good job I know how to budget. I use a lot of charity shops for outer clothing. House/car/household effects \$1.500.00...a year - cheaper to pay yearly. Nothing in Balclutha I can use gold card for. Live on my own ( my husband died) and luckily for me I like my own company.	8/30/2016 5:41 PM
14	Financially secure and fit and well by careful planning; realise that as the body ages I could develop health issues however, I don't dwell on that. If widowed, life will change quite a lot so I'm continuing to work part-time to earn extra money. I've kept up my Kiwisaver account.	8/30/2016 1:46 PM
15	My wife and I live in our own home and have had temporary health issues that limit our activities. we have investments that we can callon.	8/30/2016 11:37 AM
16	I am freehold,I have savings and I see lots of people every day	8/30/2016 9:31 AM
17	I have a progressive neurological condition and jobs are intermittent	8/30/2016 8:58 AM
18	I own my house at present and have a reasonable amount saved and invested. I am fit and active.	8/30/2016 8:56 AM
19	My husband was made redundant 7 months ago and cant find a job now I have lost my job but have found a part time job on minimum wage so we have had to apply to WINZ for a benefit so have used all savings and no hope of any more	8/30/2016 2:52 AM
20	I expect to still own my own home Don't have a disability or any trouble saving I have a significant retirement nest egg Not single etc	8/29/2016 10:37 PM
21	Pension doesn't stretch far enough	8/29/2016 9:17 PM

## Financial security in retirement

22	I have some retirement savings but not a huge amount	8/29/2016 8:19 PM
23	I will not be able to afford rent once retired so will need government housing please.	8/29/2016 7:16 PM
24	As long as I am able to get out nd about and do the things I enjoy like gardening , walking the dog. I will be happy. But if I couldn't do those things it would be another story	8/29/2016 5:21 PM
25	i am still working and saving, which is a good start for myself	8/29/2016 4:09 PM
26	I have recently retired and my partner is retiring in two weeks.I am looking forward to having time to join up with some local groups and to learn new skills.	8/29/2016 2:08 PM
27	With a mortgage that still has 15yrs to pay off as well as usual monthly expenses there is no money left to save, partner earns \$45,000 pa and I earn \$26,000 so with low income it's difficult to get ahead	8/29/2016 1:41 PM
28	Hope I am dead	8/29/2016 11:05 AM
29	I'm on ACC so it's automatic to be put off. Have TBI so can't do too much volunteer work or anything great	8/29/2016 10:12 AM
30	Govt assistance- retirement benefit would not be enough to even pay the weekly house rent	8/29/2016 8:48 AM
31	No savings when I retire	8/28/2016 11:47 PM
32	I lost my home and investment properties in the last global financial crisis.	8/28/2016 11:09 PM
33	I resigned after a final ( of many ) differences of opinion with an employer who was "never wrong", but proved to be so in the majority of cases. My wife intends to keep working part time and I intend to get a part time job so that 2 part time incomes and 2 pensions should enable us to maintain our past lifestyle.	8/28/2016 7:17 PM
34	I got plenty	8/28/2016 5:17 PM
35	I haven't worked fulltime for years. My partners work placce/hours are erratic and he's not had fulltime work for the last 6 months.	8/28/2016 5:16 PM
36	I cant save as i have my whole family living with me as housing is almost non existent in this town and if they found they couldn't afford it	8/28/2016 1:21 PM
37	Might mean can't stay working and save for retirement	8/28/2016 1:13 PM
38	Am still working and will have a small nest egg to support me	8/28/2016 1:12 PM
39	I spend all I get & my husband supports me as well.	8/28/2016 1:09 PM
40	My retirement was forced upon me through work restructuring & my age. I was working full time, very happy & capable working as a professional. I've been a widow for 18 years , still on my own, independent with nil financial commitments, other than rent.	8/28/2016 11:25 AM
41	Currently freehold home and working to pay usual utility bills	8/28/2016 11:07 AM
42	Times are tough, not enough education on savings when young, wont get better, struggle along and hope all works out ok.	8/28/2016 11:07 AM
43	I have contact with family mostly	8/28/2016 10:54 AM
44	I have had to pay for children's education and to support my mother -in-law and sister-in-law so my retirement savings remain less than I'd hoped and wanted.	8/28/2016 10:47 AM
45	I planned on working to age 70 in order to save and pay off my mortgage but I was made redundant at 65. Had to sell my home to pay off the mortgage for redundancy didnt cover it then moved out of Auckland where it was much cheaper to buy. Wages were always too low to pay the mortgage, raise three kids as a solo Mum and save at the same time. Was only able to save once they were grown, left home and pay increased... then I only had 5 years saving before they made me redundant. Minimum wage needs to increase to make saving a possibility for those who NEED it.	8/28/2016 10:41 AM
46	I am financially secure and happy in a Retirement Village. My health is good.	8/27/2016 10:51 PM
47	I will turn 65 this year - and am the oldest person in my medium-size workplace. I am working in a team of 20Y-olds & worry that I'll be nudged out. Re savings: I am trying to pay down debt so rely on Kiwisaver for savings.	8/27/2016 6:37 PM
48	live from soon to pension	8/27/2016 4:25 PM
49	We are mortgage free, have savings, good health and stable employment.	8/27/2016 2:46 PM
50	Better off in prison because they are better off than me	8/26/2016 11:03 PM
51	I used my savings to pay off our mortgage and we now live off my husbands income.	8/26/2016 8:40 PM



## Financial security in retirement

52	I have work. Live simply and have a great family nearby who love and include me in all their own activities	8/26/2016 7:38 PM
53	There is now no way I can ever own my own home so I have to face the reality that I will be renting for the rest of my life. This does really worry me as I have no idea how one is supposed to meet rent commitments in retirement and still have enough to live on.	8/26/2016 6:59 PM
54	I have a independent superannuation plan that I committed to 46 years ago.	8/26/2016 6:59 PM
55	Job already culled people in their 60s.	8/26/2016 6:56 PM
56	?	8/26/2016 6:52 PM
57	solely reliant on Govt Super	8/26/2016 5:00 PM
58	At da mo, quite good financially	8/26/2016 3:40 PM
59	I am a single woman=never earned as much as men.I have RA=somewhat crippled.	8/26/2016 2:10 PM
60	I have investment income	8/26/2016 11:21 AM
61	A very poor retirement situation	8/26/2016 9:42 AM
62	My Wife is still working and is likely to still be employed for the next 5 years.	8/26/2016 9:35 AM
63	I don' t own a home & now don't have the resources to buy one	8/26/2016 6:40 AM
64	H	8/26/2016 12:21 AM
65	own my own home and have some savings	8/25/2016 9:10 PM
66	I'm quite lucky.	8/25/2016 4:07 PM
67	Will need knee replacement ops in near future	8/25/2016 3:51 PM
68	I am over 55 and too late to buy a house as payment will be high	8/25/2016 2:02 PM
69	I own.my own home. Job security is currently good. I am in kiwisaver, and have no long term disability	8/25/2016 11:33 AM
70	Because my wife and i have saved and innervated footer our retirement. We come from Malaysia later in life and our state retirement (Eqv to Kiwi saver) of 11% from employee and 13% from employer helped heaps in getting us started in NZ.	8/25/2016 7:37 AM
71	I am self employed	8/25/2016 1:25 AM
72	We have some investments and I still work so ee can avoid tsping in to them too soon. The pensionis way too low for us to have the standard of living we have now	8/25/2016 12:21 AM
73	We are lucky to have investments to cover a similar standard of living as we currently have.	8/24/2016 9:45 PM
74	I am caring for a love one	8/24/2016 8:58 PM
75	I have a small amount of savings and wonder what will I do to fund things to do with house maintenance and health issues	8/24/2016 8:44 PM
76	Can manage my disability now, have'not thought about if it will get worse. I have been saving since I was 40.	8/24/2016 8:43 PM
77	Having to provide financially for grandchildren to participate in representative sports and school activities.	8/24/2016 8:18 PM
78	Savings we accrued are depleting far faster than we anticipated, on everyday things such as power and rates.	8/24/2016 8:15 PM
79	I started kiwi saver quite late... I suffer from Planter Fascitis so find it painful and difficult to work long hours.... Help my kids out a lot with money so can't save.	8/24/2016 8:09 PM
80	I need to learn to save better	8/24/2016 6:47 PM
81	Think I will die before I stop working	8/24/2016 4:41 PM
82	I have a stable well paying job, am saving for my retirement and will be mortgage free prior to retirement.	8/24/2016 4:31 PM
83	I can not save	8/24/2016 4:01 PM
84	Wife has been hospitalised for 6 wks, not sure if my work will continue from now until 65	8/24/2016 3:28 PM
85	Not sure after retirement	8/24/2016 2:09 PM
86	Had to retire due to health problems before 65 and used up bulk of savings	8/24/2016 1:22 PM
87	No financial security	8/24/2016 7:17 AM

## Financial security in retirement

88	I am in my later stages of life and have arthritis which could affect my work progress in time to come.	8/24/2016 7:00 AM
89	I own my own home and have some savings	8/23/2016 11:15 PM
90	Own home freehold & have approx \$1.3m invested	8/23/2016 11:14 PM
91	I do not have a disability but am already finding it difficult to keep up the pace. We are expected to do more and more in the same time at a time when I appear to be slower. I am getting very tired even though I have reduced to three days a week. I am looking forward to retirement and would love to retire now as I become more and more stressed	8/23/2016 11:01 PM
92	low interest rates on money invested, and inflation	8/23/2016 10:48 PM
93	It will impact on any future savings.	8/23/2016 10:38 PM
94	I am still supporting kids through Uni and find it hard to sav	8/23/2016 10:35 PM
95	Paying rent will eat into my savings	8/23/2016 10:31 PM
96	Free hold home partner still work, no dept makes a difference	8/23/2016 8:24 PM
97	High living costs and low wages doesn't help with trying to save...Have got KiwiSaver but that won't last long...	8/23/2016 5:45 PM
98	Money will be limited as usual which means tightening the belt & continuing to live a frugal life	8/23/2016 5:29 PM
99	Have had a large family who all went to university we have only just started to be able to save	8/23/2016 2:37 PM
100	Worked at providing an income in our retirement	8/23/2016 1:55 PM
101	I own my own home and have a lot of contact with family and friends	8/23/2016 1:04 PM
102	Still paying off our mortgage.	8/23/2016 12:29 PM
103	Lack of mobility using a walker	8/23/2016 10:18 AM
104	Cant save for retirement if you have no job.	8/23/2016 8:27 AM
105	I own my property and have made provision financially for my retirement.	8/23/2016 5:58 AM
106	I don't have enough savings	8/22/2016 11:37 PM
107	We have a house with no debt and investments.	8/22/2016 8:06 PM
108	I am retired and have savings and investment	8/22/2016 6:34 PM
109	I am currently unemployed and finding it hard to find employment although I am a qualified and experienced professional. I am single and do not have spousal support although I have the support of my children but am also supporting a son with a mental illness. I am apprehensive about the next years.	8/22/2016 4:45 PM
110	We have a little nest egg	8/22/2016 1:45 PM
111	Self employed n always be work	8/22/2016 1:18 PM
112	I live with significant disability - have had periods of time out of the paid workforce and face significant costs due to my life situation.	8/22/2016 12:31 PM
113	I have a tremor and have difficulty performing skills especially writing.	8/22/2016 12:03 PM
114	Cannot save to buy a house so rental is our only option. And with rents goim up sometime this makes it hard to save.	8/22/2016 7:22 AM
115	Although I own a house it is in a different city to where I rent a flat. My house is rented out which covers my mortgage and I work to pay my rent and subsidise my super	8/22/2016 12:10 AM
116	Rent long term because I find it hard to save.	8/21/2016 11:06 PM
117	I expect to rent long term because I find it hard to save.	8/21/2016 11:04 PM
118	Own my home work full time have savings.always learning in my job	8/21/2016 11:00 PM
119	I may not be able to afford to rent	8/21/2016 9:37 PM
120	Was on invalid benefits for years no chance to save and honestly retirement scares me	8/21/2016 6:02 PM
121	I have private superannuation, own my own home and a rental property and have investments.	8/21/2016 3:51 PM
122	Financial independence into my 70s. No children who could support me in old age.	8/21/2016 3:13 PM
123	i hope to be earning a passive income	8/21/2016 1:30 PM

## Financial security in retirement

124	I am the sole provider bringing up to boys and a useless he's and who does not live to work. So all my money goes on bills mortgage and food little left for saving.	8/21/2016 1:23 PM
125	dont know	8/21/2016 11:44 AM
126	If the job I am in ends before my retirement age of 68 I will probably not find another job and will still have some mortgage to pay off	8/21/2016 10:59 AM
127	I have no debt but aware that costs are going up and the income of one who is retired does not allow for anything other than the basics	8/21/2016 10:33 AM
128	I don't think I will ever be able to afford tho stop working	8/21/2016 1:02 AM
129	I can't learn new skills that I'd like to do, not enough budget for that. Have to skip this one. The bills to pay, groceries, unexpected expenses, no money left to save !!	8/20/2016 11:24 PM
130	None of the above apply to me	8/20/2016 10:25 PM
131	ACC work earnings compensation, no Super ,3 children raised, little to no Child Supprt assessed or collected by IRD over the child raising years also unable to buy property as a consequence.	8/20/2016 10:03 PM
132	I am retired and live alone and have my own mortgage free home. I have family, friends and neighbours who I see several times a week.	8/20/2016 9:57 PM
133	Stop the direct deduction policy forty years in nz. How can this be fair husband dies lose his superannuation lose his war disability pension then you deduct from a widow who paid taxes in both countries and contributed to nationa insurance for old age I t is disgusting	8/20/2016 3:01 PM
134	It is very expensive to live in Auckland we cannot afford to buy our own home not can we afford to change jobs as too old despite a university education and senior govt jobs Fell on hard times through illness life is rough and fear for the future because New Zealanders don't like poor people and doubly if you Pacific	8/20/2016 1:51 PM
135	On job seekers with the care of a grandchild	8/20/2016 1:38 PM
136	I own my own home and with my husband have managed to save for retirement throughout our working lives	8/20/2016 1:10 PM
137	I have saved/invested well over the years which has enabled me to retire early. My main focus was on clearing my mortgage.	8/20/2016 11:39 AM
138	As a renter, I pay a not insignificant amount of my weekly after-tax income paying someone else for somewhere to live. For me though, I think the uncertainty around what the system will be when I get to retirement age is far more concerning... Will I be expected to fund it entirely myself? Will it still be universal? Either way, I don't really mind either way, but NEED to know now so I can act accordingly.	8/20/2016 12:22 AM
139	May be hard renting on pension	8/19/2016 11:17 PM
140	I will be renting forever now. Do not have sufficient income to save a deposit nor enough working years left to service a mortgage so I am quite concerned about how I will be able to pay my rent in my retirement	8/19/2016 11:13 PM
141	Fitness	8/19/2016 9:52 PM
142	I need special food,equipment also for everyday living.	8/19/2016 9:12 PM
143	Driving is difficult at times.	8/19/2016 7:56 PM
144	Just two say it's so hard living on what I get from my retirement which is not much as I am married now and my financial situation has change heaps I was better off being Single I'm not the only person that has difficulty like I said its very hard living in this retirement with no savings	8/19/2016 7:55 PM
145	Only arrived in NZ 11 years ago with nothing	8/19/2016 1:13 PM
146	My deceased husband's retirement income will be complemented by govt super. I have great neighbors, family and friends	8/19/2016 11:01 AM
147	medical health takes my money from me.I have cronic kidney and heart discease.	8/19/2016 10:52 AM
148	Stopped work after 34 years due to illness don't feel confident about returning we are living off husbands income	8/19/2016 12:28 AM
149	We have no savings... so will need to live on the pension alone...or sell and down size	8/18/2016 9:25 PM
150	Having to depend on others. Have always been independent.	8/18/2016 9:18 PM
151	Holiday when I retire not stay home and rott	8/18/2016 8:24 PM
152	Me and my wife will be stuffed!	8/18/2016 7:44 PM

## Financial security in retirement

153	I don't own a home, how ever I worked all my life in New Zealand. I have seen lots of people struggle trying to meet ends an paying their mortgages. I am in a good professional job but not sure if the Government are going to look deeply in the future of our young children and the real value of the childs Early Years	8/18/2016 7:38 PM
154	After my husbands breakdown in his marriage he was stripped of any assets his wife and himself had amassed i.e their family home - I myself was living on Solo Parent Benefit so had no savings at all	8/18/2016 7:34 PM
155	i expect that as I age I will eventually be no longer able to do all the things that I currently do because of my aging body (Not soon!!) so in that way my standard of living will decrease eventually.	8/18/2016 7:21 PM
156	not sure	8/18/2016 6:49 PM
157	The current Super is not enough then they tax it what a stupid situation . Paid taxes for 54 years so I was keeping other retired . But the current generation is selfish and dosnt see the need to contribute More money is given away to young families who don't stop having children so they qualify for more handouts and havnt paid taxes at all.	8/18/2016 6:45 PM
158	I went through a terrible divorce where my ex-husband stole all our money so I was left with nothing. My income greatly reduced so I live from week to week with no savings.	8/18/2016 6:05 PM
159	Modest savings only	8/18/2016 4:00 PM
160	I have some savings and a business, that will easily sell, however I don't believe I have enough.	8/18/2016 3:34 PM
161	I own my own home and will be debt free by retirement, we have a couple of rentals which, if not debt free would be very close at retirement. We are in Kiwi Saver and have been for about 10 years with another 20 odd to go. I have family surrounding me and can be very social.	8/18/2016 2:23 PM
162	To enjoy time with family and friends. The garden, walks etc	8/18/2016 11:31 AM
163	Age is a number. As long as I am healthy I will keep going	8/18/2016 11:03 AM
164	Limited income when retired might have to work or semi retired.	8/18/2016 10:46 AM
165	Having to remortgage recently and being a single woman, increased short term casualised work, as a sole-trader i my own KiwiSaver contributions	8/18/2016 10:42 AM
166	I'm confident I'll be able to supplement my superannuation with other income	8/18/2016 9:26 AM
167	We own our home but don't have a lot of savings	8/18/2016 9:25 AM
168	Probably will pary time work till I drop dead	8/18/2016 9:24 AM
169	Amount of savings	8/18/2016 7:49 AM
170	helped family with illness then children as their need seemed greater	8/18/2016 2:11 AM
171	I am worried as to how we are going to manage financially as even though I am still working part-time at present we still find a little hard financially. What will happen when I have no extra income. My husband has already retired completely because of illness and I am presently trying also to help my unemployed 40 year old daughter who is struggling with rent, power etc.	8/18/2016 1:04 AM
172	I'm glad we don't have financial troubles and owe our home outright.	8/17/2016 11:30 PM
173	Renting in Auckland will be impossible from the pension I will have	8/17/2016 10:59 PM
174	Have savings	8/17/2016 10:56 PM
175	It means as with my current circumstances I appear to have a uncertain retirement outcome.	8/17/2016 10:51 PM
176	own home, have kiwi saver at the highest level ?8%, save as well	8/17/2016 9:31 PM
177	I did not fit any of the choices and therefore selected 'none of the above apply to me'	8/17/2016 9:18 PM
178	Live alone and pension doesn't stretch far enough. Still have same costs, power, insurances rates etc.	8/17/2016 9:06 PM
179	Rising costs yearly in regards to rates, power, food etc.	8/17/2016 8:50 PM
180	I put up with an ignorant, chauvinistic boss forming years until two years ago I had enough. I haven't been able to get work since.	8/17/2016 8:27 PM
181	Barring illness, I should be in a reasonably comfortable financial position	8/17/2016 8:24 PM
182	I have no private retirement savings except for \$15,000. in Kiwisaver which I am still adding to.	8/17/2016 8:06 PM
183	Only work part time so cannot save apart from my KiwiSaver contributions.	8/17/2016 8:00 PM
184	I have some savings.	8/17/2016 7:40 PM

## Financial security in retirement

185	At my age if i loose my job it could be difficult to find another	8/17/2016 6:58 PM
186	Too late	8/17/2016 6:40 PM
187	No job is secure these days	8/17/2016 5:31 PM
188	I am prepared financially and I have no debts or mortgages to pay.	8/17/2016 5:20 PM
189	We are selling our business and house but with housing market as it is we might not be able to buy again.	8/17/2016 4:50 PM
190	My chioce	8/17/2016 2:58 PM
191	own home with husband and business but I do not work in that business.	8/17/2016 2:23 PM
192	currently living with family, I need to move out as there is not enough room in their house	8/17/2016 1:26 PM
193	I am 55 and having trouble maintaining long term employment	8/17/2016 12:46 PM
194	There are opportunities to utilize my knowledge and experience to help educate younger people.	8/17/2016 11:28 AM
195	Im on a 90 day probationary period.	8/17/2016 10:58 AM
196	We rent and live basicallly of my wife's income. I work occasionally. So savings is out.	8/17/2016 10:00 AM
197	By time i pay power bill house insurances phone bill etc there isnt much money lft over to go out and meet with friends family live overseas	8/17/2016 9:49 AM
198	no problems here	8/17/2016 9:28 AM
199	I have made sufficient savings/investments from a 50 year continuous employment to now begin to enjoy a comfortable retirement and pursuing new hobbies and interests and meeting new people.	8/17/2016 8:27 AM
200	Smart have to shift to somewhere with lower rents. Have kiwi saver but no savings	8/17/2016 8:14 AM
201	Current house crisis in Auckland	8/17/2016 7:28 AM
202	I currently own a house but will be una Le to afford mortgage repayments once I retire. I am widowed and have just pulled myself out of massive debt due to circumstance.	8/17/2016 6:41 AM
203	Managed to save and also have a GSF pension to supplement NZ Super when I hit 65	8/17/2016 1:57 AM
204	Housing in Auckland is currently ridiculously high so finding money to save for such things as retirement is hard. At our age it will be cheaper to pay a junior and develop the needed skills and capabilities in employment rather than keeping an experienced person.	8/17/2016 12:12 AM
205	Own a rental investment property	8/17/2016 12:09 AM
206	I also have a mortgage and don't expect to have it paid off by the time I'm 65	8/16/2016 11:32 PM
207	Have savings but dont own my own home.	8/16/2016 10:42 PM
208	My husband and I are on NZ super and I work and still find it hard to save	8/16/2016 10:08 PM
209	I have small savings.	8/16/2016 9:23 PM
210	I am renting. My rental costs me half my wages. It is a struggle to exist now, and i am working, 30 hours a week in the school term. I will be even worse off with the pension. I will neec to find a cheaper rental, which i have already tried to find. How will i afford to eat? Live? It is hard enough now, and i live alone.	8/16/2016 9:00 PM
211	I am OK.	8/16/2016 8:48 PM
212	Have had to help bring up 4 grandchildren and their parent living on dpb. Have used up all our savings	8/16/2016 8:41 PM
213	If I lose my job I'll have reduced super savings	8/16/2016 7:36 PM
214	Own our home and mortgage free, some investments	8/16/2016 5:51 PM
215	We have our own home and have downsized to have a backstop financially	8/16/2016 5:45 PM
216	Tighten our belts a lot	8/16/2016 5:30 PM
217	I have saved for my retirement and when I qualify for super will be comfortable	8/16/2016 5:25 PM
218	am currently un employed, live on minumim \$\$ enyway	8/16/2016 5:23 PM
219	Not being able to buy my own home before retirement, house prices are beyond affordability...	8/16/2016 5:22 PM
220	Can't afford to own home on a peneion	8/16/2016 5:15 PM

## Financial security in retirement

221	I currently live in a hnz home renting, with my husband and children plus grandchildren that came in to our care. Only my husband works part time and i stay at home for the children. I finished work in 2010 when our grand children came into our care and have not been able to put money into my kiwi saver. With what my husband gets paid that cover's rent, bills and just manage to put food on the table.	8/16/2016 5:11 PM
222	I am a woman who had done one of those jobs that doesn't rate equal pay because it's done mainly by women with that and stopping to raise a family for financial future is insecure.	8/16/2016 3:53 PM
223	I have copd so had to retire early ,currently on an invalids benefit Super is over \$120.00 wk more than that .So im not complaining	8/16/2016 2:14 PM
224	had been renting since 2002, no saving for the house because had to get my adult children from the Philippines.	8/16/2016 2:02 PM
225	I have parkinsons in early stage, I have several investments and a couple of super schemes have 5 figure term investment, two freehold properties.	8/16/2016 2:02 PM
226	Over spend and don't save	8/16/2016 1:40 PM
227	Not working but hoping to live off savings & investments	8/16/2016 1:16 PM
228	I am classed as un skilled, I look after pre schoolers in our own home @ \$4-80 hour per child, as my hubby is ill I can only have one child at a time, finding it harder and harder to do this job, but there is no alternative.	8/16/2016 11:43 AM
229	Work keeps me in touch with people every day and I am also a Volunteer Firefighter	8/16/2016 10:58 AM
230	It means I have planned and prepared for a fun retirement and I live minimally now by choice.	8/16/2016 10:43 AM
231	Life is good	8/16/2016 10:26 AM
232	-	8/16/2016 10:05 AM
233	will find part time later	8/16/2016 9:56 AM
234	I would not be able to afford to rent long term unless I share a house with someone else	8/16/2016 9:37 AM
235	I have saved for retirement. Have kiwisaver and term deposits. Shares. I want to enjoy similar. standard of living as when I was working. Sorted.org was excellent tool for financial planning	8/16/2016 9:06 AM
236	I am saving via kiwisaver for my retirement.	8/16/2016 8:58 AM
237	Will be living on superannuation income with only a small amount of retirement savings	8/16/2016 8:33 AM
238	A combination of renting rather than home ownership makes me worry about living on a fixed income that does not keep up with inflation. Low income makes it hard to save, although I do have some Kiwisaver funds.	8/16/2016 7:27 AM
239	I have my own home, live in the country and am working towards being self-reliant.	8/16/2016 6:19 AM
240	i am busy pursuing a life long dream of being an artist and gardener - i worked really hard to not have a mortgage and live on minimum monies	8/16/2016 12:39 AM
241	High cost of living means that finances are really stretched to the maximum.	8/15/2016 11:18 PM
242	My savings were my only reserve to help with my son during a four year period who died from Cancer. My wife, who has only recently lost her job through her employer being forced out of production by an employee of another establishment with all the authority in the universe it seemed, to just impose her agenda over ten other people, who incidentally are too now on the country's unemployed list. We only have our home with an equity investment, should we choose to sell and become tenants in another town somewhere, we don't want to lose our own home. My wife has no prospects for employment presently as there are no vacancies in her field in every same company of work, she is eight years from retirement age. Maybe employers are seeking minimum wage earners only?	8/15/2016 11:11 PM
243	It hard times all the time whether yr working nowvb 4 retiring	8/15/2016 10:55 PM
244	I may have to pay someone to do some things around the home for me.	8/15/2016 10:45 PM
245	Part timr work for me would be very difficult	8/15/2016 10:36 PM
246	After owning my own home and business, I then became bankrupt when my business failed.	8/15/2016 9:25 PM
247	Come retirement I won't have enough money to live i.e. insurance, rates, health	8/15/2016 9:06 PM
248	My husband lost us our home and then left us, so I had to rent and bring up two girls on little money.	8/15/2016 9:06 PM
249	Not enough money saved for retirement	8/15/2016 8:29 PM
250	I am financially secure	8/15/2016 8:25 PM
251	The future is uncertain	8/15/2016 8:24 PM

## Financial security in retirement

252	Married, not working, down sized house, left Auckland to live the dream.	8/15/2016 7:58 PM
253	I have investments in place for retirement	8/15/2016 7:15 PM
254	I have been pro-active & made plans in advance for my retirement. I have many skills to continue employment if I so choose to work	8/15/2016 7:11 PM
255	N/A	8/15/2016 7:04 PM
256	Currently still working	8/15/2016 7:00 PM
257	As you get older and there are restructures job security is very important. Saving is hard as I'm the only one working my husband has had medical issues	8/15/2016 6:15 PM
258	I have savings, but need to draw on these each month. I can no longer save.	8/15/2016 5:51 PM
259	I have a financial investment in a company I am prepared to sell to fund my retirement	8/15/2016 4:30 PM
260	I am still farming. Visitors dont come too often .	8/15/2016 3:28 PM
261	if physically there is something that I am not able to do then it means I have to find the money from somewhere to pay someone to do the job for me.	8/15/2016 3:08 PM
262	I just rent do not own a home	8/15/2016 3:04 PM
263	I feel as though I am in a 'OK' position for retirement but will not be able to eat out as much s I do now and my clothing budget will be decreased.	8/15/2016 3:01 PM
264	As a woman and now a widow I have had limited earning capacity over my lifetime.	8/15/2016 2:53 PM
265	Being single has meant that all I have done is twice as much as a couple i.e. buying a house, saving etc. Also my govt super will be less too, but living in wellington, my costs will not be small.	8/15/2016 2:30 PM
266	I am mortgage free, have private superannuation and a younger husband who continues to work.	8/15/2016 1:34 PM
267	We have money aside for our retirement, but you have to be very careful what you spend, the bills still have to be paid. The pension should be more and should not have to pay tax on it.	8/15/2016 1:31 PM
268	we live in pensioner housing	8/15/2016 12:51 PM
269	I have sufficient savings to do the things my wife and I wish to do including travelling.	8/15/2016 10:45 AM
270	Just been made redundant and hard to find work when you are older.	8/15/2016 8:46 AM
271	Own a house and a yacht, but husband age 67 has no super other than govt, I do but only \$100,000 so far. Am on a good salary now so if I stop work there will be a huge drop in income.	8/15/2016 8:43 AM
272	I have had a mistaken identity problem in my home town since I was 10 or possibly even longer, when the first person thought I was my doppelganger and wanted to beat me up. This unfair situation has always deeply upset me. Even the police had us confused for decades. I was also diagnosed with Asperger's at age 50. All that and another distressing long-standing issue that I choose not to reveal here has ensured that my genius IQ (Yes! Discovered it in my old high school records at the Hocken Library in 2012; no-one bothered to tell me at the time, in fact I realise now it was actually deliberately withheld from me) has pretty much gone to waste. I haven't been employed very often despite being desperate to work/have a meaningful career and support myself and my two children.	8/15/2016 8:42 AM
273	Just living is costly. Doctors, vets, cars rates etc	8/15/2016 8:31 AM
274	I am married, we sold our business, we had invested in rental properties to supplement our retirement.	8/15/2016 6:22 AM
275	Even at my age I have to pay child support and owing to the nature of the split in the relationship it cost me what little I had and ird and all the policy's cause a great number of male suicides in New Zealand but no one will admit it and I know 3 people myself and understand as at times it's hard and you have no one.	8/15/2016 12:11 AM
276	Happily retired Living life to the full	8/14/2016 11:45 PM
277	Healthy and happy	8/14/2016 11:17 PM
278	Not able to save as much for retirement.	8/14/2016 11:10 PM
279	I manage my own gym, so keeping fit and healthy is what I do.	8/14/2016 9:49 PM
280	Not to sure what will happen .	8/14/2016 9:22 PM
281	I own my own home and just manage on the Super.I do worry about affording the ever increasing rates and insurance and power prices.	8/14/2016 9:14 PM

## Financial security in retirement

282	After the mortgage and bills are paid, there is very little for extras like clothes, car repairs, presents for others. Saving for a holiday is difficult let alone putting something away for retirement.	8/14/2016 9:10 PM
283	I'm worried about not having enough money at retirement	8/14/2016 8:29 PM
284	Back surgery, requiring neck surgery, stomach tumours & breast cancer survivor (2yrs), low thyroid function. Result in limited physical resources , fatigue.	8/14/2016 7:58 PM
285	Self explanatory	8/14/2016 7:38 PM
286	I will have funds to support my retirement	8/14/2016 7:32 PM
287	As interest rates are so low to create a reasonable income to supplement pension you have to have a small fortune saved.	8/14/2016 7:05 PM
288	Pay in NZ is so inadequate for the work done very few of us actually have much, if any disposable income. Being able to save is just a political joke...not a reality.	8/14/2016 6:52 PM
289	Because the work place has changed to incorporate IT technical skills that were not known during my work life, I am not able to compete in current work environment.	8/14/2016 5:16 PM
290	No problems.. I will have enough to live on.	8/14/2016 4:06 PM
291	just stuck in neutral going nowhere	8/14/2016 2:36 PM
292	We have divided our current savings by 20 years in retirement and our projected financial situation will mean we will have to budget carefully and go without some treats and cut down on travel.	8/14/2016 11:59 AM
293	really scarey	8/14/2016 11:21 AM
294	I am deaf and will lose my hearing more	8/14/2016 9:57 AM
295	Doing what you want to do - rather than what you have to do	8/14/2016 9:38 AM
296	I have little saved but own my home.	8/14/2016 8:52 AM
297	Running a business can make personal savings hard to achieve	8/14/2016 8:35 AM
298	We love being retired . We have saved all our lives and hopefully have enough money to retire comfortably on even though we have never earned big money.	8/14/2016 8:31 AM
299	There is some discrimination against older worker at my place of employment and I am getting less engaged / enthusiastic about my job as I get flier to retirement	8/14/2016 8:13 AM
300	I do save but if I do not have work then I will not have the income to save	8/14/2016 2:19 AM
301	I might not have saved enough.	8/14/2016 12:05 AM
302	mortgage repayments will stuff me up on pension so need to work longer.I am single	8/13/2016 11:59 PM
303	I own my own home and have saved. I am healthy and should be able to have a decent standard of living in my retirement but NZ is so expensive to live in and costs are rising so Ai worry about not having enough money and my savings being eroded by the cost of living	8/13/2016 11:54 PM
304	We are mortgage free, have savings towards retirement and my current earnings are above average.	8/13/2016 10:36 PM
305	I started late but increasing when I can to retirement fund	8/13/2016 9:21 PM
306	I am worried about living on \$500 weekly with my partner	8/13/2016 8:31 PM
307	I am ok.	8/13/2016 8:03 PM
308	I have some savings and lead an active social life	8/13/2016 7:38 PM
309	The pension does not cover costs. I sold my house and am renting and working through my capital.	8/13/2016 7:23 PM
310	Sold house. Invested Profits for financial security inretirement.	8/13/2016 7:07 PM
311	Can't really change it. We do live very well.	8/13/2016 7:04 PM
312	I own my own home. I have my own super from a previous job. kiwisaver and government scheme. Hopefully will also have a couple of businesses that will provide a return.	8/13/2016 5:45 PM
313	Can't save	8/13/2016 4:41 PM
314	I have a couple of properties to sell plus mine and my husbands Kiwi Saver	8/13/2016 4:28 PM
315	still working but getting every thing upto scratch on home so i won't have the expense when i stop work	8/13/2016 3:34 PM



## Financial security in retirement

316	Have cash and have small job to keep busy	8/13/2016 2:14 PM
317	My husband and I have KiwiSaver savings and other savings and with his own super and our combined NZ super we should be OK.	8/13/2016 12:47 PM
318	I work in media. My colleagues have all been made redundant twice so far. Any day now the axe will fall - many made redundant in the past couple of months.	8/13/2016 11:44 AM
319	Have retirement savings and a retired partner	8/13/2016 11:25 AM
320	N/A	8/13/2016 11:16 AM
321	It means that I have limited income and I will have to be inventive to thrive.	8/13/2016 10:41 AM
322	I believe I can live modestly on Government Superannuation & my savings till I die.	8/13/2016 10:14 AM
323	Rental Accomodation. Currently not financially able to buy own home.	8/13/2016 9:18 AM
324	I am a self employed orchardist and plan to outsource more of the work in future as I become less able to do it myself. I believe that the most important thing in retirement is to maintain your income.	8/13/2016 9:09 AM
325	Suicide	8/13/2016 8:48 AM
326	Unable to get into property market	8/13/2016 8:40 AM
327	NGO workforce at mercy of Govt funding and I am at an age where limited work opportunities at my income level as have lots of experience and mixed bag of qualifications.	8/13/2016 8:27 AM
328	Working now but physical health may affect this later.	8/13/2016 8:00 AM
329	Would like to love with someone, to share expenses, perhaps even find love but will not because my income will be reduced. Feel Govts rules surrounding pension forcing me into solitary life with little or not opportunities for enjoyment of last years .	8/13/2016 4:35 AM
330	A Bleak future	8/13/2016 2:01 AM
331	My husband passed away April 2015 and most of our savings went on home mortgage,lawyer, funeral etc	8/13/2016 12:01 AM
332	Mortgage free home and a little income	8/12/2016 10:52 PM
333	Financially secure and have a good social life.	8/12/2016 9:23 PM
334	I would like more company	8/12/2016 7:56 PM
335	I have been implementing my plan for financial freedom for the last 20 years. No plan no freedom.	8/12/2016 4:38 PM
336	My work is on yearly contract.	8/12/2016 4:35 PM
337	I have a little put away	8/12/2016 3:43 PM
338	I had a stroke at age 55. Have since been made redundant	8/12/2016 2:55 PM
339	As a career journalist my job prospects are dim.	8/12/2016 1:05 PM
340	With cost of renting going up, the super is not going to allow me to have a comfortable retirement.	8/12/2016 12:52 PM
341	We are mortgage free in our own home and have 5 years of kiwis aver accumulated	8/12/2016 11:40 AM
342	I am mortgage free and have savings	8/12/2016 11:31 AM
343	Since I have no retirement savings or investments, I expect to just save as much as I can before I retire and then just live off the pension and be living with kids and grand kids.	8/12/2016 11:28 AM
344	I have no backup money for emergencies or even extras. It'll just be day to day living.	8/12/2016 11:13 AM
345	My retirement savings are limited as I was a solo mum who chose to work only part time whilst rearing my kids. I have no investments - less than \$50,000 in Kiwisaver. My MoH contract ends in November	8/12/2016 10:08 AM
346	I rent currently and have no ability to purchase a home. Given that I have no savings and am still paying off debt I doubt that things look too rosy for me. However, I am in a very well paid job, can stay in it for some time and am thinking of ways I can create an income when I finally do retire.	8/12/2016 9:47 AM
347	High medical costs	8/12/2016 9:15 AM
348	I believe there is an age bias against over 50 year olds	8/12/2016 9:03 AM
349	I have KiwiSaver savings. My home is mortgage free	8/12/2016 8:35 AM

## Financial security in retirement

350	Di have worked on financial security and pay attention to any health issues.	8/12/2016 8:16 AM
351	Will rent until no longer able and apply for council pensioner flat	8/12/2016 8:11 AM
352	I am active and intelligent. Shall get part time work but shall retire from my salaried job	8/12/2016 7:54 AM
353	I am worried about having enough financial security.	8/12/2016 7:23 AM
354	rozn frozen shoulder	8/12/2016 4:27 AM
355	I have a mortgage	8/11/2016 11:08 PM
356	mobility and pain issues made m give up work and interfere with daily life	8/11/2016 11:02 PM
357	I want to keep working but my age may count against me	8/11/2016 10:53 PM
358	it doesn't look to good for my future	8/11/2016 10:44 PM
359	No jobs are secure	8/11/2016 9:52 PM
360	I have no debt and good savings	8/11/2016 8:40 PM
361	My job is fixed term and 28 hours a week. I would like guaranteed work and more hours but it is what it is.	8/11/2016 7:39 PM
362	Brain , and speed hampers productivity which creates animosity among other workers .	8/11/2016 7:09 PM
363	N/A	8/11/2016 7:06 PM
364	My partner has parkinsons and I have a chronic lung condition	8/11/2016 6:51 PM
365	no	8/11/2016 6:28 PM
366	I sometimes work the odd day for my ex employer very rarely and need this to cover birthdays etc for my family or luxuries the dogs hair cut and mine	8/11/2016 6:21 PM
367	I have saved for my retirement and still saving and I feel I should be okay	8/11/2016 4:51 PM
368	No savings , will rent to the day I die. Can't pass a medical to get a job suffer from chromic pain due to back injury fracture T6.	8/11/2016 3:19 PM
369	I don't think it is possible to save enough for retirement, even with an investment property and kiwisaver at max	8/11/2016 2:54 PM
370	limited retirement funds	8/11/2016 2:40 PM
371	On nz super and own my own house Can keep a boarder.	8/11/2016 2:02 PM
372	Casual part time work is insufficient to amke any further savings.	8/11/2016 1:19 PM
373	Was made redundant and cannot find new work	8/11/2016 11:02 AM
374	I have some savings, am mortgage free, small home, work as a school busdriver part time, have enough to suit myself, good health, many interests, reasonably happy.	8/11/2016 10:26 AM
375	I am comfortable now but need to work part time to maintain this.	8/11/2016 9:16 AM
376	My wife and I will be renting till the end of our days as we do not have the means to buy a house but are living as comfortable as we can and both suffer from a disability of some sort.	8/11/2016 9:10 AM
377	Own mortgage free home with a small amount of savings	8/11/2016 8:53 AM
378	I own a home mortgage free, I have skills which can be used in other roles, I have a good savings ethic and good family support.	8/11/2016 8:39 AM
379	My husband only gave me \$ 150 a fortnight and still not enough to pay for everything,	8/11/2016 4:45 AM
380	Concerned about what I have tick in the boxers above and that is my situation at the moment.	8/11/2016 1:32 AM
381	Own properties & have some savings	8/11/2016 12:31 AM
382	I am widowed living on my husbands life insurance	8/11/2016 12:31 AM
383	It simply means that there are some things that I will have to pay to have done that I should otherwise do myself	8/10/2016 11:41 PM
384	I'm on the Old Age Pension and the GSF	8/10/2016 11:34 PM
385	i have kiwisaver but no other savings	8/10/2016 11:22 PM
386	rely on assets intead	8/10/2016 11:15 PM

## Financial security in retirement

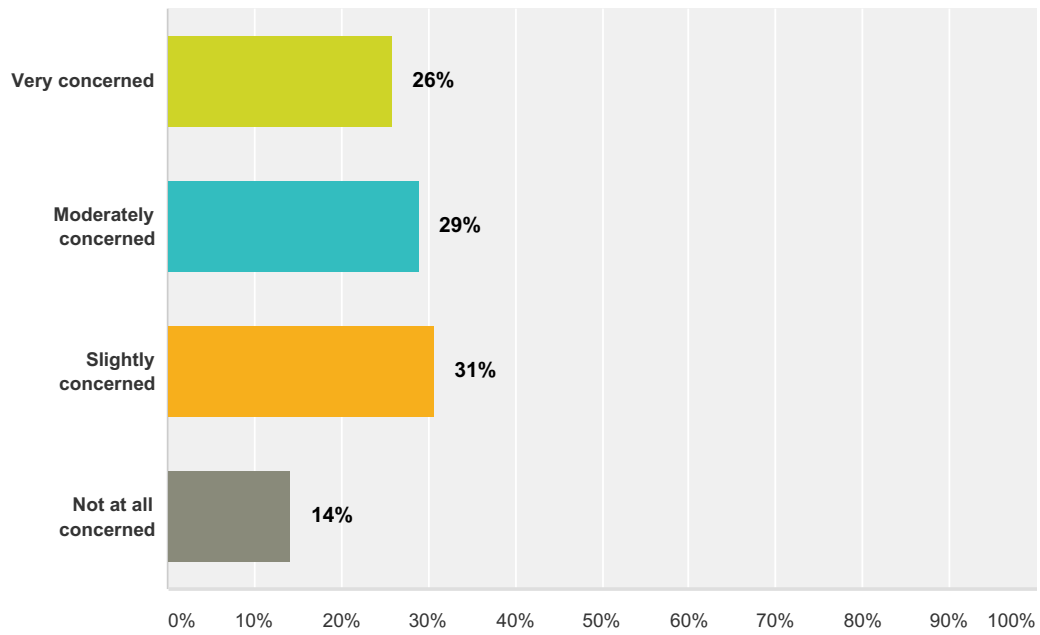
387	I have a small parttime job so most of my money just goes .	8/10/2016 10:48 PM
388	I will be homeless and will struggle with the basics.	8/10/2016 10:30 PM
389	I am a widower, and at the moment, I am renting a room. I don't think, I will be able to buy a house, at my age. It is beyond my reach.	8/10/2016 9:23 PM
390	It means that we live payday to payday with no extras.	8/10/2016 7:07 PM
391	I think we are reasonably prepared if situations remain until retirement.	8/10/2016 3:24 PM
392	As a retired person I may not have the same earning capacity. My savings are not enough to cover the difference	8/10/2016 3:14 PM
393	I am a single woman, living alone and although I earn a reasonable income now I haven't always. I'm a librarian and this is not a highly paid profession so for a large chunk of my working life it has been difficult to save let alone ever save enough for my retirement. I bought a house 3 years ago at the age of 53 however with a mortgage over \$300,000 it is virtually impossible to ever save enough for my retirement. I will have a freehold house by the time I am 70 provided I can keep working til then.	8/10/2016 1:40 PM
394	We have no savings but a house (with mortgage) in central Auckland that we hope we could sell and downsize to a less expensive place and use balance to fund retirement	8/10/2016 1:05 PM
395	Have been in the same job for 24 years and have not had to learn new skills.	8/10/2016 11:19 AM
396	financially forced to stay at a dangerous guest house basically living in poverty with epilepsy and spastic left hand post strokes and being run over	8/10/2016 11:11 AM
397	I have a son with a mental illness. He is very stable and you would not know anything was wrong with him. He has lived with me throughout his adult life or lived in flats paying huge rents which take all his benefit. I brought him cars over the years so he could have a life and get away from me so I could have space. He now has a nice car which I brought out of kiwisaver as he is running a small business. I have just bought a little unit so he can finally have his own place and I can have peace. so I am mortgaged to the hilt, he is unable to ever borrow money	8/10/2016 10:39 AM
398	Never earned enough money, earlier in my working days	8/10/2016 10:34 AM
399	I do not own property or a house, I have never made enough money to put away for retirement and I have worked for my self	8/10/2016 10:31 AM
400	I am having trouble finding work, I cant save because I dont get enough money, I have otheoarthritis so suffer chronic pain making it difficult to do some everyday things.	8/10/2016 9:20 AM
401	I will be forced to move out of Auckland away from my family as it is too expensive to live there	8/10/2016 9:10 AM
402	My pension does not cover my household costs. I live frugally, grow my own veges and some fruit. I own my own home freehold. Utility costs keep rising, the pension does not cover car maintenance, insurance or house maintenance, insurance and rates or the cost of replacing big appliances when they die. I need to top up from my retirement savings on a monthly basis. I need to budget very carefully and manage cashflow like a hawk! Not having a planning horizon, aka knowing how long I will live and how long my health will allow me to stay independent, adds complexity. Saving is not something I can achieve anymore.	8/10/2016 7:54 AM
403	As long as I remain fit and well this will be doable	8/9/2016 11:08 PM
404	Living on my sole income iamd given my age it will be near impossible to get a teaching job because oldies are not valued.	8/9/2016 9:15 PM
405	It may cost me more to get things done	8/9/2016 9:14 PM
406	Does not affect it.	8/9/2016 6:45 PM
407	Being work free and financial able to have options for a good, secure and happy lifestyle.	8/9/2016 4:01 PM
408	Still struggling to buy a house to have any retirement security	8/9/2016 3:23 PM
409	I need to pump a lot more into my kiwisaver account, to hopefully boost my retirement savings for when I do finally retire.	8/9/2016 3:16 PM
410	Retired @72, savings nearly all gone, will have to live on Pension alone.	8/9/2016 3:06 PM
411	after a traumatic event at age 43 I had no way of generating income and cannot afford my own home	8/9/2016 2:45 PM
412	Had a head injury several years ago which greatly impairs my ability to learn new stuff	8/9/2016 2:39 PM
413	We have adequate savings invested to sustain a good standard of living plus 2 mortgage free homes.	8/9/2016 12:10 PM
414	I find it confusing keeping up with technology	8/9/2016 11:55 AM

## Financial security in retirement

415	Probably a shortage of savings for retirement	8/9/2016 8:30 AM
416	I have adult children who still depend on me to supplement their incomes.	8/9/2016 7:58 AM
417	At the moment I am OK but expect to relate to number 2 in the future	8/9/2016 1:11 AM
418	disability benefit	8/8/2016 11:33 PM
419	I work full time. Have no mortgage, Fit and healthy	8/8/2016 10:54 PM
420	Not sure	8/8/2016 10:16 PM
421	I want to buy a house, but because of my age, I worry about repayment on a mortgage.	8/8/2016 10:00 PM
422	I have CFS. It affects my ability to work in a salaried position. I have solved that problem by establishing a home based accounting service. It is successful. I plan to work until my brain stops working - LOVE my job! .	8/8/2016 12:36 PM
423	I am financially secure (provided there is no GFC and housing prices remain reasonably stable)and foresee no problems for me with any of the questions asked above	8/8/2016 11:46 AM
424	I am a contractor who may lose all income tomorrow I have no guarantee of any work. Often in the past I have worked at casual employment and been unemployed, job security is an issue as is level of income to save.	8/8/2016 11:12 AM

### Q8 How concerned are you about your financial security in retirement?

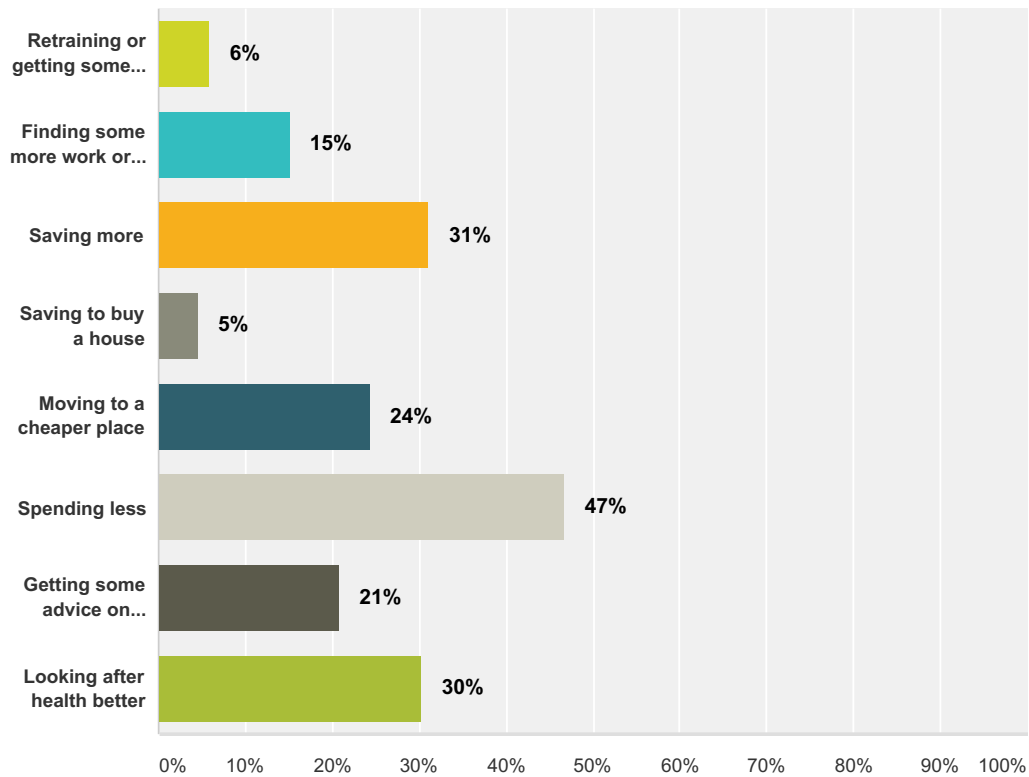
Answered: 1,042 Skipped: 349



Answer Choices	Responses	
Very concerned	26%	270
Moderately concerned	29%	303
Slightly concerned	31%	320
Not at all concerned	14%	149
<b>Total</b>		<b>1,042</b>

### Q9 What do you think would improve your financial security in retirement?

Answered: 777 Skipped: 614



Answer Choices	Responses
Retraining or getting some new skills	6% 46
Finding some more work or better paying work	15% 119
Saving more	31% 241
Saving to buy a house	5% 35
Moving to a cheaper place	24% 189
Spending less	47% 363
Getting some advice on planning for retirement	21% 163
Looking after health better	30% 235
<b>Total Respondents: 777</b>	

#	Other (please explain)	Date
1	education when young, you cannot envisage what will happen later.	9/11/2016 9:17 AM
2	Have tried all of the above and it does not work for us as we don't have enough income	9/7/2016 3:20 PM
3	Spending less on every thing means every one else misses out	9/6/2016 4:02 PM
4	Feel we are doing everything we have done to ensure a good life financially and both my wife and I need to concentrate on our health	9/2/2016 1:28 PM

## Financial security in retirement

5	looking after health is a major, partner has a stroke 2 years ago and I recently had surgery (BSO)	9/2/2016 12:50 PM
6	eventually moving closer to other family members.	8/30/2016 1:49 PM
7	lower health and care costs - these often come out of the blue. Currently we are the mercy of high cost of health insurance and retirement homes	8/30/2016 11:44 AM
8	nothing at all	8/30/2016 12:59 AM
9	Having a supplied government house to live in.	8/29/2016 7:16 PM
10	increase govt retirement benefits	8/29/2016 8:50 AM
11	Get rid of neoliberalism in this country	8/28/2016 1:24 PM
12	Diabetes sent me backwards.	8/28/2016 11:10 AM
13	I have done what I can to improve my living conditions. As explained previously	8/28/2016 10:47 AM
14	Improved stability of external economic influences. Economists don't seem to have a clue and governments won't control anything. So the individual is continually forced to plan for the worst outcome, which is a pity.	8/27/2016 2:27 PM
15	I am currently working on developing a financial plan to hopefully get what savings I do have, working better for me as they are currently languishing in the bank earning next to nothing	8/26/2016 7:02 PM
16	Having more available income	8/26/2016 5:02 PM
17	Keep working past the age of 65	8/25/2016 8:42 AM
18	Could get some work on a part time basis in community service. I complete my law degree and bar admission in 6 months	8/25/2016 7:44 AM
19	Not applicable	8/24/2016 9:46 PM
20	Restricting spending as much as possible.	8/24/2016 8:17 PM
21	seems to be no cure for my disability.And need to work..but can only do short hours	8/24/2016 8:12 PM
22	Ensuring children are well educated and healthy to be able to support themselves financially so I don't ever have to in future.	8/23/2016 11:39 PM
23	It is difficult to find a job at a slower pace which is what I need.	8/23/2016 11:11 PM
24	Nothing	8/23/2016 8:25 PM
25	A higher interest rate for my investments.	8/23/2016 6:01 AM
26	Nothing. We are financially secure.	8/22/2016 8:08 PM
27	I own my house but have a large mortgage and do not know is best for me financially: selling or holding on to my house longer	8/22/2016 4:49 PM
28	I am doing what I can - am fully aware I will need to continue working until I no longer can	8/22/2016 12:32 PM
29	Having a friend or partner to share living costs	8/22/2016 12:14 AM
30	Health key in retirement	8/21/2016 11:03 PM
31	Need a pension increase.	8/21/2016 7:20 PM
32	retaining our business with a manger	8/21/2016 6:28 PM
33	Possibly may need sell my home and renting	8/21/2016 6:06 PM
34	Having a husband that works consistantly	8/21/2016 1:24 PM
35	Rates power cost of grosses	8/21/2016 11:12 AM
36	living within your means and being able to adjust to the cost of living	8/21/2016 10:39 AM
37	Reimbursement for Child Support not assessed or paid. ACC to have Super contribution. Own home support to get mortgage from Govt.	8/20/2016 10:06 PM
38	N/A	8/20/2016 9:59 PM
39	Better health devices for the elderly who are poor We are not all on benefit or drug addicts of we were to believe this National Govt	8/20/2016 1:57 PM
40	N/A	8/20/2016 10:40 AM

## Financial security in retirement

41	Buying a business.	8/20/2016 12:27 AM
42	Have seen a financial advisor and am now acrikey exploring options for investing my savings rather than leaving it in the bank	8/19/2016 11:15 PM
43	Recent unexpected bills for car repairs	8/19/2016 11:04 AM
44	have a pacemaker now for 2 years.	8/19/2016 10:55 AM
45	however cant . have to spend the super on essentials	8/18/2016 6:47 PM
46	A better understanding of how the money system works	8/18/2016 5:09 PM
47	its time to increase the minimum wage, and tax lower tax rate.	8/18/2016 3:29 PM
48	NZ fixing the issue of housing costs vs incomes	8/18/2016 3:01 PM
49	consideration made in increase of rates etc when on a fixed income. Our rates increase around \$1,00.00 every 3 years	8/18/2016 11:38 AM
50	I did plan to buy a house but that's impossible.	8/18/2016 10:48 AM
51	more confidence in carrying on previous work	8/18/2016 2:22 AM
52	As a solo mother of 3 I had little time to save. I worked full-time and bought up my daughters and helped them when they needed help and got married later in life again but as a couple we didn't have long to build up resources as a couple before retirement age.	8/18/2016 1:12 AM
53	Investing more	8/17/2016 10:42 PM
54	Getting a gauranteed super from the government	8/17/2016 5:23 PM
55	None of the above	8/17/2016 5:08 PM
56	Pension to be higher income	8/17/2016 3:56 PM
57	Increase interest rates	8/17/2016 12:33 PM
58	Cheaper drs fees they are a killer for aged pensionerd	8/17/2016 9:54 AM
59	I have already moved to cheaper accomodation so that I can rent out my own property. Living off grid in extreme harsh conditions. To try to save.	8/17/2016 6:43 AM
60	i am scared i will end up living in a caravan.	8/16/2016 9:02 PM
61	Higher superannuation entitlement	8/16/2016 8:43 PM
62	I'm dependent on the whims of my employers and whether the possible health issues happen (we already look after our health)	8/16/2016 7:40 PM
63	health problems create selelction of work areas	8/16/2016 5:28 PM
64	Sell house and buy smaller unit	8/16/2016 4:55 PM
65	Is this only for people who earn much more than a Living Wage, they are kind of insulting to people in occupations such as aged care that require quite a lot of skill but are paid much less than a Living Wage. This is such a middle class focussed survey - is that who it is aimed at and are you just ignoring the growing poor in NZ	8/16/2016 3:56 PM
66	Help with LAND issues	8/16/2016 2:19 PM
67	Just watch what you spend, budget for all bills	8/16/2016 2:17 PM
68	good investment returns on savings	8/16/2016 1:17 PM
69	Health, family and security are upmost.	8/16/2016 10:30 AM
70	find a better way to make money	8/16/2016 10:04 AM
71	Will build a tiny house on wheels - won't have to rent	8/16/2016 9:38 AM
72	My wife getting employment.	8/15/2016 11:57 PM
73	It would help if retirement was at least half way to what I earned when working.	8/15/2016 9:07 PM
74	more wages cheaper living cost	8/15/2016 8:50 PM
75	Accessing higher interest rates for saved money but this isnt possible in current banking systems	8/15/2016 7:15 PM



## Financial security in retirement

76	Getting help with financial planning/budgetting now that I am retired. I find managing my cashflow particularly challenging over a 12 month horizon.	8/15/2016 5:55 PM
77	better paid pension	8/15/2016 3:21 PM
78	Cheaper rental housing; increase in superannuation sto match rising cost of living.	8/15/2016 2:54 PM
79	higher pension and not having to pay tax on pension.	8/15/2016 1:33 PM
80	Generally happy with current position.	8/15/2016 10:51 AM
81	Our rates are expensive	8/15/2016 8:46 AM
82	The laws surrounding child support are harsh and don,t allow fathers who care for there children any relief in affording quality time with finacial backup with there kids.	8/15/2016 12:17 AM
83	Getting a better return on investments and using assets to creat a small income in order to avoid having to use what savings we have over the next few years.	8/15/2016 12:07 AM
84	Protection of my savings and diminishing returns	8/14/2016 11:36 PM
85	Move out of auckland	8/14/2016 9:24 PM
86	Income keeping pace with inflation and rates not increasing at twice the rate of inflation.	8/14/2016 9:14 PM
87	We own our house, we have and still are saving but we believe that our outgoing costs such as rates, insurances, living costs will be more than our incomng finances	8/14/2016 7:42 PM
88	Setting goals and looking after my investments	8/14/2016 9:39 AM
89	Hoping the pension goes u]p as costs go up.	8/14/2016 8:33 AM
90	The economy staying stable, costs not escalating, rates staying stable, my health remaining good, my husband staying alive, health services being available. Medical and dental fees not rising.	8/13/2016 11:56 PM
91	More income	8/13/2016 9:12 PM
92	Won't be able to afford things	8/13/2016 8:32 PM
93	Little more I can do at my age. The die is really cast.	8/13/2016 5:47 PM
94	All good planned well	8/13/2016 2:15 PM
95	If wages were higher I would have more superannuation	8/13/2016 9:13 AM
96	Paying off mortgage through downsizing	8/13/2016 8:29 AM
97	Cost of utilities takes almost all of my income, living by robbing peter to pay paul.	8/13/2016 4:42 AM
98	No business where I live are prepared to take on people my age. Especially better paying	8/13/2016 12:03 AM
99	Having more savings and a steady income.	8/12/2016 4:38 PM
100	Better income producing investments	8/12/2016 12:17 AM
101	Being sure of my job until I want to retire	8/11/2016 9:54 PM
102	Have savings but cost of living, food, power, petrol is consuming savings at a rate that is unsustainable.	8/11/2016 6:53 PM
103	have to be really il as cannot afford to go to the doctors	8/11/2016 6:22 PM
104	reducing debt on rental mortgages	8/11/2016 2:55 PM
105	selling house moving away from friends and family to live in cheaper house	8/11/2016 2:42 PM
106	already retired.	8/11/2016 2:06 PM
107	Interest is too low.	8/11/2016 9:17 AM
108	In our situation, we should have planned better for our future and saved for our future.	8/11/2016 9:12 AM
109	Good security	8/11/2016 9:01 AM
110	More money	8/11/2016 1:36 AM
111	N/a	8/11/2016 12:33 AM

## Financial security in retirement

112	Nothing. We have modest savings, a modest government superannuation in addition to potential national superannuation, no mortgage and know that we will still have little to spare once we have dealt with rates, health insurance, household and car insurance, food, escalating power costs and basic household maintenance. We don't smoke, we don't drink, we don't gamble and we don't take holidays. This is the reality for many people. We know we are better off than many but retirement is not going to be in any way pleasant	8/11/2016 12:29 AM
113	Living in my car could be my reality.	8/10/2016 10:32 PM
114	Cant do much about it now.	8/10/2016 7:09 PM
115	low inflation rate	8/10/2016 4:24 PM
116	Could always optimize savings and planning.	8/10/2016 3:27 PM
117	Having an environment where wages are sufficient to allow for saving, or have an adequate govt superannuation.	8/10/2016 3:17 PM
118	I am a librarian who has done additional study in the area of electronic records management and privacy law and compliance. Despite this it is difficult to change jobs and increase my income at the age of 53. Ageism is alive and well because despite my diverse range of skills its difficult to even get interviews for other jobs.	8/10/2016 1:44 PM
119	Finding a small amount of part time work without affecting superannuation.	8/10/2016 11:36 AM
120	I am going to have to move out of my unit and rent it. Will buy a van and live in it so i can get some rent m	8/10/2016 10:43 AM
121	I have no idea. How can I save when I live and work in Auckland. Im also paying a student loan and my kiwisaver has been on holiday for the past 5 years	8/10/2016 9:12 AM
122	I saved for my retirement from 35 years of age. I exercise, eat healthy food, and continue to cut costs at every opportunity. I walk or use public transport. I am considering registering as an airbnb provider or taking in a Mon-Fri boarder.	8/10/2016 8:06 AM
123	Suicide when running out of money	8/9/2016 9:18 PM
124	I am well provided for.	8/9/2016 6:47 PM
125	winning lotto	8/9/2016 2:46 PM
126	Getting adult children to learn to budget effectively	8/9/2016 8:00 AM
127	As mentioned earlier, I am financially comfortable and therefore none of the above apply, although fresh advice on retirement spending is always useful	8/8/2016 11:53 AM

## Financial security in retirement

### Q10 What support do you think people who are concerned about their financial security in retirement need from the government, from the community and/or from their family?

Answered: 484 Skipped: 907

#	Responses	Date
1	retirement in their own home area's is there going to be space for retirement homes in most country areas meaning small towns. Not cities.	10/14/2016 7:13 PM
2	Increase superannuation	10/9/2016 9:52 AM
3	advice on living within their means, avoiding consumerism and embracing minimalism	9/28/2016 2:20 PM
4	A living wage with keeps rate with inflation. No tax on pensions, Better free health care, and more compassion i.e. as in Australia.	9/11/2016 9:17 AM
5	We need income to be adjusted every 6 months in keeping with the cost of living like it used to be and I think that if your retired you should get free medical access	9/7/2016 3:20 PM
6	n/a	9/7/2016 6:39 AM
7	Societal attitudinal shift such that social pressure to support hangers-on (relatives, and wider community in some cases) if ever have money. Combined education (though needs to override strong lores) and making kiwisaver harder to access will help instill. Teach compound interest 'laws' at early age - at least intermediate school level and instill concept of small and continuing sacrifice now makes a significant difference later on (same argument for studying instead of partying of course). People 50+; not too late to start saving message.	9/6/2016 6:37 PM
8	The basics ie power,food,medical to be far more affordable	9/6/2016 4:02 PM
9	What will the retirement age potentially be moved too. ANd will the super still pay out I am 31 now and I am concerned future governments will really dictate how we retire, it concerns me as if I was going to retire now how the hell do you live off \$320 a week	9/6/2016 3:50 PM
10	How to budget and not waste \$.	9/4/2016 12:22 PM
11	Really believe people have to take personal responsibility for their financial security but Government can help by providing a growing economy,improving wages for the people who work in the public service who are at the lower end,getting building companies building more homes so we get affordable housing available to increase the percentage of pople owning their own homes,getting financial knowledge into schools by using bodies such as Sorted etc out there talking to pupils and families in appropriate situation such as schools universities polytechs maraes,public meeings avertising etc.Of course parents should be showing all children that looking after money is good for everyone even when you are on low wages.It can be done-we have done it.	9/2/2016 1:28 PM
12	not accessible (WINZ stressful and judgmental)' need support re housing situation (particularly Cauty) Stigma about being a baby boomer needs 2b addressed	9/2/2016 12:50 PM
13	from60 to 65 or when we stop work all our tax paid should be refunded it would help	9/1/2016 6:04 PM
14	good modelling data	8/30/2016 10:59 PM
15	Individual consideration or help for pension needs	8/30/2016 8:33 PM
16	Retirement and health planning for older age groups BEFORE they retire.	8/30/2016 7:07 PM
17	None it is my responsibility	8/30/2016 5:54 PM
18	It would be nice to think that we as pensioners may be given reductions for insurance, running a vehicle which is a necessity for me especially. Dental care out of the question too expensive.	8/30/2016 5:44 PM
19	that our living standards dont fall lower then those that are receiving unemployment benefits	8/30/2016 3:29 PM

## Financial security in retirement

20	Families need to keep in touch and be supportive of each other. The community already does a lot for the ageing population - Age Concern are great. Grey Power also make great effort. There are lots of organisations (Positive Ageing) available to make life interesting and enjoyable - people need to participate in life. Government - why do we always appear to think it's up to the Government. Kiwisaver is a great help.	8/30/2016 1:49 PM
21	Security over health and care cover, and prompt attention Vshorter waiting lists	8/30/2016 11:44 AM
22	from the Government a better understanding of Health needs..	8/30/2016 9:34 AM
23	Recognise that disabled less able to work and need more support	8/30/2016 8:59 AM
24	Reassurance that the pension will keep them a ove the poverty line	8/30/2016 7:16 AM
25	if unable to find work to top up Super then the Super should be more	8/30/2016 2:53 AM
26	support form whanau if need be	8/30/2016 12:59 AM
27	Use their voice and ask for financial advice	8/29/2016 10:40 PM
28	Encouragement and assistance when needed	8/29/2016 8:19 PM
29	Housing.	8/29/2016 7:16 PM
30	realistic cash amounts needed and for how long - with or without government help	8/29/2016 5:34 PM
31	I don't think the government hve any understanding of what it's like for single people. I'm in my fifties. I have kiwi saver. I can't afford to put a higher rate in my fund as I havea mortgage . It does concern me. I won't have anyone to relieve on.	8/29/2016 5:26 PM
32	Help with housing costs,and medical care to ensure they are in the best health.	8/29/2016 2:08 PM
33	not sure. Would be good if we received pay increases to keep up with cost of living	8/29/2016 1:42 PM
34	Better understanding of what is available finically to a person/s retirement and entitlements. The thought of doing so well while one is working and the having it taken away from or restricting your spend/buying ability because of the governments policy's.	8/29/2016 10:21 AM
35	Financial security	8/29/2016 8:50 AM
36	My super shouldn't be affected by my second husband's pension from his own country. He saved for himself; why does my super funded from general taxation be reduced?	8/28/2016 11:14 PM
37	I honestly don't know	8/28/2016 8:30 PM
38	Compulsory retirement package	8/28/2016 8:28 PM
39	More money	8/28/2016 5:18 PM
40	It would be great if the government could guarantee the current rate of pension to all people over say 55. Then we would know what we needed to save. It would also be useful if the sorted website was more flexible in working out what money you would have and how much you would need.	8/28/2016 2:38 PM
41	Spread the wealth in this country out amongst others	8/28/2016 1:24 PM
42	A tax system like Australia that takes 9% of one's wages for a retirement fund. Support from whanau, I would be struggling & depressed if I didn't have my whanau.Government responsibilities, Education in schools teaching financial skills from primary age. Creating jobs for all . Bring back trade training	8/28/2016 11:32 AM
43	Nil Doctors fees, No tax on Pension payments and the ability to claim all GST back 6 monthly	8/28/2016 11:10 AM
44	If you manage to find some part time work think there should be better tax rates	8/28/2016 10:55 AM
45	Retirement savings should be tax deductible and National Superannuation should be means tested. All would be significantly improved by a properly funded public health system and a government committed to genuinely looking after its citizens.	8/28/2016 10:50 AM
46	Who needs anything at all from anyone if the start off point for us all is sensible and solid ?? Why are people working two and three jobs yet still cant afford a roof over their heads ?? For goodness sake - the answers are staring us all in the face. Pay decent wages - make it illegal to extort the exorbitant rents that are prevalent in todays communities. Nigel Latta talks rubbish for it isnt only the young who are locked out of owning their own home and to own your own home these days is another way of saving for ones future as it was for me.... but it was for me years and years of struggle.... the only thing I ever asked any government for was fairness and no one gets it from this mob	8/28/2016 10:47 AM
47	superannuation3	8/27/2016 11:18 PM
48	Family could help out if financially able. The Government can only give more aid when economy is viable to do so.	8/27/2016 10:53 PM

## Financial security in retirement

49	Reasonable rent if they don't own their own house	8/27/2016 10:38 PM
50	Financial planning advice and tax breaks	8/27/2016 9:11 PM
51	I think retirement realities need to be publicised widely. Perhaps free planning seminars. I will need to keep working as long as possible to pay down debt as I've not always worked FT & wish that the tax on my future super could take that into account.	8/27/2016 6:41 PM
52	I've paid my taxes, the Gov't should give me more?	8/27/2016 4:28 PM
53	Stability	8/27/2016 2:27 PM
54	Spend less	8/27/2016 12:45 PM
55	I think compulsory retirement saving like kiwi saver is the way to go.	8/27/2016 9:49 AM
56	Advice	8/27/2016 7:43 AM
57	Bloody truth.why give money offshore look after our own.	8/26/2016 11:05 PM
58	Regular Contact	8/26/2016 7:39 PM
59	I am hoping that my Kiwisaver (which will not be huge at 65 as I only joined about 8 years ago) and my proposed investments (small scale) will at the very least help to supplement my government super payments when I retire. I really hope government super will still exist then, as without it I am screwed.	8/26/2016 7:02 PM
60	Make Kiwisaver compulsory . Make public transport free.	8/26/2016 7:02 PM
61	Help with retirement savings not like people who have invested their life savings and lost it all on bad investments as recent as the past few months.	8/26/2016 6:57 PM
62	Simple. Pension should be adequate for comfortable retirement.	8/26/2016 6:45 PM
63	Advice on how/when & wat to buy/spend ??	8/26/2016 3:44 PM
64	Need to budget	8/26/2016 2:12 PM
65	Not sure how anyone can help.	8/26/2016 2:11 PM
66	government - assurance around pension, affordable access to healthcare and transport community - good options for retirement living, cheaper options for transport, entertainment, physical activities etc for older people family - hopefully emotional and physical support, but unfortunately for many this cannot be guaranteed	8/26/2016 11:30 AM
67	Everyone deserves sufficient to love in dignity	8/26/2016 11:22 AM
68	I honestly don't know what can be done. I would like to work but other than cleaning (which is very painful) there is hardly any work available for women of my age	8/26/2016 9:44 AM
69	Budgeting advice. Cost of living increases to Government support payments, reviewed annually.	8/26/2016 9:41 AM
70	No tax on returns from super, no GST on groceries for retirees, community can charge less for entertainment, family can share in the rent if living together.	8/26/2016 6:50 AM
71	Tr	8/26/2016 12:22 AM
72	More pension	8/25/2016 11:49 PM
73	financial education	8/25/2016 9:10 PM
74	budgeting advise on saving	8/25/2016 7:28 PM
75	How to save for there retirement and kiwi saver schemes	8/25/2016 7:08 PM
76	Children who do take in their elderly parents should be rewarded for that care given.	8/25/2016 4:08 PM
77	More incentive to help yourself fibancially without it counting against you	8/25/2016 3:52 PM
78	More money	8/25/2016 11:34 AM
79	Access to simple sound financial advice	8/25/2016 8:42 AM
80	We need compulsory Kiwi Saver at a much higher rate from today to supplement the superannuation. Minimum 12.5% from employer and 12.5% from employee. Government must build homes for Kiwis and residents only including high rise high density for those who wish to live in inner city suburbs but can afford only <\$500k homes. Also need to lower cost of essential foodstuff especially NZ grown and made food liked dairy.	8/25/2016 7:44 AM
81	Not sure	8/25/2016 1:26 AM

## Financial security in retirement

82	Housing support. Living with family.	8/25/2016 12:23 AM
83	Need to identify the changes they need to make as early as possible. Need access to easy to understand money. And help to get started. Too many rogues out there - how can Joe blogs check if someone is honest.	8/24/2016 8:49 PM
84	Regular changes in a pension to match actual living costs	8/24/2016 8:45 PM
85	Its all about income in and money out. Saving where you can. Owning a home. Its a worry that these basic things may not be available to our future generations.	8/24/2016 8:21 PM
86	Sound investment plans stated at an early age. Incentives for those who pay into retirement schemes.	8/24/2016 8:17 PM
87	Just a livable retirement benefits.	8/24/2016 8:12 PM
88	Not a lot	8/24/2016 4:42 PM
89	Certainty around future provision of the public pension (NZS).	8/24/2016 4:32 PM
90	Problem is if you have some reasonable savings you have managed to get, the superannuation will reduce , so what's the point, only saving the govt money, not for your future to enjoy life after working?	8/24/2016 3:31 PM
91	No idea	8/24/2016 2:10 PM
92	Better Heat care for elderly	8/24/2016 1:23 PM
93	Superannuation top up	8/24/2016 7:18 AM
94	Not having enough to live on.	8/24/2016 7:00 AM
95	People need contact with others.	8/23/2016 11:16 PM
96	Remember we have been paying tax for retirement all our working life. Governments should have been putting this portion of our taxes into a retirement fund. We have been sold out. Don't say we will be a burden on young people. Don't put the age for retirement up. People age at different rates, some are physically and mentally able to work, some struggle. Just invest retirement portion of taxes to make a future nest egg, don't force the less able into poverty.	8/23/2016 11:11 PM
97	More detailed information	8/23/2016 10:39 PM
98	Compulsory saving	8/23/2016 10:32 PM
99	It's there own responibility	8/23/2016 8:25 PM
100	Comfortable retirement	8/23/2016 8:19 PM
101	Information	8/23/2016 7:26 PM
102	Education	8/23/2016 5:46 PM
103	NZ should have Compulsory Pension Fund for all employees possibly matched \$ for \$ like the Kiwisaver scheme which would assure the population of more security in their retirement ...No Tax on Fruit & Vegetables	8/23/2016 5:40 PM
104	Get saving	8/23/2016 4:39 PM
105	Surely they should have looked to the future but need support from someone	8/23/2016 1:56 PM
106	Continuing with super payments, discounted rates,phone,power, insurances etc	8/23/2016 1:51 PM
107	The government should put an advertisement on tv where to get support either from the government or community for people who are worried about their financial security in retirement. Everyone doesn't read the adverts in the paper (! certainly don't) but watches TV everyday.	8/23/2016 1:13 PM
108	Pension from which keeps up with inflation Otherwise people should take responsibility for their own retirement	8/23/2016 1:03 PM
109	We do get support but we just have to be very careful	8/23/2016 10:21 AM
110	The government provides Super. Each individual should be taught at school how to save and perhaps compulsory retirement savings should be introduced from day one of earning. Other countries do it successfully so we can too.	8/23/2016 6:01 AM
111	Realistic benefit	8/22/2016 11:40 PM
112	Free financial advice	8/22/2016 8:53 PM
113	They need to make a plan early in life.	8/22/2016 8:08 PM
114	Advice and non-financial support	8/22/2016 6:52 PM
115	Education from an early age to help people to save for their future. Tax incentives on savings, compulsory KiwiSaver.	8/22/2016 6:40 PM

## Financial security in retirement

116	Information early in school life about importance of careful spending and saving	8/22/2016 6:36 PM
117	Certainty with regard to superannuation payments and support with regard to housing, particularly for women.	8/22/2016 4:49 PM
118	Retirement Planning classes/courses consisting of speakers specialist in their fields e.g. estate planners, financial planners, banks, older peoples health specialist, local gym/recreation centre, library, mental health, retirement village, night classes and on going education etc etc	8/22/2016 4:14 PM
119	Easy to access info on retirement costs vs income	8/22/2016 2:38 PM
120	Just an agency that can answer question n help make the right desicions	8/22/2016 1:19 PM
121	access to safe affordable housing... respectful medical/health care.	8/22/2016 12:32 PM
122	People need reassurance that their needs will be catered for. There is huge fear about retirement and how many 100's of thousands we're going to need. We can't see the future and fear does nothing to help.	8/22/2016 12:11 PM
123	Assistance with retirement planning	8/22/2016 10:33 AM
124	A little more from the pension, cheaper doctors visits a must \$43 just far too much.I am an asthmatic that medication should be free.My family do help supply all my fire would that lwould never be able to afford plus a lot of support in other ways	8/22/2016 9:40 AM
125	The ability to earn significantly more money in order to be able to save larger sums for retirement. Clearer advice on how best to save for retirement as well as security of saving and superannuation. ie it is not clear the by the time I retire in 15yrs the amount of super will be similar to now, nor is it clear that my Kiwisaver money will be secure in a financial crisis.	8/22/2016 9:37 AM
126	We need interest rates to go up. Savers are not rewarded at present. Banks prefer to pander to borrowers, they should be rewarding and supporting their depositors.	8/22/2016 6:27 AM
127	Have never had to have help with financial matters from parents or government	8/21/2016 11:03 PM
128	That they get what they need	8/21/2016 10:55 PM
129	The retirement fund they have been paying into..	8/21/2016 10:46 PM
130	Assistance financial	8/21/2016 9:28 PM
131	Benefit increase	8/21/2016 7:20 PM
132	Pension	8/21/2016 6:28 PM
133	Understanding on what people have or don't have. A little more support for ones that couldn't save.	8/21/2016 6:06 PM
134	Advice that works and is realistic	8/21/2016 5:38 PM
135	Superannuation	8/21/2016 5:10 PM
136	Compulsory KiwiSaver	8/21/2016 3:52 PM
137	I think their are many people that would benefit from having budget advice. Sit down and work out where they are spending money and how they can save more	8/21/2016 3:30 PM
138	Honesty about what their future. How to plan for their future.	8/21/2016 3:15 PM
139	We need to know if pensions are going to continue in the same format as today and what ways we can help ourselves in the years leading up to retirement	8/21/2016 2:12 PM
140	Help to understand the best options available for kiwi saver	8/21/2016 1:24 PM
141	dont know	8/21/2016 11:45 AM
142	Face to face consultations . Interactive websites	8/21/2016 11:22 AM
143	lower charges for retired people, they have paid their taxes so the country is enjoying what they put in.E,g power companies lower their charges where there is one person in a house on a benefit, Dental, doctors, eye hearing care all are major expenses when you are older.	8/21/2016 10:39 AM
144	Govt Subsidized rent for retirees would be an enormous help.	8/21/2016 9:00 AM
145	Long term plans.	8/21/2016 2:07 AM
146	Back up support	8/21/2016 12:04 AM
147	undertanding how much we're likely to need in retirement (in future dollars)	8/21/2016 12:02 AM

## Financial security in retirement

148	funds	8/20/2016 11:25 PM
149	Advice from banks and kiwisaver providers	8/20/2016 10:26 PM
150	Support for home ownership not private banks (like state advances) Transform sexist behaviours laws around women's unpaid labour. Higher wages and salaries for employees less expensive health and education.	8/20/2016 10:06 PM
151	Information - online and/or in community meetings	8/20/2016 9:59 PM
152	better pay and conditions for female dominated professions. Better retirement schemes for Govt employees.	8/20/2016 5:05 PM
153	Families and communities are working hard and struggling to keep up we need government to look again at its immigration policies as it is clear that it's budget is not growing fast enough to keep up with new migrants who bring not much with them and the rich ones take their profit out of the country but really do you and your planners care We seem to be totally mesmerised by Key	8/20/2016 1:57 PM
154	A fixed age of retirement and budget advice	8/20/2016 1:40 PM
155	I think the retirement age should be raised in order to assist those who have been unable to help themselves. Somewhere here lies the necessity of restricting children in the family to numbers within your means.	8/20/2016 1:16 PM
156	I think a unique part of NZ's support in retirement is the universal pension, it doesn't and was never designed to meet everyone's needs in retirement but it does provide a safety net and should continue. That said and looking ahead to future generations the question of instituting some form of cap on other earnings before reducing the amount received may have to be considered as fair and equitable in today's society.	8/20/2016 11:43 AM
157	help and understanding	8/20/2016 10:43 AM
158	Ideally, we'd become more reliant on family than we've become as a society, and would be better off for it. Both financially and socially. Make it easier to get into business, gearing banking system more toward the productive sector than it is with residential housing at the moment. This would allow more people to get out working for themselves and becoming employers and pushing growth further. More education on financial security and services in school would be helpful as well, far too many people are completely unaware.	8/20/2016 12:27 AM
159	Assistance with rent	8/19/2016 11:15 PM
160	Jobs for the older tax payers	8/19/2016 9:56 PM
161	Transitioning support. Experiencing what is available for retirees to join clubs groups etc so they don't become depressed.	8/19/2016 9:16 PM
162	Advice on budgeting at an earlier stage in life	8/19/2016 7:58 PM
163	Stability in the expenses of council rates, medical care, electricity etc.	8/19/2016 6:18 PM
164	Should be self sufficient. Take responsibility for one's own life.	8/19/2016 5:04 PM
165	A way to get into the housing market	8/19/2016 1:15 PM
166	?	8/19/2016 12:45 PM
167	Income tested super. Meals available from both community and family	8/19/2016 11:04 AM
168	cost of doctor visits, driving to hospital for checkups. Cost of running to from these .	8/19/2016 10:55 AM
169	Better pension	8/19/2016 10:18 AM
170	Try to have a retirement saving plan	8/19/2016 12:12 AM
171	Financial advice. Understand	8/18/2016 11:52 PM
172	No idea I'm afraid	8/18/2016 9:27 PM
173	We the elderly have worked for most of our lives and have paid taxes, why can't we get more increase in our pension to survive till our final days on this earth. We seem to be forgotten and pushed aside to struggle, especially the widows. More money in our pension please. It is so not much I'm scared to retire.	8/18/2016 9:22 PM
174	Check ups by Health Workers, help for house maintenances, help with Drs or shopping	8/18/2016 9:22 PM
175	The hope a basic superannuation will continue	8/18/2016 7:45 PM
176	Advice well in advance, help in making sensible choices - and actual support for those in need!	8/18/2016 7:22 PM
177	Government should pay a decent super with top ups for those with little assets and on other income	8/18/2016 6:47 PM
178	None	8/18/2016 6:43 PM



## Financial security in retirement

179	People who have a major life crisis that is not their fault need more help.	8/18/2016 6:06 PM
180	Education about fiscal matters.	8/18/2016 5:09 PM
181	easy to understand financial investment strategies.	8/18/2016 3:35 PM
182	its time the focus was on working people that have small families and are struggling to pay bill due to high tax rates and low salaries. we need to allow people to save, we need to educate and we need to stop enabling those that do not help themselves. its one thing to struggle with health issues and getting a job that doesn't pay enough, its another to have countless children to different partners and expect others to pay for them.	8/18/2016 3:29 PM
183	a new rating system for fixed income residents....at the present rate of increase we will be paying over 10,000 on my retirement. we would not be able to pay that on a state pension.....the family have lived on this property since 1910 so we have already paid a lot of rates consideration of long term rate payers would be nice	8/18/2016 11:38 AM
184	Safe, affordable smaller property's for retirees.	8/18/2016 11:07 AM
185	A rise in the pension, better housing need for the people with no home of their own at a low charge rental price.	8/18/2016 10:48 AM
186	Better quality financial advice from government and not private sector financial consultants who are on commission.	8/18/2016 10:45 AM
187	Government provide superannuation, gold card, sensory aid and accommodation subsidies, affordable medical and palliative care. They should also provide constitutional protection of elderly people's human rights. Apart from Physical infrastructure, communities should be expected to provide advocacy support and services that uphold and protect our human rights. Financially for me, I and my whanau are the 24/7 backstop for each other. In fact we are that in every aspect of our lives.	8/18/2016 9:36 AM
188	Advice and support when they first enter the workforce. Taking out super when I started Teachers College and keeping it going for my whole career is the best move I ever made.	8/18/2016 9:23 AM
189	Depends	8/18/2016 7:50 AM
190	need to change the perception that we can carry on with positions (especially professional ones) after 65. Hard to get employment - but volunteer jobs seek or require our qualifications. ???	8/18/2016 2:22 AM
191	Guidance for retirement starting with financial planning at least 20 years before retirement.	8/18/2016 1:12 AM
192	Medical	8/17/2016 11:39 PM
193	Good sound advice.	8/17/2016 11:31 PM
194	Education and retirement planning	8/17/2016 10:56 PM
195	investment education	8/17/2016 10:42 PM
196	Gold Card to work all over NZ not just in the bigger areas. Doesn't work in smaller towns. More assistance with medical & dental.	8/17/2016 9:32 PM
197	Your bank or an interested party 'Retirement Commission' invites you to review your current financial position and with retirement as a focus.	8/17/2016 9:21 PM
198	Higher pension	8/17/2016 9:07 PM
199	Keeping costs down	8/17/2016 8:51 PM
200	guaranteed super	8/17/2016 8:29 PM
201	Not sure	8/17/2016 8:28 PM
202	Not sure	8/17/2016 8:26 PM
203	education about retirement	8/17/2016 8:23 PM
204	Only Government Superannuation. I don't expect thee community or my family to support me making poor decisions in saving/investing in retirement funds.	8/17/2016 8:09 PM
205	By the time people retire, they should have their shit sorted out by then.	8/17/2016 8:01 PM
206	That there should be jobs for all people. Not just skilled.	8/17/2016 7:41 PM
207	Family, only	8/17/2016 6:41 PM
208	More encouragement to go to Budget advice	8/17/2016 5:33 PM
209	Government - super Community - organized low cost or no cost activities Family - children to support the parents if possible	8/17/2016 5:23 PM

## Financial security in retirement

210	Housing - For those who don't own their home the Government needs to ensure there is adequate housing available for reasonable rent.	8/17/2016 5:12 PM
211	Make the pension more	8/17/2016 5:08 PM
212	I think it needs to be taught at school about making sure you put aside a bit each pay day.	8/17/2016 4:51 PM
213	Pension not enough	8/17/2016 3:56 PM
214	Nothing	8/17/2016 2:59 PM
215	the government to look into housing issues	8/17/2016 1:28 PM
216	More advice and support	8/17/2016 12:46 PM
217	Home and financial security	8/17/2016 11:29 AM
218	Im Maori and I dont think we know enough about finances fullstop - financial literacy. Our tribe is currently doing workshops, I think I would probably prefer to get the information off them, in the community or whanau workshops.	8/17/2016 11:01 AM
219	Superannuation	8/17/2016 10:01 AM
220	They need to know how to get assist from govt agencies. I have worked with foreigners who know how to work the system and get money from govt agencies for every thing	8/17/2016 9:54 AM
221	compulsory superannuation	8/17/2016 9:28 AM
222	More support for good financial advice	8/17/2016 8:41 AM
223	Guidance about managing finances	8/17/2016 8:28 AM
224	Kiwi saver has been good initiative. Help with medical disabilities as I support my husband who had a stroke but is not eligible for any benefits	8/17/2016 8:15 AM
225	A bit of both	8/17/2016 1:26 AM
226	Make it compulsory to save for your retirement. raise the retirement age asap. Educate people to have to take responsibility for their own retirement NOT to rely on the government ALL the time !!!!!!!!!!!!!!!	8/17/2016 12:17 AM
227	More communal orientated living arrangements	8/17/2016 12:14 AM
228	Be assured the age of entitlement to superannuation remain unchanged or plenty of warning if government change it	8/17/2016 12:13 AM
229	I'm not sure but I don't think it should be totally on the government - as a tax payer of over 40 years I do expect to get a pension to help me though	8/16/2016 11:34 PM
230	Ability to get advice , Able to make positive changes around how they behave I regards to money and their attitudes to themselves and others that choose to make changes	8/16/2016 11:26 PM
231	The biggest support is housing	8/16/2016 10:43 PM
232	More support. More discount type things like electricity rates etc	8/16/2016 9:27 PM
233	Better pay. Wages and salaries for working people in this nation are poor. Bring back the 40 hour week.	8/16/2016 9:25 PM
234	Compulsory Kiwi Saver	8/16/2016 9:08 PM
235	Co housing is the way to go. Like minded people, living in communities.	8/16/2016 9:02 PM
236	Clear advice, not given by people with an agenda.	8/16/2016 8:49 PM
237	Higher super	8/16/2016 8:43 PM
238	A lifetime of reazonably paid work	8/16/2016 8:07 PM
239	A decent pension to provide a healthy lifestyle	8/16/2016 7:56 PM
240	Reassurance from government that won't be penalised by having saved for retirement.	8/16/2016 7:41 PM
241	Ha. Won't happen. Nothing relevant can be done apart from creating better job security (government actively don't want that) and better subsidised care for the dependent elderly (my husband is at high-risk of a gene-defect-mediated Parkinson-like disorder). Which also won't happen because \$\$\$	8/16/2016 7:40 PM
242	need to know that the pension will still be there	8/16/2016 5:53 PM
243	neutral advice, ie not from a financial planner who gets a commission from your deposits, shares etc.	8/16/2016 5:52 PM
244	Health issues are a concern. Operations need to be readily available when conditions are obviously debilitating	8/16/2016 5:47 PM

## Financial security in retirement

245	Financial planning is a good starting point	8/16/2016 5:31 PM
246	employment if they are fit enough or maybe groups/activities that dont leave them lonely and stuck within their 4 walls, which cold be depressive	8/16/2016 5:28 PM
247	Help to stay at home.	8/16/2016 5:26 PM
248	cheaper health costs, housing and stable employment for the older age groups eg staying in jobs longer	8/16/2016 5:24 PM
249	From the government for the government to stop helping them self's and supporting the community and focus on the people. Minimum wage does not help the poor..	8/16/2016 5:14 PM
250	The taxes we have paid over 50 years should be given back	8/16/2016 4:56 PM
251	Govt super needs to be real to meet Cost of Living	8/16/2016 4:55 PM
252	More HNZ housing, fixed rents and secure rentals, cheaper public transport, better access to health care. There's money in the pot but the way it's been shared about disadvantages more than it assists	8/16/2016 3:56 PM
253	none	8/16/2016 2:17 PM
254	provide cheaper housing and affordable food prices	8/16/2016 2:03 PM
255	more incentive to save long term	8/16/2016 2:03 PM
256	A person needs to more proactive. Less dependant on others.	8/16/2016 1:41 PM
257	Reasonable pensions if they have lived in NZ & contributed all their lives - a reducing scale if not	8/16/2016 1:17 PM
258	Clear advice which is scenario-based so people can identify with certain situations.	8/16/2016 12:02 PM
259	Your joking, what on earth makes you think you would get any support from the govt.?	8/16/2016 11:44 AM
260	financial literacy taught at all levels - schools etc	8/16/2016 11:10 AM
261	more money	8/16/2016 11:06 AM
262	Free Financial advice in retirement	8/16/2016 11:00 AM
263	There needs to be a public campaign on living simply and well.	8/16/2016 10:43 AM
264	Be educated and encouraged to look after ones selves.	8/16/2016 10:30 AM
265	-	8/16/2016 10:06 AM
266	cheaper basic living / power, food, rates so on /	8/16/2016 10:04 AM
267	Social housing at reasonable rent	8/16/2016 9:38 AM
268	Advice for planning especially when younger	8/16/2016 9:07 AM
269	Commitment to inflation proof NZ Super from the government. A clear understanding of community agencies and how to access them if needed. Openness within the family.	8/16/2016 7:30 AM
270	Opportunities to give back to the community that's not going to come out of our own pockets.	8/16/2016 6:20 AM
271	Free financial planning and budgetting	8/16/2016 12:45 AM
272	their pension without means testing /the gold card/the community card /rates abatements and some help with car rego and licenses	8/16/2016 12:40 AM
273	Need an adequate pension	8/16/2016 12:35 AM
274	The Government needs to increase the pension anyway, \$280 a week isn't anywhere near sufficient to support especially when local bodies can and do increase rates at will, Power authorities likewise, Phone companies, and Petrol & Diesel can all at will it seems force increases. Families shouldn't have to have parents as a burden.	8/15/2016 11:57 PM
275	More rebates i.e. electricity, medical fees, rates etc.	8/15/2016 11:20 PM
276	Worked all the life paid taxes all their life More dollars from the govt at the age of 65 retirement. Offer cheaper deals eg. Power rates insurance food	8/15/2016 10:58 PM
277	Most from the government as most of us have been paying taxes a very long time.	8/15/2016 10:46 PM
278	A kick up the arse	8/15/2016 10:37 PM
279	I would value talking to someone about my future options. I am fit and healthy, I save and I have a good job that I have had to upskill to.	8/15/2016 9:26 PM

## Financial security in retirement

280	From the government, a livable pension.	8/15/2016 9:07 PM
281	Harder for over 50s as we did not save for retirement	8/15/2016 8:31 PM
282	Strategies to save	8/15/2016 8:25 PM
283	Start retirement early for young ones	8/15/2016 8:25 PM
284	Higher superannuation from government at the moment it is a joke	8/15/2016 7:39 PM
285	we have paid taxes all our working life at least expect superannuation to supplement our income	8/15/2016 7:17 PM
286	Free education & support available & accessible for everyone	8/15/2016 7:15 PM
287	Nothing	8/15/2016 7:13 PM
288	Basic budgeting advice in schools Basic home skills in skills Start early and set good strategies in place	8/15/2016 7:06 PM
289	A safe way to ensure your nest egg is secure	8/15/2016 7:01 PM
290	Government to provide better safety for savings - Reserve Bank Open Bank Resolution without some Government Guarantee of ANY deposit level threatens all elderly people with savings who adopt a conservative savings approach.	8/15/2016 6:03 PM
291	See comment in 8. above. As my father used to say, "getting the end bit right is the hardest part of living"! There is no planning horizon.	8/15/2016 5:55 PM
292	General advice budgeting saving	8/15/2016 3:39 PM
293	the current pension that we are expected to live on and pay ALL our bills works out at \$7.80 per hr net Anyone want to work for that???? working am getting 2 & half times that but cant work for much longer. Was told when applied for pension that "we only allow for food and power" ok then so the cheapest option wld be a cardboard box home. no need to insure or pay rates etc then maybe we could live within the current pension restrictions. I am still working because I cannot afford to retire. Am saving what I can but it still will not be enough to see me through the rest of my life without constant worry about how I am going to make ends meet! guess it will be soup and toast for ever unless family shout me a meal from time to time. that of course is if I can afford to go visit them. which will be doubtful.	8/15/2016 3:21 PM
294	Information about exactly how much you will need to have in the bank when you retire...	8/15/2016 3:02 PM
295	Need super to continue. Government could put a planning ideas fro people in their 30's so that they start to think about alternatives they could start doing- give examples on how they might work.	8/15/2016 2:55 PM
296	It all comes back to the government of the day and their overall financial policies or should I say practices. It's not just about the superannuation payment it is all about the cost of living.	8/15/2016 2:54 PM
297	I think there needs to be compulsory saving. I am in Kiwi save, but I wish it had started right from when I first started work.	8/15/2016 2:30 PM
298	Really we need to start planning for retirement earlier in life. It's not up to the Government, or the Community, it's up to us ad individuals.	8/15/2016 1:36 PM
299	Affordable...medical and housing	8/15/2016 1:34 PM
300	Increase the pension afterall we have worked all our lives and paid our taxes.	8/15/2016 1:33 PM
301	Be able to pay their power bills	8/15/2016 1:22 PM
302	reassurance	8/15/2016 12:52 PM
303	Government should give basic support much as they currently provide - funding for the essentials, primary health care etc, remembering that government has to fund many and varied activities. Community and family should provide caring support, not necessarily financial support.	8/15/2016 10:51 AM
304	better health care- better subsidised primary care, shorter wait times for hospital admissions	8/15/2016 9:59 AM
305	To be able to rely on superannuation continuing	8/15/2016 9:58 AM
306	People need to do more for themselves	8/15/2016 8:46 AM
307	Less judgement from the better off.	8/15/2016 8:44 AM
308	The government. We pay taxes for 45 years but not enough is saved by the government for the pension.	8/15/2016 8:32 AM
309	Not having enough income	8/15/2016 7:49 AM
310	My husbands pension does not pay our Southern Cross health insurance forthrightly. If the public health system was better funded life would be brighter for all.	8/15/2016 6:25 AM

## Financial security in retirement

311	Information on adequacy of their circumstances, how to get started a show to improve their position	8/15/2016 2:11 AM
312	Better policies regards cost of living and health care.	8/15/2016 12:17 AM
313	To know that the retirement pension covered the absolute basics of living.	8/15/2016 12:07 AM
314	More support for the elderly	8/14/2016 11:46 PM
315	Certainty	8/14/2016 11:36 PM
316	Higher pension	8/14/2016 11:18 PM
317	It's up to them no one else	8/14/2016 11:12 PM
318	education with computers have helped me get financial information and being a supporting community volunteer has taught me that to give is better while I can. What I give out will return 10 fold.	8/14/2016 10:08 PM
319	Easy free access to financial advisors	8/14/2016 9:57 PM
320	Don't know	8/14/2016 9:24 PM
321	National Superannuation rates should be more than they are!!	8/14/2016 8:29 PM
322	Start saving	8/14/2016 8:16 PM
323	Interest free home loans to get their foot in the door	8/14/2016 8:15 PM
324	More superannuation	8/14/2016 8:00 PM
325	The retirement benefit is nt enough for retirees to live on and remain healthy, safe and secure	8/14/2016 7:42 PM
326	Advice and better awareness	8/14/2016 7:33 PM
327	The pension is really not enough and yet if you earn a small amt on top you get penalised and the pensions either reduced or you pay secondary tax on your other income. After having worked all my life I feel the pension should be the full amt regardless. It's still a very low annual income to survive on.	8/14/2016 7:07 PM
328	Healthcare properly available and supported by govt to enable those with need to access. Not the current joke we have now. Guaranteed minimum income that's realistic.	8/14/2016 6:54 PM
329	Reassurance that pensions will remain; effective dissemination of information about support services and finance - so that no one misses out on their entitlement.	8/14/2016 6:26 PM
330	They require tailor made advice to their situation, that does not carry charges/fees, but recognises their retirement desires and quality of life that they can afford.	8/14/2016 5:19 PM
331	Higher pension	8/14/2016 5:04 PM
332	pension updated with inflation.	8/14/2016 4:08 PM
333	Consider group flatting with peers - with each supports named above asisting in some way.	8/14/2016 3:03 PM
334	gst taken of some of the basics	8/14/2016 2:39 PM
335	we are concerned that within health the user pays system is getting more and more expensive if you don't have Insurance. Now paying for small health procedures at surgery that before were free with no warning.	8/14/2016 12:01 PM
336	Cheap housing. Food subsidies	8/14/2016 10:14 AM
337	I think everyone should be financially well look after as long bills paid roof over head and food on table	8/14/2016 9:59 AM
338	None	8/14/2016 9:39 AM
339	On the whole, I think it is down to the person individually. There is a lot of information available, but perhaps more hands-on resources (coaches) would be helpful to get some practical insight (or even just comfort that security is possible).	8/14/2016 8:38 AM
340	I think people should not be relying on others but should be adjusting their spending to their income. This does not apply to all people however and the govt does help out there.	8/14/2016 8:33 AM
341	Acces to financial planning so that an accurate view of retirement financial status can be understood.	8/14/2016 8:15 AM
342	Planning for retirement and building in security during work years	8/14/2016 6:06 AM
343	Advice on options, savings calculators (as there are) and solid regulation of the financial advice industry to prevent "cowboys" stealing or wasting peoples savings.	8/14/2016 2:21 AM
344	Some discounted rate for social services.	8/14/2016 12:07 AM

## Financial security in retirement

345	Budget advice	8/14/2016 12:00 AM
346	NZ to be a more economic place to live. It is very expensive compared with other countries.	8/13/2016 11:56 PM
347	There will definitely need a change in education for people to have better understanding of what types of financial advice they need to succeed in life start with montessori education get rid of ncea it doesn't work	8/13/2016 11:35 PM
348	Retain government superannuation. No means testing as many who have assets now did so by saving hard and possibly sacrificing to ensure we had a comfortable retirement.	8/13/2016 10:39 PM
349	Rise in benefit	8/13/2016 9:12 PM
350	A decent superannuation. We have paid our taxes and were promised a decent living wage and this isn't happening	8/13/2016 8:32 PM
351	More appropriate health support.	8/13/2016 8:04 PM
352	Ensuring people understand their requirements in retirement prior to retiring	8/13/2016 7:39 PM
353	Some top up on the superannuation without begging or embarrassment.	8/13/2016 7:25 PM
354	Increased pension.	8/13/2016 7:08 PM
355	My position is my problem in some ways	8/13/2016 7:05 PM
356	Surety of consistency - consistent value of savings through constant interest rates, constant outgoings such as insurance and rates.	8/13/2016 5:47 PM
357	Financial advice	8/13/2016 4:29 PM
358	need home help more and more than 3.5 hours for a shower as u slow down with age and if u push the elderly u end up with an injury .Govt quotes health and safety so should practice it	8/13/2016 3:37 PM
359	Financial planning advice	8/13/2016 2:33 PM
360	Pension plus health care	8/13/2016 2:15 PM
361	Sound, impartial, financial and budgeting advice that is well advertised and accessible by all.	8/13/2016 12:50 PM
362	More information like we can find on Sorted. We don't know how much we'll need to save. Certainty on super.	8/13/2016 11:45 AM
363	Continued support for the future and the years of work I have always done	8/13/2016 11:19 AM
364	Information and encouragement to save	8/13/2016 11:18 AM
365	Assurance that Govt superannuation will continue & be adjusted yearly as now.	8/13/2016 10:16 AM
366	Fiance Education	8/13/2016 9:19 AM
367	Free medical, gold card off peak travel, grey jobs	8/13/2016 9:13 AM
368	Financial	8/13/2016 8:49 AM
369	More affordable safe retirement place	8/13/2016 8:41 AM
370	More cooperative activities external to retirement villages.	8/13/2016 8:29 AM
371	Just superannuation	8/13/2016 8:20 AM
372	Superannuation to continue & Respect	8/13/2016 8:02 AM
373	Retirement would be a happier place for me if i could share my life with another person without fear that either one of us is going to have our pension reduced. It is my belief that if we both got full pensions our lives would be happy and healthier because we would be able to afford the things that make one life whole. Ie the occasional movie the ability to save, a dinner out etc.	8/13/2016 4:42 AM
374	Better health care, less taxes when retire.	8/13/2016 2:04 AM
375	Not sure	8/13/2016 12:03 AM
376	Stop the dole. Stop unmarried mothers getting dole and make fathers pay give them work for their money no work no money compulsory kiwisaver	8/12/2016 10:56 PM
377	access to free comply ad l e	8/12/2016 9:59 PM
378	pension should be living wage after years of paying taxes	8/12/2016 7:57 PM
379	Budgetary advice	8/12/2016 4:39 PM

## Financial security in retirement

380	Superannuation payments that allow people to live,not just scrape a miserable existence as currently.Possibly more housing designed for older people i.e smaller,accessible and low maintenance.	8/12/2016 4:38 PM
381	I have a living wage after retirement	8/12/2016 3:44 PM
382	I need advice on what if anything I'm entitled to. I'm fortunate that I have a working wife.	8/12/2016 2:57 PM
383	family should become aware of retirees' financial situation. Apart from the State superannuation, its not the responsibility of Govt to give any further support.	8/12/2016 1:10 PM
384	Those without work need a living wage from the government, more recognition by communities, and a break from their families!	8/12/2016 1:06 PM
385	Training in financial management	8/12/2016 1:02 PM
386	I have no idea	8/12/2016 12:53 PM
387	Health is a major worry as we can't afford private health insurance now. House maintenance is also a worry.	8/12/2016 11:43 AM
388	A regular income that meets basic living costs	8/12/2016 11:32 AM
389	They just need to start saving for retirement, the sooner the better.	8/12/2016 11:30 AM
390	Not sure. In my situation the whanau is helpful in that I live in the whanau home (built by my parents) rent free. In turn I take in whanau members at times when they are experiencing difficulties.	8/12/2016 10:10 AM
391	I don't know - I'm pretty self reliant, so can't comment on what others may need	8/12/2016 9:48 AM
392	I think they need earlier info	8/12/2016 9:16 AM
393	I think there should be more encouragement (financial incentives) towards saving a higher amount of income towards retirement. Retirement saving should be made compulsory. The schools curriculum - from a very young age - needs to be teaching financial literacy including, but not solely, about retirement savings	8/12/2016 9:07 AM
394	Let younger people know how much being retired will affect their savings now. Support for those with health issues which get worse as you get older. Social isolation for elderly. Housing options for elderly. Smaller sections in subdivisions for smaller housing options.	8/12/2016 8:19 AM
395	Assured housing from the government Good health facilities for the elderly Family around for communal support	8/12/2016 8:13 AM
396	Recognition that we have a lot to offer	8/12/2016 7:55 AM
397	If you work and pay your taxes throughout your working life the government should then look after you alot better	8/12/2016 7:25 AM
398	A better pension	8/12/2016 7:14 AM
399	greater understanding of how hard everyday tasks can be	8/12/2016 4:28 AM
400	information	8/11/2016 11:03 PM
401	Someone to talk over money management	8/11/2016 11:01 PM
402	Financial planning	8/11/2016 10:53 PM
403	Pension needs to be increased. Age of entitlement needs to be raised to keep it affordable	8/11/2016 9:54 PM
404	It needs to happen in college not at the end of your working life	8/11/2016 8:41 PM
405	Information on how hard it is to live on the pension, so they realise they have to learn to cut down financially.	8/11/2016 7:39 PM
406	Allow family to help each other without being penalized for any financial help that a family member could offer .	8/11/2016 7:14 PM
407	They need to think about retirement earlier and not assume that there will be a benefit for them	8/11/2016 7:07 PM
408	Support to make wise decisions about savings and investing those savings. Looking at their risk profile. As interest rate continue to fall, people may take more risk with their financial assets to earn a higher rate of return. But they may not be adequately rewarded for this additional risk.	8/11/2016 6:57 PM
409	Adjust pension to a more realistic ammount	8/11/2016 6:53 PM
410	none	8/11/2016 6:28 PM
411	help with the doctors and dental treatment costs	8/11/2016 6:22 PM
412	keep gold card, discounts from electricity, gas, rates	8/11/2016 4:56 PM
413	Assurity that superannuation will continue	8/11/2016 4:05 PM

## Financial security in retirement

414	The only way the government can understand what retired people are talking about in regard to income is to live on the pension ordinary folk receive and doing away with the retention of perks they received while in government	8/11/2016 3:11 PM
415	security around affordable accommodation clarity about whether superannuation will continue and in what form	8/11/2016 2:55 PM
416	ongoing money retirement advisor	8/11/2016 2:42 PM
417	Family esp children keep in touch	8/11/2016 2:06 PM
418	An increase in the superannuation.	8/11/2016 1:20 PM
419	Stopping ageism when applying for new jobs	8/11/2016 11:03 AM
420	More information and planning advice	8/11/2016 10:28 AM
421	We need help to invest our savings so that we get a reasonable return.	8/11/2016 9:17 AM
422	We do not expect other people to look after us, we are trying to do everything our selves.	8/11/2016 9:12 AM
423	More tax relief -higher pension	8/11/2016 8:54 AM
424	Advice on budgeting after retirement. We all get accustomed to the monthly pay cheque and live within that, but a step down to super will be a step down in income for most. Also advice on what is good to do ahead of retirement - eg home maintenance, or investing in an operation like a hip replacement which could significantly affect quality of life later. These things can be affordable while still working.	8/11/2016 8:41 AM
425	No comments	8/11/2016 4:47 AM
426	I suppose government?	8/11/2016 1:36 AM
427	Kiwi saver should be compulsory from the moment you start work so there is good retirement savings	8/11/2016 12:33 AM
428	A basic living wage, which is tagged to the cost of rates or rents, food and energy costs and medical costs. The time has come for a universal basic income for all adults. Income over and above that can be heavily taxed. The government's responsibility is to ensure taxes are paid by corporations and the small proportion of obscenely wealthy individuals who presently avoid paying even a fraction of what they owe to the country. The estimated 5 billion dollars of annual tax evasion would go a long way to help the truly needy. As far as the community goes, we need a lot less greed. Why do some individuals feel the need for massive property portfolios, thus driving up house prices and forcing our young people into penury and insecurity? As a community at large, we need a lot more fairness - the poor need more resources, and the rich need a hell of a lot less. Perhaps then we could approach a sane society.	8/11/2016 12:29 AM
429	Tax incentives for KiwiSaver	8/10/2016 11:57 PM
430	About the same as is provided now	8/10/2016 11:43 PM
431	Those with only the Old Age Pension definitely have it tough	8/10/2016 11:35 PM
432	information about retirement costs etc	8/10/2016 11:23 PM
433	some financial assistance	8/10/2016 11:16 PM
434	Stop lprices going up food power rates and so it goes on '	8/10/2016 10:51 PM
435	Housing for us.	8/10/2016 10:32 PM
436	Very little. I think kiwi saver should be compulsory	8/10/2016 9:46 PM
437	Hopefully, the pension, will be sufficient in the long run	8/10/2016 9:25 PM
438	Financial advice	8/10/2016 7:29 PM
439	We need low cost rental housing so we can afford the everyday things in life and cheaper health care costs for pensioners	8/10/2016 7:09 PM
440	Financial Literacy course, and Auckland allowance for super	8/10/2016 3:43 PM
441	Medical care, home care if required, rebates for senior citizens would help. Also either good social community events or volunteer work with reimbursement. Retirement is not all about money. Social isolation should be top of concern list. If people are not engaged with life need and cost of care increased.	8/10/2016 3:27 PM
442	The provision of an economy which can provide properly paid work.	8/10/2016 3:17 PM
443	See that people are no left in limbo	8/10/2016 3:15 PM
444	Generous pension from government, as that's what I've been paying tax towards for 25 years so far...	8/10/2016 1:07 PM
445	Is the super going to be there your what,	8/10/2016 12:50 PM



## Financial security in retirement

446	Free advice.	8/10/2016 11:20 AM
447	state housing	8/10/2016 11:12 AM
448	Family don't care too busy with own lives. Been a single parent all my life and with a sick kid you are always behind, unlike a married couple with two incomes. Sick of everyone wanting more from governments they only have so much money to spread around. I will be living in a van so I can collect rent to give myself extra money	8/10/2016 10:43 AM
449	Pension	8/10/2016 10:35 AM
450	I believe the superannuation should be means tested and those who can receive the super, need it to be more inline with the average wage	8/10/2016 10:33 AM
451	Affordable housing, better living wage/retirement pension. After paying taxes since I was 15 years old I would have expected to be we looked after in retirement. Sadly this is not going to happen.	8/10/2016 9:12 AM
452	From the community - recognising the value of older workers. From the government - support for volunteer workers involved in providing essential social services (meeting some expenses, for example)	8/10/2016 9:10 AM
453	Free budgetting and financial planning assistance. Free public transport. Trusted tradespeople. Low cost handypeople. Local weekly food markets. Community gardens. NB My family all live overseas.	8/10/2016 8:06 AM
454	Create more stable employment	8/9/2016 11:38 PM
455	Help with long and short term planning that is personal and realistic to achieve, and this starts from your first pay check	8/9/2016 11:09 PM
456	families cannot help as they are trying to live as well. It is the winter power bills, insurance going up in price that eats into the superanation.	8/9/2016 10:12 PM
457	Certainty about th help the government will provide. Recognition that it doesn't cost twice as much for 2 people to live than one so the differential in NZ Super needs to be no less than the current differential	8/9/2016 9:47 PM
458	tax relief for retirement savings. More support for solo mothers as the father only has to pay child support until the child's age reaches 19 and we paid for university. So not fair.	8/9/2016 9:18 PM
459	Stop smoking and drinking booze. Good advice years before retirement.	8/9/2016 6:47 PM
460	Advice from professionals in the financial planning sector would be great	8/9/2016 4:44 PM
461	Encouragement to save, invest and secure at least \$1 million in savings. Tax brakes for saving, removal of the tax on savings and GST off Govt . The Government should also move to protect savings as NZ is now the only OECD country not to have such -protection.	8/9/2016 4:06 PM
462	An assurance that the current type of pension scheme can be continued for those still coming up to retirement, instead of threats to have it stopped all together :-(. That would NOT be fair at ALL.	8/9/2016 3:17 PM
463	Realistic advice on budgeting. So much budgeting advice frowns on spending any money at all. Who wants to live like that? But spending it all leaves none for tomorrow. Balance - enjoy life today, AND be able to enjoy life tomorrow.	8/9/2016 3:15 PM
464	A little more in the pension. My family do help, but they have their own problems trying to save for retirement . I won,t ask them for help.	8/9/2016 3:11 PM
465	a better superannuation payment	8/9/2016 2:46 PM
466	need to sort it themselves; not the government's job to change nappies	8/9/2016 2:40 PM
467	Financial planning advice	8/9/2016 12:11 PM
468	Retaining ownership of family home	8/9/2016 12:01 PM
469	Little	8/9/2016 8:48 AM
470	Power and Rates discounts for over 65s, not too worried about getting support- am pretty independent.	8/9/2016 8:32 AM
471	Financial literacy	8/9/2016 8:00 AM
472	Too much ageism post 50.	8/9/2016 7:52 AM
473	Schemes like kiwisaver. Encourage more people to save	8/9/2016 1:36 AM
474	Don't know	8/9/2016 1:12 AM
475	better benefit	8/8/2016 11:34 PM
476	Age equality for work situations	8/8/2016 10:56 PM

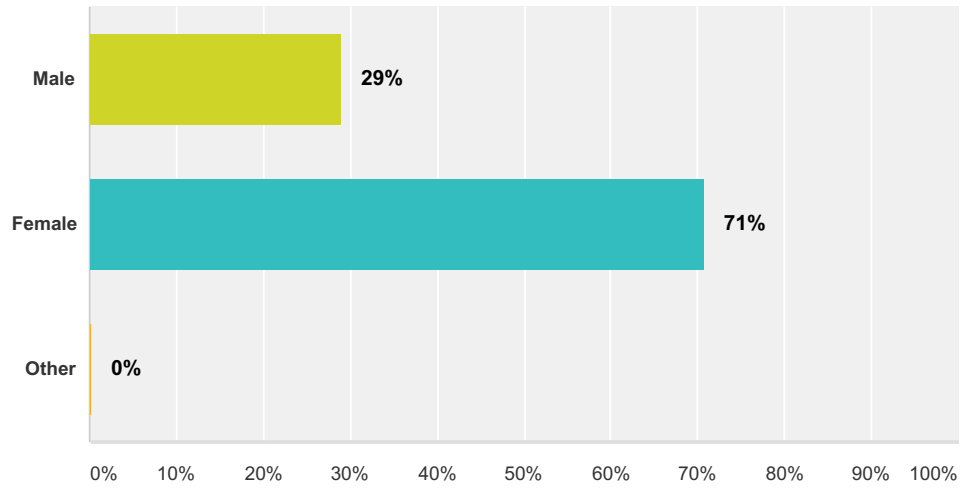
## Financial security in retirement

477	Access to advice	8/8/2016 10:54 PM
478	Education, easy to understand advice , the facts about the implications of not saving for retirement	8/8/2016 10:29 PM
479	directors from finance company's that go broke should not be able to hide their money in trusts or overseas	8/8/2016 10:08 PM
480	Need more courses, to up skill for future retirement.	8/8/2016 10:02 PM
481	Financial planning advice	8/8/2016 1:41 PM
482	I think the support is well covered. Get Sorted, this page, CBA's in the community. The advice is available - people just need to make the time to access it.	8/8/2016 12:38 PM
483	Qualified advice from people who understand the issues and are trained to deliver it. Real world experiences and examples on how to manage their money.	8/8/2016 11:53 AM
484	Superannuation at reasonable levels from age 60 as some people have health issues at this age.	8/8/2016 11:13 AM

# Financial security in retirement

## Q11 Are you...?

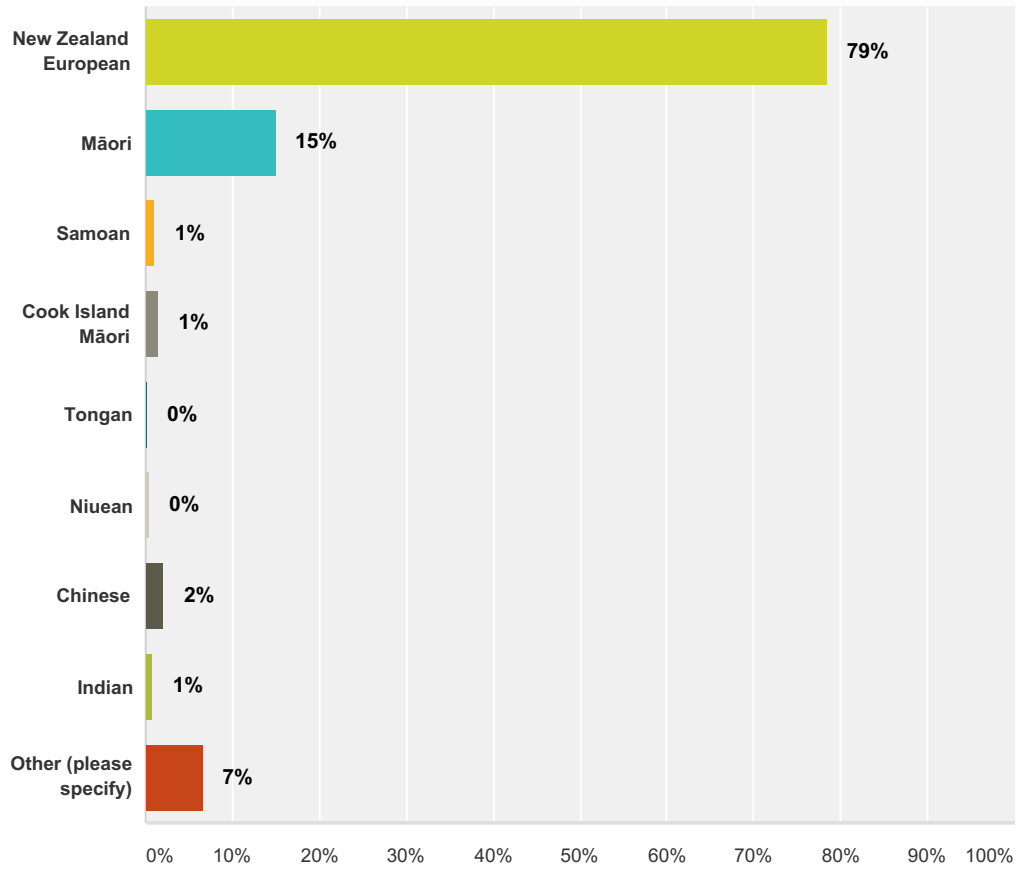
Answered: 878 Skipped: 513



Answer Choices	Responses	
Male	29%	254
Female	71%	622
Other	0%	2
<b>Total</b>		<b>878</b>

### Q12 What is your ethnicity? (Please select all that apply.)

Answered: 881 Skipped: 510



Answer Choices	Responses	
New Zealand European	79%	692
Māori	15%	132
Samoan	1%	9
Cook Island Māori	1%	13
Tongan	0%	2
Niuean	0%	3
Chinese	2%	19
Indian	1%	7
Other (please specify)	7%	59
<b>Total Respondents: 881</b>		

#	Other (please specify)	Date
1	hungary	11/17/2016 3:21 AM

## Financial security in retirement

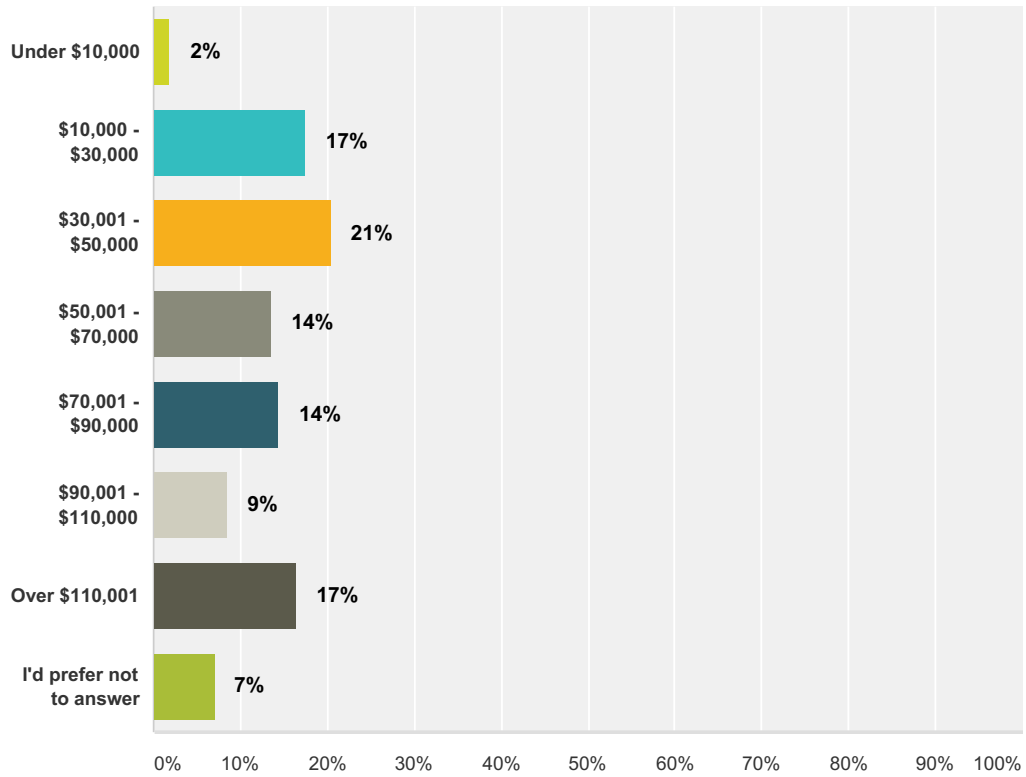
2	other european	11/16/2016 1:01 AM
3	My wife and I with two young daughters arrived in NZ in 1982	9/2/2016 1:33 PM
4	Tokelauan	8/30/2016 9:33 AM
5	Aboriginal, Navajo, Sami	8/30/2016 9:00 AM
6	french/european	8/29/2016 4:27 PM
7	Originally from Scotland	8/29/2016 1:43 PM
8	European African	8/29/2016 7:25 AM
9	Filipino	8/28/2016 11:15 PM
10	Croatian	8/28/2016 10:48 AM
11	New Zealander	8/26/2016 7:02 PM
12	Fijian	8/25/2016 2:04 PM
13	Fijian	8/25/2016 6:08 AM
14	filipino	8/24/2016 2:12 PM
15	New zealander	8/22/2016 9:54 PM
16	pakeha	8/22/2016 12:33 PM
17	German	8/22/2016 9:38 AM
18	English	8/21/2016 8:48 AM
19	Hawaiian	8/18/2016 9:24 PM
20	Pakeha	8/18/2016 7:22 PM
21	South African	8/18/2016 12:16 AM
22	Eurasian	8/17/2016 11:32 PM
23	Other European	8/17/2016 1:38 PM
24	South African	8/17/2016 6:31 AM
25	New zealander	8/16/2016 11:28 PM
26	English	8/16/2016 5:31 PM
27	Philippine born	8/16/2016 2:04 PM
28	FILIPINO	8/16/2016 1:37 PM
29	europaen	8/16/2016 12:26 AM
30	black african	8/15/2016 3:21 PM
31	I am a New zealander born here,ethnicity i am a new zelander	8/15/2016 8:53 AM
32	British	8/15/2016 8:21 AM
33	American mixed	8/14/2016 11:49 PM
34	NZ'er	8/14/2016 8:16 PM
35	English	8/14/2016 6:54 PM
36	British	8/14/2016 5:04 PM
37	new zealander with a little maori ancestry	8/14/2016 12:25 PM
38	Pakeha	8/14/2016 11:19 AM
39	New Zealander	8/13/2016 7:06 PM
40	Welsh	8/13/2016 4:29 PM
41	Some one	8/13/2016 11:20 AM
42	Dna	8/13/2016 8:50 AM

## Financial security in retirement

43	Filipino	8/13/2016 8:46 AM
44	South Africa	8/13/2016 8:42 AM
45	Kiwi/New Zealander	8/12/2016 11:38 PM
46	British	8/12/2016 7:59 PM
47	Tuvaluan	8/12/2016 11:30 AM
48	kiwi	8/12/2016 4:28 AM
49	asian	8/11/2016 7:15 PM
50	swiss	8/11/2016 9:58 AM
51	New Zealander	8/11/2016 9:17 AM
52	New Zealander	8/10/2016 11:45 PM
53	new zealander	8/10/2016 9:21 PM
54	gypsy	8/10/2016 11:13 AM
55	New Zealand American	8/10/2016 10:09 AM
56	South African	8/9/2016 4:30 PM
57	non NZ European	8/9/2016 7:52 AM
58	Canadian	8/8/2016 12:38 PM
59	Australian	8/8/2016 11:54 AM

### Q13 Which of the following best describes your household income before tax?

Answered: 866 Skipped: 525



Answer Choices	Responses	
Under \$10,000	2%	16
\$10,000 - \$30,000	17%	151
\$30,001 - \$50,000	21%	178
\$50,001 - \$70,000	14%	118
\$70,001 - \$90,000	14%	125
\$90,001 - \$110,000	9%	74
Over \$110,001	17%	143
I'd prefer not to answer	7%	61
<b>Total</b>		<b>866</b>