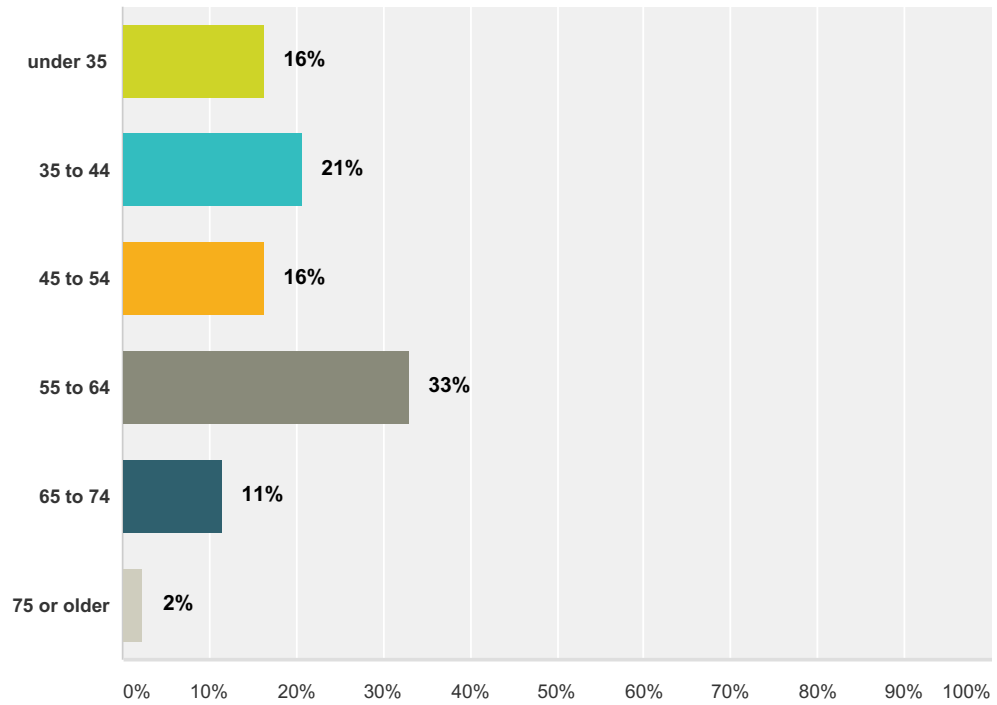


Q1 What is your age?

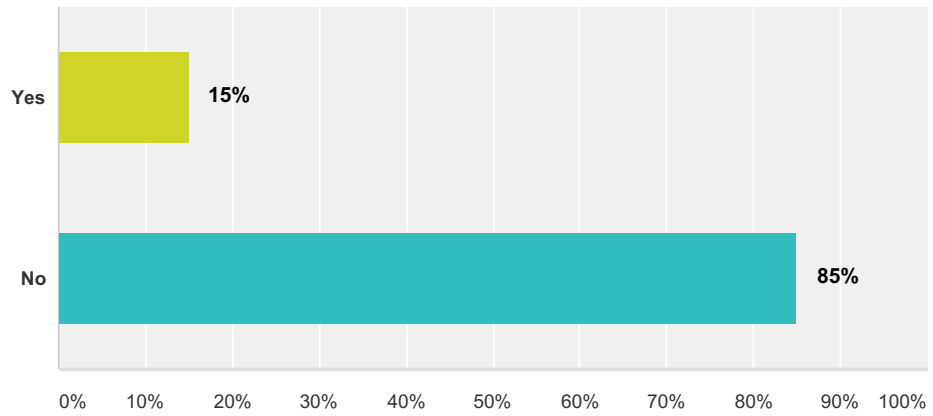
Answered: 2,583 Skipped: 110



Answer Choices	Responses
under 35	16% 419
35 to 44	21% 534
45 to 54	16% 419
55 to 64	33% 854
65 to 74	11% 297
75 or older	2% 60
Total	2,583

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

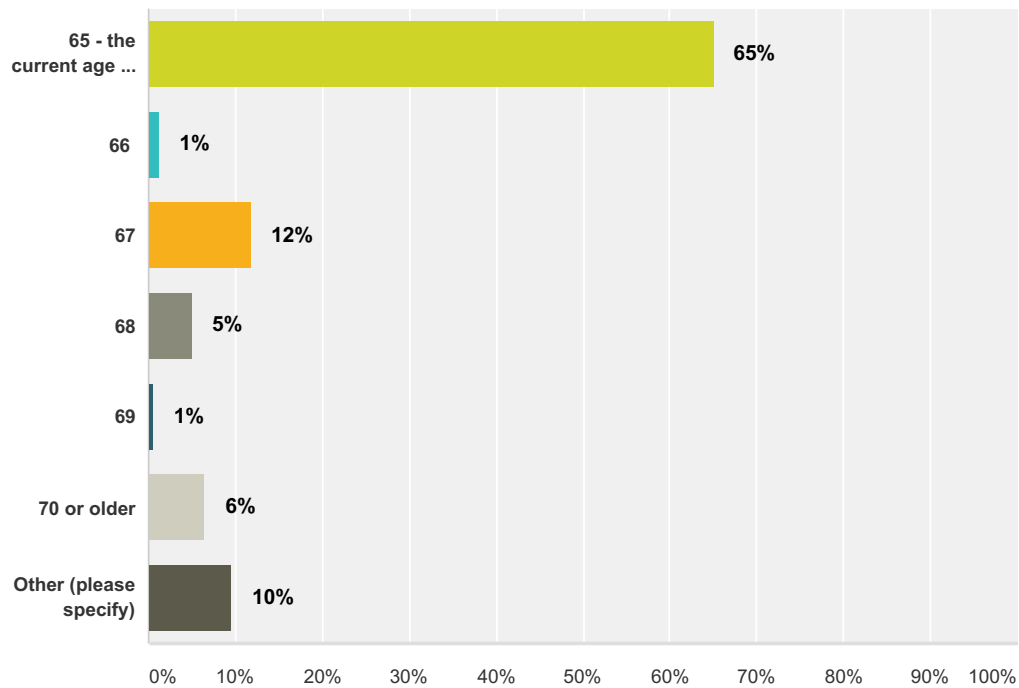
Answered: 2,504 Skipped: 189



Answer Choices	Responses	
Yes	15%	378
No	85%	2,126
Total		2,504

Q3 At what age should a person get NZ Super?

Answered: 2,610 Skipped: 83



Answer Choices	Responses
65 - the current age of eligibility	65% 1,701
66	1% 31
67	12% 310
68	5% 129
69	1% 19
70 or older	6% 167
Other (please specify)	10% 253
Total	2,610

#	Other (please specify)	Date
1	My father and mother became tax payers at 14 years of age . I became a tax payer at 16. 70 will be just fine. The later you start making income tax contributions, the later you can start receiving Superannuation.	11/2/2016 9:07 AM
2	62, no work for our young people. And if unemployed out of school, two years military	10/31/2016 6:26 PM
3	It should be increased but how is the important issue.	10/30/2016 8:23 PM
4	it should revolve around the individuals ability to work and contribute. If a person does not have the ability to work earlier, he/she should automatically fall under the NZ Super scheme. The ability to work of course should be tested for validity and abuse.	10/30/2016 4:24 PM
5	.. contingent on fitness, state of the economy and labour market, and, provision for community and environmental development initiatives that sustain human well-being....	10/30/2016 4:01 PM

Who gets what?

6	When 65 if not working full time	10/29/2016 6:15 PM
7	Choice of 65 at reduced rate or 70 at higher rate	10/29/2016 4:37 PM
8	55	10/29/2016 3:15 PM
9	increase now by 1or 2 months every year until you're 70 to get NZ super	10/29/2016 1:39 PM
10	IT NEEDS TO BE INCREASED GRADUALLY	10/28/2016 6:46 PM
11	when the hell i want it cos its my money...!!	10/28/2016 6:05 PM
12	when they need to retire (between 60 and 80?)	10/27/2016 8:42 PM
13	Depends but 67 is quite achievable nowadays	10/27/2016 8:39 PM
14	50-70	10/24/2016 6:38 PM
15	Should vary according to circumstances - e.g. hard manual labour or years of shift work should mean earlier super availability.	10/22/2016 10:35 AM
16	I'm not sure - I think it needs to be reviewed carefully	10/20/2016 1:44 PM
17	65, but it could be changed depending on length of time before retirement	10/20/2016 8:32 AM
18	If people are employed full time (ie 40Hrs pw)they should not get super what ever their age	10/19/2016 8:12 PM
19	I think it has to go up progressively so people can adjust.	10/19/2016 10:55 AM
20	we should be able to elect to get 50% at age 60, 60% at age 61, etc. And then continuing, if you decide not to take a 100% pension at age 65, then you should be able to elect to take 110% at age 66, 120% at age 67 etc	10/17/2016 11:00 AM
21	60	10/17/2016 9:26 AM
22	Age 67 unless debilitating health problems preventing work	10/12/2016 7:26 PM
23	80	10/12/2016 12:39 PM
24	Start moving proportionally to 70	10/10/2016 5:44 PM
25	60 BRING IN PETER DUNNE FLEXIBLE SUPER PLAN	10/9/2016 6:47 AM
26	when they stop work for more than 20 hours per week	10/6/2016 2:38 PM
27	Option of graduated payments from age 60	10/6/2016 12:27 PM
28	Should get it at 65 provided they are not working any more	10/5/2016 2:42 PM
29	Everyone should get a universal amount from the day they leave school. This would cover all benefits and student allowances and would cut out half of our bureacracy. I think we should pay everyone \$20k and it should be tax free to that amount as gst quickly grabs 15% of it and motor spirits, alcohol, local body rates etc grabs another chunk.	10/5/2016 12:17 PM
30	60	10/5/2016 9:32 AM
31	Depends on work status - any where in the age bracket but pro rata against your wage. Or not eligible at an income / wage threshold	10/4/2016 7:47 PM
32	Some heavy manual worked or those with chronic health conditions may need it sooner than 65 day from age 60	10/4/2016 1:17 PM
33	When they stop earning an income which is more than the super payment they are eligible for	10/4/2016 12:04 PM
34	65 is appealing but we may be needing to look at the practicality of that? Also, some work is more able to be carried out to this age or beyond than other work.	10/4/2016 11:20 AM
35	It should gradually increase, in small increments	10/4/2016 11:19 AM
36	Individuals should choose	10/4/2016 11:02 AM
37	Increase by 1 year every 10 years	10/4/2016 10:59 AM
38	If in labour intensive work stay the same if in non physical 69 unless your employer has manditory retirement	10/4/2016 10:28 AM
39	at a lifting rate to reflect the increase in life expectancy	10/4/2016 10:27 AM
40	A system that allows eligible persons to defer receiving NZ Super until a later stage on the basis that this would entitle them to a slightly higher amount would be a good flexible alternative	10/4/2016 10:17 AM
41	Should move to 67 by 2030	10/4/2016 10:14 AM

Who gets what?

42	Based on that most people are looking work passed age 65 and the average age of death has extended	10/4/2016 10:04 AM
43	I would like to see the current age remain for those who need it and for those who delay payments to receive a proportionately higher rate	10/3/2016 9:35 PM
44	60	10/3/2016 5:07 PM
45	when they finish employed work	10/3/2016 1:00 PM
46	Should be graduated e.g. some sort of option where people can start retiring from 65 but perhaps at a lower rate, with full retirement at 70	10/3/2016 9:58 AM
47	Dependant on need - some people need to retire earlier, some can work many years longer.	10/3/2016 8:49 AM
48	The age should be increased (to about 67-68) but with a very long phase-in period	10/3/2016 8:19 AM
49	I think it should start at 65 but only 25% and increase by 25% each year until 69 when you start earning the full amount.	10/1/2016 7:00 PM
50	If they are still working they should not get super until they retire	9/30/2016 4:29 PM
51	The age at which they retire.	9/28/2016 2:18 PM
52	50	9/28/2016 8:47 AM
53	55	9/28/2016 8:20 AM
54	62	9/28/2016 12:38 AM
55	Increasing the retirement age should be phased in for example one month per year will move it in to 66 over a 12 year period so it is not a sudden shock for those approaching the retirement age.	9/28/2016 12:01 AM
56	60	9/27/2016 11:46 PM
57	If income tested 65 is ok, although I'd rather it was higher with an allowance for those who feel they can not work past 65	9/27/2016 10:40 PM
58	70, but it should be means tested, not universal	9/27/2016 8:42 PM
59	60 (and your question is clearly biased)	9/27/2016 7:49 PM
60	60	9/27/2016 6:50 PM
61	60	9/27/2016 6:30 PM
62	65 if you are not working, otherwise when you stop working after 65	9/27/2016 4:43 PM
63	60	9/27/2016 3:14 PM
64	Should depend on career 65 for manual labor jobs 70 for office type jobs	9/27/2016 3:10 PM
65	50	9/27/2016 2:19 PM
66	Needs a graduated change to 67. Maybe a rate of 4 months a year for the next 6 years	9/27/2016 11:50 AM
67	60	9/27/2016 10:54 AM
68	60	9/27/2016 10:22 AM
69	People should be able to choose when after 65. If you are still working you could defer it and then be paid at a slightly higher rate when you do retire.	9/27/2016 10:19 AM
70	Heavy work requires earlier pensionable age	9/27/2016 9:46 AM
71	Subject to health	9/27/2016 9:07 AM
72	55	9/27/2016 9:06 AM
73	Should be 50, after reaching 65 you got ten years if you're lucky	9/27/2016 8:41 AM
74	60 if stopped working	9/27/2016 6:37 AM
75	65, unless they are still I working e.g. Own company. Like student allowance. Given less if working.	9/27/2016 6:01 AM
76	60	9/27/2016 3:00 AM
77	60	9/26/2016 6:57 PM
78	65-2020 up to 67 by 2033	9/26/2016 6:52 PM

Who gets what?

79	Increase slowly to 70	9/26/2016 5:39 PM
80	When they retire and stop working completely and dont have huge amounts of money we would have to determine a fair threshold	9/26/2016 1:50 PM
81	60	9/26/2016 11:48 AM
82	When they are no longer able to work	9/26/2016 11:35 AM
83	67 if at least 25 - 30hrs pd work can be guaranteed	9/26/2016 11:14 AM
84	Whatever age would allow the current programme to remain sustainable into the future	9/26/2016 10:26 AM
85	65 but it should be income tested; why give pension to someone who is still working full time and getting paid relatively well???	9/26/2016 9:23 AM
86	60	9/26/2016 7:33 AM
87	65 at a lesser rate, 70 at higher rate	9/26/2016 6:33 AM
88	60	9/25/2016 11:46 PM
89	60	9/25/2016 8:54 PM
90	60	9/25/2016 8:16 PM
91	Depends on the work they did...hard physical work wears out the body	9/25/2016 7:17 PM
92	60	9/25/2016 7:12 PM
93	Those who have disability should get pension earlier say 60 years, those who earn in excess of 70 k shouldn't get pension	9/25/2016 6:22 PM
94	it should depend upon a person's health. if they are capable to keep working til 65 fine. but some aren't and it should be 60 for them.	9/25/2016 4:18 PM
95	younger	9/25/2016 3:59 PM
96	60	9/25/2016 1:08 PM
97	At birth, should be universal	9/25/2016 11:33 AM
98	60	9/25/2016 10:45 AM
99	60	9/25/2016 10:43 AM
100	base on how many years they've paid income tax	9/25/2016 9:46 AM
101	60	9/25/2016 9:43 AM
102	60	9/25/2016 9:43 AM
103	55 and over if you have something wrong with you	9/25/2016 8:06 AM
104	When they choose to after 65	9/25/2016 7:34 AM
105	60	9/24/2016 11:40 PM
106	65 if you are not working. If you are working at 65 you get the same amount via a tax credit	9/24/2016 11:34 PM
107	60	9/24/2016 8:12 PM
108	Perhaps it should be adjusted down considering that employment is such an issue in the current economic environment. i.e it maybe should be 55 or 60. If the employment environment changes so that jobs are more readily available, it could be adjusted upwards again	9/24/2016 7:42 PM
109	should go back to 60 so the younger ones can learn how to work and earn the right to get super!	9/24/2016 6:50 PM
110	60	9/24/2016 6:07 PM
111	60	9/24/2016 6:02 PM
112	60	9/24/2016 3:47 PM
113	Increase slowly to say 70, or offer a higher rate the longer someone waits	9/24/2016 3:32 PM
114	from 65 but only if they need it. We need to bring in means testing so the accommodation supplements don't bankrupt the government.	9/24/2016 1:41 PM

Who gets what?

115	now	9/24/2016 1:28 PM
116	im feeling the need to retire now	9/24/2016 12:53 PM
117	No one should get publicly funded superannuation.	9/24/2016 12:53 PM
118	At 65, unless they choose to keep working, in which case, when they retire	9/24/2016 11:34 AM
119	60	9/24/2016 11:00 AM
120	60 for women who are doing physical jobs	9/24/2016 9:46 AM
121	60	9/24/2016 8:35 AM
122	60	9/24/2016 8:30 AM
123	Women when 60	9/24/2016 8:08 AM
124	Move to it gradually	9/24/2016 7:16 AM
125	60	9/24/2016 4:36 AM
126	63	9/24/2016 3:35 AM
127	60	9/24/2016 1:51 AM
128	65 for Maori pacific and poor, 70 for everyone else	9/24/2016 12:46 AM
129	depends on health and type of work; manual work and poor health should result in a start at 65, while good health and office work should result in 70, with scenarios in between	9/23/2016 11:55 PM
130	60	9/23/2016 11:20 PM
131	Move up a year every 5 years until 70 depending on health and be given to anyone terminally ill or never able to work because of health reasons immediately	9/23/2016 9:53 PM
132	60	9/23/2016 7:28 PM
133	When they stop working at or after 65	9/23/2016 5:31 PM
134	All ages. Make it a UBI.	9/23/2016 3:35 PM
135	65 for now, but to increase in about another decade	9/23/2016 2:53 PM
136	67 or more for office works but what about manual workers - people "wear out" at different ages.	9/23/2016 12:23 PM
137	I think 65 but with option for manual labourers to finish earlier	9/23/2016 11:36 AM
138	upon retiring from paid employment that exceeds the NZ super amount	9/23/2016 10:39 AM
139	I'd like to see the age being dependent on income at age 65....if someone's struggling financially, then yes to Super age being 65; if they're high-income people, then Super can 'kick in' at 70 or older. In other words, Super should be (very generously) means-tested	9/23/2016 8:34 AM
140	65 if the person needs income. 70 or older if they have independent income	9/23/2016 8:17 AM
141	65 if they stop working, or when they stop working after 65	9/23/2016 7:53 AM
142	I think a transit pension should be available from 63 if people want to take it and not work especially if your occupation has been very physical or you have health issues	9/23/2016 6:18 AM
143	Variable. There should be a minimum age but a person could choose to defer it, perhaps for a better payment later.	9/22/2016 11:38 PM
144	Should be 65 with no exceptions. Stop including underage spouses. Spouse can apply for benefit and seek work and pay taxes until they 65	9/22/2016 10:32 PM
145	60	9/22/2016 9:52 PM
146	Depending on circumstances 60.	9/22/2016 8:16 PM
147	Between the ages of 65-70, depending on means tested circumstances (employment, health, income, asset base).	9/22/2016 6:35 PM
148	60	9/22/2016 6:29 PM
149	Means tested like working for families	9/22/2016 3:13 PM
150	55	9/22/2016 3:12 PM

Who gets what?

151	I think there should be different options for individuals depending on their circumstances - the younger you are, the less money you get - Hon Peter Dunne's policy.	9/22/2016 3:03 PM
152	It should depend on financial circumstances. 70 for most, 65 for those in reduced circumstances&	9/22/2016 2:33 PM
153	Dependent on life expectancy and wealth	9/22/2016 2:25 PM
154	65, but with some income testing until 70.	9/22/2016 2:15 PM
155	When they retire after 65. Or at 65 if they are working ?6 fte.	9/22/2016 1:32 PM
156	Do occasional relief teaching	9/22/2016 1:24 PM
157	60	9/22/2016 12:21 PM
158	65 for those in physical labour intensive roles and 68 for others	9/22/2016 10:39 AM
159	61	9/22/2016 7:18 AM
160	When no longer deemed fit to work in their profession by doctor after age 50 or if health is good till 65	9/22/2016 7:16 AM
161	needs to be progressively increased to age 70	9/22/2016 6:45 AM
162	60 years	9/22/2016 5:55 AM
163	55-65	9/22/2016 2:58 AM
164	I believe it ought to have stayed at 60 years due to the fact that jobs for any one over that age are almost impossible to acquire.	9/22/2016 12:41 AM
165	age may increase in future, with notice	9/21/2016 10:06 PM
166	Depending on their occupation. Earlier for labouring trades.	9/21/2016 9:51 PM
167	70 but earlier if their health is not good.	9/21/2016 8:47 PM
168	60 but means tested until 70	9/21/2016 7:02 PM
169	60- this is realistic for workers in physical jobs or those in ill health otherwise 65	9/21/2016 4:50 PM
170	gradually increase the age to 67 in one month intervals each year.	9/21/2016 4:42 PM
171	Needs to be increased towards 70 but in a couple of steps	9/21/2016 4:09 PM
172	60	9/21/2016 2:46 PM
173	Should be 70 but with option to retire earlier from 65 years.	9/21/2016 2:34 PM
174	60	9/21/2016 2:20 PM
175	Spouses of retired people under a certain age should get it too if eligible ie health problems.	9/21/2016 1:40 PM
176	Means tested from 60-70 then universal	9/21/2016 11:15 AM
177	I thought it should depend on ones ability to work, or health. Especially with automation taking jobs. It should be circumstantial.	9/21/2016 11:02 AM
178	Should be asliding scale dependent on circumstances	9/21/2016 10:39 AM
179	60	9/21/2016 10:11 AM
180	68 for less physical work. 60-65 for high physical occupation.	9/21/2016 9:50 AM
181	60	9/21/2016 8:39 AM
182	I think we need to be more flexible on this depending on a person's circumstances i.e their health and the type of work they are able to do	9/21/2016 12:09 AM
183	depends on the sate of your health	9/20/2016 11:34 PM
184	60	9/20/2016 11:14 PM
185	The age has to be increased on a sliding scale, e.g something like this: someone aged 40 now becomes elegible at say 68, but some one aged say 25 becomes elegible at 70	9/20/2016 10:09 PM
186	70 exactly, not older.	9/20/2016 9:36 PM
187	60	9/20/2016 9:09 PM

Who gets what?

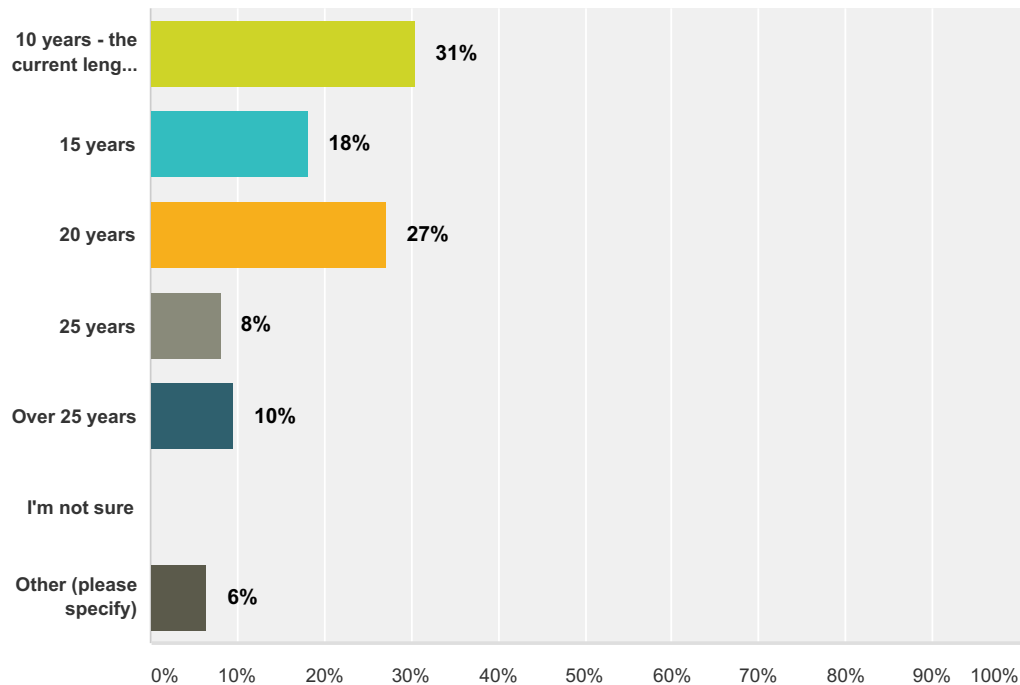
188	As Māori die up to 10 years before non-Māori I am of the opinion they/we should receive NZ Super earlier for an equitable distribution.	9/20/2016 9:08 PM
189	If they have worked unbroken for 35 years	9/20/2016 8:42 PM
190	Needs to change to between 55 to 60 considering the current situation in terms of employment competition	9/20/2016 8:34 PM
191	Over an age eg 65 when you stop working full time	9/20/2016 6:52 PM
192	60	9/20/2016 4:54 PM
193	Depends on circumstances	9/20/2016 4:50 PM
194	60	9/20/2016 4:45 PM
195	60	9/20/2016 4:36 PM
196	15 years less than the average life expectancy - which will change over time. Right now that age is 81, so make super kick in at 66.	9/20/2016 3:24 PM
197	Age 65 & if no longer working more than 20 hours per week.	9/20/2016 1:42 PM
198	It should gradually increase to be 70 at around the year 2030	9/20/2016 12:30 PM
199	Depends on their health circumstances - younger for heavy labourers for instance	9/20/2016 10:51 AM
200	I think baby boomers should be made to work a few years longer to help pay for the budget required to keep them in retirement, so the next 20 years of retirees. Then go back to 65 again.	9/20/2016 10:08 AM
201	60	9/20/2016 10:02 AM
202	Scaled depending on time spent working and living in NZ	9/20/2016 7:36 AM
203	More than the current 65, possibly 70, but with exceptions for people who cannot be expected to continue working i.e. qualified in a trade/job unsuitable for 65+ (maybe due to physicality of role) but not realistic to expect them to retrain	9/19/2016 10:39 PM
204	An age reflective of life expectancy and cost of provision	9/19/2016 7:57 PM
205	It can remain at 65 years at current amount and a higher amount if taken at 70	9/19/2016 6:07 PM
206	Phased. Right now 65, increasing approx 1 month per year for the foreseeable future	9/19/2016 4:34 PM
207	60	9/19/2016 2:07 PM
208	Dependent on years of working (tax paying) in NZ. Starting at 65, graduating to 70 years over next 25 years.	9/19/2016 10:40 AM
209	55	9/19/2016 10:26 AM
210	When they stop working or earning above a certain amount	9/18/2016 11:34 PM
211	Elect to receive it from 60, with a maximum capacity on number of years can receive it. This takes into account the lower life expectancy of Maori.	9/18/2016 10:00 PM
212	60	9/18/2016 9:01 PM
213	The age should increase, but be balanced with physical capability, or provide some sort of choice with benefits waiting until later to receive three pension	9/18/2016 5:11 PM
214	Work past 65 tax free income but no pension until you retire	9/18/2016 8:08 AM
215	Younger than 65, most are worn out at that age.	9/17/2016 10:49 PM
216	Variable options should be available	9/17/2016 10:37 PM
217	Slowly increasing up to 70 but with discretion for earlier e.g. if person works in very physical line of work	9/17/2016 9:21 PM
218	60	9/17/2016 5:15 PM
219	60	9/17/2016 5:06 PM
220	60	9/17/2016 1:53 PM
221	It should be health tested	9/17/2016 10:49 AM
222	At age 60 is best as it should free up employment for younger people	9/16/2016 4:30 PM
223	60	9/16/2016 8:23 AM
224	When they stop earning after 65	9/16/2016 8:17 AM

Who gets what?

225	I am happy with whatever age enables the Super Fund to be sustainable. Some money later on is better than the scheme collapsing and no one getting money.	9/15/2016 9:38 PM
226	I think there should be an electable age from 60 onwards. The higher the elective age the higher the pension given.	9/15/2016 10:33 AM
227	60	9/14/2016 10:32 AM
228	There should be a universal allowance for all ages, that includes super	9/13/2016 6:22 PM
229	67 but if unable to work to that age give a smaller amount to those over 60 if needed .	9/13/2016 5:48 PM
230	60	9/13/2016 2:00 AM
231	60	9/12/2016 9:06 AM
232	60	9/11/2016 3:18 PM
233	It should be from 50 yrs, one cant find work after that age	9/11/2016 9:09 AM
234	65 to 70 means tested	9/11/2016 6:54 AM
235	Although Maori people might be earlier	9/10/2016 8:09 PM
236	It depends on their type of employment. People in physically demanding jobs should be able to get NZ Super at 65, but it could be a later age for those in non-physical work	9/10/2016 4:13 PM
237	only people that should recieve this is one that can not support themselves	9/10/2016 1:42 PM
238	60	9/9/2016 11:31 AM
239	60	9/9/2016 8:29 AM
240	Over 65 but by choice. Not all people would choose to accept it if still working full time.	9/8/2016 10:32 PM
241	60	9/8/2016 4:41 PM
242	55 to be in line with Australia	9/8/2016 3:40 PM
243	55/56 to be in line with other countries	9/8/2016 2:57 PM
244	65-69 income tested 70 universal	9/8/2016 2:52 PM
245	the later of 65 or when they stop working/earning	9/8/2016 10:39 AM
246	Means tested 65-69, universal at 70	9/8/2016 7:59 AM
247	Should depend on their work e.g. a builder should receive super earlier than a lawyer	9/7/2016 10:57 PM
248	Universal Pension at 70. Means tested between ages 65 and 69	9/7/2016 7:11 PM
249	60	9/7/2016 5:52 PM
250	Gradually increase to 67 by increments of 2 months per year	9/7/2016 1:43 PM
251	Depends on their birth year. Once they're 90% through their expected life	9/7/2016 1:12 PM
252	Minimum 65, but with some flexibility to defer if still working	9/7/2016 11:59 AM
253	Some industries need early retirement due to physicality. If you are still working, you should be eligible more like 70, if not, 65.	9/7/2016 11:26 AM

Q4 To get NZ Super a person needs to be a NZ citizen or permanent resident and to have lived in NZ for 10 years since the age of 20, including 5 years after age 50. In your opinion, how long does a person need to live in New Zealand to get NZ Super?

Answered: 2,605 Skipped: 88



Answer Choices	Responses	
10 years - the current length of time to be eligible for NZ Super	31%	795
15 years	18%	472
20 years	27%	707
25 years	8%	214
Over 25 years	10%	251
I'm not sure	0%	0
Other (please specify)	6%	166
Total		2,605

#	Other (please specify)	Date
1	if 18 would be taken as an average age where people join the workforce, my answer would be 65-18=47 years to receive 100% Super without the taking account years of residency but rather years of being in the NZ work force.	11/6/2016 11:33 AM
2	10 years to receive 50 % of super, then rising to 100 % by 15 yrs	10/31/2016 9:57 PM
3	Pro-rata by number of years worked in NZ between 20 and 65	10/31/2016 1:17 PM

Who gets what?

4	30 years	10/31/2016 2:46 AM
5	I would say 20 years. What should also be taken into account is what the individual has contributed by means of taxes over his/her working life. We should not pay Super to those who havent contributed towards the scheme.	10/30/2016 4:27 PM
6	base on a formula that pays a proportion of an assumed (eg 40 years) lifetime of formal work divided by the number of years the pensioner has paid tax in NZ or invested their working capability in 'recognised' community or environmental development initiatives	10/30/2016 4:05 PM
7	PAYOUT SHOULD BE PRO-RATA TO THE NUMBERS OF YEARS WORKED AND PAID TAX.	10/30/2016 9:56 AM
8	45	10/29/2016 3:19 PM
9	25 x annual nz tax returns	10/29/2016 2:58 PM
10	make it hard 25 years . Have they contributed to the nz tax take?	10/29/2016 1:41 PM
11	30	10/29/2016 9:52 AM
12	Proportional NZ Super, reflecting the years spent in NZ between age 20 and 65; alternative: full NZ over 30 years in NZ, 75% 25 to years, 50% 20 to 25 years, etc, or similar	10/27/2016 11:31 PM
13	to have worked and/or paid taxes in NZ for at least 5 years	10/27/2016 8:45 PM
14	Tax payer for 25 years at age 65 or transferee of overseas equivalent state pension	10/24/2016 4:11 PM
15	Again, needs some flexibility. Standard should be more than 10/5 current split, but for refugees should be adjusted to allow elderly relatives to join and get super.	10/22/2016 10:36 AM
16	depend on other national rules	10/9/2016 10:40 PM
17	10 years for everyone .. not 5 for over 50s	10/8/2016 3:52 PM
18	25 years living and working/homemaking	10/7/2016 4:33 PM
19	2weeks	10/5/2016 9:33 AM
20	10years regardless of how old they are when they entered NZ	10/5/2016 4:12 AM
21	They need to have contributed to NZ economy and paid tax here for at least 20yrs and including 10yrs after age 50	10/4/2016 12:05 PM
22	To have paid taxes for twenty years	10/4/2016 11:52 AM
23	10 years unless a New Zealander returning after working overseas	10/4/2016 11:52 AM
24	20 years unless there are special mitigating circumstances such as refugee status	10/4/2016 11:03 AM
25	Bias question, you didn't offer a lesser choice. 10 years	10/4/2016 11:00 AM
26	10 years but only be eligible for one super.	10/4/2016 10:44 AM
27	15 years of paying tax in New Zealand, over 25 if no tax paid	10/4/2016 10:31 AM
28	10 years subject to tax contribution and income	10/4/2016 10:13 AM
29	should be based on how much you contributed, if you have another super from another country that is offset against NZ Super then the above is really for NZ tax payers and beneficiaries, there should be an incentive for people who chose to work, like working for families on top of what someone who chooses or who hasn't contributed through the tax system	10/4/2016 10:13 AM
30	Should be relative to years worked in nz	10/3/2016 10:05 PM
31	20 years since the age of 20, including 10 years after age 50	10/3/2016 1:16 PM
32	Compassionate circumstances may lower 10 year requirement	10/3/2016 7:54 AM
33	I think a person should have payed tax for at least 20 years before any entitlement and then it should be proprtional from then on until they have reached 65 at which time they receive the full pension.Immigrants who are not nz citizens should not be entitled to pensions.It is far too easy for immigrants to come to this country and get hand outs.Yes we need immigrants but we need young ones who will come and work and pay tax and become nz citizens.	10/3/2016 12:28 AM
34	It should be a percentage of 40 years so if you have lived here for 20 years you get 50% of supers value.	10/1/2016 7:02 PM
35	They should also have had to contribute to the tax system during that time - not just lived here	10/1/2016 8:10 AM

Who gets what?

36	It should be on a sliding scale, for example 20 years to receive full and between 10 and 20 years receive a % out of 20 thus for 10 years you receive 50% and for 15 years it is 75% Silly that it has not worked on a sliding scale from the onset.	9/28/2016 12:05 AM
37	Should have worked/paid taxes for at least 20 years	9/27/2016 11:17 PM
38	This question ignores refugees and their rights. Bit of a miss this year no?	9/27/2016 7:50 PM
39and have contributed to superannuation savings such as kiwisaver as well.	9/27/2016 5:32 PM
40	You need to have worked and paid taxes for a total of 20 years and be a NZ citizen	9/27/2016 4:45 PM
41	should be a citizen and have worked in nz for 15 yrs	9/27/2016 4:24 PM
42	all depends how much tax u hv paid into being a new zealander if u only go here and u r 30 or more u should hv work a least 25 yrs or more\	9/27/2016 3:49 PM
43	5 Years	9/27/2016 2:41 PM
44	5yrs	9/27/2016 2:22 PM
45	To have lived in NZ 15 years since the age 20 including 10 years after 50	9/27/2016 12:56 PM
46	I believe they should have worked and contributed for at least 10 years not just lived in NZ	9/27/2016 12:44 PM
47	5 years, or with exceptions for refugees etc	9/27/2016 12:35 PM
48	I think the period of time after 50 should be increased or prorate the benefit	9/27/2016 12:33 PM
49	10 years for NZ citizens, 20 years for permanent residents	9/27/2016 11:37 AM
50	It should probably be 20 and then be pro rata for any of the years from 10-20.	9/27/2016 10:55 AM
51	50	9/27/2016 10:55 AM
52	pro rata 20 years = 20/45 % of Super	9/27/2016 10:15 AM
53	63	9/27/2016 9:30 AM
54	2	9/27/2016 6:27 AM
55	Need to have WORKED for 20 years - need to have contributed.	9/26/2016 10:23 PM
56	This may depend on where they have lived previously. 10 years is ok for UK immigrants as they bring a state pension with them, but probably too short for those without reciprocal arrangements.	9/26/2016 9:56 PM
57	Grandfather current arrangements, all new immigrants kiwisaver only	9/26/2016 8:33 PM
58	No time restriction other than that they have contributed to a state pension service in their country of origin for more than 10 years	9/26/2016 6:59 PM
59	The need to have been born here	9/26/2016 5:59 PM
60	10 year minimum + paid tax at least for 5 of those years	9/26/2016 5:02 PM
61	As long as I would have to live in another country to qualify	9/26/2016 3:52 PM
62	Most of their working life...would have to take into account refugees	9/26/2016 1:51 PM
63	Irrelevant	9/26/2016 11:35 AM
64	At least 10 years of fulltime work	9/26/2016 11:15 AM
65	Should be pro-rated based on proportion of a person's working life they spent in NZ	9/26/2016 10:27 AM
66	when a person is a law abiding permanent resident and is/had been a taxpayer with the intention of not leaving the country for more than a holiday, so about 4 to 6 months in a 3 year period.	9/26/2016 9:07 AM
67	30	9/26/2016 7:26 AM
68	Pro rata for time paid taxes	9/26/2016 6:16 AM
69	5 years	9/26/2016 3:55 AM
70	10 years, but not without some sort of work contribution, unless married to a worker.	9/25/2016 6:43 PM
71	5 years	9/25/2016 10:45 AM
72	pension proportionate (pro rata) for years working in NZ	9/25/2016 10:41 AM

Who gets what?

73	NZC and 5 years since age 55yrs, and to have a pension scheme in another country that can be trfd to NZ	9/25/2016 9:57 AM
74	10 years of paying income tax	9/25/2016 9:47 AM
75	15 years and a nz citizen not a permanent resident	9/25/2016 9:46 AM
76	30	9/25/2016 1:06 AM
77	Been paying tax in NZ for 15 years	9/24/2016 11:50 PM
78	Nz super should be available if you have lived in New Zealand about 15 years but the amount you get is scaled according to how long you have lived and worked here.	9/24/2016 11:36 PM
79	If the time period is raised, the person should receive the proportion of super they have qualified for. Anything less is unfair - especially since people who move here as adults are likely to pay more in overall	9/24/2016 8:12 PM
80	This question has two lengths of time in it 10yrs from age 20 including 5 years from age 50. Shouldn't that be reflected in the choices. I think the time should be perhaps 20 years and 10 years respectively otherwise people are can just work the system to suit themselves to the detriment of our country.	9/24/2016 7:46 PM
81	Worked in New Zealand a minimum of 10 years	9/24/2016 6:02 PM
82	Should be based on working in NZ	9/24/2016 5:01 PM
83	5 years	9/24/2016 3:47 PM
84	If they have paid into it then they should get it regardless of the length of time they've been in New Zealand.	9/24/2016 1:42 PM
85	If they had been paying tax for at least 15 yrs.	9/24/2016 12:26 PM
86	5 years since age 18 and a total of 10 years prior to 65 years of ages	9/24/2016 12:12 PM
87	Just as long as they are a NZ citizen they should be entitled.	9/24/2016 11:59 AM
88	Paid taxes for the whole of their working life in this country.	9/24/2016 8:57 AM
89	You need to have made a controibution....unless you are a refugee or have contributed to the economy by certain criteria	9/24/2016 7:19 AM
90	Depends - should need to work for at least 10 years not just be here or have an offset overseas pension to qualify for NZ Super	9/23/2016 11:55 PM
91	2nd generation new zealanders +	9/23/2016 11:23 PM
92	7 years is more appropriate. 10 years is too long	9/23/2016 11:16 PM
93	To have worked in New Zealand, and for no less than 10 years minimum	9/23/2016 10:53 PM
94	15 with ten after age 50 - and contribute to tax take during this time	9/23/2016 9:00 PM
95	Depends on nationality and treatment of Kiwis in there country	9/23/2016 7:29 PM
96	Super should be measured based on economic contribution- years paying Income tax?	9/23/2016 5:21 PM
97	10 years of taxpaying time (they have to have contributed to the 'pot')	9/23/2016 1:46 PM
98	They need to have worked in New Zealand for at least 12 years	9/23/2016 5:50 AM
99	If born in NZ or a citizen there should be no time limitations	9/23/2016 12:09 AM
100	Should be prorata. 20rs -65yrs = 45 yrs paying taxes. If u live here for 10 yrs out of 45 yrs then your super should or could be reduced accordingly accordingly	9/22/2016 10:35 PM
101	It depends on how much they've contributed in tax and to the economy during the time they've been resident.	9/22/2016 9:32 PM
102	They should be nz citizens and payed tax in NZ for at least 20 years	9/22/2016 8:40 PM
103	L	9/22/2016 7:52 PM
104	In paid employment for over 25 years in NZ	9/22/2016 5:39 PM
105	get pension in proportion to what they have paid in Tax eg like England but should be paid no matter what country you live in as England does work 5 yrs in NZ you get a proportion of the tax money thats has been paid by tax in to super and thats all you get i	9/22/2016 3:07 PM
106	I'm not sure. I would like to know more about the pros and cons of each option.	9/22/2016 3:04 PM
107	10 years since the age of 20, including 15 years after age 50re the age of super starts	9/22/2016 2:37 PM

Who gets what?

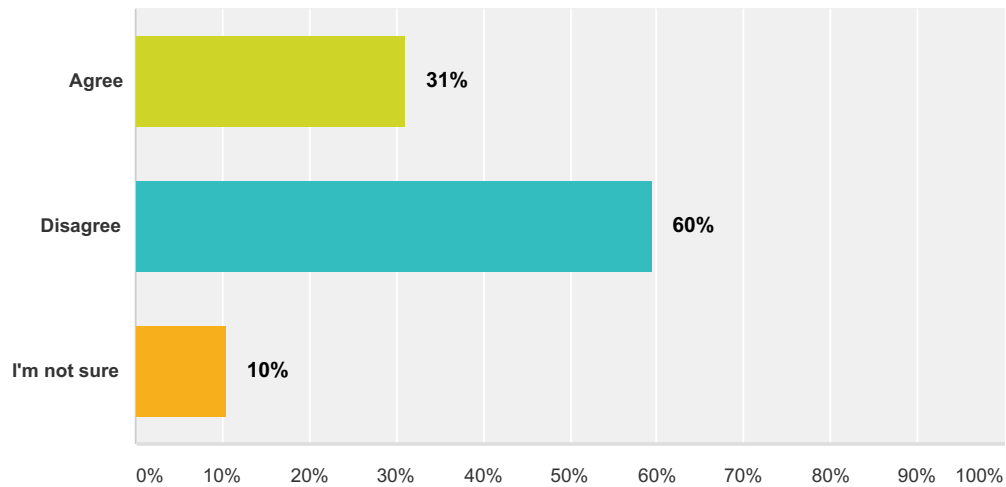
108	Residency should not be the only criteria. To many new residents do not have a job or business so are NOT paying taxes. If they have lived and worked and paid income tax on work or business then 10 years.	9/22/2016 1:34 PM
109	I think it should be phased in, some eligibility at 10 years as now (say 50%) with the full entitlement at say 15 to 20 years	9/22/2016 12:37 PM
110	It depends on how much they contributed.. find a fair formula..	9/22/2016 11:53 AM
111	20 yrs and be living here 5 yrs enforce age and remain to receive.	9/22/2016 9:26 AM
112	If nz citizen, no requirements else if resident existing requirements	9/22/2016 7:18 AM
113	25+ years and citizens only, with a minimum lifetime earnings or investment.	9/22/2016 2:58 AM
114	I think 10 years is fine	9/21/2016 10:45 PM
115	By citizenship only with 10 years residency	9/21/2016 9:59 PM
116	40 years	9/21/2016 9:09 PM
117	Born in NZ	9/21/2016 7:46 PM
118	What ever you contribute in tax in your life time in NZ then that figure should be taken into account when it is decided on how much you should read at 65 , it all about contribution to your country during your working life	9/21/2016 6:15 PM
119	Born and bred in New Zealand	9/21/2016 5:06 PM
120	10 years since the age of 20 only	9/21/2016 3:26 PM
121	They must be born here	9/21/2016 3:19 PM
122	At least 10 years for a 50% payment and full pension if more than 20 years.	9/21/2016 2:36 PM
123	5 years: same time required to be eligible for NZ citizenship	9/21/2016 9:58 AM
124	If someone has lived, worked and paid taxes in NZ for 25 years or more, then the 5 years after 50 part of this rule should not be applied. Otherwise the residency requirement is fine as it stands.	9/21/2016 8:39 AM
125	15 years since 20, 5 of those after 50	9/21/2016 8:30 AM
126	Make it progressive based on time in nz up to a max after 25 years	9/21/2016 7:34 AM
127	Everyone should get super however the amount should be in proportion to how long yourve lived here. I.e if you've lived here for 65 years you get 100% of super amount, but if lived here 10 years then get for example 50%	9/20/2016 10:50 PM
128	Should be a base level of NZ Super for all over certain age, but more for people who have lived longer in NZ upto a limit.	9/20/2016 10:11 PM
129	Should only get it if they paid taxes 20 years	9/20/2016 8:59 PM
130	T	9/20/2016 7:50 PM
131	40 years	9/20/2016 6:31 PM
132	They should meet the monetary requirements to be eligible for superannuation.	9/20/2016 6:17 PM
133	Super payed out calculated by no of years contributed in tax revenue by working time in NZ	9/20/2016 11:43 AM
134	A graduating scale fending on time spent working and living in NZ	9/20/2016 7:39 AM
135	to be born in nz and not be receiving overseas pensions	9/20/2016 7:05 AM
136	I think this qualification should vary depending on the individual circumstances	9/19/2016 11:10 PM
137	What is the role of NZ Super? Is it a reward to for paying taxes or is it a benefit to reduce old-age poverty. If it is the later, it should not have a residency requirement.	9/19/2016 10:45 PM
138	10 years is far too short for universal super. It pays to move here from abroad when you will be means tested	9/19/2016 6:09 PM
139	15 years but can not get if move to NZ after 50.	9/19/2016 12:51 PM
140	And 15 years after age 50	9/19/2016 12:38 PM
141	A minimum of 20---25 years of tax payment can be stipulated	9/19/2016 11:48 AM
142	Need to have had paid employment for at least 10 years	9/19/2016 11:26 AM
143	20 years and contributing tax the whole time	9/17/2016 1:54 PM

Who gets what?

144	Just be a resident	9/17/2016 8:52 AM
145	Should base on how long they have been a contributing taxpayer (taxable income over at least \$10k or something, unless they have extenuating circumstances - e.g. disability) to NZ, and should be at least 10 years	9/16/2016 11:26 AM
146	If you are saying a person has a tax pying life of 45 years, (20 to 65) it seems a bit light to expect less than 1/4 of that life to be in NZ paying tax rather than elsewhere.	9/15/2016 10:36 AM
147	Not 5 years after 50	9/15/2016 8:07 AM
148	U	9/15/2016 7:13 AM
149	been born here and lived in New Zealand and paying taxes for most of their life	9/14/2016 8:18 PM
150	20yrs and been a tax payer	9/14/2016 5:52 PM
151	Super should be given on a pro rata basis . If you live here for 20 years you get 20/45 . Must live in N Z for at least 10 yrs to qualify .	9/13/2016 5:51 PM
152	Should be prorated up to 30 years for full super	9/13/2016 3:08 PM
153	Over 25yr as a TAX PAYER!	9/13/2016 2:29 PM
154	Need minimum 10 years in work force	9/13/2016 12:55 PM
155	Need to have paid tax in NZ for at least 20 years. Why are immigrants who have never paid tax in NZ receiving Super?	9/12/2016 9:33 PM
156	5 years	9/12/2016 9:07 AM
157	at least 10 years of work in New Zealand	9/11/2016 8:09 PM
158	5	9/11/2016 3:18 PM
159	as long as they live, they have paid their taxes after all.	9/11/2016 9:10 AM
160	proportionally, no of years between 25 and 65. i.e. lived here for 30 years then you get 75%, lived here for 10 years you get 25%	9/10/2016 9:35 PM
161	The amount should be proportional to the years spent paying tax, if people want to leave nz then the country that they have worked in must also be liable of the years they have spent paying tax in that country	9/10/2016 1:48 PM
162	5 Years Atleast	9/9/2016 10:19 PM
163	10 years 5 having worked	9/8/2016 8:28 PM
164	whole life	9/8/2016 4:42 PM
165	Lived and worked thus paid taxes for at least ten years. Otherwise 10 years before 50.	9/8/2016 2:55 PM
166	0 years, assuming they don't get super from the country they've been living in	9/7/2016 1:13 PM

Q5 Do you agree or disagree that NZ Super should be income-tested?

Answered: 2,366 Skipped: 327



Answer Choices	Responses	
Agree	31%	735
Disagree	60%	1,408
I'm not sure	10%	245
Total Respondents: 2,366		

#	Please help us understand your answer by leaving a comment	Date
1	If people are still working after 65 let them have their super on top they have earned it.	11/29/2016 12:58 PM
2	Civil servants & MPs get double (GOP) pensions while other law-abiding citizens who worked overseas have their savings stolen from them	11/29/2016 12:55 PM
3	Should not get Super if still working full time - maybe part pension for part-time work.	11/14/2016 10:41 AM
4	Prefer no means test but definitely against asset test	11/8/2016 10:21 AM
5	Those that have saved and have money invested in Trusts would be disadvantaged	11/7/2016 11:41 AM
6	income-testing is a VERY narrow blunt instrument. It reflects the naivety of the commission to even propose it.	11/6/2016 12:20 PM
7	Super should cover for a minimal but comfortable lifestyle. When people want a higher lifestyle, they must save for their retirement funds through private means. Any interest of savings above Super could be taxed.	11/6/2016 11:53 AM
8	Not everyone has had the opportunity to earn a high income however despite that they have lived frugally all their lives in order to have retirement funds. Just because one has savings doesn't mean one is "rich".	11/5/2016 8:32 AM

Who gets what?

9	<p>Rape and Bribery are emotive words and describe particular types of antisocial behaviour. I'm not talking about carnal rape, or illegal bribery, I'm talking about the financial rape - of selected groups of immigrant pensioners – monitored by non-revenue generating bureaucrats applying Section 70 of the Social Security Act. And the bribery - state sponsored - I'm talking about, is the pension money, confiscated from those immigrant pensioners, being redistributed to "Kiwi Savers" as a bribe (an incentive if you will) to join Kiwi Saver. Let me explain further. I contributed to the United Kingdom's "pension" plan after leaving school at 16. I emigrated from the UK to Rhodesia in 1965. Under Commonwealth State imposed sanctions - on the Rhodesian government of the day and Rhodesian residents - I was unable to continue making pension contributions to my "pension plan". In 1973, I resumed making annual contributions to that "pension plan" when I emigrated from Rhodesia to South Africa. All of those remittances to my UK pension fund were paid for with tax paid foreign exchange, remitted annually. I emigrated from South Africa to New Zealand in 1986. After my arrival, I continued to make tax paid remittances towards my pension fund for several years, from New Zealand to the UK. NZ Superannuation is a NON CONTRIBUTORY scheme and ALL my pension contributions were all paid for. On reaching the age of eligibility for NZ Superannuation, I applied for, and was initially granted full NZ Superannuation. Shortly thereafter, I received a coercive phone call to conform to protocols, or be denied my eligibility to Superannuation. My NZ Super was reduced and the confiscated portion given to bribe younger members of the population to join Kiwi Saver. My UK pension continues to this day – four payments per annum - but the British Government – because I live in New Zealand, have fixed my pension in perpetuity. That is, it will never go up while I live in New Zealand. I consider that response too, as abusive. Research by the University of Auckland's Policy and Research Centre, seems to show that a successful claim against the Ministry of Social Development, for the confiscation of paid for foreign pensions has never been successful. And if that is the case, then my proletariat logic tells me that we do not live in a democracy, we live in a bureaucratic dictatorship, because the politicians walk away from emotive subjects like "rape" and "bribery" when it comes to the matter of paid for overseas pensions. At the administrative level of Superannuation, non-revenue producing bureaucrats are employed to carry out parliament's edicts and as administrators of those edicts, WINZ offices, needs guards to protect WINZ employees from angry member of the public. Brown shirts and jack boots next? More police road blocks, phishing for information and more revenue? In August 2015, the bureaucrats calculated my pension was "worth" \$9.82 per day. As of Mid October this year, they calculated my pension was worth \$7.30 per day. I shudder to think just how much it costs the tax payer to operate a department, monitoring thousands of immigrant pensioners, with confiscation targets of less than \$10.00 per day. Unless of course, it's all about "fairness", all part of a perverse government job creation scheme, aimed at keeping unemployed Kiwis off the street, and their salaries paid for by fleecing selected groups immigrant pensioners and NZ nationals who've also worked overseas. So why should I vote for change, when voting to change the political leadership of the country, changes nothing? The best I can continue to do, every three years, is to destroy the cash flow of an elected politician, by voting him/her out of power, destroying the politician's cash flow, just as my cash flow is destroyed. Not a very mature way of addressing the injustice of pension confiscation, but a solution nonetheless.</p>	11/2/2016 11:11 AM
10	NZ Super isn't welfare and shouldn't be means tested. All Long term New Zealand residents should und receive it	10/31/2016 11:03 PM
11	people have paid taxes for all their life	10/31/2016 10:00 PM
12	You should not be penalised for saving to generate future income	10/31/2016 6:32 PM
13	Not sure why you would want to income test someone who is eligible for the super, persons choice if they keep or donate the extra money if they are still working, plus it is taxed.	10/31/2016 4:36 PM
14	I wouldn't want this to hit middle-income people or just look at assets. I would like people who have high income to receive lower super, but not ordinary people.	10/31/2016 11:59 AM
15	those who had access govt benefits via saving for retirement schemes should be means tested - current generation of superannuatants not	10/31/2016 11:57 AM
16	Tax has been paid with the expectation it would fund super	10/31/2016 10:53 AM
17	Equal treatment of older citizens, not penalising people who are smarter and who've made lifestyle sacrifices to create some savings for the golden years.	10/31/2016 10:35 AM
18	Paid tax for at least 25 years	10/31/2016 8:48 AM
19	I see no problem giving it to all so long as it is taxed. KISS	10/31/2016 8:41 AM
20	I disagree because most people have accumulated their savings through genuine hard work and have saved hard for a comfortable life in retirement. They have paid their taxes throughout their working life and should not be penalised in retirement for their savings commitment.	10/31/2016 8:34 AM
21	You shouldn't penalise those who worked hard paid their taxes all their working life by not giving thrm anything in old age	10/31/2016 8:22 AM
22	Should also be dependent upon that you have actually paid tax INTO the system in prior years too. Low tax \$\$ paid in = low benefits paid out!	10/31/2016 8:10 AM
23	Costly to administer and penalises people who have saved for retirement	10/31/2016 3:44 AM

Who gets what?

24	The government has guaranteed it for all so if it was going to be income tested it should be a way phased in thing over a long period of time. It should also coincide with compulsory private pension schemes	10/31/2016 2:49 AM
25	Too many wealthy people receive super who do not need it.	10/30/2016 4:49 PM
26	If people have sufficient savings to take care of themselves individually or under a family tree, the Super should be adjusted accordingly. There is enough evidence out there of Super and Student allowances being used to pay off family mortgages.	10/30/2016 4:31 PM
27	Incentives to do the best one can in one's effective work life are important and if people pay their taxes as productive citizens it would be churlish to exclude them from the provisions made by that tax	10/30/2016 4:09 PM
28	Anything additional youve worked for - its the cream	10/30/2016 12:15 PM
29	should not be income tested. people work and pay taxes they deserve their pension	10/30/2016 11:44 AM
30	One has paid into it as income tax. Has a right to it.	10/30/2016 10:18 AM
31	There is always talk of the underclass if it is income tested you are stigmatising that group it would be like the original pension systems only the never do wells got it and some who had had horrendous bad luck	10/30/2016 6:31 AM
32	If you have paid tax towards your pension you should be entitled to it no matter how much you have earned in the past	10/29/2016 8:10 PM
33	Pensioners have paid their tax and some have paid social security also.	10/29/2016 7:33 PM
34	System may be complicated and subject to income manipulation	10/29/2016 4:39 PM
35	long career high earners have contributed more then those who were unemployed most of their career. This group already receive less in Super vs their contribution to the system. Why should people who contributed to the Super system not receive anything? Some system base Super on average contribution rather than fixed amounts.	10/29/2016 4:29 PM
36	means test if not lived in NZ all working life	10/29/2016 3:21 PM
37	Anyone who earns over \$100k inflation adjusted doesn't need it	10/29/2016 1:50 PM
38	everyone who contributes by paying tax should be eligible	10/29/2016 1:38 PM
39	That would probably mean lower income for a lot of people which might cause greater pressure on govt benefit allowances/topups/assistance	10/29/2016 12:03 PM
40	if one has paid taxes all their lives and still continues to work or have investments, one is entitled to NZ Super regardless, it annoys me the ones who never work, pay little taxes, and seem to be only on benefits and still recieve super!	10/29/2016 11:52 AM
41	We all (Working people) pay our taxes, part of those taxes goes towards our super, so regardless of weather you are a millionaire or every day Joe you should be entitled to the same. If a richer person decides not to claim their super rites that is their choice.	10/29/2016 11:39 AM
42	Many people receiving NZ Super do not need it. In Australia it is means tested.	10/29/2016 10:48 AM
43	It should be a help for those who do not have a lot	10/29/2016 10:47 AM
44	It puts people off from saving to supplement their income.	10/29/2016 10:46 AM
45	Not likely worth the administration cost. As I if an income threshold is set it should be very high +180K	10/29/2016 9:58 AM
46	I think it is unfair to work full time & receive a pension	10/29/2016 9:57 AM
47	NZ Super should be an entitlement, not a benefit while it remains funded from taxes paid in advance by recipients. KiwiSaver balances are currently too small for KiwiSaver to take the place of NZ Super and there would need to be a long transition period if KiwiSaver is to repalce NZ Super. If such a transition was deided on, taxes shoudl decline proportionately to reflect the greater individual responsibility for retirement being assumed by KiwiSaver members.	10/28/2016 9:53 PM
48	As NZ super it paid for by the tax payers (got already taxed) it should be a tax free sum let's say 1,200 a month. People who are earning over 60,000 should not get NZ Super!	10/28/2016 3:47 PM
49	It would discriminate	10/28/2016 3:15 PM
50	only through a more progressive tax system	10/28/2016 1:56 PM
51	The great strengths of NZS is its universality and equity. This makes it both economically very efficient and effectively progressive since the real value as opposed to face value is greatest for those most in need.	10/28/2016 10:51 AM
52	why should a person who has another superanuation system be penalised	10/28/2016 8:32 AM

Who gets what?

53	Millionaires should not receive a social welfare benefit while contributory pensions of people with no other income are deducted from NZ Super; either income test for everyone or no-one	10/27/2016 11:34 PM
54	High income people will find loop holes	10/27/2016 9:45 PM
55	It is already income-tested for those who receive foreign government-administered pensions, but not for those who receive otherwise identical foreign pensions that are not government-administered.	10/27/2016 9:38 PM
56	you mean means tested? People who work past 65 should not get full super, instead they should get a tax rebate for the amount that they would have received from super or be topped up with the difference.	10/27/2016 9:00 PM
57	too late for many to catch up retirement savings will need to be gradually introduced	10/26/2016 7:05 PM
58	It acts as an incentive to be financially wise in your youth and middle age	10/26/2016 5:11 PM
59	this would be a just and fair way as most people have various amounts of disposable income apart from the old age pensions	10/26/2016 11:17 AM
60	We need to try as hard as possible to make the pension universal. This include increasing the age of eligibility and increasing the time you must live in NZ to be eligible. Its outrageous that someone can live overseas for the majority of their working lives and then come back in after the age of 50 and be eligible. I am extremely concerned as a young person (24 y/o) that my generation will not receive a pension at all, due to the imprudent financial decisions that are currently being made.	10/25/2016 2:45 PM
61	Because I've worked for it all my life.	10/24/2016 10:29 PM
62	Everyone should receive it provided they meet the forgoing criteria	10/24/2016 4:13 PM
63	Too expensive to implement for cost savings	10/23/2016 1:54 PM
64	More distribution to needy people	10/23/2016 9:28 AM
65	I'd need to know more about who decides to go for it and who doesn't. Difficult because a universal benefit is much simpler to administer and probably has wider support.	10/22/2016 10:37 AM
66	Paid taxes all our working life	10/21/2016 6:15 PM
67	NZ is facing a crisis with superannuation. We're going to have to make choices about how it works in the future. If an individual has a high level of income/savings exclusive of NZ Super, then NZSuper is not a need for that individual, it is a want. People who work in manual jobs are less likely to have money saved or residual income, are more likely to have physical problems related to a life of hard work, and have a greater need for Superannuation.	10/21/2016 4:04 PM
68	High income earners or those with super from workplaces should not require NZ Super	10/21/2016 8:53 AM
69	I think the current model works well	10/20/2016 1:44 PM
70	One works hard one's live and the Government should not have the authority to change this concept.	10/20/2016 9:46 AM
71	Everyone pays tax, everyone should get Super	10/20/2016 9:16 AM
72	It's a universal benefit. Why penalise someone who has saved for their retirement.	10/20/2016 8:34 AM
73	If your income is sufficient to live on without receiving Super, then your Super should go to those who have no other means of support.	10/20/2016 3:11 AM
74	It is a return on previous taxes. The more tax that has been paid, the more the superannuation should be.	10/20/2016 2:00 AM
75	Refer Question 3	10/19/2016 8:13 PM
76	You pay taxes you should receive super. Tax wealth instead	10/19/2016 12:13 PM
77	But not to the point where people have to use their savings to survive.	10/18/2016 8:05 AM
78	I don't believe you should get Super if you are still working	10/18/2016 8:00 AM
79	you start working at young age you have know idea what life brings and some of tax is for super	10/18/2016 8:00 AM
80	If its income tested their is less incentive to save for your retirement	10/17/2016 11:02 AM
81	you pay taxes for this	10/16/2016 7:23 PM
82	If people have paid into Super -They should get it !	10/16/2016 2:57 PM
83	Income testing favours those who spend well during their working lives and then turn to the government for a hand out. I come from a 'savings-driven' family and value a balance between saving for a secure future and topping that up with the NZ Super. I am not wealthy. Perhaps it could be different depending on degrees of wealth.	10/16/2016 2:47 PM

Who gets what?

84	Why should one be discouraged to work and save	10/15/2016 12:48 PM
85	Pay taxes for 47 years to support the welfare state	10/15/2016 12:01 PM
86	I think income testing is grossly unfair for many people who have funded beneficiaries bludging already. When hard working taxpayers retire, they should be entitled to as much super as anyone else	10/15/2016 11:43 AM
87	If the test was set high then OK . The Australian system is unfair .	10/15/2016 11:04 AM
88	If you pay taxes you should get the reward	10/14/2016 10:24 AM
89	Those who have paid into the super fund should be paid. It should sort itself out in their 'tax return' each year.	10/13/2016 10:28 PM
90	Income is best moderated by 'progressive' direct taxation.	10/13/2016 4:15 PM
91	NZ Super is taxed and that is the means by which wealth accumulation can be regulated	10/13/2016 10:12 AM
92	Why should I be penalised / disadvantaged for being prudent, thrifty and gaining an education that allowed for a better paying career than those who choose to live off the state as a career option?	10/13/2016 7:25 AM
93	Ideally yes, however income testing would mean a testing bureaucracy and complex processes and rules.	10/12/2016 9:21 PM
94	To punish the hardest workers is counterproductive.	10/12/2016 12:41 PM
95	it needs to be a level playing field - incentive's everyone to save- do not penalize those that have	10/12/2016 11:33 AM
96	Do not penalise for those who have saved for their retirement and not just spent most of their income as they earned it	10/12/2016 8:29 AM
97	Most wealthy people put most of their wealth in trust so they'd pass the income test and still get NZ super. As usual it'd be the 'middle class' that miss out	10/11/2016 8:37 PM
98	I have contributed by working for the past fifty years, whilst others take with no returns for society	10/11/2016 8:24 AM
99	Needs to take into account such factors as health problems and therefore special needs, dependents e.g. need to help incapacitated family members.	10/10/2016 4:27 PM
100	asset and income tested	10/10/2016 10:22 AM
101	disincentive to save	10/9/2016 10:40 PM
102	All have contributed towards super	10/9/2016 5:44 PM
103	For some it is the whole income, for others just pin-money. If those who don't need it weren't given it those who do could get more if necessary.	10/9/2016 3:48 PM
104	Income testing is not cost effective just look at Australia	10/9/2016 2:58 PM
105	There are recipients who have asked not to be paid it because of their financial position but the Govt insist. It is not even voluntary	10/9/2016 7:06 AM
106	RICH PEOPLE DO NOT NEED IT WHILE WORKING	10/9/2016 6:50 AM
107	Maybe those earning over ?\$80,000 should be income tested depending on health.	10/8/2016 3:54 PM
108	its ridiculous that you can get a pension while you are still employed. You should have left work before you get a pension.	10/8/2016 10:49 AM
109	depends on the situation	10/7/2016 4:35 PM
110	I would tick agree if I thought this could be achieved in a fair and transparent way to ensure fairness & equity but I don't have confidence that this could be achieved.	10/7/2016 12:14 PM
111	the first \$20-\$30k should be free then a reduction for evry \$1,000	10/6/2016 2:40 PM
112	Income testing would introduce a range of issues, including a disincentive to save, and introduce additional administrative costs via added complexity.	10/6/2016 1:00 PM
113	It might be a pain to manage. Hard to prove. Plus, higher income people contribute more to the pool - why should they get less out of it?	10/6/2016 10:58 AM
114	Prefer the simplicity of a universal pension. Also means testing seems unfair on those who have planned and saved for retirement versus those who have done nothing.	10/6/2016 10:48 AM
115	Means testing creates bad disincentives to save, invest and influences how people structure their affairs	10/6/2016 9:35 AM
116	why should i pay taxes all my life to be mean tested and a bum that does not work can receive the pension.	10/6/2016 7:56 AM
117	If you are working you should not be receiving any super from Govt	10/5/2016 2:43 PM

Who gets what?

118	Everyone getting \$20k untaxed but every other dollar earned has to be taxed, income, capital gain on investments (except the family home) speculative gains etc.	10/5/2016 12:20 PM
119	Tax related on income earned only not on assets	10/5/2016 7:12 AM
120	I think yes, income from paid work - yes.	10/4/2016 7:51 PM
121	If everyone pays in from earned income then they should be entitled to a basic NZ Super no matter what their circumstances. They could be given the option to not take it as a one-off thing at retirement age - i.e. if you opt out you opt out for ever!	10/4/2016 5:55 PM
122	Similar to Australia	10/4/2016 5:28 PM
123	Based on the current taxation structure	10/4/2016 5:05 PM
124	if a person is paying taxes and anticipates that a portion of his or her taxes will be kept aside for his/her retirement then the income should not be tested.	10/4/2016 4:38 PM
125	those that save work hard for that money and shouldn't be penalised versus those that don't save.	10/4/2016 3:54 PM
126	I feel quite strongly that anyone who is still in paid employment should not be eligible for NZ super. As for means testing it would need to be very carefully looked at....I would be furious if I had put money aside for the future only to find it impacted on my entitlement, while someone who did nothing gets the full amount. There has to be a balance somewhere so that those who do take the trouble do benefit in the long run.	10/4/2016 3:37 PM
127	I do not agree with redistribution of income. Those that earned decent incomes paid more taxes and should be entitled to NZ Super.	10/4/2016 2:37 PM
128	Once income gets over national average individual income it should be rebated	10/4/2016 1:19 PM
129	Should be taxable as it is now, fairest system.	10/4/2016 1:16 PM
130	We all need more to live on now and the base Super is not enough to maintain a reasonable lifestyle	10/4/2016 1:00 PM
131	Income testing becomes another progressive tax, with the wealth supporting the poor. At some point, people need to take responsibility for their own welfare	10/4/2016 12:51 PM
132	It's not fair to penalise those that have worked hard	10/4/2016 12:44 PM
133	Either everyone gets it or no-one gets it otherwise it is unfair to those that make sacrifices elsewhere in the form of retirement savings	10/4/2016 12:30 PM
134	Tax is already progressive. If NZ Super is income tested, it becomes another progressive tax. At some point, the poor need to take responsibility for their situation, and stop bludging on others.	10/4/2016 12:27 PM
135	I find it offensive that people who don't need financial assistance for daily living get Super when those funds can be utilised elsewhere	10/4/2016 12:07 PM
136	paid tax for approx 47y	10/4/2016 11:58 AM
137	Means testing creates a disincentive to succeed. If it is means tested then there should be some tax credit for the years paying into the general pool that you are not going to 'feed' off. Means testing suggests that the more well to do would just keep the money for themselves. They could be benevolent. You could incentivise them to be benevolent	10/4/2016 11:57 AM
138	It should be an automatic entitlement. We will probably reach the stage when the age of entitlement is back to 70 as was the case many years ago.	10/4/2016 11:54 AM
139	The idea of a universal amount leaves less room for discontent about whether people have saved or not. Taxation should take care of imbalances?	10/4/2016 11:25 AM
140	With people healthier and able to work for longer, it doesn't make sense that they can also automatically qualify for NZ Super as well	10/4/2016 11:20 AM
141	They have been paying taxes all their working lives so why penalise them if they want/can work a little to add to their retirement and are still taxpayers	10/4/2016 11:14 AM
142	people who don't need it shouldn't be paid it regardless of what tax they have paid. It should also be assets tested.	10/4/2016 11:11 AM
143	Means tested with a reasonably high threshold eg \$100,000 of net income	10/4/2016 11:06 AM
144	If its income tested it would no longer be Universal. It is wrong to penalise those who do the 'right' thing and save and accumulate wealth.	10/4/2016 11:02 AM
145	It is in Australia, people with high passive incomes and lots of assets should be means tested eg say passive incomes over 100K	10/4/2016 10:53 AM

Who gets what?

146	Should be a minimum standard. Means testing does not encourage people to do well and look after themselves.	10/4/2016 10:46 AM
147	If you have paid taxes all your working life then it is an entitlement that should not be income tested	10/4/2016 10:43 AM
148	they should not be working ,should be retired	10/4/2016 10:35 AM
149	We all contribute via the tax system and higher earners pay proportionally more so they are entitled to receive albeit at an older age than 65.	10/4/2016 10:32 AM
150	Contributed through tax should be available, despite the government putting super tax into consolidated funds	10/4/2016 10:32 AM
151	Would need to be part of asignificant package,signaled decades in advance - rather than just striaght income testing	10/4/2016 10:30 AM
152	Independently wealthy people don't need the Govt to give them extra money. It should go to those at the bottom of the heap.	10/4/2016 10:25 AM
153	Depends on overall financial position of the person. For years, we have prided ourselves on the system of a universal pension/NZ Super for all.	10/4/2016 10:19 AM
154	One should not be penalised for working hard for retirement. I have paid taxes and should be entitled to Super.	10/4/2016 10:16 AM
155	as per 4, no penalty for someone wanting to do better, but up to certain levels depending on income.	10/4/2016 10:15 AM
156	If I have paid taxes in NZ all my life I should be able to have the super. Income testing is a waste of time and money as the really wealthy people find ways to show lower incomes, so the only people affected are the ordinary hard workers. The really wealthy will work out a way to get it anyway.	10/4/2016 10:14 AM
157	only to ensure newer migranrs have made contribution to tax and economy	10/4/2016 10:14 AM
158	The person who is still earning is still contributing to the tax system apart from any previous contributions	10/4/2016 10:11 AM
159	Yes but only if your income is over \$50,000	10/4/2016 10:06 AM
160	those on the pension have paid tax through their working life. Why should those who don't try and do something for themselves financially be the only ones to receive super.	10/4/2016 10:05 AM
161	If you are a "born and bred" New Zealander I don;t believe you should be income tested if you have paid NZ taxes all your working life	10/4/2016 10:04 AM
162	However people should not get super if they don't need it I guess to a degree ...maybe incime scaled say 10c reduced on each dollar earned PAYE and if self employed 20c	10/4/2016 10:04 AM
163	Walfare payments to the rich sees this additional wealth being transferred to their children.	10/4/2016 9:37 AM
164	If you have saved well; you deserve what is owed to you	10/4/2016 3:02 AM
165	If you saved well, you deserved the extra assistance	10/4/2016 2:55 AM
166	It seems wrong that a millionaire is eligible, but it's always those in the middle income bracket that lose out, if things are income tested - it seems to create more of a winners n losers scenario. Also -the multi millionaire, is paying big taxes into the system (hopefully). Maybe we should put more effort into policing tax dodgers, then there would be more in the coffers!	10/3/2016 10:09 PM
167	dont penalise hard work or success	10/3/2016 10:08 PM
168	It seems unjust to me that Super is the ONLY non means tested benefit	10/3/2016 9:37 PM
169	If everyone eligible has paid into the scheme then the return should be to everyone too	10/3/2016 5:12 PM
170	Don Brash does not need help. Others do and could have his share	10/3/2016 3:36 PM
171	It is crazy that people who are still gainfully employed can access a full super payment. This should not happen until they retire. It will remove a huge financial burden on the government	10/3/2016 2:06 PM
172	Added complexity, high adminisration costs and avoidance would make means testing ineffective.	10/3/2016 1:32 PM
173	It should remain universal otherwise it is too complicated. Income testing does not affect those who can hide their income	10/3/2016 1:20 PM
174	While people work and draw NZ Super then NZ Super should be income tested	10/3/2016 1:02 PM
175	It's wrong to give welfare to the rich.	10/3/2016 12:20 PM
176	People who plan for their retirement, work and save, should not then be punished by having their Super withdrawn. Also, for many who moved here from overseas, the Super they receive from NZ is offset by the NZ Government claiming the pension they would have received from their home country. If NZ ceased to pay, they would have no right to claim the person's overseas pension.	10/3/2016 12:07 PM

Who gets what?

177	Would depend if the cost of income-testing outweighed the benefits of doing so; it could cost a lot more to administer compared to any savings made.	10/3/2016 9:59 AM
178	I think it probably should be IF there was the capability to transfer the tax from people with high incomes in retirement to those whose lifelong poverty has stopped them from saving for retirement or a home and are struggling with high rents, medical costs etc. On the other hand wealthy people usually have themselves set up to avoid showing incomes while accruing massive assets so perhaps a degree of asset testing needs to be introduced.	10/3/2016 9:21 AM
179	I think the more a person makes in their working life, the more they should be entitled to	10/3/2016 8:36 AM
180	It's not a benefit; it's an earned right (specified social security tax of 1/6 in the £ that was hidden in general taxes by Muldoon, but it's still there)	10/3/2016 8:21 AM
181	Our children and grandchildren cannot afford to keep supporting increasing superannuation. I do not support an age raise as this impact unfairly on those who have worked many years in physical labour for lower salaries. It will also discriminate against women who have not had the same earning capacities. To me, the only fair answer is an eligibility test. Universality is great - in a utopian society.	10/3/2016 7:56 AM
182	I have worked hard since I was 18 including studying while I worked in the health system.I have now been working for 37 yrs and still working in science research where I earn just on the average wage.I have saved and worked hard,been frugal, not received working for families or paid parental leave or subsidised childcare.The child benefit was cancelled when my older two children were very young.My husband and I have supported 2 children through university,producing 2 engineers and currently supporting our youngest through a BA/LLB.None of them have been eligible for the student allowance we were just over the threshold.We lived through 23% interest rates and lost money in the Global finacial crisis.We are now trying to help our children into their first homes becuse house prices have become out of reach for them on their own. We are still supporting elderly parents.If you means test people like us you will remove all incentive to work hard.Stop giving money to those who have not earnt it.	10/3/2016 12:46 AM
183	Difficult and expensive to administer, advantages those who could have saved for retirement but didn't bother to over those who went without to make provision for retirement.	10/2/2016 4:11 PM
184	I think this would be more equitable for society	10/2/2016 12:01 PM
185	It doesn't account for inflation and the cost of living	10/2/2016 4:17 AM
186	We shouldn't have policies that encourage people not to work.	10/1/2016 7:04 PM
187	I have paid tax towards my retirement all my life so should not be penalised by making other arrangements	10/1/2016 8:11 AM
188	if you already get a large government pension [judges and MP's then you should not also get NZ Super - double dipping	9/30/2016 7:36 PM
189	Having worked for over 40 years and paying taxes it should not be income tested.	9/30/2016 4:32 PM
190	If it was many retired people would no longer work, with a resulting loss of expertise and greater poverty, as the super is not enough to live on.	9/30/2016 3:02 PM
191	Gone without what most spend on to build retirement income-income test would be disincentive	9/30/2016 12:53 PM
192	I think it should also be asset tested. I know many people who do not need their pension, so spend it on overseas trips.	9/30/2016 9:42 AM
193	Kiwis who worked hard all their lives and contribute to society via taxes should not be disadvantaged by those who do not	9/30/2016 9:30 AM
194	If you have saved money during your 50 years of employment you shouldn't be penalised while other lazy people spend all their income	9/29/2016 11:21 PM
195	Savers should not be put at a disadvantage over someone wasting their money	9/29/2016 5:27 PM
196	i'm not sure	9/29/2016 4:07 PM
197	We all pay tax - income testing is discrimination.	9/29/2016 3:29 PM
198	Many are still able to and choose to work and get a good income, so the super is just an added bonus to them.	9/29/2016 2:42 PM
199	I like that the benefit is universal and cheap to administer.	9/29/2016 12:56 PM
200	Only give to those who need it	9/29/2016 12:55 PM
201	Every person who has paid their taxes for more than 20 years should be eligible for Super regardless of income because the more taxes they have paid the more they have contributed to the country!!!	9/29/2016 10:54 AM
202	Income testing would simply encourage people to spend rather than save.	9/29/2016 9:47 AM

Who gets what?

203	we pay enough tax ie we are never tax free!!!!	9/29/2016 2:06 AM
204	A super scheme similar to that of Australia should be implemented where a compulsory percentage of a wage earners income is invested into a super scheme. The amount to be exempt from tax. After tax income would also be invested up to a set amount and all money taken out of super at retirement age would be tax free.	9/29/2016 1:25 AM
205	There should be an income threshold where they are income tested.	9/28/2016 10:18 PM
206	Income tested will mean people will use up their savings faster and end up with only the Gov pension and completely dependent on the state	9/28/2016 10:04 PM
207	why should what you have worked hard for and saved be subjected to more tax	9/28/2016 9:17 PM
208	better to income test up to 70 than to raise starting age	9/28/2016 5:51 PM
209	At present Kiwi Saver has not been in long enough, therefore present retirees may not have enough savings	9/28/2016 3:42 PM
210	I think some level of support should be provided universally, but it makes no sense that someone earning a high income should access the full entitlement.	9/28/2016 2:20 PM
211	Universal Super is fair and easiest to apply. Means testing is impossible to implement fairly as the rich will hide their income and cost too much for the govt to implement.	9/28/2016 2:09 PM
212	Because people have tried to save to help have better years in retirement, why should they be penalised.	9/28/2016 11:47 AM
213	Not fair if it is	9/28/2016 10:47 AM
214	only in that those in the higher income brackets don't really need the income	9/28/2016 10:24 AM
215	It should be fair regardless. Just because people are careful and save they shouldn't be penalised and others who haven't bothered get more.	9/28/2016 10:03 AM
216	Yes I agree if people continue to work.	9/28/2016 9:37 AM
217	Too many people who don't need super still get it. Money could be better spent on more needy people.	9/28/2016 8:57 AM
218	The government takes enough as it is.	9/28/2016 8:55 AM
219	If people worked harder to save extra good on them	9/28/2016 8:49 AM
220	After working and paying tax it is fair that all be equal, but some may not be able to save but others have a better life and manage to save. No body should suffer.	9/28/2016 8:45 AM
221	Everyone paid their tax, they should all have the security of super	9/28/2016 7:47 AM
222	It makes sense if there is a shortfall due to aging population but I would be unhappy as my ability to save and work is propping up others who have chosen not to	9/28/2016 7:47 AM
223	I'm unsure of what this question means. I think that all people eligible for NZ super should receive the same. If they are earning other money it should be deducted from their benefit.	9/28/2016 7:43 AM
224	Don't continue to support laziness into old age	9/28/2016 6:27 AM
225	Everyone pays taxes	9/28/2016 6:07 AM
226	they paid their taxes when they worked	9/28/2016 1:06 AM
227	Every body deserve nzsuper	9/27/2016 11:49 PM
228	i believe a person should be able to work at making a small income over and above their benefit and only taxed after a certain level.	9/27/2016 11:44 PM
229	People who have saved will have gone without during their lives to have some money for their retirement. They should not be penalised due to their prudence. May discourage people from saving.	9/27/2016 11:37 PM
230	If you work I guess you get less than someone who doesn't but how about if you worked all your life? Shouldn't you be entitled to more	9/27/2016 11:19 PM
231	Should be the same for all, as the harder you work the more tax you pay. So everyone should be treated the same and receive the same.	9/27/2016 11:10 PM
232	Depends on how it is managed and what the threshold is. A lot of median to low income families still considered too wealthy for their children to get allowances for uni study	9/27/2016 10:47 PM
233	If income tested then little incentive to save for your retirement - may as well just use the state to provide.	9/27/2016 10:47 PM
234	It's not enough to live on	9/27/2016 10:45 PM

Who gets what?

235	It will stop people working right on the retirement age	9/27/2016 9:40 PM
236	Don't think you should get it if you are still working but if you have saved you should still get it otherwise what's the incentive to save	9/27/2016 9:28 PM
237	mabe there should be some kind of abatement per \$ of extra income or based on your assets	9/27/2016 9:05 PM
238	We have saved all our life as the Super is not enough to live on.	9/27/2016 8:49 PM
239	Because the student allowance is. Help people who need help, not those who don't.	9/27/2016 8:44 PM
240	For those able to comfortably support themselves, i.e. with an individual retirement income of over \$100'000 a year	9/27/2016 8:43 PM
241	High earners should get less super and vice versa	9/27/2016 8:42 PM
242	You should look at how long the person has been working n paying tax	9/27/2016 8:03 PM
243	Universality protects the poor from attacks by the rich who do not benefit in a non-universal system/	9/27/2016 7:52 PM
244	I am a teacher. I have managed my finances carefully all my working life, foregoing things like eating out often or spending a lot on clothes. I have paid of my mortgage quickly and bought a rental. I would be so annoyed if I missed out on super, while my free spending colleagues get super because they have not been disciplined savers.	9/27/2016 7:51 PM
245	Some people possibly don't need a pension but we shouldn't penalise those that have saved and prepared. The income/saving threshold should be high so only the very wealthy didn't receive it?	9/27/2016 7:29 PM
246	After retirement work is purely a matter of choice. Income testing will kill that choice, as those who want to earn more by working will not do so.	9/27/2016 6:35 PM
247	Same for everyone so you are rewarded for saving for retirement instead of penalised	9/27/2016 5:30 PM
248	If you have worked hard to save extra money for retirment you shouldnt be penalised, when people who have saved nothing get the same pension	9/27/2016 5:09 PM
249	I think if you have worked and paid taxes for 20 years, NZ citizen and stop working at 65 it should not be income tested.If you choose to continue to work you don't get super untill you stop working.	9/27/2016 4:49 PM
250	It is not a benefit ...it is an entitlement for having paid taxes all your working life	9/27/2016 4:33 PM
251	so long as they have worked in nz	9/27/2016 4:26 PM
252	people worked all their lives have contributed so should be entitled to it regardless of their financial status	9/27/2016 4:25 PM
253	equal for all...same amount for everyone	9/27/2016 4:20 PM
254	u work hard all yr live and save hard 2 have a little extra . u r entitled 2 the pension without means tested	9/27/2016 4:18 PM
255	too much admin and too harsh	9/27/2016 4:17 PM
256	I think it should be income tested because while anyone who has worked and paid tax in nz deserves a pension, under \$400 a week is not enough for anyone to live off and if people who don't need as much got less then people who need it more could get a living amount and not be stuggling to cope from week to week like my mother is currently.	9/27/2016 4:04 PM
257	Why should it, the majority have worked all their lives & paying taxes why should they be penalized for actually having some spare \$ or toys	9/27/2016 3:54 PM
258	For those on higher incomes who are responsible and save for their retirement it no picnic along the way. They often work long hours and hav very stressful positions. They already get taxed at higher rates and pay a lot more for the same services as every other NZer. Sometime less as for some reason they become redundant they often have to spend all their savings before they qualify for certain benefits or help. Why shouldn't people who have worked hard their whole lives be told that they don't qualify for superannuation? What is the incentive to work like a dog? Why bother if you have nothing you get the same care but for free.	9/27/2016 3:48 PM
259	Many only reach a better wage late in life or are still helping family (I still am)	9/27/2016 3:28 PM
260	It should remain universal	9/27/2016 3:20 PM
261	Why should people be penalised because they have saved their money	9/27/2016 3:16 PM
262	the wealthy should not be entitled to it i know one person who gives it all to his grandson for spending money	9/27/2016 3:16 PM
263	At the age of 65 most people will have paid as such their taxes etc	9/27/2016 2:43 PM
264	As a benefit it should not be paid to those who do not need it	9/27/2016 2:04 PM
265	if retired that income won't be coming in anymore. keep it fair.	9/27/2016 2:02 PM

Who gets what?

266	There are too many claiming Super that don't need it - which places the tax burden on younger generations.	9/27/2016 1:17 PM
267	Some very, very rich people getting the super but don't need it, they are mostly already getting tax relief.	9/27/2016 1:07 PM
268	Income tested but the income bracket should be \$100,000 and above. So many couples suffer with this income tested. especially if the partner is still working but has no other asset then the other partner suffer because can not claim as the combined income is over the bracket. It should be income tested excluding the income of the other partner's wage/salary if still working.	9/27/2016 1:06 PM
269	Strongly agree. I am a Chartered Accountant/Tax specialist and many of our clients have vast wealth in Trusts and/or are still on very large salaries while collecting NZ super. For these people, it does not change their lifestyle at all.	9/27/2016 12:37 PM
270	People that work & save should not be penalised while some people sit on their arses on the benefit will get the same super	9/27/2016 12:17 PM
271	There would need to be quite a high threshold to withhold payments.	9/27/2016 12:01 PM
272	Only over a certain threshold	9/27/2016 11:48 AM
273	PEOPLE JUST HIDE MONEY SO THEY CAN GET IT ANYWAY	9/27/2016 11:29 AM
274	There are too many people still earning six figures after age 65. Example, lawyers doctors judges	9/27/2016 11:08 AM
275	It gets too complicated to means test. Wealthy people will work out a way to get it anyway.	9/27/2016 10:56 AM
276	Some millionaires who don't need it are hurting others that do need it	9/27/2016 10:24 AM
277	If you pay taxes you should get the benefit of it.	9/27/2016 10:21 AM
278	Otherwise people would "hide" their income	9/27/2016 10:16 AM
279	We have to be practical and those who don't need it relatively, shouldn't just get it by default	9/27/2016 10:13 AM
280	I would support means testing if the threshold for cutting back pension payments was set at a very high level, in other words people who have amassed obscene amounts of assets should be the ones who do not receive further assistance from the tax payer.	9/27/2016 9:17 AM
281	I've paid my taxes for close to 40 years and so I deserve contributions irrespective of income after retirement.	9/27/2016 9:06 AM
282	If someone has worked hard all their life, they have made a substantial contribution to society so should not now be means tested.	9/27/2016 8:37 AM
283	we have all paid taxes	9/27/2016 8:32 AM
284	A lot of people don't need it.	9/27/2016 8:14 AM
285	why should we go without saving if all that is going to happen is our savings are used against us. We pay extensive taxes we work hard if you are going to income test then i might as well not bother.	9/27/2016 8:14 AM
286	Student allowance is means tested so why not super?	9/27/2016 7:21 AM
287	It should be linked to the amount of tax you have paid as an individual. You are taxed all your life as an individual then lumped together with a partner for super.. Chronic double standard. Mirror the Australian system 12 % of earnings provided by employer	9/27/2016 3:04 AM
288	I totally do not agree with people getting the pension if they are still working	9/26/2016 11:58 PM
289	i think that people that can afford to retire without state help shouldn't need it	9/26/2016 11:47 PM
290	How would you check what income they have?	9/26/2016 10:25 PM
291	if you are mega rich do you really need a few more dollars However if you have some savings I don't think you should be disadvantaged	9/26/2016 10:20 PM
292	It should be based on age primarily	9/26/2016 10:11 PM
293	If you've worked or been a qualifying resident, you should be entitled to NZ Super.	9/26/2016 10:01 PM
294	Every pays tax they should get super, and why penalise people who have also saved their own money. Rich people should not be tax dodging though.	9/26/2016 8:57 PM
295	It is like an insurance policy and therefor should not be held back if one has contributed and is due the pay out. Also those with the means can hide money.	9/26/2016 8:30 PM
296	no because it is your money. if they want to exclude high earners, then they should get a tax break or some thing	9/26/2016 8:24 PM
297	Incomes of over 80k should be tested, or over \$150k for a couple - or in the case of people who own significant assets	9/26/2016 7:58 PM

Who gets what?

298	However, it should ONLY be given to those who have paid income tax	9/26/2016 7:00 PM
299	People with lower incomes have worked and paid fair taxes are worse off than those on higher incomes that have a paid off home as well. There are a lot of people coming into retirement over the next few years that have worked hard but through no fault of their own do not have a home give them equity and the Kiwisaver scheme does not build up quickly enough for those that have been on limited incomes.	9/26/2016 6:53 PM
300	All people have paid taxes based on their income so why should the higher income people get penalised again.	9/26/2016 6:37 PM
301	As long as there isn't a significant affect on tax usage or funding in public services	9/26/2016 6:24 PM
302	If people haven't lived and worked here all their lives, they should be income tested	9/26/2016 6:11 PM
303	I think those who are in a higher tax bracket, say earnings over \$100,000 should be means tested.	9/26/2016 6:08 PM
304	If you have worked all your life and paid taxes then you should be entitled to something back from the government without being income tested	9/26/2016 6:01 PM
305	Everyone should get the same fair amount, regardless of income.	9/26/2016 5:45 PM
306	If a person had paid taxes all through thier working life then they have already paid for thier entitlement for super	9/26/2016 5:03 PM
307	This Pension has never been income tested. We have all paid our taxes and have the right to expect it to remain so.	9/26/2016 4:58 PM
308	All people have contributed to society by taxes etc. I think if people are financially independent and don't need the super - they will still spend this money in the community they live in.	9/26/2016 4:40 PM
309	Only for those over a high income threshold	9/26/2016 4:31 PM
310	Everyone pays taxes	9/26/2016 4:21 PM
311	A New Zealander should not be disadvantaged because of their own desire to save for their retirement	9/26/2016 4:16 PM
312	If someone is still working full time or have income from other sources, then they should be income-tested	9/26/2016 3:55 PM
313	Broadly tested so that those on large incomes don't need it.	9/26/2016 3:49 PM
314	If you have paid tax all your life - you've earnt it.	9/26/2016 3:16 PM
315	You have worked hard all your life and paid taxes so you are only getting a littleback	9/26/2016 2:23 PM
316	Income testing penalizes the people who take responsibility and forgo things in life to plan for their retirement	9/26/2016 2:22 PM
317	It could be more equitable.	9/26/2016 1:58 PM
318	If you have nothing to hide why worry	9/26/2016 1:42 PM
319	People have paid taxes for many years especially those in a higher income bracket	9/26/2016 1:30 PM
320	People have saved for their retirement and paid their taxes	9/26/2016 1:03 PM
321	People have worked and paid tax all of their working lives and if employed are paying secondary tax.	9/26/2016 11:44 AM
322	As long as they've paid taxes for 20 years they should be entitled	9/26/2016 11:36 AM
323	Firmly disagree. All those who have worked in their life should be able to get support from the state.	9/26/2016 10:36 AM
324	These people have spent a good portion of their lives working and contributing to the progress of our Nation. It's a cold country that takes from its longest serving citizens, in the years that we should be giving back to them.	9/26/2016 10:24 AM
325	A person in a relationship, should still be able to receive the same amount super if their partner is still working as what they will if they do not have a partner or share accommodation.	9/26/2016 9:13 AM
326	By means testing you are penalising the people who have been financially prudent and saved for their retirement as opposed to those who have not saved but rely on the state (as usual) to finance their lifestyle. This attitude is directly in opposition to the theory and practice of Kiwisaver	9/26/2016 8:56 AM
327	Totally disagree. Super is a social contract between gobt. & those who have diligently paid taxes for forty+ years before rteiring	9/26/2016 8:55 AM
328	It is well deserved for some people who have worked all their life	9/26/2016 8:37 AM
329	Peg it to the median household wage- if you and your partner earning more than the median household wage from wages and/or investment income you shouldn't be able ot claim super - or at least have a similar abatement mechanism as working for families	9/26/2016 8:29 AM

Who gets what?

330	I believe that if you have the money to support yourself in reirement then the government should not have to support you.	9/26/2016 8:15 AM
331	I agree in principle but think people who have lots of capital and live off that should also not receive NZ Super	9/26/2016 7:55 AM
332	It is intended to support people in retirement. Therefore it should kick in when people retire from full time, or well paid, work.	9/26/2016 7:55 AM
333	If income tested the rich and cunning will only shift assets to still have access to money but not own it.	9/26/2016 7:45 AM
334	If you have had the opportunity to save for your retirement, that's wonderful. But many people, especially women, have limited opportunities due to taking time out to raise children, lower wages etc.	9/26/2016 7:40 AM
335	Only for those who have earnt over \$100,000 a year or have assests worth over 1 million. Or the rich white collar corperates who skipped on tax.	9/26/2016 7:37 AM
336	Rich people use trusts, it would only hurt middle class earners	9/26/2016 7:28 AM
337	until kiwisaver came about, NZ super was/is our existing social contract	9/26/2016 7:03 AM
338	People who have enough (or more) may not need it	9/26/2016 6:56 AM
339	I think everybody should receive something, but the most vulnerable should receive more.	9/26/2016 6:38 AM
340	if income tested you penalise those who have been good savrrs for their retirement	9/26/2016 6:28 AM
341	Should be on wages/salary up to age 70	9/26/2016 6:18 AM
342	People financial needs are the same when stop working. You shouldn't be punished because you earned more. Especially since higher income earners did paid more taxes.	9/26/2016 4:13 AM
343	tested for people earning above a threshold or for passive income, not tested in a way that disincentivises people from work	9/26/2016 3:57 AM
344	if you have work most of your life you have paid taxes so a NO income- tested	9/26/2016 12:42 AM
345	Everyone paid tax all their life. We expect during retirement age they get something back from the govt.	9/25/2016 10:48 PM
346	Paid my taxes, have joined KiwiSaver but will need pension as well	9/25/2016 10:14 PM
347	to encourage turnover of jobs	9/25/2016 10:01 PM
348	A portion of everyone's tax should be assigned toward their pension. Kiwi saver should be compulsory.	9/25/2016 9:55 PM
349	Every one qualifying would have contributed to the country by paying taxes	9/25/2016 9:45 PM
350	why should somwone who has spent all their money during their lifetime, get something extra , when i have saved instead of spending	9/25/2016 9:08 PM
351	People are encouraged for kiwi saver but a proportion of taxes supports NZ super leave it that way!	9/25/2016 8:56 PM
352	Income testing will affect the lower and middle class disproportionately. If it were to be income or asset tested, the threshold should be high.	9/25/2016 8:19 PM
353	I believe it should not be income-tested. When one leave's school and works hard pay tax why should they be income-tested? If they know how to save and invest there money good on them. They should not be penalized for there savings or investment.	9/25/2016 8:12 PM
354	part of me wants to say yes...why should multi millionaires get what amounts to a pittance...but then people who have worked hard and accrued some property etc miss out...	9/25/2016 7:25 PM
355	People who work hard and have more should not be penalised	9/25/2016 7:20 PM
356	income testing would just encourage people to use tricky accounting.	9/25/2016 6:45 PM
357	Why should i be disadvantaged because iv worked hard all my life and not get as much as somebody who hasn't	9/25/2016 6:36 PM
358	for starters super needs to be an average salary. anything less is poverty creation for a class of people that in the current system is deemed as unemployable	9/25/2016 6:32 PM
359	The concept of sper is that it is a right of nz citizenship , based on years of contribution, ; its not a benefit based on need.	9/25/2016 6:26 PM
360	20yrs helps that person contribuit taxes towards NZ Super	9/25/2016 6:16 PM
361	i don;t think it is fair that a person that hasmillions in the bank or investments,get the same as a person with under 50k in savings or investments,	9/25/2016 6:10 PM

Who gets what?

362	Everyone pays taxes and everyone should get it. Especially hard up people should get additional means tested benefits.	9/25/2016 6:04 PM
363	Those who have investments.. ae not in need	9/25/2016 5:35 PM
364	We have worked all our lives and paid taxes on everything!	9/25/2016 5:20 PM
365	If people have saved they should not be penalized	9/25/2016 4:36 PM
366	Those in the higher income bracket have contributed the most by way of tax over their working life and are entitled to receive the same as others. Rather focus on encouraging lower income groups into KiwiSaver.	9/25/2016 4:35 PM
367	if a person has contributed to the country the majority of their working life, then whatever they have saved or inherited should not be means tested. that's mean.	9/25/2016 4:21 PM
368	Because we arent getting enough now and paying a mortgage	9/25/2016 4:18 PM
369	i think everyone who lives in NZ should receive it	9/25/2016 4:01 PM
370	We've all paid tax towards the Super Fund so should all have every right to it	9/25/2016 3:29 PM
371	Every case should be looked at individually with no presidence set	9/25/2016 3:20 PM
372	I think it should be WEALTH tested, not income tested	9/25/2016 3:17 PM
373	The very wealthy don't need it but issues of equity are complicated	9/25/2016 3:17 PM
374	Should be same for everyone	9/25/2016 3:03 PM
375	After paying my taxes for my entire working life I expect to receive a super payment irregardless of income/returns I may be receiving from investments made. If I'm not going to get paid an equal super payment don't take as much in tax now.	9/25/2016 2:47 PM
376	Somepeople due to diovice etc do lose retirement money	9/25/2016 2:09 PM
377	Why should the people who have worked hard and saved all their lives be penalised when others have not (saved)	9/25/2016 1:39 PM
378	How ever I do not agree with non qualified spouse inclusions if your not 65 you can not be included.	9/25/2016 1:35 PM
379	We already have paid our taxes all our lives to get to retirement. If we have been hard workers to have a better retirement then we should not be penalised.	9/25/2016 12:16 PM
380	The means test will save the govt millions, and still be "fair"to the poor of the community.	9/25/2016 12:07 PM
381	Managed savings shouldn't be penalised	9/25/2016 12:03 PM
382	Part tested and part untested	9/25/2016 11:34 AM
383	Everybody contributes (tax) so everybody should benefit.	9/25/2016 11:24 AM
384	Income from investments etc should be taken into account is extra houses being rented and the pension should be just part of that income	9/25/2016 11:20 AM
385	We should be assisting those who need assistance most because of our limited amount of funds. I don't think we should be funding elderly with other means of income, i.e. income from investments.	9/25/2016 10:48 AM
386	should be similar to otehr counties - contributory and non-contributory parts. Non-contributory part to be means tested	9/25/2016 10:42 AM
387	Those who are wealthy do not have an acute need for the Super.	9/25/2016 10:23 AM
388	some hi income people really do not need the same as lower income this increases the poverty scale	9/25/2016 10:04 AM
389	Above savings or investments of \$500,000.00	9/25/2016 9:59 AM
390	i have contributed all my working life why should i be penalisedfor saveing	9/25/2016 9:52 AM
391	This is Superannuation not welfare, babyboomers spend money for economy, they deserve dignity and respect	9/25/2016 9:28 AM
392	Why should I be penalised for working hard and saving	9/25/2016 8:56 AM
393	It I'm paying into a super fund (via my taxes) why should I not have the same access to it post retirment as everyone else? If your a higher earner and therefore a higher tax payer it would be unfair to be denied the benefits of a blanket super.	9/25/2016 8:41 AM
394	If you have saved then this but others don,t then you get penalised but then people who come into he country fresh get it regardless without having paid any ax at all	9/25/2016 8:23 AM
395	what would be the point of saving if you get penalised when you retire	9/25/2016 8:21 AM

Who gets what?

396	People who obviously don't need it are taking it from people who need more help	9/25/2016 7:45 AM
397	If one already has an income over 40,000 then isn't that enough	9/25/2016 7:35 AM
398	No testing	9/25/2016 6:50 AM
399	The DPB, sickness and unemployment benefit are far too 'easily' handed out. People should have to wait until nearer the end of their life (after working hard earning) to reap a fair super. Not waste money on irresponsible youth	9/25/2016 5:40 AM
400	Life is what you make of it and hard working people who have saved and invested their money wisely should not be penalized for doing so.	9/25/2016 3:56 AM
401	It is now impossible to live comfortably on the pension as a single person. If it becomes means tested it will put people who need an extra top up on top of the pension to live in a vulnerable position	9/25/2016 1:50 AM
402	Those on much higher incomes are just going to pay it all back in tax. Give them that much of a tax break and save the admin cost of means testing.	9/25/2016 1:05 AM
403	If youre rich enough to survive for ages ie 4 Auckland rentals ,why should the taxpayer pay for your retirement.	9/25/2016 12:42 AM
404	Individuals pay into their superannuation through their taxes and someone who has worked hard and managed to save should not be penalised over others who have less because they didn't.	9/24/2016 11:55 PM
405	Currently we have paid for it in our taxes during career	9/24/2016 11:52 PM
406	If someone is a millionarie why would they need a government pension?-	9/24/2016 11:35 PM
407	People shouldn't be punished for working and saving hard!	9/24/2016 10:39 PM
408	Marginal tax rate should be higher though	9/24/2016 10:26 PM
409	because they have work most of their life and there is not need to income test them.	9/24/2016 10:22 PM
410	All benefits should be	9/24/2016 9:47 PM
411	It is income tested in a way as any extra income earned is taxed secondary rates.	9/24/2016 9:37 PM
412	It's unaffordable long term if not income tested.	9/24/2016 9:32 PM
413	If income tested, the rich will just find ways to adjust their asset base by use of trusts or other means so they qualify.	9/24/2016 9:31 PM
414	If people are able to be earning income or doesn't feel right they also get super.	9/24/2016 9:25 PM
415	Universal benefit is easier to administer, and doesn't carry a stigma	9/24/2016 8:53 PM
416	i have a little saved but not much	9/24/2016 8:46 PM
417	if you have paid taxes you should be entitled to it its not a benefit we have paid for it	9/24/2016 8:35 PM
418	It should be equal for all but other incomes could be taxed different to encourage altruism.	9/24/2016 8:35 PM
419	When you have a partner under 65 included in your pension it should be income tested and they should be work tested until they qualify for NZ Super	9/24/2016 8:06 PM
420	People went without for years due to paying high weekly taxes & should not be penalised for doing so when they are old.	9/24/2016 7:58 PM
421	If you pay tax for 30+ years and do well and save as per Govt direction and had no benefits from the welfare system why don't you get an equal payment to someone who hasn't provided any funds or limited funds into the tax system... this is supposed to be a recognition of your long service to the taxation system if it is asset qualified it increases the desire to find solutions to decrease your tax obligation	9/24/2016 7:45 PM
422	If people are no longer able to work then why should they become income tested	9/24/2016 6:58 PM
423	no penalty for trying to save for future retirement	9/24/2016 6:51 PM
424	I have paid a lot of tax, and should not be penalised for trying to save money to use when retired to take a holiday when needed or keep warm in winter	9/24/2016 5:42 PM
425	People who make sensible financial decisions in their life should not be given less because of this.	9/24/2016 5:40 PM
426	equal rights equal opportunities, get paid when you retire	9/24/2016 5:35 PM
427	Person earning more than \$100k prior to retirement should not be getting full benefit amount.	9/24/2016 5:23 PM
428	Depends on what level the income is set at	9/24/2016 5:13 PM
429	The very wealthy don't require the help	9/24/2016 5:08 PM

Who gets what?

430	The very wealthiest shouldn't get it. We just can't afford to give it to those who don't need it.	9/24/2016 5:07 PM
431	Not everyone needs it	9/24/2016 5:02 PM
432	No if you have contributed taxes in your working life you should all be equal in retirement.	9/24/2016 4:34 PM
433	I have worked from the age of 17 and am now 59. I deserve to be paid exactly the same as someone who has never worked. I have at least given something back to society through my taxes.	9/24/2016 3:49 PM
434	People who have less money should be entitled to more help	9/24/2016 3:48 PM
435	Collecting nz super should mean retiring completely - the current job market sees young people unable to get ahead while "retirees" can continue to work and collect a pension.	9/24/2016 3:18 PM
436	Annual Income only! NOT assets!!	9/24/2016 3:15 PM
437	I have next to no extra income but do have small investments that I worked hard for.	9/24/2016 3:04 PM
438	The seriously rich shouldn't get a state pension	9/24/2016 2:50 PM
439	Not sure about income tested passive income maybe allowed to reward savings. But shouldn't be able to receive wages and NZ Super at same time as holding a job that could go to someone else.	9/24/2016 2:14 PM
440	universal super relieves poverty among the elderly	9/24/2016 2:03 PM
441	if you have worked and pay tax on income you should receive pension regardless of how many assets or savings you have	9/24/2016 1:52 PM
442	if you have savings that is your good fortune	9/24/2016 1:47 PM
443	No it shouldn't. If you've paid into it then it is your money.	9/24/2016 1:43 PM
444	It is unfair for people who have paid taxes all their lives and saved money and then penalize them for being responsible citizens while the bludges of society are provided for even before they reach the age of retirement. And then they still benefit after 65.	9/24/2016 1:08 PM
445	Involuntarily taking peoples money on the premise of providing a service, and then creating a situation where you disincentivise personal financial responsibility is the reason why we have such high rates of welfare abuse.	9/24/2016 1:01 PM
446	not all be can live of the pension. low in come earners can't save for retirement	9/24/2016 12:21 PM
447	super should be main income with other being secondary	9/24/2016 12:17 PM
448	Regardless of income from other sources NZ super is of right but appropriate taxes apply	9/24/2016 12:14 PM
449	All taxes paid during my working life should make eligibility to super a given	9/24/2016 11:09 AM
450	you pay tax all your life while working time to retire	9/24/2016 11:01 AM
451	Super should be means tested - as not all people need it. It's a waste of tax payers money. People need to be more personally reaponsible for their retirement funds.	9/24/2016 10:42 AM
452	If you claim superannuation it should be primary income for tax purposes and all other income taxed at secondary rates.	9/24/2016 10:42 AM
453	NZ super is a right not a privilege	9/24/2016 10:15 AM
454	Because it should be an entitlement of citizenship.	9/24/2016 10:04 AM
455	If you work all your life and pay tax, and saved some money, why should we be punished by not receiving the same amount as someone who has not either worked (eg received government benefits) or someone who has wasted all money on drugs and alcohol,or lived life by spending more money than they earn.	9/24/2016 9:45 AM
456	Why should someone who has worked all there life and tried to put some aside be penalised - rather see those who have maybe been on a benefit ALL there life or 10+ years NOT be entitled to any super	9/24/2016 9:17 AM
457	If you have worked and paid taxes during your lifetime then you should be entitled. If you have immigrated maybe a proportional value dependent on time.	9/24/2016 9:16 AM
458	should be for those in need of help	9/24/2016 8:37 AM
459	Many people will save for retirement and will save to receive a standard of living they wish to have and will include the expectation of super in that.	9/24/2016 8:37 AM
460	Generally people who have payed taxes for super all there lives would get little or no nz super if means tested as they are the ones also most likely to have saved separately for their retirement.	9/24/2016 8:30 AM

Who gets what?

461	Very rich people simply do not need it. There would be more for the poor	9/24/2016 8:10 AM
462	I am saving hard to top up my super. Not fair to lose it by income testing	9/24/2016 7:21 AM
463	If you have been a higher earner, you have paid more tax	9/24/2016 7:16 AM
464	Super is to help with finance after retirement.If one has large amount of wealth their requirement would for super in reality is lesser than a financially needy person.	9/24/2016 7:14 AM
465	Effectively a kiwisaver account. You make contributions to pay for current recipients and you should get a significant proportion of the money you contribute when it's your turn.	9/24/2016 7:12 AM
466	not fair for money to be taken away from those who gave worked hard and saved money	9/24/2016 6:28 AM
467	There are some people who can afford to live well without a pension. It's an equity issue.	9/24/2016 12:49 AM
468	If tax has been paid all their working life, they deserve it.	9/24/2016 12:35 AM
469	It is given as a basic right and should remain that way .I have saved hard for my retirement so why should I not qualify while my friend spent and lived well and did not save for her retirement .	9/24/2016 12:31 AM
470	anyone earning a certain amount of money whereby they can invest for a comfortable retirement should be income tested	9/24/2016 12:18 AM
471	No point paying for mega wealthy or still actively employed or operating a business	9/24/2016 12:12 AM
472	Ida person has over 100,000 in the bank @65 years of age. They should be income tested	9/24/2016 12:08 AM
473	A minimum amount for all. If one is still working there should be some testing for the second portion (not 1:1 but some deduction). But only while one is still working.	9/24/2016 12:00 AM
474	But easy to manipulate taxable incomes to qualify	9/23/2016 11:59 PM
475	It's a disincentive to savings if means testing was in place	9/23/2016 11:45 PM
476	Should be assets tested too eg over 1 million	9/23/2016 11:30 PM
477	A New Zealand citizen who has worked and contributed to society, paid their taxes, should not be means tested, no matterhow "well off" they are	9/23/2016 11:29 PM
478	Maybe asset testing rather than income testing would be more appropriate	9/23/2016 11:24 PM
479	A lot of us have gone without luxuries so that we will be comfortable in retirement	9/23/2016 11:23 PM
480	Some people receiving a pension are still working and extremely well off	9/23/2016 11:19 PM
481	have paid taxes	9/23/2016 11:13 PM
482	if you have worked and saved ,why should you be penalized , you have probably paid more tax and gst , and you probably are in better health , there fore less off a burden as you get older	9/23/2016 11:11 PM
483	Those who don't need super to supplement their income shouldn't automatically receive it.	9/23/2016 11:00 PM
484	Too many people have too much and others have nothing at all.	9/23/2016 10:56 PM
485	I believe everyone should get super, but low income people should receive more. People have worked hard and their labour has been used to create wealth, everyone deserves a decent retirement and some people desperately need a helping hand to eat while others travel the world.	9/23/2016 10:51 PM
486	If an income is already being received there should be no need for a government top up. Let someone who needs it have it	9/23/2016 10:39 PM
487	It is something all taxpayers deserve.	9/23/2016 10:23 PM
488	Some wealthy people have creative accountants that minimize tax they pay.	9/23/2016 9:59 PM
489	It is the reward for all those years of paying taxes	9/23/2016 9:55 PM
490	Some may receive income from investments/shares, work part-time or full-time, may own rental properties.	9/23/2016 9:46 PM
491	It should be fair no matter income	9/23/2016 9:45 PM
492	Some could have earned more but have extra medical expenses. Some people have woked hard to give themselves extra for retirement. Others do not make it to retirement even thou they have paid tax all their working life.	9/23/2016 9:44 PM
493	I think a person on earning a full-time salary over a certain level should be income-tested to receive NZ super, in the same way student allowances are based on parents income testing and welfare benefits are income tested	9/23/2016 9:39 PM

Who gets what?

494	Fairer this way	9/23/2016 9:07 PM
495	Too many people escape paying extra tax by hiding it in trusts companies etc s	9/23/2016 8:50 PM
496	It will all end up back in the system one way or another regardless of ones income with or without super	9/23/2016 8:45 PM
497	Ive worked hard all my life. Why should I be penalised for saving hard	9/23/2016 8:24 PM
498	Don't punish people for saving	9/23/2016 8:19 PM
499	if you are financialy independant then you dont need it	9/23/2016 8:08 PM
500	So it doesn't discourage savings and less compliance	9/23/2016 7:51 PM
501	If not income tested an opt-out public register naming those opting out would be good.	9/23/2016 6:57 PM
502	Most people pay their share of tax whilst either working or other, so deserve something back.	9/23/2016 6:43 PM
503	It should be universal, the ones that would get cut have paid the most tax	9/23/2016 6:39 PM
504	So long as people have worked and paid taxes they should get NZ Super	9/23/2016 5:34 PM
505	If they have worked hard all their to retirement, why should they have it income tested?	9/23/2016 4:49 PM
506	We pay taxes from the time we start work so why cant we.enjoy our retirement tax free.	9/23/2016 4:40 PM
507	If you have saved all yr working life why should we be penalised by not getting super when we also paid taxes for our working life	9/23/2016 3:58 PM
508	Most of us at this age had paid in to the super scheme in the 60's until it was taken away and we never got that money back	9/23/2016 3:55 PM
509	Person with high income does not need super annuation	9/23/2016 3:11 PM
510	It would depend on what figure 'income testing' starts at. For the super-wealthy (i.e. millionaires etc), definitely.	9/23/2016 2:57 PM
511	amount paid dependent on wealth and tax paid to nz govt	9/23/2016 1:58 PM
512	not all are wealthy	9/23/2016 1:51 PM
513	you shouldn't get it if you are still fully employed	9/23/2016 1:51 PM
514	If you've paid your taxes throughout your working life, you should get the Super just like anyone else.	9/23/2016 1:47 PM
515	if they help towards our economy and pay their taxes through their working lives why not let them enjoy their retirement.	9/23/2016 1:21 PM
516	We are moving to a world of automation where most people will not have jobs. National Super can be the test bed for eventual universal income or something similar.	9/23/2016 12:25 PM
517	High income earners have no need for a top-up	9/23/2016 11:59 AM
518	Ive saved So its mine.	9/23/2016 11:54 AM
519	Does not encourage saving when employed	9/23/2016 11:48 AM
520	If paying is going to be an issue then targeting should be done.	9/23/2016 11:40 AM
521	Would not be fair on tax payers who contribute the most to the tax pool i.e. high income earners	9/23/2016 11:13 AM
522	I'm torn - want to say yes, but am aware of companies and family trusts that conceal an individual's income and assets	9/23/2016 10:46 AM
523	income over \$60k should effect the super due	9/23/2016 10:39 AM
524	Rich people don't need it - why pay them?	9/23/2016 10:35 AM
525	If someone has saved they should not be penalised. If it was means tested noone would bother saving for retirement	9/23/2016 10:19 AM
526	Why should someone with a large "bank account" be given the same amount of money as someone who has nothing because of their circumstances	9/23/2016 9:27 AM
527	Please see my comment re age of eligibility	9/23/2016 8:35 AM
528	Some people have gone without to have extra income in retirement.	9/23/2016 8:08 AM
529	Concerned about cost of implementing though. Don't agree with working and still getting NZ Super. It makes the government a charity.	9/23/2016 8:05 AM
530	How can we predict in these uncertain times what our income status will be	9/23/2016 7:51 AM

Who gets what?

531	The more you earn the less you get	9/23/2016 7:45 AM
532	Every working person pays taxes and part of that is towards superannuation.	9/23/2016 7:44 AM
533	no as people have paid taxes all their working life and should be entitled. if it is means tested people wont save for retirement	9/23/2016 6:21 AM
534	Level set very high eg income higher than \$180,000	9/23/2016 5:52 AM
535	It's not fair if people have scrimped all their lives to put a bit by to be able to live comfortably in their retirement to penalise them.	9/23/2016 4:49 AM
536	Too hard to income test as use of Trusts etc can hide income sources.	9/23/2016 4:32 AM
537	This should be managed through taxation	9/23/2016 1:57 AM
538	People who need it less should get less	9/23/2016 1:36 AM
539	If income tested those with the knowledge will hide money	9/23/2016 1:16 AM
540	I don't think it should be income tested once retired but if you're still working at 65 perhaps it should.	9/23/2016 12:45 AM
541	should all get super	9/23/2016 12:11 AM
542	I think some defer of income testing could work but only if the threshold is relatively high.	9/22/2016 11:40 PM
543	I would prefer a UBI for all citizens	9/22/2016 11:38 PM
544	It should be a hand up not a hand out.	9/22/2016 11:35 PM
545	It penalises people that have saved so discourages saving and creates poverty for the elderly	9/22/2016 11:14 PM
546	the more a person has earned in their life, the more tax they have paid, and the more they have contributed to the economy. why shouldn't they get something back? btw I am not on a high salary.	9/22/2016 11:11 PM
547	If the person is still currently working and getting paid over \$100,000 per year, I don't think they should get the super	9/22/2016 10:54 PM
548	If someone has earnt 60000 a year for 45 working yrs then they have paid lots of tax so why penalise them in old age and reward those who might bludge off a benefit all their life????????Should be thanking those who work which supports super bring paid to anyone.	9/22/2016 10:38 PM
549	If a person is financially independent , that is gets personal income sufficient to live on , they should not get the pension	9/22/2016 10:07 PM
550	if you've been living off 70k+ a year you should have saved enough for retirement.	9/22/2016 9:20 PM
551	Possibly a high income threshold could be considered if it means those with no other income could receive a higher rate of payment	9/22/2016 9:15 PM
552	Equity not equality	9/22/2016 9:00 PM
553	Everyone deserves the same amount	9/22/2016 8:42 PM
554	Everyone should be treated equally. People who have managed to save have usually forgone many life luxuries. Like holidays etc so why should they again be penalised	9/22/2016 8:31 PM
555	Unsure of the accepted income.	9/22/2016 8:30 PM
556	I know person with a huge bank balance in excess of 300K and he collects super.	9/22/2016 8:28 PM
557	One should receive this pension regardless of income	9/22/2016 8:21 PM
558	Any income over \$100,000 should be tested	9/22/2016 8:12 PM
559	People should have the option of earning something to supplement the pension. Definety interest from savings should not be regarded as income.	9/22/2016 8:09 PM
560	For the most part, whatever your income might have been near to this time, doesn't mean that it is an income that you could possibly survive on once reaching the pension age.	9/22/2016 7:52 PM
561	Income tested on all actual income (rental property income, interest on investments etc). Owning your own home not counted - just other homes	9/22/2016 7:52 PM
562	Universal right given contribution to economy through working career	9/22/2016 7:19 PM
563	Sometimes the cost of managing income testing is inefficient	9/22/2016 6:38 PM
564	It should be your tax paying right	9/22/2016 6:30 PM

Who gets what?

565	if a person is on the pension, how much more can they make as income	9/22/2016 6:22 PM
566	It should remain a universal amount, but only cover basic living costs. Also those that have saved for retirement should be allowed to keep the income they receive from investments or further employment, or businesses, without losing the super. A surcharge tax will only discourage income focused investments and withdrawl from businesses	9/22/2016 6:02 PM
567	For years a contribution towards this has been made out of the individuals taxes, halting them from getting it after all that time is not right	9/22/2016 6:01 PM
568	We can't afford to pay it to people who have plenty of money to fund their own retirement,.	9/22/2016 5:41 PM
569	If people are still working after the age of eligibility, then I believe that NZ Super should be income tested.	9/22/2016 5:10 PM
570	Every one has the same choice as to how they dispose of their after tax earnings over their working lifetime. Spend it or save it.	9/22/2016 5:10 PM
571	It is cheaper and more efficient to have a universal benefit than means test, and wealth is not being included in this, so people can be income poor and very wealthy which doesn't make the super annuation any more targeted to people who need it more	9/22/2016 4:52 PM
572	If you don't need the money, you shouldn't get it, and more can then go to those in need.	9/22/2016 4:34 PM
573	Those who have enough saved to live the rest of their life in comfort don't need super.	9/22/2016 4:20 PM
574	is this different to asset -tested? Would it reduce the super a peson recieves?	9/22/2016 4:19 PM
575	I don't think those in welll paid full time employment should be paid super	9/22/2016 3:53 PM
576	i dont think assets such as the family home should be included in any asset testing	9/22/2016 3:48 PM
577	no way income tested	9/22/2016 3:36 PM
578	Means tested but at a very high income so middle income earners don't miss out	9/22/2016 3:36 PM
579	The very wealthy should not need state super to help them live.	9/22/2016 3:34 PM
580	Without income testing the age of eligibility will have to rise.	9/22/2016 3:27 PM
581	Including investment income and other means such as property portfolios.	9/22/2016 3:15 PM
582	Means testing always has unintended consequences and traps.	9/22/2016 3:13 PM
583	if you have worked and paid tax then you should not be income tested just because you have saved	9/22/2016 3:12 PM
584	I understand that income testing is too hard to administer and there are too many loop holes. Rich people will hire laywers to exploit the loop holes. Better to give it to everone so that we improve outcomes for the people who actually need it.	9/22/2016 3:07 PM
585	Actually I think it should be asset-tested (excluding main home) rather than income	9/22/2016 2:51 PM
586	If its universal everyone will get it; if it's income tested the genteel poor will be too proud to apply. Besides, it's not a benefit, its an annuity.	9/22/2016 2:49 PM
587	should not be given to people earning >100,000	9/22/2016 2:38 PM
588	To assess eligibility for those becoming entitled before 70lia	9/22/2016 2:37 PM
589	i am concerned about assets that i want to pass in my will to my (disabled) children being included in an income calculation. But some people in the public service will retire on 80% of their salaries, whilst others, who contributed to NGOs will not have anything like this protection. I am also concerned about the implications of retiring with dependent (and moderate needs) adult children.	9/22/2016 2:35 PM
590	Would rather spent on young	9/22/2016 2:27 PM
591	people should not receive super if their gross income (including all sources) is higher than the average wage	9/22/2016 2:18 PM
592	Best to keep as a universal entitlement. Will discourage people for working aNd saving if their funds get abated.	9/22/2016 2:16 PM
593	They've paid their taxes, so should be entitled to Super.	9/22/2016 2:06 PM
594	Have paid tax all of working life so have paid tax already. So it is a tax on a tax which is unfair.	9/22/2016 2:02 PM
595	You should not be penalised for saving during your working years for your retirement!	9/22/2016 1:43 PM
596	If someone has extreme wealth and does not need super and are not willing to for go getting it then income testing should help, however people in this position often have lawyers and accountants to help hide their assests so I dont know	9/22/2016 1:41 PM

Who gets what?

597	At first I thought I was a disagree and now I'm not sure.. I think NZ Super should be available to everyone and based on the cost of living BUT in saying that people who have earnt a modest wage for 50 years before retiring might have less saved when compared with people who were high earners or part of the 1%. I think if it was to be income tested then it should be based on average earnings across a career and not the most recent earnings and if we are going to income test then we need to consider asset testing too.	9/22/2016 1:36 PM
598	All people over the threshold should get paid.	9/22/2016 1:24 PM
599	People have worked hard for their retirement, should not be tested. They have earnt it.	9/22/2016 12:44 PM
600	People that have worked hard all their life and saved and spent their money wisely and planned for their retirement be further disadvantaged and expected to go without more than others that have lived without planning for retirement and spent all their money without a thought for the future or been on benefits for alot of their lives - this would be a deterrant for savings and kiwisaver and it would not be fair. Means testing people for have been responsible all their lives and through taxes have supported others that have not would be a huge injustice.	9/22/2016 12:44 PM
601	I think it is wrong that people that are still working to the extent that they are earning above average wages get NZ super. I think it should be income-tested up to the age of 70, but on wages/salary not investments as you don't want to penalise people who have provided for themselves.	9/22/2016 12:40 PM
602	Because the top income earners don't need it.	9/22/2016 12:23 PM
603	providing it is cost efficient	9/22/2016 12:06 PM
604	It should be as is Universal Superannuation	9/22/2016 12:05 PM
605	if you work hard everyone should recieve.	9/22/2016 11:56 AM
606	The rules should be the same for everyone	9/22/2016 11:55 AM
607	I think it is unfair to contribute over a lifetime and get nothing but there are older people who need more than is currently on offer.	9/22/2016 11:29 AM
608	You have paid tax all your life you should not be penalised for putting money aside yourself while others who haven't don't get penalised	9/22/2016 11:17 AM
609	My opinion	9/22/2016 11:13 AM
610	Current levels unsustainable. To move age up would unfairly impact on those who have undertaken manual work are less likely to be able to keep working. Therefore if it is unfair to change age then means testing seems the only other option.	9/22/2016 10:55 AM
611	It creates the wrong incentives.	9/22/2016 10:53 AM
612	Hard to change the system now when people have been 'contributing' to it for so long.	9/22/2016 10:49 AM
613	Most people save hard for a decent standard of living for their latter years and should not be penalised for this.	9/22/2016 10:46 AM
614	Everyone should get the same amount regardless	9/22/2016 10:45 AM
615	If you means test it you can leave entitlement at 65 and reduce to zero the entitlement of people on large salaries. Smaller reductions on people with more modest salaries.	9/22/2016 10:43 AM
616	As its funded from general tax, all tax payers should be entitled	9/22/2016 10:38 AM
617	not including the family house	9/22/2016 10:35 AM
618	If people are already receiving a large income there's no need for additional superannuation.	9/22/2016 10:22 AM
619	We shouldn't disincentivise people from working and earning	9/22/2016 10:18 AM
620	Higher income person contributes more to the community, therefore higher income person should receive more pension. Otherwise, the policy itself is not encouraging everyone to work hard to make NZ a better country.	9/22/2016 10:16 AM
621	This is hard, in some ways people have paid taxes all their lives and so maybe should get something back, but if they are self sufficient without the super then the government should not need to support them.	9/22/2016 10:14 AM
622	People who owns a farm or large business should be. The don't have to pay for electricity, meat or phone and can claim everything off tax	9/22/2016 9:46 AM
623	i believe in income testing however, it should be based on the individuals income only. Partners income should not be taken into account. Especially if there is a considerable age gap	9/22/2016 9:44 AM
624	It is a safety net, so only if needed, but high threshold like 80-90k	9/22/2016 9:29 AM
625	if you have been a working tax paying citizen you should not be income tested	9/22/2016 9:16 AM

Who gets what?

626	Various Government Promises since I was 16 years old	9/22/2016 8:58 AM
627	Would need to see case studies from other countries	9/22/2016 8:35 AM
628	People should not be penalised for saving - which is what income-testing of super effectively means. If it happened, people would stop saving for their own retirement	9/22/2016 8:32 AM
629	wealthy people do not need it	9/22/2016 8:05 AM
630	A lot of elder income is now going towards supporting children and grandchildren	9/22/2016 8:00 AM
631	Only after a certain income	9/22/2016 7:58 AM
632	Will lead to schemes that hide income. Admin too expensive	9/22/2016 7:45 AM
633	people that have contributed to socitey and not sat on their arse all day (not the sick or disabled) sould get a lower rate than hard working people	9/22/2016 7:38 AM
634	having savings/investments on top of super should be encouraged	9/22/2016 7:27 AM
635	Income testing is a disincentive to save for retirement.	9/22/2016 7:25 AM
636	As long as it was asset tested too including family trusts	9/22/2016 7:20 AM
637	I don't think that there is a need for people with a living income to also get Super.	9/22/2016 6:49 AM
638	people can hide income and assets makes things messy	9/22/2016 6:46 AM
639	Similar to universal basic income. And if you have more, then that's your own good fortune	9/22/2016 1:33 AM
640	if people pay taxes toward super, then they deserve it even if they choose to continue working	9/22/2016 12:26 AM
641	Everyone over 65 should be entitled.	9/22/2016 12:18 AM
642	If you have paid in the tax system you should be part of NZ super regardless.	9/21/2016 11:57 PM
643	If someone has paid taxes all their working life should be eligible to get NZ Super	9/21/2016 11:45 PM
644	It is a safety net for pensioners not a top up for the wealthy.	9/21/2016 11:22 PM
645	NZ Super should be asset tested before it is income tested and spouses under 65 should not be able to sit New Zealand Super, they should be on a relevant benefit.	9/21/2016 11:07 PM
646	Why should people who have saved or worked hard be penalized after paying taxes all their working lives	9/21/2016 11:04 PM
647	Pay taxes and work all your life- you deserve it. Be a no good bludger you get it anyway even though you haven't earned it	9/21/2016 10:55 PM
648	Those who worked all their lives deserves, paid taxes deserves the pension. Only those who are the bluggers should be reviewed and tested.	9/21/2016 10:55 PM
649	both the truckdriver and lawyer work very hard however the truck driver is unlikely to be able to save as much for his retirement as the lawyer	9/21/2016 10:39 PM
650	those who have saved and worked hard should not be penalized just becasue they have been better prepared	9/21/2016 10:34 PM
651	Super should be a benefit for those that need it, it should not be a right of entitlement for older new zealanders when it is the tax paid by younger ones that will be paying for it	9/21/2016 10:27 PM
652	It is costly (in terms of bureaucracy) to income test and cost may outweigh benefit	9/21/2016 10:09 PM
653	Only for incomes above 70K	9/21/2016 10:00 PM
654	No incentive to save if means tested	9/21/2016 9:58 PM
655	More than one property and other investment assets should limit eligibility for super.	9/21/2016 9:57 PM
656	People who work and save hard shouldn't be disadvantaged.	9/21/2016 9:53 PM
657	If I choose to save while others spend why should I be penalised? Or should I spend everything pre retirement to ensure I am eligible for super?	9/21/2016 9:28 PM
658	then amount spent sorting this aspect is not economic	9/21/2016 9:00 PM
659	Every New Zealander 65 or over should be entitled to the full amount as we have worked all our lives and paid our taxes .	9/21/2016 9:00 PM

Who gets what?

660	It is one of the few NZ universal social benefits, and given that the ability to earn effectively disappears the gap between those with high incomes and those without disappears.	9/21/2016 8:40 PM
661	rich people pay more Tax for their whole life ...	9/21/2016 8:32 PM
662	tax paid and decent investments should be sufficient	9/21/2016 8:23 PM
663	Its logical to do so.	9/21/2016 8:21 PM
664	have always been a tax payer	9/21/2016 8:09 PM
665	If by dint of hard work and going without, you manage to get a small nest egg together, why should you be disadvantaged by that.	9/21/2016 7:49 PM
666	Should be for everyone as equals, I know a lot of well off people give it back to charities and it about making good choices.	9/21/2016 7:38 PM
667	People with other income have a responsibility to others	9/21/2016 7:04 PM
668	Pro rata. @ \$60k full existing benefit, reducing to zero benefit @\$80k & above	9/21/2016 6:55 PM
669	People have worked hard to get what they have so they can have a a better retirement. Most would have sacrificed much during their Working life to achieve their goal. I suppose it depends on what the threshold is. What about someone that has saved with a super annuation scheme with regular contributions is it fair that they be means tested at the end. This is a big discussion point	9/21/2016 6:22 PM
670	I am sure that the bench mark would be too low, an easy cop out for government.	9/21/2016 5:47 PM
671	If people are earning other income (including passive income) I think they have less need for full NZ Super...	9/21/2016 5:44 PM
672	If you have significant amounts of income then super should subject to a sliding scale income test.	9/21/2016 5:39 PM
673	Even even if you are a millionaire, you get the super. You paid your taxes	9/21/2016 5:35 PM
674	if a person is well healed they can take care of themselves	9/21/2016 5:30 PM
675	Income testing would reduce the incentive to continue to work	9/21/2016 5:21 PM
676	I think those with huge assets or incomes do not need it. But the cut off rate should be at least \$1million dollars in assets	9/21/2016 5:15 PM
677	If it is, then it will punish the workers. Similar situation to those who haven't saved and get a large rates rebate. Start rewarding those who pay tax.	9/21/2016 5:08 PM
678	We've paid taxes all our lives and also the richer people will just have income in trust funds as they always do, so effectively hide their real income! Capital gains tax would be a great idea or means test but not including your home you live in	9/21/2016 4:57 PM
679	At this point we've planned retirement based on super. There would be considerable hardship if it were means tested. However if people have excessive wealth (say, over \$2 million in assets) then super should stop.	9/21/2016 4:45 PM
680	It depends on the threshold because if you have struggled putting money aside for retirement you shouldn't be punished as you are now but wealthier people shouldn't get it	9/21/2016 4:18 PM
681	High cost of means testing and existing problems around means tested benefits and allowances	9/21/2016 4:11 PM
682	It should be assessed based on info submitted via IR otherwise income testing becomes too expensive to administer. It should be a direct cut-out not a reducing entitlement for the same reason.	9/21/2016 3:39 PM
683	Because if it was tested, there would be more funds to support those in need. As we have an aging population we need to find a way to support the many elderly who have nothing, this would be one way	9/21/2016 3:35 PM
684	everyone should be entitled to the same amount	9/21/2016 3:27 PM
685	It depends on what the testing includes... a lot can be hidden through companies and trusts so the method used must cover all of this	9/21/2016 3:23 PM
686	It should actually be wealth tested (which is harder to do) since if you own your own house then the current Super rate is far too generous.	9/21/2016 2:56 PM
687	NZ super should be like an insurance policy against ending up poor. Already rich people who don't need it shouldn't. get it	9/21/2016 2:49 PM
688	It is annoying to see already wealthy people get it, but universality means that it has been effective in keeping retired people above the poverty line, so is worth the annoyance	9/21/2016 2:37 PM

Who gets what?

689	If someone chooses to remain in full time employment, the pension should not be paid	9/21/2016 2:24 PM
690	If someone worked in NZ all their lives they should be entitled to NZ super regardless how well off they are.	9/21/2016 1:49 PM
691	People with a lot of other income don't need it	9/21/2016 1:41 PM
692	It's something all tax payers are entitled to. They've paid for it.	9/21/2016 12:58 PM
693	why pay for those who obviously dont need the money just like the rest of the benefits we pay, there are others in need	9/21/2016 12:43 PM
694	If you have paid tax all your working life this should be the reward for your contribution	9/21/2016 12:10 PM
695	We simply cannot afford to keep shovelling huge piles of cash to wealthy retirees.	9/21/2016 12:00 PM
696	I'm against recipients of superannuation continuing to work and receiving super. It should be one or the other i.e a wage or super.	9/21/2016 12:00 PM
697	Benefits, student allowance are...	9/21/2016 11:37 AM
698	It should be means and health tested from 60-70	9/21/2016 11:19 AM
699	As per my answer a few questions ago, it should definitely be circumstantial and reviewed often for each individual.	9/21/2016 11:04 AM
700	Everyone has paid their taxes and deserve access to the super fund	9/21/2016 10:58 AM
701	If I save hard and build up my own income for retirement, but my neighbour spends all of his money on cars, travel and lifestyle, it is not equitable that he would get NZ Super and I would not. Perhaps once your income is at a decent level, say the average wage, then some income-testing could be considered. However, it is far better for people in retirement to still be doing something. If you income-test their pension and therefore disincentivise them to keep working past retirement age, their health could suffer.	9/21/2016 10:48 AM
702	So long as the threshold is high enough not to disadvantage people who have saved for retirement.	9/21/2016 10:42 AM
703	Wealthy people should not receive more than any other citizen.	9/21/2016 10:12 AM
704	If you income test it you take away the incentive to save	9/21/2016 10:05 AM
705	Reducing at \$40000 to elimination at \$60000	9/21/2016 9:52 AM
706	We should be encourage people to save this will achieve the opposite effect	9/21/2016 9:33 AM
707	You cannot change the rules half-way through the game, and punish people who reduced their spending to save for extra income in retirement.	9/21/2016 9:31 AM
708	It should be universal and recognise every bodies contribution equally	9/21/2016 9:29 AM
709	Super should be universal entitlement	9/21/2016 9:04 AM
710	its my money	9/21/2016 8:40 AM
711	Those on higher incomes have often paid more in tax, so have paid more into the super fund. If it is to be income tested, then interest from investments must be excluded, otherwise saving is discouraged.	9/21/2016 8:40 AM
712	We deserve it regardless	9/21/2016 8:35 AM
713	there should be testing maybe but with threshold. Super rich people never get there on their own, they need the support of local economic growth and opportunity, family support etc. I think it's important that those who don't require the pension, because, for example, their net worth is obscene, then they shouldn't receive it, or should be obliged to donate it to a charity.	9/21/2016 8:34 AM
714	Why should someone who has earned minimum wage all their life only be given as much as someone who has millions in the bank and can fully self fund retirement	9/21/2016 8:22 AM
715	People who have received grossly inflated salaries.n a year.	9/21/2016 8:00 AM
716	It should make no difference to your income if we want an egalitarian society	9/21/2016 7:43 AM
717	If OK to receive Super then let them have it otherwise they will hide income via tax dodges	9/21/2016 7:37 AM
718	.We work hard for the country by paying taxes and looking after our smallest citizens. Retirement is a time that the government should acknowledge this contribution financially regardless of household income. It is not fair to penalise a retiree with the ability and compunction to work. I believe most retirees with wealth would be very charitable with their time and funds.	9/21/2016 7:27 AM
719	The income would need to be set high so as not to disadvantage those who have saved and planned to allow themselves a better future in retirement	9/21/2016 6:41 AM

Who gets what?

720	Many have what they need so retire comfortably why not help those who have not	9/21/2016 6:26 AM
721	If you have been a loyal hard working NZ tax payer the money is actually yours anyway, you paid it upfront. If you means test you exclude the very people who paid for it. This is grossly unfair as you then discriminate against the hard workers and reward those who elect not to work..	9/21/2016 3:24 AM
722	why penalise a person who has saved for themselves	9/21/2016 2:53 AM
723	Everyone deserves the same. Paid the same amount of tax. Shouldn't be penalized for their own savings or for still working to supplement their super.	9/21/2016 12:59 AM
724	I don't think that people that have saved hard their entire life should be penalized when some people choose to spend all their money and have nothing left for retirement. However the super rich that clearly don't need the money become a burden to the tax paying population.	9/21/2016 12:27 AM
725	I don't think we can afford to look at Super as a right - it should be treated more as a welfare payment. It should actually be income and asset tested (excluding the family home). People who have done well and can look after themselves should not be eligible - we simply can't afford it given that the population over 65 is set to double in the next 15 years or so	9/21/2016 12:23 AM
726	Everyone gets taxed on what they earn, why should superannuatants be penalised on what they have saved?	9/20/2016 11:57 PM
727	It needs to be equitable. If a person has worked hard, saved and paid taxes why should they be penalised with income testing??	9/20/2016 11:39 PM
728	If you earn over \$500k a year, you should not get any super	9/20/2016 11:37 PM
729	if you contribute, you benefit. No penalty for saving well.	9/20/2016 11:08 PM
730	High income earners should get less super than low income. Scaled system.	9/20/2016 10:50 PM
731	If people are still working and have the means to provide for themselves they should.	9/20/2016 10:44 PM
732	People who save for their retirement should not be punished because they have done so, which is what would effectively happen if you gave Super only to those who failed to prepare for old age. Eventually, I would like to see state superannuation replaced entirely by a self-funded scheme, with a safety net for those unable to contribute throughout their lives, like the disabled and mentally unwell. But the compulsory saving would have to be started 40 or more years before the phasing-out of state Super began.	9/20/2016 10:41 PM
733	Principle of universality (subject to eligibility requirements in previous questions) should. I think my answer is based on a social cohesiveness goal.	9/20/2016 10:22 PM
734	You don't need it if you Are already wealthy	9/20/2016 10:21 PM
735	I have supported generously charities, and community causes, have provided employment, have worked damned hard, have never qualified for any of the initiatives designed to help families because of that, have known hard times and good times, but have earned every penny I have ever spent. Have educated 4 children none of whom graduated with a student loan. We have worked, saved, gone without, not had expensive overseas trips in order that we can live comfortably but not richly in our senior years. So I would be braced off if our income was now to be means tested.	9/20/2016 10:21 PM
736	If you are on a high salary you don't get the super until you retire.	9/20/2016 10:03 PM
737	If people choose to continue working or have worked hard and saved why should they be penalised.	9/20/2016 10:03 PM
738	There should be a certain amount that is alright to earn a week eg. \$200 gross but after that have a reducing amount.	9/20/2016 9:27 PM
739	Totally against income testing and other means testing as I don't think it can be done fairly	9/20/2016 9:26 PM
740	I'd like to understand this more	9/20/2016 9:12 PM
741	We have Damm well worked for it	9/20/2016 9:02 PM
742	But only for those working 30 hours or over or have income above minimum wage	9/20/2016 9:01 PM
743	Support dependent (young children)	9/20/2016 8:53 PM
744	Tax payers entitlement	9/20/2016 8:49 PM
745	People's circumstances are different. Even people with good paying jobs sometimes goes thru a crisis financially.	9/20/2016 8:37 PM
746	In principle, I personally DO NOT think NZ Super should be income-tested, however, given that any entitlement that my generation or others get are either income-tested or trending towards becoming income-tested, it seems incredibly unfair in my opinion that NZ Super remain as some sort of sacred cow that cannot be touched, especially considering that those currently entitled to NZ Super are the very people who benefited the most from the welfare state when they were at my age.	9/20/2016 8:26 PM

Who gets what?

747	I'm currently paying into Super that won't exist when I retire. I have to pay for people who can afford to support themselves but are greedy.	9/20/2016 8:26 PM
748	Why should those who save and invest to retire comfortable be penalised.	9/20/2016 8:20 PM
749	Should only be based upon your own income and spouses	9/20/2016 7:52 PM
750	the old fellas should retire and open employment opportunities to younger	9/20/2016 7:24 PM
751	I don't think those that are 'loaded' should get it, however if income testing was brought in, then you can bet it would discount average hard working Joe like myself, so definitely no income testing!	9/20/2016 7:15 PM
752	I don't think you should get it if you are working full time in a well paid professional job. Ok if you are on minimum wage because that is not a living wage.	9/20/2016 6:55 PM
753	Paid to all at 65 but means tested option for those over 63	9/20/2016 6:40 PM
754	People should earn a min. amount. Employers should put 9% for each member. Government match member contribution each year to a capped amount (\$5,000). This is possible, look at other countries super schemes.	9/20/2016 6:21 PM
755	I think that income tested penalizes those that have made an effort to save for retirement or have gone without earlier on to make investments with an eye towards retirement	9/20/2016 6:17 PM
756	Super should be designed to support those no longer in work/able to work. Someone able and willing to work full time past 65 is not -in need- of this support and therefore drains taxpayer money while also occupying jobs - while someone else cannot find work -or- qualify for such support. Share it around!!	9/20/2016 5:42 PM
757	It should be a safety net not an entitlement	9/20/2016 5:08 PM
758	Agree as too many wealthy people are claiming it who have no need for it.	9/20/2016 5:03 PM
759	It is already specific..equity for everyone..Each individual should receive the same.	9/20/2016 4:58 PM
760	But would need to be a high threshold ie those with income over say 50k in today's dollars	9/20/2016 4:53 PM
761	if you don't need it, you shouldn't get it.	9/20/2016 4:47 PM
762	Should be like it was before between 60-65 yes over 60 then everyone should be eligible	9/20/2016 4:38 PM
763	cost outweighs benefit. other means tested benefits and tax credits and student allowances create huge problems for those middle of the range people that just miss out	9/20/2016 4:11 PM
764	living here some 30 years, never had a cent from the government, although payed one third of income. So on retirement we are looking forward to getting something back.	9/20/2016 3:48 PM
765	Not required for high incomes, but don't discourage some work after 65 years old	9/20/2016 3:48 PM
766	I agree however I do acknowledge it would be very hard (and bureaucratic) to administer	9/20/2016 2:54 PM
767	NZ super is given to those that have worked hard throughout there lives. Because a person chooses to work and save shouldn't exclude them from being entitled to what they are owed.	9/20/2016 2:43 PM
768	Depends on the amount that is means tested. So it does not disadvantage those who have worked hard but does not pay those who clearly do not need it. Ie: some one that has a rental and a house with some savings and investments. But do not allocate super to someone still bringing in a million a year at retirement.	9/20/2016 12:59 PM
769	Making NZ Super income-tested creates a perverse incentive which discourages people from being careful with their money, and demonstrating financial restraint. In order to actually save significant amounts of money to make income-testing of any financial benefit to the government, you wouldn't be able to target the super rich alone, you would also need to target a significant chunk of the middle class. In reality, often the thing that differentiates whether a person at the end of their working life is middle or working class is how careful they've been with their money since they started in the workforce. Did they wait until they were in a financially secure position before having kids? Or did they start prior to actually owning a home and paying down the mortgage for a few years? As a recent graduate when going out with colleagues for after-work drinks did they have one beer then switch to lemonades, leaving early to catch a train home, or did they spend upwards of \$100 every week on drinks and cab fares. The commission should aim to instill conservative, careful financial behaviours in people, encouraging delayed gratification. This would be difficult to do whilst making NZ Super income-tested unless you are fine with not actually saving very much money (i.e. only targetting those who I would classify as Super Rich (retire with about 4 million in savings and above).	9/20/2016 12:44 PM
770	Income testing will effect middle class but the rich investors know how to hide wealth in secret trust etc .. Also the middle class who scrimped and saved to have money at retirement age will be penalised for going with out when you get to save for that age , also all workers pay tax as they earn and it is up to the govt to manage that revenue and not nissaproprate the funds , the money for super has been collected from workers through there working life and at the age of super it is time to give back !	9/20/2016 11:51 AM

Who gets what?

771	Average earners save hard and should not be penalised	9/20/2016 11:31 AM
772	High income people should not get super. Or get less.	9/20/2016 10:25 AM
773	Pay same tax toward super should not be penalised	9/20/2016 7:40 AM
774	Everyone pays tax towards super.	9/20/2016 7:24 AM
775	unsure if it means receiving income,or existing properties and savings	9/20/2016 7:07 AM
776	I feel that those who have worked and paid taxes for most of their lives should get some money even if they have an income unless income and cash assets are really high	9/19/2016 11:16 PM
777	I don't think super should be universal. Essentially, rich people should not qualify.	9/19/2016 11:12 PM
778	In principle - yes. Income tested over life, so that those who invested prudently are not punished compare with an individual who spent frivolously on the same income.	9/19/2016 10:46 PM
779	People with very high wealth should not receive the same pension as someone who has no assets, possessions. However this is also wrong as in effect in punishes those who have worked hard and saved	9/19/2016 10:41 PM
780	Just like any other financial entitlement, Super should be income tested. This is an equity issue, which perpetuates inequality.	9/19/2016 10:21 PM
781	Only those with a lot - otherwise we all pay tax towards this.	9/19/2016 10:03 PM
782	People will simply hide their money in trusts	9/19/2016 8:57 PM
783	If im paying taxes its only fair to get super. Paying taxes to let beneficiaries claim super and then gave to fund my entire retirement is completely inequitable	9/19/2016 8:49 PM
784	It shouldn't matter what I have earnt or am earning I have worked and paid taces since i was 18	9/19/2016 8:32 PM
785	But not in the penny-grabbing way that WINZ does benefits. And not in a way that means people need to fill in five gazillion forms	9/19/2016 8:19 PM
786	I agree. I have a colleague at work who is 67, still working and earning close to 200k before tax. There is no need for a person in that situation to receive super yet. Different story if the income is much lower.	9/19/2016 7:57 PM
787	If you are financially stable enough to support yourself in retirement I.e have a rental property with no mortgage then you shouldn't get the same amount of super.	9/19/2016 7:46 PM
788	Some are well able to find loop holes to make their money work, others work their whole life at a mediocre level and are never able to save enough to have a decent life after work.	9/19/2016 7:04 PM
789	A good income pre-retirement doesn't equate to a decent retirement savings	9/19/2016 6:27 PM
790	sad that people work hard all their lives and have it taken away by overpriced private resthomes	9/19/2016 5:23 PM
791	A UBI is the way of the future. It might be decades before universal adoption but it has to happen eventually. Why take a step away from the end goal	9/19/2016 4:36 PM
792	income testing would either encourage people not to save or to just 'hide' their money	9/19/2016 3:41 PM
793	Those on high incomes do not need the support	9/19/2016 3:29 PM
794	Rich dont need a few more dollars a week	9/19/2016 2:08 PM
795	based on total earnings at time of retirement	9/19/2016 12:48 PM
796	This income is a safety net for retirees.	9/19/2016 11:49 AM
797	ABSOLUTELY - and income testing MUST include income from family trusts otherwise its futile	9/19/2016 10:10 AM
798	We can't afford to keep running it for everyone at current levels, if people are very wealthy (above 5million net worth) then they don't need it. Let's save it for those who do.	9/19/2016 9:37 AM
799	Including stocks, shares and trust access... Some people have not been able to work, and some have worked, but if you have large amounts of investments, then that has been built for your retirement, and to keep a failing system working, it should be reduced as to who can receive it - I know its a band aid to a dying scheme, but the fact that everyone can get, means that	9/19/2016 8:36 AM
800	Not fair to burden one generation with this and not others - if you've paid tax, you should be able to retire in peace	9/19/2016 8:19 AM
801	I will receive interest on hard-earned savings by 65. Why should I be penalised for having the foresight to help myself by having consistantly worked and saved hard and after paying a mountain of tax that helps pay for the bone-idle. If there is a level it should be quite high so that it only affects the extremely rich.	9/19/2016 2:27 AM

Who gets what?

802	High earners have paid more tax than others so should get it in retirement.	9/18/2016 7:06 PM
803	It should depend on how the income is generated. If you get out of bed and physically go to a job then no means test. If you trade property or shares then income testing should apply in the current climate of social impact.	9/18/2016 5:29 PM
804	Income and wealth tested	9/18/2016 5:03 PM
805	Don't hurt the people who scrimped, saved & invested well.	9/18/2016 1:30 PM
806	but only if the sum is over 2.5 million with cost of living increase to sum yearly	9/18/2016 12:18 PM
807	Because it is inefficient to pay people who don't need the money, and neglect healthcare and education.	9/18/2016 10:07 AM
808	Rich people don't need it	9/18/2016 8:16 AM
809	It would force people to be dishonest or penniless on retirement why should they be punished for saving money	9/18/2016 8:09 AM
810	I have no faith in the Government's ability to determine a fair income test.	9/17/2016 11:51 PM
811	If someone has a high income they have likely contributed to more taxes through PAYE in majority of cases. The very rich who hide their incomes in company structures would still be eligible in means tests where's the hard working middle class would be worse off for it. If you work and pay tax it shouldn't matter - someone might be working at retirement age to help other family etc, they may still need the pension - don't penalise them for continuing to work when there is a shortage of good employees.	9/17/2016 11:35 PM
812	If you're working part time or have made a real effort to save for retirement you shouldn't be penalised to give more to someone who hasn't.	9/17/2016 11:29 PM
813	Would lead to wealthy people structuring affairs so they're eligible (just like with student loans, WFF) so would only be middle income types affected and likely cost more to administer than it would save	9/17/2016 9:23 PM
814	Many people have worked very hard and it is not fair that they may end up with no more retirement income than those who have not contributed anything.	9/17/2016 6:27 PM
815	If you earn a good income because of your hard work, you are likely to be paying your share of tax. You deserve it.	9/17/2016 6:23 PM
816	Why should you receive a benefit if you are still working?	9/17/2016 6:22 PM
817	Means testing would punish hard workers and keep them working longer years because they do not qualify for super	9/17/2016 5:10 PM
818	because some people have worked so hard to leave their money for the next generation. why penalise the people for being great savers.	9/17/2016 2:14 PM
819	High incomes contribute the most, so they should get something back. But there should possibly be a limit eg >\$150k	9/17/2016 1:56 PM
820	If a person is still able to work full time then it should be means tested	9/17/2016 1:47 PM
821	Everyone deserves it as they have paid their taxes for years. If they have become successful therefore a higher earner it's often due to their own hard work long hours and dedication. My husband for example works an 80 hour week to be successful and pays the highest rate of tax but he really works so hard and under a lot of stress. But it's not fair to be means tested.	9/17/2016 1:38 PM
822	Should be something that everyone gets regardless of their ability to be able to save in nz.	9/17/2016 1:22 PM
823	Sliding scale over \$110k	9/17/2016 1:09 PM
824	Would cost more to administer than would be saved, and some would be treated unfairly for the sake of a dollar or two at the cutoff point. And who decides that?	9/17/2016 11:38 AM
825	is unfair if those who worked hard and did without miss out when 'drunken spendthrifts' (lol) collect	9/17/2016 10:51 AM
826	It is not fair that people who plan well then miss out on entitlements	9/17/2016 10:33 AM
827	Incomes testing will just penalise those who have worked hard and reward people who have been lazy.	9/17/2016 10:32 AM
828	This will disincentivise saving extra money for retirement such as KiwiSaver	9/17/2016 10:30 AM
829	People still working and able to support themselves should not receive any government/ tax payer assistance until they properly retire or have no other means of ongoing financial support	9/17/2016 10:24 AM
830	Many people save for retirement. But for those still working and earning an income over \$50,000 I don't think they should receive NZ Super.	9/17/2016 9:48 AM
831	Should be based on what you have done for nz development	9/17/2016 8:54 AM
832	Income testing is a disincentive towards additional saving/investing as well as a disincentive to those that are able to & wanting to work beyond retirement age. Having older	9/17/2016 8:36 AM

Who gets what?

833	We all pay taxes all our working lives. What we could have is an option to donate our super if it is not needed	9/17/2016 8:10 AM
834	Superannuation is paid for out of general taxation. It was intended to support older people who were unable to support themselves and who NEEDED help. People who have sufficient resources eg a private superannuation scheme, investment portfolio of rental properties etc. It is incongruous that millionaires who are quite capable of supporting themselves also receive superannuation	9/17/2016 7:36 AM
835	Grossly unfair on the tax base to pay super to very wealthy people when they don't need the money	9/17/2016 6:46 AM
836	Rich Pricks don't need more free money.	9/16/2016 11:27 PM
837	Nobody should be sidelined simply because they saved more	9/16/2016 3:47 PM
838	if a pensioner is all on his own, how can you justify this issue	9/16/2016 2:48 PM
839	Higher incomers have more leeway	9/16/2016 2:19 PM
840	Hard to be objective given my current age	9/16/2016 2:00 PM
841	If a person continues in full time employment beyond 65 yrs. Also the amount of pension given must be linked to the level of income.	9/16/2016 1:29 PM
842	Unaffordable if not income tested so it will ultimately go that way, just shifts greater burden on younger generation who will be funding both their own retirements (Kiwisaver) and NZ Super if this isn't started soon. No reason why millionaires should be receiving NZ Super off the back of young taxpayers	9/16/2016 11:29 AM
843	I am saving for my retirement if others are not why should I be penalised for their lack of planning	9/16/2016 10:56 AM
844	Don't treat Super like a 'benefit'!	9/16/2016 10:26 AM
845	However the threshold should be high	9/16/2016 8:50 AM
846	keeping it simple, avoids bureaucracy	9/16/2016 7:54 AM
847	It makes sense on some levels for the well off who could get by without super to not make the cut, but at the same time it would be punishing people for doing well. The current level playing field, where everyone gets something back, feels more equitable.	9/16/2016 6:55 AM
848	Economic cycles might change and super should be fair in all cases. Perhaps super should be taxed.	9/16/2016 5:21 AM
849	just because you've paid more tax (in value) doesn't mean you get to earn more. other less unfortunate people had to struggle their entire lives too	9/15/2016 11:39 PM
850	I think the elderly should receive some money regardless of income/situation due to the simplicity and base-opportunity provided. However, I feel this amount of money should not be enough to easily live off of during retirement. However I would additionally like government to provide support for those NZers who are worse off so we don't have destitute elderly, so that they can age gracefully and that their own lack of savings foresight does not ruin them. That amount of extra support should be under constant debate throughout parliament and wider society. Income testing also encourages riskier investment strategies during retirement, due to capital gains not being normally seen as income, which is bad.	9/15/2016 9:54 PM
851	Where would be the incentive to save?	9/15/2016 5:38 PM
852	Means testing the benefit ensures that state resources go only to the needy. It should not be the business of government to provide benefits to middle and upper classes	9/15/2016 4:58 PM
853	Means tested on property portfolios, including any held in trusts!	9/15/2016 4:58 PM
854	If they have been taxpayers all their lives, they have been effectively paying into a 'super' account/ This may change with the advent of substantial contributions to Kiwisaver or compulsory super.	9/15/2016 4:20 PM
855	It should remain generous so people who need to can still work but reduce hours	9/15/2016 2:31 PM
856	I think millionaires need income testing	9/15/2016 1:43 PM
857	Super is currently a very poorly targeted transfer. Many of those eligible are some of the wealthiest members of society. The transfer could be better targeted by income testing. Besides the case against the wealthiest New Zealanders receiving Super, is the issue with actual need. A 65 year old should not be able to start receiving while they carry on working. Their need has not increased. Income testing could remedy or mitigate this.	9/15/2016 1:30 PM
858	As long as a person has worked in NZ and contributed/paid tax for at least 15 years	9/15/2016 12:49 PM
859	I think Super should provide a safety net for everybody, but not penalize those with savings.	9/15/2016 11:40 AM
860	There should be a tax paid income threshold.	9/15/2016 10:41 AM

Who gets what?

861	The strenght of the system is its universality low bureaucratic overhead and, non intrusive nature of the application process	9/15/2016 10:35 AM
862	People who don't need it shouldn't get as much as someone who does	9/15/2016 9:25 AM
863	But should not include family home	9/15/2016 9:17 AM
864	Muldoon tried that and failed	9/15/2016 8:08 AM
865	Will this make the richer more richer and the poor...poorer!	9/14/2016 11:51 PM
866	if you have paid you tax, you should be entitled to you super	9/14/2016 8:40 PM
867	People with assets and/or investments which return more than \$80,000 a year should not be eligible.	9/14/2016 8:16 PM
868	Proper taxation includes provision for super, should be universally available to contributors	9/14/2016 5:56 PM
869	We have all contributed to the tax base over the years, so there should be no distinction. If it was income-tested, some people would find ways around that to ensure they got super irrespective of their incomes (eg through the use of trusts etc).	9/14/2016 5:47 PM
870	Asset tested, not just income tested	9/14/2016 5:38 PM
871	Shouldn't find those who do not need the benefit. With an aging population it is unsustainable without being income tested.	9/14/2016 11:27 AM
872	Why should you be penalised for having a little job when slob of people are unable to work at that age	9/14/2016 8:12 AM
873	Income testing would only lead to financial structuring - trusts etc, to allow the better off to still receive Super.	9/14/2016 6:37 AM
874	If you have contributed taxes your entire working life then income testing shouldn't factor here	9/13/2016 10:00 PM
875	Provides for a more equitable situation. For example those who have a lot of financial assets don't need NZ Super as well.	9/13/2016 9:14 PM
876	Because it shouldn't be the wealthy continue to get wealthier, it should be equal for all	9/13/2016 7:44 PM
877	Why should I pay for rich peoples holiday upgrades	9/13/2016 6:25 PM
878	The real rich have their income hidden in trusts etc so they would still receive NZS	9/13/2016 5:24 PM
879	Any politician should know that super was introduced astax contribution funded.	9/13/2016 2:33 PM
880	question too simplistic, will an annuity from kiwisaver be income, what about wealth and homes owed by trusts and private companies	9/13/2016 11:53 AM
881	even better ..tax wealth effectively, recognising true "income" of wealth ownership	9/13/2016 10:19 AM
882	Universal superannuation solves many problems.	9/12/2016 11:49 PM
883	It will only disadvantage middle income earners who have worked hard all their life paying the most tax. Very rich people have ways of hiding their money and probably paid the least tax all their life	9/12/2016 9:38 PM
884	Why am I penalised for being sensible and good	9/12/2016 7:47 PM
885	If they have paid in to it then deserve it	9/12/2016 7:08 PM
886	Takes away the reason for saving for retirement ie Australia	9/12/2016 4:27 PM
887	For a retired person who has paid their tax's should not be taxed again	9/12/2016 4:18 PM
888	If higher incomes and those with multi-million dollar assets were taxed	9/12/2016 2:53 PM
889	If you have paid tax, you should be entitled to it.	9/12/2016 11:00 AM
890	It's for a reason that they call it Universal. It's an incentive for the salaried people who have paid tax all their life but never got any support even during redundancies due to their income.	9/12/2016 9:00 AM
891	Income testing is more forms that some old people would find difficult to fill in.people is that age that earn lots are still paying lots of tax in theory as well, so it's not all bad	9/12/2016 6:54 AM
892	It never has, why start now	9/12/2016 6:51 AM
893	People shouldn't be punished for being smart and diversifying their income. Those who paid higher income tax during their working years are more likely to have other means of income and they shouldn't get less in retirement since they've paid more taxes.	9/12/2016 12:26 AM
894	Those who continue working should not be penalized	9/11/2016 10:13 PM

Who gets what?

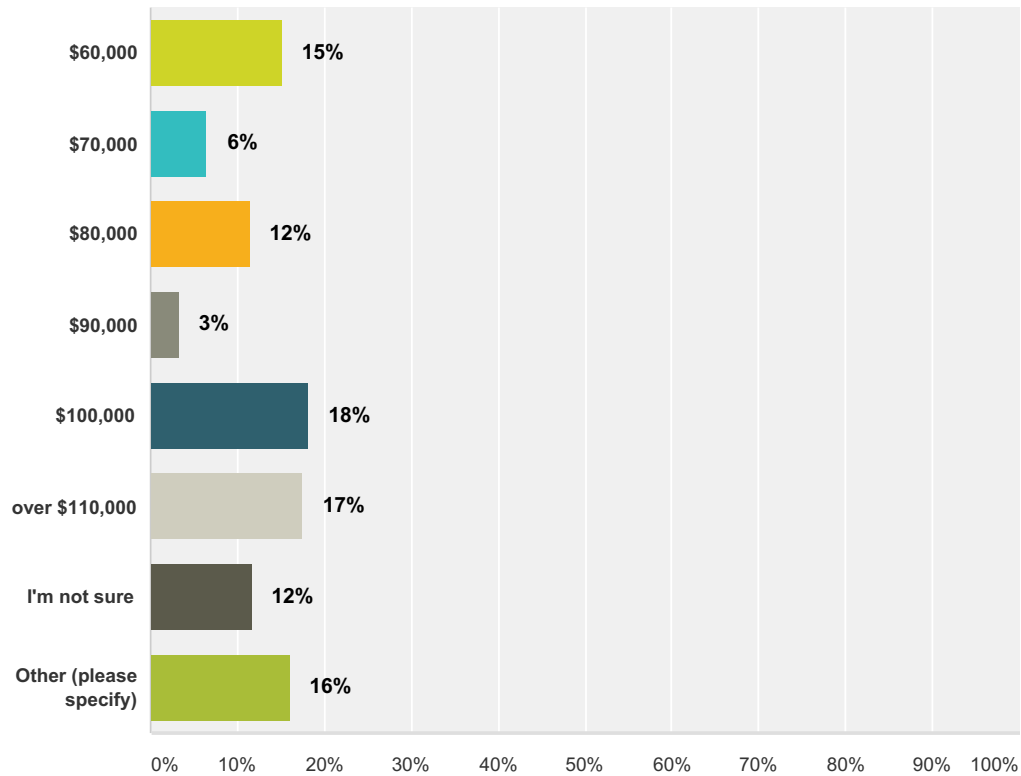
895	New Zealand has one of the lowest rates of elderly poverty but yet one of the highest rates of child poverty in the developed world - NZ super money could be better invested in New Zealand's future with greater child support	9/11/2016 8:11 PM
896	it might become a disincentive for retiring people to save, super should be for all NZrs, there are better revisions for super than categorising on income. Economy and higher age expectancy mean people will need extra money outside of super to have a comfortable or rewarding retirement.	9/11/2016 6:01 PM
897	People who are very wealthy don't need the super - so we should use taxpayer money for something else (like student allowances - which also need a revamp!)	9/11/2016 4:48 PM
898	Rising costs of living	9/11/2016 4:13 PM
899	It should be universal and either all get it or none get it.	9/11/2016 8:33 AM
900	not income tested makes the system simple and cheap to run. rich people will find a way to dodge the system anyway	9/10/2016 9:37 PM
901	You are eligible regardless of income position.	9/10/2016 3:38 PM
902	no one still working should recieve NZ super	9/10/2016 1:54 PM
903	Pension should remain a universal benefit as a basic human right.	9/10/2016 9:32 AM
904	Low income people are already at a disadvantage not being able to save for retirement income testing would further disadvantage	9/10/2016 9:25 AM
905	We want nz born people that have always lived here to get it	9/10/2016 9:11 AM
906	Everyone has contributed to this fund no matter how much they earn, why should people who plan better miss out	9/10/2016 8:59 AM
907	Is it testing the income before they become eligible or the income while receiving super? I think the income should be tested if they are receiving super but not before they get it	9/10/2016 8:50 AM
908	The higher one's income the more tax they pay. The lower, less tax. If you want to income test then those who pay no tax should get no super, those who pay a little gets a little and those who pay most tax should get the most super.	9/9/2016 7:19 PM
909	there is still an incentive to save aswell if it is income tested some will not bother to save	9/9/2016 5:22 PM
910	it should be the same, why penalize people who saved for their retirement	9/9/2016 11:45 AM
911	I do think it should be income tested to ensure equity amongst retirees	9/9/2016 8:32 AM
912	The higher your income during your working life, the higher your superannuation should be, as you have paid more into the system in taxes	9/9/2016 8:23 AM
913	Why should those who worked hard all there life get less	9/9/2016 8:22 AM
914	Super is the one benefit that everyone gets. It would really suck if only irresponsible folks got it.	9/9/2016 7:05 AM
915	If means tested people won't save as saving will reduce their pension. Testing would penalise savers.	9/8/2016 11:00 PM
916	This is not a clear question. Income tested so that those earning less are entitled but those above an income cap aren't? Or income testing so that you receive less if you've contributed less economically and more if you've earnt more?	9/8/2016 10:40 PM
917	If you work hard you deserve to be looked after	9/8/2016 9:11 PM
918	It never has been why disadvantage the next people to get it	9/8/2016 4:43 PM
919	It's future planning to be self funded.	9/8/2016 3:41 PM
920	If you have paid taxes in the belief that you would be entitled to super as a result, then loosing out because of income testings is fraud on behalf of the government.	9/8/2016 3:33 PM
921	You either want a self funding country or one which is welfare based as nz is currently.	9/8/2016 2:59 PM
922	As explained earlier 65-69 income tested then 70 up universal	9/8/2016 2:55 PM
923	However, it seems unfair to punish those who continue to work by not getting Super, even though they have contributed via their taxes.	9/8/2016 10:48 AM
924	A millionaire doesn't need super. It should be a benefit, not an entitlement - means test it, like everything else	9/8/2016 10:33 AM
925	Maybe for the very wealthy so poorer seniors have enough	9/8/2016 10:07 AM
926	I object to rule changes short of the finish line.	9/8/2016 9:19 AM
927	Party agree as i have explained earlier	9/8/2016 8:02 AM

Who gets what?

928	Everybody must retire. To incentivise saving we must keep it universal.	9/7/2016 11:48 PM
929	Does require a threshold those near the threshold would lose our mt. However plenty of kiwis are going overseas then come back to NZ to claim there super	9/7/2016 11:00 PM
930	People have worked hard for their money	9/7/2016 9:46 PM
931	By keep it universal it is not seen as a benefit, but as entitlement for all who have contributed to New Zealand	9/7/2016 8:42 PM
932	Income tested at ages 65 to 69 then imuniversal from 70 onwards	9/7/2016 7:13 PM
933	universal benefit paid for by the tax take already taken	9/7/2016 5:55 PM
934	Everybody who has paid their share of taxes deserves tto receive NZ Super!	9/7/2016 5:53 PM
935	We all pay tax so we should all get super	9/7/2016 4:13 PM
936	I agree because super is becoming increasingly expensive for the government, but I disagree because it reduces the incentive to save during working life	9/7/2016 1:15 PM
937	everyone puts money in so should get some back. if taking from tax then higher earns are putting more in.	9/7/2016 12:55 PM
938	Keep it simple and universal. Avoid creating and avoidance industry	9/7/2016 12:02 PM
939	All other benefits are income tested. Need to ensure welfare policy focused on need. However opposed to asset testing as it creates a disincentive to save	9/7/2016 11:57 AM
940	If you are still earning a reasonable income, what need do you have for Super?	9/7/2016 11:28 AM
941	Income testing will make it unfair for those that have worked hard and saved all their lives, but at the same time - there won't be enough money for everyone to receive super in the future. Also, income-testing will remove saving incentives.	9/7/2016 9:38 AM
942	Income-testing will result in people using different vehicles to 'reduce' their income	9/6/2016 8:01 PM
943	I think it should apply to all who are eligible, BUT there should also be a clause that can allow them to not take it VOLUNTARILY by choice, if they so desire due to having other sources of good income.	9/6/2016 6:41 PM

Q6 Imagine if before tax income was tested to be eligible for NZ Super. At what income level should income testing begin?

Answered: 2,527 Skipped: 166



Answer Choices	Responses	
\$60,000	15%	386
\$70,000	6%	161
\$80,000	12%	291
\$90,000	3%	84
\$100,000	18%	461
over \$110,000	17%	441
I'm not sure	12%	298
Other (please specify)	16%	405
Total		2,527

#	Other (please specify)	Date
1	It should not be income tested.	11/29/2016 12:55 PM
2	It shouldn't	11/6/2016 12:20 PM
3	If Super is saved by monthly payments by the employee and the employer there should be no income testing on that saving.	11/6/2016 11:53 AM

Who gets what?

4	NZ Super should be delivered "tax free", because it takes a whole army of non-revenue producing state employees to administer the scheme. Better NZ Super is tax free and the government still picks up 15% in GST every time a pensioner spends	11/2/2016 11:11 AM
5	It should not be means tested	10/31/2016 11:03 PM
6	250'000	10/31/2016 10:00 PM
7	Do not agree that income before or after tax should be tested.	10/31/2016 4:36 PM
8	Is this a personal or couple income - can income be 'split' if it is supporting a couple?	10/31/2016 11:57 AM
9	never	10/31/2016 11:01 AM
10	There should be no income testing.The question is unfairly framed.	10/31/2016 10:00 AM
11	Good accountants will avoid this anyway KISS	10/31/2016 8:41 AM
12	It shouldn't!	10/31/2016 8:22 AM
13	Don't think super should be treated as a benefit	10/31/2016 3:44 AM
14	I dont agree with income testing as it complicates eligibility and people arrange their affairs to beat the system	10/30/2016 8:27 PM
15	... subject to the amount being pegged to a level with provision for increases related to CPI being used to adjust payments both up and down	10/30/2016 4:09 PM
16	Don't go there its too complicated and costly to monitor	10/30/2016 12:15 PM
17	dont think it should be tested	10/30/2016 11:44 AM
18	JUST LEAVE IT AS IT IS NOW	10/30/2016 9:56 AM
19	as above	10/29/2016 1:50 PM
20	200000	10/29/2016 9:58 AM
21	none of the above	10/28/2016 1:56 PM
22	It should not. Not only would this destroy the implicit social contract with tax payers, but would increase costs overall. See also above.	10/28/2016 10:51 AM
23	at the amount that a tax rebate would equal super, i.e. around 76,000 for a single person living alone getting all their tax returned.	10/27/2016 9:00 PM
24	What has one got to do with the other? A Tier 1 or Universal pension as NZ has, should not be means tested	10/27/2016 8:42 PM
25	none	10/25/2016 12:02 PM
26	if working full time shouldn't get super	10/24/2016 10:59 PM
27	I disagree with means testing	10/24/2016 4:13 PM
28	Irrelevant. There should not be income testing.	10/20/2016 2:00 AM
29	See 5. This is a corrupt question	10/19/2016 12:13 PM
30	\$70000 excluding super	10/19/2016 10:57 AM
31	\$60k would give a comfortable retirement	10/18/2016 8:05 AM
32	dissagree	10/18/2016 8:00 AM
33	It should not be tested	10/17/2016 11:02 AM
34	See above	10/15/2016 11:43 AM
35	No test	10/14/2016 10:24 AM
36	It shouldn't begin.	10/13/2016 10:28 PM
37	0	10/13/2016 4:15 PM
38	If you have 1.5 \$million in assets	10/13/2016 9:05 AM
39	Should not be tested	10/13/2016 7:25 AM
40	At the level of the average wage to be flexible and minimise the burdeon on tax payers. How would financial support from trusts be accounted for?	10/12/2016 9:21 PM

Who gets what?

41	i dont belive it should be	10/12/2016 11:33 AM
42	It depends on whether you mean income before retirement or expected income while retired. If the latter \$60,000 could be the one, if the former over \$110,000	10/11/2016 8:37 PM
43	There should be no limit	10/11/2016 8:24 AM
44	It should not be means tested	10/9/2016 11:44 AM
45	it shouldn't be tested	10/8/2016 3:24 PM
46	1000	10/8/2016 2:43 PM
47	\$30,000	10/6/2016 2:40 PM
48	at least 150K per year for a single person. Why should a person be penalised for having retirement savings or income!!	10/6/2016 8:26 AM
49	do not agree with testing. maybe best to have a trust .	10/6/2016 7:56 AM
50	Many retirees in our community rely entirely on their benefit as their only source of income . \$60000 is beyond their dreams.. The \$600 rebate on their rates is essential for their wellbeing. Decision makers in this field need to live in the real world of an ageing ,poorer population.	10/5/2016 10:50 PM
51	All income (except for the \$20k) should be tested.	10/5/2016 12:20 PM
52	it shouldn't be income tested.	10/4/2016 3:54 PM
53	based on average across nation	10/4/2016 1:19 PM
54	I don't think it should	10/4/2016 12:45 PM
55	Dont agree that it should be income tested	10/4/2016 12:30 PM
56	Presuming this means that the amount of Super starts going down, \$60,000 would not be unreasonable.	10/4/2016 11:25 AM
57	\$50,000	10/4/2016 11:11 AM
58	It shouldnt start	10/4/2016 10:46 AM
59	\$60k for an individual	10/4/2016 10:42 AM
60	over \$150,000	10/4/2016 10:35 AM
61	\$200,000	10/4/2016 10:32 AM
62	\$50,000	10/4/2016 10:06 AM
63	It shouldn't be income tested. Those on long time benefits would continue receiving but those who have paid taxes would be penalised	10/4/2016 10:05 AM
64	Less than the benefit I would still say \$0	10/4/2016 10:04 AM
65	Why should it be tested?	10/4/2016 10:04 AM
66	As in previous response.	10/3/2016 10:09 PM
67	I disagree with having such a limit	10/3/2016 5:12 PM
68	Don't agree with income-testing NZS	10/3/2016 1:32 PM
69	None. Income testing only captures those who cannot hide their income in trusts etc	10/3/2016 1:20 PM
70	It should not be tested	10/3/2016 9:53 AM
71	Some kind of depreciation of super if you have any post 65yrs income be it from work, shares, property.	10/3/2016 9:21 AM
72	\$130.000	10/3/2016 12:46 AM
73	it should'nt be	10/1/2016 9:30 AM
74	NZ super should not be income tested	9/30/2016 4:32 PM
75	At the basic minimum wage rate.	9/30/2016 12:05 PM
76	0	9/29/2016 9:19 PM
77	No income testing. Otherwise those who are careful with their money are disadvantaged.	9/29/2016 9:47 AM
78	multi millionaire	9/29/2016 2:06 AM

Who gets what?

79	If the correct compulsory investment super scheme was implemented then a means test would not be required.	9/29/2016 1:25 AM
80	250,000	9/28/2016 10:04 PM
81	I don't believe in means testing for NZ super. Unfairly treats the PAYE worker compared to the pty investor	9/28/2016 2:09 PM
82	Millions of dollars	9/28/2016 11:47 AM
83	Do not think it should be tested as some people have saved their money and others have not saved at all	9/28/2016 10:54 AM
84	It shouldn't be income tested	9/28/2016 9:41 AM
85	No testing at all. People work hard to get where they are. Why would you punish them in their retirement	9/28/2016 8:55 AM
86	It shouldn't be income tested, that is stupid	9/28/2016 8:49 AM
87	Should not be income tested	9/28/2016 7:47 AM
88	500000	9/28/2016 7:25 AM
89	Nonr	9/28/2016 6:27 AM
90	They can afford to be income tested	9/28/2016 6:07 AM
91	Income testing is punishing the ones who worked hard and paid their taxes and looked after their savings	9/28/2016 12:07 AM
92	Not at all	9/27/2016 11:49 PM
93	I refuse to answer, because I'm against this	9/27/2016 11:26 PM
94	No income testing.... all receive the same regardless	9/27/2016 11:10 PM
95	It shouldn't be just income, it should be asset based	9/27/2016 8:44 PM
96	why would you ask this question unless you were planning to oppose government policy? Where do you get a mandate to do so?	9/27/2016 7:52 PM
97	There should be no income testing.	9/27/2016 6:35 PM
98	None higher paid people are taxed more so it's a double penalty	9/27/2016 3:48 PM
99	Should never happen we are the ones who paid taxes so should be granted regardless	9/27/2016 1:28 PM
100	\$200k	9/27/2016 1:07 PM
101	Basing NZ Super on an income threshold is flawed as it doesn't consider wealth held in Trusts	9/27/2016 12:37 PM
102	NEVER INCOME TEST	9/27/2016 11:29 AM
103	Do not want to change now it is fair everyone gets the same .	9/27/2016 11:11 AM
104	200,000	9/27/2016 9:48 AM
105	More than that 200,000	9/27/2016 9:26 AM
106	I don't believe it should be tested	9/27/2016 9:09 AM
107	this is a loaded question	9/27/2016 8:32 AM
108	I don't think it should be. If it is the threshold should be over \$100k	9/27/2016 8:00 AM
109	This should float in proportion to the average wage	9/27/2016 7:21 AM
110	Depends on rate of inflation, interest rates rather than a fixed amount	9/27/2016 6:41 AM
111	It shouldn't	9/27/2016 6:01 AM
112	No income testing	9/26/2016 10:58 PM
113	It's hard to specify a fair rate. People in higher tax rates pay for their own anyway.	9/26/2016 10:01 PM
114	50000	9/26/2016 9:22 PM
115	not all all. Or maybe 500,000.00 something big.	9/26/2016 8:57 PM
116	no income testing	9/26/2016 7:23 PM
117	Over \$200	9/26/2016 6:53 PM
118	As above, depends on how long they have contributed	9/26/2016 6:11 PM

Who gets what?

119	Don't think it should be	9/26/2016 4:40 PM
120	None	9/26/2016 3:45 PM
121	50000	9/26/2016 1:31 PM
122	All levels.	9/26/2016 11:49 AM
123	it's complicated, because income testing would be wrong on those who are retiring. What about taking into account assets?	9/26/2016 10:36 AM
124	Should remain universal	9/26/2016 10:27 AM
125	No income testing	9/26/2016 10:24 AM
126	There are better systems we could transition to. You need to wake up and look for solution outside the current system	9/26/2016 10:00 AM
127	It should not begin at all	9/26/2016 8:56 AM
128	Never	9/26/2016 8:55 AM
129	150000	9/26/2016 8:34 AM
130	median household wage	9/26/2016 8:29 AM
131	\$200000	9/26/2016 7:03 AM
132	should not be income tested	9/26/2016 6:28 AM
133	150,000	9/26/2016 3:57 AM
134	150,000	9/26/2016 3:50 AM
135	A set, large factor of the average salary (x 3 for example)	9/25/2016 9:55 PM
136	Not income tested	9/25/2016 9:39 PM
137	If you choose to claim superannuation then it should be your primary source of income for tax purposes and ALL other income taxed at secondary rates. No exceptions.	9/25/2016 7:25 PM
138	Shouldn't test, why as a higher earner should i be penalized and get less pension because i've earned a good retirement already. We pay the taxes so we should see some benefit of it to	9/25/2016 6:36 PM
139	shouldn't be income tested. if someone earns a high salary then it should be a standard super. if they're earning so much they should be able to save more. a minimum super is more important	9/25/2016 6:32 PM
140	I do not agree with income testing for Super Annuation	9/25/2016 4:35 PM
141	it shouldn't be.	9/25/2016 4:21 PM
142	shouldnt be tested	9/25/2016 4:18 PM
143	I do not believe that it should be income tested	9/25/2016 4:01 PM
144	Should not be income tested	9/25/2016 3:29 PM
145	Whatever the minimum wage is/what we give ppl on benefits	9/25/2016 3:17 PM
146	Don't penalise people for making smart investments or still working and paying tax	9/25/2016 2:47 PM
147	Asset/wealth based income testing	9/25/2016 2:00 PM
148	There should be no income testing at all.	9/25/2016 12:16 PM
149	Would depend on average wage and cost of living	9/25/2016 11:20 AM
150	is this index linked? difficult to say	9/25/2016 10:42 AM
151	based on their income tax contribution	9/25/2016 9:49 AM
152	40,000 - 50,000. Because 60,000 is out of reach to persons already in work at an older age	9/25/2016 9:30 AM
153	It shouldnt	9/25/2016 9:28 AM
154	\$250,000	9/25/2016 8:41 AM
155	none why should you if you have save all your life	9/25/2016 8:08 AM
156	40000	9/25/2016 7:37 AM

Who gets what?

157	40,000	9/25/2016 7:35 AM
158	No testing	9/25/2016 6:50 AM
159	None, refer to previous answer.	9/25/2016 3:56 AM
160	Do not means test - the universal system is easier to administer and higher earners pay more tax. They are probably the ones who have contributed the most already.	9/25/2016 1:05 AM
161	NZS should be income tested at the same rate as any Social Security benefit	9/25/2016 12:31 AM
162	I don't see the relevance of the question. If someone is on a high income they would presumably be paying more taxes, unless they have found a loophole, therefore they are entitled to full pension. Pension funds are not a nest egg for governments to borrow from because they have overspent elsewhere.	9/24/2016 11:55 PM
163	Assets should be relevant too	9/24/2016 10:26 PM
164	It should never be income tested	9/24/2016 9:19 PM
165	it just shouldnt be tested	9/24/2016 8:35 PM
166	Unsure about this one	9/24/2016 7:58 PM
167	0 why should some people be able to earn lots of money and claim super while others cannot. e.g. invalided people	9/24/2016 7:49 PM
168	250,000	9/24/2016 7:45 PM
169	30.000.00	9/24/2016 6:58 PM
170	It should not be income tested - your tax rate sorts that out	9/24/2016 6:02 PM
171	1	9/24/2016 3:48 PM
172	people entitled to it regardless through paying tax	9/24/2016 3:38 PM
173	The same as forty hours on the minimum wage	9/24/2016 3:18 PM
174	80,000 per person. 160,000 per couple	9/24/2016 3:15 PM
175	With Trusts around the level isn't going to matter unless it's done on "family income" like working for families etc	9/24/2016 2:14 PM
176	no income testing	9/24/2016 1:52 PM
177	It shouldn't	9/24/2016 1:43 PM
178	not relevant	9/24/2016 1:29 PM
179	Low income people should not be penalised	9/24/2016 1:14 PM
180	It shouldn't. See previous comment.	9/24/2016 1:08 PM
181	No income testing	9/24/2016 1:01 PM
182	no income test required	9/24/2016 12:14 PM
183	Should not be income tested at all	9/24/2016 12:03 PM
184	Any income should be tested. Super could be subject to abatement like other benefits. If a person is earning median wage, then it is reasonable for them to not receive any additional superannuation payments in my opinion.	9/24/2016 11:37 AM
185	over 2 million	9/24/2016 10:15 AM
186	It shouldn't be taxed	9/24/2016 9:45 AM
187	no income testing	9/24/2016 9:25 AM
188	It shouldn't	9/24/2016 9:17 AM
189	40,000	9/24/2016 8:37 AM
190	Depends whether married income is considered 70,000 is reasonable for an individual but not a couple	9/24/2016 8:37 AM
191	If earning 60 pop don't need super	9/24/2016 7:21 AM
192	\$250,000	9/24/2016 7:17 AM
193	None	9/24/2016 6:34 AM
194	50,000	9/24/2016 4:38 AM

Who gets what?

195	40000	9/24/2016 3:36 AM
196	At no level because we know people will try and cheat the system.	9/24/2016 12:31 AM
197	150000	9/24/2016 12:12 AM
198	Depends on general setup. I am against income testing based on salary earned before retiring, but would say it should start quite low for those still working, with a base amount everyone get and a small reduction of the top amount from \$40k increasing up to \$80k where only the base amount is received.	9/24/2016 12:00 AM
199	Before income tax should be irrelevant, higher income earners have contributed more tax dollars over the years.	9/23/2016 11:45 PM
200	Should not be income tested as they were once taxpayers at certain point in time and the tax base has never been income tested	9/23/2016 11:20 PM
201	A property of \$500000.00 and \$100000.00, any more than that is too much	9/23/2016 10:56 PM
202	45,000	9/23/2016 10:21 PM
203	\$40,000	9/23/2016 9:39 PM
204	It shouldn't be	9/23/2016 8:45 PM
205	perhaps peg to the average wage - everything above tested.	9/23/2016 6:57 PM
206	500000	9/23/2016 6:39 PM
207	\$250,000.00	9/23/2016 5:07 PM
208	At 100,000	9/23/2016 4:40 PM
209	Again, If you've paid your taxes throughout your working life, you should get the Super just like anyone else.	9/23/2016 1:47 PM
210	If you have paid tax you should be eligible at any income level	9/23/2016 1:05 PM
211	Not at all	9/23/2016 11:54 AM
212	n/a	9/23/2016 11:48 AM
213	Hard to say - depends on whether talking about per individual. Also whether the individual is paying mortgage or rent, or whether they fully own their home.	9/23/2016 10:46 AM
214	same level as income support \$20 something	9/23/2016 9:57 AM
215	It shouldn't	9/23/2016 8:40 AM
216	\$100000, but inflation adjusted over time	9/23/2016 8:23 AM
217	Hard to say with this cruel government	9/23/2016 8:19 AM
218	I don't think it should be income tested.	9/23/2016 7:44 AM
219	50,000	9/23/2016 6:14 AM
220	nope. i think if they've reached 65 they should be eligible for super.	9/22/2016 11:11 PM
221	D	9/22/2016 10:13 PM
222	None	9/22/2016 10:01 PM
223	I think a system based on your lifetime contribution to the tax system and economy is better.	9/22/2016 9:34 PM
224	All entitled to it - no income testing . This question is biased as it is based on assumption of a positive response to the prior one	9/22/2016 9:27 PM
225	30,000	9/22/2016 7:44 PM
226	Don't you dare change the rules yet again...	9/22/2016 6:30 PM
227	\$190,000	9/22/2016 6:25 PM
228	nil	9/22/2016 6:01 PM
229	5000,0000	9/22/2016 5:55 PM
230	\$200,000	9/22/2016 5:26 PM
231	There should be no income testing	9/22/2016 5:10 PM

Who gets what?

232	I don't agree with income testing	9/22/2016 4:52 PM
233	\$60k ties in with the current average NZ wage.	9/22/2016 3:27 PM
234	Shouldn't be done	9/22/2016 3:13 PM
235	none as the tax you have paid is yours for for super Hospitals if needed roads if you have a car etc	9/22/2016 3:12 PM
236	It should not be tested	9/22/2016 2:49 PM
237	Those with income under \$30,000 should be entitled at 65	9/22/2016 2:37 PM
238	Please refer above,	9/22/2016 2:35 PM
239	income should be tested at a lower level after the individual's housing costs are taken into account	9/22/2016 2:18 PM
240	Whatever is current median income	9/22/2016 2:17 PM
241	Shouldn't be income should have been an option in the survey!	9/22/2016 2:16 PM
242	Testing ongoing in coming income may not show all assests	9/22/2016 1:41 PM
243	Assets should be tested especially income bearing assets	9/22/2016 1:00 PM
244	over \$150,000 - refer previous answer (5)	9/22/2016 12:44 PM
245	Big can of worms here!	9/22/2016 11:59 AM
246	none	9/22/2016 11:56 AM
247	50000	9/22/2016 10:43 AM
248	no income level should be tested	9/22/2016 10:41 AM
249	Less than \$60,000	9/22/2016 10:22 AM
250	1million	9/22/2016 10:18 AM
251	I don't agree with income testing	9/22/2016 10:18 AM
252	should not be income tested	9/22/2016 10:07 AM
253	Some threshold so top 25%earnars don't get. Could give them a tax break on their earnings instead.	9/22/2016 9:29 AM
254	Paid Taxes. all my life including Social Security Tax	9/22/2016 8:58 AM
255	Very hard to do on income - could do it on wealth	9/22/2016 8:22 AM
256	\$200,000	9/22/2016 7:27 AM
257	Ambiguous question. If NZ Super was being paid I would think that income would be much lower than this...	9/22/2016 7:24 AM
258	All income ranges	9/22/2016 7:20 AM
259	always loopholes and ways to hide money and income	9/22/2016 6:46 AM
260	\$40,000	9/22/2016 5:58 AM
261	The same as the top tax bracket. That makes it simple to determine	9/22/2016 1:33 AM
262	I feel that if you are still employed, you ought to be treated like any other beneficiary and have a cap.on what you can earn	9/22/2016 12:45 AM
263	Disagree	9/21/2016 11:07 PM
264	200,000	9/21/2016 10:34 PM
265	See answer to question 5. Clearly benefits would have to outweigh costs of income testing.	9/21/2016 10:09 PM
266	Cant understand the question.. test to receive or exvlude?	9/21/2016 9:58 PM
267	No Income testing	9/21/2016 9:10 PM
268	Median wage per person	9/21/2016 9:04 PM
269	if u r eligible u r eligible	9/21/2016 9:00 PM
270	I think it should not be tested	9/21/2016 9:00 PM

Who gets what?

271	Is this annual income or savings? If it is annual then means testing from 60,000, if this is savings to live off then over 110,000	9/21/2016 8:58 PM
272	It should not apply	9/21/2016 7:46 PM
273	Should not be tested at all	9/21/2016 7:38 PM
274	I'd need to know about what most people are likely to be getting when this change is introduced.	9/21/2016 7:04 PM
275	Irrelevant - it shouldn't be tested	9/21/2016 6:35 PM
276	I don't really know . How much would you need to generate 100k per annum perhaps 80 k would be a fair figure	9/21/2016 6:22 PM
277	\$150,000	9/21/2016 5:47 PM
278	Should not be	9/21/2016 5:35 PM
279	this contradicts my previous answer	9/21/2016 5:30 PM
280	not at all	9/21/2016 5:21 PM
281	It shouldn't	9/21/2016 5:08 PM
282	Do not include the one home the retirees are living in, and do not penalise those who've got super funds which they have gone without to pay into	9/21/2016 4:57 PM
283	At that level someone is well able to support themselves and save until they can no longer work.	9/21/2016 4:45 PM
284	Quite high -at least 50% over average income	9/21/2016 4:11 PM
285	Again it depends on how this testing is done	9/21/2016 3:23 PM
286	70000 if yearly income. But if a retiree has a lump sum, over 250000	9/21/2016 2:49 PM
287	It shouldn't come in	9/21/2016 2:32 PM
288	K	9/21/2016 2:24 PM
289	No income testing	9/21/2016 12:58 PM
290	Shouldn't be	9/21/2016 12:10 PM
291	Income AND assets should be considered - there are a lot of asset-rich people with very low 'incomes'	9/21/2016 11:37 AM
292	It needs to relate to the cost of living in the area	9/21/2016 11:19 AM
293	Should not be tested	9/21/2016 10:48 AM
294	This is only relevant in a present context as incomes increase over time.	9/21/2016 10:42 AM
295	Should not be income tested	9/21/2016 10:32 AM
296	It would depend on individual circumstances i.e. number of dependents, personal disabilities etc.	9/21/2016 10:20 AM
297	See above comment	9/21/2016 9:33 AM
298	see 5. NO income testing.	9/21/2016 9:31 AM
299	It shouldn't be means tested so none of the above	9/21/2016 9:04 AM
300	It should not be means tested! This is a leading question	9/21/2016 8:57 AM
301	Needs to be continually assessed. As much on investment as on income	9/21/2016 8:22 AM
302	\$300.00. Such income earners make enough to find their own pension.	9/21/2016 8:00 AM
303	Nil	9/21/2016 7:37 AM
304	No testing	9/21/2016 7:13 AM
305	lower \$40 000. Our family of 4 lives on \$50 000 - Single people with no dependants earning \$40 000 should not be eligible for top ups.	9/21/2016 12:23 AM
306	Whatever the average income is	9/20/2016 11:57 PM
307	\$600,000	9/20/2016 11:39 PM
308	1000000	9/20/2016 11:16 PM
309	Not at all	9/20/2016 11:02 PM

Who gets what?

310	Effectively the superannuation surcharge was a income test, which failed, why go backward to a rejected system/idea? Whilst approx 25% of those on NZ Super were affected, it was very unpopular. Probably stressful for those who had to pay and for those who had to administer. Encouraged avoidance. Discouraged older useful people from working. Better solution would be to have a broadened progressive income tax system on all income, combined with a direct consumption tax system.	9/20/2016 10:22 PM
311	I dont think it should be income tested	9/20/2016 10:21 PM
312	please don't income test, raise the age instead	9/20/2016 9:26 PM
313	not income tested at all	9/20/2016 9:15 PM
314	Don't believe it should be income tested	9/20/2016 8:49 PM
315	there should be no income testing	9/20/2016 8:36 PM
316	income testing should NOT happen	9/20/2016 8:33 PM
317	no testing	9/20/2016 8:30 PM
318	It should be linked to whatever the average income of the city the person is living in, so if you earn more than the average then you should not be entitled to NZ Super. Perhaps even a variable entitlement depending on income is better, insofar that Super acts a "top-up" of sorts.	9/20/2016 8:26 PM
319	\$0. If they can work, why should I pay them not to? Also test assets.	9/20/2016 8:26 PM
320	\$35,000 p.a. People will low income jobs should not miss out on the chance to retire with some money. Otherwise how would they survive? If you retire at 65 and live to 85 you need money for at least 20 years for food, bills, travel expenses, medical etc.	9/20/2016 6:21 PM
321	At the level of either mean or median individual income for NZ.	9/20/2016 5:42 PM
322	something like 2x median income so only those with unusually high income	9/20/2016 4:11 PM
323	250,000	9/20/2016 3:58 PM
324	NIL	9/20/2016 2:43 PM
325	\$65,000 for a couple, \$45,000 for an individual in terms of income earned after retirement, adjusted to match inflation going forward. These values are my proposal if it is PARTIALLY income-tested such that for every say \$5000 over this amount you earn annually, you receive around 3.5% less NZ Super, up until you only receive 20% of the base amount.	9/20/2016 12:44 PM
326	I have already answered this question above .. The tax has already been collected. .. For the purpos of this question how ever you must take in to consideration also if some one working was also supporting a wife and two children in which case a single income family of 110000 is not actually as much as it seemed is it .. For this question to work you would need to address family income not individual income .. For that reason I will give the answer of 150000 which would be the equivalent of two adults working on a living wage to support two children but only one adult supporting a wife and two children .. The tax system needs a family tax rate or this question is too flawed to answer	9/20/2016 11:51 AM
327	Just no	9/20/2016 11:09 AM
328	Not income tested	9/20/2016 7:40 AM
329	There should be no income test.	9/20/2016 7:24 AM
330	I believe it should remain universal.	9/20/2016 7:07 AM
331	18000	9/19/2016 11:10 PM
332	As per above, needs to be lifetime tested.	9/19/2016 10:46 PM
333	Perhaps based on net worth at retirement.	9/19/2016 10:41 PM
334	50000	9/19/2016 10:40 PM
335	Whatever wage allows someone to live comfortably (i.e. no hardship) given their circumstances	9/19/2016 10:40 PM
336	Over \$250,000	9/19/2016 9:27 PM
337	\$2,000,000	9/19/2016 8:49 PM
338	Not income tested however those people who have been receiving benefits for the majority of their lives shouldn't be entitled to the same amount as those who have been paying taxes for 40 years or more	9/19/2016 8:32 PM
339	It should have no correlation	9/19/2016 6:09 PM

Who gets what?

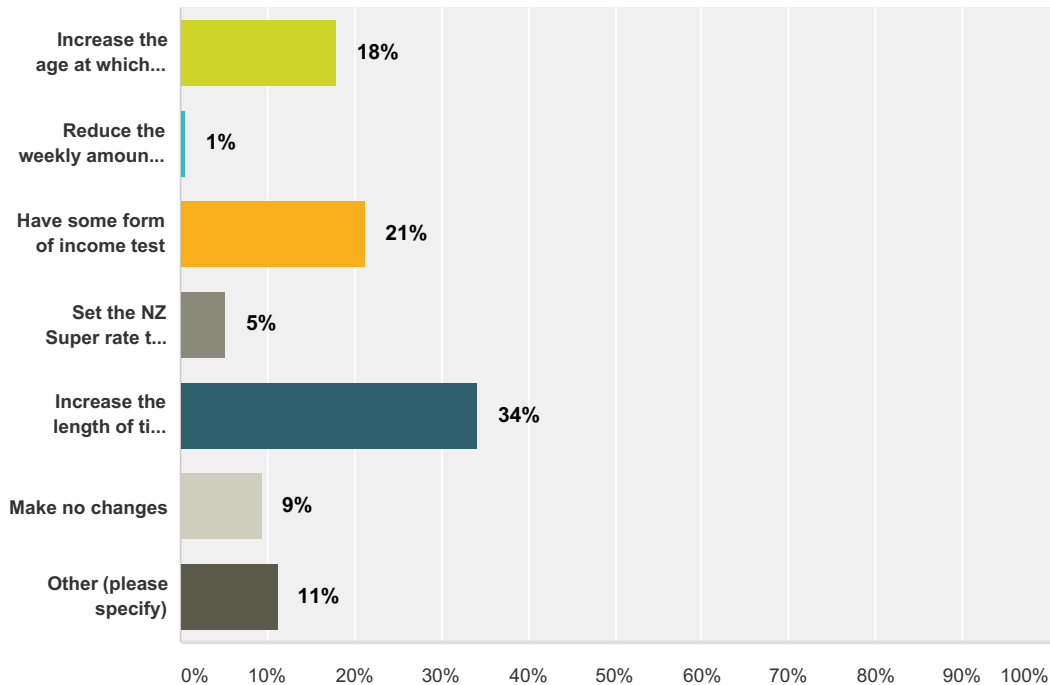
340	is this a yearly income? if so around 100,000..\$2000 a week should provide a comfortable lifestyle	9/19/2016 5:23 PM
341	150000	9/19/2016 3:21 PM
342	\$200,000 +	9/19/2016 12:39 PM
343	We are told to save, so we should not be penalised when others live off the Tax payers all their life	9/19/2016 11:29 AM
344	Average national income level.	9/19/2016 10:41 AM
345	70,000 but I don't understand, if they are working, WHY ARE THEY GETTING A PENSION - that's double dipping in society, wages not being given to the younger generation who need work, and taking from society essentially free money, but then they have the gall to moan that the youth dont work hard enough - basically to fund their retirement - while they keep working - the idea of retirement is to RETIRE free up that position in the work force and give that job up to someone else..	9/19/2016 8:36 AM
346	If means testing did occur, it needs to allow people to continue to work and be active in the community - participation is key	9/19/2016 8:19 AM
347	It shouldn't	9/18/2016 8:14 PM
348	See previous comment. Means test from \$60k if trading property or shares.	9/18/2016 5:29 PM
349	40000	9/18/2016 10:07 AM
350	It shouldn't be means tested - it's ripping off the same people who have paid the most taxes and it rewards those who are seen to earn less.	9/17/2016 11:35 PM
351	It shouldn't	9/17/2016 11:29 PM
352	He	9/17/2016 9:27 PM
353	Any before tax testing should take into account student loan repayments (which will increasingly still be an issue for retiring folks as people retrain and with higher level loans)	9/17/2016 9:23 PM
354	Not at all.	9/17/2016 6:27 PM
355	150,000	9/17/2016 1:57 PM
356	Perhaps income over 500,000 a year	9/17/2016 1:38 PM
357	0	9/17/2016 1:22 PM
358	Over \$150k	9/17/2016 10:33 AM
359	No income testing	9/17/2016 8:36 AM
360	4x average income	9/17/2016 8:36 AM
361	Never	9/17/2016 8:10 AM
362	indexed to average wage	9/17/2016 7:36 AM
363	Less than 60k	9/17/2016 1:03 AM
364	I'm not sure because I haven't reach any of these figures ever since I worked	9/16/2016 2:48 PM
365	Median wage or lower	9/16/2016 11:29 AM
366	It shouldn't be tested	9/16/2016 10:56 AM
367	As long as someone has worked for the time they have lived here, they should be eligible	9/16/2016 8:25 AM
368	It would be unfair for NZ Super to be income tested after the age of eligibility, but not also before hand. Some measure of lifelong income would be the fairer system, even though it is hard to implement. Either that or having NZ super be net worth tested rather than income tested, or even probable length of life tested. \$60,000 would likely be around the desirable income for testing if such a policy, in either form, was implemented.	9/15/2016 9:54 PM
369	Disagree	9/15/2016 5:38 PM
370	That would be diificyult to fix across NZ. I live in an area where a 3 bedroom home costs \$300,000. If you were a resident in Auckland with a million dollar home and mortgaged to the eyeballs, how would salary have any relevance if applied equally across the country. And who would set the variables. if tested, perhaps it needs to be based on a percentage of income and mortgage/property rating levels.	9/15/2016 4:20 PM
371	do NOT agree to income testing!	9/15/2016 3:01 PM

Who gets what?

372	500,000	9/15/2016 1:43 PM
373	This is a leading question. NZ Super should not be means tested. If I have to answer I choose \$500,000	9/15/2016 10:35 AM
374	I don't think it should be income tested, so am not responding to this question.	9/14/2016 5:47 PM
375	Depends where money comes from. If wages/salary quite high, if interest/rent then \$50k approximately	9/14/2016 5:38 PM
376	\$50,000	9/14/2016 11:27 AM
377	\$200,000	9/14/2016 10:33 AM
378	question is poorly written...clarity required	9/14/2016 9:51 AM
379	Depends on how much they already have.	9/13/2016 9:14 PM
380	The same as for other benefits, like Family Assistance	9/13/2016 6:25 PM
381	Not income tested as it is tax contribution funded.	9/13/2016 2:33 PM
382	Define TAX INCOME : Political football, my paper round is taxed, my friend has made \$400000 tax free selling house investments!	9/13/2016 11:53 AM
383	120000 per person not per couple	9/12/2016 9:38 PM
384	250000	9/12/2016 7:47 PM
385	Not applicable I don't agree it needs to be and this question is leading	9/12/2016 11:16 AM
386	\$0.00	9/12/2016 6:51 AM
387	Stupid idea don't do it. raise taxes for workers to pay for baby boomers and do it NOW because it will cripple the economy if you wait around doing all these surveys	9/11/2016 6:01 PM
388	NONE	9/11/2016 5:24 PM
389	Not income tested, it punishes those that have worked hard to save	9/11/2016 4:19 PM
390	Over \$150,000	9/11/2016 1:17 PM
391	they have paid their tax and are entitled to the pension	9/11/2016 9:10 AM
392	Top tax bracket	9/10/2016 4:15 PM
393	people have to be tested not on income but there capital wealth	9/10/2016 1:54 PM
394	REFER TO PREVIOUS ANSWER.	9/10/2016 9:32 AM
395	1000000 and over	9/10/2016 8:59 AM
396	it shouldn't as they have all paid tax, high earners have paid more.	9/9/2016 8:10 PM
397	250,000	9/9/2016 7:19 PM
398	None	9/9/2016 8:22 AM
399	500000	9/8/2016 4:43 PM
400	No income testing as per above reason.	9/8/2016 3:41 PM
401	There are some extremely well off individuals who could foregoe the super, but the vast majority of Kiwi's fall outside this bracket. Income testing those who have saved & invested to supplement the super is counter productive to the governments mantra encouraging saving and unfairly penalises those who do manage to save for their retirement. It would positively discourage people to save.	9/8/2016 3:33 PM
402	No income testing. Need to get away from a welfare country.	9/8/2016 2:59 PM
403	Refer previous answer. It shouldn't matter what your income is.	9/7/2016 11:48 PM
404	Asset testing would be a better test	9/7/2016 11:00 PM
405	It should not be income tested	9/7/2016 8:42 PM

Q7 To reduce the future cost of NZ Super, what would be the main change you would make?

Answered: 2,203 Skipped: 490



Answer Choices	Responses	
Increase the age at which people get NZ Super i.e. raise the age of eligibility	18%	395
Reduce the weekly amount of NZ super	1%	14
Have some form of income test	21%	467
Set the NZ Super rate to price rises (CPI)	5%	116
Increase the length of time a person needs to have lived in New Zealand	34%	756
Make no changes	9%	207
Other (please specify)	11%	249
Total	2,203	

#	Other (please specify)	Date
1	Stop spending money on imigrants	11/29/2016 12:58 PM
2	There was a limit set for the age of immigrants when I immigrated, I believe it was 40. That would bring the answer for the above question to 25years. However, I like NZ to pick up the standards used in most EU countries. (compulsory saving with payouts based on years worked.	11/6/2016 1:02 PM
3	Reduce the amount for those who choose to work beyond 65 - they shouldn't expect to receive the full benefit whilst in work. This will bring it into line wil ALL other benefits.	11/6/2016 12:29 PM
4	Start Super - from the time a tax payer starts to pay Income Tax. Tha will assist the lowere paid, who start work early and capture the university graduates who only become income tax payers in their 20's.	11/2/2016 11:17 AM

Who gets what?

5	The kiwi saver employee contribution needs to be increased to around 12%. This would mean the NZ Super payments could reduce over time	10/31/2016 11:08 PM
6	Parliment hasn't contributed since 2009. Add value instead of reducing . Allow retirees to live outside of this country if they wish as it reduces the strain on the health care responsibilities.	10/31/2016 6:29 PM
7	People leaving NZ should contribute fully for benefits their parents living in NZ receive, unless parents were eligible on their own, for pension	10/31/2016 11:12 AM
8	20 years	10/31/2016 10:39 AM
9	Incomes in NZ need to be increased on average. Curb the brain drain. The more we earn the more tax we pay to pay for social services	10/31/2016 8:25 AM
10	Employer contributions	10/31/2016 3:50 AM
11	As mentioned earlier, check what the individual has put in before we decide what to pay out. No free lunches here.	10/30/2016 4:38 PM
12	Raise the age of eligibility AND increase length of time person needs to have lived in NZ	10/30/2016 4:20 PM
13	Qualifying time not long enough	10/29/2016 11:28 PM
14	increase age of eligibility subject to a persons ability to work (health)	10/29/2016 3:04 PM
15	as in previous comments	10/29/2016 1:50 PM
16	Income test AND proportional payment; raising the time of residence is unfair to those who have worked here and paid taxes, including taxes to fund New Zealanders' NZ Super, while others who have never worked receive full NZ Super	10/27/2016 11:38 PM
17	means testing (income test) makes sense but is totally unacceptable in NZ. Super may be the only income for someone who has say worked on minimum wage and not been able to save, but for middle income retirees it is the holiday overseas or nights out, for wealthy it could a bit extra they don't really need. The lower, middle and wealthy will all fight tooth and nail to keep their share.	10/27/2016 9:38 PM
18	Only NZ Citizens (by birth or grant) should qualify.	10/27/2016 11:13 AM
19	Please see my forgoing criteria	10/24/2016 4:16 PM
20	This question doesn't work because I can only choose one option - I'd increase the age of super availability (see earlier response) and incnre the length of time a person needs to have lived in NZ as a start.	10/22/2016 10:39 AM
21	See below	10/20/2016 8:40 AM
22	Make retirement saving and employer contributions compulsory	10/20/2016 3:19 AM
23	As Question 3	10/19/2016 8:18 PM
24	Hold the weekly amount but increase subsidies on basic items like rates, rent, power, water and insurance much like the gold card for transport	10/13/2016 10:22 AM
25	new Zealand citizens only	10/13/2016 2:10 AM
26	There is no one thing. Manual workers may not last beyond 65. Reducing the amount may cause poverty and increase the burden on the health system. The CPI is no longer a measure of the actual cost of living. Perhaps a wealth test that looked at income and assets would be a good place to start?.	10/12/2016 9:39 PM
27	Income testing and have lived in NZ a lot longer than 10 years	10/5/2016 2:45 PM
28	We should not reduce the cost. We should tax everyone fairly. All income except for the \$20k is to be taxed.	10/5/2016 12:22 PM
29	Reduce government charity spending. i.e interest free student loans, unemployment, sickness benefits, working for families subsidies etc. It's just a matter of priorities but subsidising employers through working for families is an anathema to any good socialist. We have to prioritise weelfare spending and stop political parties bribing their way into power at the expense of the tax payer.	10/5/2016 9:49 AM
30	Increase PAYE and tax the wealthy, introduce a Capital Gains Tax.	10/5/2016 9:34 AM
31	Asset testing rather than income testing like home ownership or other assets	10/5/2016 4:20 AM
32	1.0% of all taxes received from PAYE, GST, Business & Investments by the IRD should be kept aside and invested for the retirees.	10/4/2016 4:45 PM
33	no super if you still work	10/4/2016 3:41 PM

Who gets what?

34	If setting the rate to price rises keeps things manageable, that sounds good - don't see how it does. I think we do need change and that people need long warning of what changes will be made, so they can make their own arrangements. The idea of a universal income for everyone is also an interesting one and would broaden the discussion.	10/4/2016 11:34 AM
35	Compulsory KiwiSaver and keep super at low levels to encourage people to save for themselves. Increase the government contribution back up for KiwiSaver and make non PAYE earning have a minimum contribution level if income is declared.	10/4/2016 10:50 AM
36	increase the KiwiSaver benefits, stop taxing any of the percentage, with a maximum percentage as now 8%, and add some incentives to make retirement saving more attractive, and make it compulsory	10/4/2016 10:23 AM
37	Increase the age but give lots of planning notice. EG make it 70 but in 2030 so those expecting it at 65 have time to be prepared.	10/4/2016 10:18 AM
38	perhaps 67	10/4/2016 10:07 AM
39	Surtax on other income so that super payments gradually stop at \$100k	10/4/2016 9:44 AM
40	living on national super is not easy. Hopefully, KiwiSaver will make a difference down the track. As we age, there are added health costs, plus aides for living. Finding money for these things is very difficult. To reduce national super, would bring about a real underclass of older people. Plus, the current policy of 'aging in place' would become less of a reality.	10/3/2016 10:32 PM
41	Insist that a more substantial percentage of revenue returned to the national purse derived from any sale of natural gas oil or renewable energy is earmarked for national infrastructure, health and education (as in Norway) and superannuation.	10/3/2016 5:40 PM
42	Tax unearned wealth	10/3/2016 1:36 PM
43	Encourage more immigration, increase the population base of taxpayers, so that the cost per person was less.	10/3/2016 12:10 PM
44	Introduce a UBI - universal basic income	10/3/2016 8:53 AM
45	Means test at \$100,000	10/3/2016 7:58 AM
46	Make super only payable on retirement. Not when still working.	9/30/2016 4:36 PM
47	Invest now in the NZSuperfund	9/29/2016 3:43 PM
48	As stated in the previous answers	9/29/2016 1:30 AM
49	to have paid taxes and contributed to the super for at least 20 years	9/28/2016 9:26 PM
50	We should NOT strive to reduce cost of super. Median income and median assets of New Zealanders constantly falling for last 30 years, that more and more people NEED government guaranty retirement plan. We should look to raise TAXES on rich, go back to 70% tax on income over 100K	9/28/2016 10:09 AM
51	People over 60 remain super at 65, people over 50 will get super at 67, and so on	9/28/2016 9:29 AM
52	Increase tax on businesses and elite	9/28/2016 7:50 AM
53	Provide incentives for elderly to live with family members.	9/28/2016 7:48 AM
54	Reduce cost of childcare and student loans. I know people still paying for their house and loans at 55. They need to work into their 79s and are sometimes sick and stressed. They still have young kids in their 50s.	9/28/2016 5:59 AM
55	Don't give it to those still working. Some are fine to keep working others just shouldn't be	9/27/2016 9:35 PM
56	Tax the rich more.	9/27/2016 7:53 PM
57	only for citizens who have worked here	9/27/2016 4:30 PM
58	Restrict NZ Super based on wealth	9/27/2016 3:28 PM
59	Change the mindset of the nation through the education system to one of ownership & personal responsibility for lifestyle & retirement	9/27/2016 3:15 PM
60	none of above. these are humans they still have to live.	9/27/2016 2:04 PM
61	The age of 65 is the right age to retire as it gives the young ones a chance to get a job.	9/27/2016 1:36 PM
62	Require that recipients had worked in NZ for at least 10 years	9/27/2016 12:46 PM
63	Rich people don't need more money. Increasing the age could be detrimental to people's quality of life, reducing the money seems crap because older people generally require more in terms of medical expenses.	9/27/2016 12:39 PM
64	Income test and means test against assets including beneficial interests	9/27/2016 12:39 PM

Who gets what?

65	Permanent residents need to have lived in NZ longer ie. 20 years	9/27/2016 11:50 AM
66	Have to have citizenship to get it.	9/27/2016 11:20 AM
67	Make sure they have made a contribution	9/27/2016 11:13 AM
68	Stop dicking around with kiwi saver.get people saving	9/27/2016 9:30 AM
69	W	9/27/2016 9:06 AM
70	ensure people have a living wage	9/27/2016 8:33 AM
71	change the welfare system that pays huge costs to people who have no ambition to help themselves and think it is there right to have large families to different fathers. the children get dragged up to in a lot of cases lead a similar life that ends up costing the country a fortune.	9/27/2016 8:23 AM
72	It's not long enough to expect nz to pay your retirement for 10-40 years.	9/27/2016 8:08 AM
73	Start a system like the Australian one now. Make it compulsory and make employer pay.	9/27/2016 3:11 AM
74	Pension or work. Not both. We have unemployed people getting benefit and people working getting benefit. Not hard to figure out the answer.	9/27/2016 12:01 AM
75	Especially those who don't have physical work. If you have a sedentary job you can work longer.	9/26/2016 10:14 PM
76	and stop ripping off UK pension ERS by taking not only their state pension but their private ones too	9/26/2016 8:26 PM
77	Make it contribution based only - pay in...receive.	9/26/2016 7:04 PM
78	include having paid a minimum of 5-10 years tax prior to entitlement	9/26/2016 5:07 PM
79	make it compulsory to be in Kiwi Saver or some sort of other fund.	9/26/2016 4:44 PM
80	Focussing on reducing super is not the answer. Focus on educating young people about financial wellbeing and habits to save for retirement. We pay taxes that we in part expect to be returned to us via super and this is fair. But let's learn to save and to invest and grow our own retirement funds, expand KiwiSaver type plans and grow the financial wellbeing of our poorest people, so that the aging populations are more self sufficient and less reliant on Super as a lifeline in retirement. Think the long game, not immediate gratification. Teach families to take care of each other, there are fundamental societal problems in this country that all need to be addressed and they feed into the big picture of how we plan for ourselves and our families.	9/26/2016 1:36 PM
81	Re-prioritise government spending, raise income tax for highest earners, decriminalise marijuana and release people from prison who are incarcerated for this plant, fund a tax evasion unit, capital gains tax	9/26/2016 10:38 AM
82	do not penalize people who have savings in overseas govt schemes	9/26/2016 8:57 AM
83	You must have paid income tax of some for. For at least 10 years, should also be means tested	9/26/2016 8:17 AM
84	Y	9/26/2016 7:27 AM
85	means testing high net worth individuals	9/26/2016 7:11 AM
86	How long they have actually been working and paying taxes	9/25/2016 8:03 PM
87	decrease govt worker's income..PM, Ministers etc.	9/25/2016 7:37 PM
88	increase the amount that a person receives	9/25/2016 4:02 PM
89	Help though for people in labouring type work	9/25/2016 3:20 PM
90	You get the same amount of years Super to the same amount of years you have lived in Nz. Lived 10 years in Nz get 10 years of super only.	9/25/2016 12:24 PM
91	Politicians used to be asset tested	9/25/2016 12:10 PM
92	Should be expanded, but reduced	9/25/2016 11:37 AM
93	Income testing, but specifically I think we should remove or significantly reduce funds given to wealthy elderly with income from alternative sources that don't require work, e.g. Rental, shares	9/25/2016 10:56 AM
94	All of the above except reducing the amount of NZ Super	9/25/2016 10:27 AM
95	base it on their income tax contribution	9/25/2016 9:52 AM
96	restart contributions into superfund. Get acc to manage investments	9/25/2016 9:32 AM
97	Make KiwiSaver compulsory	9/25/2016 8:59 AM

Who gets what?

98	super is hardly enough to live on now, it needs to rise not decrease. all very well saying put the age up but when one loses their job in 60s its impossible to find another	9/25/2016 8:27 AM
99	The income test cd be equivalent of beneficiaries test but opposite end of the scale	9/25/2016 7:42 AM
100	This is a responsibility of government of the day which would be a % of GDP	9/25/2016 7:13 AM
101	Introduce a compulsory superannuation	9/25/2016 7:07 AM
102	Have tiered system with an increase as the person gets older and cannot supplement super with income from work.	9/25/2016 5:17 AM
103	Stop all payments to non-qualified partners (i.e. partners under the age of 65 and partners aged 65 who do not meet the time spent living in NZ criteria.	9/25/2016 12:33 AM
104	Stop early pensions being paid out to PMs once they leave office. Why should there be one time for them and the regular taxpayer be declined their dues. Transparent accounting of government spending would show their is no need to cut pensions or raise the pensionable age. Those spending tax money need to be more responsible.	9/25/2016 12:20 AM
105	Income test after the first 100k.	9/24/2016 11:36 PM
106	People who are stoll working shouldn't receive super unless on a very low income.	9/24/2016 10:42 PM
107	Stop paying super to people who are working more than 30 hours a week	9/24/2016 9:37 PM
108	People working don't need it.	9/24/2016 9:36 PM
109	Increase taxes to pay for the super. Flat tax up to \$70,000p.a. at 30c/\$1	9/24/2016 9:22 PM
110	If you had a partner who was under the age of 65 years of age, they should have to meet the current residency requirement as the 65 year old (i.e. 10 years residency). Currently they don't have to	9/24/2016 8:24 PM
111	Pay super annuitants the weekly amount of taxes they paid in the last 30 years	9/24/2016 8:00 PM
112	compulsory savings with tax breaks eg compulsory super schemes	9/24/2016 6:55 PM
113	rich people no super	9/24/2016 6:09 PM
114	Ensure they have worked in New Zealand and paid tax for minimum of 10 years	9/24/2016 6:05 PM
115	Stop paying exorbitant pay to government bodies ie EQC while people struggles after the quake, employees made their money, I know, I worked in the hotel they took over so much money Saunders on irrelevance it was sickening. They lined their pockets at other peoples expense. Now our levies have taken a hike. It so obvious to everyone but the government there should be and internal investigation.	9/24/2016 5:50 PM
116	just one of these isn't enough to make it affordable long term. I'd change 1,4 and 5	9/24/2016 5:10 PM
117	Not given to those who have not paid any income tax	9/24/2016 4:25 PM
118	Two of the above: income testing and increasing the time you have to live in nz. Why do we only get to pick one main thing? Surely we can prioritise more than one policy.	9/24/2016 3:56 PM
119	compulsory retirement savings	9/24/2016 3:47 PM
120	only age of eligibility	9/24/2016 1:55 PM
121	dont get the super until you actually retire, not get pension at 65 and still be able to carry on working	9/24/2016 1:52 PM
122	Manage it better	9/24/2016 1:46 PM
123	Not all people need the pension to live	9/24/2016 1:17 PM
124	link NZ super to 75% of the average wage for a married couple where both qualify, 70% for a couple where only one qualifies and 75% of the married couple both qualify for a single person and 70% for a single person sharing	9/24/2016 12:27 PM
125	Don't cut super at all- look somewhere else to reduce costs.	9/24/2016 12:05 PM
126	only NZ born people	9/24/2016 11:40 AM
127	Super should be 60 government need to increase amount for decent living standard it's getting to hard to survive in nz	9/24/2016 11:36 AM
128	Make it based on median income not average income because the average is being dragged up by increasing income inequality	9/24/2016 11:19 AM
129	If you claim superannuation then it should be your primary source of income for tax purposes and ALL other income taxed at secondary rates	9/24/2016 10:44 AM
130	A combination of increasing age of eligibility and increasing the length of time a person needs to live in NZ.	9/24/2016 10:23 AM

Who gets what?

131	stop super to immigrants that haven't worked and payed taxes here	9/24/2016 9:52 AM
132	Increase current tax rates	9/23/2016 11:37 PM
133	Increase not reduce	9/23/2016 11:21 PM
134	Stop paying the spouses that are under 65. This is costing the country millions. Set the aage and fix it. No ifs buts or maybes.	9/23/2016 11:05 PM
135	Pay increase	9/23/2016 10:22 PM
136	Increase the age to 67, income test \$40,000 for single, \$60,000 for couple. INcrease the length of time a person needs tohave livedin nz	9/23/2016 9:44 PM
137	Use our natural resources and minerals better to increase our country's wealth	9/23/2016 8:49 PM
138	Tax rich people higher	9/23/2016 7:42 PM
139	Only pay it to people who have WORKED and paid taxes for at least 20 years	9/23/2016 5:37 PM
140	Set the NZ super rate to include price rices.	9/23/2016 4:44 PM
141	Restart government contributions to NZ Superfund.	9/23/2016 1:49 PM
142	Stop all Immigrants who have not worked at least 20years receiving the Super	9/23/2016 11:56 AM
143	Make it a living wage. Reduce politicians salaries instead	9/23/2016 11:15 AM
144	You can't be working to get the super.	9/23/2016 8:11 AM
145	Increase taxes to cover it.	9/23/2016 7:46 AM
146	it would give more revenue	9/23/2016 6:24 AM
147	Need a combination of measures	9/23/2016 5:57 AM
148	At the moment superannuation favours males who continue to work over their life time and gain financial ally from it. Equity for women who provide the future with children are disadvantaged when they stay home to raise their children. They are also usually disadvantaged after divorce. What is the Commission considering for women at superannuation time?	9/22/2016 11:43 PM
149	Leave at 65 but stop including underage spouses/non qualified spouses. The very first statement in this survey said to get nz super you have to be 65. That is wrong wrong wrong. There are 50 yr olds , 40 yr olds and believe it or not i have seen a 23 yr old!!! Bit yuk yes. Old bugger was 70 ekkk. These under 65s are able to piggy back on their partners super. They have no requirement at all to seek work or contribute income taxes. It would not be fair to make some new zealanders who have paid tax and worked for 40 yrs wait longer for super when others can get it at 50 or 40!!!! There is no expectation that new zealanders get super BEFORE 65 so just stop paying it to under 65s.they can apply benefit and seek work. Benefits paid less as well so that would save govt \$\$\$\$	9/22/2016 11:04 PM
150	increase the eligibility age in 2017. Why wait for a more difficult fiscal situation?	9/22/2016 10:13 PM
151	Remember we have already paid for our future now it's time for retired people to get it back it's their turn just as it will be in future generations	9/22/2016 10:06 PM
152	income should match price rises regardless mandatory income test because wealthy people don't need super!	9/22/2016 9:30 PM
153	look at the other benefits,we have worked paid our taxes	9/22/2016 6:52 PM
154	.	9/22/2016 6:42 PM
155	Stop paybf benefits to people who aren't working.	9/22/2016 6:37 PM
156	individual income testing - not based on joint income or household income	9/22/2016 3:49 PM
157	make no changes and raise more tax	9/22/2016 3:41 PM
158	beneficiaries should receive a lower nz super as they have not contributed to building pool of funds	9/22/2016 3:31 PM
159	save money by only paying people for the amount of time worked and taxes paid	9/22/2016 3:20 PM
160	Introduce voluntary euthanasia so terminally ill people aren't forced to hang on and draw super even if they don't want to be here any longer. I reckon lots of baby boomers will want to retain control over their deaths in the same way they have always taken control of their lives.	9/22/2016 2:54 PM
161	See previous comments	9/22/2016 1:36 PM

Who gets what?

162	People who weren't born in nz should not receive the same super as those who have worked and lived here all their life	9/22/2016 11:21 AM
163	increase age, income tested, increase length of time person lived in NZ	9/22/2016 10:58 AM
164	The government should have a long term strategy to improve the NZ economy rather than asking more money from people.	9/22/2016 10:57 AM
165	Make the young save for their pension. Stop people from working "under the counter".Chase the Tax evaders, the Country is owed millions.	9/22/2016 10:48 AM
166	Resume government contributions to the NZ SuperFund	9/22/2016 10:16 AM
167	Enforce Human Law around age discrimination so older people can get decent jobs and keep working if they wish. Currently it's very difficult to get, ore retain, a decent-paying job if you're over 65.	9/22/2016 8:37 AM
168	Choose - work or Super - not both	9/22/2016 8:32 AM
169	Born in New Zealand	9/22/2016 8:02 AM
170	Voluntary variation to start of super payments	9/22/2016 7:49 AM
171	compuslery kiwisafer. Increase tax. A lot of people still work over 65	9/22/2016 7:45 AM
172	Don't give it to people who have never worked in their life in NZ or contributed a doller to the fund	9/22/2016 7:17 AM
173	Remove non qualified spouse inclusions, tighten residency requirements, asset test Superannuation, then income test, then as a last resort look at age.	9/21/2016 11:18 PM
174	Increase gst	9/21/2016 10:57 PM
175	A lot of retired people have no need for the super to live	9/21/2016 10:07 PM
176	By citizenship only. PR's should be forced to save for their own retirement or apply for emergency benefit that is income tested	9/21/2016 10:06 PM
177	To ascertain the need of the retiree	9/21/2016 9:52 PM
178	Stop taxing kiwisafer allow people's savings to build faster	9/21/2016 9:19 PM
179	increase the rate at which super tax is collected	9/21/2016 8:35 PM
180	compulsory super schemes	9/21/2016 8:11 PM
181	I thought NZ Super was well funded for continuation i.e. about 4% of GDP. I don't see why we should fund pensions after 10years residency for people who have not contributed to NZ taxes. Frankly, what does contribution mean anyway for 10 years in the sense of true work , it would be easy to say an older person is working for wages and only be working for for a couple of hours. Also what entitlements do older immigrants have with regards to social security arrangements if not working. I heard about an immigrant couple who brought a mother over to NZ on a family reunion agreement. The couple later left for Aussie but arranged for the mother to stay in NZ as "The NZ government will look after you?"	9/21/2016 6:54 PM
182	Government to restart investing in the Cullen fund.	9/21/2016 6:47 PM
183	And perhaps raise The age slightly on a gradual basis	9/21/2016 6:30 PM
184	Stop paying for all these single Mums. Okay pay them but if they have any more children after they go on the beniefit. That's it.why should the older generation miss out . They have paid their taxes. Not like a lot who never get off the dole etc.	9/21/2016 5:42 PM
185	get rid of politicians this would get rid of people who live on gov handouts and wont get a proper job	9/21/2016 5:38 PM
186	Tax capital gain and charge companies correct tax. People cannot keep working indefinitely if they have a physical job or are unwell or injured	9/21/2016 5:04 PM
187	Make a portion of personal kiwi saver be tax free ie put in before tax and not taxed after	9/21/2016 4:51 PM
188	NZ born citizens only	9/21/2016 3:27 PM
189	Make Kiwisafer compulsory.. Then gradually phase down Nat super...	9/21/2016 2:09 PM
190	Make it circumstantial again. One should only be receiving super if they don't already have other sufficient incomes such as property or interest.	9/21/2016 11:06 AM
191	Close tax loopholes and stop military funding to generate income	9/21/2016 10:17 AM
192	Simplify corporate tax so it is harder to avoid..eg raise gst	9/21/2016 10:15 AM

Who gets what?

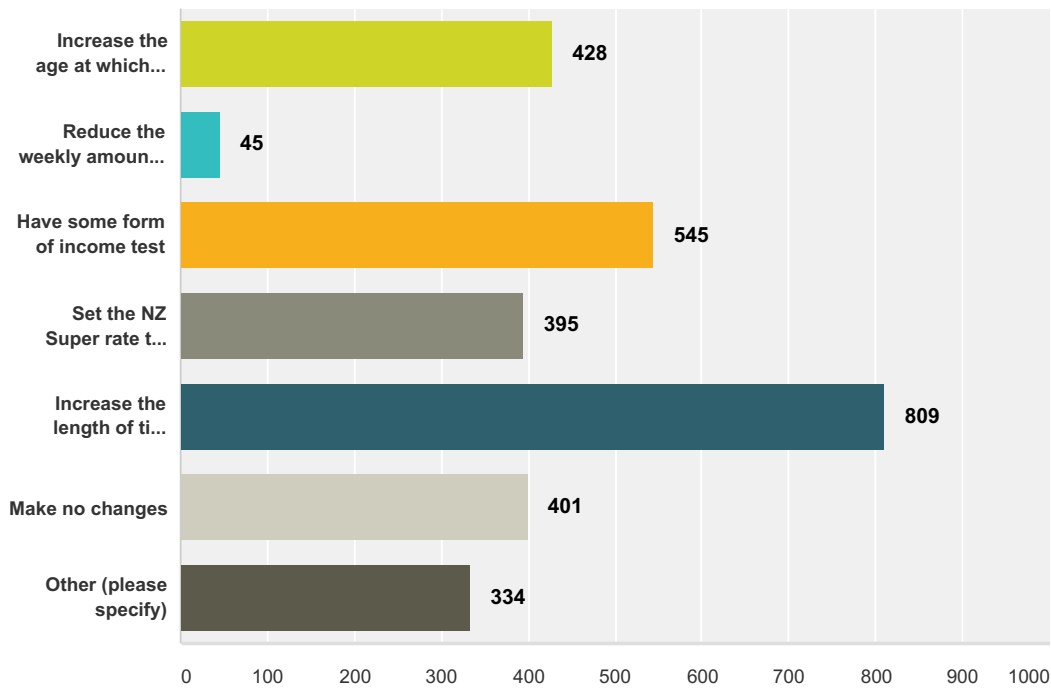
193	Increase age for less physical occupations	9/21/2016 10:00 AM
194	A	9/21/2016 9:38 AM
195	Why do we need to reduce future costs? What does this mean? As population grows so will costs but so will the economy.	9/21/2016 9:07 AM
196	More slanted questions. Who designed this????	9/21/2016 9:00 AM
197	Allow more immigration and make people save up there super contributions in a kiwisafer type account remove the govt from the equation over time.	9/21/2016 8:06 AM
198	If reductions to super is required retirees should be tax exempt. Bimonthly returns to claim the tax they pay	9/21/2016 7:33 AM
199	widespread poverty of the elderly would cost the country too much - don't go there - too dangerous for NZ	9/21/2016 6:09 AM
200	Tax big income businesses at a higher rate and charities should be taxed.	9/21/2016 12:01 AM
201	Make Super contributions compulsory from birth.	9/20/2016 11:29 PM
202	Refer comments on question 4 and 5	9/20/2016 10:51 PM
203	Increase the age at which people get NZ Super i.e. raise the age of eligibility on a sliding scale based on the current age.	9/20/2016 10:34 PM
204	Increase the contribution from taxes taken from earnings	9/20/2016 9:14 PM
205	improve the circumstances of people so they may be more healthy and happy	9/20/2016 9:00 PM
206	make Kiwi Saver compulsory so that people can help their super fund along by saving some of their own money.	9/20/2016 8:52 PM
207	Increase the age of entitlement AND introduce income-testing.	9/20/2016 8:31 PM
208	The cost of super needs to increase, not go down. People need to be educated about how important it is to have money to retire. Going from a job to earning nothing will hit people hard. If they have for eg. \$20,000 in their super by the time they retire, how long will that last with bills, food, medical expenses, travel etc?	9/20/2016 6:32 PM
209	Income test all wealthy, all corporate organisations, lessen the budget for armed forces, stop giving water consents. I expect to get the same super amount in 2020, that people receive now.	9/20/2016 5:12 PM
210	Why do you want to reduce the cost? It ought to be increased, as fewer people own their own homes when they retire more will need financial help with rent.	9/20/2016 4:51 PM
211	Scaled as to time spent working and living in NZ	9/20/2016 7:43 AM
212	numbers will drop after the baby-boomers peak is over.	9/20/2016 1:12 AM
213	make compulsory kiwisaver like Australia	9/19/2016 11:01 PM
214	Get people into jobs that last. Stop selling and privatizing everything. Get our people working. Change nothing. More people working more taxes get paid	9/19/2016 8:44 PM
215	Stop spending tax money on crap like a flag referendum. Create a fund from the profits of petroleum & minerals exploration like Norway.	9/19/2016 6:55 PM
216	The choices here are not inventive enough and always the standard thing you hear in the media. Why not get a two for one....by limiting the sale of food loaded with sugar and therefore reduce the massive future costs of diabetes to the health system. The money saved can pay for super.	9/19/2016 2:57 AM
217	If you choose to carry on working after 65 that is your choice, no super till you retire from work.	9/18/2016 12:36 PM
218	this is a loaded question BC with rates of inflation we are experiencing means testing means nothing	9/18/2016 12:33 PM
219	Income and asset test	9/18/2016 10:10 AM
220	Increase tax for employers	9/17/2016 1:16 PM
221	From 65 - 70 it should be health tested	9/17/2016 11:23 AM
222	Provide retirement savings options in addition to kiwisaver & an alternative income source to reduce pressure on the need to increase the superannuation amount in the future i.e to keep pace with inflation, thus reducing the cost of superannuation over time	9/17/2016 8:54 AM
223	Allow more than 1 kiwisaver provider!	9/17/2016 7:56 AM
224	In order to be eligible for NZ super you need to have paid income tax in NZ for more than twenty years	9/16/2016 4:42 PM

Who gets what?

225	I think a mix of every reasonable cost saving measure should be implemented with the Government's emphasis being to encourage people to save more while they are working so then NZ Super is able to be more restrictive/payout less money, without significantly harming New Zealanders.	9/15/2016 10:06 PM
226	Do not allow recent immigrants to qualify until living 20 years in NZ	9/15/2016 8:12 AM
227	dont pay super to those who have never contributed . I.e those who have never worked and lived off the dole. They have had their lot, now it should be those who have always paid their way.	9/14/2016 8:51 PM
228	Ensure everyone pays tax, don't allow immigrants funds to be held under third party names attracting only non resident withholding tax	9/14/2016 6:14 PM
229	Both CPI price rises and increase time lived in NZ, stupid rules where new immigrants can bring in their aged parents!	9/13/2016 12:08 PM
230	Do not pay super to immigrants unless they have worked and contributed at least the same as what they are getting in return.	9/12/2016 9:51 PM
231	This is a priority rather than a financial issue. This is also a leading question to get an answer you can quote as research	9/12/2016 11:18 AM
232	Get rid of it. It won't be there by the time I get to 70.	9/11/2016 10:20 PM
233	Increase skilled immigration	9/11/2016 10:10 PM
234	Increase employee and employer contributions to KiwiSaver so people are less reliant on NZ Super and then it can be reduced	9/11/2016 9:50 PM
235	Workers pay higher tax now, capital gains tax, will need to increase minimum wage to living wage that means an increase in tax doesn't cripple low income earners.	9/11/2016 6:16 PM
236	Means test asset, land, trusts , why are people receiving super when they are worth millions	9/10/2016 2:03 PM
237	MAKE EMPLOYERS CONTRIBUTE MORE.	9/10/2016 9:35 AM
238	This seems the more obvious realistic thing to do and why pay for people not born here really if they haven't lived here for 30 years	9/10/2016 9:15 AM
239	A combination of several of these ideas depending on people's circumstances. For example prone with physical jobs can't work as long and earn less do with income and job testing could get earlier eligibility but prone who work longer and earn more get less	9/10/2016 8:56 AM
240	People who work full or part time should not receive superannuation.	9/10/2016 8:52 AM
241	Drop the age to 60 make people eligible leave nz citizens who have lived here all their life apart from 10 years travel.	9/8/2016 4:47 PM
242	Raise the employer percentage	9/8/2016 3:43 PM
243	Use universal basic income to reduce administrative costs	9/8/2016 3:14 PM
244	Raise employer contribution percentage	9/8/2016 3:01 PM
245	A proviso of having lived AND worked should be added.	9/8/2016 3:00 PM
246	Health needs to be taken into consideration. If a 65 year old cant work they should be eligible	9/8/2016 10:14 AM
247	Prioritise government expenditure to ensure the welfare of the elderly who should be able to retire.	9/7/2016 11:55 PM
248	Don't reduce the cost. Increase the cost, and fund it by increasing taxes, and investing that increased tax revenue	9/7/2016 8:45 PM
249	population aging makes this acceptable - with a long lead in time	9/7/2016 5:57 PM

Q8 What other changes would you make to reduce the future cost of NZ Super?

Answered: 2,278 Skipped: 415



Answer Choices	Responses
Increase the age at which people get NZ Super i.e. raise the age of eligibility	19% 428
Reduce the weekly amount of NZ Super	2% 45
Have some form of income test	24% 545
Set the NZ Super rate to price increases (CPI)	17% 395
Increase the length of time a person needs to have lived in New Zealand	36% 809
Make no changes	18% 401
Other (please specify)	15% 334
Total Respondents: 2,278	

#	Other (please specify)	Date
1	Get rid of the dishonest direct deduction of Tier 2 savings stolen from law-abiding pensioners who worked overseas; stolen by the corrupt interpretation of the Ministry of Social Development.	11/29/2016 12:55 PM
2	with people working longer in life, new settlers should wait longer.	11/14/2016 10:43 AM
3	make it time in NZ only - ie change away from time in Australia counting as time in NZ and vice versa	11/8/2016 10:23 AM
4	The cost of NZ can be reduced dramatically when changing to what is done in most EU countries.	11/6/2016 1:02 PM
5	Make retirement compulsory over the age of 70	11/6/2016 12:29 PM
6	at 10 yrs in NZ, start with 50 % super, increase to 100 % by 15yrs	10/31/2016 10:04 PM
7	Meat prices have nearly doubled in only the last four years	10/31/2016 6:29 PM

Who gets what?

8	Similar to UK pay lower super age 60 and gradually increase to full super at 67	10/31/2016 5:32 PM
9	Ensure that only New Zealand born people are eligible, unless there is an arrangement with their country of birth which already reimburses NZ.	10/31/2016 4:39 PM
10	People leaving NZ should contribute fully for benefits their parents living in NZ receive, unless parents were eligible on their own, for pension	10/31/2016 11:12 AM
11	Test that the person has been a tax-payer for majority of years lived in NZ between their age of 25 to 65	10/31/2016 10:39 AM
12	Link the Super to the amount a person has contributed over their tax paying years. Little input should equate to little ultimate benefits. This is how every other policy in the world works i.e. health, life, Kiwisaver, house, contents insurance etc. Recent elderly immigrants should clearly get NOTHING from our tax system, because that is what they have contributed here. Kiwisaver (or similar) should be expanded and more incentives to contribute (close employers opting out loopholes which are now widely exploited) and maybe consider making compulsory in future. This would also mean that Governmental tinkering should stop too. National Key Govt have already started to destroy a previously good scheme, so confidence is already waning in Kiwisavers future.	10/31/2016 8:26 AM
13	Pay a percentage contingent on length of residence..... eg number of years divided by number of years of meaningful work expected to every citizen in a life time eg 40	10/30/2016 4:20 PM
14	New Zealand citizens only can receive the pension	10/29/2016 8:13 PM
15	Re start government contributions to the super. as they keep promising to do.	10/29/2016 11:49 AM
16	Available to nz born only	10/29/2016 10:03 AM
17	Like some states in Europe every taxpayer should pay a monthly amount for their future pension. They same should be done for health!	10/28/2016 3:50 PM
18	When still working after eligibility age reduce NZ SUPER	10/27/2016 9:51 PM
19	restructure it.	10/27/2016 9:38 PM
20	Introduce a pro rated NZS	10/27/2016 8:45 PM
21	scrap section 70	10/26/2016 12:02 PM
22	stop paying those that keep working	10/24/2016 11:05 PM
23	Please see my forgoing criteria	10/24/2016 4:16 PM
24	See previous answer	10/22/2016 10:39 AM
25	See below	10/20/2016 8:40 AM
26	Some people are old at 65, others can still work	10/19/2016 8:18 PM
27	get tougher on trust and other instruments that hide peoples money	10/19/2016 5:45 PM
28	To qualify for the Super a person not born in NZ must have paid tax through earnings	10/16/2016 3:06 PM
29	Only pay super when the person has retired fully. There	10/13/2016 10:35 PM
30	Link the super payment to the proportion paid over the working life with a sliding scale for those who have never contributed	10/13/2016 7:31 AM
31	citizens only	10/13/2016 2:10 AM
32	An income and assets test that included benefits from trusts would help target the provision of super.	10/12/2016 9:39 PM
33	Note that if Kiwi Saver was compulsory for all workers then it may ;be possible to reduce a universal super after a lifetime of contributions.	10/12/2016 7:44 PM
34	Asset test excluding family home up to a certain value	10/12/2016 11:58 AM
35	This disagrees with my earlier answer, maybe should raise age to 67?	10/10/2016 4:32 PM
36	BRING IN PETER DUNNE FLEXIBLE SUPER PLAN	10/9/2016 6:53 AM
37	Jobs for older people; social marketing around this	10/6/2016 1:48 PM
38	Raising age dependent on main profession?	10/4/2016 7:53 PM
39	Make kiwisaver compulsory	10/4/2016 5:18 PM
40	Recommence contributions to the Cullen Fund.	10/4/2016 11:56 AM

Who gets what?

41	Do what is necessary to make the thing work with the least impact on societal equity and community feeling, preferably by a cross-party agreement.	10/4/2016 11:34 AM
42	Introduce voluntary euthenasia	10/4/2016 11:31 AM
43	Asset testing, looking though trusts but exclude home.	10/4/2016 11:14 AM
44	Select the age of receipt and scale the benefit accordingly for those who continue to work and pay tax	10/4/2016 11:11 AM
45	Compulsory KiwiSaver and keep super at low lowels to encourgae poeple to save for themselves. Increase the government contribution back up for KiwiSaver and make non PAYE earning have a minimum contribution level if income is declared.	10/4/2016 10:50 AM
46	retired or working less than 10 hours	10/4/2016 10:36 AM
47	as below	10/4/2016 10:34 AM
48	increase the time someone has contributed through earnings.	10/4/2016 10:23 AM
49	I feel that individual have the right to the same amount whether or not they are living in a relationship. I have paid taxes all my life I am penalised for having a partner.	10/4/2016 10:18 AM
50	go back to a minimal entitlement for everyone(safety net)as it use to be and assist the others who have a genuine need for support -should never have been changed "Piggy Muldoon"	10/4/2016 10:16 AM
51	Increase the age but with consideration to physical diablement - i.e. those engaged in heavy manual labour	10/4/2016 9:44 AM
52	Hard to increase the age (I remember when it was raised from 60.) some people struggle to work up until 65. Some jobs are very physical and some older people are squeezed out of jobs, because they don't fit the 'image' of the position. But some are fit and have jobs they can enjoy for many more years than their 65th. My partner is very unwell and unable to work.	10/3/2016 10:32 PM
53	Perceive and reconsider economics a cost here as national investment and obligation	10/3/2016 5:40 PM
54	Asset testing	10/3/2016 9:36 AM
55	Fully fund it by making sure the very rich pay their tax and by spending less on defence & corporate welfare.	10/3/2016 8:23 AM
56	Immigrants who become residents should qualify only after 15 - 20 years of paying tax. No super if nothing paid in for that period.	10/3/2016 7:55 AM
57	Prevent people with businesses and trusts hide their assets.Make kiwisaver compulsory.Give tax rebates on savings and other super schemes as in the past.Crack down on the black economy. Maybe means test for very wealthy people.If you hit hard working people productivity and saving will decline.Any immigrant coming into the country through family unification should be self sufficient.	10/3/2016 1:17 AM
58	Government needs to stop using the super fund as a "piggy Bank" and allow the fund to grow	10/2/2016 4:18 PM
59	Ensure that recipients have contributed to the system during their time living in NZ	10/1/2016 8:13 AM
60	but include housing costs into CPI	9/30/2016 7:38 PM
61	Make super payable on retirement only. Not when still working.	9/30/2016 4:36 PM
62	People need to have worked in this country in NZ in order to qualify. It is ridiculous that immigrants can live here, not ever work and then get NZ Super (and I am an immigrant!).	9/30/2016 2:20 PM
63	Not only should a person have lived in NZ for twenty years but if they have have pension from other countries they should have to use that before eligible for NZ pension	9/29/2016 11:28 PM
64	Pensioners should be limited to NZ Citizens, not PR.	9/29/2016 1:43 PM
65	Unsure	9/29/2016 9:59 AM
66	As stated previously NZ would have personnal super scheme and a pension. It would be up to NZ people to save for their future with people unemployable eligible for some type of pension/super	9/29/2016 1:30 AM
67	Have an offset for full pension by donation of work hours to charity or bonafide home help to other pensioners. So those who do not contribute several hours a week will have less pension.	9/28/2016 10:11 PM
68	You do not need to reduce the cost, the guvernement has to increase NZ economic performance; make / stimulate people to invest in real economy not in pozi scheme-property market	9/28/2016 11:35 AM
69	Make sure they have worked in nz and contributed to society for 20+ years, as this is equivalent to how long they may receive super i.e 65-85 yrs	9/28/2016 10:51 AM

Who gets what?

70	Asset test - I. E. If they own multiple houses they get less	9/28/2016 10:31 AM
71	We should NOT strive to reduce cost of super	9/28/2016 10:09 AM
72	Non New Zealander should not be able to get pension,	9/28/2016 9:29 AM
73	Cut the government wages. And share it.	9/28/2016 8:56 AM
74	It needs to be an amount people can live on and some people need to retire at 65. If you are healthy enough to keep working then the income testing kicks in.	9/28/2016 7:26 AM
75	The age increase should be phased in by a month or couple of months each year not moved to 66 overnight	9/28/2016 12:13 AM
76	See below	9/27/2016 11:35 PM
77	How long you worked for except for the sick	9/27/2016 11:24 PM
78	not sure	9/27/2016 11:16 PM
79	Asset test in a similar way to the residential care subsidy	9/27/2016 8:47 PM
80	Tax the rich still more.	9/27/2016 7:53 PM
81	People must not be working fulltime	9/27/2016 6:55 PM
82	I think it should remain the same	9/27/2016 4:22 PM
83	Build up the government's productive assets so that products, services and income from state owned enterprises can be used directly or indirectly for superannuation. Eg, produce food on Landcorp farms and distribute it directly to superannuitants. Socialism, basically.	9/27/2016 3:28 PM
84	eliminate benefits for MPs and other government officials no longer serving	9/27/2016 3:15 PM
85	Make no changes. reducing the amount of nz super will be not managable to survive on	9/27/2016 1:36 PM
86	It should be available to citizens only, not residents.	9/27/2016 1:20 PM
87	Must be a reasonably high threshold. Start high, bring it down if necessary.	9/27/2016 12:02 PM
88	Super payments kick in once you have retired from full time employment or income drops below certain level	9/27/2016 11:50 AM
89	No one gets super until they finish paid work	9/27/2016 11:20 AM
90	lower house price	9/27/2016 10:57 AM
91	Compulsory super super schemes in the workplace	9/27/2016 9:30 AM
92	living wage and kiwisaver for all part time, less immigrants for NZ residents to have work	9/27/2016 8:33 AM
93	See below	9/27/2016 8:08 AM
94	75	9/27/2016 6:29 AM
95	give people the option to defer their super for a greater weekly rate when they do access	9/27/2016 3:48 AM
96	As above.	9/27/2016 3:11 AM
97	Work or benefit, not both.	9/27/2016 12:01 AM
98	work years and income based dont forget mum at home	9/26/2016 11:14 PM
99	Not decrease it as it's not enough to live on.	9/26/2016 10:28 PM
100	Increase the amount everyone pays towards it.	9/26/2016 9:38 PM
101	The amount paid could be at the minimum required for living	9/26/2016 6:30 PM
102	Have the younger generation contribute towards providing for their own retirement	9/26/2016 6:10 PM
103	Payout rate adjusted to reflect work (Tax paying) history. Tax paid on wages earned is different to tax "paid" on a benefit related income.	9/26/2016 5:46 PM
104	Increase kiwisaver contributions - employer, employee and government	9/26/2016 3:26 PM
105	Take it off the unemployed	9/26/2016 1:32 PM
106	Have better returns on KiwiSaver	9/26/2016 1:31 PM
107	Treat it like a benefit that is not universal but accounts for your situation	9/26/2016 11:38 AM

Who gets what?

108	Offset assets against amount received Eg house, extra vehicle, savings, investment etc	9/26/2016 11:22 AM
109	Asset testing - so if no income but \$2m home still limits super	9/26/2016 11:11 AM
110	Make Kiwi saver compulsory	9/26/2016 10:45 AM
111	As stated above. Government need to re-prioritise their spending, in order to effectively care for our longest serving citizens.	9/26/2016 10:38 AM
112	Have an abatement mechanism	9/26/2016 8:33 AM
113	Must nz citizen	9/26/2016 8:17 AM
114	Initiate a UBI	9/26/2016 8:02 AM
115	Reduce super by any funds that come into that persons account from overseas.	9/26/2016 7:50 AM
116	Asset testing	9/26/2016 7:08 AM
117	N/a	9/25/2016 11:49 PM
118	Implement taxes on more forms of wealth generation like housing.	9/25/2016 10:18 PM
119	Compulsory KiwiSaver.	9/25/2016 10:07 PM
120	And worked paying tax in NZ	9/25/2016 8:03 PM
121	a complete audit on government spending. the national government is being dictated by foreign interests that make them spend on non essential items like billions on military which we all know own is to assist Australia assisting the globalist US colonisers to fight against the Chinese in the south pacific. Lower house prices, electric cars, free water and solar power and kiwis will be able to save more therefor lessening the dependency on super	9/25/2016 6:38 PM
122	Remove automatic super for the immigrants who get in as high investor category	9/25/2016 6:26 PM
123	make kiwisaver compulsory and means test in combination	9/25/2016 5:45 PM
124	Need to tax higher to cover short fall	9/25/2016 5:37 PM
125	Na	9/25/2016 5:31 PM
126	Look at other countries where retirement savings are compulsory and adopt a suitable model	9/25/2016 4:49 PM
127	You shouldn't receive the pension and be working at the same time. one or the other.	9/25/2016 4:35 PM
128	increase the amount of support which people receive	9/25/2016 4:02 PM
129	I would look at how a person has conducted themselves while being a New Zealand citizen.	9/25/2016 3:26 PM
130	Full pension to those who have lived more than 40 years in NZ. Less on a graded scale for those who are immigrants or have lived overseas most of their working lives. Taxes we pay all our working lives pay for the pension. Those who haven't paid it then cost those who have.	9/25/2016 2:40 PM
131	some form of super savings included in income via tax	9/25/2016 2:11 PM
132	Remove non qualified spouse inclusion	9/25/2016 1:38 PM
133	See previous answer.	9/25/2016 12:24 PM
134	Increased incentives for retirement saving combined with reduced weekly super	9/25/2016 11:25 AM
135	non mean tested super based on tax contributions (years working full/part time). Means tested super available based on income, saving etc and years living in NZ to be elligible	9/25/2016 10:47 AM
136	See my answer above.	9/25/2016 10:27 AM
137	tax paid while a resident /nz and hi income earners need less	9/25/2016 10:06 AM
138	NZ Super is insufficient as it is anyway	9/25/2016 10:02 AM
139	see answer 7	9/25/2016 9:52 AM
140	Encourage and support family growth by taking away incentives for families to be living seperatley breaking cycle of dependancy and fatherlessness	9/25/2016 9:32 AM
141	i would not be paying pensions to those government employees that are in the government superannuation scheme. politicians, judges etc are well paid, they have a fantastic super scheme yet they still get a pension. this is called double dipping and plain greedy	9/25/2016 8:27 AM

Who gets what?

142	Make state owned gated communities with reasonable rent for retirees. Private owned elder care is too expensive	9/25/2016 8:00 AM
143	Reduce the Amt CEOS GET - ie move money around	9/25/2016 7:42 AM
144	Introduce a capital gains tax	9/25/2016 7:07 AM
145	Once again. Have government account for all spending. The taxpayer never asked for billions to be spent on a flag referendum, and clearly the majority didn't want it, meanwhile due to gross mismanagement NZ has a high level of homelessness and now they want to reduce pensions or make seniors work longer instead of freeing jobs up for younger people on unemployment benefit.	9/25/2016 12:20 AM
146	The massive increase in migration will redress the age balance (unless we are allowing over 55s in!)	9/24/2016 11:55 PM
147	Capital gains tax and estate tax	9/24/2016 10:28 PM
148	All overseas pensions from other countries need to count towards means test. this will be difficult but each pensioner of foreign origin or long term OE NZ could be made to expect investigation.	9/24/2016 9:40 PM
149	minimum amount of tax	9/24/2016 8:40 PM
150	T	9/24/2016 8:37 PM
151	If you have a partner under the age of 65 years old included in your NZ Super they need to be available for work and work tested until they turn qualifying age for NZ Super	9/24/2016 8:24 PM
152	refer above	9/24/2016 6:55 PM
153	Gradually increase the age of eligibility but with some years of warning as it would be extremely unfair on those almost at the age of eligibility to suddenly find they have to continue working for a longer period.	9/24/2016 4:30 PM
154	Offer higher rates if people wait longer to claim	9/24/2016 3:34 PM
155	Can't collect wages and NZ Super	9/24/2016 2:16 PM
156	as in next answer	9/24/2016 1:55 PM
157	same as question above	9/24/2016 1:52 PM
158	I don't think I properly understand what it is. I thought people and employers paid into it and up can only receive what you have paid so the cost isn't a factor. If someone hasn't paid then they don't get anything.	9/24/2016 1:46 PM
159	assess each individual's savings and ability to pay own living costs including property, investments, trusts.	9/24/2016 1:46 PM
160	People who never worked or paid tax should not get it.	9/24/2016 1:14 PM
161	End public superannuation.	9/24/2016 1:10 PM
162	Invest in NZ business to return future dividends	9/24/2016 12:27 PM
163	Don't change anything, look somewhere else to save money	9/24/2016 12:05 PM
164	Introduce proper capital gains tax on investment properties to help fund NZ Super and other govt spending	9/24/2016 11:19 AM
165	If you claim superannuation then it should be your primary source of income for tax purposes and ALL other income taxed at secondary rates	9/24/2016 10:44 AM
166	For nzers over 50 returning, live here for 1 year	9/24/2016 10:08 AM
167	Pay super in relation to the taxes you have paid	9/24/2016 9:19 AM
168	Super is too low .we work all our lives so we should get at least another \$200 per week	9/24/2016 8:34 AM
169	80 % of average wage -	9/24/2016 8:25 AM
170	take money away from other benefits	9/24/2016 6:30 AM
171	Allocate super on the number of years you have lived in NZ from 20 years of age . !/45 for every year .	9/24/2016 12:34 AM
172	Increase current tax rates, remove benefits from super gold card, add work programs for the elderly (eg providing assistance with child care etc), introduce right to die legislation, government owned rest home facilities, programs to improve health, exercise, and home insulation to reduce costs on elderly, remove tax loophole of elderly gifting money to offspring, introduce program to support families who choose to have elderly relatives living with them, etc etc	9/23/2016 11:37 PM
173	Why should someone who has not paid tax in NZ be eligible for a pension	9/23/2016 11:21 PM
174	Increase	9/23/2016 11:21 PM
175	Watch those spouse's Not of age. No pension.	9/23/2016 11:05 PM

Who gets what?

176	Increase compulsory saving	9/23/2016 11:02 PM
177	Increase other taxes, such as income, tax deductions, start taxing the offshore accounts I.e. Stop the loop holes. Capital gains on investment property, there are a number of other ways to raise the income required other than change super	9/23/2016 10:55 PM
178	Slowly.....by one year every 5 years	9/23/2016 9:59 PM
179	Increase the age but have a clause that some can get it earlier if they can medically prove that they are getting to old to work and are physically unable to work, but not before the age of 65	9/23/2016 9:47 PM
180	Reduce the number of people on the unemployment benefit	9/23/2016 8:49 PM
181	make Kiwisaver mandatory.	9/23/2016 6:59 PM
182	Income/means testing- as many retirees may 'game' the system through holding capital assets	9/23/2016 5:26 PM
183	There should be compulserly super taken from every wage earner.	9/23/2016 4:55 PM
184	Reduce the amount spent by and wasted on politicians.	9/23/2016 2:34 PM
185	Make it they need to have worked (hence paid tax) for a minimum of 20 years	9/23/2016 12:45 PM
186	We need to accept that more people will get there income from the State as jobs become scarcer. Super needs to be part of the system of spreading national income in a world where most people will not have a job.	9/23/2016 12:26 PM
187	You must have worked 20yrs minimum	9/23/2016 11:56 AM
188	Make Kiwi saver compulsory, even at a low start rate.This could ofset some super costs.	9/23/2016 11:43 AM
189	Prison time delays your pension start date	9/23/2016 10:08 AM
190	Cut government spending	9/23/2016 7:14 AM
191	People need to have worked here, not just lived here	9/23/2016 5:57 AM
192	I would prefer the financial sustainability issue is addressed via progressive and wealth taxation and a return to Sovereign money	9/22/2016 11:42 PM
193	Introduce a compulsory Superannuation Tax for those working from the age of 25years.	9/22/2016 11:40 PM
194	Half abated rates for those that havent lived here long or who havent paid income tax.	9/22/2016 11:04 PM
195	More Kiwi saver from a younger age	9/22/2016 10:49 PM
196	Start making more government investment to find NZ suocer	9/22/2016 10:32 PM
197	Wouldn't reduce not enough as it is and it's not going to get better by taking funds away things are going to deteriorate for the elderly if they do reduce funds	9/22/2016 10:06 PM
198	make it part of the points system to enter NZ that you must be able to transfer your entitlement from your country of origin	9/22/2016 7:57 PM
199	Financial position should be measured, not just income, but capital wealth	9/22/2016 6:42 PM
200	Fund a decent super scheme that is affordable.	9/22/2016 6:37 PM
201	Use the interest from the New Zealand Suocer Fund to offset the cost and keep politicians sticky beeks and fingers out of the pot	9/22/2016 6:13 PM
202	The length of time in NZ should be based on the time of working and paying taxes in NZ	9/22/2016 5:29 PM
203	Compulsory saving	9/22/2016 4:23 PM
204	I am sure inflation will make sure those on fixed income such as superannuation will get less in real terms and therefore the future cost of Super will be less	9/22/2016 3:41 PM
205	Income tests could work if they were to acknowledge the costs of dependents (and one's own medical costs); income tests also need to have the ability to 'look through' overseas financial arrangements to ensure that Nat Super recipients are being honest.	9/22/2016 2:43 PM
206	Income testing needs to be indepth if we're going to do it. This then adds further costs so again I'm not sure.	9/22/2016 1:54 PM
207	Consider asset testing and make KiwiSaver compulsory.	9/22/2016 1:41 PM

Who gets what?

208	You can't change anything in a hurry but for younger people compulsory schemes like KiwiSaver will make a difference. For us it's too late. We have paid tax all our working lives and what we end up with is less than minimum wage.	9/22/2016 1:36 PM
209	Asset testing not just income	9/22/2016 1:01 PM
210	Enable those with chronic health conditions who cannot work to be eligible after the age of 50. Relatives of recent immigrants who have lived here for less than 15 years are not eligible either,	9/22/2016 12:03 PM
211	Allow for deferred claiming at a marginally higher rate.	9/22/2016 11:36 AM
212	Pay less super to those who have been on income support all their life	9/22/2016 11:21 AM
213	increase age, income tested, increase length of time person lived in NZ, get rid of long term politicians benefits after leaving office	9/22/2016 10:58 AM
214	Use exsiting fund to make more profitable investment to get higher return.	9/22/2016 10:57 AM
215	Resume funding the NZ Super Fund	9/22/2016 10:41 AM
216	Have to work and paid income tax for 20 years min	9/22/2016 10:36 AM
217	Start funding the NZ Superannuation Fund	9/22/2016 10:32 AM
218	Fund the NZ Super Fund	9/22/2016 10:22 AM
219	New Zealanders pay high taxes and should be able to enjoy retirement if they wish.	9/22/2016 9:49 AM
220	I do not support raising the age if eligibility. What happens if a person is made redundant at 60 and can't get another job? How will they survive until they reach 67 or whatever age is chosen?	9/22/2016 8:37 AM
221	Cut the super for politicians	9/22/2016 8:27 AM
222	Create Super fund from capital gains taxes	9/22/2016 8:02 AM
223	Over \$100'000	9/22/2016 8:02 AM
224	As in previous question	9/22/2016 7:49 AM
225	If people are still working full time then they dont get the full amount.	9/22/2016 7:45 AM
226	Have a graduated move to retirement support system in place.	9/22/2016 6:58 AM
227	Make it eligible for working class NZ citizens only. Not residents.	9/22/2016 2:59 AM
228	asset test NZ Super	9/21/2016 11:18 PM
229	10 years not sufficient time to make a financial contribution to our country	9/21/2016 10:07 PM
230	Income test for P.R's	9/21/2016 10:06 PM
231	Only those who have contributed to 10 years of income tax are eligible for super	9/21/2016 9:52 PM
232	Take the 1st 20k from people's estate	9/21/2016 9:31 PM
233	Only for people born here	9/21/2016 9:19 PM
234	Make all immigrants claim pensions from their own birth countries unless there is no pension from their country then they should only be entitled to our pension / super after 20 to 25 years living in this country and have worked here and paid taxes	9/21/2016 9:03 PM
235	Allow super to be taken earlier at a reduced rate, or later at an increased rate	9/21/2016 8:41 PM
236	most people haven't started a super scheme	9/21/2016 8:11 PM
237	Are these questions being asked for the benefit of a Government agency?	9/21/2016 6:54 PM
238	Make it mandatory for elected governments to contribute an actuarially determined minimum annual amount to the NZ Superannuation Fund that looks to fund as much of the projected universal super benefit liabilities	9/21/2016 5:58 PM
239	Make Kiwi Saver compulsory, at 8% of gross income. If the workers have this taken out before they get it, they will never miss it.	9/21/2016 5:15 PM
240	Tax the high earners more now!	9/21/2016 5:04 PM
241	increase tax	9/21/2016 3:28 PM
242	Restart contributions to the Cullen fund	9/21/2016 11:46 AM

Who gets what?

243	Develop initiatives for people near retirement age to still be able to engage in meaningful paid work	9/21/2016 11:23 AM
244	make kiwisaver compulsory	9/21/2016 11:02 AM
245	review the priorities of government spending	9/21/2016 10:59 AM
246	Put aside more money for the future. KiwiSaver is a great tool for individuals to save for retirement. Where is the Government's KiwiSaver?	9/21/2016 10:56 AM
247	Increase the age but with some flexibility. Do we want 70 yr olds teaching 5 yr olds or 70 yr old truckdrivers?	9/21/2016 10:45 AM
248	Increase personal tax	9/21/2016 10:15 AM
249	Real economic growth, by regulating for growth, quality and profit industries - Organic foods, Renewable energies etc.	9/21/2016 9:40 AM
250	Again- survey bias assumes we need to reduce cost of Super	9/21/2016 9:07 AM
251	Again- already presupposing cost is too high. One of the worst survey dedigns ever	9/21/2016 9:00 AM
252	Allow more immigration to increase the number of tax payers	9/21/2016 8:06 AM
253	Pay more or means test less if a person doesn't start claiming super till 67	9/21/2016 7:37 AM
254	Make super schemes compulsory.	9/21/2016 7:33 AM
255	why do you want to reduce the cost? it's a good investment in the social health of NZ	9/21/2016 6:09 AM
256	Why should it reduce. People only get what they've saved plus a bit from employer & government AND it's taxed.	9/20/2016 11:43 PM
257	Refer comments on question 4 and 5	9/20/2016 10:51 PM
258	Announce that state-funded Super will stop in, say, 50 years and everyone will have to make compulsory provision for their old age from the date of the announcement. A state-funded safety net will be available only to those who realistically couldn't provide for themselves, such as the disabled or mentally unwell.	9/20/2016 10:44 PM
259	The more time someone has lived in New Zealand the greater the level of NZ Super, subject to base and maximum levels, and universality requirements. Increase income to fund NZ Super by a more progressive tax system for all. Needs to be considered in the context of other factors such as social and health services will need to be provided to the popluation.	9/20/2016 10:34 PM
260	Government should get some balls and make super savings compulsory including increasing employer contribution for long term phase in.	9/20/2016 10:11 PM
261	Asset testing excluding family home	9/20/2016 9:48 PM
262	Invest more in kiwi saver. Inventivise employers to build healthy relationships with their employees and retirement/superannuation options.	9/20/2016 9:07 PM
263	not permitted to work and collect super	9/20/2016 9:03 PM
264	improve the circumstances of people so they may be more healthy and happy	9/20/2016 9:00 PM
265	Tale into account assets and properties if an investor	9/20/2016 8:55 PM
266	Asset testing.	9/20/2016 8:55 PM
267	Make sure income testing was fair, not set too low	9/20/2016 6:57 PM
268	I think the future retirees are in trouble due to lack of education about superannuation. If you reduce super, people will struggle. If you work at least 30 hours a week for nine year in New Zealand you have earned your right to Superannuation.	9/20/2016 6:32 PM
269	Raise it not reduce it.	9/20/2016 4:51 PM
270	increase age with real consideration for those with health or redundancy issues lat in their working years	9/20/2016 4:15 PM
271	Compulsory Kiwisaver	9/20/2016 3:19 PM
272	Stricter conditions around foreign superannuates, give them an even longer time.	9/20/2016 2:47 PM
273	Must be NZ Citizen only not Resident	9/20/2016 11:47 AM
274	Restrict it to low income people only.	9/20/2016 10:26 AM
275	Increase taxes on high income earners over 45 to help cover future costs	9/20/2016 10:18 AM
276	Reduction to people who have never paid tax, but lived off welfare, ACC and the likes.	9/20/2016 9:40 AM

Who gets what?

277	Make super an interest free loan which the government takes back as a death tax out of a persons assets to repay it when they die. I.e interest free but self funded in the long run	9/19/2016 11:15 PM
278	Remove the universality based on means testing, not just declared income.	9/19/2016 11:14 PM
279	Geese Get the Trade training schools running again. Stop importing skilled workers.	9/19/2016 8:44 PM
280	Asset test	9/19/2016 8:00 PM
281	unsure	9/19/2016 5:31 PM
282	make it compulsory to start saving for your retirement	9/19/2016 12:01 PM
283	Compulsory retirement at a set age, if they want to get the pension - If they are working, no super at all... if their employer is able to justify WHY they must work, IE: a role that there is NO ONE ELSE IN THE COUNTRY that can perform it, then they should be given a proportion of super to top up their income, as long as their income is not above a set level...	9/19/2016 8:45 AM
284	User pays - for those who don't work or pay tax for a certain amount of time	9/19/2016 8:21 AM
285	Raise extra money by introducing other taxes now. Start with property speculators. Raise money by increasing all income tax and ringfence the money for super.	9/19/2016 2:57 AM
286	Reduce if working	9/18/2016 11:37 PM
287	Do not support raising age as this disadvantages Maori who don't live as long.	9/18/2016 10:05 PM
288	Wealth testing	9/18/2016 5:05 PM
289	If get super from another country can't get two hand outs at full rate.	9/18/2016 1:30 PM
290	Continue to work, no super as of right. Your chose cant have both.	9/18/2016 12:36 PM
291	if you income and means test the smartest and richest can easily work the system to still be eligible.	9/17/2016 11:42 PM
292	Public Service personnel who receive super funded by the tax payer should not receive Super I.e they should not be able to double dip!	9/17/2016 6:34 PM
293	As per my other comments	9/17/2016 1:58 PM
294	Perhaps consider increasing age but definitely need it by 68	9/17/2016 1:40 PM
295	Provide services in lieu, en masse. Lower food tax, increase luxury tax.	9/17/2016 1:16 PM
296	Govt contributions NOW	9/17/2016 12:03 PM
297	Dependent on health as well as age	9/17/2016 11:23 AM
298	As per question 7	9/17/2016 8:54 AM
299	Allow more than 1 kiwisaver provider	9/17/2016 7:56 AM
300	implement compulsory superannuation schemes for all people and set a time limit for current NZ Super to be extinguished. say, anyone born post midnight 31 December 1999 will not receive NZ Super. Incentivise the savings schemes strongly more so that the current Kiwisaver incentives, There will still be a means tested benefit for those people unable to work who have not been able to participate in a compulsory superannuation scheme	9/17/2016 7:45 AM
301	People get paid a percentage of the super by the amount of tax they have paid before receiving the pension	9/16/2016 4:18 PM
302	let everybody contribute to it, A small amount would suffice, maybe 0.2% of their salary	9/16/2016 3:51 PM
303	Money should go to the people in need.	9/16/2016 9:16 AM
304	See previous answers	9/16/2016 8:27 AM
305	Could require some for of voluntary social contribution from healthy retired e.g. cooking, cleaning, gardening or childcare for working parents	9/16/2016 5:28 AM
306	NZ Super rate should increase with CPI, however will also require occasional cutbacks to remain sustainable, but in between these cutbacks it should scale with the CPI. Additionally encourage more private savings, introduce better/more cost efficient retirement housing, research part-time job opportunities for elder people who lack the savings to look after themselves, but have reached retirement age and can still do some work.	9/15/2016 10:06 PM
307	Don't really know as other options are unfair to hard workers	9/15/2016 8:04 PM
308	Increase tax incentives to pay into your super	9/15/2016 1:45 PM

Who gets what?

309	can only claim super if you are not working	9/15/2016 11:52 AM
310	Close tax loopholes to increase crown revenue	9/15/2016 10:37 AM
311	Immigrants should receive until having lived at least 20 years in NZ	9/15/2016 8:12 AM
312	as per above	9/14/2016 8:51 PM
313	Asset testing	9/14/2016 5:40 PM
314	Compulsory super, wether KiwiSaver or private scheme	9/14/2016 8:19 AM
315	Create a 'total entitlement' which can be paid from any time from 60. If you start at 60 the weekly amount would be lower than if you start at 70.	9/14/2016 6:40 AM
316	see question 7	9/13/2016 12:08 PM
317	Not just live in NZ but work and paid tax in NZ.	9/12/2016 9:51 PM
318	This is appears to be a survey to get a set of answers you already have decided. Shame	9/12/2016 11:18 AM
319	Work on KiwiSaver and encouraging people to save now for retirement	9/11/2016 8:22 PM
320	Use super money to invest in profitable projects	9/11/2016 3:21 PM
321	Income test should include Capital gains.	9/11/2016 7:05 AM
322	Increase age of eligibility for people in non physically demanding jobs	9/10/2016 4:27 PM
323	can not done on income alone	9/10/2016 2:03 PM
324	Tax the rich more to fund pension levels being pegged to average income.	9/10/2016 9:35 AM
325	A small rise in age isn't going to hurt there's always sickness benefits	9/10/2016 9:15 AM
326	Where people have reseded out of NZ for most of their working life they should have no entitlement to superranuatiptn	9/10/2016 8:52 AM
327	Make it more affordable by cancelling property speculators/investors tax breaks insurance, rates, interest deductibility & other expenses	9/8/2016 11:09 PM
328	1. Increase length of time a persons needs to have lived in NZ; 2. Remove availability of super to those who receive it from another country; 3. Do not include those of countries that don't reciprocate. I.e. Australia.	9/8/2016 10:49 PM
329	No super if working full time. Or over 30 hours	9/8/2016 8:31 PM
330	Remove super from general taxation and link super to specific payments similar to NI contributions in the UK.	9/8/2016 3:37 PM
331	Asset testing and type of job	9/7/2016 11:04 PM
332	Don't reduce the cost.	9/7/2016 8:45 PM
333	if it has to be thenuse this	9/7/2016 5:57 PM
334	I can't untick this on mobile. Damn thumbs.	9/7/2016 11:59 AM

Who gets what?

Q9 Please help us understand why you have selected the answers above?

Answered: 1,421 Skipped: 1,272

#	Responses	Date
1	People work a long time and deserve their super.reduce some of the politicians wages and pump it into the super, if the government is so worried about what super is costing.	11/29/2016 12:58 PM
2	MSD has stolen the private savings of law-abiding pensioners for years, preying on the old and vulnerable - stealing from the poor to fund the double-dipping GSF pensions.	11/29/2016 12:55 PM
3	I think if the time were lengthened for eligibility that would be sufficient in the meantime.	11/8/2016 10:23 AM
4	People should be encouraged to save more for their retirement and therefore the amount of Super could be reduced	11/7/2016 11:43 AM
5	NZ Super is creating a financial burden to the state. Obviously the tax payers have to pick-up the shortcomings. Social welfare and Super should be separate identities. If NZ excepts immigrants of an age to old to go into the workforce they should not receiving Super. They will have to use their own retirement savings.	11/6/2016 1:02 PM
6	The pension is paid out of other people's income tax. There is no earned right as we are frequently told. Also denying meaningful work and opportunities to the youth and younger workers reduces the short, medium and long term economy. It is self defeating and is simply a race to the bottom	11/6/2016 12:29 PM
7	A person who has worked all their lives on a low income gets the same pension as one who has had a high income. Mary the retired cleaner living in a state house pays the same for butter as our sporting/political/business "stars" who have earned millions.	11/5/2016 8:38 AM
8	1) Present age of entitlement to NZ super is too low. 2) People who've spend a long time working in NZ contribute disproportionately more in taxes and to super than other new members of the country.	11/2/2016 1:54 PM
9	Please refer to my long response - about state approved confiscation - earlier in this questionnaire	11/2/2016 11:17 AM
10	I'm opposed to the idea that an elderly migrant can collect NZ Super after being in New Zealand for 10 years without having made an economic contribution.	11/1/2016 7:31 PM
11	The rich should be assessed	11/1/2016 10:32 AM
12	Being able to receive NZ Super for being in the country after 5 years is unfair. NZ Super is significant "gift" that should be reserved for people that have contributed to NZ tax base over a long period of time. The driver for immigrants should not be access to super - 25 years of living in a country brings it in line with the rest of the world. 65 years old is not old these days. NZ needs these peoples expertise and retain them in employment for as long as they can. 70 years old is a more appropriate age to start receiving the support of government.	11/1/2016 9:06 AM
13	Common sense.	11/1/2016 1:09 AM
14	All New Zealanders should get superannuation. Immigrants who haven't contributed or who aren't citizens shouldn't have any entitlement to receive it	10/31/2016 11:08 PM
15	with a system like Pay as you Go, new migrants will always pay a great contribution to Super. People live longer and are healthier to work longer.	10/31/2016 10:04 PM
16	People should be rewarded for working in New Zealand and helping this country grow	10/31/2016 6:35 PM
17	Cannot draw super if out of country 6 months ? Why ? Afraid of missing out on GST ? Reduce the nations health costs and send their fortnightly where ever they may be.	10/31/2016 6:29 PM
18	I feel 10 years is too short a period for older immigrants who never work to be eligible for full super and similarly for NZers who have chosen to work overseas. Paying a percentage based on time lived in NZ would be more equitable.	10/31/2016 5:32 PM
19	I am concerned that you seem to be prepared to lift the eligible level again, but what about all the taxes we have already paid toward our future super plus now our Kiwi Saver!	10/31/2016 4:39 PM
20	By the time I retire at 65 years I will have worked 49 years. That is log enough.	10/31/2016 12:09 PM

Who gets what?

21	First and foremost, I think people will be working later in life as medicines and lifestyles change for the better. So I do think we can afford to wait a couple of years more. However, I also strongly feel that people who have not lived in NZ for long (i.e. less than 15 years) should benefit off the full allowance of NZ Super when they haven't contributed as a tax payer for this time. This should also be based off someone paying tax and having an income - not just coming here to live & not working.	10/31/2016 12:01 PM
22	Possible income testing but only if the costs of testing are minimal (and assume they will not be - in which case I would prefer no testing)	10/31/2016 11:58 AM
23	I have seen many who are NZ citizens living and earning in other country and they bring their parents from overseas. Parents prefer to stay in NZ as they have NZ PR and get Super. There is no contribution from their family members for the taxes but parents get only the benefits. If NZ citizens are leaving NZ, they should not call their parents from overseas to NZ for PR. There are many people taking this undue advantage of the loophole in the system.	10/31/2016 11:12 AM
24	Gradually increase the age for people retiring in at least 10 years. Initially to 67yo. Review based on increasing or decreasing life expectancy. Parallel efforts to fight age discrimination in employment.	10/31/2016 10:57 AM
25	Changes should only bring more fairness, not reduce pension benefits for people who have contributed under the existing 'social contract'. People who have contributed taxes should be treated with policies that acknowledges that fact.	10/31/2016 10:39 AM
26	The age to which people are living is increasing and this is reflected in the increasing age at which people are retiring or want to retire. The age of entitlement to the pension should therefor be increased to reflect these changes.	10/31/2016 10:09 AM
27	To often are people moving to NZ or prepare themselves to move to NZ to take benefit of the NZ super. The industry I work in I see people who do the above, benefit from the Super then leave and make annual trips back to NZ. Also, a income tested super I am not 100% certain I agree with this as I don't feel people should be penalised because they have worked hard and prepared themselves for retirement. An income test however would reflect those who can in fact support themselves and may receive a reduced pension. Reality is however, it is not hard to reflect a negative or reduced income with the right accountant on hand.	10/31/2016 9:34 AM
28	Given our immigration climate and how freely NZ lets in aging parents of immigrants, 10 years is not enough time to qualify for a universal benefit. I also think that the retirement age needs to be increased given the amount of people that are going to be in that bracket in the coming years.	10/31/2016 9:09 AM
29	Tax payers for 25 years	10/31/2016 8:51 AM
30	The amount of time you generally spent alive after 65 has hugely increased, upping the cost of Super. You need to have paid in for a good few years through taxes to qualify. 10 years isnt enough. Keep the system simple, raise the age, feather in drawdowns with deferrals to keep people working. Keep the system simple. income testing wont work, just like it doesnt really work for most other things. Either the accountants do their magic or it drives the "cash" economy. KISS	10/31/2016 8:44 AM
31	I believe that New Zealanders who have lived and worked in NZ most of their lives should not have to have their Super jeopardised because of newcomers to NZ receiving the super after a relatively short period of time.	10/31/2016 8:39 AM
32	increase the length - people should not be able to come over from overseas and get super without contributions to nz tax.	10/31/2016 8:35 AM
33	I understand that the demographics of this Super in increasingly unaffordable, but there are just too many people bludging off the system, when they haven't contributed sufficiently over their earning years. Instead of means testing, a "contributions rate test" should be employed to measure your eligibility for different scales of super benefits i.e. low tax paid over your working life = low (or no) super payment after 65... Limiting immigration will help. Nothing against immigrants, but they (generally) haven't paid much in, so shouldn't get much out.	10/31/2016 8:26 AM
34	After living in France I find the NZ super a joke. It is do measly in comparison that the thought of wanting to reduce it sickens me. Focus on reducing unemployment and growth for the future to pay for it	10/31/2016 8:25 AM
35	The present manipulation of income by the well off totally distorts reality. i.e. family Trusts and similar. The less well off suffer directly by the distortion arising.	10/31/2016 8:12 AM
36	Everyone should pay towards, and be able to expect to receive superannuation in a civilised society	10/31/2016 3:50 AM
37	A reasonable contribution should be made by all capable over a reasonable period of time	10/31/2016 2:50 AM
38	The current system is simple and fair. We only need to make the changes which reflect the increase in longevity of people.	10/30/2016 8:29 PM

Who gets what?

39	There is ample evidence of the current system being abused, but for some reason politicians and others tend to have their heads firmly screwed in the sand when it comes to tacking these. On one of Mark Sainsbury's TV programmes I recall hearing the surprise of Indian students when they learnt that they could get interest free allowances. So they took them and invested in shares or paid back their parents mortgages. This needs to be looked into and stopped even when it comes to NZ Super. There are old folk who come here for 6 months in the year just to avail of the Super and then go back to their families overseas.	10/30/2016 4:38 PM
40	Fairness in dealing equitably with contributors to the tax base that funds superannuation AND to provide incentives to work and contribute in the long term AND to prevent people from reverting to NZ after decades away or as new immigrants AND to align what is provided in NZ with what is provided in Australia and the UK.	10/30/2016 4:20 PM
41	With immigration flows we will need more migrants but are not in a position to meet their super costs. A migrant needs to take this into account. As a nation we are too soft/generous	10/30/2016 12:18 PM
42	can afford to pay out more for super	10/30/2016 10:13 AM
43	In Christchurch I see a number of elderly Chinese shuffling along I have it on good authority that their son or daughter came to NZ because it was easier than Australia brought the parents in then moved to Australia leaving the parents alone in NZ and on Superannuation I was told by a member of staff at a CHC MP's office	10/30/2016 6:35 AM
44	Qualifying time not long enough	10/29/2016 11:28 PM
45	I think the super is fair as it is for the most part, although living in a partnership with a partner that does not qualify for superannuation, it does seem I am getting penalized as I receive a lesser amount than a single person living alone. So many will not commit to a relationship, or hide the fact that they are in a relationship just to get the extra amount. It seems quite unfair as I have worked the same amount and paid taxes for years	10/29/2016 10:20 PM
46	After working in New Zealand for over 35 years I feel I have paid for my pension within my taxes. Some have not but still get given it. That is not fair.	10/29/2016 8:13 PM
47	To stop the bludgers	10/29/2016 7:34 PM
48	Any changes will need to ensure the system is simple and efficient to administer.	10/29/2016 4:42 PM
49	..income is the only way to a happy stress free retirement...otherwise just a journey of anxiety to your last breath...	10/29/2016 4:06 PM
50	others have paid taxes since they began work at 15 or 16	10/29/2016 4:02 PM
51	work whole life in NZ or only pay proportion of super based on time working in NZ, have option of early retirement with means testing, but allow greater income before testing begins or increase payments to nearer average wage. Currently with under age partner only able to earn \$100.00 and then tax extra at 70% too tough.	10/29/2016 3:33 PM
52	Although non-contributory, in theory, taxes have to be raised to fund the payout as the burden increases with longevity.	10/29/2016 3:04 PM
53	In other countries they have already raised the age when you can get the nz super We should not wait otherwise it becomes unaffordable for our kids and their kids	10/29/2016 1:50 PM
54	Align with other nations.	10/29/2016 1:46 PM
55	Affordability	10/29/2016 1:31 PM
56	#7 above. People should have contributed to the wealth of NZ for a greater time before they start sucking out benefits that they have not contributed to in such as short time as 10 years. Some, probably most of the older "imports" probably won't work/pay taxes at all and it is not equitable they should share a cake they haven't helped bake. #8 above. People are working longer because in part of better health and, taken with an increase as per my answer in #7 would really reduce the cost of super. It would also give recent imports a chance to contribute to "the cake" mentioned above.	10/29/2016 12:11 PM
57	as stated earlier, where one has worked all their lives to be independent at retirement age of 65, it should not be means tested till \$110k + but there are a lot of people who never work, stay on benefits and get the full super at 65. people need to work and try to support themselves as I'm still striving to do, I would change the health system to a bit like the ACC system, which works and pays its way, Economically we need to be prepared to do more mining which will bring in the royalties needed to pay for the super, the greenies don't want it, but all still drive cars and use power, go figure, people physically after 65 cannot work a full week, its too hard, yes part-time, but not full time employment.	10/29/2016 12:06 PM
58	The question is based on a false premise, that it is either necessary or desirable to reduce the future cost of NZS. I'm appalled that a commission originally set up to consider the position of 'retired' people is pushing this viewpoint. The questions should rather be asking about the adequacy of NZS and options to address that. Outside vested interests and the right wing media, the concept of an 'unsustainable'	10/29/2016 11:57 AM
59	it is not as though this subject has just turned up on our door step yet it is only now that anyone is making a big deal out of it. We haven't seen them put their super on hold have we.	10/29/2016 11:49 AM

Who gets what?

60	Recipients need to have supported NZ via paying income tax, rather than free loading just because they have immigrated here at an older age	10/29/2016 10:50 AM
61	The pension as it is barely enough to live on without a further income top up. Many people are unable to work full time beyond 65. The Government believes that no changes are necessary.	10/29/2016 10:50 AM
62	Superannuation should be to take the place of working income so people can move easily into retirement. If someone's income/assets are so great that super is not needed then perhaps targeted tax rebates would be more appropriate than paying super.	10/29/2016 10:47 AM
63	I work very hard for my savings and make sacrifices so that I can have a comfortable retirement. I should not be punished by means testing for my work and sacrifice	10/29/2016 10:03 AM
64	There is a limit as to how much money people need to live a 'normal' life. If you only have a pension life is not easy- some people have no idea of what it is like to have a pension only while others have so much more and are wasteful.	10/29/2016 10:01 AM
65	I disagree with elderly arriving from overseas and getting super after living here for 10 years not having worked and paid into NZ tax fund.	10/29/2016 9:42 AM
66	Transition over a long period of time from NZ Super to KiwiSaver with reduction in taxes to compensate or a tax break to encourage KiwiSaver participation. KiwiSaver needs to be compulsory to make this work.	10/28/2016 9:55 PM
67	IT WILL BECOME UNAFFORDABLE - NZ NEEDS COMPULSORY SUPER LIKE AUSTRALIA AND I BELIEVE SINGAPORE	10/28/2016 6:48 PM
68	its my money i can do what i want with it	10/28/2016 6:06 PM
69	ive spent a lifetime paying tax. why should a new arrival get the same benefits as me after only ten years	10/28/2016 4:45 PM
70	Lived in Europe for some time you have to pay for your Pension and Health. They take it off from your monthly salaries...	10/28/2016 3:50 PM
71	When people migrate here, they bring their extended families and that can be a drag on our super scheme	10/28/2016 6:56 AM
72	Explanation under #7	10/27/2016 11:38 PM
73	People take it for granted to get NZ Super but really never paid into the scheme except their taxes	10/27/2016 9:51 PM
74	Raising the age of eligibility could only work if people over retirement age can be sure to secure employment, and be fit to work. The only change that is realistic is to make something like KiwiSaver compulsory - not listed in your options.	10/27/2016 9:45 PM
75	The pension or govt. super should not be needed by people who have private pension schemes or multiple retirement plans	10/27/2016 9:38 PM
76	NZS as it is currently offered is good but the laws surrounding it (to do with overseas pensions) are very unfair.	10/27/2016 8:45 PM
77	NZ Superannuation is an entitlement for all NZ born citizen's who have worked and paid taxes in New Zealand all their working life.	10/27/2016 4:19 PM
78	People plan for retirement from age 25 years, and make plans assuming National Superannuation continues at the current rate	10/27/2016 8:54 AM
79	new "citizen" entry is largely out of control with no infrastructure etc extra spending being allocated -super will quickly become very expensive with no real increase of tax contribution	10/26/2016 7:09 PM
80	A person having lived most of their life in NZ has paid tax for a long time and contributed to society , is it fair for someone to come from another country and get the same benefits having only lived in the country a few short years	10/26/2016 5:14 PM
81	Some persons don't need NZ Super and some people have life style choices that require others to pay for there retirement	10/26/2016 4:46 PM
82	It is totally unjust to actually penalise me due to my compulsory payments i had to make while in switzerland and therefore deduct my savings from overses of a possible pension or super here- hence i will get nothing even though i paid taxes here in new zealand for 37 years. how fair is this? An immigrant coming from china now gets the pension after 10 years no doubt they get the full amount, this needs to be changed and our savings we made years ago not being deducted that would help to make a better life for us as well	10/26/2016 12:02 PM
83	increase in age is urgently needed - I retired at age 70 - and I know lots of my colleagues still working after 65 years of age - also length of time is fair and just for all peoples living in New Zealand so 25 years is a good start - all other countries have this length of time and some even more up to 45 years -	10/26/2016 11:21 AM
84	I think immigrant need to prove they are hear to stay not to milk the system as whats happening now	10/26/2016 11:03 AM

Who gets what?

85	longevity, many healthy people already working part time after age 65,contribution towards tax take should be at least 20 years	10/25/2016 5:54 PM
86	The age of eligibility needs to be increased because in general the population is living for longer than previous generations. This is the main reason behind the cost of providing superannuation. By the time I retire I believe it should be 70. The length of time to live in NZ should be raised significantly. This is a matter fo fairness for those who have worked and paid tax in NZ for 30, 40, 50 years as well as contributing to society. Its not fair that others choose to live overseas by then retire in NZ simply because we offer a very favorable superannuation scheme, healthcare etc.	10/25/2016 2:49 PM
87	those who are immigrants need to work the same as New Zealanders	10/25/2016 12:03 PM
88	those that have full time work shouldn't get super as well	10/24/2016 11:05 PM
89	Shld be a range 50 - 70 to take account of people who have worked a hard physical life or lower life expectancy. Equally others are working longer.	10/24/2016 6:42 PM
90	To receive Super I believe you must have been a substantial contributor by being a taxpayer for a minimum of 25 years at age 65 or have transferred an overseas pension to the NZ Government in lieu of Super	10/24/2016 4:16 PM
91	People have better diets and health care so can work longer. There should be no universal national superannuation in line with other benefits. Welfare based on need in line with other benefits. Universal national superannuation is unsustainable long term.	10/24/2016 4:06 PM
92	None	10/24/2016 12:20 PM
93	If I have worked for 50 years and paid taxes I think I should be able to retire if I want or keep working if I want in preference to paying more social security to young people who mainly want to work but cannot get into the workforce because older people cannot afford to retire. Not everyone is still capable of working in later life but some may choose to if well enough.	10/23/2016 5:28 PM
94	In line with other OECD countries	10/23/2016 1:55 PM
95	People are living longer ,choices on staying in work or going on Super should be theirs.	10/23/2016 9:32 AM
96	See previous answers.	10/22/2016 10:39 AM
97	It works already why change it	10/21/2016 6:16 PM
98	CPI is a good indicator of income needed to live a comfortable life. Also, clearly the longer you have lived here, the more proportionally you have paid in tax towards superannuation	10/21/2016 4:06 PM
99	It is an affordable, equitable and excellent scheme. Why change it for the worse ? People need certainty, not having Super an election issue subject to the whims of politicians every 3 years	10/20/2016 9:18 AM
100	As the number of retirees increases the total cost of super increases, however, no mention is made of if this increase is affordable for the country, i.e. what is the projected tax take over this period? This is a bulge of retirees, what happens when this bulge reduces? Actual figures/projections are required to make informed responses to the questions above.	10/20/2016 8:40 AM
101	This reflects better the amount of money required to be collected in relation to what is being paid out.	10/20/2016 8:01 AM
102	I think there are a lot of people out there who have a terrible lot of money in more than one house ,large boats ,investments and in a lot of cases if you were to go back at their retirement age and add up the amount of tax they have paid in relation to what equity they possess ,see if it adds up If people have Millions of dollars ,they don't need help	10/20/2016 7:30 AM
103	Those with enough income need not receive a full benefit. The Super rate should be CPI linked to allow recipients to keep up with inflation. We already support many parents of immigrants who have brought them here to enjoy a "free lunch" at no cost to themselves. A 20 year mandatory residency would prevent that.	10/20/2016 3:19 AM
104	These are minor, and likely acceptable, tweaks. Better still to use an a+bx formula, where a is a minimum base and x is the cumulative tax paid by the individual. And then to ring-fence the bx portion as it accumulates, for when it is needed.	10/20/2016 2:06 AM
105	If you havent contributed to the economy in your lifetime you should not be eligible	10/20/2016 12:31 AM
106	I personally feel that super age should be reduced (to 60) for those that need it, thus opening up the job market for young people who are unemployed. Far better to collect Super than the Dole	10/19/2016 8:18 PM
107	Pension payments should be related to the amount of time each individual has contributed to the country's wealth. If you are overseas for 30 years contributing to that other country's wealth then we shouldn't be paying for their retirement. Trusts that hide wealth and reduce individuals liability to pay for their own care if needed should be stopped. while this is not specifically related to pensions it is still a significant cost to the country.	10/19/2016 5:45 PM

Who gets what?

108	You need to pay in to get your money out	10/19/2016 12:14 PM
109	A large percentage of the over-65 population have a level of financial security which means they can live in comfort and dignity with little or no government support. I would strongly advocate for superannuation payments to "abate" by five percent for every thousand dollars per year earned in excess of a basic threshold, and to set this threshold at around \$60,000/year. This means that someone earning 61k/year would lose 5% of their super, while someone earning 70k/year would lose 50%, and someone earning 80k/year or above would receive no super.	10/19/2016 12:07 PM
110	Seems to be mostly a well balanced model. Pushing the age out will leave people unable to work past 65 without income	10/19/2016 7:51 AM
111	We all know that by the time we get to super the age will have to be raised. The Government needs to do this as it won't come as a surprise to my age group. Just get on with it. My age group can't see itself retiring at 65 and know we will have to/want to work longer.	10/18/2016 8:47 AM
112	Its crazy that people who have not contributed to the country are eligible after only 10 years of being in N.Z. I also think raising the age by one or two years is a good idea as so many are working past 65. Those on enormous salaries do not need the Super so why give it to them, so they can swan off on overseas trips and skite about it?	10/18/2016 8:04 AM
113	people do work longer so may eligible age could be increased. People imigrating to NZ should not be eligible unless they have contributed by the way of paying taxes. ie worked	10/18/2016 7:36 AM
114	N/A	10/17/2016 10:01 AM
115	Immigrants should not be eligible unless their previous country's government contributes 100%	10/17/2016 9:30 AM
116	I am totally opposed to people coming into our Country through Family Repatriation and having access to Super and Health benefits without paying taxation	10/16/2016 3:06 PM
117	NZ super is an income. Perhaps the time at which a person becomes eligible could be related to the point at which their income decreases. To arbitrarily raise the age discriminates against people who are not working at 65. Until the majority of recipients are immigrants, changing the years of residency won't have a major impact. I'm not sure if setting the super rate to CPI will increase or decrease Super, though I do agree that Super should be indexed against CPI.	10/16/2016 2:54 PM
118	Current system unsustainable, with a big bulge of "Baby boomers" and smaller families as contributing workforce	10/15/2016 3:41 PM
119	Should our younger people have to support older people who choose to leave their homeland	10/15/2016 12:51 PM
120	Our social services are far too generous. Have just been to the States for a family holiday and was gobsmacked the number of really old people working hard because they have to and have no other choice	10/15/2016 11:44 AM
121	The ten year rule is clearly too generous . There wouldn't be another country in the world that gives it's retirement money away so freely . To make it worse it is unlikely that those eligible would have payed any tax , over the eligibility ten years .	10/15/2016 11:21 AM
122	Unfair if you have not contributed to the tax take over time. People are living a lot longer now on average.	10/14/2016 5:37 PM
123	NZ Super is crucial to supporting our aging population and ensuring the aged are well supported. 65 seems a fair a reasonable age for retirement.	10/14/2016 7:05 AM
124	There is no need to pay super to a person who is fully employed. This could possibly be changed in special financial circumstances. ie. a person who for medical reasons, health or accident has been unable to work full time for a number of years and not able to save for retirement after submitting a financial statement that met a set standard could be paid while still in part time employment	10/13/2016 10:35 PM
125	I think there is not sufficient evidence that the current arrangement is too expensive. There is also the mechanism of taxation to prevent a blowout. I believe 65 years is a reasonable average for a productive working life and a workforce of older people prevents real opportunity being given to the young and especially parents of young families who are working.	10/13/2016 10:22 AM
126	Wealth cannot be increased by division; for someone to enjoy the benefit of the states largesse, someone else has to give something up, go without so to provide that benefit, the Government does not have money, only what it extorts from the tax payer with the threat of penalties enforceable by statute.	10/13/2016 7:31 AM
127	If foreign nationals don't nationalize within 10years they don't stay here	10/13/2016 2:10 AM
128	The measures suggested are not in themselves adequate as single solutions. ** Raising the age above 65 will increase that dark area where the aging and unemployable (through health or skill deficiency issues) suffer the pointless programmes meted out by WINZ and the associated stigmatisation. ** An income test is a blunt instrument that doesn't identify those in the best place to support themselves - income minimisation is available to those who can afford the advice. ** It is contestable that the CPI genuinely reflects what it costs to live because (1) the elimination of some of the items that reflect what it costs to live and (2) the CPI is artificial because it is so general - the costs of different stages and periods of life vary in both their constituent parts and the extent to which they are consumed.	10/12/2016 9:39 PM

Who gets what?

129	Principle of universalism for super is simpler to administrate Principle of not contributing further to inequality of income in NZ Better for super to be available to all who are eligible and then tax those who do not really need it.	10/12/2016 7:44 PM
130	I'm not convinced large adjustments if required, if only the government would invest wisely (e.g. through the Cullen fund), especially when the markets are down. It's crazy that they stopped around the time of the GFC - should have increased investment!!	10/12/2016 1:53 PM
131	Super is affordable, I have paid taxes for it!!	10/12/2016 1:21 PM
132	When originally introduced, there was a 50/50 chance you would get it as life expectancy was 65 years. Now that life expectancy is closer to 80 years, it is too generous/expensive to hand out super at 65. Go back to the original model. Let KiwiSaver take care of folks in the 15 years from 65 to 80.	10/12/2016 12:44 PM
133	Pensions should be needs based rather than an entitlement. Millionaires should not receive a pension	10/12/2016 11:58 AM
134	People need to have contributed to NZ for a reasonable time to get the retirement benefit NZ super should be pegged to CPI - rather than average wage adjustments	10/12/2016 11:36 AM
135	Large increase in immigration suggests that unless length of time a person needs to have lived in NZ that more and more of these people will be auto entitled to NZ super without any real/limited contribution into our taxation by length of their working life here	10/12/2016 8:36 AM
136	I don't think there's a rush to increase the retirement age. As I've already mentioned the wealthy would somehow avoid the income test. We shouldn't be paying people who move here late in life full NZ Super	10/11/2016 8:39 PM
137	During the increased length of time of residence in NZ there is an opportunity to contribute to retirement savings and pay taxes. 65 is no longer the "retirement age" and many people still wish to work beyond 65.	10/11/2016 2:48 PM
138	Because just as people on the unemployment and DPB benefits have a sense of entitlement that is passed to their children. I have a sense of entitlement having worked to support my family and served my country.	10/11/2016 8:29 AM
139	I am concerned that it is difficult to afford current scheme. At the same time, it is unfair to penalize those who saved and paid for years into superannuation scheme, and pay excessive taxes now on that superannuation. Particularly, why do those on NPF scheme pay more tax than those on Govt. Superannuation Scheme? People think this type of super is not taxed, but in fact it is pre-taxed.	10/10/2016 4:32 PM
140	I think people should have choice as to age with payments adjusted accordingly	10/10/2016 10:24 AM
141	70 is the new 60. it is unfair to give it to people who have not spent the greater part of their working life in NZ	10/10/2016 8:56 AM
142	Handouts from the taxpayers pool to people who do not require help and have income-generating assets is illogical. If they have been lucky or clever to have been in a position to pay more taxes over a lifetime of wealth and privilege then they should be able to take pride in allowing the system to help the truly needy in their old age	10/10/2016 8:28 AM
143	if you think super is bad look at health costs, something has to give, raise to 67	10/9/2016 10:42 PM
144	Life spans are increasing. Immigrants of retirement age should not rely on NZ super	10/9/2016 5:47 PM
145	Most people receiving NZ Super have paid high taxes so they should not be means tested in any way	10/9/2016 11:47 AM
146	FAIR FOR EVERYONE....THOSE WHO WANT TO GET AT 60 GET LESS AMOUNT WHILE THOSE WHO KEEP WORKING UNTIL 70 GET GREATER AMOUNT AT THAT AGE	10/9/2016 6:53 AM
147	NZ Super, while vital for most of those receiving this, seems to be costing the country, ever increasing amounts each year.	10/8/2016 3:56 PM
148	Wealthy people shouldn't get it. It should, be adjusted to make sure people can retain living standard, not keep up with wages.	10/8/2016 2:44 PM
149	PAY MORE TAX WHILE WORKING	10/8/2016 2:13 PM
150	Affordability	10/8/2016 1:24 PM
151	Better health means we can and should work for longer. Obviously in some professions this won't work but I intend to work beyond 65 and assume my health will allow me to do so. Its not fair to expect NZ tax payers to pay the pensions of recently arrived elderly who have not made a financial contribution to the tax pool.	10/8/2016 10:52 AM
152	Income testing seem a fairer way of helping those in need of super. Folk should have contributed to society and NZ tax system for a reasonable amount of time before receiving the benefits of the system (10 years seem a little brief)	10/8/2016 10:17 AM
153	you should live & work & contribute to NZs taxes for a significant amount of time to earn the right to get a share of it later in life	10/7/2016 4:37 PM
154	Those that have lived and worked for most of their life in NZ and paid taxes should not be penalised at the expense of new immigrants who have relatively recently arrived and contributed much less to the economy.,	10/7/2016 4:00 PM

Who gets what?

155	10 years contributing to the NZ economy is not sufficient to be supported in retirement when a person is contributing to another.	10/7/2016 10:12 AM
156	Too many immigrants enjoy the fruits of those that have been paying taxes in NZ for 40 plus years. Their taxes have not been sufficient to cover the infrastructure costs let alone the superannuation. The current regime is far too generous to those that have paid far less tax..	10/7/2016 9:48 AM
157	I believe we can afford our current system	10/7/2016 9:25 AM
158	It seems a sensible measure to decrease the ongoing, and future, cost!	10/6/2016 1:31 PM
159	I believe that people are now healthier for longer, and have longer retirements than envisaged when the predecessors to NZ Super were introduced. Increasing the age of entitlement is the fairest and most appropriate change needed, but needs to be done sooner rather than later!	10/6/2016 1:03 PM
160	NZers already accept the age needs to be raised. Migration policy should support the timeframes for eligibility.	10/6/2016 9:37 AM
161	means testing would encourage new zealanders not to save. the tide is turning and more new zealanders will accept a later age	10/6/2016 8:42 AM
162	To recieve NZ Super a person should have paid tax etc in NZ for at least 20 years to help fund it. It is only common sense to raise the eligibility age as it will otherwise not ever be affordable.	10/6/2016 8:27 AM
163	I feel that people who are financially secure through either business success or inheritance or even luck should forego the pension so it's more sustainable for those who really need it. A act of civic service to help our vulnerable pensioners feel safe, secure and hopefully happy in their old age.	10/6/2016 1:23 AM
164	As the cost of living increases so should the NZ Super to ensure that hardship n Does not occur. If the basics of life are not able to be obtained due to rising costs olde people's health will be compromised Resulting in health costs which may be greater than a sustainable benefit.	10/5/2016 10:53 PM
165	Because i have small disabilities ,i think 65 is the right age to retire ,i would not like to be earning full time it would be too much.	10/5/2016 9:14 PM
166	People who have contributed & lived in NZ all their lives need to be treated fairly, then look at raising age of eligibility to say 67. However not everyone will want to work until 67 either.	10/5/2016 5:21 PM
167	I don't believe we should expect to receive NZ super when we are working just because we have reached the age of 65. Either work or retire and also have lived in NZ for a lot longer than 10 years. Why should immigrants from other countries who have not contributed to our economy receive a pension from our Government (really the tax payers).	10/5/2016 2:45 PM
168	My suggestion is being trialled elsewhere with much success. Imagine no more WINZ, no more MSD, no more acc supplement, no more WFF. People can get back to being productive.	10/5/2016 12:22 PM
169	Why should I, who has lived and worked in New Zealand for 43 years be penalized because have arrived and paid in less into the system. The social contract was that if I paid my taxes NZ super would be there at age 65 It is wrong to change this because new arrivals and social welfare dependency are placing bigger demands on the public purse and then expect me to carry these costs	10/5/2016 12:15 PM
170	People need to take more personal ownership of their retirement. The proportion of tax payers will decrease and by simply increasing the age only that delays the problem, reducing the benefit amount is more likely to massage people into the understanding that the government will and can only help so much	10/5/2016 9:42 AM
171	The rich need to contribute more towards the country and not sponge when others are battling to make ends meet. One can not survive on the current super.	10/5/2016 9:34 AM
172	KiwiSaver should over ride over time	10/5/2016 7:15 AM
173	Don't want to disadvantage people who've had a rough run. Seems fair	10/4/2016 7:53 PM
174	If NZ Super is not currently cost effective then starting access later means more time for money in and growth and ensuring people have lived long in NZ means that they will have paid a significant sum into the pot.	10/4/2016 5:57 PM
175	Present system will be unsustainable, with the ratio of elderly to younger tax payers	10/4/2016 5:31 PM
176	If someone has income of \$90,000+ they probably don't need NZ Super. Making kiwisaver compulsory may reduce the cost of NZ Super in the longterm	10/4/2016 5:18 PM
177	The current age of entitlement is appropriate for those with very low incomes and those on a Benefit.	10/4/2016 5:07 PM
178	if people have lived in NZ for a minimum of 15 years, then they would have made a reasonable tax contribution, and if they have not then surely the children would have.	10/4/2016 4:45 PM

Who gets what?

179	With advances in health and longevity 65 seems to be young these days. It depends though on your job,,,manual versus desk job, depends on health, but we are all living longer. Would have to be different categories as far as age goes maybe. But then it becomes complex to administer and costly.	10/4/2016 3:41 PM
180	If people are unable to work beyond 65 due to illness than pension should be paid at 65	10/4/2016 3:36 PM
181	I don't agree with any of the other changes.	10/4/2016 2:40 PM
182	Need to pay into the system over a 25 year period, not just take after 10 years, allows advantage to new residents, penalises existing tax payers. Population is aging, so age of qualification should increase in line with this.	10/4/2016 1:19 PM
183	7.I hope the very wealthy would be willing to "share" their good fortune by stepping back from receiving superannuation they don't really need. 8. Seems fairer to have to live in NZ & contribute taxes for a longer period than currently applies	10/4/2016 1:11 PM
184	To be eligible people should have contributed longer than 10 years and I think there is an expectation that the entry age will increase slightly albeit over time	10/4/2016 1:02 PM
185	The problem with income testing is that most wealthy people have trusts and companies, and will be able to avoid the income threshold	10/4/2016 12:53 PM
186	I think reducing the weekly super amount will not work as people struggle already. Though people are working longer and so we could possibly look to increase age a little	10/4/2016 12:45 PM
187	Have some form of income test.....but.....so many wealthy people will circumvent this rule through trusts and companies. How do you police this rule?	10/4/2016 12:31 PM
188	As previously stated	10/4/2016 12:30 PM
189	Superannuation is really about survival - means testing would enable the limited amount of funds to be directed at the most in need of support	10/4/2016 12:14 PM
190	Logical - every thing has cause and effect. Why hand out \$ to people who don't need it to meet their daily living costs and to people who have only contributed to the fund for 10yrs. They may well be receiving the super payments for 30yrs or more. Not fair and equitable. Raising the age will force people in labour intensive jobs to keep working causing more health issues and drain on our health services. Reducing the weekly amount will have same effect on health. People will not be able to afford to heat homes and eat properly.	10/4/2016 12:12 PM
191	From what I have read, moving to age 67 would make a significant impact. I think 2 years is a relatively light universal increase. I do believe it is a funded scheme though and that is why I believe you must have contributed to the scheme through time spent earning and contributing to the countries resources if you wish to draw upon it.	10/4/2016 12:00 PM
192	The scheme cannot continue long-term in its present form.	10/4/2016 11:56 AM
193	Part of the tax people pay is to fund the superannuation, as we all pay tax then we should all be entitled to the super.	10/4/2016 11:37 AM
194	We need to be practical. Also we need to understand that increasing social inequity is a huge problem in New Zealand today. It's important not to make the divide between rich and poor wider, either in financial or emotional terms.	10/4/2016 11:34 AM
195	If someone has an income of > \$60k pa (or a specified limit that increases in the future due to inflation) do they really need a full Super payout? Of course, there would have to be measures to discourage people from hiding money in other entities; people are generally healthier these days and live longer, so again, it makes sense to gradually increase the age of eligibility for NZ Super - this is also inline with other western countries as well.	10/4/2016 11:24 AM
196	There are those that still earn a significant income that do not necessarily require the BZ Super to survive. For those that do the constant increase in costs such as rates etc can cause significant hardship. So NZ Super should keep up with those changes.	10/4/2016 11:18 AM
197	We can't afford what we have and it should be on a needs basis not universal.	10/4/2016 11:14 AM
198	People are healthier, working longer and don't necessarily need the money whilst still working. Having the ability to select when they receive NZ Super and scaling the benefit accordingly, seems fair given the additional tax they will contribute while working.	10/4/2016 11:11 AM
199	If you increase the eligibility age by 1 year every ten years, this will maintain a constant average of 22 years in retirement, this would offset the expected increase in life expectancy. NZ Superannuation is working well and Treasury forecasts I have read maintain that it is sustainable in its current form. You have not allowed comments with each question and your survey appears to be bias towards change ...	10/4/2016 11:07 AM
200	People earning substantial income from any other sources do not need super.	10/4/2016 11:01 AM
201	People are living and working longer so increasing the eligible age for younger people is appropriate, also people with high passive incomes don't always need NZ Super	10/4/2016 10:58 AM

Who gets what?

202	Because making people self reliant is the only way. Aussie is a good example of this. Compulsory super then the gov doesn't have to cater for future costs just the immediate cots of KiwiSaver.	10/4/2016 10:50 AM
203	Shorter term NZers have not contributed as much in taxes and those with higher incomes don't require NZ Super - though deserve it.	10/4/2016 10:44 AM
204	A lot of people at 65 are still working so maybe this could be increase to 67 years	10/4/2016 10:44 AM
205	No comment	10/4/2016 10:40 AM
206	National Super is a Social Welfare benefit and should only be paid to those in need.	10/4/2016 10:39 AM
207	Too many people return to NZ to retire due to our generous NZ Super without paying tax over at least a 20 year period.	10/4/2016 10:35 AM
208	We need to ensure those who have paid tax for this still get super, people are working longer, if in non physical jobs should be able to support themselves, but those in physical jobs, like builders,plumbers, labourers need to stop earlier so need super at 65 as body cannot keep up with work	10/4/2016 10:34 AM
209	People have an expectation that having paid tax that they are entitled to a pension. The bald fact is that not all tax payers are nett tax payers - so in effect these monies are beikng drawn from some other resource.	10/4/2016 10:34 AM
210	Because I think people should work beyond 65 years, as I feel too many people retire at 65, and some just do not keep themselves interested in life, hence the increase in number of people with dementia, and other health issues. With medical assistance etc, people could continue to form a part of work force up to 70 yrs.	10/4/2016 10:31 AM
211	To maintain the funds available and the contribution to the economy	10/4/2016 10:28 AM
212	People getting NZ Super have been paying taxes in NZ all of their lives, they shouldn't be forced to live in poverty. Other benefits should be reduced before NZ Super is.	10/4/2016 10:26 AM
213	Q7 above - see my answer to Q5 Q8 - aligning the pension with inflation would protect its purchasing power.	10/4/2016 10:26 AM
214	you talk about a weekly payment of \$\$\$ its fortnightly. Its only available to someone who has worked and paid tax for over 20 years in NZ to be able to receive. Other wise its means tested.	10/4/2016 10:24 AM
215	the system needs to be fair, allow people to make life choices, whether they decide to drink , gamble or save, people are living longer therefore more money is needed, extending the age increases the savings, and extends the time before it is accessible, means test to stop "the rich" getting richer from public funds, whilst still allowing the savers not being penalised	10/4/2016 10:23 AM
216	Don't want to complicate the system by introducing income testing which needs to be continually reviewed. Super should be tied to CPI as it is there to cover cost of living.	10/4/2016 10:21 AM
217	People are now generally more healthy and able to work slightly longer. Many people often don't give up employment until late 60's	10/4/2016 10:21 AM
218	Younger workers now have Kiwisaver and are better planning fr retirement.Eligibility age can increase .	10/4/2016 10:19 AM
219	Reflects increasing longevity of NZ'ers. BUt any age increase must come with a relief method for those whose health doesn't allow them to continue working to the retirement age	10/4/2016 10:18 AM
220	the system can be maintained better ..e g \$250 a fortnight for all plus subsidy where appropriate	10/4/2016 10:16 AM
221	Financially the wealthy do not require NZ Super to live. Only 10 years as a tax payer to then be entitled to receive NZ Super is too short. Often a person would receive far mor NZ Super than tax they ever paid.	10/4/2016 10:10 AM
222	The affordability of the scheme is based on the contribution to the economy and if a person has been in the country a short time it is likely the contribution is less	10/4/2016 10:08 AM
223	as per my other comments. It's always those who don't provide for themselves that get looked after by the government thereby penalising those who've paid the taxes to pay those peoples benefits	10/4/2016 10:07 AM
224	It's a good mixture of options as we got to look for future how to fund the nz super with our aging population...so maybe get aggressive with kiwisaver and push it's value to nz'ers and anyone over 18 should be enrolled	10/4/2016 10:07 AM
225	If you want to change the way super is paid it needs to be done 25 - 30 years out. Long term super won't be the problem, medicine will be so take the long term look at that first.	10/4/2016 10:06 AM
226	works fine as it is	10/4/2016 10:04 AM
227	Universal super is too generous and not affordable to the generations that follow the baby boomers. They have to save for their own retirement (Kiwisaver) while being forced to fund the baby boomers - who have priced them out of housing, lumbered them with student loan burdens, etc.	10/4/2016 9:44 AM

Who gets what?

228	Asians live longer than PI and MAORI populations - with the increase in net migration from these countries in the past decade...they need to settle here longer to contribute to the economy and they have good savings as the Chinese economies have been strong and they are buying up large in the property market	10/4/2016 3:05 AM
229	I have seen many people disadvantaged by means testing- always the winners seem to be, those at the top and those at the bottom. It's difficult to extend age of eligibility as many jobs are too physical for older people. Health issues are very real for many. My partner has worked and paid taxes all of his life, but severe and sudden health problems, meant that he was unable to carry on (just before turning 65) I had already retired, but had to return (was lucky enough to find something!) to part time work, as it was so very difficult living on national super alone (especially with all of the extra health related costs.) Therefore, I don't believe that cutting back on national super is an answer - it would create a whole new set of problems. Though it could maybe be cut back more for those with high (above average) incomes - not really sure - lots to consider.	10/3/2016 10:32 PM
230	It is clear to me that with a burgeoning older population affordability will become a problem. I think means testing is only fair. I think the age of retirement has increased naturally so superannuation could fairly easily commence later for many people by choice. I would however want to keep the 65 opt in option available for those who need it especially with diminished life expectancy equity issues for Maori.	10/3/2016 9:41 PM
231	N/a	10/3/2016 8:10 PM
232	Fairness	10/3/2016 3:37 PM
233	It already isn't much at the moment, cuts need to be made elsewhere. My mum will be 65 soon and that pension won't cover the mortgage. Let alone anything else.	10/3/2016 3:05 PM
234	I think getting Super after having lived here for only 10 years is far too lenient. They haven't paid in their fair share to be allowed it at this point.	10/3/2016 2:14 PM
235	Income testing and raising the age limit will remove a massive financial burden on the government. Obviously measures need to be in place to cater for those that genuinely need assistance.	10/3/2016 2:09 PM
236	Read "Progress and Poverty" by Henry George. See http://www.henrygeorge.org and the issue of "economic rent" http://www.henrygeorge.org/def2.htm	10/3/2016 1:36 PM
237	Our 10 year residence requirement is generous by interenational standards. More people are working beyond pension age. NZ has one of the highest labour force participation rates for people aged 65 or over. Any increase in the age of eligibility for NZS would need to make provision for people who cannot work beyond 65 (eg a means tested social security benefit).	10/3/2016 1:35 PM
238	Equity for those who have been gainfully employed and contributing through their taxes to the NZ Super scheme.	10/3/2016 1:04 PM
239	This money should be targeted to those who need it, not indiscriminately to everyone.	10/3/2016 12:22 PM
240	NZ's population is ridiculously low given its area. Bring in more people who can make a valuable contribution, and the percentage of people who are claiming Super will drop in consequence (without the cost to society involved in bringing up children, training them and so forth).	10/3/2016 12:10 PM
241	I don't believe the price of providing an adequate living allowance to senior citizens can really be reduced without other implications. Better to source funding from taxes.	10/3/2016 11:31 AM
242	- I personally know of some wealthy older people, who are still working, that are claiming super. They don't need this money, but of course it's totally legal for them to claim it. We don't need to give them this money. - People are living longer these days; when super was introduced, it was much more likely people would die in their 70s - now they are much more likely to live well into their 80s. People between the ages of 65 and 70 are still perfectly capable of working most jobs. However, there are some jobs where it's difficult to work at an older age - e.g. my uncle was a mechanic and it's difficult to crawl around on a concrete floor when you're 70!	10/3/2016 10:02 AM
243	Very wealthy can opt out of super if they like Only people that have paid tax for over 20 years should be entitled to super	10/3/2016 9:48 AM
244	Because they could be administered - hopefully fairly - through the taxation system. In my experience 65 seems a good point to suggest retirement. I think more work needs to be done on positive retirement, encouraging people to think clearly about when to disengage from work. We also need to identify if people are going to be in positions that they have to keep working just to stay afloat. With high rents and property prices now, plus student loans, more people may be in the position of not having enough saved for their retirement. A clear system that says at 65 you will have a non taxable income of x - spelt out now, encourages people who are able to plan ahead. Then you can focus on people who are so deep in the hole they are going to need support beyond the basic super. Given that wealthy people, especially property wealthy people, over their working/investing lives,will have avoided (or even evaded) a considerable amount of tax that the average joe will have not, it seems fair to try and claw some tax back into the system.	10/3/2016 9:36 AM

Who gets what?

245	When financial entitlements become welfare and no longer provided to all, they become easier targets for being reduced or cancelled, and I believe in a society that takes care of each other.	10/3/2016 8:53 AM
246	The retirement age should reflect increased longevity of people and often working past current retirement age	10/3/2016 8:05 AM
247	I think I have explained the difficulties in raising the age. It makes no sense to give super to those on high incomes - they have already received the benefit of years of no capital tax	10/3/2016 7:58 AM
248	Eligibility should be equal to contribution. Immigrants who become residents should also pay. The generations following will be eligible. More people coming to NZ and more kiwis coming home. Costs will only increase. 65 is the max people should have to work too. There should be a limit to forcing people to work. Aging population.	10/3/2016 7:55 AM
249	Increasing the age - people are generally living and working longer Income test so that people can't work full time and claim super at the same time	10/3/2016 7:30 AM
250	Too many older people coming into this country and not paying their way. Poorer new zealanders who have not earned high wages and disabled and disadvantaged people deserve more help than new immigrants. If immigrants come in because we have a specific skills shortage eg prison guards (many British people) or builders etc they should be bonded in that job for at least 7 years. Too many come in under the skills shortage, stay in the job a short while then move into other jobs leaving the same shortage that they came here to alleviate. More effort should be made to give nzers jobs before foreigners especially where new immigrants are bringing in more new immigrants and jobs are not being created for existing new zealanders. Hard work should be rewarded and incentivised not penalised regardless of whether you are a born and bred nzer or an immigrant.	10/3/2016 1:17 AM
251	As most people are fitter and able to work longer the concept of increasing the age of eligibility may have merit however provision would need to be made for those who have engaged in physical labour and are unable to physically continue beyond the age of 65.	10/2/2016 4:18 PM
252	More people over 65 are healthy and fit enough to continue to work until at least 70 and some people have sufficient means to finance their cost of living. I think the present system is unsustainable	10/2/2016 12:04 PM
253	.	10/2/2016 9:00 AM
254	I wouldn't want the amount decreased now but in the future when people have had fair warning.	10/1/2016 7:06 PM
255	They should pay taxes for 25 years like kiwis do	10/1/2016 9:32 AM
256	If you haven't paid tax then why should you receive the benefit	10/1/2016 8:13 AM
257	anyone on \$80000k can afford to have their super reduced, and immigrants should have to live here for over 20 years to make a real contribution to our economy and any benefits our country provides	9/30/2016 10:05 PM
258	it needs to be fair to those effectively paying it ... ie our children	9/30/2016 7:38 PM
259	A lot of people still work in good paid jobs after 65. There would be a huge saving if the NZ super was only applicable to those who have retired from working.	9/30/2016 4:36 PM
260	People who have lived only a short time in NZ have not contributed much in taxes. I would set the income tested level high.	9/30/2016 3:05 PM
261	You need to look at other countries - 35 yrs to get UK State Pension. NZ should not need to provide to people who have never contributed financially to our economy through personal taxes.	9/30/2016 2:20 PM
262	Despite current short term concerns with demand in the economy and the word 'hoarding' appearing in place of 'saving' I think old values of planning/ saving and investing for the future (on the individual level) is vital to NZ long term. So structure to encourage saving, investing, financial literacy and contributions to affordability via years in NZ paying tax.	9/30/2016 1:23 PM
263	I believe in parity of benefit; and resent those who have saved or have earned being penalised for doing so (when often they are the people contributing most to allow others to enjoy benefits)	9/30/2016 9:32 AM
264	Immediately effective in reducing over all cost.	9/30/2016 9:15 AM
265	It should be based on need and the cost of living rather than other income	9/30/2016 8:02 AM
266	I am 40. I earn a below average income but I work a lot of hours and attempt to save as much as possible for retirement. I know many others that spend 100% of income and will need looking after when they're older. I shouldn't be penalised by saving perhaps \$150,000 over 30 years.	9/29/2016 11:28 PM
267	People are living longer so an argument for increasing age, in line with global moves. NZ Super should be a backstop measure for those who can't provide for themselves, hence some form of effective income testing.	9/29/2016 3:43 PM
268	They are the least painful options for most of the people who rely on the pension	9/29/2016 3:32 PM

Who gets what?

269	Those who have assets, investments, properties, rental properties, work or business incomes would certainly cope without the Super - it's "pocket money" to them! If the question comes up about outgoing expenses to maintain "assets, etc", they can dispose of them and they would still be better off than many!!	9/29/2016 3:27 PM
270	There are so many people who get some other pensions from their own countries. So NZ Super should be limited to only NZ citizens.	9/29/2016 1:43 PM
271	A universal benefit means there are no anomalies and smaller administrative costs. Taxation can be used instead to recoup money from those with high incomes. Raising the age of eligibility will only harm the next generation. Baby boomers, because of the necessary long lead-in to change, will still all qualify at 65. Retiring at 65 is often necessary for those doing manual work or in high-stress jobs and also frees up jobs for the next generation. Younger retirees also do the bulk of voluntary work which our community relies upon for many social services.	9/29/2016 9:59 AM
272	Make every NZ citizen with a job pay into a super scheme and NZ wouldn't have this problem	9/29/2016 7:14 AM
273	I have been involved in super schemes both in Australia and Canada as well as New Zealand. The model that Australia has seems to be the one I see as having a positive outcome for New Zealand people. Perhaps modified but it does work. Compulsory investment or savings is the way to prevent a shortage of funds in the future.	9/29/2016 1:30 AM
274	It is important to keep the pension payments up so pensioners do not become so poor they are completely dependent on the state for health issues from poverty etc because that will cost the state more in the long run.	9/28/2016 10:11 PM
275	increase time to stop elderly people of immigrants claiming something they really haven't contributed to	9/28/2016 9:26 PM
276	many people are not well enough to work past 60, so means testing up to 70 instead of raising age would be fairer, as would cutting out people who have not paid years of tax in this country	9/28/2016 5:53 PM
277	people are getting super without contributing to the economy in early years	9/28/2016 5:23 PM
278	Super should be inline with wages and the cost of living. I am sad when we see our elderly wrapped up in blankets because they don't have enough money or enough to buy food and yet those who break the law are far more comfortable and better fed than those that are upstanding in the community????	9/28/2016 4:01 PM
279	Compulsory superannuation for all wage earners	9/28/2016 3:45 PM
280	Raising the age depends on the type of work the person has done and also population health trends. While I support raising it in general, it could create inequities.	9/28/2016 2:21 PM
281	The govt can afford superannuation on current tax revenues - they just need to stop the waste elsewhere. Getting rid of universal superannuation would be terrible for the equality in our country and as usual would adversely affect middle classes	9/28/2016 2:12 PM
282	Because. People are living longer, and a lot of people are double dipping after age 65 by continuing working and getting super at the same time. Takes jobs away from unemployed,	9/28/2016 11:49 AM
283	I feel the only way is to increase the age slowly as there are so many people like us who are still working after 65 as we love having something to do and are living longer but at the same time too many are taking the jobs off the younger generation by working longer. I have my own business which we are slowly decreasing our hours for retirement but work is booming and have clients for the last 45 years want us to do their work. It would not affect me if the NZ Super was reduced as we have saved for retirement but super needs to stay the same for those who have not saved. Income testing would be unfair to those that have budgeted for years to get where they are now.	9/28/2016 11:09 AM
284	It is costing the country too much. However I don't think that the amount paid should decrease. Also, income testing should not be done, as I believe if people are working/earning extra then they deserve that additional income	9/28/2016 10:51 AM
285	these would appear to be the most immediately effective, but I also do not believe the age of retirement should be mandatory in any fields of employment and if income high enough should not receive super till after retirement	9/28/2016 10:30 AM
286	Because you are blinded by your neo liberal beliefs, which are discredited by Practice and by real economical science.	9/28/2016 10:09 AM
287	It's bad enough as it is needing to work into old age. Stop wasting money in other areas and make sure older people are taken care of instead of trying to cut pensions. Most people have worked hard all their lives for it	9/28/2016 10:05 AM
288	You are looking for ways to ensure the future of super given the increasing aging population, I understand this. However means testing is NOT the answer. We are living longer and are more healthy so perhaps extending the age is an option. Foreign people should not be eligible if they have not contributed in wages or taxes (perhaps means test them). They should not get super if they have been brought over by their families. To means test people who have saved for their retirement is punitive and the mentality will be "Don't bother to save because if you do you won't get a pension. Spend it all now so you won't be disadvantaged", you also leave the way open for evasion via trusts.	9/28/2016 9:52 AM
289	Some people need help and others don't	9/28/2016 9:46 AM
290	NZ super is already too low ! Other options need to be considered.	9/28/2016 9:41 AM

Who gets what?

291	Stop selling OUR assets	9/28/2016 8:56 AM
292	By raising the age you simply take jobs off young people, the amount is probably a little high, but not a lot.	9/28/2016 8:52 AM
293	For some people they are not able to exist on the money available when they retire. I think that raising the age enables us to plan better and I strongly think that if you are able to have a income of \$60000 to \$100000 when you retire the full Super should not be paid.	9/28/2016 8:51 AM
294	Having had a good income does not mean you won't fall on hard times when you're old. You paid tax, you should get some benefit. There are other ways of making up the shortfall like getting businesses and the wealthy to pay their share of tax.	9/28/2016 7:50 AM
295	I don't think the age should increase because at 65 some elderly people are close to the end, while others are fully functioning till much later. The elderly persons mental and physical capabilities need to be taken into account. And if family members have elderly living with them then they can share costs and afford a lower benefit.	9/28/2016 7:48 AM
296	Fairness	9/28/2016 7:26 AM
297	See my above answer.	9/28/2016 7:26 AM
298	How about reducing gst on fruit and veg and having affordable housing for older people? Retirement homes cost 650k and that's more than a 4 bedroom house in Newlands. We are starting to see a wave of poverty for older women in NZ. They had delayed fertility, education, are in their own parenting and little retirement savings. There are couples too with one income who will struggle in retirement. I don't mind working a bit later than 65 but I see that my work starts making everyone redundant in their 59s I feel very vulnerable in the workforce now in my 50s people aren't interested. Raising teenage of retirement might just mean grey unemployment.	9/28/2016 5:59 AM
299	Universal Super is what New Zealand workers have based their retirement savings and plans on it is a contract between the state and individuals. If government isn't going to make sure they can provide it they should not stand for office the Muldoon government threw the Kirk governments saving program away and started this contract the Clark government started Kiwi saver and the Key government watered it down, the incomes of the majority of Kiwi workers are far too low to save enough to retire on and live at the same time and that is why I believe that this is a contract and must be honoured.	9/28/2016 4:30 AM
300	We should have payed tax for more than 10 years	9/28/2016 12:36 AM
301	Unfair to pay someone the same pension if they immigrated to NZ at a late stage of their life compared to someone who has paid taxes for 40 years. Phasing in extended age elibility and the 10 year duration over a period will avoid financial shock to those who are in the verge of eligibility. It is a problem that can be effectively addressed with a combination of measures	9/28/2016 12:13 AM
302	People who have lived on nz all their lives have paid more tax than those who immigrate.	9/27/2016 11:39 PM
303	Say 25% less super for those entitled still earning high salaries (double dipping). Study of types of work and the effects of aging is explored - I.e a 40 year old shearer is not going to potentially be able to work (shear) at 65 unlike a lawyer. More research required through	9/27/2016 11:35 PM
304	Income testing is fair, whereas adding more to the criteria will alienate people.	9/27/2016 11:25 PM
305	NZ super should benefit mainly those who have pd axes to fund it not people who have arrived from other countries and made little contribution. Perhaps some form of income testing will need to be put in place for funding reasons rather than reducing the benefit to those who cannot afford a reduction in benefit. Ultimately need to make KiwiSaver compulsory.	9/27/2016 11:25 PM
306	Makes sense to increase the age since we living longer but I think you should have contributed to taxes at least...worked a minimum amount of years	9/27/2016 11:24 PM
307	Everyone who is eligible should receive the same, after all our parliamentarians do not have to have pay cuts. They are set for life. How about some pay cuts in the government sector to help out with Super payments.	9/27/2016 11:16 PM
308	We are a small country with small population base we struggle to provide for our own now without providing for every other tom Dick and Harry from world wide. IN our small country the rice are getting away with every tax dodge etc they can and the middle to low income earners are paying for it.	9/27/2016 11:08 PM
309	People are much more active and capable of working in their late 60's than ever before. I don't understand why people can "double dip", eg have a job and get super - it doesn't seem to align with the policy intent of supporting those who can't work. I'm also worried that so many of the current boomer generation are taking the super they don't need, that it will be totally gone by the time I retire.	9/27/2016 10:48 PM
310	I just think if you have a lot of money then why would you need super, also believe that if you have worked your whole life in nz and have paid taxes then you do deserve it but maybe if you have loads of money why would you need it	9/27/2016 10:03 PM
311	The cost of living is high already a single pensioner to survive at the moment it is only going to get worse	9/27/2016 10:01 PM

Who gets what?

312	Because the country can't support current system.. It ignores me that people still have full time jobs and receiving super.. Even found out they still have KiwiSaver and receiving government subsidy with working and receiving super... What is that all about?	9/27/2016 9:18 PM
313	We need to be fairer on the young who are essentially funding this. So that they can also benefit from this when they get to 67. The baby boomers including myself have virtually raped the resources and taken more than we should have been entitled too. The argument that we have paid taxes all our lives means we deserve Super is flawed as most of that generation used all the money they paid for their health education of their children etc	9/27/2016 9:11 PM
314	Help those who need help, not those who don't. Retired baby boomers who own 4 rental properties and never paid tax on those capital gains do not need government assistance to live. They wouldn't ask for the dole so shouldn't ask for the pension	9/27/2016 8:47 PM
315	I believe the answers i've chose would assist the middle and lower income New Zealander to be able to 'live' a retirement, not just 'exist' in one. Many will be impaired at a retirement age, and many will not make it...retirement needs to be something to look forward to. not dreaded.	9/27/2016 8:47 PM
316	Coz people that's been working so hard need fair treatment	9/27/2016 8:05 PM
317	Because you think that what there is is the better than what we can hope for. What a loser attitude.	9/27/2016 7:53 PM
318	Why should people who have not contributed to taxes in NZ get super after 10 years?	9/27/2016 7:53 PM
319	The people soon to be eligible for superannuation have spent most of their working lives paying taxes, and being eligible to receive superannuation on their retirement. It would be unjust to change the rules now, to suddenly make them ineligible, by expecting them to work longer, paying out less, or penalise them for setting themselves up with additional retirement income, that they have saved, sacrificed, or worked hard for.	9/27/2016 7:41 PM
320	People overall are much healthier and live a lot longer than when Super was set at 65. Need to ensure that those receiving Super have paid NZ taxes for most of working life to be eligible.	9/27/2016 7:39 PM
321	Understandably the cost of super is increasing but by increasing the amount of time a person lives in this country they should have paid more tax to contribute to the fund	9/27/2016 7:31 PM
322	I believe lowering the age and putting in measures that would entice the person to retire from working would free up employment for the younger generation	9/27/2016 6:55 PM
323	I have lived in NZ for a long time and pay my taxes. This is with a belief that I will get my Super without any cuts or affecting eligibility. I have not funded my future with any other source of income (except Kiwi Saver) and am reliant on the super. No cuts please.	9/27/2016 6:38 PM
324	Save coin	9/27/2016 5:37 PM
325	my options mean rewarding those who have contributed to nz's economy and making sure payments reflect the cost of living	9/27/2016 5:34 PM
326	leave as it is. its a hard life when you work on the factory floor. working past 60 is hard enough. let the rich pay for it they have stolen off us all our lifes. where was that optin tax the corporates for it for it	9/27/2016 5:33 PM
327	I believe that no changes should be made to National Superannuation for NZ citizens who have worked and contributed to paying NZ taxes for more than 25 years mostly continuously (a year or two working outside of NZ would be ok)	9/27/2016 5:17 PM
328	Too many people are away from NZ to come back just because they can get the pension, If you haven't contributed to our taxes you should not be entitled to receive ANY pension. Migrants only need to be here for 5 years - should be increased to minimum 20 years and have contributed to taxes.	9/27/2016 4:54 PM
329	A. Super should be for those who have spent their working life or most of it in NZ B. The super rich with investments to give a good living standard should not get the NZ super	9/27/2016 4:35 PM
330	My peers face the prospect of having to pay for their parents super through taxation and their own super through saving and then help out their own children as well, as they are crippled by student debt and rising house prices. It's a ludicrous situation. My husband and I both have surviving parents who were primary school teachers. Neither of them inherited money and both of them spent large periods of their working lives not working at all. Regardless, both of them have ended up with assets and savings worth millions, which they simply sit on while living off their super. I'm sure this is a common story. Why does the government support these people? They don't need it and other areas of our society desperately do. Every other form of government support is income tested.	9/27/2016 4:32 PM
331	Don't think we should pay for people who have not been here and contributed to the tax that is used for super	9/27/2016 4:30 PM
332	the social welfare system needs to be looked at first not the superannuation too much is being paid out to welfare in this country	9/27/2016 4:28 PM

Who gets what?

333	I feel people should have lived in NZ for a significant portion of their life ie 50% before they qualify for the full amount. Stop people moving here later in life because it's easy to get a pension	9/27/2016 4:24 PM
334	as a new zealander and payed taxes all yr working life thats what u work 4 , to get the super , as 4 people who come here and have not payed enough taxes 2 the super	9/27/2016 4:24 PM
335	Leave the universal pension alone - all the money gets spent each week and goes back into the local economy	9/27/2016 4:19 PM
336	Do not keep the older people in work. Give the jobs to the young. Cheaper to pay an older person superannuation than have young people out of work who once they become accustomed to not worked, lead a life of government dependence.	9/27/2016 4:15 PM
337	It is not unreasonable to expect that any person wanting this form of superannuation to have contributed to NZ for approx half of their working life. This would also stop people coming to NZ from other countries gaining access to these retirement funds.	9/27/2016 4:07 PM
338	Income testing and increasing the length of time worked and paid tax in nz would reduce costs but then I think weekly payments need to be increased.	9/27/2016 4:07 PM
339	I think we need to come more into line with the way other countries treat NZers living overseas. Especially Australians. You can work and pay taxes there but are ineligible for their benefits	9/27/2016 3:51 PM
340	Those over a certain level should be on a sliding scale. A form of asset beyond ones house and car should also be incorporated including trusts that one is a beneficiary of.	9/27/2016 3:42 PM
341	We ought to move towards a society based on technological socialism where products and services are produced using government owned resources and using machines, automation and artificial intelligence to create a post-scarcity society. This would not require us to keep cutting support of people in society who need it.	9/27/2016 3:28 PM
342	I think that NZ super is an important safety net for the elderly, however I believe that they should not be unduly enriched (e.g. If still working) at the expense of those who are more in need (e.g. Young families, students, etc).	9/27/2016 3:23 PM
343	Because all these people have worked all their lives and paid tax, you want to take it away from them, or lower it and then how are they going to manage. It is tight enough for them already. How can it be that a prison inmate costs approx \$80,000 p.a. to keep and a pension is no where near that. REally all pensioners should commit crimes and go to jail. I think you should lower the retirement age to 60, because after that people are getting arthritic, stiff and sore. That way you can lower unemployment and get the younger people to go to work. It is a hard question really since people are living longer. The government want care anyway because all the MP's have good retirement plans, normal people can't even compare with this. I don't trust them anymore, because they don't care. It's all about money and the quick getting of it. Well there goes my rant for what it's worth. You could also make retirement units and apartments easier for people to go into so they come out of their big homes and sell them to young people. RETirement villages are so expensive, it's not funny. How do you expect these people to manage? The worse you are and the most criminal you are the better you are looked after. Don't we have this wrong somewhere?	9/27/2016 3:22 PM
344	Too many people are working and collecting the Super. That means there are less jobs available for the younger job seekers	9/27/2016 3:17 PM
345	I don't believe that citizens of another country should get super here as they have there own country to claim from just not here	9/27/2016 3:17 PM
346	7. As a population we are trained what to expect by the culturescape - expectations can be altered through education. 8. Government employees should not receive benefits beyond the scope of normal employees - ie when you cease employment you cease being paid - this would free up funds to ease the cost of super for the people	9/27/2016 3:15 PM
347	Cost of living is always changing and a benefit as such should be in alignment with these changes	9/27/2016 2:46 PM
348	Terrible planning by all previous governments has caused insufficient government saving for the future increased costs. Most elderly have not benefitted personally from this ridiculous government inaction, only the wealthy few have.	9/27/2016 2:11 PM
349	Not too sure about it. But for me who's worked for years and still will I have paid tax and if can't work anymore should get something to help me live.	9/27/2016 2:04 PM
350	Should test income from other sources and value of assets . Retirement benefit should maintain purchasing power	9/27/2016 1:57 PM
351	This i how i feel.	9/27/2016 1:36 PM
352	There should be an age restrictions for people who can get NZ super accordingly. If a person came here at age 60 and became a resident that person should not be entitled to NZ super. That person might have already a pension where he came from. So that sort of restrictions. If a person came here at age 60 and became a resident then he should not be entitled to NZ super. They could live in NZ but not entitled to NZ super. No entitlement to healthcare as well.	9/27/2016 1:22 PM

Who gets what?

353	There is no guarantee that people my age will even have a form of NZ Super available when we retire. The current retiring generation voted in Muldoon and did away with compulsory pension savings. I don't think it's fair to pay for the folly of others with no guarantee's ourselves.	9/27/2016 1:20 PM
354	Some people will struggle on the basic super while others simply do not need it as they are mortgage free and have other assets bringing in income in the form of interest. Super needs to keep abreast of CPI as it becomes very difficult for those existing on the super alone.	9/27/2016 1:10 PM
355	I believe all true Kiwis have a right to Super. Although the very rich don't necessarily need it they more than anyone should have contributed to their share of entitlement. I hate the thought of new immigrants getting anything when they haven't been working tax paying residents for at least 10 preferably 20 years. However a scheme where they get Super paid by their original country possibly in conjunction with NZ could be acceptable. Unfortunately it requires more paperwork to do this. Although not mentioned previously, I understand that Australians currently are treated much better in NZ than the reverse. We need to reciprocate in kind with such countries and not be the victim of other countries policies. Look after our own first.	9/27/2016 12:32 PM
356	Currently super is not enough to live on so those who manage to continue to earn some money and pay taxes should not be penalised.	9/27/2016 12:02 PM
357	Costs are about to balloon and its unsustainable	9/27/2016 11:52 AM
358	I think NZ citizens should be first in line for receiving NZ Super & more help is needed for those not working or unable to work - age can be a barrier for finding work at that stage in life	9/27/2016 11:50 AM
359	why should all these old people who come in under family reunification collect super ,if families bring them in let them look after them	9/27/2016 11:31 AM
360	The second idea says that while working don't need the super. The first idea is having to be a citizen to get it. Not permanent resident.	9/27/2016 11:20 AM
361	Too many elderly asian people come here and get residency then can get super after ten years. That is dumb.	9/27/2016 11:09 AM
362	The base amount needs to be enough to keep people out of overtly and it needs to be a simple system.	9/27/2016 10:57 AM
363	Some people who continue to work after 65 are making a conscious decision to do so, so should be income tested. Nz super should be adjusted to CPI so those who need to be on super due to injury or illness are not struggling	9/27/2016 10:28 AM
364	Qualifying time is important - the amount of time you have paid tax in the country. Raising the age by 2 years with a good lead time would also help.	9/27/2016 10:24 AM
365	Simplist way to reduce the cost	9/27/2016 10:19 AM
366	I think income testing is fairly obvious, if people are living in NZ, they need to have contributed to the scheme for the majority of their working lives. I think ultimately super anuation well become like the unemployment benefit esp with compulsory savings now in place, this needs to be more however.	9/27/2016 10:19 AM
367	There are a lot if immigrants who bring in elderly relatives that qualify for super after 10 years even if they have not contributed to the Super fund or paid tax,	9/27/2016 9:52 AM
368	SOME CHANGES NEED TO TAKE PLACE BEFORE IT IS TO LATE.	9/27/2016 9:40 AM
369	Cost of living	9/27/2016 9:32 AM
370	Kiwi saver is much bigger than expected but the Govt keeps changing the goal posts. Don't mess with it People used to contribute to super out of their wages	9/27/2016 9:30 AM
371	Everybody deserves a liveable wage in their golden years based on the cost of living.	9/27/2016 9:27 AM
372	As a matter of principle it should be harder for immigrants to get NZ Super. I.e. more years living in NZ to be eligible. Presumable increasing the age of eligibility would have the biggest savings though.	9/27/2016 9:25 AM
373	When I started in the workforce at age 18 the deal was, "pay your taxes and the government will invest wisely on your behalf and your future in retirement will be secure". That was the deal. I have never been unemployed, have paid all taxes (PAYE) and have upheld my side of the bargain. The government should not be able to back out of the deal because of their gross mismanagement of funds (not Labour, not National, but all past governments of NZ over the last 35 years) I do not back means testing per se because I do not believe you should be penalised for working hard, paying your taxes, and not pissing it up against the wall. However, I do think that some sectors of NZ public get obscene amounts of remuneration for what they do and they do not need further assistance in retirement.	9/27/2016 9:24 AM
374	Why should someone who hasn't paid tax in nz for a substantial amount of time be aloud to cum back home to claim a benifits they have not paid in to	9/27/2016 9:06 AM
375	Pension is too low to survive on	9/27/2016 8:44 AM

Who gets what?

376	Super adjusted annually to reflect current CPI	9/27/2016 8:38 AM
377	I have worked for the Majority of My Adult Life so when it comes time to retire I would still like to do it at an age where I can still do things and reap the Benefits of the Taxes I have paid all these Years...	9/27/2016 8:24 AM
378	explain to me that if ive saved enough to pay my mortgage and have a bit in kiwi saver you are going to income test me and bring me down to the same level as a person i know that smokes, drinks socially alot, never saved, holidays reguarly..... what is hard to understand	9/27/2016 8:23 AM
379	Logical and all faire to everybody living in NZ	9/27/2016 8:16 AM
380	Realistically the age will need to rise, though it would be difficult for most people to continue working much over 67. It also seems very unfair that people can receive NZ Super after living in nz only 10 years, especially when other countries don't reciprocate. Refugees could perhaps be the exception to this but not general immigrants.	9/27/2016 8:08 AM
381	If someone hasn't paid anything into the tax base because they moved here as a older person I can't see why they should be paid a pension.	9/27/2016 7:55 AM
382	The current system is clearly unsustainable and the longer it takes to make changes the tougher those changes will name to be	9/27/2016 7:29 AM
383	For fairness to NZ citizens and for those on low incomes.	9/27/2016 7:28 AM
384	People should need to contribute tax towards helping nz grow rather than move to nz in their 50s, contribute almost nothing and get a retirement wage.	9/27/2016 6:46 AM
385	Because why should people be able to make there money in other countries then come home and take our taxes when they have paid none	9/27/2016 6:44 AM
386	because some people have 100k sitting in the bank and are on super. its fine to have a house etc. but i cant work due to medical reasons (which are permanant) and i cant just have 100k in the bank, id have to use that 1st. so should they	9/27/2016 6:39 AM
387	Recent immigrant wouldn't have contributed enough to pay for their pension, especially if they were sponsors and weren't paying a substantial amount of tax. People like those paraded on the real housewives of Auckland don't need it, so save the fund for those who do.	9/27/2016 6:05 AM
388	Immigrants who come here to retire should be excluded	9/27/2016 6:03 AM
389	There are some very rich elderly out there who dont need the money	9/27/2016 4:24 AM
390	People are more active and working longer so shouldn't need to access super when still working but need to make sure that by continuing to work/be productive they are not penalised but also ensure that those who cant continue to work arent penalised eiher	9/27/2016 3:48 AM
391	The current system s broken and we as a generation are being screwed. I have funded many peoples retirements through my taxes and in most years paid more tax than many multinationals. Get super out of the taxation system and run a similar system to Australia. Move people in by age group with tax relief . This will never be implemented as successive governments have hijacked super money.	9/27/2016 3:11 AM
392	I do not understand why people in the work force can also get a benefit. People on a benefit can't also work.	9/27/2016 12:01 AM
393	If you already earn enough not need state help them you shouldn't get it and NZ super should be for those that live here and pay our taxes as that is where the money comes from	9/26/2016 11:50 PM
394	Increase weekly amount but stay fair to working population of new zealand. Make it based on years worked and income including years mums stayed home for raising our tamariki	9/26/2016 11:14 PM
395	The government needs to have less of a wage rise for a start,and spending nz money ?? over seas.we need it to survive	9/26/2016 10:28 PM
396	Making people work longer does not take into account that poorer people have attended done manual work and can't continue. They have also probably been paid less so have had less chance to save for retirement. If means testing or a surcharge were introduced it should be based on earned income only well above the Super level and possibly from 70plus. Penalizing people for having another pension or interest from investments would be a disincentive. There could be a higher rate for those who have lived in NZ longer e.g. over 40 years at about the same level as now, then a lesser rate for those who have been here for 10 or 20 years etc. This would need to be phased in gradually and would need to take reciprocal agreements into account. There could also be the opportunity to pay at a higher tax rate to "buy into" superannuation to get a bigger pension for example.	9/26/2016 10:25 PM
397	I'm single. Been unlucky so far in finding a job. Hence less saving for retirement. Already using savings that were set aside foe health and retirement Have a daughter at university	9/26/2016 9:38 PM

Who gets what?

398	Super is for retired folk so tax earners and super recipients. Super paid to those who most contibuted. 10 yrs contribution is too short for possible 40yrs of super payments	9/26/2016 9:36 PM
399	NZ Super is unsustainable without changes. I would like to see an income/asset test initially at 65, then removed at 70. I would also like to see it become more difficult for people to qualify ie work in NZ for 15 years minimum, or live here for 25 years if not worked 15.	9/26/2016 9:25 PM
400	Nz super should be for nzers not foereioners ripping off our country	9/26/2016 9:13 PM
401	Most people pay their taxes and contribute for most of there working life. If the government can't be prepared for the future cost of our elderly they can't be trusted to run a country	9/26/2016 9:10 PM
402	Because people who have paid into our system shoulf be first in line and secondly if you have enough income already then you dont need more	9/26/2016 9:06 PM
403	If the tax is paid them we have a responsibility to ensure our elderly are taken care of. If they maintain a good standard of income they will be healthier in general and productive members of society after retirement. Retired people are the volunteers in NZ. If they are well they are often looking after grandchildren for parents who are both working.	9/26/2016 9:04 PM
404	It a scheme you pay into as a citizen. There is a point where your you don't need govt support	9/26/2016 8:52 PM
405	I think that there are people who need to have their super earlier, especially if they have a chronic condition. However I understand the need to be cautious to ensure viability. Maybe tax increases are the answer	9/26/2016 8:32 PM
406	You should have the pension based on the length of time you worked an how much tax you have paid over your working life	9/26/2016 8:25 PM
407	Progressive taxation is fairer. In reality there should be a universal benefit for all which is progressively taxed against your income. If you have not contributed to the pool with income tax or in-kind work in the country for a decent period of time you should not receive the benefit for a significant period of time.	9/26/2016 8:21 PM
408	people that earn \$60,000 or more can sort there own retirement out , far out can only dream of earning that much. And of cause they must have contributed into NZ taxes for a least 25 years.	9/26/2016 8:13 PM
409	It seems unreasonable to be supporting so many people financially when many are capable of working (especially those in professions) and have significant assets to their name when my student debt is \$75k, I need to support my partner and contribute to our own retirement fund too. It just makes sense to re-evaluate the criteria for getting a pension, scaling what is given based on their income, and adjusting for cost of living increases. Then repeat/reevaluate every five years.	9/26/2016 8:06 PM
410	This survey is skewed. Being online many older people will not have access. The young find it hard to envisage what it will be Lo I've for them after working full-time for 50 years and yet it is that group that will access the survey.	9/26/2016 7:32 PM
411	When I was younger the retirement age was 60. It was raised to age 65 and I have another year to wait. It is not fair to change things and make people wait to retire.	9/26/2016 7:06 PM
412	I think it's simply unsustainable to pay everyone this amount of money when not everyone has contributed. I also think there should be compulsory pension plans from employers who employ over a certain number. The amount paid by super has to be in line with the cost of living, which is very high in NZ.	9/26/2016 7:04 PM
413	baby boomers have had every economic advantage, they don't need us to pay for them now!!	9/26/2016 7:00 PM
414	Fairness.	9/26/2016 6:54 PM
415	We can't expect to get National Super in other countries as an nz citizen	9/26/2016 6:40 PM
416	Nz at some point might have an aging population so more people are likely to stay in the workforce after Turing 65. The minimum required for living should be enough.	9/26/2016 6:30 PM
417	Need to do something pretty drastic to make it sustainable.	9/26/2016 6:29 PM
418	Most people work longer anyway as the amount given normally is not enough to live week by week anymore anyway depending which city you live in. And if you have set up a income for your retirement then I don't think you need to bother with claiming the retirement allowance anyway.	9/26/2016 6:20 PM
419	You shouldn't be penalised for having a higher income, but nor should you receive the same rewards if you have not contributed for the same length of time	9/26/2016 6:13 PM
420	Our pension should be an adequate amount. We have worked hard for it.	9/26/2016 6:12 PM
421	Most countries have their own Super so people from those countries should get that countries super to save our country some money	9/26/2016 6:02 PM

Who gets what?

422	Changes need to be made to allow for a living wage while people are earning to allow them to save, rather than penalizing the upcoming generation further than they already are.	9/26/2016 5:48 PM
423	Ex NZ Serviceman (28 years) lived and worked all my life in NZ. Paid tax in support of a scheme that I believed would support me when I became eligible. Should be so for all working NZers.	9/26/2016 5:46 PM
424	Main issue is the age - should go up slowly. This is the big one!	9/26/2016 5:42 PM
425	why should someone who has never worked nor paid any tax in NZ but has residency be entitled to a super payment they have not contributed to	9/26/2016 5:07 PM
426	If NZ Super is reduced in anyway, then can we expect to see this reflected in parliamentary pensions.	9/26/2016 5:01 PM
427	Lots of very wealthy people are drawing NZ super, when they don't need it.	9/26/2016 4:39 PM
428	Those of us who have paid taxes in NZ should be priority to receive super over recent arrivals	9/26/2016 4:32 PM
429	65 generally yo young to retire people are living longer	9/26/2016 4:22 PM
430	If tax dodgers and politicians paid their taxes and politicians stopped wasting taxpayer money/receiving lifetime pension after just 9 years in government there'd be no need for benefit/funding or super cuts.	9/26/2016 4:17 PM
431	Super needs to be for New Zealanders who have worked in NZ, payed their taxes and helped NZ grow. Cost of living rises allow people to keep up with the cost of everyday things. Let them have some dignity not have to go without food or heating.	9/26/2016 3:59 PM
432	So that people can choose to work on if they wish but people who have worked in NZ for many years can retire at 65	9/26/2016 3:51 PM
433	Increase Immigration and these people need to have paid taxes to NZ during their working life. The Super needs to reflect the cost of living so its only natural for Super to increase to be able to live on.	9/26/2016 3:48 PM
434	In my family, a lot of grandparents, great grandparents have lived into their 90s. However, they worked for 45 years in NZ and earned their super. It is hard to justify living in a country for only 10 years and receiving 30 years of super. It should be at least half of your adult working years. I also think it is important for people to be thinking ahead - which is why kiwisaver is awesome. I have just turned 30 and used my kiwisaver for my first home deposit with my husband July last year. Now we are working on saving for retirement and paying our mortgages. We are on lower saving percentages at the moment - but once we have paid our student loans off, extra money will go into our mortgage and retirement savings (and baby #2). Having kiwisaver and being able to use it for our house really helped us to appreciate thinking ahead... Which is why we are thinking about retirement now!	9/26/2016 3:26 PM
435	I believe that to be eligible for NZ super one must have made a sizeable contribution to the NZ economy and tax base. As a result I think that the best way to achieve this is to extend the length of time a person has lived in NZ and increase the age at which a person becomes eligible. On balance I am not in favour of income or asset testing eligibility as I feel this penalizes those who plan for their retirement by saving, or continuing to contribute to the economy by working or running businesses (where able) past the age of eligibility. Although I accept there is some merit to income testing argument, provided it kicks in at a reasonable level - perhaps over \$100k.	9/26/2016 2:31 PM
436	I think ten years is a reasonably long period of time in today's society. NZ has the luxury of having very low poverty rates among our elderly and I wouldn't want to see that change. However, I would support people who have a significant amount of funding behind them receive a lower government payout, and those for whom the pension is their only source of income perhaps receive more.	9/26/2016 2:00 PM
437	People are living longer and some are able and want to work longer so a combined change of age and income testing will make it fairer for all	9/26/2016 2:00 PM
438	It is fairer and more equitable to not pay out to those who do not need it because they have enough income	9/26/2016 1:56 PM
439	The question is the wrong question. Should not be thinking in terms of reduction, but in terms of increasing ability to support aging generations. There is no easy answer, we need a multi pronged approach and just trying to take benefits away from the vulnerable is inhuman and inadequate. Not the way I want this country to evolve. We can be better than that, we just need to think differently to find positive solutions and educate ourselves and every generation to be more community minded. Every generation has something to offer, do not penalise people just because they are less able to do anything about it!	9/26/2016 1:36 PM
440	Everyone should be eligible for super. It shouldn't really be income tested. If you worked your butt off and been employed and given to society all those years you shouldn't be income tested.	9/26/2016 1:34 PM
441	Pensioners have worked all their lives, and paid all their taxes, why should we disadvantage them once they get to retirement	9/26/2016 1:32 PM
442	if people have not lived in NZ long why should we be footing their retirement.	9/26/2016 1:09 PM
443	The longer a person is contributing to the tax take the more they are entitled to superannuation.	9/26/2016 12:58 PM

Who gets what?

444	10 years is definitely not long enough to qualify for Super. People working overseas earning high salaries in the prime of their working life have likely paid into foreign retirement schemes. I feel they should be NZ taxpayers for at least 20 years to qualify.	9/26/2016 12:23 PM
445	The pension is a privilege - not a right. It should be income tested the same as any other government payment, to ensure money is being paid to those who need it most.	9/26/2016 11:52 AM
446	Many people would not receive a pension if they were income tested. There are many NZ citizens who have lived overseas for most of their working life but return home to receive the pension. Usually the countries which they have been working in don't have a similar pension to NZ. I feel that this is extremely unfair to those that have contributed to the scheme all their working life.	9/26/2016 11:45 AM
447	We can't afford to fund people that can still add value to society by working nor should high wealth individuals. Treat everyone with a minimum level of need and pay where appropriate.	9/26/2016 11:38 AM
448	There are a lot of people struggling on the pension but also many who are able to work and have the means to support themselves without an nz pension.	9/26/2016 11:22 AM
449	This may help combat the decreasing birth rate and increasing numbers of over 70s	9/26/2016 11:17 AM
450	Many people hide assets. The reality for most NZ'ers....low wage level and high cost of living. The wealth coming into the country is not filtering down...	9/26/2016 11:03 AM
451	I think that people ought to have lived in NZ for more than 10 years, and that the super should be tested against peoples incomes/outgoings (this should absolutely take into consideration how many children they have and what their expenses are, especially mortgage expenses and other essential living expenses). I think the national govt. needs to stop blanketing their neo-liberal bullshit and stop hypocritically wanking on about national debt and actually look at the social reasons as to why the country is in a financial shit.	9/26/2016 10:46 AM
452	Too many believe that the government should provide for us for everything. Teach them responsibility to save for retirement.	9/26/2016 10:45 AM
453	If we do not take care of our elderly, what incentives are there for younger generations to contribute positively. A society is often judged by how it cares for its most vulnerable. The Ministry for Vulnerable children shows we are not doing well with our young ones. Let's not do the same to our retirees	9/26/2016 10:38 AM
454	NZ Super's universality is very important - if it were to become a means-tested welfare benefit, then incentives to save would be damaged and support for its current payment levels would be eroded. Pro-rating the amount according to the proportion of someone's working life they spent in NZ (paying NZ taxes) would be a fair change, although I doubt that it would save that much money overall. If the current system really is unsustainable (eg due to increasing life expectancy) then increases in age of eligibility would be the least worst option, provided increase is gradual (maybe 1.5 extra months for every year - so 1 extra year per 8 years). If this is to be done, then increase in eligibility age should be explicitly linked to evidence about increasing life expectancy.	9/26/2016 10:37 AM
455	ill be 65 one day then again i dont know if ill be alive to enjoy it	9/26/2016 10:28 AM
456	it seems silly to give super to people on a large income when some at 65 have very little-if you are on \$70 plus why do you need super?	9/26/2016 9:32 AM
457	I don't understand why the pension is so much more money than the disability benefit or student allowance. The discrepancy does not make sense and prioritises elderly people over younger people.	9/26/2016 9:26 AM
458	People still have to live on their super. Nothing get cheaper. There will be no use for super if you can not survive on it and have to get a job to support yourself and no employer want to employ a golden age person.	9/26/2016 9:17 AM
459	Increase in time before NZ Super is paid is inevitable with the increase in longevity of the population, however for those at present who are retiring within say the next 10 years after have been striving towards NZ Super at 65 to alter the age of receiving super suddenly is rather pulling the rug from under their feet	9/26/2016 9:01 AM
460	Limit the number of recipients, they need to be tax payers for at least 15 years to be eligible.	9/26/2016 8:49 AM
461	Why change something that is not broken	9/26/2016 8:38 AM
462	Specifying an income level reduces flexibility., If median wages go up, so should the income test. Having a super top-up rather than a set amount (i.e. abating the level once income reaches a certain threshold) will reduce costs.	9/26/2016 8:33 AM
463	Facts about population numbers have been known for years and it is the government's responsibility to be able to accommodate it, after all the people have banked with the government through their working life, now when their bodies are breaking down the government should return some funding.	9/26/2016 8:22 AM
464	Work is becoming more and more precarious. Costs of living ie housing, health, rates and insurance are rising. Wages are low. The NZ Super scheme keeps most seniors from poverty. Something similar would provide stability for all citizens.	9/26/2016 8:02 AM

Who gets what?

465	I think they are the fairest options. The 3rd one I might choose is to increase the length of time a person needs to have lived in NZ. That & increasing the age were hard to choose between	9/26/2016 7:56 AM
466	There is a level where Super becomes irrelevant to quality of life. Once a certain level of TAX PAYING RESIDENCY IS REACHED, one gets the pension. No more stealing of offshore pensions (my US social security) as is currently done. I have either paid my share of taxes over the last 35 or not. Right now the arrangement is not at all fair.	9/26/2016 7:56 AM
467	A lot of immigrants have hidden sources of income , pensions from other countries they do not declare to IRD, WINZ. We have a large number of expats who intend coming back to live out their elderly years yet have spent a large portion of their life not contributing to nz.	9/26/2016 7:50 AM
468	by the time you reach 65 you are physically not able to sustain full time work	9/26/2016 7:49 AM
469	If you are fortunate enough to be still working or have private INCOME (not assets like savings which are required for sudden and major expenses/repairs), then a Welfare / support payment should not be paid.	9/26/2016 7:46 AM
470	I have selected my answers because quality of life deteriorates after 65 so we should not have to go from work to retirement and not be able to enjoy it. Also rich people avoiding tax if properly hunted down could save the country billions a year.	9/26/2016 7:40 AM
471	We have to many immigrants bluing the system	9/26/2016 7:28 AM
472	No matter how much people earn we have all paid taxes and should get NZ super. You always go on about unemployment but raising the age will make things worse for our younger people plus who is to say that some of us will be capable of working past 65. Certainly with the job my husband does which is very physical and he has back problems he won't be working past 65. The pension is barely a livable wage now. Old people in Dunedin struggle to pay electricity bills and would rather freeze. My stepfather is sick and Mums bill is 600 a month. So I actually think the pension should be raised. I hate seeing my mum thinking about everything she puts in her shopping trolley and I sometimes buy things for her. It's wrong.	9/26/2016 7:27 AM
473	Retired persons should be respected. They have raised the next generation and have paid taxes all their working lives. Don't hit them when they need the Super to live on. Respect, love and nurture the elderly. This is your mum and dad	9/26/2016 7:12 AM
474	High net worth individuals legally hide their real income .They unnecessarily draw from social resources even though they're more than able to finance their lifestyle without NZ super .NB: I do not mean middle class NZ. Ref. Gareth Morgan's comments.	9/26/2016 7:11 AM
475	Those still earning high income, Those with significant assets and those who have not paid tax in NZ for a significant period should be looked at.	9/26/2016 7:08 AM
476	Eligibility should be for those who have spent their working lives in NZ longer and those who will really need the help when they retire	9/26/2016 6:59 AM
477	More people in the retirement age means some cost savings.	9/26/2016 6:37 AM
478	Too many people in nz have not contributed to society for long enough and they claim super, gold card benefits etc. You should have contributed to nz for at least 20 yrs to be eligible for super.	9/26/2016 6:33 AM
479	Age Should remain 65 earliest but 70 for all, with income testing of salary / wages up to 70. Raise eligibility gradually over time. Immigrant's eligibility should be pro rata percentage up to 20 years working in NZ prior to eligibility age for super.	9/26/2016 6:27 AM
480	Immigration levels in recent years. Also the relative wealth of the older people who have profited from rising house values.	9/26/2016 6:06 AM
481	People should retire at 65 - they have paid enough tax & deserve to have a break, raise grandkids & give back to the community while they are still able.	9/26/2016 2:00 AM
482	All NZ citizens who have worked their adult lives should be eligible, otherwise they have been working to ensure the comfort of others and receive nothing in return. 65 is an appropriate age based on current life expectancy.	9/26/2016 1:33 AM
483	Most Western democracies have ageing populations and an increasing dependency ratio. Need to reduce the burden as much as possible by expanding the number of people within the workforce. Many people aged 65 still currently work to supplement their super. Would provide more ability to solve other problems with lower social welfare costs.	9/26/2016 1:30 AM
484	No thanks	9/26/2016 1:11 AM
485	it could go inside with price increases	9/26/2016 12:44 AM
486	It would be unfair if person A who lives in NZ for only 10 yrs will get the same amt of nz super to person B, who lived nz his/her whole life	9/25/2016 11:49 PM
487	We need to do something to make it affordable, I think my choices help spread the load	9/25/2016 11:38 PM

Who gets what?

488	lesse of all evils proposed	9/25/2016 10:48 PM
489	Thinking of my own situation with a mortgage and good health ,I will be working to 70 .i think everyone should pay into a scheme from their first day of work	9/25/2016 10:34 PM
490	Lowering the amount of super paid, to people with little or no other income would lead to major issues. It is already a squeeze for many people to live on. Make sure people have been in the country working, paying taxes, long enough to deserve the super. Not people who have hardly been here.	9/25/2016 10:32 PM
491	Take the age up to 70 over time but advise it now so people have time to save. Needs a long lead in time	9/25/2016 10:16 PM
492	The longer the person is eligible to work in NZ means hopefully more contributions are made to the system they are hoping to draw on in retirement. Seems a fairer system.	9/25/2016 10:13 PM
493	If it was compulsory to contribute to your own pension then It is your entitlement. Why have governments not allocated a % of people's taxes in this manner instead hoping future generations can provide.	9/25/2016 10:07 PM
494	For NZ to afford Super we need to increase the age of eligibility. If you have a high level of income then how much Super you receive should decrease.	9/25/2016 9:52 PM
495	Some may not need financial supports from the government	9/25/2016 9:44 PM
496	Super should not be a right but a helping hand	9/25/2016 9:43 PM
497	You need to contribute in taxes to get a pension	9/25/2016 9:41 PM
498	if your are making very good money, you dont need super. it should be for those on the average wage working class people.	9/25/2016 9:10 PM
499	Paid my taxes for 35 + years so I have earned it	9/25/2016 9:08 PM
500	The super fund IF well managed can produce sustainability. Forums like this are designed to fear the public, change rules and give governments opportunities to GRAB cash.	9/25/2016 8:58 PM
501	Nz people miss out when people from other countries are entitled	9/25/2016 8:37 PM
502	Super allows older people to work part time. The cost is balanced by income tax.	9/25/2016 8:27 PM
503	I feel if politician got low income, then they wouldn't have to look at cuts with NZ Super.. Politician have made all these debts so why are the old and the young children of the future suffering???? Everything that the government has done has not benefited the country, but lined there own pockets.. So that's why the cuts should start with the politician..	9/25/2016 8:16 PM
504	If you have worked all your life and paid taxes and saved some money to make your retirement easier then why should you be penalized when super is due..some have never contributed at all	9/25/2016 8:03 PM
505	As a rate payer I already pay into super. People seem to forget that.	9/25/2016 7:52 PM
506	We have all contributed tax	9/25/2016 7:48 PM
507	To much money wasted on overseas spending, and armed forces.	9/25/2016 7:37 PM
508	If you have been born in NZ and paid taxes most of your life you should be more eligible than those who have just arrived within the past 15-20 years.	9/25/2016 7:30 PM
509	I believe that people who have contributed to the "pot" should be able to get Super, but people who arrive here as "almost retirees" should not be entitled to cash in on the funds that Kiwis have worked for..	9/25/2016 7:27 PM
510	People can work longer than they used to. People should have lived in Nz for ages and paid tax b4 they can claim	9/25/2016 7:21 PM
511	Creating accounting would make a mockery of income testing. Asset of home could be slightly taxed and encourage elderly to retire to provincial centres. Workers need to live in employment areas. Also we need to consider that the elderly are also consumers. eg We think of student nights on the town as creating work for hospitality workers, but we see elderly needing similar as a burden on society. We need to remove the stigma of ageism in NZ. In most of the world there is little stigma towards the aged community and yet in those countries there is little welfare.	9/25/2016 6:54 PM
512	because i dont think wealthy people need the 300\$ plus a week to live off defs should b income tested or wealth tested	9/25/2016 6:46 PM
513	If people are planning early in life then they will be able to retire early without getting this super. People are living longer and are fitter than were so increasing the age to retire would not make much difference.	9/25/2016 6:39 PM
514	See above. Also a self reliant country spends less and so does its citizens. Nz is one of the most expensive countries in the world. Reduce deficit and house hold debt through national investment nice times into new nz businesses that export quality goods and I crease jobs. There's too much but if you understand basic economic principles and the fractional reserve monetary system answers are simple	9/25/2016 6:38 PM

Who gets what?

515	The current system is unaffordable, and creating an increasing gap between rich and poor	9/25/2016 6:26 PM
516	Because if people are getting enough income to live comfortably they will retire instead of carrying on working thus freeing up jobs for younger people.	9/25/2016 6:19 PM
517	i just think there is a huge gap between the rich and poor like i have said,someone with millions in investments and money should be income tested as someone with not much money or investments get paid the same,and alot with low savings are paying most their pension in rent and can't effort the basics in live like food and power,and those with lots of money get the same pension but never have to worry about food or power and have overseas holidays and luxury's that some cannot afford, so i don't think it is fair they get the same in pensions,and i also it is at the moment	9/25/2016 6:15 PM
518	People live longer and are generally able to work longer. Some provision would need to be made for people with very physical jobs that couldn't, like labourers.	9/25/2016 6:06 PM
519	I think that as our population grows it is becoming increasingly difficult to fund super. If kiwisaver were compulsory then everyone would have some savings by the time they reach retirement so not be solely dependant on super. We could start looking at the amount of savings a person has by the time they reach retirement and determine their need for super based off that - and make people in part responsible for supporting themselves through retirement.	9/25/2016 5:45 PM
520	Na	9/25/2016 5:31 PM
521	I'm a baby boomer, 57 years old	9/25/2016 5:21 PM
522	Placing the entire burden on the Government (ie. tax payer) is not ideal. Neither is the proposed income testing model to penalise higher income earners and deny them what others get (especially when they have contributed the most). Robbing Peter to pay Paul is not the answer. All that does is encourage the 'entitlement attitude' where people think the 'rich' owe them - and that has become endemic in society today. You are responsible for yourself. A KiwiSaver type of retirement saving for individuals should be compulsory - and without the hardship/new home escape clauses.	9/25/2016 4:49 PM
523	Pensions at 65 becomes unaffordable with increases in age and health. It is a safety net but those who have provided for the future should not be penalized in comparison to those who have not.	9/25/2016 4:38 PM
524	Increase the length of time a person needs to have lived and worked in NZ to being over 25 years. Decrease the must have worked for 5 years over 50 (what's with that?!). If you have contributed to the country the majority of your working life you should automatically receive the pension. It shouldn't be means tested, it should be automatically given. It should also be a decent amount given on the pension. if people can't cope on earning \$500 per week working. How are pensioners expected to cope earning \$600 a fortnight. Power, food, petrol and water costs the same if your working or not. The pension needs to be thoroughly looked into very carefully. Help the elderly not cause them distress by lowering the pension. They deserve more!	9/25/2016 4:35 PM
525	I get sick of seeing people that have worked their butts off all their lives end up in a side by side situation with a drop-out and have to pay for identical care "because they can" IE; Both of my parents to start with.	9/25/2016 3:26 PM
526	Seems the fairest .how about a different tax for health so us old ones don't put so much demand on the public health system	9/25/2016 3:20 PM
527	Older people tend to have more medical bills, and less employment capability for lower end jobs (doubly screwing minimum wage earners). 65 is still a young and active age for most people now. I think super should still start at 65, but if you're still working, should be less than someone who relies on it solely as their income.	9/25/2016 3:19 PM
528	The generation about to retire, baby boomers have never paid their fair share of tax. Be it free education, minimal investment in infrastructure and not being able to cover their retirement. As such, while the baby boomers retire I believe their assets as well as their income should be tested. Ie wealthy baby boomers should receive very little from the government during retirement	9/25/2016 3:15 PM
529	I have paid into it for 45 years and still get next to nothing.	9/25/2016 3:09 PM
530	People need to have worked and contributed to NZ for a considerable time to get the benefit. Also NZ can't afford to retire at 65, need to be higher	9/25/2016 3:05 PM
531	The majority of 65 year olds are tired and ready to retire or do not have suitable jobs or qualifications that they can take into retirement at a reduced pace. Most employers are looking for more for their buck. Let's face it most people need to retire at 65. If the retirement age is pushed out it will just mean a lot of unemployed 65 year olds on the dole stressed out. Some people will carry on working but that depends on their health and job. Better to means test but only for the very wealthy and not for the middle income who have saved a nest egg for a better retirement only to be used as a weapon against them.	9/25/2016 3:00 PM
532	People live longer and work longer so the age should increase and not double dip and get wages and super	9/25/2016 2:52 PM
533	Too many people get paid out super who haven't contributed enough	9/25/2016 2:49 PM

Who gets what?

534	The pension as it stands isn't enough, certainly for widowed elderly or those on their own. Raising the retirement age isn't an answer either as too many 65 year olds are not well enough to work full time.	9/25/2016 2:40 PM
535	WE must learn to pay our way	9/25/2016 2:11 PM
536	Because it would be nice to be able to retire at 65 and still have a decent income.	9/25/2016 1:40 PM
537	People don't have to be here long to qualify it unfair they have hardly contributed funds here but as long as they stay they gt payment for the rest of their lives. Non qualified spouse costs us so much they should be out working	9/25/2016 1:38 PM
538	I think it's important that if people have contributed to society through paying their taxes they should be looked after in their older age.	9/25/2016 1:21 PM
539	Recipients of NZ Super should have contributed to the NZ economy for many years. It is not just that people who have migrated to NZ in their 50s receive the same National Super entitlements as those who have worked in NZ for 50 plus years and paid taxes. Many of these migrants live with family do not work and do not file income tax returns even when in receipt of overseas income.	9/25/2016 12:56 PM
540	Our country has a lot of nationalities living here which is wonderful, but the true Kiwis should receive the most help from our government, the ones that have been born to NZ families. Protect our people, our way of life, our land.	9/25/2016 12:24 PM
541	Politicians get too many perks now for what they have done to the country especially flag referendum Balance superwith true cost of living	9/25/2016 12:10 PM
542	These changes will be "fair"to the population and yet save the Govy millions in overseas borrowing...	9/25/2016 12:08 PM
543	Everyone should be entitled to a pension but there are a lot of people who have enough income to maintain a high quality of living who really don't need it	9/25/2016 12:03 PM
544	A universal untested pension should be the corner stone of the modern state for all, regardless of a age. That being said, those with additional need should receive additional aid and for that there needs to be testing.	9/25/2016 11:37 AM
545	If the population is to become less dependent on government superannuation then time (decades) will be needed for coming generations to prepare themselves adequately for retirement,particularly if they want to retire "early" (before the increased retirement age). A "personal responsibility" mindset would need to be encouraged, savings barriers removed and savings incentives introduced. Long term policy stability will be required so that people can plan.	9/25/2016 11:25 AM
546	Cost of living, food power phone all cost go up regular, but not super. We have more than enough immigrants in NZ I've worked my entire life here	9/25/2016 11:23 AM
547	Don't trust the present economic theorists to make decisions to support ordinary people	9/25/2016 11:23 AM
548	Super has been paid for in our taxes and should be the right of all 65 year olds	9/25/2016 11:06 AM
549	Change made after people have been paying into the system for many years should be done with caution. I've been paying tax for 35 years and if we're to reduce much would want hugh tax relief efforts to compensate.	9/25/2016 10:59 AM
550	NZ super doesnt need to be reduced more funding needs to put into it. There are too many of our older generation who are going without food and heating their homes in winter because the increased cost of living isnt being matched in their super payments	9/25/2016 10:58 AM
551	I think Super should be there to support elderly who need the support. It's important to me that elderly have a decent standard of living, and I know people constantly underestimate the amount of savings needed in retirement. People who have had lower wages throughout their working life will have less savings in retirement. They're also less likely to have alternative sources of income from investments. I think these are the people we need to help; not wealthy elderly people who have alternative means of income in retirement.	9/25/2016 10:56 AM
552	We cannot continue as things are - its not viable. Super needs to have two elements. contributory (based on years worked full/part time) and non-contributory (means tested part, but still based years resident in NZ for eligibility).	9/25/2016 10:47 AM
553	Super shouldn't be paid yo people who don't need it, I should be allowed to retire at 65 as a wealthy person would	9/25/2016 10:40 AM
554	Lowering the money effects the powered the receivers. Using means testing effects the richer recieviuers. I also believe we need to increase the upper tax levels.	9/25/2016 10:35 AM
555	We need comprehensive reform now...not when it becomes a real hole that we can't dig ourselves out from. We need reform that is equitable and fair. So that the poor and vulnerable are protected.	9/25/2016 10:27 AM
556	NZ Super should be sufficient to provided pensioners with a good standard of living - they should also be able to get discounted planes/ train / bus fares (I mean the politicians have this all their lives, and really they can afford to pay) the same should be pensioners.	9/25/2016 10:02 AM
557	the longer you contribute income tax the more you receive in super	9/25/2016 9:52 AM

Who gets what?

558	I dont understand why we are reducing the cost of our hardworking citizens pensions but if we really have to. Restricted to working KIWIS. Stop giving that money to foreigners. And set an income test to prove they have been a contributing factor	9/25/2016 9:32 AM
559	the survivors of the great war and depression deserve dignity and respect,	9/25/2016 9:32 AM
560	I have paid income tax since age 16 , worked hard ,bought a house , why should I be penalised for this and have it counted against me when I retire onto a very small fixed income which is even less if I am married	9/25/2016 8:59 AM
561	Decrease the cost of bureaucracy and rationalise current tax spend. Far too much of New Zealands tax take is wasted as successive governments dance around issues trying not to upset anyone (read maintaining their vote).	9/25/2016 8:45 AM
562	People who have a large income do not need super should not get as much as someone who relies on it. We need to be careful not to discourage retirement saving though.	9/25/2016 8:43 AM
563	NZ superannuation is hard to live on now, any changes would make it harder. It's bad enough a married couple get so much less than two singles that's unfair because married people have worked and paid single rate of tax all their lives to be punished in their twilight years	9/25/2016 8:27 AM
564	Too many elderly immigrants coming to na ,too many wealthy don't need it,overseas pensioners must declare overseas businesses ,I personally know many who have huge assets in India and Fiji	9/25/2016 8:25 AM
565	Raising eligibility affects manual workers. Means testing is problematic Best way is raise top tax rate	9/25/2016 8:02 AM
566	Many of our elder people cannot private housing prices. Our state should provide affordable housing which is safe. Our older folk worked hard to build our nation. In many cases their bodies were broken from work unreasonably expected. They paid high taxes, in some cases robbed of high tax rate because they wanted to get ahead, secondary tax was cruel. I held down a fulltime job and two other jobs at the time, many of us did. If the government took a good look at the lifestyles of many drWing unemployment it would be glaring obvious these lazy layabouts not only have no clue what a hard days work is, yet the only thing they contribute to our society in the tax on their unemployment benefit. They're just getting older.	9/25/2016 8:00 AM
567	People are living longer and are healthier while doing so. More jobs are desk based. It's reasonable to work longer.	9/25/2016 7:49 AM
568	There isn't a lack of money - it's the elite distribution of money. An income that covers basic needs for everyone. I know Millionaires getting pension. It's pocket money for them, for others, it's the link between life and death	9/25/2016 7:42 AM
569	On average we are now living longer. A proportion of the population are retiring with good cash flow and assets that are producing good returns. They don't need the top up.	9/25/2016 7:29 AM
570	Just as with politician receiving payments for service to the country after 3 terms the tax payer commitment to the tax system is equally as important	9/25/2016 7:13 AM
571	Need to do more to encourage self funded retirement	9/25/2016 7:07 AM
572	Prefer few changes	9/25/2016 6:51 AM
573	Should have to live and contribute to our economy (ie live in Bnz for majority of your life ie over 25 years (instead of relying on others in no to contribute) and expect a handout on merely returning to nz to 'retire' on the pension/handout	9/25/2016 5:43 AM
574	We can still be expected to be productive and work when 65-70. However super should start at around 65 at a low level and then be stepped up say from 70 onwards when we step away from working all together. Those with very high incomes can create their own "super" through personal investments.	9/25/2016 5:17 AM
575	I believe that some people do not have a real need for super if they have a significant alternative income. I also believe that immigrants should be eligible only after a greater period of time than the current ten years.	9/25/2016 4:19 AM
576	The length of time lived in the country I think should be atleast 25 years, reason being is a person should have made a significant tax contribution to the country before receiving any form of welfare support or payment. The amount could also be dropped slightly over the thousands of pensioners to make the funds go further. Younger generations are made very aware they need to plan for their retirement so living is comfortable. This should be at the front of everyone's mind as they get older as its not my responsibility as a tax payer to fund your elderly lifestyle fully.	9/25/2016 4:03 AM
577	If the goal is to have people living comfortably in retirement. People with assets producing a passive income will need less support (pension) to achieve this goal, in order to continue having the pension. Means/assets testing is a way of reducing spending on pensions with the least "increase in misery". Pensions probably won't exist for my generation, some signifant changes need to be made ASAP	9/25/2016 1:22 AM
578	Life expectancy is increasing and we are generally healthier for longer. Ten years is not long to have been contributing when you could expect the pension to be paid for more than 20 years.	9/25/2016 1:13 AM
579	Because to many people get it who haven't lived here long enough or return from Australia after being there for half their life	9/25/2016 1:08 AM

Who gets what?

580	I feel it is totally counter productive to force seniors who have worked 30 years+ to stay in the workforce at the expense of providing jobs for the younger generation. All this does is breed a community with poor work ethics. Not too long ago we could look forward to enjoying retirement at 60 but this gets pushed further out each year whilst the younger generation get paid our super in unemployment benefit. This is not good practice, definitely not good for the future of this country and certainly not a motivator for people to work hard.	9/25/2016 12:20 AM
581	I understand that money needs to be saved but I don't think increasing the age or decreasing the rate of super is the answer. The best way to ensure those who need it the most receive it is to make it income tested.	9/25/2016 12:09 AM
582	NZs population is increasing at one of the fastest rates in the developed world; both natural and immigration.	9/24/2016 11:55 PM
583	Raise the age to 67.	9/24/2016 11:36 PM
584	I have worked mostly full time for 50years before qualifying for the pension I get.	9/24/2016 11:35 PM
585	I feel It would be more important that the pension is a liveable amount that is available at 70 than an unliveable amount at 65.	9/24/2016 11:22 PM
586	Every one should be in Kiwi saver	9/24/2016 10:45 PM
587	To receive super should have been contributing through taxes for a decent amount of time	9/24/2016 10:42 PM
588	Universal super is great but nonsensical to not have tax on estate to recoup from people with residual assets at end of life.	9/24/2016 10:28 PM
589	For those who need it, super should be enough to live on. But those still earning a large income do not need it.	9/24/2016 10:22 PM
590	It's unsustainable. Changes must be made.	9/24/2016 9:48 PM
591	A lot of trades people's bodies are stuffed by 65. White collar may not function due to inactivity. A means test has not worked before as accountants, lawyers are able to adjust income sources so they have use of assets but no ownership. Pension length of time in NZ assures people have been contributing and not on extended OE and come back to claim. Needs to be a way to have those who work most of their life overseas stay there. Overseas sources of income can be hard to trace.	9/24/2016 9:40 PM
592	To help reduce the cost. Isn't the superfund making any money?	9/24/2016 9:39 PM
593	People working full time don't need super, people getting residency and then bringing in parents who get residency and then go on super	9/24/2016 9:37 PM
594	I understand the increasing cost of NZ super and believe that those who dont actually need it, should not receive it.	9/24/2016 9:37 PM
595	Increasing age of eligibility takes into account longer life spans.	9/24/2016 9:36 PM
596	Fairness	9/24/2016 9:26 PM
597	Anyone who has lived in NZ for the required time and paid their required taxes should be eligible.	9/24/2016 9:22 PM
598	It is important that people that emigrate to N.Z in the older age group realise that they will have to supply there way of supporting themself. Any one coming back to N.Z. from overseas need to realize that they cannot expect a pension if they have not worked in N.Z. fr a length of time.	9/24/2016 9:13 PM
599	If yo are born in NZ, lived in NZ, worked in NZ and paid razes all your life then you should be entitled to pension and not income tested.	9/24/2016 9:02 PM
600	People are living longer and retiring later. It's a no brainer to push the age out. Income test is the least preferred of any of the options.	9/24/2016 8:55 PM
601	If you have lived and paid taxes for 20yrs or more you should be able to claim but if you haven't contributed then you shouldn't get it	9/24/2016 8:40 PM
602	People are physically and mentally able to work longer.	9/24/2016 8:37 PM
603	I know of to many cases where someone has a partner 20 or 30 years younger than them and they are included in the persons NZ Super and do not have to look for work. Also of cases where someones partner has arrived from overseas, not lived in NZ prior to arriving and is younger than them and are included in their NZ Superannuation . If their partner was not 65 years old they would be expected to look for work if they wanted government support. I don't see why just because your partner is 65 years old you should be treated different to everyone else,after all the qualifying age for NZ Super is 65 not less. You definitely need to work test all under 65 year olds	9/24/2016 8:24 PM
604	I feel raising the age disadvantages those of us saving now for retirement & unfairly advantages other generations. Super should of course only be for citizens, but some form of means testing is fair.	9/24/2016 8:17 PM

Who gets what?

605	People should work to support themselves whilst they are able. Most people should be able to work past 65 and therefore should work past then. This may mean workplaces need to support the needs of an older workforce. Means testing is fair - there are richer older people who are effectively subsidised by poorer young people otherwise	9/24/2016 8:16 PM
606	It just seems fair. Poor kiwis shouldn't have to pay for rich kiwis must because they are old.	9/24/2016 8:12 PM
607	that why there is the Cullen fund	9/24/2016 7:58 PM
608	People that have mostly lived outside of NZ to make money may just use our system for their own ends when they 'retire' because it's too easy. Furthermore those who are earning decent incomes that are more than what the super payments are don't really need super in my opinion because they are already provided for. So those who have been unable to do this need the super resources available so they can receive it based on need not entitlement. Furthermore, the super payments to those in real need can then actually be increased to provide a decent standard of living in retirement just like those who already have their own nest egg.	9/24/2016 7:55 PM
609	I believe that you can keep earning up to 70.. but after this the abilities become limited.. as to who should get Super I believe you should have paid into the tax system for at least 30 years otherwise its living off the hard work of others.. there should also be an option to those that don't need Super to Volunteering to opt out of receiving Super	9/24/2016 7:48 PM
610	I think the current system is fair	9/24/2016 7:40 PM
611	There's to many people receiving pension who are still working collecting a huge income on top. If they want to keep working that's fine, but they should not be entitled to the pension until they retire, and they have paid taxes in NZ all their life.	9/24/2016 7:31 PM
612	Super should be linked to the index to ensure that it keeps up with the cost of living. Most people could work a year or two longer.	9/24/2016 7:18 PM
613	Well those of us who have been here 30 years and over have worked most of that time payed tax to the government who is able to find 26 million dollars to change a flag but has no money for people to retire??	9/24/2016 7:00 PM
614	encourage and reward personal responsibily, if compulsory savings is deducted all people who have contibuted by paying tax should be entitled to retirement income	9/24/2016 6:55 PM
615	The current rate is not enough for people who have contributed to NZ through their taxes for their working lifetime (majority) - it is better than nothing, but it is not enough to live on. People who have retired deserve to live well, not just exist. They have paid their way in the past, not fair that they get so little for what future they have left.	9/24/2016 6:49 PM
616	Because the people who have paid taxes here most of their lives shouldn't have to have a smaller portion of available funds due to immigrants coming in last minute.	9/24/2016 6:13 PM
617	Politicians shouldnt get super, or rich people	9/24/2016 6:09 PM
618	people cannot work forever	9/24/2016 6:05 PM
619	To get super you should have contributed to the lew Zealand economy	9/24/2016 6:05 PM
620	I have lived in New Zealand all my life, and paid income tax, GST and contributed to the tax take, I feel that it Super should only be available to people who have made a significant contribution to the tax take, and that if you are wealthy enough to not need it then you shouldn't get.	9/24/2016 5:55 PM
621	People who work so hard to make a half decent living are the ones penalised the most. Take a long hard look at the governments wage and expense nose bills the amount of money spent on the flag debate etc. The government need to re elvaluate themselves and their spending and stop making the average person suffer	9/24/2016 5:50 PM
622	I do not believe it should be income tested.	9/24/2016 5:41 PM
623	if you still work no pension.	9/24/2016 5:37 PM
624	Make sure people have lived here and not just gain a benefit.	9/24/2016 5:26 PM
625	People that are due to get their super have ALEADY PAID for it by paying their taxes	9/24/2016 5:24 PM
626	Large earners shouldn't need so much help, people living only short 10 years may not have paid much if anything towards our taxes	9/24/2016 5:17 PM
627	I have been employed all my life but am classed as low income. when i retire i will not be able to live on kiwisaver alone due to the ever increasing cost of power, gas, rent, vehicle costs. I live hand to mouth now and bringing up a child on \$45k a year.	9/24/2016 5:13 PM
628	Super is paid for out of taxes, you need to have paid tax for long enough, contributed enough, to be able to receive super when you retire. The very wealthy probably don't need the financial help that middle income earners would need to live a comfortable and stress free life on retirement.	9/24/2016 5:11 PM

Who gets what?

629	I'm 41. It's obvious to me that if we don't make changes, there will be nothing left for the rest of us by the time all the baby boomers have popped their clogs.	9/24/2016 5:10 PM
630	Current super is unsustainable and should be adjusted to reflect the reality of NZ today - people are living longer and longer	9/24/2016 5:03 PM
631	We have so many Immigrants here and we are being stretched to the limit on every front	9/24/2016 4:55 PM
632	Too many foreigners coming in to benefit from our welfare system	9/24/2016 4:47 PM
633	Because those already on low incomes should not be penalised	9/24/2016 4:35 PM
634	Can't reduce cost as cost of living increases at a greater rate, thus decrease eligibility for immigrants combined with age (who stops working at 65 these days?)	9/24/2016 4:31 PM
635	It needs to be sustainable for people to access if needed (now and in future)	9/24/2016 4:26 PM
636	I will have worked 50 years when I am ell giblets and others have not worked at all yet will get what I get	9/24/2016 4:25 PM
637	We are living longer and aging slower. Our 65 year olds aren't necessarily old people anymore. I feel it's important to look after our older citizens but feel that they must have made a significant contribution to our country. Increasing the amount of time people have lived and contributed will ensure we look after our own better.	9/24/2016 4:16 PM
638	Because people who have lived in nz longer have paid more tax so they deserve super more. Because people with high incomes don't need super. Because increasing income by the cpi is insulting when housing costs are increasing at a rate astoundingly higher than cpi. Because cpi is currently less than 1% even with the economy being strong. Backseat reducing super less than it already is is insane. It's already way too low for anyone to hope to live off. Because telling g people to carry on working in their 70s is unfair.	9/24/2016 3:56 PM
639	At the age of 59 retiring at 65 is my goal. Why should someone else be allowed to move the goal posts. That is just not fair and would mean I would have to work for another 5 years. I have already worked full time for 42 years and deserve to be able to take some time out.	9/24/2016 3:53 PM
640	so the super is pre pay	9/24/2016 3:47 PM
641	I have millionaire elderly relatives who have worked overseas and get pensions off that work as well. They live between here and Australia and collect huge rents off a large property portfolio including international properties. They have no need for this money, yet my folks struggle whilst working and receiving pension and helping me out when I'm stuck with my student loan, large rents and a gig based economy where in my industry (and in many other industries) steady full time work is becoming a fallacy and we can't get support from the govt with stand down periods and what not between gigs. Mum and dad have fed me, rescued me on so many occasions where I would have ended up living in my car.	9/24/2016 3:35 PM
642	Equity and simplicity are critical	9/24/2016 3:34 PM
643	I see the struggles our younger generation have to gain employment or save for their first home. I believe we have to look after our elderly, but not at the cost of generations to come	9/24/2016 3:20 PM
644	To ensure that those who get super have contributed and paid tax in NZ during their working life	9/24/2016 3:11 PM
645	Some of us have contributed by income tax for over 50 yrs and resent people coming into the country far more recently and receiving the same. They sometimes have their country pension at a reduced amount as well.	9/24/2016 3:07 PM
646	Stop people collecting wages and NZ Super so it will free up jobs for others. Maybe this will even reduce unemployment benefit	9/24/2016 2:16 PM
647	Everyone should be eligible for superannuation. We are living older and therefore the age can be raised. However, there should be exceptions for those in manual jobs that cause health issues.	9/24/2016 2:04 PM
648	its hard enough for people to live on current super, and with less owning own home they have less income to live on	9/24/2016 1:55 PM
649	Unfair on people who have had physical jobs all their working life to have to wait more years for super. Make kiwisaver compulsory	9/24/2016 1:52 PM
650	if you have worked all your life there should be no penalties and def should not be reduces as the elderly have a hard time making ends meet. If anything ensure the younger generation save like kiwisaver. also those claiming benifits as well if they dont already.	9/24/2016 1:51 PM
651	I may not understand what it is	9/24/2016 1:46 PM
652	Social support should only be paid to those that need it.	9/24/2016 1:46 PM
653	paid tax for years	9/24/2016 1:31 PM
654	Some people have millions in assets or in trusts and still get the same pension	9/24/2016 1:17 PM

Who gets what?

655	People who have lived longer in NZ would work and pay their taxes longer and thus are more deserving of Super. The bludges have been provided for all their lives so it makes no sense to keep providing for them when they reach retirement. Why should we, who work and pay taxes, have to carry the burden of providing for them?	9/24/2016 1:14 PM
656	If you take money from people, and they consent knowing that they will be provided a service in future, then the government must ensure that the amount of money they take from people and the services they render are of equal value. The less time a person has paid taxes, the less likely it is that they have contributed their fair share to the super fund. I believe the government must progressively end NZ Super and encourage personal financial responsibility.	9/24/2016 1:10 PM
657	Im tired and need to reduce my hours at work, but as a divorcee I dont even have a mortgage free home. I know I will struggle on the super as it is!	9/24/2016 12:59 PM
658	Refugees to NZ get far more hand outs than needy people that have lived here all there lives. Low income can't save enough	9/24/2016 12:27 PM
659	I belive that the pension is inadequate currently to live on and we need to increase the amount paid but also make kiwi saver compulsory with equal amounts paid by both employee's and employers starting at a minimum of 5% each plus a tax credit of 50 cents in the dollar saved by the employee and employer per year up to a maximum of \$1586 link to the minimum hourly adult wage rate adjustable each year to represent the upward movement in the cpi or average wage which ever is the higher.	9/24/2016 12:27 PM
660	those receiving NZ Super should have made a reasonable contribution which would happen if they permanent residents for decent length of time	9/24/2016 12:23 PM
661	We weren't born to just work all of our lives.. 40- 50 years working throughout our lifetime is long enough. If you're lucky enough to live to 65 then let us have the freedom to enjoy our daily lives and support us financially while we do so just like we supported the government by paying taxes all of our working years.	9/24/2016 12:05 PM
662	Super should depend on how much you need it.	9/24/2016 11:51 AM
663	Superannuation is currently seen as an entitlement. That is unsustainable. We pay taxes to contribute to society, not in order to receive a universal benefit at age 65. All other government social support is based on need. There is no logical justification for superannuation to be any different. I totally agree that the government should support people once they retire from the workforce, but only if they actually need support. Paying \$600 a week to a couple who are earning over 200 thousand per year between them is an extremely inefficient use of limited government funds, as this money is then unavailable for spending on other areas that could make a greater contribution to the overall welfare of our society.	9/24/2016 11:45 AM
664	too many immagrants using the system and have not contributed in the form of paying taxes in NZ	9/24/2016 11:40 AM
665	Question 2 didn't work on my mobile I have worked and paid tax all my life, am NZ born and work full time with refugees and migrants many of whom have carved out a lifetime of remaining fully unemployed and some who get more income than me yet I am expected to live off the smell of an oily rag when I retire. We pay others more than employed people earn and they have never contributed to our workforce and laugh at the govt because they couldn't get a cent from their original country's government	9/24/2016 11:28 AM
666	most people who come from another country and or have been in the army from another country get benefits..super should be for the people here who pay into the taxes..etc	9/24/2016 11:22 AM
667	Taxes are very high and therefore contributing for longer should allow for the existing scheme to be viable	9/24/2016 11:11 AM
668	I strongly object to elderly relatives who will never work getting the gift of super because of family reunification There are some very wealthy superannuitants who dont need it for survival. Super is being treated as a benefit and has been stopped due to unpaid fines but is the only benefit which isnt means tested	9/24/2016 11:09 AM
669	People are living longer. People need to be more responsible for their own retirement income.	9/24/2016 10:44 AM
670	If you claim superannuation then it should be your primary source of income for tax purposes and ALL other income taxed at secondary rates	9/24/2016 10:44 AM
671	Fair deal	9/24/2016 10:26 AM
672	There is no doubt thatthis issue is one of the biggest challenges we face as a country. As life expectancy increases, increasing the retirement age is the only way we can offset the increased cost. Combining this with increasing the length of time one must live in the country is another control measure. These options do not appeal to voters and with a large proportion of the population about to retire, I don't think the Govt will touch it for at least another 10 - 15 tears. If I had to sell this to the public, I would: - increase the retirement age by 1 year, every five years for 25 years. - Increase the length of time one must live in NZ. - Allow people to still cash in on KiwiSaver at 65. - Expand the Gold Card to allow people over 65 to get GST off fresh fruit, vegetables and essential household items made in NZ.	9/24/2016 10:23 AM
673	You cannot reduce the future cost of NZ super, as the population will continue to grow and a senior citizen should not be penalised in their ageing years by having less money. After working all their lives a decent income is their RIGHT.	9/24/2016 10:19 AM

Who gets what?

674	The older generation have worked hard all of their lives. Most have saved a wee nest egg and own their own home. A lot of young people spend more than they earn because they must have everything right now, and brand new. They need to learn to control spending and not live in debt. Yes it is hard but it can be done.	9/24/2016 9:53 AM
675	I feel that for the likes of us that have worked all our lives should be eligible to receive super and not have to struggle.	9/24/2016 9:52 AM
676	foreigners should get super from their own place of birth.	9/24/2016 9:29 AM
677	I'm single, middle income earner with a mortgage - will have been working 50 yrs by 65 and paying taxes every year - feel I'm entitled to super - not like those out there that maybe haven't worked a day in their life - but draw from benefits -	9/24/2016 9:19 AM
678	Why should we pay for those who are affluent enough?	9/24/2016 9:18 AM
679	If if the eligibility term is increased it follows that a greater contribution has been made. It seems ridiculous that if a person has been fortunate enough to maintain a good income after eligibility age to take money from the crown which could be used for those less fortunate.	9/24/2016 9:04 AM
680	Very wealthy people don't need to rely on super and therefore don't need it Super amount needs to be tailored to inflation	9/24/2016 8:44 AM
681	I've witnessed through my work that a lot of older migrants come here specifically to get on our super because they have no super in their own country of origin	9/24/2016 8:41 AM
682	Depending on the current situation compare to other countries	9/24/2016 8:38 AM
683	taxpayers need to pay for super and health care -- the current situation is untenable	9/24/2016 8:34 AM
684	And it should be per person weather u r sharing or not	9/24/2016 8:34 AM
685	As as minimum wage is becoming the average wage . And their seem a unofficial policy to displace s Older worker in late fifties or early 60s which distorts everything . And burns their saving . Job seeking in your sixty ?	9/24/2016 8:25 AM
686	Why penalize the Baby boomers who paid tax their whole life? By taking away any amount of super will leave more elderly people struggling which will only cause WINZ to have to step in. Thus it is just a move around of the same government money.	9/24/2016 8:24 AM
687	Rich don't need it. In 20 year period a person will have contributed to our economy. 10 years is a drop in the ocean	9/24/2016 8:12 AM
688	I don't think you should penalize savings. That is what we are encouraged to do.	9/24/2016 7:26 AM
689	It is unfair on wealthier citizens to demand super when they can very well sustain without government help.It is the middle-class who need Super the most, especially after the many years of paying taxes.	9/24/2016 7:20 AM
690	Previous comments about comparisons to a kiwisaver account applies	9/24/2016 7:13 AM
691	People live and work longer now. Should not provide a benefit to people with own income or people who worked and paid tax in other countries then retire here	9/24/2016 6:50 AM
692	We worked hard paying taxes. Now it's our turn to rest.	9/24/2016 6:36 AM
693	People are living a lot longer and we can't afford to keep paying so much. Also a lot of young healthy people are receiving benefits when they should be working	9/24/2016 6:30 AM
694	I chose to increase the time because only New Zealanders living in New Zealand should be eligible	9/24/2016 3:40 AM
695	We are living longer. When pensions first started, life expectancy was 61, and the retirement age was 60. Meaning there was only an average of 1 year to pay for. Now retirement is 65 with people living till 80+.	9/24/2016 2:27 AM
696	Restores system cliwer to intention of original scheme of Seddon Liberal and Savage Labour Governments.	9/24/2016 1:54 AM
697	Have thought through the other options & trying to find another way. I know reducing it isn't the answer. 16 yrs ago my Mum was on the pension & she was getting \$550 a fortnight so hasn't really gone up much since then.	9/24/2016 1:13 AM
698	We need to ensure that our super covers those people who need and deserve it most	9/24/2016 12:57 AM
699	Maori die younger than European and don't benefit. Super annuation is a benefit and should go to people who would otherwise struggle without it.	9/24/2016 12:52 AM
700	Because as a New Zealander I resent my taxes being paid to new immigrants who have only lived here for 10 years or so and receive full super.	9/24/2016 12:34 AM
701	Suspect widest yet social stable means of reducing tax bill.	9/24/2016 12:14 AM

Who gets what?

702	Income testing those still working will reduce the costs without taking away from those that still have another income. If they could live off the salary alone before Super they should be able to have some reduction in their Super and still be okay. Secondly those that are healthy enough to continue to work, and have had job types that have not broken their body, should stay longer on the job market, though for the most part that seems to work okay already currently. Generally it is my opinion that we should pay based on what one can (i.e. what one earns) and receive based on what one needs.	9/24/2016 12:03 AM
703	NZ super should be for kiwis who have made a real contribution to NZ over a sustained period, not part time residents whose tax dollars have been spread elsewhere	9/23/2016 11:48 PM
704	I am a "baby boomer" so I've experienced all sorts Government meddling in superannuation schemes. My generation believed the Government would give us superannuation, in return for contribution in the form of taxes. Now, they change the rules! Kiwisaver is a brilliant scheme! The Government must promote it, even more than they do now, so that the so-called GenX & Millennials will have retirement money. I also believe that immigrants should not receive NZ Super, until they become citizens who have lived here for more than 25 years.	9/23/2016 11:45 PM
705	Because the government has let New Zealand down	9/23/2016 11:43 PM
706	Im a 4th gen nzs and I object to immigration on such a large scale. Id rather see Syrian refugees emigrate here than Asian triad druglords & dodgy criminal business types, male & female	9/23/2016 11:42 PM
707	There are a huge number of indirect ways to make it more affordable, add to the asset base needed to provide it, and reduce the need for it in the first place. Maybe we should try some of those before we think of cutting it out for people...	9/23/2016 11:37 PM
708	The very rich shouldn't receive it	9/23/2016 11:33 PM
709	If super was income tested above the average wage amount then people earning that would not need super at all, therefore saving money. Also if NZ residents were required to live here for 20 or more years before becoming eligible this would also save money.	9/23/2016 11:30 PM
710	Ex pats should have contributed .elderly relatives coming in increases the burden on health,housing,and superannuation.	9/23/2016 11:28 PM
711	when i was young and started work the government had an add in the newspaper , in the form of a pie graph showing where our tax dollar was going , a percentage of it was for my retirement , where is this money ? i understand about 1/3 of males die before retirement , another 1/3 die within 3 years of retirement , the n the rest die over the not so many years that are left . so where is the money from the males that have worked from say 18 to their 65 ? . a period of 47 years , con job i say , trying to make people feel guilty for getting old , font up pay up and get the savings some where else , i could say 25 million on a flag referendum , 30 million on the black yacht , i could add more to the list , what the politicians should wake up is we still vote , and alledgedly we will be a burden on society , a sad state of affairs ,	9/23/2016 11:23 PM
712	the questions tailored to reduce and nor increase	9/23/2016 11:21 PM
713	Raise the amount of time to 15 years in NZ and age to 68	9/23/2016 11:05 PM
714	At the age of 65, the average person is still working. No problem. The Income test should be looked at but kept fair. And..... back to my same bone of contention, too many people, mostly women, marrying older men and going on the pension. Think the difference is only \$20.00 a fortnight. A lot of these haven't even worked?????	9/23/2016 11:05 PM
715	have'nt looked into with any kind of thought as just started recieving it plus still working to pay our way in life.	9/23/2016 11:03 PM
716	Too many people aren't saving - increase % of compulsory saving.	9/23/2016 11:02 PM
717	As a young person seriously considering the possibility of there being no super available for my generation, the government needs to act now to phase in changes so that those it will affect have time to be adequately prepared	9/23/2016 11:01 PM
718	Because it's unfair that the govt is considering targeting the babyboomers and shifting the age, why do we have to work until we are too old to enjoy life or die because of the increase in diseases such as cancer and the stress of modern life??	9/23/2016 10:28 PM
719	Super is already paid for by the tax payer, it is deserved, get money from taxing overseas investors etc not ordinary hard working kiwis	9/23/2016 10:25 PM
720	No one should arrive in this country expecting to have this dished up on a plate when NZers have worked and lived in this country thereby contributing what new comers havent.	9/23/2016 10:14 PM
721	It should be as it was when a certain amount of our tax went towards retirement. Instead of the government wasting money.	9/23/2016 10:02 PM
722	It is about your input into the country and the taxes you have paid People live longer and are healthier	9/23/2016 9:59 PM

Who gets what?

723	I don't believe the Super age should be increase because what about those who are unable to work plus I fear that winz may threaten the elderly to work when they are not fit to work plus with the increase of immigration and refugee numbers will have an effect on NZers. I have worked all my life since I was a child helping my parents on sheep farms and when I was nearing the retirement age, the goal post got moved and now I am nearing 65 and again there is a push to move the goal post again...I'm not happy having to work part time but physically I am unable to work in a full time job and if I able to work from 65 onwards, I will because it gives me something to wake up to. I was forced to give up a full time job because I have osteoarthritis and I collapsed while at work and was put on a sickness benefit but it drove me crazy waking up to nowhere to go and lasted two weeks on the benefit as I got a part time job without my GP's approval only because I know he would not have approved.	9/23/2016 9:59 PM
724	The current one is enough, find fund from surplus budget, don't spend for unesessarry	9/23/2016 9:50 PM
725	Most NZers by age 65 have contributed to the country with their taxes. Time to repay them. 10 years as a tax payer isn't a long time to have contributed.	9/23/2016 9:49 PM
726	Some older people can continue to work well in to their seventies but yet others can hardly make it to 65	9/23/2016 9:47 PM
727	I think that wages inflation is correct. I think income testing should be based on 40K single and 60K couple. I think that all should be eligible for a part pension if they earn more than this. I think that we have to treat old and young the same way and treat young people as well as we treat the old. cost price inflation is a fucked up way of determining Super increases, because mass produced electronics are getting cheaper but are still in the CPI basket and often muddy the average into negative inflation which is bullshit	9/23/2016 9:44 PM
728	Lots of Asian immigrants bring in both sets of parents who then qualify having not worked or contributed to nz tax take. People with very high incomes and investments don't need the money	9/23/2016 9:04 PM
729	Most people work past 65	9/23/2016 8:55 PM
730	Affordability	9/23/2016 8:50 PM
731	Got to pay the taxes over a lengthy duration to balance. give a little take a little. If you are sitting on a wealthy retirement package you don't need as much assistance its greed at the exspense of the common tax payer	9/23/2016 8:37 PM
732	Why should pensioners be penalised when the govt keeps getting increases and freebies.	9/23/2016 8:27 PM
733	I think all NZders should have the right to a pension (either they have paid tax throughout their life in NZ or they need help from the government to live. However we are all living long on average so increasing the age and number of years living in NZ should reflect this. People are realising with the changes in demographics (baby boomers reaching retirement and less people to pay tax and pay for super) that more of the responsibility of paying for their retirement is on them - so we should not plan for super to cover all of our retirement and save ourselves and reduce the weekly super.	9/23/2016 7:57 PM
734	People are working beyond 65 now and collecting both super and wages. People who are paid super should have contributed to nz via tax for a decent period of time.	9/23/2016 7:44 PM
735	For people that have worked all their lives paying tax, they should be looked after by those following generations that have benefited from their hard work	9/23/2016 7:42 PM
736	I find the idea that in a more and more automated world there is a need for this extra work force. If the system can't afford super then you could cut super or you change the system.	9/23/2016 7:34 PM
737	other suggested proposals (not stated here - eg asset or means testing) reward wastrels and discourage saving. and an income test is easily avoided by business and self employed in the same manner as tax is avoided	9/23/2016 7:12 PM
738	NZ super is unsustainable at current rate. People who have to go into rest homes should more financial help.	9/23/2016 7:11 PM
739	Many people in manual labour occupations cannot be expected to work after 65 years.	9/23/2016 6:59 PM
740	Income tests a disincentive to people who save throughout life to support retirement versus people who may have earned the same and did not.At the same time many folks could not save through no fault of their own and should have enough money in retirement to live with dignity.	9/23/2016 6:48 PM
741	People who have not lived long in NZ or paid tax in NZ should not be entitled to pension, also people earning high salaries should have enough income to cover their expenses if they are living within their means.	9/23/2016 6:46 PM
742	Means testing would be fairer - many people have significant investments they could live off.	9/23/2016 6:34 PM
743	If a change is to be made need to be graduated so not to penalise those who are within sight of superannuation	9/23/2016 6:24 PM
744	I don't believe people who have survived their whole life on a benefit should get more money just because they turn 65	9/23/2016 5:37 PM

Who gets what?

745	Because they would be sensible, especially if tied to compulsory life time savings, and the age going up, but with 5 years warning to the effected.	9/23/2016 5:29 PM
746	I'm 29. There will be no super when I retire. Thankfully, I've got 40 years to save away. In the meantime- it seems outrageous that millionaire retirees are able to get super, regardless of wealth or income. Every dollar provided to these guys is a dollar less that we can spend on health, education or building a prosperous economy.	9/23/2016 5:26 PM
747	If you test their income then people who are rich already don't get money they don't need.	9/23/2016 5:25 PM
748	Because that is how I feel.	9/23/2016 5:14 PM
749	Sick of immigrants contributing nothing to n z then getting super	9/23/2016 5:00 PM
750	I think a person needs to have been working in NZ for at least 25-30 years and made a contribution to NZ in this way.	9/23/2016 4:55 PM
751	LThats how i feel.	9/23/2016 4:44 PM
752	People who have not worked or lived in NZ for long time have not paid tax	9/23/2016 3:59 PM
753	There are people earning over a 100,000 a year who receive super, that in my opinipn is not fair,imigrants come here and within 5 years they receive all the benefits that people have been working for most of their lives ,that to me does not seem fair, and lots of people take advantage of it.	9/23/2016 3:55 PM
754	Over \$100.000 may not need as much as lower incomes. Make living in NZ longer than 10 years as most nzers have lived here and paid their taxes since they left school where over 10 year people haven't if they have moved here	9/23/2016 3:53 PM
755	People are eloping longer and are healthier for longer	9/23/2016 3:41 PM
756	Those who are wealthy are surely not in need bearing in mind that if their circumstances change they will still have access. Those who immigrate to NZ usually have a pension of some description with their own nation due them. In the case of where this is not applicable then perhaps they can, whilst still working, can have an opportunity to top up their tax amount accordingly towards the Super.	9/23/2016 3:24 PM
757	I'm sure the eligibility age will rise in the future	9/23/2016 2:59 PM
758	Those that have sufficient income to support themselves do not need extra funding.	9/23/2016 2:34 PM
759	People pay tax to be comfortable later in life.	9/23/2016 2:25 PM
760	People living overseas earn more money and pay taxes to overseas govt. When they came here to claim super those who have lived in nz are subsidising those who have lived overseas and contributed nothing, or only a little..	9/23/2016 2:01 PM
761	People need to participate in life in NZ and pay taxes to be able to enjoy a retirement pension.	9/23/2016 1:54 PM
762	NZ Superfund are doing a great job of increasing the pool of money available for future pension payments - give them more money, and they will make more money.	9/23/2016 1:49 PM
763	For someone who is a NZ citizen & has contributed tax wise into the system for a long time should be looked after by NZ.	9/23/2016 1:35 PM
764	Because you pay taxes all your lives and there are so many people who choose not to work but get a benefit.... thats what needs to be changed !!!!	9/23/2016 1:17 PM
765	Everyone wants what the baby boomers got - we all contributed to their era, and they now hold most of the wealth in this country	9/23/2016 1:01 PM
766	Because you need to contribute before you get paid. There are people who never work and they dont contribute so thwy should not be eligable	9/23/2016 12:45 PM
767	See above	9/23/2016 12:26 PM
768	There are still a lot of older people who have provided nicely for their retirement and can now benefit from that, where others who were not quite so fortunate financially can hardly live from week to week in retirement.	9/23/2016 12:09 PM
769	The eligibility rate needs to increase immediately due to people living, and working, longer. I believe the length of time a person needs to have lived in NZ currently is too short - doubling it to 20 years seems about right. Rates of super should increase alongside the CPI.	9/23/2016 12:02 PM
770	Sick of the imports coming here and getting OUR \$\$	9/23/2016 11:56 AM
771	Raising the age would be unfair on people that have stressful jobs but if you choose to still work then you shouldn't get super .	9/23/2016 11:43 AM
772	Based on my own circumstances, ie, living on National Super.	9/23/2016 11:37 AM
773	many younger able bodied people need to be shifted off benefits and make a contribution to our nation	9/23/2016 11:31 AM

Who gets what?

774	People are living longer and healthier especially with new healthcare technologies, its not realistic in this day in age that people can retire at 65 given the expected cost of superannuation. Politicians have their head in the sand in regards to the size of this future liability.	9/23/2016 11:17 AM
775	It is not reasonable to expect people who have worked all their lives to live on less than the minimum wage	9/23/2016 11:15 AM
776	The system needs to be fair so linking increases to cpi seems appropriate, in addition recognising an ageing population some form of income test could be considered.	9/23/2016 11:13 AM
777	To make it more of a safety net & encourage private savings	9/23/2016 10:49 AM
778	I don't think it is necessary for a 65 year old employee who is earning a significant income to receive NZ super - it should be held until they retire or drop to a part-time salary.	9/23/2016 10:49 AM
779	Rich persons don't need it	9/23/2016 10:44 AM
780	Not changing the age is being wilfully blind to the impending issue and transferring all the risk to future taxpayers. Given the purpose of national super, it makes sense to index it to some consumption basket, rather than the average wage. If an income test can be managed cost effectively, it should be used to better direct national super to those that truly need it	9/23/2016 10:37 AM
781	we have paid our taxes to be able to retire and immigrants need to pay the same amount . no other changes should be made other than every year spent in prison should be added to your eligibility to receive the pension , IE; 1 year in prison = no pension till 66	9/23/2016 10:08 AM
782	Because universal super is unaffordable. OVER 65s can have private income, super and still be working. They are wealthy compared to under 65 who cant work due to lonf term ill health but who is eligible for zero income because partner works so couple has to manage on single income. This prevents sick person saving for retirement as has no income.	9/23/2016 10:01 AM
783	The longer you live in NZ the more tax you will have paid into the tax system	9/23/2016 9:51 AM
784	A person born in New Zealand should be more entitled than a new comer as they have contributed more.	9/23/2016 9:30 AM
785	Not everyone needs to receive super	9/23/2016 9:06 AM
786	Parity	9/23/2016 8:41 AM
787	Most older people I know have a ridiculous amount of assets that new to the current housing market young ppl are unlikely to also have. I'm also aware of older ppl taking but not needing super and bragging about how they save it.	9/23/2016 8:39 AM
788	Close loopholes and raise age eligibility to ensure superannuation survives	9/23/2016 8:33 AM
789	I don't think ghe weekly amount should be reduced once other requirements are met, in fact it should probably be increased for eligible people	9/23/2016 8:24 AM
790	We have all paid into it and must receive some support through it	9/23/2016 8:20 AM
791	I see people on high incomes over the age of 65 getting NZ Super. There may be tax ramifications but they still continue to work. Cut out the expense of the administration across the board and save the cost of super. When you retire and don't work income can only then come from investments.	9/23/2016 8:11 AM
792	It's not a lot of money per week to live on. Increasing the age makes it difficult for some people who have manual jobs.	9/23/2016 8:09 AM
793	To make it fair. People who have earned big money and have good investments support themselves. Being a citizen for at least 15 years as you shouldn't be able to come here and just get pension without having contributed.	9/23/2016 7:54 AM
794	Fairness	9/23/2016 7:52 AM
795	Have worked in a job that does not have a very high rate of pay .	9/23/2016 7:48 AM
796	If everyone paid a little bit more in tax towards super then we shouldn't have to change anything.	9/23/2016 7:46 AM
797	people earning a living wage shouldn't get super as well.	9/23/2016 7:15 AM
798	I think the above answers would be best for more govt savings for paying out super	9/23/2016 6:24 AM
799	Because the amount needs to be increased to make it possible to live on it but it is not sustainable and Jonkey's government has been too poll driven to make a decent decision	9/23/2016 5:57 AM
800	Any change is more likely to affect lower socioeconomic groups harder.	9/23/2016 4:34 AM
801	Income testing would disincentivise work decrease tax paid by individuals. People with high incomes already pay back the pension they recieve through higher taxes paid. People live allot longer now so makes sense to change age received.	9/23/2016 4:00 AM

Who gets what?

802	it also should take into account the amount of tax you have payed in your working life	9/23/2016 12:45 AM
803	I think it's working quite well as it is.	9/23/2016 12:25 AM
804	Because I don't think the age should be raised as a lot of people are physically unable to carry on working for various reasons at 65 and I don't think it can be any less than it is now as many people struggle to pay their rates/electricity as it is now.	9/22/2016 11:44 PM
805	If u r paying taxes u r providing. 10 years in a country isn't long enough for a considerable contribution.	9/22/2016 11:43 PM
806	Multiple things are needed.	9/22/2016 11:42 PM
807	See above	9/22/2016 11:42 PM
808	NZ needs to start saving early by making compulsory contributions similar to the Kiwi Saver towards their Superannuation & migrants should have their Superannuation paid by their Country of origin	9/22/2016 11:40 PM
809	superannuation should be given to New Zealanders who have contributed to the county for at least 20 years. It could be available for peopl below a particular Income level but not too low as that penalties those who have saved and discourages saving, and also creates a life of prevent for the elderly. Superannuation is supposed to be in recognition of your contribution, not as a benefit so you can get by, so it should be a reasonable amount.	9/22/2016 11:18 PM
810	I understand that we have an ageing population and that super as it is run now may not be sustainable. However, I also believe that part of being a contributing citizen who works hard for many years, pays taxes and adds to the economy, people deserve a retirement with some recognition for their past active service as a citizen and that is super. Perhaps we need to increase the flow of skilled younger immigrants in order to rebalance the population so as to sustain super for our currently ageing population. Nz popn is v small and v unbalanced. Of course the irony is that I love having so much space in this country.	9/22/2016 11:17 PM
811	Eg. 20-65 = 45 yrs to contribute to nz by way of tax but also by other thing such as by way of raising families,volunteering etc. If someone comes to or returns to nz at age 55 and they go on a benefit for 10 yrs they should /could get paid less yhan someone here 10 yrs who pays tax over that 10 yrs. Equally someone here 20 yrs could or should get more super than someone here 10 yrs. Could have a bottom line of to qualify for full rate of super you must have 10 yrs in nz where you put more into the kitty (taxes) than you took out (benefits) . If you havent done that then you get a reduced rate. Fairs fair. Why penalise those earning more who have paid for the actual super.	9/22/2016 11:04 PM
812	There are a great many people on high incomes ie over \$100,000 and they surely don't need the small amount of super each week. They should receive it once they stop work altogether.	9/22/2016 10:59 PM
813	I dont know enough to make an intelligent contribution	9/22/2016 10:58 PM
814	Superannuation is currently set up so it favours the baby boom generation qhile the younger generations have to subsidize their life style. I believe it isn't fair and immediate cganges to age and more years spent in NZ could help towards a more fair situation.	9/22/2016 10:13 PM
815	It is not sufficient to not to have contributed in a substantial manner of time and taxes to expect to get the pension. And if you have adequate income you shouldn't get it either	9/22/2016 10:10 PM
816	too many ppl have come from over seas and get the pension without contributing very much towards taxes	9/22/2016 9:56 PM
817	We owe a debt of loyalty to those who have been members of our society for the longest time...and if we had to reduce costs more, then we should do so on the basis of need - presumably those with higher incomes are in less need of NZ Super. I also favour United Futures flexi-super policy.	9/22/2016 9:38 PM
818	Sick of seeing rich greedy people get best of both worlds while others struggle slaving away as the real pioneers of society work for scraps and left to live retirement with sweet f.a cause there was no money to save with its hard just trying to live.	9/22/2016 9:30 PM
819	Reducing the amount future pensioners will get will not be fair, compared with what current pensioners are entitled to.	9/22/2016 9:19 PM
820	Some New Zealanders who live all their life in NZ struggle to survive on super alone and now we are hearing it is not affordable long term. Yet immigrants can move to NZ late in life with family and receive super. Shouldn't their own country pay?	9/22/2016 9:17 PM
821	All the above methods of 'reducing the cost of super' are also about limiting super availability or amount.To afford super for all, then raise the money needed in other ways without affecting people's entitlement.	9/22/2016 9:16 PM
822	It should be for New Zealanders only!	9/22/2016 9:06 PM
823	To me they are the only 2 options available that will least affect up and coming superannuiants	9/22/2016 9:06 PM

Who gets what?

824	Those on or close to pension have understood all their lives that they have needed to save and pay tax for our retirement and have therefore work hard early and made sacrifices while bringing up our children. We just missed out qualifying by a few dollars for family welfare and we're not entitled to Working for families when they were changed over. Also I think it is very unfair to get a pension for only ten years of paying taxes in NZ, tax contributions need to be 20 years	9/22/2016 8:42 PM
825	Economic Woe.	9/22/2016 8:34 PM
826	I don't believe that Immigrants should be able to access super. Paying tax for 20 years is a good start.	9/22/2016 8:30 PM
827	No comment. Just keep the status quo	9/22/2016 8:22 PM
828	length of time contributed to tax base	9/22/2016 8:21 PM
829	25 years or over have not paid enough tax towards super	9/22/2016 8:14 PM
830	Retire and make room in the workforce for the young struggling to find work, or carry on working earning good money	9/22/2016 7:57 PM
831	I believe that there will be a fair amount of people retiring over the next generation that have more than their own home (and possibly a holiday home) and also will have access to passive income from investments or rental properties. Means testing should take into account the 'extras' that some earners will have. Also I believe that our immigration policy is going to be a serious drain on Super with whole families of low income earners coming in to the country - they will not contribute to their Super that they will automatically be entitled to	9/22/2016 7:57 PM
832	Am guessing that if there be changes to the current criteria, then maybe it has to be at least the length of time that a person has lived in that country	9/22/2016 7:53 PM
833	Nz super is affordable. It should be rolled into a universal basic income and universal tax system	9/22/2016 7:49 PM
834	if it is not broken why fix it.	9/22/2016 7:16 PM
835	I think our generation have earned our pensions, young ones today have it too easy, so many of them expect something for nothing	9/22/2016 6:52 PM
836	To make it fairer for New Zealand born citizens	9/22/2016 6:45 PM
837	A person's true wealth is not measured by their income, which can easily be manipulated and hidden, but their capital wealth. Financial position should be the main form of means testing.	9/22/2016 6:42 PM
838	65 was a good age when people died at 66. Nowadays people can live til 90. If they have had a heavy labour job or people are unwell then a type of sickness benefit may be useful.	9/22/2016 6:40 PM
839	Every older citizen has the right to a decent retirement income. It's not their fault that the past governments kept changing the rules and mismanaged their retirement funds. Stop dishing out benefits to career solo mothers and non contributors....they take far more of the welfare pie than any other sector. That way older citizens who have paid their dues over and over should collect their pensions as of right. Stop trying to mess with elderly people...target those who are young and fit and make them work !	9/22/2016 6:37 PM
840	There are many people with emerging health issues at 65 who should be able to receive a pension. NZ has an eroding welfare system but many people have worked hard for many years and should be provided with financial security.	9/22/2016 6:29 PM
841	Because I am sick of successive Governments meddling and playing around with our Super for their political gains. Also they treat us as dumb, 3 terms (9 year) and they get a really good Super, seems fair, not. Corrupt pigs	9/22/2016 6:13 PM
842	Too many people who don't need the money get it	9/22/2016 6:12 PM
843	NZ Super is widely seen as an entitlement to those who have retired, many of whom have not been able to save a huge private retirement fund. the only way to lower spending and still be seen as fair and equal to all retirees is to increase the age of eligibility, and term of residency	9/22/2016 6:06 PM
844	If a change was to be made make it to the qualifying amount of time living in NZ, these are the people who have contributed towards it	9/22/2016 6:03 PM
845	Would not encourage people to save if income tested would use money on overseas trips etc	9/22/2016 5:58 PM
846	Many people are unable to continue their work after 65. I.e manual workers. Those like me who put away between 6.5% and 10% of their salary for 44 years should not be penalised for saving for their retirement	9/22/2016 5:55 PM
847	Cost of living too high, mortgage/rent too high, not enough left for food and power. Nobody cares about the elderly.	9/22/2016 5:55 PM
848	It seems unreasonable to leave NZ and pay tax for years in another country and then expect NZ to fund your retirement.	9/22/2016 5:43 PM
849	Phasing out altogether is the key not making it harder	9/22/2016 5:38 PM

Who gets what?

850	Shouldn't be paying the pension to people who arrive in the country later in life and have contributed either nothing or minimal amounts by way of taxes.	9/22/2016 5:29 PM
851	The rate of Superannuation is not that great and the level of income a person needs to survive means that they require additional personal funds anyway.	9/22/2016 5:28 PM
852	I do believe that it is unfair that some people still collect NZ Super while they are earning large salaries. additionally, raising the age of eligibility makes sense since people are living longer.	9/22/2016 5:12 PM
853	People already earning a comfortable amount have no need for super. While there are many that are legitimately struggling. Where possible changes should not burden the younger generation - or increase the pressure on them when too many costs have already been laid on younger generations!	9/22/2016 5:03 PM
854	Those that invest their life in NZ should be provided for when they retire. This provision should be enough to ensure they can live a life people deserve.	9/22/2016 4:36 PM
855	the later people get on super the shorter they are on it, if you are going to end up on super you need to have contributed long enough to cover your pension, People should have to save on their own to reduce reliance on super OR that money saved gets transferred to the NZ super fund.	9/22/2016 4:23 PM
856	The age of eligibility should only be increased if the right to go on working beyond 65 is secured. If people have not been resident in N they have not been paying tax in this country and I think it is reasonable to increase the period of residency.	9/22/2016 3:55 PM
857	NA	9/22/2016 3:45 PM
858	Equity	9/22/2016 3:43 PM
859	Inflation is a tried and tested method for reducing the value of 'Super' type payments and Governments having used them in the past will do so again, with the added benefit of cooling the Auckland housing market.	9/22/2016 3:41 PM
860	I would not like to see people who have saved for their retirement hard and have a modest income from interest or rental property to top up super miss out. Means testing should only exclude the very wealthy.	9/22/2016 3:39 PM
861	because it is realistic	9/22/2016 3:37 PM
862	To many of our immigrants enter NZ then bring their elderly relatives who obtain NZ passport and having paid nothing into the country are eligible for state pension.	9/22/2016 3:36 PM
863	People in workforce need to have their own savings plan kiwi saver and not rely on Government to support them in old age. We now have three generations of people long term living on benefits.	9/22/2016 3:31 PM
864	Without change NZ Super in its current form is unsustainable for future generations.	9/22/2016 3:30 PM
865	The current age seems right. I've watched both my parents and husbands parents reach 65. They both needed to work less due to fatigue and physical issues due to aging	9/22/2016 3:23 PM
866	my husband worked in England before coming to NZ He now gets a pension from England where he paid taxes for 10 years and so get a portion of their pension the rest is paid for by NZ where he has worked for more than 50 yrs BUT if he follows his family and goes to live in Australia he doesnt get any pension from NZ who has contributed into by paying tax for the last 50yrs but will get the small amount from England who give you the portion he paid in when he worked there anywhere he wishes to live. So work pay tax get your proportion of what you have put in back in your pension anywhere in the world That way make people work for the pension Pay in and get back	9/22/2016 3:20 PM
867	Looks like the government is looking for an excuse to cut the super.	9/22/2016 3:07 PM
868	Superannuation must ensure that we do not have elderly in NZ living in poverty, so it must provide a living wage. Those who already have amassed great wealth throughout their life should not receive super (or they should be taxed on those assets appropriately)	9/22/2016 2:53 PM
869	No	9/22/2016 2:49 PM
870	My personal circumstances: I am fit and well , aged 66, and earn >200,000 per year. I should not be given this income tested benefit when low income families are given inadequate state support for their children. They should be prioritised in government spending, so that fewer children live in poverty	9/22/2016 2:43 PM
871	On time in NZ, that's about taxpayer contribution and the value of overseas income. If someone has been paying into an overseas retirement fund, they are able to access that also, thereby getting more funds than those who have been in NZ only.	9/22/2016 2:43 PM
872	in it's current state NZ Super is not sustainable in the future	9/22/2016 2:39 PM
873	I don't think someone who has lived in NZ for only 10yrs has contributed enough to be able to be supported by others for 25 + years along with all the other health care costs	9/22/2016 2:37 PM

Who gets what?

874	The two options identified above seem to be fairest to me.	9/22/2016 2:29 PM
875	Age of eligibility dependent on circumstances	9/22/2016 2:28 PM
876	Since more people are living and working longer I suggest a combination of income testing up to a higher universal entitlement age. Eg test free after 70, but maintain adequate safety net for those who can't work from 65. There are sub groups ...Esp poor people ... who have poor health and shorter life expectancy and inability to earn reasonable income - the system should continue to be available to them.	9/22/2016 2:26 PM
877	I suspect we are supporting aged high earning new Zealanders with super and this is not what super was meant for	9/22/2016 2:20 PM
878	Gradual introduction of a higher eligibility age with a long lead-in time	9/22/2016 2:17 PM
879	With living longer the eligibility age should rise a week per month.	9/22/2016 2:04 PM
880	If a person has lived here a long time and paid tax then it is fair for them to receive super for a long time. It is unfair for them to come and receive all the benefits of our health, roading, schooling...all social systems... immediatly when they arrive, without having paid into them, and then to also be paid super without having contributed. Income testing is fair if it is thorough. I don't know how income testing can be fully fair as I think many people will disperse assests with family or smart advise from lawyers and accountants. So the very people that should for go super because they simply don't need it may still receive it. Having said that, why shouldn't they be entitled to the same as everone as as they've paid in the same amount. We actually need to tax the very wealthy and large very profitable companies and overseas companies more, right now. If they pay more as they go through life in younger years the government, if it had more social focus would use that money to support and grow our most vulnerable, enabling those people to contribute more themselves throughout their lives.	9/22/2016 1:54 PM
881	Most people should have saved some money for retirement so a bit less super should not make too much difference.	9/22/2016 1:45 PM
882	Given our ageing population it's time we reviewed the super eligibility age.	9/22/2016 1:41 PM
883	See previous comments.	9/22/2016 1:36 PM
884	I was born in NZ, paid tax all my working life and started KiwiSaver 8 years ago. I was made redundant at 62 and health issues made it hard to get another job. So my plans to work until 67 gone. I feel annoyed that people can come to NZ and get the same as me when they haven't contributed. Also living in Auckland where I was born is more costly than elsewhere yet we still get the same. Maybe there should be more things to take into account when setting a rate.	9/22/2016 1:36 PM
885	More tax accumulated	9/22/2016 1:25 PM
886	Income testing alone is not enough	9/22/2016 1:24 PM
887	When people work hard and save for their retirement, they shouldn't then be penalised by income-testing for super. However, ensuring recipients have contributed to the NZ economy/tax income over the majority of their adult lives makes sense. I would not apply this requirement to refugees (I'm sure there are other categories where it would not be fair as well) and I also think a scaling system based on time in NZ would be fairer than a binary yes/no system. In addition, a small increase in age would make a big difference to the cost of the super scheme. I wouldn't want to see people forced to work until they're 70 though so an age increase would need to be carefully considered in terms of peoples' quality of life not just in terms of economics.	9/22/2016 1:24 PM
888	It is not fair that multimillionaires can receive the same rate of super	9/22/2016 1:01 PM
889	New Zealanders can't get pensions in other countries as easy.	9/22/2016 12:46 PM
890	I think first and foremost people who are still in work earning a good rate shouldn't be getting NZ Super (or at least the full amount). I think also that we should raise the age of eligibility over time to keep entitlements sustainable. However, I do worry about people who are 60+ and work in manual jobs that require a lot of physical fitness, when it is unreasonable to expect them to be fit to do this right up to 65 to 67. I also think that entitlements should reflect length of residency in NZ. I would rather have these measures than reduce the rate, as it should be at a decent level for people to survive on.	9/22/2016 12:44 PM
891	Older New Zealanders have planned over the years for a retirement based on NZ Super, plus whatever they have saved. You cannot keep changing the goal posts. But the Govt. could save money by reducing the MPs superannuation contribution of \$2.50 for every \$1 put in by the MP, they have a Gold Plated Super fund and ordinary NZers get the Bronze fund.	9/22/2016 12:08 PM
892	People who have sufficient means to provide for themselves shouldn't receive superannuation and people who weren't born here should have contributed to the economy for much longer than 10 years before they can receive it. Anyone born in NZ should be able to receive superannuation if they are living here providing they have contributed to the economy at some stage of their life.	9/22/2016 12:07 PM

Who gets what?

893	I have selected my answers because I think it is ridiculous to reduce payments (that are barely enough to live off) especially for people that have worked in New Zealand and paid tax in New Zealand their whole life, and Income testing is just another way to punish people that have WORKED and continue to be a contributing member of society.	9/22/2016 12:05 PM
894	As one with a chronic health condition. Having seen new immigrants bring relatives in and claim super.	9/22/2016 12:03 PM
895	Life expectancies are longer	9/22/2016 11:44 AM
896	People are living longer healthier lives with longer working lives. So you should increase the age of eligibility, and thus with a bigger window to reach eligibility also increase the length of time that is needed to reach eligibility. Allow people the option of deferring their claim for a slightly higher amount (but not enough actuarial-ly to offset the increased age. Some form of income testing is probably necessary, and you can't reduce it as it's already hard for those who have nothing else.	9/22/2016 11:36 AM
897	I don't think there are any easy answers. Logically raising The age seems the easiest way to go but means testing and a staggered rate depending on your circumstances would be fairer.	9/22/2016 11:32 AM
898	I think the amount needs to reflect the cost of living	9/22/2016 11:31 AM
899	People who work and pay taxes should come before newcomers and beneficiaries	9/22/2016 11:21 AM
900	Increasing the time people have to have lived in NZ is an equitable approach seems morally fair that they have contributed to the pay as you go approach to super. Setting the super rate to inflation aligns it with changes in the cost of living.	9/22/2016 11:02 AM
901	Because I can	9/22/2016 10:58 AM
902	The government should do a better job in terms of attracting more foreign investment, improving local economy and making more efficient investment.	9/22/2016 10:57 AM
903	See previous answer.	9/22/2016 10:56 AM
904	As a country we can not afford to fund NZ Super in the future. The best way to address this, even though it is unpalatable is to increase the retirement age. We keep putting off this important decision	9/22/2016 10:50 AM
905	I personally think retirement age should be compulsory, this would allow younger people to find a job on the ladder of employment created by this vacancy. There are plenty of volunteer works to do to make older people feel that they are still achieving something. Some younger people go from benefit to pension - never having worked.	9/22/2016 10:48 AM
906	Those that work hard throughout their lives and probably have already paid higher taxes into the country should not be penalised.	9/22/2016 10:43 AM
907	The Fund has already added significant capital sitting at 31bn and the returns speak for themselves, resuming funding speaks to the long term benefit for NZ'ers rather than short term political capital.	9/22/2016 10:41 AM
908	living longer in NZ means they have paid tax (hopefully) for a longer period. People coming back from overseas where they have worked and paid tax, claiming our pension when not having put into it	9/22/2016 10:37 AM
909	Work history in tax paying employment should be a requisite	9/22/2016 10:36 AM
910	cost is the cost of consumption - which makes sense. wages include inflation and future productivity.	9/22/2016 10:22 AM
911	Increase in the age is easily implemented, people live longer. Increase the time you have lived in NZ - As a proportion of the length that people now live, 10 year is a smaller percentage. Again an easy one to implement. Fund the NZ Super fund - No brainer, they released results yesterday stating they have made 10%pa since inception.	9/22/2016 10:22 AM
912	Some relationship between benefits and contribution is needed. A residency test meets this requirement as the beneficiary is bound to have contributed to New Zealand in some way.	9/22/2016 10:19 AM
913	People are living longer so we need to reduce the length of time people qualify for NZ Super.	9/22/2016 10:16 AM
914	NZ Superfund is the world's number one sovereign wealth fund and has produced impressive results. Imagine how much bigger the fund would be if the government resumed contributions.	9/22/2016 10:16 AM
915	I think we should work on pre-funding and ensuring the country can afford NZ Super at current entitlement rates	9/22/2016 10:08 AM
916	I feel that some of our superannuants would not be able to live if NZ super was decreased. Look to change to retirement age to 70 however don't introduce it immediately. For example by the year 2035 the government will be increasing the age. This gives all those still working a bit of extra time to plan for their retirement. We can therefore make changes now and plan for retirement. Income testing should be done on the individual only and they wouldn't qualify if income is over \$60,000 per year. however if partners income is over \$120,000 per year then income testing would be applicable.	9/22/2016 9:53 AM
917	Nz is for is for New Zealand citizens who have lived and worked and contributed to the Nz super scheme	9/22/2016 9:44 AM

Who gets what?

918	People coming into NZ need to have contributed and paid tax for a certain time to receive super...more than 20 years	9/22/2016 9:43 AM
919	Really easy to other social benefits rules are generous. Also avg time ppl work and live has increased	9/22/2016 9:31 AM
920	I think the current years are too low it should be longer	9/22/2016 9:18 AM
921	Simple logic. Someone is made redundant at 60 and can't get another job (because of ageist employers). How are they supposed to live between 60 and when super kicks in? They will need to dole so may as well be paying them super. Solution: Enforce the law against age discrimination	9/22/2016 8:37 AM
922	I feel that Super is nowhere enough to live on (especially if you are not mortgage free) so I strongly believe you should not get Super until you retire from work. Increase to a living wage level.	9/22/2016 8:32 AM
923	There have been no government contributions into the Cullen fund for some time. This fund was established and agreed to by all parties as a mechanism to ensure the future viability of NZ Super. These contributions need to be enshrined in legislation.	9/22/2016 8:29 AM
924	The working people who pay their taxes each week. Work hard with a minimum wage income do not get a super package like this. And they are paying for it.	9/22/2016 8:27 AM
925	to many immigrants coming in,	9/22/2016 8:06 AM
926	It's not enough on its own already	9/22/2016 8:03 AM
927	People a naturally working to a greater age. Means test because some people have always earned more and saved more.	9/22/2016 8:02 AM
928	Due to rise in people from over seas moving here plus people with over 100000 should be able to save more then those on less	9/22/2016 8:02 AM
929	Some adjustment needs to be made that do not require huge admin overheads	9/22/2016 7:49 AM
930	If some people have nothing then cutting the rate would be ridiculous. Some has to make the call and up tax to pay for the elderly.	9/22/2016 7:45 AM
931	To a lot of people Super is the difference between buying their grandchild a birthday present (or not)... I am shocked to learn you can arrive in NZ at 55 and then claim Super 10 years later. Changing this to 20yrs would allow young adults (especially those with young families) to emigrate here, bring up their families, and then enjoy NZ at their leisure during retirement - spending their super! (ps 20 years living here between 25-65yrs.... allows time for a person to flit about countries for jobs/travels. If you are born here and spend most of your childhood here, then 10yrs is ok)	9/22/2016 7:40 AM
932	I'm tired of seeing immigrants enter NZ and NZers return from overseas expecting handouts when they have not worked in NZ and paid taxes here. Yet they get more handouts than people who chose to remain and work here. How is that fair?	9/22/2016 7:31 AM
933	NZ has a large number of immigrants who have not paid enough tax during their working life in NZ to cover the cost of a retirement in NZ. Instead of penalizing people who have worked all their life in NZ I feel we should be looking at cutting Super to those who have not been in the country long enough to have actually earned it. (These people get enough benefits with healthcare as it is)	9/22/2016 7:29 AM
934	Lots of people hv PR n citizen but don't live n contribute to the fund but when they retire from whatever country they are from they come here. NZ is a retirement paradise	9/22/2016 7:17 AM
935	People still cannot always continue to work to an older age ... we may have a longer life expectancy but after related health issues still exist. Allow/encourage people to work shorter hours with top up from Super over a certain age (55 perhaps). Stop having people on full Super and also continuing to work full time or earning large incomes through investments, etc.	9/22/2016 6:58 AM
936	ageing population and the need for people to have contributed more to our tax take before getting our super	9/22/2016 6:47 AM
937	NZ workers get it at 65, however immigrants can get it far earlier. It's a load of crap.	9/22/2016 2:59 AM
938	The weekly amounts are not that high. Don't want old people in poverty when we have child poverty. Also I have had around 5 or 6 colleagues or family retire recently and they really were losing capability to work. From Senior Managers to Caregivers.	9/22/2016 1:38 AM
939	I believe that super should not be paid to people who are still in full time employment as this is their choice to do so. I also feel that people who have lived overseas for most of their working lives should not be entitled to return home and expect to be paid a pension when most of the tax on money they have earned has benefited another country.	9/22/2016 12:56 AM
940	I believe this would reduce the cost to the country and ensure the people who deserve to receive Super are long time residents and not newly arrived immigrants	9/22/2016 12:50 AM

Who gets what?

941	More people are and are able to work longer so can start getting it later. You should have contributed taxes in NZ most of your life to get the super.	9/22/2016 12:36 AM
942	nil	9/22/2016 12:27 AM
943	no	9/22/2016 12:26 AM
944	Most NZ born people have paid taxes all their lives. Why should others come in and take advantage of that, not having paid in so much.	9/22/2016 12:20 AM
945	People should have paid into the system for a period of time before being able to take out. Immigrants should made aware that they need sufficient funds to support themselves if moving to NZ with less than 15years of contribution before retirement age.	9/22/2016 12:03 AM
946	A lot of folks work well in to their 70s. Perhaps if you continue to work you don't need the super until you stop work. That would free up jobs for others. Also I think we should all be in a super scheme compulsory with our pay. Just like account is part of wages or salaries .	9/21/2016 11:57 PM
947	Hopefully people are healthy and living longer so can continue to work for longer and don't need to rely on NZ Super until later	9/21/2016 11:52 PM
948	If a person earns \$60,000 or more they do not need a pension. Once they have given up work and have no other substantial income then they can become eligible for NZ Super.	9/21/2016 11:27 PM
949	If a person has a high enough alternative income to support themselves, then they don't really need NZ super. Also, if they have not lived in NZ for long enough to contribute to the economy and pay sufficient income tax , then it is not fair on the tax payers to have the money they contribute go towards this.	9/21/2016 11:20 PM
950	New Zealanders who have lived in Australia and are unable to get the Australian Age Pension due to having assets that exceed the AAP requirement return to NZ and are able to get NZ Super. Many then take advantage of the ability to be out of the country up to weeks and then spend approximately half the year in Australia but claim they are ordinarily resident in NZ.	9/21/2016 11:18 PM
951	I suspect too many people immigrate piggy backing off of their children's residency only to become a burden on health and super	9/21/2016 11:15 PM
952	My decision is not to reduce the cost the future cost of NZ Super	9/21/2016 11:13 PM
953	I suppose that will save super been paid out as people are working into their 70s and if you lengthiness the time in NZ that would cut down costs as well	9/21/2016 11:13 PM
954	Why pick on pensioners? Why not pick on the girls popping out Benny Babies (babies born to get benefits)? Why not pick on the young sloths too lazy to get a job? Pensioners have worked for 40 years. Their taxes have paid for their pensions!	9/21/2016 10:58 PM
955	I spent most of my lifetime working hard and paid the taxes due. When I retire superannuation is expected.	9/21/2016 10:58 PM
956	We need to be able to live	9/21/2016 10:57 PM
957	Present rates of super are not extravagant. New Zealand's elderly are not all in a position to work to supplement their super its part of ageing unfortunately.	9/21/2016 10:57 PM
958	We should increase the superannuation and it should be available to all.	9/21/2016 10:54 PM
959	Mean test so that those who need it most will get the super.....by increasing it so that you have to live in NZ 20 yrs those who contributed longer will benefit	9/21/2016 10:45 PM
960	To reduce the number of people that come here in their later years to retire on our super	9/21/2016 10:35 PM
961	If you have paid taxes you should receive super annuation regardless of how much you earn (ed) and you shouldn't have to work till you have one foot in the grave.	9/21/2016 10:33 PM
962	We need to change many things or the scheme will be unaffordable	9/21/2016 10:28 PM
963	People that have lived in nz contributing to tax deserve super	9/21/2016 10:28 PM
964	At 65 a pension might be paid out for a quarter of ones life. So one should have at least spent a quarter of ones life in NZ and contributing to qualify.	9/21/2016 10:10 PM
965	Some people don't need super to live on when they reach 65 and a feel 10 years in our country is not long enough to qualify to receive a pension	9/21/2016 10:07 PM
966	if you have lived here longer then you have contributed more to the system. People are getting older but healthier and many people are working well past the "age of retirement"	9/21/2016 10:06 PM

Who gets what?

967	Because our country should look after their own first, then P.R's second most of whom worked hard to gain PR status and should follow through with that attitude for the long term, unless circumstances mean that they require emergency assistance based on an income test	9/21/2016 10:06 PM
968	Unless you have paid tax for 20 years it is not viable & those over 70K don't need it. The amount is already too low & need to be increased at least 50% due to rent costs.	9/21/2016 10:02 PM
969	Net wealth should be tested to determine eligibility, as people with investments should not require state assistance. Non citizens or immigrants who have not contributed to the pension over a significant period should not be eligible.	9/21/2016 10:02 PM
970	Too many people (ex pats) can live overseas and come back to nz aged 50 (ish) only paying into the super pool for half the time as someone who has since they were 20... regardless of earning potential.	9/21/2016 10:01 PM
971	People who have lived in NZ, worked and paid tax should get super, high other income don't need it.	9/21/2016 9:55 PM
972	To cut out those who have not contributed to the country just because they are here on family reunion basis	9/21/2016 9:52 PM
973	The longer a person has lived in NZ the more tax they have paid.	9/21/2016 9:51 PM
974	I have a problem with people who spend all their working life overseas then returning to get super. Also people who have come here near retirement age should be eligible	9/21/2016 9:48 PM
975	As New Zealanders , we are not afforded the option of receiving a Pension in any other country after only 10 hrs. Why is it ok to recieve super when most of your working life has been spent contributing to another country's tax system. I see it differently if we are referring to refugees. If you are of retirement age and still earning a wage or salary , I believe there should be an income test. If you are still working, you are not passing on a job to a younger person who needs to make their way up the ladder in order to make a significant contribution to the tax take, and make their way in the world	9/21/2016 9:46 PM
976	Means testing is a disincentive and people earning in retirement will be contributing in tax.	9/21/2016 9:31 PM
977	I have been taxed all my working life to pay for others so I do not care if others pay for me when I retire.	9/21/2016 9:19 PM
978	I think increasing the age will probably be inevitable at some stage but rather than means testing low - middle income earners this should only be applied to those at the very upper income levels. Government chasing of tax evaders (including companies), less spending on military, saudi sheep deals and other spurious deals would mean that there would be more money in the Government's coffers.	9/21/2016 9:18 PM
979	If you have worked and lived in NZ for the majority of you working life - you should have priority for super - you have contributed ... Others who left nz and then return or immigrate and work for less than 20-25 years should get reduced support in proportion to their time in NZ	9/21/2016 9:08 PM
980	I have paid taxes in nz for all my working life from age 18 minus 8 months . I have been nursing acquired latent tb thru work which is not covered by acc. My husband will not last working past 65 like several others eg shift work. The retired give back to to tge community thru donated time increase age tand that will reduce this. U cannot put a \$ value on this and it would be greater than what is paid in pension	9/21/2016 9:06 PM
981	I agree that we need to try to save as much as we can but I believe all New Zealanders thatare 65 or over should be entitled to the full amount on offer as we have all worked extremely hard andpaid our share in taxes.	9/21/2016 9:03 PM
982	To ensure people can survive, but not live in luxury compared to the younger generations	9/21/2016 9:00 PM
983	People are a lot healthier	9/21/2016 8:56 PM
984	Those who have paid all their lives for superannuation should be entitled to receive it. Those who have arrived more recently could be paid a percentage according to taxes paid or at a hardship rate.	9/21/2016 8:49 PM
985	we have paid our share our whole life without deductions for welfare etc ... you are attempting to justify stealing our money!	9/21/2016 8:35 PM
986	people are working longer and are healthier than our parents. The longer you time a person is in NZ before Super is paid means that , all things being equal, the should pay more tax	9/21/2016 8:25 PM
987	I believe that those born in NZ really should be the only ones eligible that's partly why I think someone should have to be here over 20 years. Also regarding means testing it was around in my Grandfathers time and there was a smaller universal pension for those in the higher income brackets so they get something thus allowing those who have less could get a bigger amount enabling them to live in a better way. Without depredation that a lot of pensioners do have to live in. Everyone contributes in some way also we have a lot immigrants who are eligible for pensions from their own countries.	9/21/2016 8:16 PM
988	As per my comments	9/21/2016 8:11 PM

Who gets what?

989	Super should only be paid if the person has no other income. If someone has a private wealth, why should I continue to pay for their existence just because they're old? They don't pay for mine.	9/21/2016 7:52 PM
990	It is not enough to live on	9/21/2016 7:50 PM
991	We should be saving now through to super fund to help make the cost of NZ Super at current levels affordable	9/21/2016 7:47 PM
992	New people to the country should bring enough money for retirement. Raise the age to 67 as a lot of people work till then anyway.	9/21/2016 7:42 PM
993	NZ super should be available to people who have invested a decent amount of time during their working lives contributing to the tax system; people are living healthier lives for longer, so raising the age a little would also help	9/21/2016 7:34 PM
994	Costs across the board are increasing , retired people need and deserve to have sufficient funds to enable them to live comfortably, healthily and with dignity.	9/21/2016 7:29 PM
995	Because a person who has lived in nz for their whole lives has contributed much more than a person who has residency and only lived in nz for 10 years. However, they have still contributed to our economy for that time so I don't think it should be too much longer. Any other measure is penalising people rather than helping like superannuation was designed to do.	9/21/2016 7:14 PM
996	I think income testing is a afir system, and that NZ super is for people with a strong long term commitment to NZ	9/21/2016 7:05 PM
997	It is important to allow all elderly to have a reasonable standard of living, regardless of their earning ability in their working life. Those on low wages will not have had the same oportunity for independent saving so are disadvantaged in retirement - regardless of how hard they may have worked or their tax contribution relative to income.	9/21/2016 6:59 PM
998	Many people work hard for many years and are in jobs that cannot be done after age 65. Some people have been fortunate enough to have substantial income without super.	9/21/2016 6:56 PM
999	The system is full of smart people who protect their money in trusts. Jim Bolger's mother lived free in a nursing home while the family trusts were protected. The son of a couple I knew got increased government assistance as a student because on paper his parents were relatively poor in relation to disclosable assets and wages, my wife and I helped our two children because they were only entitled to the basic help and we were not as well off as they were. A friend of mine was directed into a nursing home for his own safety, the government sold his house to fund his expenses while some residents were subsidised heavily by government even as they had their money protected in family trust accounts accounts, as I assume the Bolgers did. My friend, in the nursing home, died after a fall. I read that in at least one state in the USA, possibly California, they have a law that says an unmarried mother is entitled to one mistake and will receive benefits for one child only ,any more mistakes then they are not entitled to an increase. In GB I read that a Congolese family with 10 children emigrated to France then moved to GB and neither parent works - they were complaining that their local council were not trying hard enough to get them a bigger 5 bedroom council house. I have worked all my life and in some pretty hard low paid jobs but through care and management did reasonably well financially in the end and my wife, who is much younger than me,still works.Yes I believe that people who did equally well and at least middle class should not be categorised as not worthy of national superannuation. When asked to comment about his mother being looked after, virtually for free, by the government in a nursing home Jim Bolger answered, "It's none of your business."	9/21/2016 6:54 PM
1000	It's about being fair to people that have made an effort during their life time that wanted to make their. Retirement a little more comfortable and also support people that were less fortunate . I have made provisions to have a more comfortable retirement BUT when my wife and I depart this earth our 3 children will have a very comfortable retirement and along with compulsory superannuation they should live very comfortable even with out the need of. National super	9/21/2016 6:30 PM
1001	Because I feel the current rate cannot be reduced as it is already low enough, considering the current and future cost of living in New Zealand. My nana was lucky enough to be mortgage free but a lot of older people are not so fortunate and/or also have the added responsibility of caring for family members or grandchildren as our cost of living increases and the pension does not reflect this life.	9/21/2016 6:01 PM
1002	N/A	9/21/2016 5:59 PM

Who gets what?

1003	Everyone with half a brain can figure out that the universal super benefit is unaffordable in its current form given the demographics and longevity stats we now face. Does this imply our current PM has half a brain ? Yes it does ! His political posturing on not increasing the entitlement age is just arrogant, patronising and unworthy of someone who is supposed to be leading the country and making strategic long term decisions for the financial good of the population (not short term political-ego boosting platitudes). Income testing needs to be introduced as per Australia - if you have the means to support yourself then you shouldn't be receiving a handout from the state - there should be graduated testing however. New immigrants to NZ should either have to contribute a lump sum or receive a significantly reduced super payment if they haven't been here working and contributing to NZ's economy via taxes. Finally, it's almost incomprehensible that Key/English think, given current interest rate levels, that it's a bad idea to borrow to fund NZ Super given the demographic time bomb that's about to blow out the liabilities for universal superannuation. Being able to invest now and take advantage of compounded growth for a Sovereign Wealth Fund to reduce future liabilities is such a basic idea that every other government in the world that has one, seems to have understood the idea with perfect clarity. Quite why English and Key can't grasp this simple concept speaks volumes about their capabilities and inability to focus on strategic outcomes rather than insisting on budget surpluses at all costs - irrespective of how damaging that is longer term	9/21/2016 5:58 PM
1004	I don't think people working should receive super. So if you increase the age your demand should decrease.	9/21/2016 5:57 PM
1005	I feel annoyed that people who chose to continue working or have enough "investments" to provide a more than adequate income are able to draw a full "pension" - if they are working, they are also preventing someone else from working in that position, maybe meaning they are drawing unemployment...	9/21/2016 5:48 PM
1006	Sick of the over 65 being got at. Need checking these people who collect the dole etc, when there are eg.two people living together	9/21/2016 5:42 PM
1007	why was a 1930s gov able to introduce universal super ,build hundreds of houses for rent and pay a family benefit but now with a bigger gdp the current gov cant balance the books ? bunch of tossers thats why	9/21/2016 5:38 PM
1008	Because this isn't the dole, I have payed for this through taxes the money should be there waiting for me	9/21/2016 5:27 PM
1009	The longer you live here the longer you should have contributed to the national wealth.	9/21/2016 5:24 PM
1010	The length of time one receives Super should reflect the number of years one has paid into it- i.e. 20 years. Also, if there is no need for the supplementary income then it should not be readily available.	9/21/2016 5:17 PM
1011	Pensioners never had all these freebies like extended payments for maternity leave etc. We didn't aspire to huge mansions when we started out. A modest home was all that was needed. Budgeting was a must. We didn't eat out regularly, and coffee mornings were with friends, and we knitted and sewed while we chatted.	9/21/2016 5:15 PM
1012	We have paid taxes all our lives expecting to get the pension at 60 and now 65! Boomers have always been here and we should not have to miss out because govt failed to plan.	9/21/2016 5:04 PM
1013	People should have lived here longer than 10 years so that they have paid plenty of their own taxes to warrant getting the super	9/21/2016 5:00 PM
1014	If people were encouraged to save before tax super and it wasn't taxed we wouldn't need national super ! Put a cap on it but let them save themselves	9/21/2016 4:51 PM
1015	These are the only fair options. Those that don't need it shouldn't get it. Those that haven't contributed to it shouldn't get it.	9/21/2016 4:50 PM
1016	Could be a combination of these. People who retire here 10 years in advance to get a pension should be excluded.	9/21/2016 4:46 PM
1017	I think too many unskilled workers are getting benefits that they shouldn't be entitled to including super whereas we have struggled putting money aside all our lives and we aren't gaining any benefit	9/21/2016 4:22 PM
1018	I understand the Australian eligibility criteria so support income testing. Plus at my place of employment I often see people who are 'working' the system .. have property overseas or live overseas 6 months in a year and have purposely tailored to the residency qualifications enabling them to qualify for the pension. I have recently met an elderly Indian couple who actually don't like NZ have family here, so reside mostly in India but have qualified for Super as they have met the 5 years over 50 requirement. Disappointing. Regards	9/21/2016 4:21 PM
1019	Super needs to allow reasonable living standard for those who have had low income or unwell for many years	9/21/2016 4:14 PM
1020	Because I am nearing retirement age. I am currently 6 years of age I have worked hard all my working life in NZ and never relied on a benefit. I would be very upset therefore if they raised the retirement age to over 65 and if they reduced superannuation in any way. I think if you are earning already over \$110,000 a year then it should be means tested and if you have over \$500,000 in the bank then it should be means tested. In other words if you are a millionaire you should not be claiming superannuation. I do not believe it should be means tested against peoples personal assets like their homes.	9/21/2016 3:52 PM

Who gets what?

1021	I think NZ Super at age 65 is necessary because so many of the people who have contributed to it throughout their working lives start to suffer health issues even before this time and to continue to work is not an option (some struggle to reach 65). Unless you have had the luxury of a level of income that allows substantial savings people cannot afford to live on current incomes alone once they reach the age of 65, particularly if health issues force them into part time work. Until the Kiwi saver scheme adequately reflects the kind of savings an average person can achieve towards their retirement NZ super is necessary at 65. Kiwisaver contributions for people on low-average incomes and the income earned on kiwi saver funds should be tax free so that their balances can compound more quickly allowing them to build a better basis for subsidising their own retirement.	9/21/2016 3:47 PM
1022	Increase current taxes to cover the cost	9/21/2016 3:28 PM
1023	Immigrants bring their elderly over here and are allowed free money off our backs but if we go to their country we aren't afforded the same kindness... fair fair and at a minimum those not born here should have lived here for 20years straight as a minimum before they should be allowed eligibility	9/21/2016 3:27 PM
1024	My reasonings are private	9/21/2016 3:16 PM
1025	These are all good ideas to some extent. Income testing (or preferably wealth testing) would be most effective and the most fair to recipients.	9/21/2016 2:59 PM
1026	In addition to my previous comments, someone should be invested in the country for at least to decades before drawing from the public purse	9/21/2016 2:53 PM
1027	I don't like the idea of an income test - those with means will just find ways of getting around it. But I can see why we might need it. I don't especially like raising the age either, especially for manual labourers, but guess it is probably unavoidable.	9/21/2016 2:40 PM
1028	I have worked all my life and will be retiring in 10 years and think the super should stay the same.	9/21/2016 2:35 PM
1029	People work their whole lives and contribute to society in so many ways including via taxes. They deserve to be looked after by the taxes they have already paid and all those whom have benefited from their life work/ contribution.	9/21/2016 2:22 PM
1030	People need to have made a meaningful contribution to NZ society to be entitled to NZ super and all the other health benifits we give as a nation..	9/21/2016 2:09 PM
1031	People live longer and are able to work at the age of 60-65 productively.	9/21/2016 1:51 PM
1032	Because a person can comfortably live on that level of income. The money is better spent on those who have less	9/21/2016 1:42 PM
1033	We could not live in this country if the income was reduced. My spouse is disabled but under 65 and we both receive the super.	9/21/2016 1:41 PM
1034	If the cost must be reduced, these are the only fair ways.	9/21/2016 12:59 PM
1035	why should someone who has only been here a very short time, maybe only come here to join family and look after children etc and never paid taxes here be entitled to free money	9/21/2016 12:44 PM
1036	I'd still like for there to be a super available when I get to 65, however if kiwisaver works as well as its supposed to with people putting money in then most will have a comfortable 30,000 or so a year other than super to live off.	9/21/2016 12:37 PM
1037	Most people are still capable of working to a later age and hose who are not are generally covered by sickness benefits	9/21/2016 12:13 PM
1038	Superannuation payments are a large cost to the country. There doesn't seem to be any appetite from people to have increased taxation. We can't deprive other more needy citizens assistance (health-care, vulnerable children, education) simply because at age 65 everyone, who is eligible, receives a universal pension.	9/21/2016 12:10 PM
1039	Because Super was designed to pay for a retirement of about 10-15 years, and life expectancies have increased a lot, so without changes the system isnt working as designed.	9/21/2016 12:02 PM
1040	The current funding model, eligibility and superannuation costs are totally unaffordable under the current model. The expectation is that the younger generations, burdened by student debt, a low-wage casualised workforce and unaffordable housing fund an older generation who enjoyed the full benefits of a welfare state, and who now get to enjoy a generous non means-tested state pension - it's a bit of a slap in the face	9/21/2016 11:46 AM
1041	You should have contributed to the tax take before receiving the NZ super, and 10 yrs isn't long enough. The super should be kept at the pace of living costs...We have contributed to building this country there for we should not have to stop living just because we have retired	9/21/2016 11:14 AM
1042	Make sure the government doesn't make a loss on this. If someone has only been here for so long, why should they receive more in super than they were taxed while working?	9/21/2016 11:06 AM
1043	Seems the most sensible ideas	9/21/2016 10:59 AM
1044	If people chose to work full time past 65 they should not receive superannuation	9/21/2016 10:58 AM

Who gets what?

1045	New Zealand is an expensive place to live. We have too many elderly living in poverty, in cold houses. Why is this questionnaire focused on reducing the cost of NZ Super? Surely we should be focusing on how we can look after those who have paid tax for 40+ years. With our housing becoming completely unaffordable for many, we're looking at a generation of renters who are going to need more from the Government in retirement, not less.	9/21/2016 10:56 AM
1046	Super is not a benefit it is a repayment of a thNk you for years of support to the country. It's a countries and way of giving back to those who have contributed	9/21/2016 10:49 AM
1047	We funded NZ Super today so we can expect it in the future. Government should fund an investment program now to support it in the future.	9/21/2016 10:45 AM
1048	Once you reach a certain age, some jobs just aren't suitable any more. I have seen teachers who are totally burnt out by the time they retire. I've met a 70 yr old teacher who should have retired long ago - it's not fair on the kids.	9/21/2016 10:45 AM
1049	I think the present system is pretty much fair. Except I think that the age of eligibility should be variable depending on what the applicant has worked at all their life. I don't think someone who has worked in an office all their life should begrudge someone who has done hard physical labour the right to retire early.	9/21/2016 10:25 AM
1050	If people can afford to move to NZ and have met the financial criteria to gain citizenship/residency, earn a good income, than I feel that they will be in a position to save for their retirement and will have planned very well. \$60 000 is a good income for one person. I believe that if you are earning that amount or more, then you are able to save and plan for the future.	9/21/2016 10:20 AM
1051	Everyone should have a means to support themselves	9/21/2016 10:17 AM
1052	Those who have paid tax should receive NZ supa. .and people need to be encouraged to save..so make kiwi saver compolsery. .incentive people to work here and develop the younger work force. Increase the tax take from business with simpler tax and or increase employer's kiwi saver contributions.	9/21/2016 10:15 AM
1053	Keep it at a level to prevent hardship to Seniors. Should not be too rigid as to cause hardship.	9/21/2016 10:01 AM
1054	I realise NZ Super is not sustainable and also that it is difficult for a single person to live on the current level of super payment. Alongside changes to super I believe the Government and local councils should be collaborating to provide sustainable, affordable, collective accommodation as an alternative to aged care facilities.	9/21/2016 10:00 AM
1055	I (many kiwis) spent half a life saving for retirement, it would not be fair to suddenly devalue that, and reward those who did not save.	9/21/2016 9:40 AM
1056	Cost of living and relative contribution to the work force in NZ. This would encourage younger migrants to enter the country and stay.	9/21/2016 9:38 AM
1057	People should not be able to come into NZ and not contribute to the economy, than draw a pension. This is blatantly unfair. I don't expect, by the time I am retirement age to get any pension whatsoever as it seems an unsustainable expense.	9/21/2016 9:38 AM
1058	If people already earn enough they won't need the extra pocket money nz super would give them. It should be seen as a benefit like any other, not an entitlement. Ex MPs and retired judges etc already get plenty when they retire but for many others nz super has to cover ALL their costs.	9/21/2016 9:37 AM
1059	Seems the fairest way	9/21/2016 9:36 AM
1060	Super should be universal- everyone contributes everyone benefits. Awful survey design with assumed bias that Super costs too much and we need to cut its cost	9/21/2016 9:07 AM
1061	Super should be universal. Everyone contributes everyone benefits. The idea that we can't afford it is bullshit- same lies pushed by neoliberals in the US over social security	9/21/2016 9:00 AM
1062	The super does not cover many things one has provided for yourself before retirement e.g private health insurance. When one pays rates, electricity, insurance house, contents & health there is not enough for food.	9/21/2016 8:46 AM
1063	It's fine the way it is	9/21/2016 8:36 AM
1064	I think Kiwis who have spent the large majority of their lives contributing not just financially, but also voluntarily to the health of the nation, should be rewarded before Brit-ex pats, for example.	9/21/2016 8:35 AM
1065	People returning to NZ at an older age have not contributed to the NZ economy therefore they should do a little catch up	9/21/2016 8:26 AM
1066	Increase the length of time in NZ. i.e. how long were they actively contrubuting to being a tax payer in this country. Also I don't like yhe wording 'reduce the future cost'. The cost is what the cost is, if someone has been a contributing member of this society all their life we should look after them and if the aged population grows then the costs will increase not decrease, that is just something we need to deal with as a society	9/21/2016 8:25 AM

Who gets what?

1067	As retired people become a larger portion of the population, it becomes very hard to fund	9/21/2016 8:21 AM
1068	No work for the age group	9/21/2016 8:06 AM
1069	Super should be funded by the individual another kiwisaver account for super	9/21/2016 8:06 AM
1070	The teleological fallacy persists that people who earn the minimum wage do not work hard. The pension should not be made more difficult to attain by the greed of those who have more than sufficient to live on.	9/21/2016 8:06 AM
1071	Affordability	9/21/2016 7:59 AM
1072	As a country it would be more expensive if people do not have superannuation, as the government would have to pay via other benefits. If we invest in superannuation now it will be beneficial for us all later	9/21/2016 7:45 AM
1073	See above	9/21/2016 7:37 AM
1074	Compulsory super schemes should be used to secure tertiary education to upskill the workforce and therefore tax revenue	9/21/2016 7:33 AM
1075	If you have work in NZ and earned an income you have paid taxes regardless of whether you have earned more or been self employed or employed .but I would recommend for high income earners to give them the option to choose on an annual basis whether they would like to donate their super to a cause	9/21/2016 7:18 AM
1076	Too many people come to nz in later life just to access our benefits and don't contribute much to nz	9/21/2016 7:02 AM
1077	I think the period of eligibility should be raised to ensure people have made a decent contribution to super through their taxes. Alternatively, the amount people are entitled to could be pro rated to the length of time in NZ.	9/21/2016 6:45 AM
1078	Income testing alone is the best way to reduce NZ Super and to channel funds to those citizens most in need of income support in retirement	9/21/2016 6:24 AM
1079	the government needs to start building up the superannuation fund again, it's a scandal that they stopped.	9/21/2016 6:09 AM
1080	People have to make some form of provision to fund their retirement and why should people who have lived here for less time and not possibly have paid so much tax be entitled to a full pension, seems to belittle incentive to be responsible for ones own provision for retirement.	9/21/2016 5:54 AM
1081	The longer you contribute the greater the ability of the fund to support you. Eg. What goes in supports what goes out the fund.	9/21/2016 3:26 AM
1082	we live longer so the age threshold needs to adjust. If still "working" then that income should reduce the super received.	9/21/2016 2:55 AM
1083	Really wealthy people just don't need it. If older people have not been in the country for ten years, they are probably getting a pension from their previous country of residence so this should be taken into consideration.	9/21/2016 1:18 AM
1084	if people haven't lived in NZ during their working life and contributed their tax, they shouldn't get the super. Lots of people move overseas then come back for retirement, and get it even though they haven't contributed	9/21/2016 1:06 AM
1085	Life expectancy had increased and therefore the age of eligibility also needs to increase. People need to have contributed a significant amount of income tax to the economy before they are eligible to receive the super, in order to have done this they need to have lived in NZ for a longer time	9/21/2016 12:30 AM
1086	We simply can't afford to support people who do not need support and we can't afford to support people who have not contributed enough in taxes. Those who need it - including those who need it earlier - should get sufficient to live a basic comfortable life.	9/21/2016 12:24 AM
1087	It is very hard to live on the meagre amount paid out to the elderly on NZ Super. With rising costs of power, food and transport there is just not enough money to live at anything like a comfortable life.	9/21/2016 12:01 AM
1088	If government can't afford the pension raise taxes of the rich and leave low and middle income earners alone. Set salary caps for the very wealthy so there is more money to go round instead of so much being earned by just a few. Stop MP'S perks after they leave parliament & and spend more on those in need.	9/20/2016 11:43 PM
1089	Employers won't hire over 50s, so this traps them with golden handcuffs to the one job they already have at 50. Raising the age will also block younger entry-level people from filling vacancies left when pensioners retire and the vacancy cascades down all the levels of the hierarchy.	9/20/2016 11:42 PM
1090	My dad is an electrician he is 62 and is struggling to go to work because of the wear and tear on his body. An office worker might be able to work until they are 70 or 75 rating the age for people like my dad is wrong. In some other countries they have a gradual retirement system and the bonus is if you retire latter your super is more per week. which is a more fair system than just increasing the age for everybody.	9/20/2016 11:38 PM

Who gets what?

1091	Older people find extremely hard to raise income and to reduce cost will lower standards and eventually raise dependence on systems like health etc.	9/20/2016 11:09 PM
1092	If you receive super for say 25 yrs' you need to have contributed your share of tax	9/20/2016 11:05 PM
1093	I beleive it is fairer as it favours those whom have lived In NZ the longest and whom have less money	9/20/2016 10:51 PM
1094	Super needs to pay for people who need it - dont reduce it.	9/20/2016 10:45 PM
1095	If an immigrant arrives in this country they need to have spent a large time paying taxes here to access super later in life.	9/20/2016 10:43 PM
1096	Universality leads to greater participation in society However this needs to be balanced by the fiscal reality. The age of entitlement will need to increase, but it needs to be done in a equitable way. It would be say quite hard on people on people with say only 10 years away from being 65 to raise the age now, especially if they are in hard physical jobs. Hence the need for any changes to be made based on the length of time someone has now until retirement.	9/20/2016 10:34 PM
1097	I think it should remain as it is. I'm not asking for it to increase. After the Chch earthquakes, I saw so many elderly people who became financially stressed, with hard earned assets that were in impossible situations. They needed every penny they received.	9/20/2016 10:27 PM
1098	it is ridiculous that people who have never worked or contributed towards the super fund can then draw on it. increasing the time that someone has to have lived in NZ before getting supper must be increased.	9/20/2016 10:26 PM
1099	You should have contributed to NZ taxes before being eligible for at least half of your working life	9/20/2016 10:22 PM
1100	I don't think people should be able to collect superannuation if they are still in full-time employment bringing in above average wages.	9/20/2016 10:22 PM
1101	I don't agree that current super is not sustainable but I certainly do not want to pay super to immigrants who come to NZ as part of family repatriation and who have never paid tax here. Family to take care of these or don't come.	9/20/2016 10:11 PM
1102	Increase the age of eligibility but with a 5 year lead time, to allow people time to save more. Increase time lived in NZ to ensure people make a more significant contribution to tax take.	9/20/2016 10:10 PM
1103	It is already reasonable	9/20/2016 10:06 PM
1104	wealthy people don't need super and immigrants have not contributed to super. Should also stop ACC cover for tourists and put that toward super	9/20/2016 9:58 PM
1105	The actual amount of tax the majority of people pay over their working lifetime, say from 25-65 would barely cover their own pension let alone the the cost of running a country. Something has to give, either increase retirement age or increase tax. Let's be honest anyway, it's only a matter of time before KiwiSaver is mandatory, this enables the government to not increase the pension as inflation increases, slowly but surely decreasing the real cost of super to nothing.	9/20/2016 9:48 PM
1106	because if people have contributed to the economy for many years they deserve nz super. if someone has just arrived in nz they dont deserve it , moreover they may have a super from their old country. discourages immigrants from retiring in n.z. and so saves money in other ways	9/20/2016 9:44 PM
1107	I think that many people are now working longer anyway, so are getting the super even when employed. I think that there would need to be a 65 - 70 benefit for those who couldn't work for various reasons, but it needs to be increased. I think increasing the age by 6 months every 12-18 months would enable people to prepare for the changes.	9/20/2016 9:39 PM
1108	The super is unaffordable in its current state and needs to have the age raised, however in conjunction there must be jobs for over 50s. People are working longer now. I would put a rider on this that in special circumstances some people could still claim for physical reasons - as it is hard to still work in a physical job when older.	9/20/2016 9:30 PM
1109	I think the current system is really good and fair and simple. If it needs to cost less the only good way to do it is to raise the age of eligibility	9/20/2016 9:27 PM
1110	Super is earned through our life. We have seen governments destroy most things in NZ, e.g rail; roads; Telecom; NZED, Education and Health so leave super alone!	9/20/2016 9:26 PM
1111	I've paid taxes my whole career with the expectation that I'll receive superannuation at age 65 at a level that will cover my basic needs. To contemplate changing this when I'm over 2/3 of the way to retirement does not allow me enough time to change my plans which simply isn't fair.	9/20/2016 9:14 PM
1112	I feel superannuation should be a needs based support system and not a right of passage for the aging populace to guarantee themselves some extra funds.	9/20/2016 9:07 PM

Who gets what?

1113	Income test should apply to those working 25- 30 hrs a week or have income from other sources equal to or greater than minimum wage. Migrants shouldn't get super unless they paid taxes for around 20 years, length of residency shouldn't matter. Non-contributors get nothing unless their Govt has reciprocal agreement such as UK	9/20/2016 9:05 PM
1114	No reduction could be possible people are already struggling to survive on the current rate	9/20/2016 9:01 PM
1115	why take away from vulnerable people who contributed a lifetime of work and commitment to our society?	9/20/2016 9:00 PM
1116	I work closely with many people who are about to retire. Many see Super as an entitlement that they think they have paid for or that my generation owes them. I currently pay \$300 per month out of my income tax towards Super, as well as my KS payments. I know that by the time I retire the Super fund will have been wound up due to deficit. Meanwhile I've paid for my parents' generation to retire from a life of free tertiary education, free health care, gold cards, building grants, cashed in utility companies, avoiding Cullen fund payments and strong social welfare. It seems to me the only reason this has gone unchallenged is because my generation is both in a minority and generally doesn't care enough to vote conscientiously anyway.	9/20/2016 8:55 PM
1117	Kiwi saver is a great way to supplement the national super fund. Those who don't have it will probably still expect the full super fund in their retirement. That isn't fair to me.	9/20/2016 8:52 PM
1118	its not broken	9/20/2016 8:43 PM
1119	This will allow more people for entitlement	9/20/2016 8:40 PM
1120	we all pay our taxes for this retirement maybe politicians should get paid so much. they don't seem to do enough work for what they are getting paid	9/20/2016 8:38 PM
1121	they are trying to weasel out of it. A person should live in NZ for longer and contribute	9/20/2016 8:35 PM
1122	Because effectively the old are stealing from the young when there is a universal Super that is extended to many people who simply do not need the support it provides (are wealthy/earning enough or who have structured their affairs so as to hide their assets in trusts). Meanwhile, young people in New Zealand are struggling to make ends meet with depressed wages relative to the cost of living which is predominately made up of super-inflated housing costs that eat up increasingly more and more of one's income.	9/20/2016 8:31 PM
1123	I don't think people should get NZ super if they haven't contributed towards it over their lifetime. I also think that raising the eligibility age is preferred to having super income tested. Why should a person who has made sacrifices during their lifetime be penalised when a person who has spent everything they earn the as if there is no tomorrow get rewarded for it by getting more benefit. It would certainly not encourage people to save for their retirement.	9/20/2016 8:03 PM
1124	Because by the time I reach 65 I will have been working since I was 14 years old and paying taxes.	9/20/2016 7:56 PM
1125	lots of fit 65+ people who are still working and NZ is too generous having only 10yrs to get the super.	9/20/2016 7:51 PM
1126	People should have paid taxes in NZ and there are too many who are well off still getting super	9/20/2016 7:44 PM
1127	Loyalty to NZ should be taken into account considering we live longer and will receive super for longer. Increase the age of retiring because we are living longer and are usually still fit to work at that age, great experience to draw from.	9/20/2016 7:40 PM
1128	Because I've worked for 30 years, another 15 years before I'm eligible for Super, but I've paid a LOT of tax for 30 years, I am entitled to Super at 65. Someone who has lived here for 10 years and possibly paid tax for 10 years is entitled to the same as me? Not at all fair. Neither are those on life long benefits getting Super.	9/20/2016 7:21 PM
1129	I am afraid if there is income testing that the limits would be set too low. That way it would penalise lower income people.	9/20/2016 6:57 PM
1130	They deserve to retire	9/20/2016 6:49 PM
1131	I think we need to ensure people at all ages are able to live reasonable lives. Increasing super and benefits across all ages, maybe through a universal living wage would be the sensible thing to do and there will be many more creative ways than those. I know we need to have compulsory saving schemes throughout life but that is not to reduce super but to help people add to the quality of life towards the end. I know we need to improve matters in the future but there have to be many more creative ways rather than always reducing benefits. This is a poverty stricken way to approach the matter.	9/20/2016 6:34 PM
1132	People who have never paid taxes then move to our country and claim super is wrong	9/20/2016 6:33 PM
1133	Yes, I worked in Australia for seven years. I worked in Superannuation, so I got educated about it. Four and a half years of work earned me \$22,000 superannuation. That is money from my pay, 10%. I worked a lot of overtime, I deserve to have money to retire. If New Zealander's don't fund themselves for their retirement, where will the money come from when my generation are old, and didn't save for it? There will be a lot of complaining to come.	9/20/2016 6:32 PM

Who gets what?

1134	IF income testing was an option I think the bar should be high at which it starts otherwise all that you do is penalize those that have made the effort to put something aside for retirement often at the cost of going without earlier in their lives. Such people are not wealthy merely responsible	9/20/2016 6:28 PM
1135	Increase the age of eligibility as people live longer incme testing will mean that all will receive a minimum sustainable level of income that will offset by private wealt. Much fairer than reducing the payment	9/20/2016 5:52 PM
1136	Have to make genuine contributions to the country	9/20/2016 5:37 PM
1137	No need to change it	9/20/2016 5:34 PM
1138	NZ born citizens should be independent of people who arrive in the country from overseas.	9/20/2016 5:29 PM
1139	Because they are simple, transparent and - as far as these things go - fair.	9/20/2016 5:25 PM
1140	People on a high income don't need to receive super.	9/20/2016 5:25 PM
1141	A lot of people never make it to getting a pension - and yet they have paid tax for it for many years - with no 'benefits' - gov should appropriate a part of income tax specifically set aside for super and not siphon it off to balance other areas of their budgets!!!!!!	9/20/2016 5:24 PM
1142	I was born here. I am tangata whenua..I have worked all my life, so I should not be penalized because the government are looking for a way to retain/increase their incomes, by reducing SUPERANNUATION. What is with that..Makes me very angry.	9/20/2016 5:12 PM
1143	Because they make sense.	9/20/2016 5:08 PM
1144	Currently there are too many people claiming it who are still earning money. We should also increase the length of time as many may be claiming pensions from other countries but they have also not contributed to the fund - therefore they should not be eligible.	9/20/2016 5:04 PM
1145	Its a no brainer	9/20/2016 5:02 PM
1146	Current residency requirement far too generous and very high income earners don't need nz super	9/20/2016 4:55 PM
1147	You should need to have paid a good amount of tax in NZ and if you are wealthy, why claim super.	9/20/2016 4:48 PM
1148	how about some of the able bodied people on other benifits take a cut ie benificies with children they have them let them look after them. why should people who pay tax all there lives get nothin while some take take take.	9/20/2016 4:42 PM
1149	Looks to be the most sensible answers... don't like any of them	9/20/2016 4:19 PM
1150	The age needs to gradually move closer to 70. But difficult circumstances are real	9/20/2016 4:15 PM
1151	To many people on it	9/20/2016 4:11 PM
1152	It needs to stay the same amount or more	9/20/2016 4:10 PM
1153	Individuals fund superannuation entitlements via income tax over their working life. Therefore, those who have been resident in New Zealand the longest will have paid more, and are therefore the most entitled to receive superannuation.	9/20/2016 4:00 PM
1154	If you have paid into system, you are entitled, it is not a benefit, people have worked all their lives, and its a pittance to what is required. you could no live on it without saving. Numbers are growing don't see how you can 'reduce' it.	9/20/2016 3:53 PM
1155	Unnecessary to give super to high income earners.	9/20/2016 3:50 PM
1156	Because the current level of spending on superannuation is untenable. Something needs to be done.	9/20/2016 2:55 PM
1157	I work hard and I am a New Zealand citizen and so are many others. We all count the years to when we receive retirement because most people work hard throughout the majority of our lives. We should be aloud to enjoy our senior years for superannuation as those do whom sit on a benefit.	9/20/2016 2:47 PM
1158	Longer life=longer time on pension, which is not currently sustainable	9/20/2016 1:03 PM
1159	You can implement a gradual increase in the age of eligibility without too much difficulty in practice (except for the politically noisy folks over at grey power). It's very achievable. Increasing the age of eligibility by 2 months every year for 30 years would be a reasonable solution, that wouldn't make reaching the age of eligibility too much further away for those individuals who are approaching retirement, and have paid tax for (in most cases) all of their working lives. As far as the Set NZ Super rate to CPI rise, I'm not sure if I've understood the option correctly as I don't see how this would reduce costs but I think it is fair that the amount of financial help given to those people retired now, stays proportional for future retirees. Whilst I was opposed to income-testing earlier, I would support a death tax which was at a rate that varied according to how long a person had been on NZ Super. I would also be very supportive of raising the length of time someone needs to be in NZ to be eligible. 15 years seems fairer than 10.	9/20/2016 12:52 PM

Who gets what?

1160	Adjusting to CPI may not decrease the future cost of NZ Super, but would allow people to live comparable life styles taking into account inflation.	9/20/2016 11:59 AM
1161	Its too easy for immigrants to come and go	9/20/2016 11:47 AM
1162	Fearful of changes so close to both my husband and I being retired and needing super	9/20/2016 11:33 AM
1163	There are many who simply don't need it - those who can look after themselves should	9/20/2016 10:53 AM
1164	My parents joke about receiving their "pocket money" in a few years. They are sitting on over 2M in assets. They should not be eligible for super.	9/20/2016 10:26 AM
1165	Because the generations below the boomers are having difficulty moving into higher paying jobs because boomers are not leaving them. Therefore Younger generations are having trouble buying a home and providing for their kids let alone having to cover retirement costs of the boomers which have become the investors that have tied up possible homes for families. The boomers have screwed their own kids generation over, so they should be paying higher taxes now in their earning years to cover retirement or be paying higher compulsory KiwiSaver.	9/20/2016 10:18 AM
1166	All of the above are required	9/20/2016 9:48 AM
1167	Unfair to reduce the cost to people who have worked their entire lives and supported the welfare people. Now it is their turn to take a cut, if they knew this before sitting on welfare and ACC for years they may have gone and got a job.	9/20/2016 9:40 AM
1168	It affects everyone fairly regardless of income	9/20/2016 8:00 AM
1169	People who have planned should not be penalised.	9/20/2016 7:43 AM
1170	There should be a way where you have to 'earn' the super, so you paid tax all your life and therefore contributed to nz, now you will be looked after, but people who have not done this do not deserve super, but them on the benefit if they want to live here, be it nz's returning home, people who have hardly worked all their life or migrants who have not been here for decades	9/20/2016 7:23 AM
1171	It is completely ridiculous that you only have to live here for ten years (with at least five years being over the age of 50) to qualify for NZS. You can't have paid that much tax in ten years even if you did work and with record high levels of immigration there are lots of people getting NZS who haven't been here very long some of them haven't even bothered to learn English in the ten years they have lived here.	9/20/2016 7:10 AM
1172	I beleive only people born in nz should be eligible for superannuation	9/20/2016 7:09 AM
1173	people are living and working longer so 67 would be a better eligibility age. Income testing should be introduced at say 90-100000	9/20/2016 3:39 AM
1174	If Norman Kirk's super scheme had been allowed to carry on, there would NOT be a problem now. The Nat,s under Muldoon were the reason for the whole problem.	9/20/2016 1:12 AM
1175	.	9/19/2016 11:34 PM
1176	I don't think doing what everyone else is doing will achieve a better result. Need to think of more radical ideas.	9/19/2016 11:15 PM
1177	Because the current arrangements are wasteful in that tax dollars are being spent paying people a benefit who don't need it.	9/19/2016 11:14 PM
1178	I feel at present people aren't taking responsibility for their retirement. We have been told about the baby boomer retirement problem for years but not government has seemed to do anything about it. Hard luck for all us people's who have put money away when we go to retire, these people who haven't thought about it and expect it will end up getting what we have all paid for in taxes. I do in some way think it should be income tested but then the other party of me says actually those people on higher incomes have paid now tax and therefore deserve it add much as someone on a lower income	9/19/2016 11:01 PM
1179	1. Life expectancy has increased, along with people's health. People are able to work later in life now. 2. Increases in Super should be to compensate for increases in the cost of living (inflation).	9/19/2016 10:48 PM
1180	Adding 1-2 years to the age of retirement won't have a huge negative effect on people. But it also want have a huge effect on improving the situation. We need a combined solution. I believe people need to have lived in New Zealand and contributed by paying taxes for a substantial time before they are eligible. Double the minimum to 20 years	9/19/2016 10:46 PM
1181	If it doesn't change the country will go broke	9/19/2016 10:42 PM
1182	Because a lot of people come from overseas and they bring their parents over who are a few years from being able to get the super. They come and get the super and not really have contributed much tax to deserve it.	9/19/2016 10:30 PM

Who gets what?

1183	While I think the age at which someone retires should be increased, there should be exceptions where people can retire early as a result of physical or mental illness/weakness. For example, if someone has worked in manual labour for the majority of their working lives, they should have an opportunity to retire early. As well as an income test, it is worth investigating whether there can be an assets test. Large savings and a regular income through rent profits, for example, should be offset by lower Super entitlements. There are similar requirements for student loan and welfare payments.	9/19/2016 10:27 PM
1184	Because alot of the older generation would be living in poverty because everything is so expensive	9/19/2016 9:46 PM
1185	Just because people have retired on a high salary, does not guarantee they have always been that way all their working life. Everyone should be entitled to the same base amount and use external plans to supplement income at retirement - e.g KiwiSaver	9/19/2016 9:31 PM
1186	More impetus to save for retirement. Reward those who have contributed to NZ society and economy, and discourage people emigrating just before they are about to be expensive and unproductive.	9/19/2016 9:28 PM
1187	The current situation is grossly unfair and massively unsustainable. We should not be paying a universal superannuation to people who have barely lived in the country - and may not have even paid any taxes. This is just common sense.	9/19/2016 9:01 PM
1188	We're living longer so we can retire a little later	9/19/2016 8:51 PM
1189	Income and wealth matter.	9/19/2016 8:00 PM
1190	See previous.	9/19/2016 7:58 PM
1191	I think that people should have live d and worked in NZ so that they have contributed towards tax in form of gst or paye	9/19/2016 7:53 PM
1192	People are living and working longer, it makes no sense to have a retirement age of 65.	9/19/2016 7:47 PM
1193	Because these benefits should have been provided for in all the taxes that have been paid into by full time NZ residents and put aside or invested to cover the generations and because immigration allows people to come into NZ we then have to share the amount to an even finer proportion to cover older people who immigrated and obviously qualify after 10years.	9/19/2016 7:13 PM
1194	All your options involve taking things away from ordinary people or making it harder/longer to get there. Find another way - take money away from CEOs (the CEO of MBIE does NOT need to be paid that much). The Ministers do NOT need to be paid that much, and certainly don't need housing, travel and food on top of that. Put more focus onto getting kids housed and educated so they don't rely on super when they're old. Tax churches, they can afford it.	9/19/2016 6:55 PM
1195	I view NZ super as fantastic and works well with less poverty amongst the elderly. However it is far too favourable if you have not be assisting the country's development. We need an even playing field and a requirement of living here for 25 years is far fairer.	9/19/2016 6:13 PM
1196	Still been a young person I see it should be fair to all , past present and future people.	9/19/2016 6:09 PM
1197	Because NZ is a welfare state and is supposedly first world, money needs to be fairly distributed.. Priority needs to be people and I think present government is in denial or doesn't care that NZ is declining. Six years down and we are in more debt and poverty than ever. Whos' pockets are our taxes lining? Everything is being closed down while the rich get richer.. people are not happy	9/19/2016 5:31 PM
1198	If you have a high income you don't need super. The argument that" you've contributed" is flawed. Everyone doesn't get a benefit. It's based on need. Super should as well	9/19/2016 5:17 PM
1199	Our ability to work in our old age is increasing so it makes sense to slowly raise the pension age at a rate (at least loosely) tied to the rate our life expectancy is growing. Asking people to live and pay tax in nz before getting super seems reasonable	9/19/2016 4:39 PM
1200	increasing the age people are living longer and working longer. It is unfair that someone who is over 65 and has an income of say 50,000 pa should recieve a handout from the govt just because of their age	9/19/2016 3:38 PM
1201	With good health support people can work to an older age. The support for those who are unwell but below the eligibility age should be increased too. People on low income need the support, but for those on a high income the amount is meaningless.	9/19/2016 3:36 PM
1202	Lots of people choose to live abroad (esp Australia) and then come back expecting to retire in NZ when in fact they have not paid taxes for a long time. Also working until 67 seems reasonable since people live longer and less people are in heavy labour type jobs.	9/19/2016 3:23 PM
1203	People who have lots of money don't need Super and people who've only lived here a short time don't deserve it	9/19/2016 3:13 PM
1204	Personal opinion	9/19/2016 2:50 PM

Who gets what?

1205	Many people are capable of working until 68 or so and I think this is a good way to reduce costs. I do nit thinking reducing payments is the right approach as it penalises those who can least afford it but neither do I agree with means testing as why should people who have worked hard and paid taxes then lose our.	9/19/2016 2:45 PM
1206	We are living and working longer + have advanced healthcare to extend the lives of the elderly which will only become more advanced. The current age may have made sense when it was originally set but times have changed.	9/19/2016 2:25 PM
1207	make it hybrid. 10 years working or 20 years living. if not any retired 55 year old can come to NZ, live for 10 years and get a pension without contributing a cent or any productivity to the economy.	9/19/2016 2:10 PM
1208	I think 65 is to high especially for teachers	9/19/2016 12:52 PM
1209	If you are earning over 200k+ then you probably have investments that can fund your retirement. I know this is unfair because you probably have worked hard all your life and paid tax, but do you really need the meagre \$300 dollars from super? No! So don't take it if it means nothing to you. Also, people who have just come into the country should earn their super...I don't think 10yrs is enough.	9/19/2016 12:44 PM
1210	the longer you live in the country means the longer you have contributed..	9/19/2016 12:34 PM
1211	perhaps set a date - all people born after a certain date must save for there own retirement.	9/19/2016 12:01 PM
1212	People are able to work more years	9/19/2016 11:52 AM
1213	I have worked very hard all my life to get where I am, and sick of losers getting all the help.	9/19/2016 11:34 AM
1214	When the age of 65 was chosen people only lived till 68 now the average is 85-90 totally unsustainable to have a retired person collecting a pension for 20 - 30 years	9/19/2016 11:33 AM
1215	Its far more important that people can get super at 65 than it is that they get a large amount. Giving a smaller amount of money (just enough to live) to a larger number of people gives the greatest benefit overall. Those who have a larger income before retirement can save extra while in work so that they can maintain the comfortable standard of living they are used to.	9/19/2016 11:08 AM
1216	Aging population requires a structural change in GRI. Next generation aren't able to afford houses and will be renting off the older generation. There should be extreme asset testing.	9/19/2016 10:43 AM
1217	It is unaffordable and a tax on the future taxpayers who will have to pay for their own retirement	9/19/2016 10:11 AM
1218	Income test would be #1, followed by increasing length of time in NZ (presumed for other western countries as people from UK or Australia etc are likely to have a pension from previous country but others are not. Setting super to CPI is good sense, as it ensures people are not unfairly hit by inflation.	9/19/2016 9:41 AM
1219	The System is failing. The baby boomers just want what their parents got in super, but the baby boomers who have been in management have reduced wages, work schemes, reduced working conditions in contracts, and continue to work after the age of retirement. The system is not a right, it should be a support mechanism.. The baby boomers did not fight for this country - in fact they screwed it up, and still feel they have a right to their retirement.. but where did it ever say they had a right to it... their money funded their parents generation, and they selfishly chose to not have as many children, who under the current system, would have funded theirs..	9/19/2016 8:45 AM
1220	Retirement equity - superannuation should only be available those who have worked ... The benefit should cover other instances	9/19/2016 8:21 AM
1221	The nz super is too expensive to maintain. It would be unfair to income test it. Why should people who have chosen not to do anything about preparing for their retirement be rewarded for it while people who have worked and saved or chose to continue to work get penalised. Also people.should have lived in nz for an extended period of time to have contributed to taxes and the community before they get \$\$	9/19/2016 7:48 AM
1222	Wealthy boomers who have 5 rental properties don't need super	9/19/2016 7:46 AM
1223	All of the available choices are things that are negatives to super. Why not leave super as is and find the shortfall in other ways	9/19/2016 2:57 AM
1224	Seem like sensible ideas.	9/18/2016 11:37 PM
1225	Super should be universal and not income tested, everyone pays tax after all. Increasing the age of eligibility seems sensible although there probably need to be exceptions.	9/18/2016 10:32 PM
1226	I believe it is most important that super is available to new Zealanders who have spent most of their lives here.	9/18/2016 10:05 PM
1227	I think people coming in to our country need to contribute for a long time before they are a drain on the tax paying kiwi. I think the level is fine but just needs to increase with the CPI.	9/18/2016 7:09 PM
1228	Long term contributors to the super coffers are currently exploited by recent immigrants accessing super with little to no contribution. The next generation of super recipients are going to unfairly suffer austerity measures as a result.	9/18/2016 5:32 PM

Who gets what?

1229	I believe that a person should have contributed to the tax take before they can be eligible for super payments	9/18/2016 5:25 PM
1230	With an ageing demographic super will become unaffordable. People are increasingly living longer and with a better quality of life. To ensure education and health services can continue to be funded at the same level reviewing the pension is a good idea. The pension is seen as a right/a given in NZ and it is vital to reduce poverty for old people, but at the moment the system is not targeted enough to those actually in need.	9/18/2016 5:17 PM
1231	People are living longer in today's society so the eligible age should increase. The eligible age should increase gradually to minimise the impact on citizens. ie. 2017 age=66. 2020 age =67 2023 age = 68 etc	9/18/2016 5:08 PM
1232	Equality and sustainability Both income and wealth testing would make scheme more sustainable	9/18/2016 5:05 PM
1233	That a lot of the people I know that receive the super still work full-time and just save it to fund overseas holidays is ridiculous and unsustainable. It shouldn't be allowed to happen, it's an appalling waste of taxes.	9/18/2016 1:58 PM
1234	I believe it is a well paid for right of tax paying citizens who have contributed to this country for over 25 years.	9/18/2016 1:31 PM
1235	To save money in without making to many changes.	9/18/2016 12:36 PM
1236	i am a sickness beneficiary find this whole survey kind of a sad way to sort out how to stop paying an ageing population and create a state where we the older or the youngest are put under severe pressure to survive when we all we do know is living costs are going up driven by Gov and pricing the very utility's and necessity's we need to survive out of reach yet the Gov are looking at ways to cut assistance to who need it the most and create a ultra poverty class thats never been seen in NZs history prices have gone up yet payment rates remained the same simple the cuts happen yearly with cpi we just wear it now you want more ?	9/18/2016 12:33 PM
1237	People that still work in a well paid job, or recieve a large passive income, should not also be able to claim \$300+ a week each just because they turned 65 years old. That is insane. NZ Super needs to change peoples perception about it. It needs to be portayed/sold to the public as social security and not an entitlement.	9/18/2016 12:25 PM
1238	People are living longer and are able to work longer, those that have only lived in NZ for less than 15 years have not contributed as much through taxes, cpi seems a fair indicator of changing prices	9/18/2016 10:13 AM
1239	NZ super should be available to taxpayers who need it. However it should not be made available to those who have not contributed sufficient tax, or don't need it. The healthcare and education systems are underfunded and that money should go there.	9/18/2016 10:10 AM
1240	I don't honk you should retire here unless you have contributed to the economy for a lifetime or there about. I also think super should not be given to people with other means of support.	9/18/2016 9:32 AM
1241	Super needs to be basic wage to assist those without other income. With greater volatility in investment marks even those who have saved may not get the income they thought from their assets.	9/18/2016 8:51 AM
1242	When the govt have the same amount of super as the rest of the population. Why should they have more. when they make so many stupid mistakes that cost the general public. Have to borrow money to cover overspending	9/18/2016 8:15 AM
1243	Fix local body rates once retired, 50% discount for electricity, no tax on income if working beyond retirement age but no pension until you retire,	9/18/2016 8:14 AM
1244	I don't know	9/18/2016 1:54 AM
1245	If you don't understand your survey is flawed.	9/17/2016 11:54 PM
1246	Kiwis who work and live in NZ most of their lives have paid tax and earned their superannuation. If someone hasn't been a contributing member of society by only recently living in NZ etc, then they should be relying on superannuation from their own country of origin - why should we pay when more and more immigrants are coming to NZ? They should be the first to be cut back. My mother works full time at 65 because she has to, my father is unemployed and 70. They are not rich but if she was means tested it would mean she had to either work and lose \$380 a week - she doesn't earn much so the logic would be for her to take the pension. She's paying tax back while she continues to work, she's helping a business as a productive employee - why penalise businesses and hard working people? It's going to turn them into glorified beneficiaries who chose it as a lifestyle, you're making it hard for them to chose work over the pension.	9/17/2016 11:42 PM
1247	Provided they are phased in, they seem the fairest options. A lot of elderly struggle as it is without making it tougher.	9/17/2016 11:32 PM
1248	Personally, I feel, people should have paid income taxes for a significant portion of their working life in NZ. A minimum of 20 years should be the norm, as these are the individuals who have contributed to the economy. The age needs to increase to 67	9/17/2016 9:30 PM

Who gets what?

1249	Because current retirees and those set to retire in the next 5-10 years are much wealthier in terms of home ownership and financial assets than my generation will be at retirement. If we raise retirement age now there will be funds available for future generations of retirees who will need assistance much more and will find there is less assistance available. I am also uncomfortable with those past the age of retirement drawing large salaries in senior management positions and also receiving super.	9/17/2016 9:15 PM
1250	I see people receiving 80 percent of their retirement salary funded essentially by the tax payer AND receiving Super as well AND having retired at 60.	9/17/2016 6:34 PM
1251	As the population ages, we are working longer into our lives and are living longer due to healthcare advances. 65 is too young to stop being productive.	9/17/2016 6:26 PM
1252	People can work longer so don't need it. Although if it were income-tested, people probably wouldn't collect it until after retiring. It's unaffordable as it is.	9/17/2016 6:24 PM
1253	I have been working bloody hard for 40 years, and would really like to retire. I cannot do so if you mess with the current super	9/17/2016 5:12 PM
1254	It should be for people who have been here long term	9/17/2016 2:15 PM
1255	We can't afford super as it is in the future. Changes must be made, but they need to be fair for hard working nz'ers	9/17/2016 1:58 PM
1256	Living in NZ for a reasonable length of time along with holding a NZ passport should be the main criteria	9/17/2016 1:50 PM
1257	A lot of people get sick and Unwell From 60 s onwards and although we all hope that does not happen it's an age group that have a lot of worries and poorer people need a steady income	9/17/2016 1:40 PM
1258	It should change and if it cost more taxes in general should go up	9/17/2016 1:23 PM
1259	Super should be to make retirement comfortable and enjoyable for our citizens that have worked hard and contributed for NZ society, regardless of their income during their employment.	9/17/2016 1:16 PM
1260	Level is already low. Can't reduce without harm. We care for our elders in my country.	9/17/2016 12:03 PM
1261	Would prefer that those who have paid taxes here for most of their working life reap the benefits of doing so, and those who did same elsewhere be supported by those taxpayers.	9/17/2016 11:40 AM
1262	I consider it will be widely unacceptable to pay only those who have not provided for their own future - whether they could have or not as some could not but many could have - just look at the nation's per capita alcohol spend alone. I also feel for those whose ageing bodies do not meet their job's requirements so consider a health test component to be necessary. That is, I see a variable age plus health qualification to be best for some.	9/17/2016 11:23 AM
1263	In particular older migrants are taking up NZ super having not contributed as much as others	9/17/2016 10:36 AM
1264	To ensure the super keeps in step with inflation.	9/17/2016 10:34 AM
1265	People are working longer now and mostly retire later so should only receive retirement payments once they are retired. Income test so that people still working over the increased age of eligibility that are still working and able to support themselves are expected to do so. Increase the length of time prior to eligibility so that people have 'paid in' for longer and cant just move here and retire soon after.	9/17/2016 10:28 AM
1266	NZ super is a bonus for years of paying tax. Therefore to receive this one should have paid tax for a minimum of 20yrs. For those earning 50,000 plus do they really need Super??	9/17/2016 9:52 AM
1267	We should not decrease it, it's not a lot to start with	9/17/2016 8:56 AM
1268	People need security/stability in order to plan for their future. In order to reduce the cost of superannuation & it's burden on a proportionally smaller group, people need to save to have an income to supplement their super. In order for people to save, they must be confident that the playing field isn't going to be changed on them, especially income/means testing, otherwise saving could be shooting themselves in the foot. It is also hard to save for something if there is a risk of the goal posts moving i.e retirement age getting pushed back	9/17/2016 8:54 AM
1269	NZ super could be seen as first UBI and expanded for all given outlook for jobs in a world of tech and robotics.	9/17/2016 8:40 AM
1270	We have all worked and paid taxes	9/17/2016 8:11 AM
1271	People need to have contributed to society by at least being employed for several years. 10 years may mean they migrate to NZ at 55 years old at an age where their children can provide for them or they have funds and they wait 10 yrs to receive Super. Income tested should effect the wealthy as they are not affected by a Super. Anything under \$110k, taking into account how expensive it is to live in Auckland, would negatively effect it's citizens.	9/17/2016 8:08 AM
1272	We are told to diversify investments so why can I only select 1 manager?	9/17/2016 7:56 AM

Who gets what?

1273	We have a very simplified Super scheme but the tradeoff is that it is very generous. We cant afford it to be that generous. currently 560k seniors receive \$12bn per year and the number expected to grow to 880k. it's unaffordable and unsustainable. We need to end state funded Super with plenty of time of people to make their own arrangements for the future and instead build private Super participation through compulsory schemes and incentives, keeping a back stop for people unable to participate in employment	9/17/2016 7:45 AM
1274	Despite what John Key says NZ cannot afford to keep the age of entitlement at 65. We must raise the age to reduce the financial burden on our country	9/17/2016 6:49 AM
1275	Payments already are to low for a person to live off so they shouldn't be lowered. They should also be adjusted for inflation so the amount stays constant in real terms. An increase in age is required due to the increase in expected life span of the population. If your going to live longer then you can work longer as well.	9/16/2016 11:33 PM
1276	The life expectancy has gone up, and people are regularly living into their 90s. Increasing the age at which super starts, and increasing how long someone has to be (theoretically) contributing to NZ would reduce costs and make it more fair.	9/16/2016 8:02 PM
1277	I'm 85. We are living much longer so the age should be raised to help pay for future super folks	9/16/2016 5:36 PM
1278	My understanding is it takes time for money to grow in investments , so if you don't contribute for a reasonable period of time thru your taxes then you don't get the super because you did not contribute to it during your life time. The IRD knows who paid taxes and those who have not. Why should those who did suppose those who have not.	9/16/2016 4:42 PM
1279	As we are so much a user pay society, ie: if I need a doctor I pay, my husband and I have worked hard gone with holidays new clothes etc so we can have a small nest egg and this look like it will be to our disadvantage we are still paying tax on money invested and husbands wage so why should we be penalised for trying to help ourselves when people who made no thought of their future will receive what we have paid our dues for	9/16/2016 4:18 PM
1280	If there is a problem with funding the Super we need to focus on solutions to fix it. Simply reducing eligibility and changing benefits seem to misguided solutions.	9/16/2016 3:51 PM
1281	I feel that the average people of NZ as the years come with developed remedies and healthcare prolongs population lifespan.	9/16/2016 2:51 PM
1282	Some very wealthy people who do not really need NZ Super	9/16/2016 2:34 PM
1283	I'm on Super only and i just can't make ends meet, I spend frugally. Those in the high up income bracket shouldn't get the Super	9/16/2016 2:23 PM
1284	People are generally healthier and live and work longer. Consideration to income received would help as long as savings not taken into consideration. Immigration levels having an impact on who is claiming pension.	9/16/2016 2:02 PM
1285	Individuals who have made more money throughout their career have benefited from have more disposable income to invest for retirement, lower income individuals do not get that opportunity and should therefore receive government help over the more wealthy	9/16/2016 1:41 PM
1286	Increasing the eligibility age will reduce the numbers of persons drawing Super	9/16/2016 1:05 PM
1287	I don't think it's fair for someone who hasn't lived here long and contributed much tax to then be entitled to super. I also think in a country where the aged population is increasing and will subsequently struggle to support those over 65, it makes no sense to continue supporting those who do not need it.	9/16/2016 12:17 PM
1288	Changes will have a large impact and be more sustainable	9/16/2016 11:30 AM
1289	I feel you should have contributed to NZ to benefit from getting a pension here	9/16/2016 10:57 AM
1290	People are working longer and living longer. Any increase in the age of eligibility should be incremental however so those over 50 are not affected.	9/16/2016 10:28 AM
1291	I think people should have made a considerable contribution to NZ before they can receive super. I think the amount should not be reduced because for many people it will be their only income.	9/16/2016 9:19 AM
1292	So that people would have contributed to the nz economy and money goes to those in need.	9/16/2016 9:16 AM
1293	because the country cannot continue to afford financing the current system	9/16/2016 8:52 AM
1294	Working conditions and employment is highly stressful for much longer. The retirement age should stay the same unless you choose to work. If you are earning an income then you should not receive a pension.	9/16/2016 8:21 AM

Who gets what?

1295	It is a guaranteed minimum income. The spin around it costing too much is just that. The social cost of upping the age, or income testing etc etc and thereby making it impossible for people to retire unless they are fortunate to have enough savings or passive income are incalculable. If anything, we should be looking to introduce a guaranteed minimum income earlier as all the experiments and studies overseas have shown clear benefits and very few if any negatives.	9/16/2016 7:59 AM
1296	First and foremost we need to look after Kiwis before anyone else. Australia had no hesitation in slamming the door on other nationalities getting benefits and nor should we. People shouldn't expect to move here and get super after 10 years it's ludicrous, and adds to the issue now facing Kiwis who've worked hard and contributed their whole lives. A secondary aspect could be looking at income after retirement. The needs of someone with little Kiwisaver and no other form of income who is a renter is far, far greater than someone who owns and lives in a mortgage free home and has other investment income coming in.	9/16/2016 7:04 AM
1297	I think there should be more super paid out each week, we pay enough income tax, GST and a number of other Taxes...the government is just taking us for a ride....just like slaves to a fraudulent system.	9/16/2016 12:41 AM
1298	A person who has been living in NZ for 10 years has contributed a lot less to NZ taxes. Why should someone who has worked their whole lives in NZ be penalized (i.e. have to wait longer for their pension or be income tested)	9/15/2016 11:54 PM
1299	means that they have actually contributed to the society	9/15/2016 11:40 PM
1300	The whole idea should be around what changes cause the least harm to both elderly people and younger taxpayers, while still keeping NZ Super sustainable so it can continue to provide a bit of a safety net for future generations. No one idea will be the ultimate (least harmful) option and policymakers should take a very long term view even if it means upsetting some people now, because the longer the problem is not addressed, the worse it shall be to fix.	9/15/2016 10:06 PM
1301	To receive NZ super, the recipient should of lived in new zealand for majority of their life, and income test it, as people who received good incomes while working, should of saved more for their retirement.	9/15/2016 9:53 PM
1302	Can't penalize those who have worked hard and favour those who have not	9/15/2016 8:04 PM
1303	Fairer for those who have worked and paid taxes and have saved for their retirement. If they are still working then fine but to income tax investment or passive income is inherently unjust!	9/15/2016 5:39 PM
1304	Currently unsustainable, and growing numbers of retirees with massive personal wealth accumulated (especially property investment beyond the family home) who could get by with less. The increase in years you've paid tax here is obvious, right? If you haven't been here paying tax long enough to draw all that money as superannuation, you shouldn't get it.	9/15/2016 5:04 PM
1305	These changes would ensure the needy amongst us get taken care of in their old age. Not making changes would increase the tax burden disproportionately on the younger generations	9/15/2016 5:00 PM
1306	increasing age of eligibility will force people on limited income to stay in the workforce longer, therefore depriving younger people of job opportunities/advancement or promotion.	9/15/2016 4:22 PM
1307	Have paid taxes for x number of years, advised would be paying into a liveable retirement fund, expect to receive what was promised!	9/15/2016 3:03 PM
1308	People are living longer now, so are able to work longer due to improvements in healthcare. Manual labourers should be able to retire earlier though. Contributing tax in NZ for more than 10 years should absolutely be a requirement. CPI adjustments make sense	9/15/2016 2:19 PM
1309	65 is no longer too old to participate in the economy. Income testing is necessary for a just and effective transfer.	9/15/2016 1:32 PM
1310	In terms of affordability, it has to change	9/15/2016 12:50 PM
1311	It is really difficult to save money. Even if you are on higher income. Kiwisaver should become compulsory but even with Kiwisaver that won't be enough to live on.	9/15/2016 12:19 PM
1312	I have not seen anywhere the effect of these various changes that would be interesting to see. For instance what effect is raising the age to 67 or 70. How many people would be eliminated by say a \$100 K income level, without this information I can't make an informed decision.	9/15/2016 10:43 AM
1313	A few people have had the joy of earning big money in their lives and a lot of people haven't had that for whatever reason. If there's people who don't need the money then they should be given super accordingly	9/15/2016 9:28 AM
1314	Needs to be for NZers who lived here long term and income tested over a certain amount excluding a home	9/15/2016 9:20 AM
1315	Because far too many recent immigrants (79,000) plus receive after 10 years only	9/15/2016 8:12 AM

Who gets what?

1316	- People are living longer and are living healthy for longer, therefore it makes sense to increase the retirement age. Increasing it may also help reduce age discrimination (I hope)! - Income testing makes sense. People on a high income don't need super. They already have enough coming in. - If the first two steps don't work, then increasing the length of time a person needs to have lived in NZ could be an option. This would make it hard for people who immigrate when quite old though (for example parents coming to NZ to live with children who have immigrated as skilled immigrants).	9/15/2016 1:02 AM
1317	Because I struggle as with a lot of kiwis, taxed from every direction. Then there are those who have done nothing to help themselves and been given everything. It has become expected as a right. Isn't it time for the govt to recognise the people who have paid their way and need a bit of help to have a comfortable life style to see them out. Not extravagant but comfortable. Those people who haven't done a thing, should be seen as having had their retirement paid forward.	9/14/2016 8:51 PM
1318	You cannot be expected to work past 65. Especially if you have been paying tax in New Zealand for all of your working life	9/14/2016 8:22 PM
1319	We must provide for our elderly. This is not negotiable. However, we must rationalise the way in which we do provide for them. Those who are earning enough from investments, shares, rents etc to sustain themselves should either not be able to claim money from the government, or should be taxed at a higher rate to cover it. We also need to ensure that only those who have contributed to NZ society over a long period of time should be able to claim superannuation.	9/14/2016 8:20 PM
1320	Family reunification class of immigration can be abused.	9/14/2016 6:14 PM
1321	It is inequitable that someone who has lived in NZ for only a few years and has therefore made minimal contribution to the tax base should receive NZ super.	9/14/2016 5:48 PM
1322	Ridiculous to get a welfare benefit from taxpayers if you have significant capital and the ability to live off interest and rent. 65 is not that old now.	9/14/2016 5:40 PM
1323	I think that these are the fairest most acceptable choices. Reducing the payment or having payments linked with CPI may result in hardship and people living below the poverty line. Increasing the age may seem logical given that some choose to continue and are capable of working however many at 65 are not.	9/14/2016 11:34 AM
1324	NZ Super is meant to help people who have contributed towards the NZ economy by paying taxes. Hence increase in years lived in NZ contributing. Also I don't believe the age at 65 should change but if you are able to continue working & do so after reaching 65 that income should be charged against your Super if you decide to apply. Back in the day this was the method used with Age Benefit when you turned 60. Universal Super was for those at 65 but we didn't have a large number of 'baby boomers' back then ☺	9/14/2016 11:03 AM
1325	Super is a privilege for citizens who have contributed to our society for their working life, but sole dependency on this fund isn't realistic, ensuring people get their own super underway will help as a lot of people have additional funds on super for lawns, medical, living alone etc, income testing should be high end ie incomes over 100 k	9/14/2016 8:19 AM
1326	The longer a person has been in this country, and paid taxes, the more money there will be in the Super kete.	9/13/2016 11:43 PM
1327	If you have contributed tax for more than 20 years then why shouldn't you be entitled to superann. And how can you reduce the amount, it's low as it is. Instead of penalising our retirees with the ideas around income testing/lowering amounts/increasing eligibility age how about changing our benefit system. We should stop enabling people to make a living/career out of our social welfare system. Think outside the box	9/13/2016 10:05 PM
1328	We should all be able to live comfortably in retirement. Why give NZ Super to those who are already well off?	9/13/2016 9:16 PM
1329	Too easy for immigrants to receive the full NZS and they haven't paid due taxes for 40+ years as a long term NZ born resident has	9/13/2016 5:26 PM
1330	Increasing the age of eligibility is the only one that makes sense with life expectancy increases. Also with our very ill thought out immigration policy we need to limit migrants costs to the super system.	9/13/2016 3:56 PM
1331	The current system doesn't take in to account modern life spans. Another option could be fix expenditure on super at a% of GDP - it would require drastic changes as boomers retire but at least they couldn't complain that they've paid their way so deserve current levels of payment as they'd be getting paid exactly what they contributed while working.	9/13/2016 3:14 PM
1332	I am reluctant to change only because the situation has come about only because of historic mismanagement of the fund and is a breach of contract with particularly the tax paying people.	9/13/2016 2:40 PM
1333	Data shows we are living longer: increase eligibility age. Means testing is expensive to administer, but if properly implemented, will prove financially sustainable and fairer.	9/13/2016 1:16 PM
1334	Super is a benefit. Benefits need to be means tested. Age increase reflects people living and working longer.	9/13/2016 12:57 PM

Who gets what?

1335	My Social Security card from when I earned my first Pound states: 1/6 Social Security Tax in the Pound (7.5% will be invested in the Infrastructure of NZ and from the wealth this produces the Government will provide a free and full Health service and a liveable retirement income from 65. We still pay this TAX in our first dollar earned, ask the Govt where is the wealth from this infrastructure we paid for gone?	9/13/2016 12:08 PM
1336	Own my own home. Not intending to leave "wealth" to family when I die. Currently receive more income than I need.	9/13/2016 10:22 AM
1337	It's about addressing need, not addressing wants.	9/12/2016 11:50 PM
1338	Income testing is fairer as it will assist in all kiwis contributing to the needs of each other - if you earn more you receive less super, and those who require it (warm less) can then receive it. Regardless of what people's circumstances are by 65, all kiwis should be living with some dignity and if it requires wealthier people receiving less than this is contributing to a civilized society.	9/12/2016 9:59 PM
1339	I have seen too many migrants who have come to NZ, been on the benefit for 10 years then go straight on to Super without ever working, contributing or paying tax in NZ. People who have worked hard all their lives struggling to put a little bit away for a rainy day should not be penalised with income testing. It's like penalising people for saving that's why we have this problem in the first place. We should encourage and give people incentive to save	9/12/2016 9:51 PM
1340	People who contributed via taxes should ALL receive the benefit of their hard work. Those that have not been living here paying taxes for a significant period of their lives should not qualify at all.	9/12/2016 8:31 PM
1341	Why should migrants be able to get super so easily when more people are seeing nz as a very attractive place to migrate to	9/12/2016 7:49 PM
1342	We are getting fitter as we get older so can work longer and should have to have lived and worked in nz for a lifetime to be entitled	9/12/2016 7:10 PM
1343	NZ Super should not be taken away from those who live their entire lives living in and contributing to NZ. I think the average person should live and pay taxes for the equivalent amount of time they would expect to receive super before being eligible (ie from 65-90 is 25 years so a person should live in nz and pay 25 years of taxes to receive super until the age of 90)	9/12/2016 4:43 PM
1344	7) people live a longer healthier life. 8) Immigration having an impact on NZ benefits.	9/12/2016 4:30 PM
1345	I think New Zealand's who have saved for their retirement should not be penalised and the ones who have not saved have their pension reduced.	9/12/2016 4:21 PM
1346	Small amount of changes now will save massive cuts later	9/12/2016 3:03 PM
1347	It appears to be a survey to get a set of answers you have already determined possibly so the Government can say it has raised the age in response to the public. It's embarrassing.	9/12/2016 11:18 AM
1348	It should definitely be taken into account the income and maybe assets and things like that.	9/12/2016 10:38 AM
1349	Wealthy people can collect it as well as recent immigrants.	9/12/2016 8:49 AM
1350	these people have paid more tax than us. let's look at reducing money wasted on flag referendums and non value add upgrades to statues and members of parliament travel funds and wages. members of parliament probably earn more a week than all retirees put together	9/12/2016 8:38 AM
1351	People with huge equity and income shouldn't be getting a super if it means future generations who will never acquire the same equity won't get super and will have to rely on their kiwi-saver.	9/12/2016 7:28 AM
1352	I know people with little assets who are struggling on nz super as it is. I see others earning massive incomes and getting the relative pittance that is super at the same time. I'm prepared to work later in life than my forebears as my life expectancy is way longer. A 30 year retirement sounds boring	9/12/2016 6:59 AM
1353	I don't believe it should be reduced	9/12/2016 6:52 AM
1354	At 65 most people have significantly contributed to society through income tax and other forms of taxation. Therefore the age should not change. I think it would be very poor of NZ to reduce the pension to recover costs because it is already pretty low. More financial education needs to be introduced in high school to really get the next generation thinking about retirement before their careers begin.	9/12/2016 1:31 AM
1355	People are living longer and therefore working longer. Many on NZ Super still work so it makes sense to raise the age so that you only take superannuation when you need to in retirement	9/12/2016 12:29 AM
1356	People live longer and make more money overseas.	9/11/2016 10:20 PM
1357	I don't think it's fair that people who have worked hard and earn a higher salary to be penalised. I also think people rely on NZ super and it's already a small amount so to cut the benefit more would make people suffer. Most people are working until 68 now anyway due to better health so of all the options this seems the best.	9/11/2016 9:50 PM

Who gets what?

1358	We don't want to leave some retirees in poverty, but we do want to ensure that New Zealand Super is sustainable for the retirement period of baby boomers and future generations, hence I believe it should be income tested	9/11/2016 8:13 PM
1359	Because I watched Nigel Latta on retirement maybe you guys as well. Some truly stupid suggestions. Follow what researchers and experts suggest on Lattas programme.	9/11/2016 6:16 PM
1360	Process of elimination. I see these two options as least problematic.	9/11/2016 4:49 PM
1361	It's for NZ citizens.	9/11/2016 4:20 PM
1362	Living costs and eligibility for kiwi's	9/11/2016 4:15 PM
1363	People should only receive super if they have contributed to the tax system, this benefit along with many other governmental benefits should be limited to tax contributors. If people are living longer then the age of receiving super should increase especially if people are able to work longer too. Those who already receive significant income should receive less than those who do not have any in one other than super. Care should be taken though not to penalise those who work hard to have supplementary income to their super.	9/11/2016 1:21 PM
1364	People pay their taxes faithfully, and when they are old are abandoned and humiliated. if you can tax then you can give respect and pay them a livable allowance.	9/11/2016 9:12 AM
1365	We now live longer and the failure of the baby boomer generation to plan for the future needs to have an impact. why extend the time in the country because you should have had to have made substantial tax contributions to the Pension program a minimum of 25 years paying tax above the age of 20. This will help ensure people pay tax for the jobs they are doing no under the table jobs will count and it helps make the employee accountable for there own actions.	9/11/2016 8:40 AM
1366	We can't afford to continue to pay Super at the same rate as all the baby boomers retire. It will cripple the rest of the population. Many baby boomers on Super are living in million dollar houses and still earning a wage. It is crazy that they are paid so generously when we have rampant child poverty and when the poor are spending half their income on housing costs. Welfare dollars could be better spent in these areas.	9/11/2016 7:05 AM
1367	People live a lot longer now than when nz super was introduced and are healthier and active to an older age No other changes, as nz super should provide a secure base income, no matter how much you mess up your savings.	9/10/2016 9:41 PM
1368	Current super entitlements are unsustainable due to the aging population. I think the fairest way to reduce spending is to target super payments to those who are least able to save for their own retirement or who are least able to work for longer because of the physically demanding nature of their employment.	9/10/2016 4:27 PM
1369	Should protect their people on lower incomes	9/10/2016 3:23 PM
1370	We need to encourage/force people to take more personal responsibility. We also need to recognise that most people nowadays at 65 are fit and we'll enough that retirement is a luxury, not a necessity.	9/10/2016 2:06 PM
1371	I already pay way to much in tax already	9/10/2016 2:03 PM
1372	It's okay the way it is	9/10/2016 1:45 PM
1373	Because I object to the whole precept that pensions should be reduced.	9/10/2016 9:35 AM
1374	Because I have seen how old people struggle financially and are treated in homes and I don't want it to get worse	9/10/2016 9:27 AM
1375	I know people that have worked a few years past the retirement age other people need to retire on time as there job was hard work so they needed earlier retirement health reasons	9/10/2016 9:15 AM
1376	People coming into the country should contribute to the fund for a minimum of 15 years or 20 years if you increase the retirement age to 70, just saying anyone arriving after 50 should have the resource to support themselves.	9/10/2016 9:07 AM
1377	As medical improvements and lifestyle improvements abound we can work longer. People who have not contributed significantly to the tax base on which super is based shouldn't be reaping the rewards. If you are still working and receiving significant remuneration (over 100k) then you shouldn't receive full super until you retire. Not sure what happens with investment income though	9/10/2016 8:56 AM
1378	It is unfair that superannuitant can continue to work in full or part time work and that this is not even taxed at secondary tax when they have another income - superannuation.	9/10/2016 8:52 AM
1379	increase the age gradually depending on the occupation eg manual workers 65 office workers 67	9/9/2016 5:27 PM
1380	I'm going to have to pay for baby boomers to get massive pensions, healthcare etc. Whilst paying for my education, overvalued houses and poorer standard of living in my country. It's not a New Zealand that seems like a fair deal to me.	9/9/2016 2:49 PM
1381	So government will be able to stabilize cashflows by only giving those who have stayed in nz for longer years.	9/9/2016 11:48 AM
1382	People should be saving for their retirement independently	9/9/2016 8:25 AM

Who gets what?

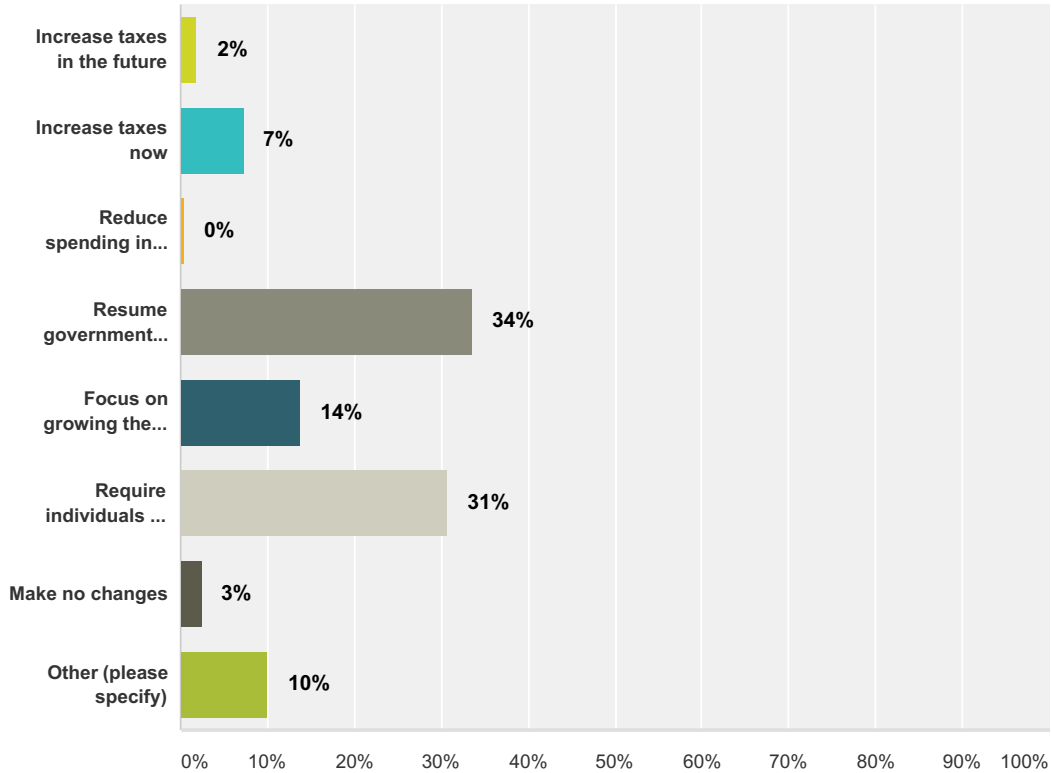
1383	Someone only lived here ten years has not contributed that much tax to economy	9/9/2016 8:23 AM
1384	higher income earners shouldn't need super annuation as have earned high income during their lives and have had discretionary income and the ability to save for retirement. If you receive an income of 100k plus pa when retired from other sources then you don't need super. A lot of lower income earners have physically demanding jobs and are unable to work as long as those with more sedentary jobs	9/8/2016 11:39 PM
1385	Ordinary NZers don't get the tax breaks on their homes so why should a property speculator/investor get them? rental property investing is not a business and should not be allowed to be classified as such or should they be able to deduct losses from other income because they paid too much for the property. This would help reduce house prices and housing inflation and the productive sector could benefit from the low interest rates. They are benefiting at the expense of savers and pensioners who get a pittance on their savings and so need all the super they can get.	9/8/2016 11:09 PM
1386	New Zealand needs to have tougher rules and expectations. We're losing money through lack of monitoring things such as benefits for fraud. Increasing the age would mean that those cultures with shorter life expectancies will not receive it when needed. Maori live considerably shorter than their European peers and have statistically poorer health, this would mean that Maori have little chance of adequate support in their older years.	9/8/2016 10:49 PM
1387	People are living longer and in good health at 65 so age needs to increase. Should have contributed in NZ society for a longer period to be supported by govt in retirement	9/8/2016 9:13 PM
1388	1. Should have contributed. 2. Many but not all can and do continue to work. No penalty for those not physically able and no pressures as there are for unemployment.	9/8/2016 8:31 PM
1389	Because it's not fair we give to immigrants and old people who earn heaps of money still taking our income from the young. the current pension is given without income testing so let's not disadvantage old people who choose to work and collect it now.	9/8/2016 4:47 PM
1390	You want people to be self funded as a retiree and not rely on pensions/Govt. Australia has a good system of encouragements to be self funded where NZ's only way is to be on a old age pensions. NZ is so far behind the rest.	9/8/2016 3:43 PM
1391	It is ridiculous that people only have to LIVE in NZ for 10 years to qualify as this could be without contributing anything in the way of taxes during those 10 years. The qualifying period is far too short.	9/8/2016 3:37 PM
1392	Duration of time seems a critical factor in terms of fairness; we'd expect, on average, people to have paid sufficient tax to fund a basic and universal retirement income.	9/8/2016 3:21 PM
1393	Being a self funded retiree is better than living on a pension and relying on the govt.	9/8/2016 3:01 PM
1394	If you are earning 80k or more then you are more than capable of providing for yourself. It's not good enough that you have just lived here for ten years. You have to have worked here as well and paid your taxes. I can go in about our immigration policies etc but I won't. I am a migrant myself FYI.	9/8/2016 3:00 PM
1395	For those just relying on Super and minimal KiwiSaver savings, the current Super weekly amount is low enough. Cutting it further for future Superannuitants might cause greater problems as other costs increase over time (ie with the cost of heating, food, rent etc). If we were to increase the age of eligibility, then there would need to be greater protection for our aging workforce. As in, making sure they can successfully gain employment in their twilight years. We hear too many stories of those in their late 50s/early 60s being forced into early retirement as no-one will hire them due to their age. I believe people need to have been contributing to the tax pot for a decent length of time before they are able to draw down on it via Super. Perhaps that needs to be more than 10 years, but I'm not sure as I haven't done the maths.	9/8/2016 10:56 AM
1396	Super should be a system to benefit those that NEED it, not a right everyone has. Make it means tested and encourage those who can work to continue to work	9/8/2016 10:34 AM
1397	Poorer people need enough to live comfortably. Wealthy people won't need as much but should still get something. Length of time might have an effect on whether immigrants choose to stay in NZ or not and we can benefit even more from their skills.	9/8/2016 10:14 AM
1398	This is a matter of priority for government expenditure, and this requires debate before we start looking at cutting costs. In saying that, I would support increasing the time required to live in NZ as a matter of fairness.	9/7/2016 11:55 PM
1399	Trusts allow interest free loans and let's be honest that just done to avoid paying tax and counted towards income. Labourers have a physical job and cannot work as long as someone in an office. Therefore, it is unfair to those who work in a physical job not to be eligible for special treatment as on average they are unable to work as long.	9/7/2016 11:04 PM
1400	I have worked hard from the time I first arrived to this country, paid so much tax that I but never any returns and getting equal or less than those who never worked or just arrived, so unfair. Now I'm over it now.	9/7/2016 10:36 PM
1401	Why should people who have not paid their taxes in the country long get a pension you should earn the right to get the pension by supporting the country your pension comes from for longer.	9/7/2016 9:33 PM

Who gets what?

1402	We should not be looking to reduce the cost. We should be taking action now to insure as a nation we invest sufficiently to ensure difficult returns to fully fund super.	9/7/2016 8:45 PM
1403	Because even though I am saving for retirement I may need the pension to fall back on. Why should someone who has only been in the country for a short time be entitled to the same as me who has lived here all my life	9/7/2016 8:36 PM
1404	There are some people that can not work beyond 65 as they have been in Labour intensive work. These people must be able to rely on Super as soon as they are 65, other workers that are still working will still be able able to claim a portion of their super depending on their income. At 70 years old the Super is Universal as this an age that we would expect most be to retired by. This reduces the Super liability, ensures that retirees that need super get it, and it still means that everyone gets it at age 70. I am happy for you to call me to discuss these ideas. Jarrod Goodall 0278934594	9/7/2016 7:22 PM
1405	they make sense together	9/7/2016 5:57 PM
1406	People are generally healthier these days, therefore I believe we have the ability to work until we are older.	9/7/2016 5:55 PM
1407	as long as people have an alternative retirement scheme there is no need to change	9/7/2016 4:14 PM
1408	The younger people should all be in kiwisaver so should have other income so if Super was less they should be OK.	9/7/2016 4:06 PM
1409	Why should people who have saved and have investment be penalized	9/7/2016 3:52 PM
1410	These people have worked in some forms or way that helped create our future. They need all the help they can get and some aren't even with families no more	9/7/2016 3:25 PM
1411	Just retired, worked for 32 years in NZ since coming from the U.K, paid much more in taxes weekly than I will ever get from NZ super. Most people I believe will say the same.	9/7/2016 1:42 PM
1412	People live way longer, so the age of eligibility needs to reflect this, and not pay them for what may be half of their life. Don't punish immigrants or Kiwi expats - that just reeks of xenophobia	9/7/2016 1:18 PM
1413	65 is now an unrealistic age to retire for a lot of people.	9/7/2016 12:57 PM
1414	As people live longer we must increase the age of eligibility as the primary mechanism.	9/7/2016 12:53 PM
1415	NZ Super should not be a supplement to income for people who do not require it. We need to support the lower income group more. Super in it's current form is not sustainable with our population base. Raising the age of eligibility for employed people only. We live much longer these days - why should people be encouraged to retire at 65?	9/7/2016 12:26 PM
1416	Having been a NZ resident for a time suggests you have contributed to NZ and a relatively high income test means those who can afford to do without will. A risk is that people move investments into assets and away from income.	9/7/2016 12:08 PM
1417	See answers to previous. Paying super to those with other income while child poverty exists isn't targeting greatest need/benefit.	9/7/2016 11:59 AM
1418	Too many immigrants	9/7/2016 11:53 AM
1419	A single change will not save super for future generations. The changes need to be more wide-ranging	9/7/2016 11:28 AM
1420	the current super is low, it's hard to live on if it's the only income if you are single	9/7/2016 11:13 AM
1421	I think NZ Super is an entitlement much like savings....you have paid your fair share of tax deductions over the years and the state is now funding this very deduction to look after you and your family.	9/6/2016 6:43 PM

Q10 To pay for the future cost of NZ super, what would be the main change you would make?

Answered: 2,067 Skipped: 626



Answer Choices	Responses
Increase taxes in the future	2% 37
Increase taxes now	7% 149
Reduce spending in other areas such as education and health	0% 8
Resume government contributions to the NZ Super Fund	34% 694
Focus on growing the economy	14% 285
Require individuals to save more e.g. make KiwiSaver compulsory	31% 633
Make no changes	3% 52
Other (please specify)	10% 209
Total	2,067

#	Other (please specify)	Date
1	Reduce the money the government wastes on political Ventures like the change of the new zealand flag and dock the income of some of these politicians	11/29/2016 12:58 PM
2	Focus on growing opportunity for the younger workforce	11/6/2016 12:31 PM

Who gets what?

3	Make pension contributions PRE-TAX contributions. The government still takes tax from PIE Funds and the like, so why rape the productive sector? And make state employees pay for their own pensions. After all, most state employees produce no revenue, they consume resources from tax generating individuals and businesses.	11/2/2016 11:27 AM
4	Make changes to NZ Super i.e. eligibility and age	11/1/2016 9:11 AM
5	Stop Govt oversea's spending helping other countries	10/31/2016 6:44 PM
6	Reduce overseas funding/grants etc	10/31/2016 8:54 AM
7	Introduce a deferral regime for people to keep working, like Australia	10/31/2016 8:49 AM
8	Increase the age of entitlement and more NZers are now on average working longer and secondly increase the length of time a person has lived in the country before they are entitled to Super	10/31/2016 8:43 AM
9	Reduce the cost of super!! As per previous questions	10/30/2016 4:54 PM
10 membership of a super fund should be compulsory for everyone who works in NZ AND the a person's contributions should be locked into a preservation fund until retirement age when they change jobs or 'leave the country' etc	10/30/2016 4:32 PM
11	focus on grow of economy as this results in increased government income and put plan in place to reduce long life social welfare benefits. More active people generate more income for government and less cost for social welfare can go to NZ Super	10/29/2016 4:42 PM
12	Reduce spending on non-essential government services including quangos and the overheads of government. Reduce waste and duplication of services.	10/28/2016 9:57 PM
13	reduce spending in other areas such as the arts, museums, city "sculptures", politicians wages/benefits/travel expenses, i.e. additional costs that are not basic requirements like education and healthcare	10/27/2016 6:50 AM
14	make it compulsory deductions from income like we had in switzerland and scrap section 70	10/26/2016 12:10 PM
15	Reduce the number of recipients of Super by abolishing the 10 year rule and implementing my 25 year tax contribution at aged 65 criteria	10/24/2016 4:22 PM
16	See previous comments	10/20/2016 8:42 AM
17	Inrease the eligiblity PERIOD FROM 10 TO 20 YEARS	10/16/2016 3:12 PM
18	increase taxes on higher incomes and eliminate tax avoidance schemes	10/13/2016 4:16 PM
19	Begin removing the pension now. If someone has worked all their life then there is 100% pension entitlement. Proportion the pension payment and make individuals responsible for their own retirement provision. Say to those at say 40, 'you have worked 25 years from a possible 47 (65 – 18) therefore we (the 'gummermint') will pay you 25 / 47ths of the pension entitlement' So those at 60 would be eligible for 42/ 47ths and an 18 year old 0 / 47ths Over a period, the pension would disappear with every individual being responsible for their own provision for their retirement over their lifetime through vehicles such as Kiwisaver	10/13/2016 7:38 AM
20	only n.z. citizens receive pension	10/13/2016 2:18 AM
21	Above answer conditional on reducing inequality in incomes. Make trickle down work.	10/12/2016 7:56 PM
22	BRING IN PETER DUNNE FLEXIBLE SUPER PLAN	10/9/2016 6:56 AM
23	Provide tax deductibility for private health insurance for the over 65's	10/5/2016 12:41 PM
24	Change governments, increase taxes? We have a crisis with everyday people being homeless. Reduce spending in other areas wont work because then we run the risk of underresourcing that area.	10/5/2016 4:23 AM
25	It's unfair to younger generations not to save, we cannot rely on benefits supplied by others.	10/4/2016 5:38 PM
26	Reduce spending in other areas OTHER THAN education and health	10/4/2016 10:34 AM
27	make KiwiSaver compulsory, and increase the benefits, if the NZ Super fund is to remain on hold	10/4/2016 10:27 AM
28	Greater rewards for being in KiwiSaver - More incentive. EDUCATE the kids at highschool about KiwiSaver. I reently spoke to some 18 year olds about KiwiSaver and they said - Why weren't we taught this at school?	10/4/2016 10:20 AM
29	'encourage'incentivise (tax relief) on voluntary contributions to Kiwisaver -take out the housing option in Kiwisaver and start a separate savings plan for housing with rebates and incentives in it	10/4/2016 10:20 AM
30	measure tax paid to scale benefits. long term unemployed have reduced mim benefit	10/4/2016 10:18 AM
31	See http://www.henrygeorge.org	10/3/2016 1:39 PM

Who gets what?

32	This is a disgracefully biased question. Why are only things like "education and health" specified as targets for cuts? Why not military spending, benefits to people who've made little or no contribution and so forth?	10/3/2016 12:12 PM
33	Increase taxes on high incomes and bring in an income test	10/3/2016 8:06 AM
34	Encourage savings...don't tax the interest paid on investments, up to say \$250000, for most people the earnings which they save have already been taxed.	10/2/2016 4:24 PM
35	Only pay NZ super to those who have retired from the workforce.	9/30/2016 4:38 PM
36	chase the estimated 4 billion dollars not paid by companies and wealthy via structuring	9/30/2016 7:47 AM
37	means-test it to age 70	9/28/2016 5:56 PM
38	Reduce spending on MP salary and perks, reduce spending on non critical govt spending	9/28/2016 2:13 PM
39	Compulsory KiwiSaver for those who are unable to save	9/28/2016 11:11 AM
40	People should save more for their own retirement, but not be forced into kiwisaver	9/28/2016 11:00 AM
41	Resume got contributions and grow the economy but making sure profit stays here	9/28/2016 9:56 AM
42	no comment	9/28/2016 8:32 AM
43	Increase taxes on the rich	9/28/2016 6:11 AM
44	All of the above and housing investment	9/28/2016 6:07 AM
45	Cut the government hand outs to themselves !	9/27/2016 11:30 PM
46	income cuts for our parliamentarians, they receive a payrise every year. Our poor pensioners do they receive pay increases to meet the cost of living increases... certainly not. Help our older generation they deserve financial help	9/27/2016 11:24 PM
47	Reduce tax on savings	9/27/2016 9:20 PM
48	Tax the rich still more again	9/27/2016 7:54 PM
49	Look into who is entitled to it and change that to NZers only.	9/27/2016 4:56 PM
50	Reduce spending in other areas, other than education and health. Take away the benefits MP's have after they stop working in the beehive.	9/27/2016 3:25 PM
51	Capital gains tax	9/27/2016 2:54 PM
52	Yes create more jobs	9/27/2016 1:39 PM
53	Require the person had held a paid job (paid taxes) in NZ	9/27/2016 12:47 PM
54	Focus on reducing the cost not collecting more to pay for it	9/27/2016 12:42 PM
55	Increase Taxes, resume government contributions grow the economy and increase the Kiwi Saver. It's not a single thing but fine tuning many things to make the difference.	9/27/2016 12:35 PM
56	Recoup lost taxes from the top 1% who avoid paying large amounts of tax, including corporations etc	9/27/2016 9:29 AM
57	take it out of the taxes you already take! maybe let auckland pay for its own roads like every other nz town	9/27/2016 8:29 AM
58	Require employers to pay more	9/27/2016 3:14 AM
59	As stated previously. Work or super, not both.	9/27/2016 12:03 AM
60	So many ways we can generate government income tax on large corporations closing tax loopholes reducing eligibility to those that need it	9/26/2016 11:54 PM
61	Reduce taxes on food etc and maybe we could have something left over to save up	9/26/2016 10:30 PM
62	Reduce spending but not in health and education. Maybe of MP's super scheme!	9/26/2016 10:30 PM
63	tax foreigners	9/26/2016 9:16 PM
64	spend less money on warmongering. People should have health and education. Make corporations pay the correct tax, ensure nz is not a tax haven for other countries. Encourage more ethical kiwisaver contributions.	9/26/2016 9:12 PM
65	Better to define the increasing taxes.	9/26/2016 7:34 PM
66	Restrict immigration	9/26/2016 6:16 PM
67	Look at unnecessary spending especially government travel allowances and accommodation	9/26/2016 4:17 PM

Who gets what?

68	Focus on educating not youth about both financial and physical and mental wellbeing. A population that is smart, disciplined and well can better take care of itself, at all generations, than a population that is vacuous and weak. More education on the right things, basics, strong foundations aligned with creative thinking will give options and opportunities to grow the economy and therefore increase our ability to support an aging population. Healthier people will need less healthcare which will be less of a drain and more money t be spent in other more positive areas. Immigrants from the underdeveloped countries should have to enter compulsory education to improve their ability to contribute to NZ economy, no matter their age, and young people at risk need better support systems that help them To heal and offer positive choices rather than only negative ones. Quality Education!	9/26/2016 1:48 PM
69	Compulsory retirement deductions from wages, at the same rate as kiwisaver. But not invested in superfluous bullshit by a third party.	9/26/2016 12:04 PM
70	The entire system needs to be overhauled.	9/26/2016 11:47 AM
71	Increase taxes for the rich and super rich, boot national out of govt.	9/26/2016 10:47 AM
72	Reduce spending in other areas such as Consultant expenses; less MP's, No salary increases if the rest of the country goes without - NOT from public services!!!	9/26/2016 10:47 AM
73	increase tax for high earners only	9/26/2016 9:29 AM
74	Immediately remove the Politicians Super scheme, so all NZers are on same level of Super. Remove all retired politicians perks - free travel, secretaries/offices etc. They become regular citizens after leaving parliament.	9/26/2016 8:23 AM
75	Combination of all	9/26/2016 8:18 AM
76	Ensure everyone (no exemption) pays into the super.	9/26/2016 7:19 AM
77	Tackle Corporate Welfare, tax evasion, exorbitant NZ defense spending and big project price gouging e.g. major infrastructure projects	9/26/2016 7:16 AM
78	Reduce spending in areas such as Polititions wages and expenses. Minimize tax breaks for large overseas companies like Apple, who are effectively extracting money from our country without any real cost. Tax Sanitarium.	9/25/2016 10:36 PM
79	reduce spending in areas I specified..armed forces another area.	9/25/2016 7:39 PM
80	and reduce spending on past Politicians, and current MPs huge "goodie bag" funds	9/25/2016 7:32 PM
81	STOP PRINTING MONEY. Our labour value plummets every time inflation happens. Massive reduction in frivolous govt spending and a change of banking system	9/25/2016 6:41 PM
82	Incease period of residence in NZ for eligibility	9/25/2016 12:57 PM
83	Only pay out for the amount of years you have lived in NZ as a citizen. 10 years living and working in NZ, 10 years paid super only.	9/25/2016 12:28 PM
84	Increase taxes and resume contributions to the fund. Leave KiwiSaver out of it. If KiwiSaver is considered part of super then my generation effectively pays twice.	9/25/2016 11:41 AM
85	Increase taxes, resume the Govt NZ Super scheme (that was plundered) compulsory Kiwi Saver.	9/25/2016 10:07 AM
86	Stop spending on unnecessary warfare costs.	9/25/2016 9:35 AM
87	kiwisave should be on top of super the average australian retures with pa income of \$56,000 pa the average New Zealand \$14,000	9/25/2016 9:34 AM
88	Tax break to encourage saving but income test super	9/25/2016 8:49 AM
89	We have the lowest contribution from government of the oecd countries that per cent on retirement is allocated	9/25/2016 7:14 AM
90	Reducing spending on non-essential government services - ie don't cut spending in education and health	9/24/2016 11:40 PM
91	Stop MP perks, tax the higher income brackets more	9/24/2016 9:39 PM
92	maybe not Kiwisaver as it has no government guarantee...but some form of government guaranteed savings.	9/24/2016 9:39 PM
93	Where else is the money to come from?	9/24/2016 9:39 PM
94	Increase the compulsory KiwiSaver contributions, like Australia	9/24/2016 8:56 PM
95	the amount of taxes we pay already should be plenty government waste alot of our taxes on war and aiding other countries and on personal gain	9/24/2016 8:44 PM
96	See previous comment, work test all under 65 year old partners that want to be included in their partners NZ Super. Qualifying age for NZ Super is 65 not younger	9/24/2016 8:35 PM

Who gets what?

97	Stop paying such high wages to politicians, as well as making them save their super out of their own pay , and not use the tax payer money on top of their pay. Stop paying for spouses and children's trips. Stop the perks for ex politicians	9/24/2016 7:39 PM
98	When they allow immigrants into this country and their parents come with them and 8/10 they cannot work and have to go onto some sort of benefit and are allowed a gold card so they can travel at others tax is wrong	9/24/2016 7:04 PM
99	As before	9/24/2016 5:52 PM
100	Reduce govt spending but not in health and education. Find ways of increasing govt income e.g. Charging tourists who visit national parks and other natural areas of interest.	9/24/2016 5:20 PM
101	Why isn't government already contributing funds? This seems odd.	9/24/2016 3:57 PM
102	Increase taxes on the WEALTHY	9/24/2016 3:42 PM
103	Make it harder to be eligible, I.e means testing + yrs living in NZ	9/24/2016 2:53 PM
104	Progressively end NZ super.	9/24/2016 1:15 PM
105	Reduce politicians benefits and salaries	9/24/2016 12:08 PM
106	Refuse new immigrants the benefit	9/24/2016 11:42 AM
107	Capital gains tax as per previous answer	9/24/2016 11:20 AM
108	Reduce spending on unnecessary area schools and leaving existing schools to rot or on Saudi bribes or govt consultants which cost too much.	9/24/2016 11:14 AM
109	Tax the really wealthy people and banks, e.g. capital gains tax	9/24/2016 10:09 AM
110	Increase incomes - and change the winners take all approach. Or stop taxing the first 25 k and increase the 150k more	9/24/2016 8:41 AM
111	stop spending money on unnecessary spending like changing the flag, t	9/24/2016 8:29 AM
112	Politicians take a pay cut	9/24/2016 1:14 AM
113	Consider phasing it out altogether	9/24/2016 12:57 AM
114	government spending is meant to make all peoples lives better , as i said earlier where is the percentage of the tax dollar for my retirement ?	9/23/2016 11:29 PM
115	change the govt	9/23/2016 10:26 PM
116	Tax those who avoid tax with trusts and companies and offshore accounts and other ways of avoiding tax	9/23/2016 10:05 PM
117	Legalise weed and tax it	9/23/2016 8:50 PM
118	Reduce the tax breaks to high income earners and businesses	9/23/2016 7:49 PM
119	Have super income tested and make eligibility harder for immigrants.have to have lived 15 years in NZalso having made a contribution to our economy.	9/23/2016 4:06 PM
120	Cut politicians incomes and benefits.	9/23/2016 2:34 PM
121	you would save by the previous answers given	9/23/2016 1:59 PM
122	Same issue. We need to find a system for maintaining the benefits of a capitalist system but which shares income in a world where fewer and fewer people will have a job.	9/23/2016 12:28 PM
123	consider a system similar to the RRSPs in Canada - for the points that they differ from Kiwisaver	9/23/2016 10:53 AM
124	Decrease all the parliamentary wages get rid of all their perks remind them that not every one has a good paying job like them and make them pay for everything and not get our tax money to prop up their retirement funds. I didn't know they got so many perks until I saw the TV programme Nigel Latta The Hard Stuff	9/23/2016 7:56 AM
125	Increase taxes and the government contribution to superannuation ie build the fund, starting now	9/23/2016 6:04 AM
126	Make provisions for the future isn't that normal	9/22/2016 10:12 PM
127	See below	9/22/2016 10:04 PM
128	higher taxes for the higher paid will cover this easy this old school tax dodging set up for the upper class is past its use by date lets face it classism is the real issue	9/22/2016 9:35 PM
129	Combat corporate tax dodging	9/22/2016 8:35 PM
130	KiwiSaver compulsory but only if it's our money and The govt can't steal it	9/22/2016 6:43 PM

Who gets what?

131	Reduce spending on non essentials and politicians pensions instead !!	9/22/2016 6:41 PM
132	There are lots of unnecessary spending without reducing spending on health and education	9/22/2016 6:40 PM
133	Cost efficiencies made in govt spending, one example, travel, a ~\$200 domestic ticket had nearly \$1,200 spent on it for booking fee's when booked through Orbit, the NZ Govt did this for me around 4 times, \$4k wasted just in that instance	9/22/2016 6:27 PM
134	Resume Government Super Fund Contributions, Compulsary Kiwisaver, and focus on growing the economy, wipe out the amount we give in support over seas and withing NZ, ie: working for families or the equivalents	9/22/2016 6:16 PM
135	Reduce other winz benefits	9/22/2016 4:19 PM
136	Making Kiwisaver compulsory has some appeal but not until the minimum and median wage have increased.	9/22/2016 3:58 PM
137	Use a levy on tourists entering NZ as a means to provide for pensioners. Our Tourist numbers are increasing year on year, Ten dollars on a tourist entering the country at the present level would bring in NZ\$35,000,000 a year at present levels.	9/22/2016 3:46 PM
138	Inflation at more than 5% will do as effective a job as raising tax the same amount.	9/22/2016 3:43 PM
139	Require employers to make more contributions (cf Australia)	9/22/2016 2:54 PM
140	Increase taxes in the top 10% of the population ONLY before election 2017!	9/22/2016 2:53 PM
141	As I said in last question. Increase taxes on very wealthy, large profitable companies including overseas companies. I don't think a National government will do this. I even think this question is written by a person with a more National party thinking.	9/22/2016 2:03 PM
142	Make employers contribute more	9/22/2016 1:41 PM
143	Pay politicians less	9/22/2016 11:23 AM
144	get rid of the banks & govt	9/22/2016 11:02 AM
145	Make companies pay their taxes. No hiding behind charitable trust status.	9/22/2016 8:32 AM
146	get this country to make money	9/22/2016 8:07 AM
147	Stop the immigrants into NZ or advise no super for them.	9/22/2016 8:04 AM
148	KiwiSaver should be compulsory as should businesses contributing to KiwiSaver. Businesses need to step up and take more of a community responsibility.	9/22/2016 7:34 AM
149	Increase taxes on higher wage brackets - Heavily tax those who can afford to pay it.	9/22/2016 3:01 AM
150	Increase taxes on income over \$100,000 per annum	9/21/2016 11:37 PM
151	Suspend Super while working full-time or overseas	9/21/2016 10:32 PM
152	Kiwisaver should be compulsory	9/21/2016 10:09 PM
153	Illegible for those who have not contributed tax for at least 10 years	9/21/2016 9:55 PM
154	Is national superannuation unaffordable?	9/21/2016 9:26 PM
155	make it kiwi only get it	9/21/2016 9:08 PM
156	Ensure large companies pay a fair share of the tax income for the country.	9/21/2016 9:03 PM
157	As said let people save themselves in a tax favorable way	9/21/2016 4:53 PM
158	Stop letting immigrants into the country and make it harder for them to get social welfare benefits	9/21/2016 3:31 PM
159	I didn't realise that had stopped	9/21/2016 1:46 PM
160	I'd be reducing the cost of super massively by increasing the age of entitlement and income testing, so would not need these measures.	9/21/2016 12:04 PM
161	decrease the salary and perks that ex mps and prime ministers receive.	9/21/2016 10:26 AM
162	Look at other forms of government revenue. Perhaps legalising Marijuana and getting the additional tax revenue that would create	9/21/2016 8:29 AM
163	Increase tax rate for upper bracket, ensure big corporates pay their fair share - it's called trickle down ;)	9/21/2016 12:36 AM
164	close down tax avoidance loopholes used by large corporations	9/20/2016 10:17 PM
165	Increase taxes on higher incomes, and look at corporate taxes and those not contributing their fair share.	9/20/2016 9:41 PM

Who gets what?

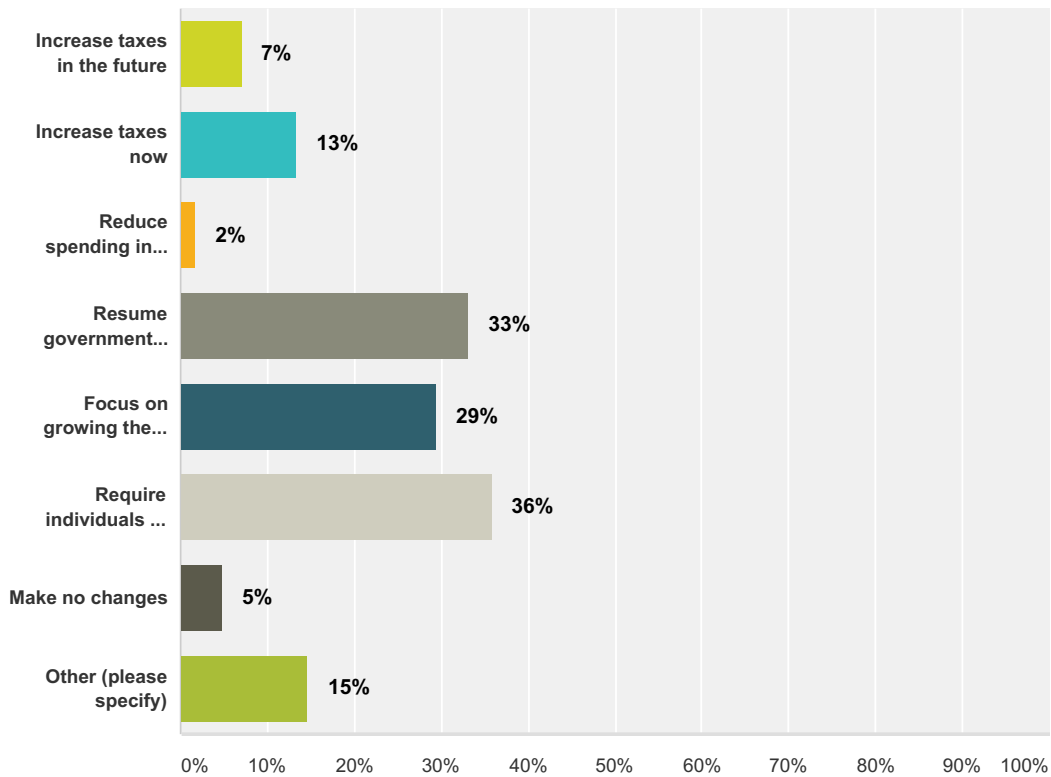
166	reduce politician's annual salaries and any 'extras' they get. Do not compromise health or education services :-).	9/20/2016 8:56 PM
167	Employer should put in 9% super from your pay.	9/20/2016 6:35 PM
168	Tax the rich more heavily. Greed has no place in a healthy society.	9/20/2016 5:45 PM
169	Restrict who can get it.	9/20/2016 10:29 AM
170	reduce other benefits paid childcare,the unemployment benefit for those who have never worked	9/20/2016 7:15 AM
171	increase taxes on those earning 60000 or more not the poorly paid	9/20/2016 3:43 AM
172	Look at what Australia does with entirely employer funded super at 12%. Slowly move NZ to the same model.	9/19/2016 11:17 PM
173	I would reduce the cost by stopping paying super to those who don't need it as they have the means to support themselves.	9/19/2016 11:15 PM
174	Require businesses to pay appropriate taxes	9/19/2016 9:02 PM
175	NZ superannuation is unaffordable so changes need to be from within the policy.	9/19/2016 8:04 PM
176	Land tax on property	9/19/2016 6:14 PM
177	Tax non productive income to fund NZ super	9/19/2016 2:52 PM
178	Our ministers need to have pay cuts	9/19/2016 12:35 PM
179	Means testing.	9/19/2016 10:44 AM
180	Make changes to the super system eligibility to make it now affordable in the future	9/18/2016 5:21 PM
181	Means test nz super	9/18/2016 10:12 AM
182	Reduce spending on other things eg sport like the chch leisure centre	9/17/2016 5:19 PM
183	I don't think you should be picking on hard working people that have work very hard all their lives. Now they finally get to relax and spend time with their friends and families you want to cut their super. Try taxing more from the wealthy leave the rest of us alone!	9/17/2016 2:03 PM
184	Kiwi saver should def be compulsory at a low level contribution such as 3 per cent	9/17/2016 1:41 PM
185	I am in favour of increasing taxes but only focused on the wealthy top 10% of the population. There should be no tax increases for the majority. It's the rich who are evading taxes and should be paying a larger share.	9/17/2016 10:40 AM
186	increase tax take through reform of the tax scheme so it is more fair and equitable eg introduce a transaction tax	9/17/2016 7:49 AM
187	Make better use of the tax funds you are already getting	9/16/2016 4:56 PM
188	Too many solo mums having children and expect the taxpayer to pay for them	9/16/2016 2:42 PM
189	Tax exemption on kiwisaver as it used to be with earlier super schemes	9/16/2016 2:27 PM
190	Help kiwis save more by regulating residential property costs, utility bills and free childcare so greater portion of income available for saving. Manage property as infrastructure not speculative asset class. Encourage savings instead to be invested in genuine capital assets such as businesses.	9/16/2016 5:36 AM
191	Increase corporate and high income tax rates	9/15/2016 2:35 PM
192	Immigrants should have to have lived here for 20 years	9/15/2016 8:15 AM
193	Tidy up some aspects of immigration policy	9/14/2016 6:20 PM
194	Review our benefit/welfare system	9/13/2016 10:07 PM
195	Reduce tax loopholes for religious organisations	9/13/2016 6:36 PM
196	Kiwisaver is a CON JOB, most peoples Kiwisaver savings will be lost because of split marriages, property mortgage sales, economic collapse. Change the Tax base, current IncomeTax and Company (profit) Tax are a JOKE on the Middle income worker. Ask why is only Human Productivity is taxed when a machine doing the same productivity pays NO TAX and the benefit goes Tax free into pockets of a elite few mostly overseas.	9/13/2016 12:23 PM
197	Focus on closing loopholes allowing big businesses to avoid paying their taxes... Eg Sanitarium.. Also tax foreign property investors	9/12/2016 9:17 PM
198	This is the only viable way to afford future liabilities.	9/12/2016 8:36 PM
199	Increase taxes and resume contributions to the NZ super fund	9/12/2016 11:20 AM

Who gets what?

200	reduce got spending on parliament members wages. it's rude to try to reduce old people's income before your own	9/12/2016 8:41 AM
201	Cut it in 10 years with only those currently in it still receiving it.	9/11/2016 10:21 PM
202	It is important to increase taxes now before the size of the working population relative to the retired population declines further	9/10/2016 4:33 PM
203	MAKE EMPLOYERS PAY MORE.	9/10/2016 9:36 AM
204	We pay enough tax and families in Auckland on middle income don't have spare cash for kiwi saver to pay more	9/10/2016 9:20 AM
205	People should not be able to opt out of kiwisaver	9/10/2016 8:54 AM
206	get savings by reducing tax incentives on housing investments	9/8/2016 11:12 PM
207	Have employer percentages raised and give benefit to those who also contribute from their pays.	9/8/2016 3:45 PM
208	Tax the higher earning more change the laws so they have to pay the right amount instead of paying very little out of there millions.	9/7/2016 9:35 PM
209	Keen that people save more (KiwiSaver option), but not convinced that compulsion is the answer	9/7/2016 12:12 PM

Q11 What other changes would you make to pay for the future cost of NZ super?

Answered: 2,098 Skipped: 595



Answer Choices	Responses
Increase taxes in the future	7% 151
Increase taxes now	13% 280
Reduce spending in other areas such as education and health	2% 33
Resume government contributions to the NZ Super Fund	33% 695
Focus on growing the economy	29% 616
Require individuals to save more e.g. make KiwiSaver compulsory	36% 754
Make no changes	5% 99
Other (please specify)	15% 305
Total Respondents: 2,098	

#	Other (please specify)	Date
1	As above	11/29/2016 12:58 PM
2	encourage higher employer contributions to Kiwisaver	11/8/2016 10:24 AM
3	stop Government wasting money that could be channelled into caring for those who have contributed to NZ all their lives.	11/5/2016 8:46 AM
4	Make sure that the rich and companies pay their fair share of taxes	10/31/2016 6:44 PM

Who gets what?

5	Spending on aged health and super are correlated.	10/31/2016 11:01 AM
6	1. Migrants who have left NZ, should contribute fully towards benefits their parents living in NZ get, unless parents have worked themselves to pension eligibility. 1. Minimise social welfare for able-bodied people so it disincentivises welfare reliance.	10/31/2016 10:45 AM
7	Reduce overseas funding/grants etc	10/31/2016 8:54 AM
8	Not lower individual and Trust tax rates. Remove / reduce the Rent subsidies.	10/31/2016 8:49 AM
9	Repeal the tax dodges currently available to the wealthy	10/31/2016 8:16 AM
10	Move to compulsory superannuation saving.	10/30/2016 8:31 PM
11	see above q 10	10/30/2016 4:54 PM
12and focus on growing the economy AND provide incentives to actively contribute to the well-being of NZ in the form of community and environmental development initiatives if one is not employed in the formal economy for any length of time....	10/30/2016 4:32 PM
13	reduce govt spending..eg less ministers	10/30/2016 10:14 AM
14	reduce the cost government control...reduce the number of MPs	10/29/2016 4:08 PM
15	Capital Gains tax on properties that sell for over \$1 million to support the cost of an ageing population (less painful but appropriate)	10/29/2016 3:11 PM
16	Dont let people who do contribute to the countries economy enough to be able to benifet from others hard work	10/29/2016 10:08 AM
17	encourage companies to provide retirement and super schemes (like they used to do), encourage companies to allocate shares in the company (like they used to)	10/27/2016 9:51 PM
18	make immigration requirements stricter as to the amount of money and jobs a person has to have before they can enter the country.	10/27/2016 6:50 AM
19	should pay less tax on super	10/24/2016 11:07 PM
20	Change the critia as outlined above	10/24/2016 4:22 PM
21	And make Kiwsaver compulsory.	10/23/2016 5:30 PM
22	Super is paid by Taxes, come down hard on Fraudsters of Tax and Benefits. Make them pay it back even if only at \$20 a week for the rest on their lives if need be.	10/19/2016 8:23 PM
23	Indexing the super payments to the CPI increases rather than wage increases	10/19/2016 7:54 AM
24	User pays -If you havnt paid into Super you dont get any benefit	10/16/2016 3:12 PM
25	Make individuals responsible for their own outcomes	10/13/2016 7:38 AM
26	only n.z. citizens should receive benefits	10/13/2016 2:18 AM
27	Focus on job growth (which is not the same as growing the economy). Inplement a living wage.	10/12/2016 9:46 PM
28	If there was less inequality in incomes, ie wealth was shared better, people on lower incomes would be able to save more for retirement.	10/12/2016 7:56 PM
29	It is paid for. I have paid taxes. The government needs to stick to its election promises and commitments. It was promised in 1975, by National and they should stick to it. If there is a problem start by reducing the number of MPs and their salaries.	10/12/2016 1:24 PM
30	wealth tax including family home	10/10/2016 10:27 AM
31	why do you ask the same question twice all the time?	10/9/2016 5:58 PM
32	Increase taxes for those earning high salaries.	10/8/2016 3:59 PM
33	reduce wasteful government (and council) spending - already that amounts to millions gone on nothing significant to NZ as a whole and sometimes to NZ at all	10/7/2016 4:43 PM
34	Get these lazy beneficiaries into the work force or don't pay them anything. Solo parents should be allowed one child only and have no other claim. Am sick of the dependance on the Government of a lot of younger people and lazy ones too	10/5/2016 2:48 PM
35	Limit sociali welfare payments to the first two children. How can society seriously discuss limiting superannuation when welfare beneficiaries are have children they can not afford to support?	10/5/2016 12:41 PM

Who gets what?

36	Increase immigration	10/5/2016 10:01 AM
37	Change governments	10/5/2016 4:23 AM
38	Close tax loopholes, introduce capital gains tax, progressive tax system.	10/4/2016 7:56 PM
39	Start deducting compulsory contributions from people to go specifically into the NZ Super fund - sure, a form of taxation but one which will come back to the individual over time!	10/4/2016 6:02 PM
40	Leave tax the same, but get rid of "Working for families" and other government waste such as separate seats for certain parts of the population. Government should also have better control over how beneficiaries spend their food money (they should not be allowed to buy alcohol, tobacco and drugs with the money)	10/4/2016 2:46 PM
41	Stop paying it to everyone as of right.	10/4/2016 12:18 PM
42	Increase the minimum level of KiwiSaver contributions progressively to 15 percent.	10/4/2016 11:59 AM
43	Ensure Multinationals pay their fair share of tax in NZ	10/4/2016 11:02 AM
44	Allow tax relief for people to motivate them to build alternative retirement portfolios then means test these people at retirement.	10/4/2016 10:34 AM
45	decrease the number of government departments and politicians that have become giants in the spending area	10/4/2016 10:27 AM
46	EDUCATE the young ones.	10/4/2016 10:20 AM
47	As above	10/4/2016 10:20 AM
48	0	10/4/2016 10:08 AM
49	See below	10/3/2016 3:10 PM
50	See http://www.henrygeorge.org	10/3/2016 1:39 PM
51	Incentivise private savings as the primary retirement plan, with government support as a backstop for those who really need it.	10/3/2016 12:26 PM
52	Reduce benefits and military spending.	10/3/2016 12:12 PM
53	Make the tax system fairer and more effective now e.g taxes on property speculation, narrowing the options for tax avoidance. Also make KiwiSaver compulsory.	10/3/2016 9:41 AM
54	Reduce spending on defence.	10/3/2016 8:24 AM
55	We are a low wage society - increasing taxes on the lower paid or insisting they save more is punitive. The answer lies in better redistribution of income through the tax system. For your information, I fall into the higher tax bracket and am advocating an increase in my tax and income testing.	10/3/2016 8:06 AM
56	This question assumes an increase and should not be here. It doesn't appear democratic or by choice. This question assumes an increase in age or costs. Poor quality question for this type of survey.	10/3/2016 7:57 AM
57	as above	10/2/2016 4:24 PM
58	stop funding sporting events like yachting so much, stop spending one billion dollars on our foreign ambassadors, their not scrimping to feed themselves, living in million dollar homes and dining out all the time, that's not how normal kiwis live, stop selling our assets, and stop selling our land, homes and businesses to foreign investors, NZ for NZ only, in 50 years time we will be foreign owned in our own country	9/30/2016 10:09 PM
59	not all people earn enough to be able to save. NZ is a low wage economy.	9/30/2016 2:21 PM
60	I believe KSS should be compulsory for many reasons including this one.	9/28/2016 2:13 PM
61	companies should contribute more to Kiwisaver / NZ Super as planned at the beginning and as other countries do; The bad call was to stop their contribution to 3%. It should be 6-8%	9/28/2016 11:39 AM
62	Stop spending. 4 million for a stadium. Put that money into helping families get back in a safe home	9/28/2016 8:58 AM
63	Increase the benefit of kiwi saver to make it more attractive, increase the level of contribution	9/28/2016 8:54 AM
64	no comment	9/28/2016 8:32 AM
65	And make KiwiSaver compulsory	9/28/2016 7:52 AM
66	You can't require single parents to save more it's difficult enough as it is.	9/28/2016 6:07 AM
67	Incentivise personal savings to create a savings culture and put stricter controls on personal lending for luxury goods	9/28/2016 12:25 AM

Who gets what?

68	People who get citizenship should have to pay a lump sum to take into account that they haven't paid taxes.	9/27/2016 11:41 PM
69	Ban 1080.	9/27/2016 11:30 PM
70	Look at the wages of our parliamentarians and government department workers, some have 6 and 7 plus figure incomes, give them pay cuts. Do not hit the poor worker with more taxes. The ordinary Joe Bloggs is already struggling to make ends meet with the cost of living.	9/27/2016 11:24 PM
71	Stop the idiot spending, the government needs to stop all rediculas perks etc this country to small for that shit.	9/27/2016 11:15 PM
72	Change the tax system so that all income realised or not is taxed equally	9/27/2016 9:17 PM
73	Stop people like you moaning on about costs, and recognise the social benefits	9/27/2016 7:54 PM
74	Tie in the payment of superannuation to contributions people have made in the previous 40 years. ie. If you have already received government benefits throughout your lifetime, your superannuation could be reduced accordingly.	9/27/2016 7:45 PM
75	as above	9/27/2016 5:34 PM
76	Turn back the tax cuts for those in upper brackets.	9/27/2016 3:51 PM
77	Reinstate higher levels of compulsory employer contributions to Kiwisaver	9/27/2016 3:24 PM
78	Increase spending in areas such as education & health to educate people how to manage money, create income & self fund retirement	9/27/2016 3:19 PM
79	Politicians take a pay cut and lose all benefits when they retire	9/27/2016 3:15 PM
80	See my last comment.	9/27/2016 12:35 PM
81	Higher tax rate/additional tax bracket for those earning individually over, say, \$120k = 38-40%?	9/27/2016 12:07 PM
82	Raise the age of super so it doesn't become a total monster.	9/27/2016 10:59 AM
83	increase basic wage	9/27/2016 8:34 AM
84	pay a decent benifit for up to two children and then no morewelfare,	9/27/2016 8:29 AM
85	Import highly skilled immigrants to help increase the tax base	9/27/2016 7:29 AM
86	secondary tax on super recipients for their other jobs	9/27/2016 6:40 AM
87	Yes	9/27/2016 6:29 AM
88	Start taxing those who buy houses just for renting already. Our housing market is out of control and throwing a tax for high rollers would help two problems.	9/27/2016 6:09 AM
89	KiwiSaver should be compulsory	9/27/2016 6:05 AM
90	Require employers to pay more	9/27/2016 3:14 AM
91	As above	9/27/2016 12:03 AM
92	sort out housing crisis	9/26/2016 11:17 PM
93	Lots of money has gone on spending elsewhere, whether on overseas aid, or treaty. Payouts	9/26/2016 10:30 PM
94	Growing the economy should encourage green initiatives not environmental destroying fossil fuel industries. We should not sign trade agreements that involve investor state dispute tribunels which will result in the government being sued and our super fund being under threat. Again corporations should pay their share of tax.	9/26/2016 9:12 PM
95	Source the money from youth and beneficiary's who are able to work but choose not too. There is too many excuses for people who choose a life sponsored by the tax payer. The retireries have paid their share and deserve it more and need it more	9/26/2016 9:10 PM
96	Compulsory pay in - pay out	9/26/2016 7:06 PM
97	.	9/26/2016 6:56 PM
98	Focusing on improving the returns from kiwis aver by minimising fees etc	9/26/2016 6:16 PM
99	D	9/26/2016 6:11 PM
100	Less MP's in Government and make changes to MP payments	9/26/2016 3:51 PM
101	There are lots of ways businesses and people can avoid paying tax. I would get rid of the loop holes so that businesses and people are paying a fair amount of tax.	9/26/2016 3:30 PM

Who gets what?

102	It's realistic have to start saving now	9/26/2016 1:59 PM
103	Increase employer contributions to KiwiSaver, especially for larger companies. Why should there be a threshold for individual tax pays, but not for companies? The larger companies can afford to contribute more than small entrepreneurs. And go after the big tax evaders like Google and Apple, rather than wasting taxpayer resources on the little guy!	9/26/2016 1:48 PM
104	Encourage self funding and discourage free loading	9/26/2016 11:39 AM
105	Close the inequality gap, look for innovative ways - NOT DAIRY, OIL, ETC - to grow the economy	9/26/2016 11:24 AM
106	why is reduce spending in health and education even an option? are you being serious? how about taxing the super wealthy!?	9/26/2016 10:47 AM
107	Already well and truly answered this question!!	9/26/2016 10:47 AM
108	reduce spending in NON-social services, such as military and corporate subsidies etc.	9/26/2016 9:29 AM
109	Divert all oil and gas revenues/royalties to the NZ Super Fund	9/26/2016 8:37 AM
110	Delete the Reserve Bank. An unnecessary expense in a country that prides itself in being a free market economy. Let the market / individual banks and their Customers decide what they will pay for credit / loans. Meddling in the cash rate only keeps the NZ hung up on what the NZRB will do next, instead of forging ahead and growing the economy. (let NZ lead the way in change again - same as we did giving women the right to vote). Another practical step in SMALLER Government and money saved.	9/26/2016 8:23 AM
111	Make a small increase in tax. 5c to big business 2c to everyday citizens. Then use this for food in schools and education. Bringing down study fees. Super. Health care. Infrastructure.	9/26/2016 7:42 AM
112	the born and bred hard working kiwi who has worked all their life deserves Super. Increase the number of years you need to be in NZ to receive this and ensure all citizens pay into this. The elderly have a lot to offer the community. Love compassion wisdom and family. They are a nuisance they are our history. Cherish them	9/26/2016 7:19 AM
113	as stated above	9/26/2016 7:16 AM
114	If everyone paid a little bit more on tax now it would help	9/26/2016 5:38 AM
115	Add a levy (one off tax/payment) when visa's issued thro immigration, people are desperate to move here, would create a constant flow of income to put in the pot to support the retirement fund.	9/25/2016 10:25 PM
116	everyone should be saving, including those who don't earn, such as stay at home mums	9/25/2016 9:11 PM
117	Focusing on growing the economy is what we have always done. It's a cope out line from page one on how to be a politician. Increasing taxes is a scare tactic to alienate workers against the elderly, resuming government contribution yes and reducing spending on other services is silly as the mandate to the government is to do that anyway.	9/25/2016 7:12 PM
118	eliminate all globalist related corruption based on profiteering through non labour related methods. interest accruing loans should be abolished	9/25/2016 6:41 PM
119	A better tax system where all income is taxed including capital gains and shares etc.	9/25/2016 5:56 PM
120	Na	9/25/2016 5:31 PM
121	Look at the aging population and the unemployed, 1 needs work the other ends work	9/25/2016 5:23 PM
122	Increase age of eligibility	9/25/2016 12:57 PM
123	See above	9/25/2016 12:28 PM
124	Increase the age for super payouts but also include a medical test to ensure that those that can work up to 65 can physically do so..	9/25/2016 12:12 PM
125	Increase incentives to save for retirement	9/25/2016 11:27 AM
126	reduce eligibility, increase age of current super.	9/25/2016 10:49 AM
127	Increase taxes, resume the Govt NZ Super scheme (that was plundered) compulsory Kiwi Saver	9/25/2016 10:07 AM
128	such as oil and coal	9/25/2016 9:54 AM
129	Capital gains on investment property	9/25/2016 7:45 AM
130	Include financial literacy at school level, using real world examples. Clamp down on tithing and loan sharks preying on people less financially literate and in financial stress. Tax churches.	9/25/2016 1:26 AM
131	Get unemployed to work for their dole.	9/24/2016 11:37 PM

Who gets what?

132	Increase funding for things that benefit young people e.g. paid parental leave and student allowances	9/24/2016 10:31 PM
133	All foreign companies repatriating profits as expenses taxed on turnover in NZ. Eg Air BnB, to avoid tax avoidance	9/24/2016 9:48 PM
134	Capital gains tax and other taxes, regulations and incentives to reduce the ability of rich to get richer. Spread the money around. Tax overseas companies such as Google who are making money off our market.	9/24/2016 9:31 PM
135	I think when you leave NZ your superannuation should be stopped from the day after you leave until the day you return like benefits. One rule for all .	9/24/2016 8:35 PM
136	What do some of us who have lived and worked here for years have to do to make the government stop people from the age of 50 coming into this country	9/24/2016 7:04 PM
137	Stop giving money away and or spending stupid things like Flag changes	9/24/2016 6:10 PM
138	Take the tax off interest so people are more likely to save for the future, at present 33% interest, on a 2% interest is corrupt and stopping honest people from saving for retirement.	9/24/2016 6:00 PM
139	As before	9/24/2016 5:52 PM
140	close the gates at the border. take no refugees for say 5 years as they come in and go straight to WINZ and get all the handouts.	9/24/2016 5:16 PM
141	There appears to be a lot of waste of taxes being used on things like international travel as well as the 'perks' for current and former politicians. What other career gives on-going travel perks etc for the politician and their family. Also, stop giving massive pay increases to politicians when other public servants are being kept to the most minimal increases that don't even keep up with the cost of living. Also, stop wasting money holding referenda and then not going with the result.	9/24/2016 4:37 PM
142	Increase jobs and reinstate training for those out of work or made redundant	9/24/2016 4:25 PM
143	free education so that everyone gets a chance to become like Graeme Hart & John Key, so called self-made but actually made by a decent FREE education and a FREE postgraduate education (Graeme Hart, MBA. Richest man in NZ) . Only thing that's going to help me increase my income right now is constant retraining assistance to keep up with technology. All of us educated young people have started so far on the back foot	9/24/2016 3:42 PM
144	Fund the ird to chase the wealthy tax avoidance	9/24/2016 2:53 PM
145	Not sure	9/24/2016 2:20 PM
146	only give it to people who have paid tax in NZ	9/24/2016 11:42 AM
147	But use the Australian system where employers have to pay more	9/24/2016 11:14 AM
148	Do we want a country that looks like south. America ?	9/24/2016 8:41 AM
149	there are far too many people getting social service money, who are capable to work.	9/24/2016 8:29 AM
150	less money in other benefits	9/24/2016 6:32 AM
151	..o pay increases for politicians	9/24/2016 1:14 AM
152	get the government to stop wasting money ---flag referendum , black yacht , foreign aid (look after our own yet . and stop saying cuts come from education and health -what about defence and government departments that have big salary earners , ie high court judges salaries are over the top for example	9/23/2016 11:29 PM
153	Most kiwis (who live here and pay taxes) have already contributed...it is the government responsibility to pay for their retirement not give our money away to support those who come too late to contribute	9/23/2016 11:25 PM
154	reduce MPs and PM staffing cost, operating cost and their wages	9/23/2016 11:24 PM
155	Only give the pension to NZ born residents	9/23/2016 10:26 PM
156	as above	9/23/2016 10:26 PM
157	Cut the payments made to ex politicians and any extras that they receive.	9/23/2016 9:52 PM
158	everyone should have some sort of investment for the future.	9/23/2016 9:51 PM
159	Utilise natural resources more	9/23/2016 8:50 PM
160	Tax high income earners more	9/23/2016 7:49 PM
161	Stop all Treaty of Waitangi payments immediately and enforce rate payments on Maori land so that it's not a burden on all New Zealanders including Maori.	9/23/2016 7:17 PM
162	Bring in compulsory medical insurance	9/23/2016 5:41 PM

Who gets what?

163	idk	9/23/2016 5:26 PM
164	As more people retire we will have to find more money to fund the care and medical costs, ie hospital stays and procedures	9/23/2016 4:06 PM
165	Tax other areas like carbon tax, or ensure companies like Apple Inc pay their fair share.	9/23/2016 3:37 PM
166	Provide tax incentives for those saving for their future, plus help them continue to work by having things like house cleaning and gardening be tax deductible. This would encourage more people to work.	9/23/2016 12:47 PM
167	tax overseas landowners	9/23/2016 12:34 PM
168	Stop Immigrants who have not worked 20yrs Minimum getting Super or Hospital services. The \$ belong to us who have worked and paid and still pay Taxes.	9/23/2016 11:59 AM
169	Definitely NOT reduce spending on health or education. We will be paying the cost of our too-lean spending now for many years to come	9/23/2016 10:53 AM
170	I would have selected	9/23/2016 9:35 AM
171	Stop government spending on politicians and their exorbitant costs	9/23/2016 7:15 AM
172	See previous answers re progressive and wealth/capital taxes and sovereign money	9/22/2016 11:43 PM
173	reduce the benefits for the retired people who are not productive in our economy. They get subsidised rates, immense amount of healthcare support, transport subsidies, etc. all the while leading a wealthier lifestyle than the general working families.	9/22/2016 10:17 PM
174	Reduce spending in other areas -not health and education	9/22/2016 9:11 PM
175	Taxes at the top end of the scale need to be collected just like the rest	9/22/2016 8:48 PM
176	All pensioners must use their surplus assets to fund their retirement before they are eligible for a pension. ie Holiday homes and businesses	9/22/2016 8:35 PM
177	Reduce government wastage.	9/22/2016 8:31 PM
178	Be more selective of who qualifies for this	9/22/2016 7:59 PM
179	and spend those taxes on pensions...not other crap..	9/22/2016 6:41 PM
180	Cut members of parliament income and spending	9/22/2016 6:40 PM
181	Complete overhaul of the welfare system	9/22/2016 5:40 PM
182	Compulsory kiwisaver of 1% income	9/22/2016 3:17 PM
183	Increase KS NZ Govt contribs to low income people while requiring them to join. Use the increased taxes on top 10% to subsidise increased Govt contribs to KSAver for low income families.	9/22/2016 2:53 PM
184	Taxes should be increased on higher incomes to address inequities	9/22/2016 2:29 PM
185	As above	9/22/2016 2:03 PM
186	I'm sure spending could be reduced in other areas but education and Health!!!	9/22/2016 1:28 PM
187	Increase GST	9/22/2016 12:46 PM
188	Educate people properly about the cost of retirement and their options!	9/22/2016 11:38 AM
189	Stop bringing in foreigners	9/22/2016 11:23 AM
190	financial monetary education	9/22/2016 11:02 AM
191	Incentives to encourage people to save more (eg: tax benefit)	9/22/2016 10:17 AM
192	Require those with trusts and housing investors to pay their fair share of tax.	9/22/2016 9:47 AM
193	Reduce education spending only, not health.	9/22/2016 8:34 AM
194	Covered in other questions	9/22/2016 8:32 AM
195	Tighten up KiwiSaver loopholes where some employers avoid contributions by stating they are included in the employees salary.	9/22/2016 8:31 AM
196	tax is too low - both individuals and government need to think and plan long term	9/22/2016 8:25 AM
197	Increase taxes in higher tax brackets.	9/22/2016 3:01 AM

Who gets what?

198	Grow our assets as a country to ensure sustained future income	9/21/2016 11:23 PM
199	Cut back on DPB amounts	9/21/2016 11:03 PM
200	Increase contribution rates to Kiwi saver.	9/21/2016 11:00 PM
201	Super should be a transfer from employment, otherwise stay on main benefit at main benefit rates	9/21/2016 10:32 PM
202	Capital gains tax, increase taxes hugely for those earning above 200K	9/21/2016 10:05 PM
203	Tax businesses more and increase tax in highest income brackets.	9/21/2016 10:05 PM
204	Educate people about money and saving for retirement	9/21/2016 9:56 PM
205	Stop selling state assets	9/21/2016 9:49 PM
206	Personal responsibility for most health issues such as obesity. That is costing the country a huge amount.	9/21/2016 9:35 PM
207	Raise GST by 0.5% maybe. Its no good growing the economy if people are imported from overseas who need government assistance like robbing Peter to pay Paul. The world does not need poor countries population growth to continue as they are. Can you imagine what the relatives of the above Congolese family said when he told them about GB, "Gee I want some of that." Who wouldn't. A few years ago I read that from official information from the world's countries and their population growth, the top nine increases came from Africa and the tenth was Afganistan. That 80% of the babies born in the USA were born to a 20% minority. Lastly please don't label me as a racist - I am not, and remember you asked me to comment. I believe mankind's destiny is in space, that is if we don't kill ourselves off first with overpopulation. Furthermore, I think it is shocking with regards to the recent increase in house prices, and you are talking about the future of NZ superannuation. Get real please.	9/21/2016 9:26 PM
208	Sort out trust tax avoidance, corporate tax avoidance, propping up farmers, charter schools and other spurious neo-liberal ideas. Invest in health, education and people. There is no such thing as a rock star economy.	9/21/2016 9:21 PM
209	make peopke work . maker it stricter for dpb	9/21/2016 9:08 PM
210	Should make kiwi saver compulsory	9/21/2016 7:51 PM
211	It's all about us taking responsibility for our own retirement and it needs to start now with compulsory superannuation with healthy incentives	9/21/2016 6:33 PM
212	people can't save what they dont have	9/21/2016 5:41 PM
213	Income testing and residency	9/21/2016 4:25 PM
214	Make KiwiSaver more equitable for those on lower incomes through tax relief.	9/21/2016 3:57 PM
215	Stop the government gifting money and running stupid 20million dollar referendums	9/21/2016 3:31 PM
216	Reduce the gravy train of Waitangi treaty settlements etc.. Reduce social welfare.. Particularly around women who have multiple children to different husbands.. More private sector involvement in Welfare.	9/21/2016 2:21 PM
217	Income testing recipients should free up some money	9/21/2016 1:46 PM
218	As above, the change needs to reduce the cost, not figure out how to pay for a broken system	9/21/2016 12:04 PM
219	Capital gains, land tax, stamp duty - it is ludicrous we don't have one or more of these (see also 'housing crisis')	9/21/2016 11:48 AM
220	Get rid of the tax-exemption on housing, so that people will focus on building businesses that generate jobs and tax that will fund our future retirement.	9/21/2016 11:00 AM
221	I'd stop tax cuts for the wealthy, pending money on being involved in other peoples wars, bribing rich people from overseas, and bailing out corporate failures.	9/21/2016 10:29 AM
222	Again- survey bias. Not really a survey that meets standards of validity is it?	9/21/2016 9:09 AM
223	But requiring extra saving must be accompanied by tax concessions on interest.	9/21/2016 8:42 AM
224	Look at further alternatives	9/21/2016 8:29 AM
225	People who live on or below the bread line simply do not have the means to save. Until something is instituted to reduce the wage gap by reducing outrageous salaries	9/21/2016 8:12 AM
226	Government spending needs to be better managed. I.e millions on a referendum to keep the same flag.	9/21/2016 7:36 AM
227	Save on unnecessary government spending and slow down increase of income of excessively high in come earners.pay living wage	9/21/2016 7:23 AM

Who gets what?

228	Allow more flexible contribution levels to Kiwisaver. e.g. 1, 2, 3, 4 ... 10% where an employer say has to match 50% of an employee's contribution, upto say 10%, e.g. employee contributes 1% employer 0.5%, employee 10%, employer 5%, employee 11%, employer 5%. No tax on employer contributions so full amount gets contributed.	9/20/2016 10:44 PM
229	If you work fulltime you don't get it until you retire	9/20/2016 10:25 PM
230	make employers pay more by getting them to pay a fairer share of the tax burden	9/20/2016 10:17 PM
231	Increase effective corporate tax and enforce its collection.	9/20/2016 9:29 PM
232	Target a tax on baby boomers approaching retirement.	9/20/2016 9:21 PM
233	Stop people from evading tax	9/20/2016 9:06 PM
234	As stated previously, introduce income testing for Super and increase the age of entitlement from 65 which is too low.	9/20/2016 8:32 PM
235	People need to be more self reliant and encouraged to save for themselves. The more we have in our retirement the better for the economy as we will have more spending power and be less of a burden to future generations.	9/20/2016 8:09 PM
236	Employer should put in 9% super from your pay.	9/20/2016 6:35 PM
237	Compulsory retirement savings- a scheme that no government can play around with!!	9/20/2016 6:31 PM
238	Stop ministers travelling overseas, lower their incomes. That should start at the top, down to local government/councils.	9/20/2016 5:18 PM
239	Make the wealthy pay as much tax as low income and middle income people do on their earnings. Stop tax avoidance.	9/20/2016 4:51 PM
240	kiwi saver needs more flexibility with contribution size	9/20/2016 4:21 PM
241	Require employers to increase savings-match contributions to Kiwisaver. Plus increase govenrment Kiwisaver tax credit.	9/20/2016 4:05 PM
242	as a NZ born health worker, our health spending is OTT. Lifestyle choices are major causes for people's ill health. Target wellness programmes instead to educate	9/20/2016 3:39 PM
243	Stamp duty imposed on the sale of houses.	9/20/2016 1:02 PM
244	Increase taxes on high income earners (over \$80k+)	9/20/2016 10:25 AM
245	3 percent not enough compulsory in KiwiSaver , increase to at least 8 percentage	9/20/2016 9:44 AM
246	It is quite a loaded question to say reduce govt spending in health and education. Spending could be reduced in many other ways, reducing the number of MP's to 99, reducing the salaries of govt department CE's, move call centres and head offices of govt departments out of Wellington and to the provinces etc.	9/20/2016 7:13 AM
247	never reduce spending on health and education	9/20/2016 3:43 AM
248	Introduce new taxes - i.e. land tax, increase cost for using roads	9/19/2016 10:50 PM
249	More education about cost of retirement, working on integrating older workers into workforce in part time roles better	9/19/2016 10:43 PM
250	Lower the pay rates of public sector officials (ie politicians) and politicians 'pet projects' and invest in super, health and education	9/19/2016 10:39 PM
251	People that have worked and paid taxes should get more than those that choose not to work and live on benefits all their lives	9/19/2016 9:09 PM
252	Reduce govt spending in areas other than education and health	9/19/2016 8:15 PM
253	NZ superannuation has to change not other policies	9/19/2016 8:04 PM
254	Make it harder to qualify	9/19/2016 2:10 PM
255	Encourage kiwi saver by offering more tax breaks for lower earning people's contributions.	9/18/2016 4:53 PM
256	W	9/18/2016 3:00 PM
257	Means test the super now.	9/18/2016 1:59 PM
258	I	9/18/2016 1:33 PM
259	Restrict population growth.	9/17/2016 11:59 PM
260	See below	9/17/2016 5:19 PM
261	take more money from the top bracket of earners and those that have off shore accounts and hide money	9/17/2016 2:18 PM

Who gets what?

262	Reduce spending on welfare 'bludgers'	9/17/2016 2:04 PM
263	Starting making the wealthy pay higher taxes leave the bloody rest of us alone!	9/17/2016 2:03 PM
264	Kiwisaver is distinct. NOT a substitute for Super.	9/17/2016 1:18 PM
265	Revisit current spending priorities, eg we are currently spending billions on roads and defence and irrigation systems for dairy farmers - are these more important than education, health and welfare of our citizens? Currently yes, looks to be, so	9/17/2016 11:44 AM
266	Add targeted health cost taxes to products identified as contributors to poor health in old age.	9/17/2016 11:28 AM
267	Reducing spending on education and health is one of the worst decisions a govt can make. The wealthy should be taxed more, corporations should be taxed more. The common people should have no increase in taxes	9/17/2016 10:40 AM
268	Implement alternative method for people to save for their retirement & to fund NZ Super	9/17/2016 8:59 AM
269	Reduce inequality within society.	9/16/2016 11:45 PM
270	Reduce the payment to the longer term ie more than twelve month unemployed so they will want to find employment and contribute to the tax paid	9/16/2016 4:56 PM
271	User pay so super is paid on the percentage of contribution they have made via their tax	9/16/2016 4:22 PM
272	small contributions by everybody to the Super fund.	9/16/2016 3:54 PM
273	I reiterate tax emotions on contributions to kiwisaver	9/16/2016 2:27 PM
274	no dole for children leaving school. compulsory work schemes	9/16/2016 1:06 PM
275	Increase employer and employee contributions to kiwi saver	9/16/2016 9:19 AM
276	Review (to raise) the tax threshold of the wealthy	9/16/2016 8:57 AM
277	Everyone should receive a universal minimum income	9/15/2016 8:15 AM
278	H	9/15/2016 2:20 AM
279	Ensure equitable distribution of funding	9/14/2016 6:20 PM
280	Increase spending on health and education to make this country a more healthy and prosperous nation.	9/13/2016 11:47 PM
281	Compulsion is the only way to provide for our future.	9/13/2016 9:17 PM
282	It is not a TAXPAYER problem, put the question back to Politicians who have mismanaged the economy and our Social Security payments at 7.5% of all income we have earned over the last 60 years!	9/13/2016 12:23 PM
283	Introduce a capital gains tax	9/12/2016 11:51 PM
284	Why is reduce the size of government not an option?	9/12/2016 8:36 PM
285	Just cause	9/12/2016 7:13 PM
286	Restrict access to those with savings over \$xyz amount (work out average costs to live and have some enjoyments per year for xy years. eg John Key has \$50 million in assets. Does not require NZ Super to live after retirement so should not have access to NZ Super Fund. Increase taxes for those earning over \$80k,	9/12/2016 3:03 PM
287	Ensure business pay more tax and set a higher tax rate for higher income earners	9/12/2016 11:01 AM
288	reduce govt spending on parliament members wages. it's rude to try to reduce old people's income before your own	9/12/2016 8:41 AM
289	Tax on polluting corporations.	9/12/2016 7:33 AM
290	Educate high school students on taxation and investments. Also talk about the importance of future planning.	9/12/2016 1:34 AM
291	Employers should make contributions too	9/11/2016 6:22 PM
292	Educate the public about long term savings goals and give lower socio economic neighbourhoods an extra boost in educational and job support	9/11/2016 1:27 PM
293	Increase employer contributions to Kiwisaver	9/10/2016 4:33 PM
294	Put the burden on employers.	9/10/2016 9:36 AM
295	Yes everyone should do KiwiSaver but not everyone can put in high amounts	9/10/2016 9:20 AM
296	People must save for their own retirement	9/10/2016 8:54 AM
297	Make highest income earners pay significantly more in tax.	9/9/2016 2:50 PM

Who gets what?

298	INCREASE spending on education and then healthcare. 80% of what a human learns occurs within the first 3 years of life. Education starts young and prevention is cheaper than trying to solve problems further down the track. Introduce money management, budgeting, and health into the school system.	9/8/2016 10:54 PM
299	Cash builds cash. Targeted investment. And compulsory contribution, which stops some spending whilst others save and then get penalised. Also more tax breaks to save.	9/8/2016 8:34 PM
300	Have incentives to those who wish to self fund, eg Tax breaks.	9/8/2016 3:45 PM
301	Link super to specific PAYE payments, not general tax. These payment to go into a super fund, not general tax spend.	9/8/2016 3:40 PM
302	I would dramatically increase preventative health investment, e.g. to reverse growing diabetes crisis, in order to reduce burgeoning health spend.	9/8/2016 3:25 PM
303	Increase spending in education especially special education, and family services. The more contributing members of society we have the better we can look after ourselves and family members rather than relying on government in later years	9/8/2016 10:18 AM
304	Increase number of years one must live in NZ before they qualify	9/7/2016 8:48 PM
305	Explore new, novel economic theories which can vastly increase consumption by speeding up the money-go-round for the bottom 90%	9/7/2016 1:20 PM

Who gets what?

Q12 Please help us understand why you have selected the answers above?

Answered: 1,018 Skipped: 1,675

#	Responses	Date
1	Too much tax paying dollars being wasted on political Ventures	11/29/2016 12:58 PM
2	Common sense.	11/29/2016 12:55 PM
3	No comment	11/14/2016 10:49 AM
4	This would help people to decide to add more savings of their own when they can	11/8/2016 10:24 AM
5	Putting more Government contributions to the NZ Super Fund would mean there is more money to hand out by way of Nat Super	11/7/2016 11:44 AM
6	NZers should learn to save for their needs and so should local government. You can't take people to ransom because you can't budgeted for future necessities.	11/6/2016 8:51 PM
7	Far to much emphasis is currently put on the plight of the baby boomers and far too little on the long term future of ALL New Zealanders	11/6/2016 12:31 PM
8	So many people volunteer willingly to make NZ the wonderful country that it is. Why shouldn't they expect to be cared for in their old age as they continue to support their local communities. So many struggle all their lives to raise their children and have a safe home to live in. When they get to 65 why should they have to continue to battle just to survive? The pension is adequate if one is careful and save for a rainy day. There is too much of our money wasted on silly Government mistakes with pay-outs on errors. As for the "flag" issue???	11/5/2016 8:46 AM
9	1) As a state funded pension, are proportion of state revenue should be redirected to NZ super. 2) Individuals need incentives to fund their retirement. Sometimes, a negative inducement is the way to go.	11/2/2016 1:57 PM
10	As a revenue generating tax payer, I want to see my tax contributions going towards my grandchildren's welfare fund. But it's hard to see how any "revenue" is going to be generated when western governments are driving down interest rates. So.....from whence commeth the cash flow to pay pensions in a world of ZERO Interest on investments?	11/2/2016 11:27 AM
11	Higher taxes are needed to fund increased government contributions to NZ Super Fund without reducing spending in other areas.	11/1/2016 7:34 PM
12	Having sufficient money for retirement should be the main responsibility of the individual not government. Empowering people and encouraging a savings culture will make the biggest impact.	11/1/2016 9:11 AM
13	Logic.	11/1/2016 1:10 AM
14	The favourite focus needs to move to make people responsible for themselves through compulsory KiwiSaver contributions.	10/31/2016 11:10 PM
15	reirement needs a three legged stool: 1) Super, 2) KiwiSaver and 3) personal savings/investments or further gvnt assistance	10/31/2016 10:08 PM
16	To benefit from pension you should have contributed your fair share of taxes	10/31/2016 6:44 PM
17	It is clear that those who have voluntarily joined kiwisaver have been able to save so much more than if it had been set aside themselves and therefore compulsory saving would be a huge benefit. NZ Super Fund is spectacular success and warrants continued government contributions	10/31/2016 5:36 PM
18	I think the focus needs to be on more productive use of tax payers funds.	10/31/2016 4:42 PM
19	Obvious	10/31/2016 12:10 PM
20	We will have to admit that providing NZ Super ongoing will require an increase in taxes that we pay. This should be spread across everyone and not funded through cutting budgets in other well-needed areas. Which government chooses to raise taxes though will be unpopular - it's unfair. We have to realise that if we want NZ Super to be around when we reach retirement age, then we need to start paying for it.	10/31/2016 12:03 PM
21	Work on the big picture, and focus on increasing the national income. Growing income is positive effort, cost-cutting is negative in thinking, except as regards curtailing wasteful spending e.g. long-term reliance on benefits by able people.	10/31/2016 10:45 AM

Who gets what?

22	The Super Fund is huge and should be kept that way, by continued top-up as it will pay pension entitlements well into the future. As the Super Fund eventually reduces in size, self-funded Kiwisaver contributions can then kick in as a partial offset to continued increase in the pension payments.	10/31/2016 10:15 AM
23	I'm not 100% against raising taxes, but when you have a much smaller pool of working age people supporting a huge pool of retirement aged people it starts to feel very unfair. Super isn't enough to live off of anymore, so I think as a country we really need to think about compulsory savings.	10/31/2016 9:11 AM
24	As well as the horrible baby boomer bulge working through the system people are living longer after 65. It is too late to change the baby boomer bulge. Push the age of entitlement out, and allow those of us fortunate enough to be working to choose to defer super while we are working, with some incentive... The Accommodation supplement is another horrible number for old people. We have to address that too. If the country cannot afford current market rents, then let rents find their own level...	10/31/2016 8:49 AM
25	grow the economy - which would generate more taxes.	10/31/2016 8:37 AM
26	We all need to contribute to a healthy society and think about growth not just cuts all the time. Be creative. Be positive. Creative solutions for the good of all. We need out of the box thinking and none of the "given responses" give that	10/31/2016 8:29 AM
27	Need to do something, or the system will fail	10/31/2016 8:27 AM
28	Super is important for support to the less wealthy and those who have not opportunity to provide for themselves. It is a community social responsibility in our egalitarian society.	10/31/2016 8:16 AM
29	This is one of the areas where wealth should be shared	10/31/2016 4:10 AM
30	I think it is important that we are capable of looking after the retired community	10/31/2016 2:52 AM
31	Compulsory saving should start from the time a person starts work.	10/30/2016 8:31 PM
32	Super needs to change to a support mechanism for the less fortunate rather than a payment as of right.	10/30/2016 4:54 PM
33	Increase the band for taxation. Spread the pain. Yes do target the high rollers with high taxes but also touch those at the lower end of the scale.	10/30/2016 4:41 PM
34	Incentives to contribute to the health of the country and it's communities and environment are important when employment in the formal sector is not possible.... Every person has an obligation to contribute to the development and sustaining of a healthy community, environment and economy. To enjoy the fruits you should have contributed	10/30/2016 4:32 PM
35	Seem logical to me.	10/30/2016 10:26 AM
36	Increasing taxes leads to a gravy train with ganouts in all directions if you have problems understanding that then look at 9 years of Labour 39% tax as top tier and the gimme gimme society that bread but it is my right my reply it is not you need to earn it	10/30/2016 6:38 AM
37	Start contributions for future generations	10/29/2016 11:30 PM
38	We have made ourselves a benefit state so instead of sending our money offshore we need to look after ourselves first	10/29/2016 8:15 PM
39	More income tax equals more to support pensioners	10/29/2016 7:35 PM
40	A growing economy will contribute to increase in government revenue and more money for the NZ super fund.	10/29/2016 5:24 PM
41	...greed is always at the top' the rich get richer and the poor just shuffle along til the end..	10/29/2016 4:08 PM
42	too much money being made from non taxed capital gains, too many big companies not paying tax, top tax rates too low, working for families should be scrapped.	10/29/2016 3:36 PM
43	Govt. has a responsibility on our behalf. CGT is unpopular..but when used to support ageing costs/needs...it will be more widely accepted.	10/29/2016 3:11 PM
44	Govt needs to invest for NZ's future!	10/29/2016 1:48 PM
45	Need more saving	10/29/2016 1:32 PM
46	some of my reasoning's are covered in Q9 - I do think we can do things better and differently, I work in a hospital situation and I think you would be surprised/shocked to know of how many people just do not look after their health, appalling really, imagine if that could be improved and the savings that could be made there,	10/29/2016 12:12 PM
47	mmmm	10/29/2016 12:06 PM

Who gets what?

48	Unfortunately part of growing our economy includes more immigration, which leads to more people being eligible to NZ super which leads to the endless cycle of events that we are now looking at. There is no correct answer. Taxing New Zealanders more only means that they do not have more in their pockets to be able to save more for their retirement, also who is to say that successes governments won't keep putting the extra to super as intended. Unless you create a system similar to the UK's National insurance system and have that tax dedicated to national super and therefore what you get back at retirement will reflect what you have paid in over your working life.	10/29/2016 11:57 AM
49	All people need to realize that superannuation is something that can be invested in during their working life. Beneficiaries need to contribute as well during their time. Restrictions should apply to the time beneficiaries are allowed to be receiving benefits	10/29/2016 10:54 AM
50	Spending could be easily reduced by reducing wastage (particularly in health). Government contributions are a right and proper use of our taxes. Retirement funds (not necessarily Kiwisaver) are probably imperative for the future as our population ages, but much thought would need to be put into the administration of them.	10/29/2016 10:52 AM
51	If the government resumed contributions to the NZ Super Fund there would be no need for drastic change.	10/29/2016 10:51 AM
52	Because I believe that there should be some advantages to being a NZer and working here.	10/29/2016 10:08 AM
53	The younger generation need a compulsory saving fund, they have a very good earning power and need to think about retirement money earlier in their career.	10/29/2016 9:46 AM
54	A user pay system, mainly for immigrants	10/29/2016 7:49 AM
55	INCREASE TAXES ON HIGHER EARNERS- NOT PUNITIVE BUT FAIRER	10/28/2016 6:49 PM
56	its my dam money ...why hold it to ransom?	10/28/2016 6:07 PM
57	Most other countries of the developed world have compulsory employer/employee-funded pensions; only people who have never contributed to such schemes (this means they have not worked) and remain under a certain minimum income threshold should receive a social welfare benefit; only eight banana republics and one city have a "universal" pension like New Zealand, with eligibility based on residence.	10/27/2016 11:44 PM
58	People don't focus on retirement	10/27/2016 9:53 PM
59	many people have multiple insurance and retirement schemes for when they retire. remember the backlash from businesses and the National Party when Kiwisaver was proposed? It is understandable when you already have two or three super funds already.	10/27/2016 9:51 PM
60	While making KiwiSaver compulsory is a good idea, it should only be to secure a supplementary pension, as is common overseas. The system has to make allowances for those who have been unable to save (e.g. child-rearers and the sickly).	10/27/2016 9:47 PM
61	Too many people do not have any idea about saving and for some there is no other way other than to make it compulsory.	10/27/2016 8:47 PM
62	Saving for retirement will need to be a requirement for the future	10/27/2016 4:21 PM
63	current government revenue will allow further investment for the future	10/27/2016 8:57 AM
64	tax rates are relatively low for high income earners who hide earnings with property investments etc, tax free retirement savings why not?	10/26/2016 7:11 PM
65	encourage young NZ to think to the future a bit more instead of living for the day	10/26/2016 5:16 PM
66	Super should stop in 30years, kiwi saver should be compulsory with no allowance to stop payments into the fund	10/26/2016 4:48 PM
67	compulsory deductions from income and pay out super according to the years having lived and worked here in New Zealand. some of the swiss never had their savings overseas deducted and got away with by not declaring that. us now we just get done regardless with section 70. why not going after the ones and do it correctly 20 years back and across the board scrap section 70, hence paying nat super according to the years living here. also stop paying super if people cash in super and go overseas again to come back every now and then to cash in on super again. this needs to be stopped. real proof of living here not just coming for a holiday back to NZ and the leave again	10/26/2016 12:10 PM
68	taxation is a very hot issue for people in the work force - but first \$10,000. of income should be tax free that would help - and save a lot of paperwork in IRD - Kiwisaver is great an intelligent vehicle for helping people in the workforce become more savings aware for retirement and gives them a supplementary income on retirement to help with expenses and with old age pension (which should by the way be one amount for all eg \$300. per week per individual for everyone - not the stages as at present ie living alone single sharing married couple - one amount of old age pension as in other countries with means testing and people can keep their own savings (supplementary income) to help with their expenses in retirement and not become social welfare bludgers on the State systemas is happening at present...	10/26/2016 11:27 AM

Who gets what?

69	Make Kiwisaver compulsory infill retirement no withdrawals	10/26/2016 11:04 AM
70	it is wise to save , a bad side effect of social welfare is the expectation without the effort but i am totally for comprehensive free health care and education	10/25/2016 5:57 PM
71	I am a National party supporter but the decision not to contribute to the super fund is idiotic given the forecast costs. It should be mandatory for governments to contribute (although I know this will never happen given the principle of parliamentary sovereignty). Kiwisaver should be compulsory. If people have been forced to save from their first pay check like I have then they won't even know the money is gone. Retain the current Kiwisaver withdrawal exemptions for emergencies (ill health, first home etc). Compulsory savings has helped in Australia and will ensure that we don;t have a generation of impoverished elderly (should superannuation become means tested)	10/25/2016 2:53 PM
72	all people who earns should be a member no opting out hardship should get extra put in after their benefit	10/25/2016 12:05 PM
73	I do not believe there is a right to Super unless you have been a tax contributor for 25 years at age 65 or you have transferred in a corresponding overseas state pennsion	10/24/2016 4:22 PM
74	Increase the expectation of saving for retirement from your first job.	10/24/2016 4:07 PM
75	none	10/24/2016 12:21 PM
76	Common sense.	10/23/2016 5:30 PM
77	Makes sense to me!	10/23/2016 1:56 PM
78	Do not need to change but it should be compulsory to be in kiwisaver	10/21/2016 6:17 PM
79	Pretty straightforward: we need to encourage a "savings" culture. currently, young people especially, with student loan debt and high mortgage repayments are also going to be shouldering the burden of paying NZSuper. That's not acceptable. My generation needs to be investing NOW to pay for our future	10/21/2016 4:09 PM
80	Because we worked our whole lives out and paid taxes accordingly, and paid some times high interest rates.	10/20/2016 9:48 AM
81	The affordability of Super will be better if Government resumes contributions to the Super Fund, grows the economy and if taxpayers save more through Kiwisaver.	10/20/2016 9:20 AM
82	See previous comments	10/20/2016 8:42 AM
83	A tax increase, paid directly into a Super fund now would get us a long way down the track to affording future mass retirement. Government contributions would incentivise people to join up. Stats show that since these have been axes participation in KiwiSaver has dropped dramatically. Compulsory saving is a no brainer.	10/20/2016 3:23 AM
84	You need to future-proof the retirement by requiring mandatory tax related to retirement that is set aside for future use.	10/20/2016 2:07 AM
85	I would rather we all paid sufficient taxes. Lessening payouts will just make for a miserable existence	10/19/2016 12:15 PM
86	As the level of Kiwi Saver savings increase then the relative level of NZ Super can fall in line with CPI	10/19/2016 7:54 AM
87	Make super available on an income tested basis from 60 yrs so sickness beneficiaries can exist on the 'benefit' rather than the miserly \$210 per week current payment, freeing up xtra jobs for youth and young unemployed beneficiaries. Because of their condition, beneficiaries usually only get lower paid jobs that could be a startup for younger poorly educated job seekers. This extra / early payment would be financed by the current job seeker allowance to younger persons and lower the official unemployed numbers and slow the unemployed for life ethic.	10/18/2016 9:57 PM
88	Growing our economy is a win win for everyone and not just one sector of our country. It is important that emphasis is on saving such as KiwiSaver especially for younger New Zealanders as retirement creeps up much quicker than you realise. When we were young there was little emphasis on saving. Making KiwiSaver compulsory is a good way of achieving this as most people just won't bother as there are so many distractions now to spend money on. However, the scheme, if compulsory, needs to be set in concrete so that it cannot be dumped by any change in Government.	10/18/2016 2:59 PM
89	The government should never have stopped contributions. We as individuals are making our own contributions.	10/18/2016 8:48 AM
90	The current pension is not a living wage, if the government is in surplus it should return taxes by way of resuming contributions to the pension scheme and more growth should mean more surplus's	10/18/2016 8:12 AM
91	people need to learn they have to be responsible for providing for their retirement years	10/18/2016 7:37 AM
92	User pays ???	10/16/2016 3:12 PM
93	Make saving for retirement compulsory and at a rate that will be meaningful. Follow the example set in Australia. NZ allows to much wriggle room. I'm not sure if growing the economy is sufficient and whether the govt should also resume contributions to the Super Fund. Probably both of these will be important.	10/16/2016 2:57 PM
94	We simply will not have enough tax payers to fund super when I retire - we have far too many New Zealanders and immigrants on the benefit	10/15/2016 11:45 AM

Who gets what?

95	A section of our population lives hand to mouth and are not able to save money . There will always be these people .	10/15/2016 11:29 AM
96	Compulsory savings can TRANSFORM the New Zealand economy - if we had initiated this 30 years ago, just calculate the savings pool we would have. Simple concept, but compounding returns tell the story.	10/14/2016 5:39 PM
97	Cutting Education should never be an option. If we think Education is expensive, see how expensive an uneducated society is in 20 years time. Start budgeting now for Super costs in the future and look to grow our economy through, Education, new innovations such as green technology, digital and IT etc. Adding another million people to New Zealands population does not equal economic growth.	10/14/2016 7:11 AM
98	KiwiSaver is an excellent scheme and should be compulsory if it isn't now. A growing economy should enable the government to contribute to the fund after all there is supposed to be an amount in our taxes to cover super. It could be set at a set amount as it wa even if it meant adding a bit extra to taxes to do so.s many years ago	10/13/2016 10:42 PM
99	No one should be treated as equal to n.z. citizens. Foreign nationals are usually receive ing benefits from their home country	10/13/2016 2:18 AM
100	** Government contributions to the super fund is the best way of supporting super. It ensures tomorrow's consumers help contribute today. ** Similarly, but to a lesser extent, Kiwisaver provides savings for the future (if one has a job that pays enough to make kiwisaver contributions meaningful). ** Implementing a living wage will allow for a more meaningful kiwisaver contribution and go some way to keeping the population healthy and able to work through to retirement.	10/12/2016 9:46 PM
101	A significant proportion of people cannot or can barely provide for themselves and their families today. because wealth is not shared equitably. They cannot therefore be expected to provide for their retirement too. Inequality of income is therefore one of the roots of the super problem.	10/12/2016 7:56 PM
102	National's 1975 election promise.	10/12/2016 1:24 PM
103	Need the educate the current spendthrift generation to make them spend less and save more (\$900 cell phones?!, smoking (literally burning their money) ?!, fancy foreign cars?!). Make KiwiSaver compulsory. Move age of eligibility to 80.	10/12/2016 12:46 PM
104	This is a long term problem requiring structural change to retirement policy, superannuation etc and it will take 20 years at least to have any significant effect on government budgets	10/12/2016 12:07 PM
105	Health and education needs to be more focused spending on better outcomes Private medical NZ scheme needs to be developed and paid for by individuals or there employers - KiwiHealth scheme	10/12/2016 11:38 AM
106	We already pay more than enough tax. Tax people less (especially those earning <\$100,000) so they can save more.	10/11/2016 8:40 PM
107	By growing the economy, there should be more jobs from which taxes could be used to support contributions to the NZ Super Fund and also enable to people to save for themselves - can't do this if they are not earning	10/11/2016 2:51 PM
108	Its not rocket science	10/11/2016 8:31 AM
109	With Kiwisaver reducing payments in the future easier to stomach	10/10/2016 10:27 AM
110	An untouchable (by government) superannuation system as in Australia has benefitted their economy enormously, and but for Muldoon's"think big" cancellation of NZs similar super system, NZ would by now have eased the burden currently faced on funding it	10/10/2016 8:32 AM
111	kiwisaver must be higher, should move to fully funded instead of payg system - see acc	10/9/2016 10:43 PM
112	FAIRER FOR EVERYONE	10/9/2016 6:56 AM
113	There are a large number of people earning very high salaries and they could be contributing more towards their futures if taxes were higher for these people.	10/8/2016 3:59 PM
114	If people have worked and paid taxes they should get the pension	10/8/2016 3:25 PM
115	It should be a generation that financed NZ getting cared for now and as a country (ie government) our management of & respect for NZ elderly/older persons is shameful	10/7/2016 4:43 PM
116	Get people to take more responsibility for their future and not expect the government to pay for everything all the time. If you pay taxes the Govt should save some of that in the NZ Super Fund	10/7/2016 4:02 PM
117	The divide between rich and poor is widening so much. We need to address it now. However I don't think any Government will as their focus is only on each 3 year term!	10/7/2016 12:17 PM
118	Bring in compulsory superannuation asap. Dont include an annuity as per Winston Peters referendum.	10/7/2016 9:51 AM
119	NZ is doing better than you think	10/7/2016 9:25 AM

Who gets what?

120	We must continue to grow the 'cake'. A high enough growth rate coupled with encouragement to save will see super remain affordable.	10/6/2016 1:33 PM
121	to help people help themselves kiwisaver should be compulsory	10/6/2016 8:42 AM
122	As well as the above a capital gains tax or alternative could be used as contriobutions to NZ Super funds.	10/6/2016 8:28 AM
123	Resume NZ Goverment NZ Super payments when it's fiscally prudent i.e once debt is sorted.	10/6/2016 1:29 AM
124	I would hate to see the age raised	10/5/2016 9:16 PM
125	Govt should be making contributions to NZ Super now. Country's economy is not that bad. We can afford it. KiwiSaver MUST be compulsory. Don't leave this for too long.	10/5/2016 5:24 PM
126	I have worked and paid taxes all my life since age 16; I took one year off for maternity leave (no payment then of course) - we are bringing up/breeding a generation of takers!!!!	10/5/2016 2:48 PM
127	In the 2013 to 2014 year Welfare payments made were NZ\$12 billion and NZ\$10.9 billion in superannuation. The point is this the superannuates have paid to receive their superannuation in the tax they have already paid	10/5/2016 12:41 PM
128	I retired at 51 and was able to through savings and investments. I brought up my children on my own for a few years whilst maintainin full time employment, paying for carers during the day I paid for my childrens education and carried health insurance. I was in the higher income bracket and paid enormous amounts of PAYE. I paid my way and unless unable to I expect others to do likewise. We will never succeed as a country until we take responsibility for ourselves.	10/5/2016 10:01 AM
129	If the population paid more then there will be more when they need it. Yes the rich should pay more so that their fellow citizens may survive at retirement.	10/5/2016 9:36 AM
130	Past goverments have failed to address a known issue and now shift the blame to an ageing population. This problem needs to be addressed by parliament across all parties.	10/5/2016 8:48 AM
131	Taxes pays for NZ Super and other social costs	10/5/2016 7:15 AM
132	More fair. Makes equity.	10/4/2016 7:56 PM
133	People need to take responsibility for their income in retirement and it seems to make sense to make contributing via Kiwisaver compulsory, albeit there would need to be some form of "hardship" testing done form those on very low wages. To my mind those on minimum wage should only be forced to pay 1% of salary whilst the employer should be paying 3%. Some form of additional, targeted funding from pay would certainly boost NZ Super over time!	10/4/2016 6:02 PM
134	Kiwisaver contributions must increase. NZ lags behind the likes of Australia and Singapore today.	10/4/2016 5:08 PM
135	If the Kiwi saver is made compulsory, in 30 years time the people will have sufficient funds of their own to retire on.	10/4/2016 4:49 PM
136	I think those that can should be encouraged to put money aside. But I dont want to see my taxpayer dollars supporting people who just live off benefits without good reason. I'm not a redneck, but it is all about fairness. People who genuinely struggle in life deserve to be taken care of. We are a civilised society and i would not want that to change. It is so hard isn't it??	10/4/2016 3:43 PM
137	Younger generation will be contributing taxes for over 40 yrs so Govt needs to look after them	10/4/2016 3:39 PM
138	There should be one tax for all New Zealanders	10/4/2016 2:46 PM
139	No point in, e.g., making Kiwisaver compulsory for those who cannot afford basic living costs. Increase taxes, but not for those on low incomes.	10/4/2016 1:16 PM
140	Probably needs a multi-pronged approach.	10/4/2016 1:04 PM
141	KiwiSaver needs to be compulsory, and set at a level higher than present	10/4/2016 12:56 PM
142	Look at the bigger picture. Super should not be a right. If you have financial means to support yourself in retirement, then those funds should be utilised and not kept sacred to pass down to the next generation. Everyone should be encouraged to take responsibility for their own needs. There are many, many thousands currently receiving super that don't actually need it to meet basic living costs.	10/4/2016 12:18 PM
143	Tax is the cost of living in a country that will support us in our old age. Fair enough for us to pay now through an increase in taxation. Promoting savings is just good pratice.	10/4/2016 12:16 PM
144	I find increasing taxes galling when there appears so much waste and spending on non-core government activities. Rather than take more, it should just be spent better, whether investing in savings funds or retracting from expenditure that is not core to managing a country.	10/4/2016 12:05 PM
145	It is common sense. Currently many people are over burdened with debts - student debt, mortgage debt, saving for retirement.	10/4/2016 11:59 AM

Who gets what?

146	A comprehensive social security system costs money and that money comes from taxation. A small increase now and into the future, well invested, could alleviate foreseen problems and might also grow the economy. Personal responsibility is also a kiwi ideal and saving for retirement over a working lifetime makes sense. If we are going to be forced to make Super less or later in future years because of the numbers in the age category, saving against that eventuality will be important.	10/4/2016 11:38 AM
147	The reality is, with an ageing population, NZ cannot afford to retain the current system. Introduce changes now, so that people who are young now have savings (KS etc) and there is a build up of funds (NZ Super Fund) over the next decades to help future generations	10/4/2016 11:27 AM
148	Compulsory super at the rate of 10 percent has proved successful. In Aussie and places like Singapore. 4 percent just won't do the job.	10/4/2016 11:20 AM
149	People should take some responsibility for saving for retirement. Making Kiwisaver compulsory and taken at source is an easy option. Those who draw Kiwisaver for home purchase should have their minimum rate increased by 1 - 2% to catch up. If the Government reduces Kiwisaver subsidies and directs that funding to the NZ Super fund that will help that fund grow as well.	10/4/2016 11:17 AM
150	Kiwi saver should be compulsory, with no govt contributions. making NZ inc more profitable would help pay for what is needed. Less Govt would be good too.	10/4/2016 11:16 AM
151	As previously mentioned Treasury forecasts indicate that NZ Super is sustainable in its present form.	10/4/2016 11:09 AM
152	Tax evasion by multinationals deprive the NZ Govt of revenue that could be used to support NZ Super etc	10/4/2016 11:02 AM
153	Because making people self reliant is the only way. Aussie is a good example of this. Compulsory super then the gov doesn't have to cater for future costs just the immediate costs of KiwiSaver	10/4/2016 10:50 AM
154	Growing the economy will not put the burden on the taxpayer. I feel that the amount of funds in the Super Fund is sufficient for future needs for a long time to come anyway.	10/4/2016 10:48 AM
155	Kiwis' need to make their own contribution towards super the same as other countries have done for years	10/4/2016 10:45 AM
156	The more wealth created by the economy the more easily the cost of the NZ Super can be maintained.	10/4/2016 10:37 AM
157	Kiwisaver should be compulsory, those on lower income need to be made to save (big brother), we also need a government who will put the super part of our tax into a separate fund to ensure it is available for super, not consolidated	10/4/2016 10:35 AM
158	Money/wealth needs to be created from somewhere. The economy needs productive growth and the government needs to allocate the tax-take more wisely	10/4/2016 10:35 AM
159	I think if the compulsory super scheme had continued on from the 90's the NZ economy would have been better off, and there would not be so much money set aside for the NS we have now. I think more should be done to get people on the benefit into work and stop DPB for women after 1 child.	10/4/2016 10:34 AM
160	NZ Super is the one Government benefit paid to people who have supported the country via their taxes all their working lives. They have earned a retirement income.	10/4/2016 10:34 AM
161	People need to take responsibility for their own retirement and not rely solely on the State. The Govt could encourage this by giving tax relief on contributions rather than the current \$521pa across the board. The level of tax relief should be capped so as to be of more benefit, or skewed towards those at the lower end; those at the top do not need Govt assistance.	10/4/2016 10:31 AM
162	Long term education in savings like Kiwisaver by being compulsory will excite & motivate the younger worker. Stop the easy switching from one fund manager to another then we as Financial Advisers can work with our clients to help them see long term growth.	10/4/2016 10:31 AM
163	Cost of living is going high	10/4/2016 10:30 AM
164	MBIE has a lovely new building with decks, hair tongs, what kind of message does that send to the tax payer, we are looking after your money, your money is being safely handled, I don't think so,	10/4/2016 10:27 AM
165	The government should fund into NZ Super as it has in the past. Appreciate contributions have been on hold while the country recovered economically from the GFC, this has now happened and a return to fiscal surpluses evident. A form of compulsory savings is also a good idea - not necessarily Kiwisaver although this could be one of the schemes	10/4/2016 10:23 AM
166	Compulsory Kiwisaver would only assist to reduce the cost of NZ Super if the maximum withdrawal was set at 25% with the 75% balance taken as an annuity so it potentially triggered the income test.	10/4/2016 10:22 AM
167	Because it is logical	10/4/2016 10:20 AM

Who gets what?

168	The NZ Super Fund has performed very well and is a means of spreading the future cost of NZ Super. Making KiwiSaver compulsory provided the Govt continues with its contribution is a a mean to reduce financial hardship in retirement which is already a major and growing problem.	10/4/2016 10:14 AM
169	You are repeating yourselves in this survey, trying to get the answer you want. I have stated my opinion several times already	10/4/2016 10:09 AM
170	If you want to change super you need to do so 25 - 30 years out, not a sudden change not giving people enough time. Also you are punishing the middle class workers who have saved some money and not spent it all. Not a good thing to do.	10/4/2016 10:08 AM
171	Mentioned earlier	10/4/2016 10:08 AM
172	For the sake of intergenerational equity, income tax spending should be aimed to benefit those that are paying it.	10/4/2016 9:49 AM
173	Govt should also pay for its people and encouraging more to save with contributions from govt. the impact will not be great if we address these properly	10/4/2016 3:08 AM
174	Taxes are high enough now - particularly for those who also have, student loans and KiwiSaver deducted from their pay. There is never enough money in the health or education buckets - it would be crazy to cut back on either of those. Seems a bit crazy that a very wealthy person with their own investments, should be forced to join KiwiSaver. I see my responses to the two last questions, as the only positive ideas.	10/3/2016 10:38 PM
175	Social benefits require personal sacrifice. I am up for that sacrifice via higher taxes if required.	10/3/2016 9:43 PM
176	There are other areas we could cut spending but not in health and education. I'm not sure what those other areas are but I know it's not health and education.	10/3/2016 8:13 PM
177	Fairness	10/3/2016 3:37 PM
178	Are there no other areas cuts can be made? Other than health and education? It is not fair to push the age out further than 65 or pay less out to pensioners. We need to take care of our elderly.	10/3/2016 3:10 PM
179	If the economy is stronger people earn more and will rely on the pension less making it more available to those in genuine need.	10/3/2016 2:16 PM
180	The current 3% contribution will not give you a lump sum enough to comfortably retire on and the government should increase taxes to pay for the massive future bill they will have as the baby boomers retire. Doesn't need to be a large tax take	10/3/2016 2:12 PM
181	Society will always have exceptionally wealthy and exceptionally poor while we continue NOT to tax unearned wealth	10/3/2016 1:39 PM
182	Growing the economy will increase incomes of individuals (allowing them to save more for their retirement). It will also increase government revenue enabling contributions to the NZSF to resume.	10/3/2016 1:36 PM
183	10. We need to take some own responsibility for income into our senior years 11. grow the economy and the country is better off	10/3/2016 1:05 PM
184	Because I can spot a loaded question when I see one.	10/3/2016 12:12 PM
185	See previous comment	10/3/2016 11:34 AM
186	A tax cut of \$2 per person per week (as we had a few years ago) doesn't make a material difference to most people, on a week to week basis, but collectively it makes a huge difference. The vast majority of us could afford to pay another a few dollars each week.	10/3/2016 10:04 AM
187	Important both young people can buy a house and old people have income to rely on when they get older and retire,	10/3/2016 9:51 AM
188	You need to get people in the position where they are saving "outside their budget" so to speak. Once money is taken out automatically you have no choice but to budget with the money you have to hand. The tax system allows huge inequalities. Workers have no choice but to pay tax but the wealthy can afford avoidance accountants and lawyers and property speculation is rewarded in a way that no other "investment" is by the tax system	10/3/2016 9:41 AM
189	Increasing tax on the top income bracket, and ensuring that top income earners, and large corporations, pay their fair share, will increase the amount in the kitty, for everyone.	10/3/2016 8:55 AM
190	See above- NZ needs to become a more equal society. This will reduce many of the health and societal costs building a more inclusive country with the associated benefits. Any reduction in super, raising of age will impact unfairly on those who have done hard physical labour or carework. And especially on those who have worked in unpaid work	10/3/2016 8:06 AM
191	See above. Low quality and assumptive question.	10/3/2016 7:57 AM
192	All NZ children should automatically be enrolled in KiwiSaver from birth; govt should make a contribution to this account from birth and provide tax credits for additional contributions up to a maximum amount	10/3/2016 7:33 AM

Who gets what?

193	See comments	10/2/2016 4:24 PM
194	I want a more supportive and equitable and sustainable society now and in the future	10/2/2016 12:05 PM
195	.	10/2/2016 9:01 AM
196	I would cut spending from government institutions like the ministry of education while leaving funding to schools the same / increased. Also put more pressure for those on welfare to return to the workforce.	10/1/2016 7:09 PM
197	Currently both Employees and Employers pay 3% increase both to 4%	10/1/2016 8:14 AM
198	above	9/30/2016 10:09 PM
199	spending now should save money in the long run	9/30/2016 7:38 PM
200	It is extremely hard to live on the NZ super alone. Making kiwisaver compulsory would be a good move.	9/30/2016 4:38 PM
201	Individuals should be expected to save, but those savings should not be taken into account if the Super was based on income. Taxes is the fairest way to pay for our increasingly aging population, as those still working also pay taxes..	9/30/2016 3:08 PM
202	I feel that the current system is completely unsustainable. It is unsettling to see many well-off baby-boomers claiming a pension to spend on overseas trips, while other older people are struggling to pay for their winter heating. Means testing should be introduced, as should the number of years of permanent residency. I have also heard from that <65 y.o. partners of pensioners can claim a part pension, even though they may be quite capable of working. If that is true, it is very concerning and I am strongly against it.	9/30/2016 9:52 AM
203	Also need to improve tax take from foreign corporates. Try a Turnover Tax!	9/30/2016 9:17 AM
204	Deal with looming future issue today, with a combo central government (NZSuperFund) and individuals efforts (compulsory kiwisaver)	9/29/2016 3:43 PM
205	The individual needs to take some responsibility for their retirement. The government also needs to show leadership with retirement issues.	9/29/2016 3:37 PM
206	Both are contributing to the Super Fund.	9/29/2016 3:32 PM
207	People need to pay more taxes for the future cost of NZ Super.	9/29/2016 1:45 PM
208	Should never have stopped contributing to the Cullen Fund. Previous tax cuts were unaffordable in light of future expected Super expenditures. They simply shifted costs of super onto younger generations.	9/29/2016 1:03 PM
209	A percentage of taxes should be invested to cover future super costs, as current taxpayers are the future super recipients. In future, super should not be paid out of the current accounts.	9/29/2016 10:04 AM
210	Do the same as what Australia has done and have every one pay into a super scheme when they first start work making it compulsory	9/29/2016 7:15 AM
211	I believe in personal compulsory savings through wage deductions at source	9/29/2016 1:31 AM
212	It is obvious that taxes will need to increase some to cope with baby boomers but that will pass in time.	9/28/2016 10:13 PM
213	they seemed to be the right way forward	9/28/2016 9:28 PM
214	the big cost will not be NZ super, it will be accommodation supplement for all the people who are still paying rent or mortgages in retirement	9/28/2016 5:56 PM
215	Makes sense	9/28/2016 3:46 PM
216	Increasing taxes for those on high incomes and introducing weath taxes.	9/28/2016 2:22 PM
217	No super if you are still working after age 65. Make KiwiSaver compulsory and increase %.	9/28/2016 11:52 AM
218	As said in my previous page	9/28/2016 11:11 AM
219	It should not be the responsibility for younger generations to fund super for the older generations. To some extent the individual should pay for their retirement through savings	9/28/2016 11:00 AM
220	Any believe that private for profit insurance, including retirement insurance will work is pure idiotic.	9/28/2016 10:10 AM
221	I think it is a government and personal responsibility. Superannuation is a privilege and everyone needs to do their bit	9/28/2016 9:56 AM
222	There should be another option of forgiving student loans under a binding system to help younger generations save for their own nest eggs. At the moment they have debt and no hope of buying a house. His can they look after us if they have nothing.	9/28/2016 9:51 AM
223	with a better economy more people are working and more money is being made by companies. So there is more money in general.	9/28/2016 8:32 AM

Who gets what?

224	Need a multi pronged approach	9/28/2016 7:52 AM
225	I don't believe increasing taxes would help anyone but the elderly considering many people already cannot afford a place to live. We need to grow the economy and attract more younger immigrants to work and pay taxes.	9/28/2016 7:51 AM
226	It's bpvery expensive running a family. I am probably ine of the richest single parents in the country with a six figure salary but I struggke to pay the bills. I haven't paid off my mortgage but will by 55. Then my house needs lots of basic maintenance. One of my kids just got a part time job at McDonald's it's such a relief. The cost of living in nz is so high. I won't mind working after 65 if I'm fit and well but I worry I'm wearing myself out now. I think benefits need to allow for that. Maori life expectancy is lower than 65. Doesn't seem right. I bet people working in physical labour all their lives have lower life expectancy too. My Mum was widowed at 63 and had no pension she's 81 now and would live to sell her five bedroom house and buy a smaller one but they costaboutbthensame. Ridiculous! It's not justabout age of entitlement.	9/28/2016 6:07 AM
227	There would be more people paying tax	9/28/2016 12:39 AM
228	If people can walk into Harvey Norman and buy a new bigger TV on easy financing it does not encourage people to save. There should be stricter deposit requirements especially for luxury imports. And savers should not be taxed from the 1st \$ if interest of their savings. In other countries for instance the \$5k interest per individual could be tax free so people have ab encentive to save for themselves out of own conviction and not trust that the Government will look after them. And more education, personal budgeting should be a complusory subject in each school. People should be educated to ynderstand that tge Government is just representing the tax payers. If referring to Government finances it should be called Taxpayer spending There are too many who believe that the Government is plucking money from the air.	9/28/2016 12:25 AM
229	Currently 70 mil on poison is being wasted	9/27/2016 11:30 PM
230	People need to realise now there will not be sufficient to fund all in future	9/27/2016 11:27 PM
231	Pay cuts to the parliamentarians and government employees.. especially the 6 and 7 plus figure income earners.... do not hit the poor normal everyday worker...	9/27/2016 11:24 PM
232	Teach Money management, wish I had a better understanding of it, Yes kiwi saver compulsory, but also make parents of dole bludgers income tested. Stop wasting our money on usless surveys and inquiries etc	9/27/2016 11:15 PM
233	Saving for your future is a good thing	9/27/2016 10:51 PM
234	The tax rate is pretty low. Increasing it even by a bit would help pay for Super as well as lots of other things	9/27/2016 10:06 PM
235	Kiwisaver really builds up if you start paying when you are 18 and start a job then life would be comfortable with you super on top of kiwisaver. Unsure what government contributions to the NZ Super Fund are but if we all paid a couple of extra dollars each week to make this feasible.	9/27/2016 10:06 PM
236	This government could have continued the contribution to the NZ Super fund with borrowed money and still made money At the moment the rich don't pay their fair share of taxes (such as capital gains on investments) yet get a greater return from taxpayer funds	9/27/2016 9:17 PM
237	Taxes are already the public contribution to running the country, including retirement, and they should benefit from that and not be penalised with more costs. There is so much bureaucracy within government departments already. These people need to stop treating their government jobs as a cash cow and take the responsibility that goes with it seriously	9/27/2016 8:52 PM
238	My preference would be to reduce the cost of super	9/27/2016 8:48 PM
239	J	9/27/2016 8:45 PM
240	The people who have contributed the most to the super fund, should be the ones to receive it.	9/27/2016 7:45 PM
241	Growing economy means more jobs, more tax paid and compulsory KiwiSaver needed to top up super.	9/27/2016 7:40 PM
242	I think forcing us to save is only going to reduce the burden on future generations and govt	9/27/2016 7:32 PM
243	I can pay more taxes if it helps secure my retirement years.	9/27/2016 6:38 PM
244	Save	9/27/2016 5:37 PM
245	Growing the economy will hopefully increase wages to allow an increase in taxes now to allow for our aging population	9/27/2016 5:37 PM
246	I'm coming up to Nat super age and I have contributed for over 25 years to NZ taxes as a NZ citizen so I feel a sense of entitlement to the growth in the economy that my taxes have contributed to.	9/27/2016 5:20 PM
247	A small increase in tax now is fair for later payout	9/27/2016 4:36 PM

Who gets what?

248	Education and health should be increased, youth should not suffer for the elderly. Current workers should not be giving even more assets to the retired. Compulsory KiwiSaver is a good way of increasing investments and helps out everyone	9/27/2016 4:36 PM
249	With the cost of living and the wages being low some people can't afford to join kiwi saver so maybe the government needs to help	9/27/2016 4:33 PM
250	the social welfare system is a major problem in nz growing the economy and making everyone save for their futures	9/27/2016 4:33 PM
251	kiwi saver must be compulsory, and mabe put the taxes up just a little	9/27/2016 4:27 PM
252	Living on the super alone would not be easy so making KiwiSaver compulsory would make life a little easier for all later in life.	9/27/2016 4:26 PM
253	Leave the super as it is	9/27/2016 4:22 PM
254	invest now	9/27/2016 4:19 PM
255	We need to provide jobs for everyone. When everyone is employed the world is a happier place.	9/27/2016 4:16 PM
256	Savings. A form of self help. Adults should be able to plan for their own futures, even if the weekly savings is a very small amount.	9/27/2016 4:10 PM
257	The government needs to do its share. Most people pay taxes all their lives they deserve to be able to retire! I also think that people should have to invest in their own retirement.	9/27/2016 3:54 PM
258	A higher age than 65 would be unfair on manual workers. Tax should apply fairly and all should pay. The rich benefit from our society so should pay there fair share including corporates.	9/27/2016 3:51 PM
259	As a Generation X person, I'm annoyed that the Baby Boomers who have benefited in many ways throughout their lives, including from the housing price boom, should expect future generations to pay for their retirement. So raise taxes now without decreasing spending on things that are already being under funded.	9/27/2016 3:42 PM
260	I think I said it all earlier	9/27/2016 3:25 PM
261	teach people to save for their own old age	9/27/2016 3:19 PM
262	This is the 21st century & you're basing questions on the mindset of an industrial age	9/27/2016 3:19 PM
263	At the moment our system is stacked towards making the rich richer. As more people retire without owning a home poverty will be the lot of more and more of the elderly.	9/27/2016 2:54 PM
264	The reality is that there is a huge shortfall that has to be met head on and quickly, even if the govt gets voted out as a result. A little courage is required. This courage has been lacking for far too long.	9/27/2016 2:15 PM
265	Govt should put money away for rainy day and help grow the economy	9/27/2016 1:58 PM
266	Government should fund more to make KiwiSaver compulsory.	9/27/2016 1:24 PM
267	Paying a little bit more tax will help build the fund. The current government should not have reduced taxes.	9/27/2016 1:22 PM
268	There's an awful lot of wastage in the current government, New Zealand definitely needs to look at Scandanavian countries where health, education and pensions are free. We are living as if there is no tomorrow, thanks to an incompetent, socially backward government who have known about the growing number of retirees for many years. Compulsory super saving in the form of Kiwisaver and other more ethical investments is critical.	9/27/2016 1:14 PM
269	Because rich people and big business corporations need to help fund the more vulnerable people in society to make our society more equitable I say tax the rich more.	9/27/2016 12:45 PM
270	Having current funds put aside for future spending shifts some of the burden onto current tax payers who will then receive the benefit in the future rather than making it a straight redistribution from current tax collected	9/27/2016 12:42 PM
271	With exceptions to the kiwisaver like financial hardship etc	9/27/2016 12:41 PM
272	It must be an adjustment across the board.	9/27/2016 12:35 PM
273	make even people on benefits to save something towards super	9/27/2016 12:19 PM
274	Everybody should be encouraged to contribute to their own future savings via Kiwisaver, plus increase tax rate for higher income earners (individuals).	9/27/2016 12:07 PM
275	Plan ahead. Taxes, contributions now all help.	9/27/2016 12:03 PM
276	If we still had the old government fund we paid into NZ would be merger rich.	9/27/2016 11:32 AM

Who gets what?

277	Old people should not pillar the coffers at the expense of the next generation. They are our future and need a high level of social investment.	9/27/2016 10:59 AM
278	Taxes are still being taken at the same if not higher rate as before Govt contributions were stopped so where is the money going? Cut politicians salaries would be a good start and stop them and their families from continuing to get a percentage of their salaries once they retire from politics	9/27/2016 10:34 AM
279	Compulsory super makes sense. Everyone pays in and then they can collect. A healthy economy means more well paying jobs so people can afford to make contributions.	9/27/2016 10:26 AM
280	Fairist way	9/27/2016 10:20 AM
281	If we have a successful economy then we can afford super.	9/27/2016 9:53 AM
282	We need to plan now for the future of our children .	9/27/2016 9:42 AM
283	Abandoning the aging population is not the answer. Keeping them in the workforce longer is unfair to both the prospective retiree and younger people trying to enter the workforce. It is time for the governments of NZ to front up to their mismanagement and put together a plan for now and the future. A civilisation that abandons it's responsibilities to the young and the old is a civilisation without future.	9/27/2016 9:28 AM
284	Basically we have to do more with what we have . I.e. live within our means. Taxes fund the Super Scheme so by having the Govt contributing directly will require the Govt to grow the economy to lift its income or cut its spending in other areas.	9/27/2016 9:27 AM
285	The government should be contributing all the ridiculous amount of money they spend on things we don't need.they should be continue to contribute	9/27/2016 9:10 AM
286	Healthy economy increases chance of healthy super funds	9/27/2016 8:39 AM
287	As usual, the wrong subject is being targeted. Our welfare state is encouraging young women to have many children as a source of income. this is an area that could make huge financial improvements, help child poverty, and probably child abuse.	9/27/2016 8:29 AM
288	I have worked for the Majority of My Adult Life so when it comes time to retire I would still like to do it at an age where I can still do things and reap the Benefits of the Taxes I have paid all these Years...	9/27/2016 8:25 AM
289	We need to make more to pay more. Pension needs to be enough to survive comfortably.	9/27/2016 8:17 AM
290	We need to save more individually.	9/27/2016 8:09 AM
291	They should increase funding for education and help grow a highly skilled workforce. This workforce will be better able to support themselves in retirement. Currently the cost of higher education acts as a disincentive to do so.	9/27/2016 7:58 AM
292	The current system is clearly unsustainable and the longer it takes to make changes the tougher those changes will name to be	9/27/2016 7:29 AM
293	Its to help out a little more taxes is hard on everyone	9/27/2016 6:45 AM
294	The current government cares little for the future of this country. Stop thinking like a business and find some humanity.	9/27/2016 6:09 AM
295	Paying mrough taxes now	9/27/2016 4:25 AM
296	Those working have an income. Why are they eligible for a benefit as well ?	9/27/2016 12:03 AM
297	Sort out housing if ppl can afford a sustainable house investment nz super may become less of a worry	9/26/2016 11:17 PM
298	Imports need to be tax contributors for 20 years	9/26/2016 11:03 PM
299	Government needs to help	9/26/2016 10:30 PM
300	We need to close tax loopholes for the rich!	9/26/2016 10:30 PM
301	By raising taxes for high income earners, contributions could be made to the super fund. These contributions should not have been stopped. Reducing tax avoidance by individuals and companies including international and even raising GST by a percentage point would mean that everyone would pay.	9/26/2016 10:25 PM
302	Someone has to pay in. It should be everyone	9/26/2016 9:40 PM
303	Compulsory kiwis saver easy to introduce and become away if life for new workers. Govt contribution encourages participation in savings scheme	9/26/2016 9:39 PM
304	Because people should take some responsibility for their retirement, and I don't trust the government to take taxes for that purpose and actually leave it for that purpose!! I think that the NZ Super fund was a great way to ensure the government was able to save for retirement.	9/26/2016 9:27 PM

Who gets what?

305	Tax the foreigners an people who dont work	9/26/2016 9:16 PM
306	Plenty of people who choose not to work	9/26/2016 9:10 PM
307	Getting people who are starting out now to contribute more for themselves will eventually come through as they get older	9/26/2016 8:54 PM
308	Personal responsibility is important. Also raising the tax rate for income earned over \$90 000. This would provide the Govt with income specifically for contributions to Super Fund	9/26/2016 8:35 PM
309	I think taxes for upper income earners are too low and these people are able to hide their money too easily. We should have a far more transparent system so everyone pays their fair share	9/26/2016 8:35 PM
310	NZ needs higher taxes, to better fund education, health care, raise housing standards, and increase research funding opportunities.	9/26/2016 8:13 PM
311	Should increase the top income groups tax and ensure that this is policed.	9/26/2016 7:34 PM
312	My husband has been misdiagnosed. Still working but is has shortened his life. Will be lucky yo get to 65. If he does he will need the option to retire as will not be able to continue. May have to give up work sooner. I contracted latent tb and i may have	9/26/2016 7:28 PM
313	Because compulsory KiwiSaver is a good idea.	9/26/2016 7:08 PM
314	I'm repeating myself as my answers are the same! Pay in to receive. has to be contribution based to be sustainable.	9/26/2016 7:06 PM
315	Nz has no choice but to save and put money aside.	9/26/2016 6:55 PM
316	the government needs to focus on its people rather overseas issues.	9/26/2016 6:42 PM
317	It's not a necessity for most people because kiwisaver accounts would be accessible by then. Temporal increases in taxes seem alright. Only pay the minimum required for living costs.	9/26/2016 6:37 PM
318	The problem is unless you take money away from people most don't tend to save for there retirement. I am a business owner and I see it all the time with my contractors.	9/26/2016 6:23 PM
319	Individuals need to save more, and the goat can help us do that. Kiwisaver fees are too high	9/26/2016 6:16 PM
320	I think 20-30's should be contributing towards their own retirement	9/26/2016 6:11 PM
321	There are so many young people out there who don't contribute to Kiwisaver and need to start saving now. There might not be super when they get to retiring age or the retiring age might be as lot higher than it is now.	9/26/2016 6:04 PM
322	User pays. It is frustrating to see those who by choice do not contribute but have no problem lining up for the free stuff.	9/26/2016 5:48 PM
323	When I started working 40 years ago there was a reasonable super fund that was taken out of our wages as part of our taxes, years later this was changed, anyone who has never paid any tax nor contributed to NZ is entitled what we who do/have worked over the years.	9/26/2016 5:19 PM
324	We need to think about this now and make it fair so there's no intergenerational warfare on entitlements that superannuitants currently receive. I do not want to have to delay retirement - I want to retire now!	9/26/2016 4:33 PM
325	Taxes wasted.	9/26/2016 4:18 PM
326	Both the government and the individual need to take more responsibility towards caring for the elderly. Be prepared!!	9/26/2016 4:01 PM
327	Growing the economy creates employment and increasing tAxes for companies who profit from the workers but seem able to minimise their their taxes	9/26/2016 3:55 PM
328	Freeup more money for Super Fund and less costs for MP.	9/26/2016 3:51 PM
329	I believe the most important factor is resuming contributions to the NZ super fund, however I can only see this being possible with immediate increases in taxation. As a high income earner, I would prefer to be taxed slightly more now and for a long period than steeper increases in taxation in future. Also requiring higher contributions to kiwisaver by members could help ease the future burden on the NZ government. Investing in the economy will assist with wage growth and therefore taxation/govt funding, and people's ability to save and invest better through retirement savings vehicles	9/26/2016 2:37 PM
330	I think focusing on getting people in our generation to save more through schemes such as KiwiSaver will bode well for us in the future. I am currently putting in 8% of my income into KiwiSaver, but I recognise this may not be possible for people raising children on single incomes, so I don't think they should be unfairly penalised for not saving in the future.	9/26/2016 2:01 PM
331	The more we can all save now the better it will be in the future	9/26/2016 2:01 PM

Who gets what?

332	It's more realistic than waiting until later to do so	9/26/2016 1:59 PM
333	I think my comments are self explanatory. Look at the big picture and think the long game, prepare for the future generations, not just the next one. Plant a tree for every One cut down, lest we run out of wood.... We reap what we sow, etc etc	9/26/2016 1:48 PM
334	Shared responsibility..Govt and individual	9/26/2016 12:24 PM
335	Common sense	9/26/2016 11:39 AM
336	This ensures that all income earners contribute to their own old age	9/26/2016 11:19 AM
337	KiwiSaver still isn't going to be enough? Put all former MP's on the same super as everyone else.	9/26/2016 11:05 AM
338	It's probably quite obvious	9/26/2016 10:47 AM
339	Because the options to choose from are the same tired arguments that government has been using for years, with no actual action from any party. We need to overhaul the whole system. People make a nation, NOT money. Focus on the people first	9/26/2016 10:47 AM
340	Effective contributions to NZ Super Fund could avoid the scheme running into trouble in the future - contributions should restart ASAP.	9/26/2016 10:41 AM
341	follow australia dollar for dollar	9/26/2016 10:29 AM
342	grow economy-average jo s wage increases ,more savings -not just more money to the rich already who don't need super anyway	9/26/2016 9:33 AM
343	Govt claims it has no money whilst wasting millions on flag referendums and sports games. No need to curb spending in vital areas like health and education. Also better preventative healthcare spending would reduce pressure on public health system; elderly people would benefit greatly from this.	9/26/2016 9:29 AM
344	People pay tax to the government all their life. Its just fair that the government should look after the hard working people who helped get the country where it is.	9/26/2016 9:20 AM
345	We all need to do our bit in saving including beneficarys	9/26/2016 8:39 AM
346	Norway has long been putting its oil and gas revenues into a wealth fund. This fund is one of the drivers behind Norway's standard of living and generous and sustainable superannuation	9/26/2016 8:37 AM
347	Reduction of Govt. costs allowing the savings to be used for funding Super, and a fairer system of retirement benefits for all NZers (ex politicians treated the same as others, sure they served in Government, but they were also well paid for their services. Local Government officers are more accessible, work just as much, and get no after tenure perks).	9/26/2016 8:23 AM
348	There is no Silver Bullet and all generations must contribute to the solution fairly	9/26/2016 8:18 AM
349	The model as it stands does not appear to be sustainable unless we tax young people more. Not fair. Right now us baby boomers are gaming the tax system by buying houses that the young people should be buying; using the especially capital gains to fund our life style and having the luxury of taking this income stream without tax. Crazy set up that keeps that HAVES having and the HAVE NOTS out in the cold. Young are being ripped off and asked to pay for it!	9/26/2016 8:05 AM
350	People should be saving for their own retirement however I understand that for a large number they just can't afford it - so the minimum wage needs to be increased.	9/26/2016 7:57 AM
351	Self employed people are not saving for retirement. To fund nz super and grow the economy need to restart super fund. Need to increase taxes now to be able to contribute to super fund.	9/26/2016 7:53 AM
352	tax increase is fair was to ensure everyone pays similar percentage amount. Any person wanting to collect NZ Super should only be able to do so if they have Kiwisaver	9/26/2016 7:51 AM
353	to much spent on stupid survey by government	9/26/2016 7:30 AM
354	Our youth are our future, our elderly are our history. Cherish them.	9/26/2016 7:19 AM
355	efficiencies are to be gained from those areas, yet they are rarely feature in the ax narrative!	9/26/2016 7:16 AM
356	Compulsory kiwisaver. Also this must go hand in hand with removing 'total rem'package which many companies are using as a loophole e.g. St John.	9/26/2016 7:11 AM
357	Better economy create more funds Making KiwiSaver cumpolsary will enable people to think about saving for their own future	9/26/2016 7:01 AM
358	I don't think people my age (late 20s) realise what life will be like if they only have the pension. More education to raise awareness of retirement planning is important from a young age.	9/26/2016 6:41 AM

Who gets what?

359	Taking more in tax will stunt local economy and hurt future populations	9/26/2016 6:39 AM
360	If we (nz government) still invested in nz super (the Cullen fund) we would be significantly better off. Grow the economy with real jobs (not immigrants, minimum wage jobs and overseas property speculators), the tax take will increase, the nz super fund will increase and nz will be a much better place to live	9/26/2016 6:37 AM
361	I don't think I could carry on working full time once I reach 65	9/26/2016 5:38 AM
362	The future cost of NZ Super will expand rapidly as the baby boomer generation retires. Will not have enough tim for that generation to accumulate savings through Kiwisaver. Kiwisaver also benefits those who have the ability to save more. Future tax increases will likely be the only foreseeable way to practically combat the problem	9/26/2016 1:32 AM
363	No Thanks	9/26/2016 1:13 AM
364	why not	9/26/2016 12:46 AM
365	Don't force people to save if they earn less than \$35kpa. You will lower an already poor standard of living .	9/25/2016 11:39 PM
366	focus on pension savings at both ends - state and citizen	9/25/2016 10:50 PM
367	A growing population (incoming) a country that is very popular, now is the time to use it to the country's benefit. It is a privilege to live in a foreign country so demonstrate your commitment by putting some money in the pot as you enter!	9/25/2016 10:25 PM
368	Governments should realise they have been elected to govern for now and the future. Being more parsimonious with their own salaries and expenses would be a start.	9/25/2016 10:12 PM
369	We can't afford tax cuts if we want to pay for Super. I think everyone should be in KiwiSaver.	9/25/2016 9:54 PM
370	Stop ACC for visitors. No country in the world pay for accident and injuries as foreigners are advised to purchase travel insurance.	9/25/2016 9:48 PM
371	A good economy should mean more jobs therefore more tax paid and the ability to save	9/25/2016 9:45 PM
372	people who dont work, will also need super, but they have not paid taxes to support the super	9/25/2016 9:11 PM
373	A small raise in tax ONLY and ONLY if those contributions are solely for NZ super no if's or buts with legislation in place to ensure it cannot be moved by any government!	9/25/2016 9:00 PM
374	Like I have voiced the politicians that run the country have gotten us into debt and now our old & young are the ones that are suffering. Cut there wages/salary back as they do not deserve the salary they get.	9/25/2016 8:19 PM
375	Govt officials paid too much.	9/25/2016 7:39 PM
376	Because it is totally out of kilter to see MPs still getting Taxpayer funded frills// like travel etc	9/25/2016 7:32 PM
377	We need to be carful to not fall for simplistic solutions that agravate the situation. The elderly are people too and the little super they get would not pay for a small rental in our biggest city. There are always extra benefits such as accommodation supplements for people in need - the elderly do qualify but it's not part of the package - that is the best that can be done. There are plenty of places to live if you can't afford Auckland. Some people have bad luck, but that is the price they have to pay - life in Wanganui is not too bad for those who have been unlucky and can no longer afford the big towns. Accommodation prices are a big shame for NZ - obviously someone don't know how to run things here. Winston Peters once said we should have compulsory super - that wise advice was ignored at our peril. If we had taken the lead from Australia we could now be means-testing wealthy people and that would be okay with me.	9/25/2016 7:12 PM
378	compulsory saving is always a good idea even if you are on a benifit should be a compulsory amiunt that needs to come from there to go into your kiwisaver. I know its probably a given to increase taxes but ibthink ee pay enough tax now	9/25/2016 6:51 PM
379	Some people will not save and rely on handouts. Everyone should contribute in some way and kiwi saver is a good way to enforce responsibility on people to be self sufficient.	9/25/2016 6:41 PM
380	Universal.pension needs to continue for those who have very little, to ensure a reasonable std of lifr	9/25/2016 6:27 PM
381	If you grow the economy you have the ability to pay more into super. We need to add value to our products we cant compete by volumne but we have the best quality meat, produce, wool timber leather etc so work on the neach market quality not quantity.	9/25/2016 6:24 PM
382	not fair to increase taxes as you are taking money of people that can't efford to loose more money,reduce some on education not really health care,get back to basics with things ,not chuck huge money on pay rises for nurses etc ,that are already highly paid	9/25/2016 6:18 PM
383	If people can afford to they should save for their own retirement. Tiered levels such as 3% up to \$75,000 5% \$75-\$100k etc	9/25/2016 6:09 PM

Who gets what?

384	I think that it is important for people to take personal responsibility for their finances and retirement. I also would make financial planning services more available	9/25/2016 5:49 PM
385	Na	9/25/2016 5:31 PM
386	Since super was stopped savings have deminished, it should be compulsory.	9/25/2016 5:23 PM
387	By focusing on the individuals responsibility to save for retirement and growing the economy takes the pressure off a Nanny State.	9/25/2016 4:53 PM
388	The Government should contribute to the super. After all its our money (taxes) that pay the Government. The Government should be looking at growing the economy. Get rid of unemployment. Everyone should be having to work for their money. If they're not willing to work, then they get no money. However if they prove that they are actively seeking work then they get paid.	9/25/2016 4:44 PM
389	This is a life long challenge so a whole of society challenge. We did get free education. My children didn't	9/25/2016 3:22 PM
390	We need to take a long term view of this. As the current elected govt term is short, it can be easy to make 'popular' (short term) choices that will hurt us later on. We need good and fair governance for long term challenges.	9/25/2016 3:21 PM
391	The lower middle income earner bears the brunt....save for your retirement....pay your kids uni fees or help as not entitled to an allowance...get to retirement age either have to keep working or told because you have been careful and saved then you are not entitled to anything.	9/25/2016 3:09 PM
392	Things need o happen to balance to books and be able to offer a Super that is worthwhile	9/25/2016 3:07 PM
393	Pensions are a must and they also need to be enough to survive on. Twice in my lifetime we have paid into a government superfund which has then be funneled somewhere else. Thisn isn't acceptable - our dues have been paid and yet, here we are 10 years off pensioner age, too late for Kiwisaver and worrying what will become of us at 65.	9/25/2016 2:42 PM
394	Additional taxes shouldn't be required if most people are already tied to a KiwiSaver scheme.	9/25/2016 2:03 PM
395	See previous answer	9/25/2016 12:57 PM
396	Self sufficient and happy pensioners are key to a healthy happy society.	9/25/2016 12:53 PM
397	See previous page	9/25/2016 12:28 PM
398	There should be no changes, people work all their lives when they get to 65 they are entitled to receive pension	9/25/2016 12:22 PM
399	To place retirement income both on the super payouts age criteria, and to encourage individual savings,	9/25/2016 12:12 PM
400	Taxes are the only fair way of ensuring everyone pays and everyone benefits. They promote equity	9/25/2016 12:06 PM
401	Lowering taxes has gutted our country and mortgaged the future. Immediate wealth tax implementation and a progressive tax system is the only way to begin to fix this mess.	9/25/2016 11:41 AM
402	Contributions to the NZ super fund appear to be a good investment with returns exceeding borrowing costs. Increased incentives to save for retirement will enable retired people to do more than just survive on a potentially reduced super. I don't support compulsory KiwiSaver - I think it is too expensive (fees) and forcing people to enrich NZ fund managers is wrong.	9/25/2016 11:27 AM
403	Every few yeas put kiwisaver up until we get to 8 percent. Also the same with employers. Put realistic taxes on investment properties. It's still income they make on these and should pay the same tax amount.	9/25/2016 11:03 AM
404	I think people should take primary responsibility for saving, but again I recognise those with higher incomes during their working life will have more savings. We need to be helping those currently on lower wages. I'm not anti-taxes. I recognise those better off have a duty to ensure those worse off still have a standard of living with dignity.	9/25/2016 11:00 AM
405	Current workers cannot afford to but house, save for super in future and pay for their own super in the future. Huge problem ahead.	9/25/2016 10:49 AM
406	Commonsense	9/25/2016 10:40 AM
407	The overall financial system is increasing inequality and is not sustainable. We need to shift from trickle down system to something that works for more people.	9/25/2016 10:38 AM
408	Compulsory Kiwisaver is a great way to get funds in. It's a better way than taxes as government would be tempted to spend that on things other than retirement.	9/25/2016 10:32 AM
409	The NZ Super Fund was plundered. This needs \$\$ put into it, compulsory Kiwi Saver, Increase taxes by \$20per fortnight especially for earners over \$65000.00 per year, and make NZ Super recipients able to afford the basics as at present it is insufficient.	9/25/2016 10:07 AM
410	use resources	9/25/2016 9:54 AM

Who gets what?

411	We spend more on military expenses when we should be advocating a peaceful nation. War is childish and primitive. The growing economy needs more attention from people who are in tune with today's advancing technology. The very fact that our government still using paper, in any Form, is a joke.	9/25/2016 9:35 AM
412	These changes are to ensure the affordability in the future	9/25/2016 9:03 AM
413	Reduce spending but not health and education. (Why were they the only options). I would income test super but encourage retirement saving.	9/25/2016 8:49 AM
414	Spend my tax dollar on the things we need now and in the future and defer the nice to have things until we've secured the needs. Budget properly.	9/25/2016 8:47 AM
415	Increasing taxes is unfair and I resent the question reduce spending in health and education. Reduce the wasted spending instead	9/25/2016 8:29 AM
416	Overburden of sick elderly encourage rewards for being healthy stop migrants coming in with health issues diabetes heart disease etc	9/25/2016 8:27 AM
417	Increase taxes to the extent required to balance out meaningful contributions to super fund. Make KiwiSaver compulsory, and increase the % contributions. Require default funds to invest more aggressively (although dependent on age).	9/25/2016 7:53 AM
418	Investment housing is helping to drive up house prices. This is making it harder for middle to young aged people get a property of their own. Retiring while also paying rent is a overhead that would eat into your weekly super. It also creates a big distribution of wealth within society because once you get on the housing ladder you can just keep using your previous house or houses as security for the next house. Encourage people to invest elsewhere. Not residential houses.	9/25/2016 7:45 AM
419	The govt needs to grow the economy - rather than keep borrowing. I don't believe for a minute that this will happen	9/25/2016 7:44 AM
420	Long term tax payers entitlements should be the same as long term MPs	9/25/2016 7:14 AM
421	Prefer few changes	9/25/2016 6:52 AM
422	I think that kiwis need more encouragement to save for retirement in the medium term. Growing the economy is important but there are often costs to our lifestyle as a result.	9/25/2016 4:22 AM
423	The govt wouldn't have a problem now if the super fund payments had been kept up. Compulsory KiwiSaver savings would contribute to increased investment and overall wealth of the country.	9/25/2016 1:16 AM
424	If everyone did kiwi saver even if it's only 4 percent that better than nothing government would just top it up better than nothing	9/25/2016 1:11 AM
425	Saving while having a family is difficult in this economy, as would tax increases be.	9/25/2016 12:10 AM
426	The reason that we have fiscal demands on funding for health, education and super is because every time the Govt gets a surplus it reduces taxes. Tax is NOT a sin; it is a requirement of a civilised society.	9/24/2016 11:57 PM
427	Make saving for retirement an individual responsibility, no savings, no pension. Resume the government help for an extra incentive for people to save for themselves.	9/24/2016 11:38 PM
428	The super alone is not enough to live on.	9/24/2016 11:37 PM
429	Individuals should save for retirement but to do that first we need an economy that enables them to live and to save.	9/24/2016 11:23 PM
430	Every one in Kiwi saver from first day work	9/24/2016 10:47 PM
431	The problem isn't super the problem is a lopsided social welfare state with low taxes and age imbalances in social support that disadvantage children and young people	9/24/2016 10:31 PM
432	The super fund needs enough money to pay the expected costs of super. This is a government responsibility and they need to find the funds - even if this means more tax (especially of higher income earners). Perhaps a capital gains tax would bring in more money for the super fund?	9/24/2016 10:27 PM
433	We can't burden our kids too much	9/24/2016 9:50 PM
434	Self employed have a choice at present, a big chunk of people missing out on saving. Resume NZ super fund will also help grow the economy. Increase taxes now by say having a tax on non resident property owners will make sure all contributing.	9/24/2016 9:48 PM
435	To ensure there is sufficient funds for distribution to superannuants.	9/24/2016 9:42 PM
436	People are struggling to pay to survive now, they cannot afford to pay kiwi saver - get a government that cares for its people rather than his wealthy mates	9/24/2016 9:39 PM

Who gets what?

437	as above	9/24/2016 9:39 PM
438	The money has to come from somewhere. Tax payers are not a bottomless pit.	9/24/2016 9:39 PM
439	Education to current and upcoming workforce. Cut gst on food. Cut 90 day labour law. Reform International financial currency trading.	9/24/2016 9:31 PM
440	Making people save by making kiwisaver compulsory will force them to become more responsible for their financial future which is good. Increasing taxes across the board will provide more for the community across all sectors.	9/24/2016 9:26 PM
441	It makes sense to put more asside for the long run.	9/24/2016 9:16 PM
442	I lived in Australia and their higher contributions work well. You don't ever have the money and it causes your super account to grow much faster.	9/24/2016 8:56 PM
443	individuals need to take responsibility for them selves which I didn,t take seriously	9/24/2016 8:52 PM
444	Government should look after people who have put I to system	9/24/2016 8:44 PM
445	Government contributions would hopefully get the government to Crack down on tax evasion by wealthy and corporations	9/24/2016 8:39 PM
446	Treat everyone the same. One rule for all. I had 2 friends both same age both laid off same time ones husband is over 65 so she has been included in his NZ Super, the other is a widow so she had to go onto a benefit and is work tested where her friend isn't. Thats not fair.Both should be treated the same	9/24/2016 8:35 PM
447	I think both governments & individuals have to play a part in the future of a country's citizens. We need a system more like Australia's. Compulsory super saving!	9/24/2016 8:19 PM
448	People should be responsible for their retirement needs.	9/24/2016 8:17 PM
449	Growing the economy sounds great but it also means things like having a low minimum wage & tends to mean a wider gap between rich & poor	9/24/2016 8:14 PM
450	\$380 for single rate of Superannuitant is too low when you consider the cost of Renting & price rises for everything.	9/24/2016 8:02 PM
451	kiwi saver	9/24/2016 7:59 PM
452	with a growing elderly population, more super funds are going to be required so people can have a decent standard of living when they retire, not be worse off just because of increases in the 65+ age bracket.	9/24/2016 7:58 PM
453	Govt waste Billions on policies that don't contribute to long serving tax payers also Benefits for 20-50 year olds needs to be cut and only be provided to people who future themselves through education/ trade training .. the ability to get benefits for just having kids has to be eliminated or for perceived slights has to end or you are doing is encouraging a benefit dependency	9/24/2016 7:53 PM
454	Having lived in Australia and come back with 120k in super I see the benefits.	9/24/2016 7:40 PM
455	They need to stop scaling the taxpayer. Simple, they're just workers like the rest of us. So they should use their own money to save for their retirement like we have to.	9/24/2016 7:39 PM
456	growing economy will bring more money into the coffers enabling higher government contribution.	9/24/2016 7:26 PM
457	Between Kiwisave becoming compulsory and the Govt contributing to it, the long run would be cheaper for the Govt as it would eventually not be required to pay for everyone, and then means testing would apply.	9/24/2016 6:51 PM
458	Kiwi Saver is not Government guaranteed, so to make it compulsory this would need to be so, doing away with tax on interest would encourage people to save, Government should also contribute to the Super fund as I have invested heavily in the Government over the last 45 years.	9/24/2016 6:00 PM
459	Retirement saving should be compulsory and government needs to make continuous contributions, perhaps pay MPs less.	9/24/2016 5:28 PM
460	Govt has to find ways of increasing revenue misreading taxes not the answer, NZers are already paying ridiculously high amounts of tax - tax on income, GST, Rates for homeowners. In reality half my income goes out in taxes.	9/24/2016 5:20 PM
461	If Govt can give our money away to other countries and sports then they should put it towards our senior citizens instead. The country needs to grow our economy somehow	9/24/2016 5:20 PM
462	I am sick of people coming to NZ from overseas and getting hand outs when people who were born here and are citizens struggle daily to make ends meet by working and earning an honest living.	9/24/2016 5:16 PM
463	I assume the government is already trying to grow the economy. Just don't take money from education and health. That's stupid.	9/24/2016 5:13 PM

Who gets what?

464	Everyone who can should be saving something for their retirement, not just waiting for the handout.	9/24/2016 5:12 PM
465	Taxes should be increased to the wealthy & reduce tax breaks to businesses etc	9/24/2016 5:04 PM
466	Instead of Gov't wasting Millions of Dollars annually on wrong decisions	9/24/2016 4:57 PM
467	We should all be responsible for thinking of our future	9/24/2016 4:36 PM
468	taxes and government are to closely tied to politics which at best are short sighted	9/24/2016 4:29 PM
469	We need to look at our people as a whole and focus on a skilled and current workforce: basically stop getting migrant workers in to do jobs that our of work New Zealanders can do. Focus on assisting this. Centralising everything to Auckland is ridiculous: spreading jobs across the regions will give New Zealanders better quality of life and allow them to be more successful, for example, own their own homes and be able to save for retirement.	9/24/2016 4:25 PM
470	It angers me that you are even considering changing the pension age. After all I have put into society I would be penalized for having held down steady jobs for many years. For those who have been on the benefit for life and never lifted a finger to help themselves should definitely not be given the same pension as the workers.	9/24/2016 3:59 PM
471	It's the only way that is guaranteed to work	9/24/2016 3:57 PM
472	no	9/24/2016 3:48 PM
473	Young people on free education, retraining assistance = a head start in life . Don't stop allowance at postgrad level = increase income for these grads. More income, we take care of ourselves, better society.	9/24/2016 3:42 PM
474	We all need to contribute	9/24/2016 3:35 PM
475	Just seems logical	9/24/2016 3:21 PM
476	If we want it we have to pay for it. It is the role of the state to provide for those who need support.	9/24/2016 3:13 PM
477	If Muldoon had not stopped the compulsory saving fund in the early 70s we would not have the scary future we now face.	9/24/2016 3:09 PM
478	It's too easy to be eligible for the pension in NZ you too short number of years to be eligible and the very rich claiming a pension plus government doesn't Chase the wealthy tax evaders only the poor benefit fraudsters	9/24/2016 2:53 PM
479	I think retirement needs to be more self funded with the government just there to provide basic help if you can't fund yourself.	9/24/2016 2:20 PM
480	answer as same as question 9	9/24/2016 1:56 PM
481	Making kiwisaver compulsory may hurt some in the short term, but in the long term it will be a good thing.	9/24/2016 1:56 PM
482	if younger generations save now it will reduce the hardship of living on a super as it is not alot	9/24/2016 1:52 PM
483	People should be encouraged to look after themselves and the wealthy can afford to pay more tax for health, education etc.	9/24/2016 1:49 PM
484	It's the sensible thing to do	9/24/2016 1:46 PM
485	Create an environment where saving is the norm	9/24/2016 1:19 PM
486	The government should have equal responsibility in providing for the future cost of NZ Super. You can't leave it to the people alone.	9/24/2016 1:16 PM
487	Tell everyone under 45 they have to support themselves after they retire. Honour the contract with everyone with less than 20 years until retirement.	9/24/2016 1:15 PM
488	Makes sense, you cant reduce...its not keeping up as it is	9/24/2016 1:01 PM
489	Too much taxes gets wasted look at mps taking cuts in there spending. See how they service on a low income	9/24/2016 12:40 PM
490	Kiwi saver will help those retirees to have more money to spend which has a flow on effect later	9/24/2016 12:29 PM
491	Because the current government can't sort their shit out. They deserve a pay cut	9/24/2016 12:08 PM
492	Raising taxes, cutting spending are terrible ideas. I'd rather have money go into health care and education.	9/24/2016 11:54 AM
493	Immigrants do not contribute.they are bludgers on NZ taxpayers	9/24/2016 11:42 AM
494	Grow the economy and expect people to contribute to a govt that pays them when they are unemployed yet employable	9/24/2016 11:31 AM
495	we pay enough taxes as it is..government should be paying into accounts WITHOUT removing the money for "other" needs..	9/24/2016 11:24 AM

Who gets what?

496	Wages in NZ are too low for many while employers and CEOs pocket more than they need, Even if %amounts go up for workers its not going to make much difference, Our govt needs to stop creating govt debt and put the brakes on private debt and encourage higher incomes so its affordable to live and to save. Student loans are a big contributor to inability to save so graduates should be bonded in NZand forgiven their loans.	9/24/2016 11:14 AM
497	I dont want to pay for other peoples retirement when i already save for my own. Let them suffer... Survival of the fittest is a phrase which isn't used enough in politics/policy making	9/24/2016 11:01 AM
498	KiwiSaver should be made compulsory like Australia - then we wouldn't need super.	9/24/2016 10:46 AM
499	Growing the economy is the only thing.anything else only takes from elsewhere	9/24/2016 10:35 AM
500	Beacause it is the only valid answer. Pensioners have already paid tax all their lives - they are entitled to a decent standard of living.	9/24/2016 10:26 AM
501	As a society we should ensure that everyone is looked after, regardless of status	9/24/2016 10:09 AM
502	Help people save more for themselves	9/24/2016 9:19 AM
503	There needs to be a level of personal responsibility.	9/24/2016 9:06 AM
504	Most of nzer's started work with the govt guaranteed our tax was going to pay for our super when we retired effectively the govt have lied about our super and purpose for paying taxes and stolen our money, we have a right to receive our hard earned super.	9/24/2016 8:45 AM
505	Unfair to nz residents who have paid their taxes all their lives to be denied super while paying for the elderly parents of migrants to come here we already have to fund their healthcare from the day they arrive. 10 years is too short.	9/24/2016 8:42 AM
506	I've worked for 45 years - I can except change - but when the burden of that change Falls totally on lower middle and now upper middle income earners and most need ever cent to stay alive - and worst still your insurance company ACC will displace older workers To get a younger off their books to reduce their burden Most done stand a chance in retirement .	9/24/2016 8:41 AM
507	Current situation	9/24/2016 8:40 AM
508	Why is Kiwisaver not compulsory yet?	9/24/2016 8:29 AM
509	stop government giving taxpayers money to countries on goodwill schemes.	9/24/2016 7:42 AM
510	We shouldn't cut down on education and health it any other social service	9/24/2016 7:28 AM
511	NZ savings rates are poor by comparison to other OECD countries. It needs to be improved	9/24/2016 7:15 AM
512	The focus on growing the economy currently seems to be by accepting more immigrants and their parents. This isn't necessarily good for our society.	9/24/2016 7:11 AM
513	Education and health are priority. Young people are already ripped off by the boomer generation.	9/24/2016 6:52 AM
514	People should be encouraged to work and save for themselves	9/24/2016 6:32 AM
515	I believe it would help	9/24/2016 3:42 AM
516	Increasing taxes would not be condusive to growing the economy (thus overall tax take would be lower in the future which means even less money for super). The individual needs to take more responsibility for their retirement and realise that they are only going to get out of retirement what they put in.	9/24/2016 2:31 AM
517	General taxation is sufficient to achieve adequate funding.	9/24/2016 1:56 AM
518	Maybe if the national government hadn't got rid of the government / taxpayer super when Mr Muldoon was in, maybe we wouldn't have the problem that we do. Other alternatives have to be looked at.	9/24/2016 1:18 AM
519	The burden of super should be shared by those who wish to Receive it	9/24/2016 12:58 AM
520	Communities need to take better care of the elderly. Super should be reduced and communities funded to better care for and keep old people a part of their everyday lives. They have knowledge and love that we can benefit from by their full inclusion in our lives.	9/24/2016 12:57 AM
521	The wealthy are not paying their fair share of tax . We have one of the lowest tax rates in the world for wealthy people and the divide between rich and poor is growing.	9/24/2016 12:37 AM
522	Spread out the load in general however selivishly avoid all tax right now. Skilled and easy to migrate, we will not suffer and carry the full load due to prior shortsighted generations. It has been known for decades.	9/24/2016 12:21 AM

Who gets what?

523	A richer is the best way to pay for our elders. Secondly taxes now makes the most sense as that will put the burden on those that will benefit from the future Super. If we raise taxes later it will be their children that pay instead. I do not believe we should count KiwiSaver income/payments against Super, as a forms of means testing, as that will risk people stop contributing with the attitude "it is not worth it when I just loose on Super afterwards".	9/24/2016 12:07 AM
524	Growing the economy and making Kiwisaver compulsory, are probably the two most painless ways of affording NZ Super into the future.	9/23/2016 11:50 PM
525	Our economy at the moment isn't working for us New Zealanders	9/23/2016 11:49 PM
526	The govt should never have stopped the contributions to the Super fund. Paying more taxes specifically for super would solve the issue.	9/23/2016 11:33 PM
527	spending of politicians are non-value added to economy	9/23/2016 11:24 PM
528	I see increasing the Taxes in the years to come as inevitable. Make the ones on the benefit work for their money. Most people of the 60ish age group have earned the right of retirement. Just needs fine tuning....My thoughts	9/23/2016 11:10 PM
529	People must save for retirement rather than be cost of next generation	9/23/2016 11:09 PM
530	kiwi saver can help out with home ownership for young	9/23/2016 11:03 PM
531	It is the governments duty to look after older people who have paid taxes all their lives	9/23/2016 10:26 PM
532	People are struggling already, including our elderly. Homeless should not be a problem and healthcare/mental health should be prioritised. Stop trying to be like America!	9/23/2016 10:26 PM
533	Having worked most of my life even as a parent, I think about all the taxes I have paid and then I think about the enormous expenses politicians cost us taxpayers and then I think about what they get after they have been in parliament for so many years when they should not receive life payments. There was a time while raising my children when I held down two full time jobs...it was exhausting but I did it for my children but to discover how much money politicians spend from taxpayers money...it hurts.	9/23/2016 10:07 PM
534	The worst choice of the above is decreasing money for health and education Increasing taxes for the 1% would be my choice of answer	9/23/2016 10:01 PM
535	We spend too much for not important things, compare with others country, such as library, traffic light too luxury compare with USA. People to spoiled by complaint and just complaint	9/23/2016 9:55 PM
536	It can only help each retiree that they have some savings but we can not rely on that alone. In no othe job do the ex employer continue to pay you when you no longer work for them.	9/23/2016 9:52 PM
537	kiwi saver may not suit everyone. There are better investments out there.	9/23/2016 9:51 PM
538	Because we need to support our aging. Our aging are dually responsible for their future wellbeing, but government has to make their lives easier to live. more subsidies should be introduced across the board for both the young low-income and the old low-income.	9/23/2016 9:46 PM
539	It's the most sensible way	9/23/2016 8:57 PM
540	My generation is the 1st generation to save for our own retirement aswell as pay for current retirees government should have forcast the amount of baby boomers retiring yonks ago encouraging retirement schemes.	9/23/2016 8:42 PM
541	Our economy needs to grow in order to gain more tax, therefore more money	9/23/2016 8:29 PM
542	There is no one answer and a group of changes needs to be made, if super is to continue.	9/23/2016 7:59 PM
543	Look after our elders. The majority of money is in 1% of population. Taxi the 1% of high income earners to redistribute funds to support the generation that gave them a great nation that allowed them the high life	9/23/2016 7:49 PM
544	People should be encouraged to save for their retirement	9/23/2016 7:45 PM
545	The government should have the resources to manage pension savings. If left to the average individual they will not be oversight and funds ripe for theft through fees and boom and bust cycles	9/23/2016 7:37 PM
546	The "trickle down" theory hasn't worked and the Treaty payments have become farcical. Also stop giving money to overseas causes - charity starts at home.	9/23/2016 7:17 PM
547	compulsory superannuation is great - but only as a partial solution as it will penalise those who are out of work or earn insufficient over their lifetime	9/23/2016 7:14 PM
548	As per previous comment.	9/23/2016 7:00 PM

Who gets what?

549	Tax the very high income earners more.The gap between the top earners and the bottom ones in NZ is massive and increasing.The people at the lower end of the scale struggle to survive week to week never mind save anything for retirement.	9/23/2016 6:53 PM
550	Grow the economy so more tax into Govt coffers, also reduce spending in other areas such as treaty settlements and clean rivers	9/23/2016 6:47 PM
551	User pays would save costs	9/23/2016 5:41 PM
552	Why should I pay for the retirements of others, when my generation are expected to self-fund? I'd rather have y tax dollars going to advance the lot of the next generation, not the last generation.	9/23/2016 5:30 PM
553	GIVE YOUNG PEOPLE MONEY U SKIN FLINTS	9/23/2016 5:26 PM
554	I think people should contribute at least a small part of their income towards retirement savings.	9/23/2016 5:18 PM
555	Once we have surplus yes	9/23/2016 5:02 PM
556	I think everyone has to make a compulsory contribution to their super.. Increase taxes now to make up the immediate short fall.	9/23/2016 4:59 PM
557	Baby boomers will start to cost the country more money as they reach old age, and require looking after and medical care.	9/23/2016 4:06 PM
558	If by making Kiwisaver compulsory, everyone would have a retirement fund when they do retire	9/23/2016 3:54 PM
559	Everyone should make an effort on saving and those who earn large amounts agios be taxed accordingly	9/23/2016 3:13 PM
560	People need to appreciate the need to prepare for their retirement, not rely solely on a pension	9/23/2016 3:02 PM
561	A fairer way	9/23/2016 1:59 PM
562	User-pays. Dont pay, dont get it.	9/23/2016 12:47 PM
563	overseas investors are making money out of NZ assets with making contributions to NZ tax payers	9/23/2016 12:34 PM
564	The Government never should have stopped contributions - talk about a false economy! Taxes need changing but it's not as simple as increasing now or in the future; it's about the spread of taxes. Growing the economy doesn't grow individual's wealth, it only makes the same size pie have to go further and any benefits end up in the wealthy few's pockets. Health spending will increase - another time bomb waiting to happen - and education should be invested in more heavily to take the burden off individuals and to target NZ skillsets thus minimising the need to import skilled immigrants. Kiwisaver should be compulsory - it's a no brainer - but I recognise that many people also need higher incomes to be able to achieve that.	9/23/2016 12:07 PM
565	So its fair to the people of New Zealand.	9/23/2016 11:59 AM
566	With contributions from the government it means we all pay into it through our taxes and ofsetting some payments with Kiwisaver .	9/23/2016 11:45 AM
567	A strong economy will logically assist tax revenues and support superannuation cost. In NZ it is a fundamental element of our society that we have a universal super system and this should continue even if it means ultimately introducing income testing and increasing tax rates.	9/23/2016 11:17 AM
568	Give everyone in NZ a basic living wage and increase taxes for the top earners	9/23/2016 11:16 AM
569	The long term, ie 3-4 generations, use for NZSuper should as a safety net.	9/23/2016 10:55 AM
570	We have forfeited significant potential retirement savings income by moving to NZ from Canada 23 years ago. Definitely NOT reduce spending on health or education. We will be paying the cost of our too-lean spending now for many years to come	9/23/2016 10:53 AM
571	Save as you go is a clearly superior option to pay as you go. This government seems intent on pushing all of the increasing cost of national super onto future taxpayers. This is irresponsible.	9/23/2016 10:38 AM
572	if the country can't afford it then we need to be made to do it ourselves this could be subsidised with government contributions	9/23/2016 10:10 AM
573	Make all people responsible for thier future eraly in thier life.	9/23/2016 10:03 AM
574	I would have selected "reduce spending in other areas such as education and health" but along with conservation I feel that these two things need more. Not less. Reduce funding on the military and MP's salaries and perks.	9/23/2016 9:35 AM
575	More people employed the more tax generated....hence more to distribute	9/23/2016 9:07 AM

Who gets what?

576	Giving tax breaks whilst stopping contributions to Cullen scheme incredibly cynical and shortsighted. Growing economy only way to long term success. Also need to target tax avoiders	9/23/2016 8:35 AM
577	I think social welfare is an important function of government	9/23/2016 8:24 AM
578	Personal tax is high now. Not too sure about company tax though. Growing the economy is supposed to happen as part of being in government. So we are back to personal and government shared responsibility.	9/23/2016 8:15 AM
579	We all have to take responsibility for our future.	9/23/2016 8:10 AM
580	Make people responsible and to encourage bring back govt first deposit.	9/23/2016 7:56 AM
581	I selected my answers purely from my life's experiences	9/23/2016 7:56 AM
582	See previous previous page for reason.	9/23/2016 7:48 AM
583	If the economy makes more money there would be more money to save in kiwi saver by people	9/23/2016 6:25 AM
584	Need a government with vision and commitment to the common good who can plan ahead rather than short term focus on self interest and complete absence of a moral compass	9/23/2016 6:04 AM
585	Paying tax is the price we pay for an equitable society. The growing gap between rich and poor needs to be addressed.	9/23/2016 4:37 AM
586	Our taxes are low and unless we decrease our spending taxes must go up. If we just focus on growing economy when economic down turns occur we arent prepared.	9/23/2016 4:04 AM
587	Because I think these are the best options as we need to increase spending in Health and Education not reduce it. An increase in taxes would not worry me if it went to these three things and not some undeserving cause.	9/22/2016 11:47 PM
588	Not planning for the future is negligent both on an individual and societal level.	9/22/2016 11:43 PM
589	The government should be paying in, it's irresponsible not to, as this is a real cost and needs to be covered. A society that doesn't care for the elderly is a sad state! Raise taxes - a tiny amount out of each of our salaries means a substantial amount to help NZ meet its obligation	9/22/2016 11:21 PM
590	Limit or cap govt contributions to pension schemes for govt workers. Eg police, politicians etc. Why the heck a politician who has earned good money needs to be propped up for life courtesy of a pension god only knows. Great to have some contribution to a work super scheme but some are out of all proportion to the average new zealander. And those pensions are paid with taxpayer money so share it around.	9/22/2016 11:08 PM
591	If everyone started paying in to KiwiSaver as soon as they start work and the government continue to contribute there should be enough saved to retire on.	9/22/2016 11:03 PM
592	See above.	9/22/2016 10:17 PM
593	Put more contributions in the savings for retirement because of you don't we are going to have a generation of elderly on the homeless page start thinking for the elderly and not trying to take it away we are all going to be elderly hopefully and at the end of our years of paying taxes and getting the country to where we are today it is our turn	9/22/2016 10:12 PM
594	Ppl who have worked all their working life should be paid a higher pension than someone who has been on a benefit for most of their life. The lure of more money if you work should be an incentive to get ppl off benefits thus saving the government money that will pay for the higher pensions	9/22/2016 10:04 PM
595	It is good to encourage personal responsibility encourage individuals to save for their own retirement...and a strong economy is the best insurance policy for high super costs in the future.	9/22/2016 9:40 PM
596	Common sense and equality	9/22/2016 9:35 PM
597	Not only raise taxes, but close the loopholes that allow large companies to dodge taxes. Start with Apple. Put taxes on unhealthy food and drinks because the health budget will be stretched in future too.	9/22/2016 9:27 PM
598	Millions of \$ are wasted in other areas why continue to make cuts in health and education because its always the lower class / low socio-economic areas that are affected. Take \$\$\$ from those that are well off. Atm NZ sucks!!!	9/22/2016 9:11 PM
599	small amounts over the years seem the least invasive way. however increasing tax should be higher % for those with higher wage	9/22/2016 8:55 PM
600	No quite sure how to fix this, then again we don't, seem to have much say and don't get paid mega bucks.	9/22/2016 8:48 PM
601	Economic Woe	9/22/2016 8:36 PM
602	I do not see why anyone who has the ability to support themselves in retirement should be included in a public super scheme everyone should be entitled to it once they are below a certain net worth	9/22/2016 8:35 PM

Who gets what?

603	Our MP's are over rated and overpaid for the miserable contribution they make to NZ society.	9/22/2016 8:31 PM
604	Government Politicians make enough so why should they penalise the public	9/22/2016 8:24 PM
605	better economy means people can save for retirement	9/22/2016 8:22 PM
606	The number of people who qualify for Super is the problem	9/22/2016 7:59 PM
607	Again, for the most part am guessing changes have to happen to make for what is due to come	9/22/2016 7:54 PM
608	Stop trying to make super fully funded. The costs shd be met from the contemporaneous workers.	9/22/2016 7:51 PM
609	By ensuring that we have enough to live on after the age of 65 we are less of a burden on the state.	9/22/2016 6:46 PM
610	The creation of a strategic sovereign wealth fund could change New Zealand's fortunes in the long term, as it has done for countries such as Denmark.	9/22/2016 6:45 PM
611	We already have high student loans, low wages and job security, high living costs, high price of housing. Increasing taxes to pay for super that may not even be around in 40 years time seems unfair.	9/22/2016 6:43 PM
612	DO NOT MESS WITH THE UNCONDITIONAL RIGHT FOR OLDER CITIZENS TO RECEIVE A DECENT PENSION	9/22/2016 6:41 PM
613	There is a huge gap between the rich and poor in NZ	9/22/2016 6:40 PM
614	Because I am sicking of supporting the mass unwashed supported by the main parties as their feed fodder	9/22/2016 6:16 PM
615	Individuals need to make a greater contribution to their retirement. If the age of eligibility goes up and people still wish to retire early, or have more spending, then they will have to pay for it	9/22/2016 6:09 PM
616	Speaks for itself, the government have lost all our super funds and so we lose now.	9/22/2016 5:57 PM
617	Compulsory retirement saving is a must. If Rowlings compulsory scheme had not been stopped by Muldoon reirement would have been self funding by now.	9/22/2016 5:56 PM
618	Because my taxes I have paid for years have funded many elderly to retire at the previous retirement age of 60. It's enough that we have to work five years longer than them, and also be further penalised by paying higher taxes now.	9/22/2016 5:47 PM
619	People need to help themselves, ie KiwiSaver. The DPB was originally set up to help extreme hardship cases, it is now used as a way of life by many.	9/22/2016 5:40 PM
620	all citizens deserve to receive a pension no matter what their income has been or is	9/22/2016 5:31 PM
621	If KiwiSaver was compulsory with a compulsory employer contribution then this would help future proof.	9/22/2016 5:30 PM
622	Super should be compulsory in NZ as soon as a person starts working - like the Australian model.	9/22/2016 5:04 PM
623	It is easier pay for things now than in the future. "Growing the economy" may mean a bigger pot, but those who can access it needs to grow too	9/22/2016 4:37 PM
624	People need to save more for their own future. sUper will never be enough and then we've got a problem of a whole lot of low income old people and the issues that creates around health, crime etc. Use govt to bolster the fund NZ assests and investments must be able to generate more money to use in future. Link todays tax payments to how much you can get in future	9/22/2016 4:25 PM
625	Inequality in NZ currently makes it very difficult for some people to save for the future. A more equitable distribution of income would increase capacity for the less well off to provide for their future.	9/22/2016 3:58 PM
626	Kiwisaver is very good, but not all Kiwisaver providers are equal. some provide better returns than others. Turn Kiwi saver into a compulsory state contribution system which all workers pay into, no opt outs. Employers could contribute One for one, No opt outs. Government can top this up using a tourist levy system	9/22/2016 3:46 PM
627	Savings in NZ are poor and these two changes would reduce expenditure and increase savings.	9/22/2016 3:43 PM
628	because it is realistic	9/22/2016 3:37 PM
629	It should be a personal responsibility to every New Zealander to put a percentage of salary away for their retirement and not expect the younger generation to pay for it, likewise beneficiaries	9/22/2016 3:36 PM
630	Increasing taxes is robbing peter to pay paul.	9/22/2016 3:10 PM
631	We've known all our lives that Super was going to be a problem, but we've been allowed to let other financial priorities take precedence. If it had been compulsory, I would definitely have saved more. Tax breaks for saving are also useful. However, provision needs to be made for low and no income NZrs. If Super remains universal, but compulsory saving for the waged, we'll end up with poor-old and rich-old (awful); but if we means test to avoid that, we'll be penalising the people who save (unfair).	9/22/2016 2:58 PM

Who gets what?

632	Saving for retirement is very very difficult for many NZers. Many of the top 10% (most wealthy) are well off because they were born into well-off families with wealthy connections, not because they work exceptionally hard, or are exceptionally intelligent.	9/22/2016 2:53 PM
633	No	9/22/2016 2:50 PM
634	Tax increases are never popular; spending in education and health will only increase; and there are many people who cannot afford to contribute to kiwi saver. Growing the economy is the most positive way to affect change	9/22/2016 2:48 PM
635	Our tax cuts in 2010 benefited the well-off, who didn't need it. We need more, not less state spending, therefore more, not less tax take	9/22/2016 2:45 PM
636	I support a basic state retirement income ... and think we as society should be saving and investing for it. And investing in future taxpayers via education health and welfare systems to ensure broad social prosperity.	9/22/2016 2:32 PM
637	Needs an integrated plan to encourage saving and keep the universal benefit available for current and future older generations	9/22/2016 2:18 PM
638	Even \$1.00 a week makes for \$52.00 a year.\$10 is \$5200. All helps with the end result.	9/22/2016 2:05 PM
639	Increase tax on our very wealthy. Chase the tax not collected by all the Asian builders in Auckland currently. IRD are apparently chasing tradies for cash work. How much more would we collect if chasing large companies avoiding tax, our very wealthy, and overseas investors. I don't think it will happen as these are the very people the National government turns a blind eye to.	9/22/2016 2:03 PM
640	I think we need to make people accountable for their futures so I don't agree with having the government contribute more to the super. WE need to focus on educating people from birth about securing their financial future.	9/22/2016 1:43 PM
641	Successive governments have changed policies which is why we are in this position. If compulsory tax deductible super had been left in place in the 1970s we would not be dreading retirement and could actually afford to stop working when our health suffers and we are tired!	9/22/2016 1:41 PM
642	Spending some could be reduced in other areas...	9/22/2016 1:28 PM
643	I think the NZ Super Fund can go a long way to ease the future burden but I also think that could be assisted with a minimum level of compulsory savings.	9/22/2016 1:26 PM
644	Better economy will improve tax base	9/22/2016 1:03 PM
645	I think health and education are very important and don't want to reduce spending on these. I don't think you can rely on a growing economy as the benefits do not accrue equally across society, and NZ Super is most significant to middle and low income earners. That is the same reason why making kiwisaver compulsory is not what I support, as people who haven't earned much over their life will still be disadvantaged.	9/22/2016 12:46 PM
646	The upper third of income earners pay too little tax - there are too many easy ways they can use to avoid it. The trickle down theory is rubbish and doesn't work. People in the lower bands of household income are struggling paying their bills and don't have sufficient income to provide for themselves in retirement.	9/22/2016 12:13 PM
647	Recommended individual funding for retirement is contributing a little aside each year to build up funds. But the current NZ Govt has not been funding the NZ Super Fund in the same way. The current National Party have been having a contribution holiday to pretend to balance the books, while leaving a large hole for future Governments to fund.	9/22/2016 12:11 PM
648	There are other areas that money could come from besides health and education or raising taxes. Maybe there should be more answers to choose from so it don't lead to only one of Six outcomes	9/22/2016 12:09 PM
649	Changes must be made now and must be paid for by those receiving future benefits	9/22/2016 12:07 PM
650	I think the National Super payments need to increase	9/22/2016 12:05 PM
651	People don't think about it enough so you need to do stuff now and have an education campaign to change how people think about it.	9/22/2016 11:38 AM
652	This is fairer to all.	9/22/2016 11:33 AM
653	John key and his cohorts are paid way too much and don't see the regular people living here amongst all the foreigners buying all the businesses and houses	9/22/2016 11:23 AM
654	Growing the economy will increase the total tax take and which will mean a bigger pie available to pay for super. Also a strong economy will mean people will be able to save more and potentially have a larger next egg at retirement. Paying into the Super fund again is a good idea as it is saving for the future. It is like someone with a mortgage also having a kiwisaver account. The two actions are not exclusive.	9/22/2016 11:04 AM
655	Because I can	9/22/2016 11:02 AM

Who gets what?

656	Funding contributions now assists in spreading impact of aging population and also helps with dollar cost averaging.	9/22/2016 10:59 AM
657	Saving and smart spending is the key.	9/22/2016 10:58 AM
658	The NZ Super Fund does not fix the problem but it helps significantly. Suspending contribution's was a big mistake. We borrow to buy an asset, the government could have done this until they had surpluses	9/22/2016 10:52 AM
659	We saved for our "old age" unfortunately lost our money during the 'financial' downturn to unscrupulous CEO's of several Finance Companies. (I am still bitter about this)	9/22/2016 10:52 AM
660	Grow the economy by helping small business more and making things easier for them rather than more difficult	9/22/2016 10:45 AM
661	A new tax rate for people who earn over the ACC earners levy maximum level, I think this is somewhere around 120k	9/22/2016 10:45 AM
662	people should save for their retirement from a young age. a small amount a week adds up over 40+ years	9/22/2016 10:38 AM
663	These measures would help reduce the burden on the State by increasing financial capacity and reducing individual reliance on NZ Super	9/22/2016 10:33 AM
664	the superfund is awesome - purpose built. the cost of not funding it is already over \$20bn in foregone savings. What a stupid decision by the government.	9/22/2016 10:24 AM
665	see previous	9/22/2016 10:17 AM
666	People need to be encouraged to save for retirement. It makes good sense for the Government to be contributing to the NZ Super Fund.	9/22/2016 10:17 AM
667	We need to save more as a country and as individuals - create a saving culture.	9/22/2016 10:09 AM
668	KiwiSaver should be compulsory with minimum contribution of 5% from employer and employee, government to contribute go back to matching \$ for \$ instead of \$0.50 for every \$1	9/22/2016 9:56 AM
669	Kiwi saver is great. People should not be able to remove money until they retire.	9/22/2016 9:50 AM
670	Every bit will help...we all have to save...	9/22/2016 9:44 AM
671	People are already taxed to within an inch of their lives. Making Kiwisaver compulsory is a no-brainer. But ultimately everything will depend on growing the pie - ie, economic growth	9/22/2016 8:39 AM
672	Logic	9/22/2016 8:34 AM
673	Tired of doing the donkey work to enable CEOs a salary rise when so many don't even get a minimum rise.	9/22/2016 8:32 AM
674	every kiwi needs to save	9/22/2016 8:07 AM
675	increase tax payment from the top 5% of earners because they have accountants and lawyers who ensure they pay as little as possible	9/22/2016 8:05 AM
676	Tax too high here now. Up gov contribution to reflect tax paid.	9/22/2016 8:04 AM
677	Explained above	9/22/2016 8:04 AM
678	Because they make sense	9/22/2016 8:02 AM
679	Increasing tax is our only quick fix.	9/22/2016 7:51 AM
680	Until you right the balances previous government have destroyed you can't expect individuals to save for retirement.	9/22/2016 7:34 AM
681	Kiwisaver contributions need to be closer to 9% of your income and people need to be forced to save. The superfund is banking money for the future a great idea to help offset that future cost	9/22/2016 6:49 AM
682	I have to survive on a meager \$400 a week. To cover myself, my 'dependent' partner and our son. I can't even afford to buy food, yet the wealthy in this country can get away with paying so little for anything. Corporations and private citizens, if they can alleviate stresses on the economy - Should.	9/22/2016 3:01 AM
683	Super is the governments responsibility so some should come out of the budget. KiwiSaver gives people a sense of contribution and control to their own retirement. They will never regret it even if they don't value it.	9/22/2016 1:40 AM
684	If we continue to pay a pension to those who are still employed and with the number of baby boomers coming up.to the age of eligibility, it will simply not be sustainable	9/22/2016 1:02 AM
685	Believe individuals need to take more responsibility for their future however in saying this I still believe in paying Super at 65+	9/22/2016 12:59 AM
686	Individuals and the government should be taking responsibility for the future support of everyone.	9/22/2016 12:39 AM
687	putting more emphasis on people taking responsibility for saving for their future	9/22/2016 12:28 AM

Who gets what?

688	Higher income earners usually have other benefits in addition to the salary and should be on a higher tax rate. People also need to save more instead of spending all of their income as many have almost zero savings,	9/21/2016 11:37 PM
689	People firstly have to take responsibility to ensure that they have put aside some money towards managing their own standard of living but this is more likely to happen if we have sustainable work for people now. The casualised labour market, the part time hours being offered to people and the temporary contracts do not allow people any security to planning for their own futures when they cannot even manage to meet their living cost today. The patterns and trends in our current labour market are totally detrimental to future planning for individuals. If you want people to plan and save for thier own futures they need job security, a decent wage and affordable living conditions now.	9/21/2016 11:27 PM
690	Everyone should have kiwisaver, it just makes sense. Also we need reliable income sources other than taxes.	9/21/2016 11:23 PM
691	Provided wages allow, everyone should take some ownership for their financial future	9/21/2016 11:17 PM
692	Exactly what my answer to the question is. "Resume government contributions to the NZ Super Fund".	9/21/2016 11:15 PM
693	Definitely make kiwisaver compulsory as super was years ago which I have appreciated that happening. If people are given a choice more than likely it wouldn't happen and come pension people struggle if they haven't any savings	9/21/2016 11:15 PM
694	i have worked to earn my superannuation and have not claimed extras like accom supplement.	9/21/2016 11:03 PM
695	Growing the economy means having working aged people actually work. To improve the economy, cut the handouts to the entitled Gen Y & Z lazies.	9/21/2016 10:59 PM
696	Look at the difference compulsory super has made to australia	9/21/2016 10:47 PM
697	There always used to be a government super scheme that worked well. I think the best way to reduce super costs is to get more people into paid employment to fund it. Make the dole a temporary benefit as it was intended when it first started. Make it difficult for a single parent family to continue having children while on the benefit.	9/21/2016 10:38 PM
698	If you can afford to travel, you can afford to go without super for that time period. If you are working full-time, other supplementary assistance should be enough to top up your cost of living	9/21/2016 10:32 PM
699	Making saving compulsory would enable the level of NZ super to be reduced in future if necessary	9/21/2016 10:12 PM
700	improving the economy will help everyone but we all also need to help ourselves	9/21/2016 10:07 PM
701	Fairness and equity. Why should property owners get tax free gains when nobody else can? Why should the wealthy not pay more tax? The average worker already pays too much tax.	9/21/2016 10:05 PM
702	Automation is going to affect citizens ability to work, and we may require a universal living allowance in the future. Businesses will need to contribute more tax to support this.	9/21/2016 10:05 PM
703	Govt needs to face social issues not buy more votes... take issues. Like these off the political spectrum as govt will alays vote no to political suicide.	9/21/2016 10:03 PM
704	Encourage people to think of their retirement income. A better economy will help pay for it.	9/21/2016 9:56 PM
705	Supporting local business and creating a stronger economy benefits everyone. Educate people about money management.	9/21/2016 9:56 PM
706	To encourage savings while one is still working. New Zealanders have very low saving rate	9/21/2016 9:55 PM
707	We all need to realise we are in this together	9/21/2016 9:49 PM
708	Because I am against supporting big spenders and providing incentives to enter retirement broke.	9/21/2016 9:35 PM
709	The big business in this country pays bugger all taxes to raise more funds increase company taxes	9/21/2016 9:23 PM
710	This government is mis-managing tax -payers money, the economy and refusing to take responsibility for the time-bomb of NZ super fund.	9/21/2016 9:21 PM
711	Same as other answers	9/21/2016 9:05 PM
712	most people I know are unable to make significant extra savings, taking living costs into account.	9/21/2016 9:03 PM
713	You don't miss contributions if they are taken out before you get paid.	9/21/2016 8:58 PM
714	Reducing spending in other areas might have been a first choice had the reduction in spending on defence, politicians salary and perks, consultancy.	9/21/2016 8:57 PM
715	people need to take more responsibility for their own retirement nanny state is no longer an affordable option	9/21/2016 8:37 PM
716	the comments I made are common sense	9/21/2016 8:26 PM

Who gets what?

717	Because the govt has a commitment to look after the people in this country and they are letting everyone down badly, they need to stop helping every one in other countries and start to look after their own.	9/21/2016 8:23 PM
718	Encourage people to be responsible for there own retirement.	9/21/2016 7:44 PM
719	We don't pay enough income tax to support the country's needs now. I would only increase income tax, not GST.	9/21/2016 7:07 PM
720	Growing the economy is vital for all areas (health, education, infrastructure & retirement planning). It needs to be recognised that not all individuals have the earning capacity to enable a comfortable retirement and provision must be made to "top up" those in need. Without sounding like Robin Hood or a communist, the welfare state must be in a position to look after those who cannot look after themselves. The current model assumes that people will remain healthy and employed into their mid 60's - not all do.	9/21/2016 7:07 PM
721	The government used to contribute to super until they stole it. Kiwi saver needs to be compulsory as otherwise people will always have other priorities	9/21/2016 6:58 PM
722	As above	9/21/2016 6:33 PM
723	There needs to be an additional tax level introduced for very high earners as per Australia. There is already enough inequality in this country and providing unnecessary tax benefits for the wealthy and corporates (particularly offshore companies like Apple and Google etc) needs to stop.	9/21/2016 6:02 PM
724	A lot of people "waste" money with no thought to the future - making KiwiSaver compulsory would ensure they made a contribution. Government contributing would ensure some of our taxes are continually helping to build the retirement funds...	9/21/2016 5:51 PM
725	income for most does not keep pace with costs and we can't all be rich we would run out of poor people to fund the rich	9/21/2016 5:41 PM
726	Just plain commonsense.	9/21/2016 5:16 PM
727	Can't reduce education and health so more taxes is the only option or make everyone save for their own retirement	9/21/2016 5:09 PM
728	Tax just causes strange behavior if super saving was pretax and never taxed imagine how much money we would have to invest and it would probably pay for itself	9/21/2016 4:53 PM
729	The NZ super fund is an obvious choice. But otherwise all you can really do is increase revenue.	9/21/2016 4:52 PM
730	I thought I was prepared to not have super - until I had a leaky home and had to spend \$300,000 plus repairing it. Stuff happens and can't be predicted.	9/21/2016 4:47 PM
731	As per previous statement and for goodness sake learn from overseas models - Aussies for one - and have the courage to make changes	9/21/2016 4:25 PM
732	Higher earners aren't contributing enough	9/21/2016 4:23 PM
733	Future requirements are predictable so serious planning and preparation possible	9/21/2016 4:16 PM
734	The expectation of retirement with NZ Super has been in there for all of those who have paid taxes throughout their working lives. Until we have a population who has been able to build a Kiwisaver fund that will adequately support them in retirement there should be no changes to the age of retirement. I believe to work beyond 65 is only feasible for those who continue to have good health and have not been in manual work that becomes less viable with age & health capacity. We will find that retirement becomes the province of the wealthy only.	9/21/2016 3:57 PM
735	Because our government is hopeless and already costing us dearly and putting our taxes up should be the last option and resort at all times. We seem to give too generously to outsiders and take unforgivingly from our own	9/21/2016 3:31 PM
736	If taxes must be increased it is better to do it now as this would necessitate a smaller increase than will be required in the future. Putting more money into the Super Fund is also important and if the Government refuses to do that then it is hypocritical to push people to contribute to Kiwisaver.	9/21/2016 3:02 PM
737	The reality is that the pension bill is high and growing, as a country we had opportunities to prepare for this but we didn't, so something has to change. The pension has helped keep seniors out of poverty, this is a good thing and any changes would need to preserve that. I don't mind paying higher taxes for a healthier society.	9/21/2016 2:42 PM
738	As per previous	9/21/2016 2:23 PM
739	We have an ageing population so we need to save for that	9/21/2016 1:46 PM
740	Caring for our elderly is the responsibility of the government.	9/21/2016 1:00 PM
741	If workers aren't going to receive a fair share of the wealth they help create, then those that are, must carry more of the countries tax burden. Growing the economy to enable greater participation in work and society is enriching for all.	9/21/2016 12:15 PM

Who gets what?

742	The problem with super is the low age of entitlement, and universal nature. Simply thinking of ways to pay more, without addressing the key issues is stupid.	9/21/2016 12:04 PM
743	The current government has its head in the sand over this problem, and drastic action is needed now	9/21/2016 11:48 AM
744	The government give themselves 20% for the super the least they can do is make it \$1 for \$1 for the people...How can you focus on growing the economy when all manufacturing is given to offshore, and selling off our farm land so all produce and profits go offshore	9/21/2016 11:17 AM
745	seem the most logical and workable	9/21/2016 11:02 AM
746	We're focusing on the wrong thing. It is just absurd that the average Auckland house last year earned more than the average Auckland worker, considerably more. Forget about reducing NZ Super, fix the huge tax anomaly in the housing market.	9/21/2016 11:00 AM
747	None of the options include reducing other benefits and cuts can only go so far better to , as a country, make more money from overseas. Perhaps stop sending bank money to Australia as a start	9/21/2016 10:51 AM
748	I saved hardfor my retirement and will be relatively comfortable. That's the most important thing you cando. It needs to be compulsory or people just wont do it. I have seen most of my friends pull out of superannuation schemes over the years.	9/21/2016 10:47 AM
749	We are facing an increase in an aged population and as a civilised society we should look after them.	9/21/2016 10:29 AM
750	There are too many people clipping the ticket in the government. If their perks were reduced, I'm sure that would free up quite abit of \$\$	9/21/2016 10:26 AM
751	Sources for Govt funds should increase and people should be forced to save. long term effects from these assist NZ super in funding.	9/21/2016 10:04 AM
752	Politicians have been ignoring the issue (to focus on volte-winning spending), they need to start making the call to invest. Unfortunately in our adversarial parliamentary system there is no room for consensus, so the public will be lulled into believing THEY made the decision trough surveys like this.	9/21/2016 9:45 AM
753	Its important that the government contribute and that kiwi saver is compulsory at an earlier age.	9/21/2016 9:43 AM
754	Incentives encourage saving. If you feel like you'll never have enough you won't even bother to try. You'll just try to enjoy as much as you can in the here and now.	9/21/2016 9:43 AM
755	Terrible survey design with a predetermined bias in favour of cutting costs to Super.	9/21/2016 9:09 AM
756	I think people sometimes need to be supported in order to save. As a self employed person, with a young family, it's actually difficult to see where to make savings, though I know there are possibilities. This is due to the fact that there is no time in my life for planning and mapping out these sorts of systems with the responsibilities I currently have. Making things obligatory would be a whole lot easier...but then how to manage this with self employed people. Money spent on education should never be cut -that actually reads as obscene to me!	9/21/2016 8:39 AM
757	All good the way it is	9/21/2016 8:37 AM
758	Government are able to use NZers taxes thus NZers are investing in the country like anyone using other money there needs to be some type of levy paid	9/21/2016 8:30 AM
759	Increasing taxes is a good option, but does not seem to be a preferred option of 'look after ourselves' NZ political parties. Spending on education and health should be being increased as well not decreased. Compulsory savings should be happening, it has been known for years Kiwis are hopeless at saving themselves	9/21/2016 8:29 AM
760	Reduce the reliance on NZ super fund by forcing savings via Kiwi saver. However the economy needs to be boosted for people to be able to afford that and we need full employment with an increased pay rate for all	9/21/2016 8:28 AM
761	We need to Retire in comfort	9/21/2016 8:00 AM
762	Government should contribute to the Super fund. It's tax money anyway and looks better than increasing individual tax	9/21/2016 7:42 AM
763	I'm 34 it seems like I'm paying twice for a super fund that my parents will spend and there will be nothing left by the time I get to retirement age	9/21/2016 7:40 AM
764	Think retirement savings should be compulsory, above a certain income level (so as not to add extra cost to those already struggling financially).	9/21/2016 6:48 AM
765	Govt contributions to Super should be offset by reduction in spending for military	9/21/2016 6:25 AM
766	the country needs to be a high wage economy so people can save for their retirement, stop vicious employment practices. if people invest the days of their mortal lives working for an employer they should be treated with respect, not as an expense. and that includes paying them well.	9/21/2016 6:11 AM

Who gets what?

767	If all individuals took responsibility for their own savings then there would be less of a reliance on the state. I cannot understand why NZ citizens expect their government to support them surely we should all support ourselves. What we save we ultimately accrue for later in life. Greece learned the hard way from the dependency attitude.	9/21/2016 3:29 AM
768	already said up the age eligibility. That plus bigger economy and Kiwisaver should assist affordability.	9/21/2016 2:57 AM
769	People should be encouraged to save for their own retirements. A few dollars a week from pay, from the beginning of working life can mount up to a tidy sum.	9/21/2016 1:20 AM
770	govt and people need to pay for Super, increasing taxes would do this, and growing the economy should help gather more taxes	9/21/2016 1:10 AM
771	Some of us can't afford higher taxes or kiwi saver contributions and the country can't afford to keep growing GDP off the back of high immigration and foreign investment. Raise the minimum wage to \$20 and maybe you could start considering some of the other options	9/21/2016 12:36 AM
772	The Govt should help, like they used. at the moment there really isnt any focus.	9/21/2016 12:35 AM
773	The government is under investing in a scheme that they refuse to modify because it benefits them. The least they could do is resume contributions to the super fund	9/21/2016 12:33 AM
774	Superannuation should be made compulsory for everyone. Imagine what a fantastic position we would be in now if past governments had left the superannuation alone and kept it going? Since I started saving many years ago, it was cancelled 3 times. Government needs to have a good incentive for people to join a super scheme.	9/21/2016 12:04 AM
775	The Cullen Fund did brilliantly, and is still doing fabulously growing many billions in value even after the new NP government ceased contributions. It was a bad mistake to cease those contributions but it can be made good by resuming it.	9/20/2016 11:45 PM
776	I've already said it.	9/20/2016 11:45 PM
777	People who are going to retire should help pay for it. People pay piss all tax at the moment but we are also receiving piss all services. most other countries require you to save a minimum of 9-10% of your income. Bring back the \$1000 start up grant for new people to kiwisaver.	9/20/2016 11:41 PM
778	To have dependant senior citizens will be cost negative. Do not reduce their living standards but assist them to make more income.	9/20/2016 11:12 PM
779	I believe this country could afford to fund Superannuation at its present level if the government would only stop cutting taxes, and reverse some of the cuts already made. As well, it should stop fiddling around with KiwiSaver incentives. Its ridiculous policies have damaged KiwiSaver, not helped it.	9/20/2016 10:47 PM
780	It does concern me how the government panders to the young families and invests so much money in what it offers to the young. We did everything ourselves, if we couldn't afford it we didn't do it. They get paid maternity leave, free medical for under 5's, and many other initiatives and subsidies, none of which we received, it made us financially responsible and budgeting conscious. I am amazed at how they spend and the reasons why they spend. I would seriously look at their world before looking at the over 60's	9/20/2016 10:38 PM
781	The economy should be increase by focused funding of tertiary education, stop the funding of courses which offer no future opportunity for work in New Zealand.	9/20/2016 10:29 PM
782	I dislike people using super as pocket money	9/20/2016 10:25 PM
783	the working and middle classes are subsidising businesses particularly large corporations through paying more of the tax burden	9/20/2016 10:17 PM
784	Common sense about KiwiSaver develop a nation of savers.	9/20/2016 10:11 PM
785	The system should be one choices are made for by the individual themselves so nothing should be compulsory and people are credited by their hard work so taxes should not be increased	9/20/2016 10:10 PM
786	because govt can reduce its wastage and put it into nz super	9/20/2016 9:48 PM
787	I believe that increasing the age and investing money through increased taxes now would be enough to cover the aging population	9/20/2016 9:41 PM
788	There was a dedicated old age pension fund that would have funded the current pensioners so I feel the government should step up.	9/20/2016 9:32 PM
789	Corporations (especially overseas ones) pay very little real tax and should contribute more to the economy, not wage and salary earners/small business.	9/20/2016 9:29 PM
790	It shouldn't be my burden to fix the deficit in Super.	9/20/2016 9:21 PM

Who gets what?

791	Nothing is free. We either pay for it now or it won't be there for us.	9/20/2016 9:16 PM
792	Have tried to report tax evaders but no action was taken	9/20/2016 9:06 PM
793	Good care and the well-being of children and the elderly is a reflection of a healthy and moral society	9/20/2016 9:04 PM
794	Easier to increase taxes by a little rather than wait and increase by a lot	9/20/2016 8:56 PM
795	Increase the top tax bracket for \$120k+	9/20/2016 8:56 PM
796	Govt politicians get far more than they actually do to earn it..eg: slaries. They could all take a cut and still not hurt. These cuts could pay for the super top ups and help the people they are meant to represent.	9/20/2016 8:56 PM
797	increase real wages and therefore tax	9/20/2016 8:45 PM
798	Both approaches will generate cash	9/20/2016 8:41 PM
799	this survey is assuming that super is unsustainable. It is biases questions	9/20/2016 8:37 PM
800	See above. I put it in the wrong column.	9/20/2016 8:09 PM
801	Because currently the government spends a lot of money on other countries and it would be netter put towards it's own citizens.	9/20/2016 7:58 PM
802	people should be made to contribute to their retirement and growing the economy will help everybody	9/20/2016 7:52 PM
803	If more people are in work they will be paying more in the way of tax. Everyone should be required to put a little away each week towards retirement no matter how small.	9/20/2016 7:42 PM
804	They need to look after those that have paid taxes.	9/20/2016 7:23 PM
805	Because this government has suspended saving for the known future so they can cut personal tax rates for high income people and corporate tax rates. It is shameful.	9/20/2016 6:59 PM
806	To help our older people live a good life	9/20/2016 6:50 PM
807	Lack of education regarding superannuation in New Zealand annoys me. This country is heading for disaster due to lack of education.	9/20/2016 6:35 PM
808	Compulsory super savings is a most but the scheme must be one that is not at the whim of government	9/20/2016 6:31 PM
809	Resume govt contribution to NZ Super Fund will have an immediate effect. Make KiwiSave compulsory this takes a long time to take (see Australian compulsory super) effect. I believe the combination of increasing compulsory super payments couple withe a decreasing govt contribution to NZ Super find would suffice	9/20/2016 5:56 PM
810	Self help	9/20/2016 5:38 PM
811	Should be available to everyone	9/20/2016 5:34 PM
812	Saving will assist those future generations	9/20/2016 5:27 PM
813	Gov must grow the economy and plan to set aside the amount of money they will need to fund it - the spending power of 65+ recycles most of the money back into the economy anyway!	9/20/2016 5:27 PM
814	Again - simple, transparent, fair and universal.	9/20/2016 5:26 PM
815	I should be entitled to my superannuation in 4 year's time at the rate it is set, not look forward to a decreased amount.	9/20/2016 5:18 PM
816	common sense	9/20/2016 5:09 PM
817	No Brainer	9/20/2016 5:03 PM
818	The two options chosen directly assist funding	9/20/2016 4:57 PM
819	The people who are paid salaries making up 60% of the wages/salaries of our country only pay 10% of the tax.... the tax take weighs heavier on the poor.	9/20/2016 4:54 PM
820	Low and middle income families pay a much higher percentage of their income in tax. The wealthy and corporates should be obliged to match this.	9/20/2016 4:51 PM
821	why cut or change the super	9/20/2016 4:45 PM
822	People and got prepare for distant future. But reality is many unemployed and low waged struggle to deal with immediate needs	9/20/2016 4:21 PM
823	same as before	9/20/2016 4:19 PM
824	Super fund should be able to cover it	9/20/2016 4:12 PM

Who gets what?

825	Changes should focus on incentivising more individual investment in kiwisaver. This can include compulsion (e.g. compulsory participation, with gradually increasing contribution rates), but also matching incentives from government and employers.	9/20/2016 4:05 PM
826	Government has money to spend, according to news, so they can help. Today's workforce can contribute, as our pensioners did, and got the country where it is today.	9/20/2016 3:56 PM
827	Encourage people to save, but ensure there investments don't go busted. People understand that the superannuation is designed to cover basic necessities, so savings are for those luxury items throughout older age.	9/20/2016 2:50 PM
828	Action is required now to make those that have received the greatest government benefits from education, healthcare, economy and now super pay some of their way(baby boomers) Kiwisaver is a great concept and money not put in today is lost earnings in the future.	9/20/2016 1:05 PM
829	Most retirees have paid tax for a very long time in NZ, so I think it is fair that taxpayers make SOME contribution to the fund. I'm not saying it should be a large proportion of the tax take, but some should be made. An additional high tax income tax bracket should be put in place (I'd go for 36% for earnings over \$225,000) as it's achievable to increase the rate by a small amount such that you get extra income as a government but the effect on earners is minimal. Same thing goes for the stamp duty I mentioned. A) it would help to cool the ridiculous housing market (even though not having a house myself I know I'd be disadvantaged by it :() and discourage investment in property (which itself would have beneficial side effects in that people would spend more on productive investments) and the money gained could be used to maintain the financial viability of the NZ Super. Health could probably do with a little bit of that money too though, and infrastructure projects could do with some as well.	9/20/2016 1:02 PM
830	If the economy is doing better, the Govt will earn more in taxes and be able to contribute to NZ Super	9/20/2016 12:00 PM
831	Compulsory kiwisaver is a very bad idea. I invest my money at 100% pa return with low risk. The govt forcing me to invest it in a high risk 10% return fund I can't access for 40 years is evil.	9/20/2016 10:29 AM
832	The boomers should be helping cover the cost of their retirement. Taxes been raised is not guaranteed to go to covering retirement (dependant on what govt decides to do with taxes at the time). So the best solution is anyone over 45 pays compulsory 10%+ into KiwiSaver to cover retirement costs.	9/20/2016 10:25 AM
833	All of the above are required	9/20/2016 9:50 AM
834	Government needs to focus on growing our economy also making KiwiSaver compulsory at a higher percentage. If you do the mmaths 3 percent is not nearly enough	9/20/2016 9:44 AM
835	People are not saving enough for retirement directly. Either increase incentives for voluntary super or tax more for Govt super.	9/20/2016 7:47 AM
836	You need to approach it with the idea of securing people's retirement, not just cutting back what they get. Nz govt should purchase gold reserves	9/20/2016 7:26 AM
837	Too much is being spent assisting youth and families,forcing over 65s to work,to maintain a reasonable income.taking away jobs from young people who are able to physically work	9/20/2016 7:15 AM
838	Because individuals will not put away money that they can invest themselves now	9/19/2016 11:17 PM
839	Compulsory kiwisaver! You could set a lower rate rather than the 3% but at least people will be saving for their future. Then increase taxes as needed.	9/19/2016 11:09 PM
840	Unfair on younger generations to have to support a generation of retirees (who foresaw the stress they would put on the present model of retirement funding but made minimal preparations for this) through additional taxes.	9/19/2016 10:50 PM
841	Again there is no one solution. We need a variety of changes so that no one change is too extreme but collectively they build toward a better outcome	9/19/2016 10:48 PM
842	Saving money now is the only way to have it for the future. Why should other people pay	9/19/2016 10:44 PM
843	A growing economy will naturally generate more tax for the country through income tax, business tax and gst.	9/19/2016 10:33 PM
844	It is important that any of the changes in this section are accompanied by changes in eligibility and entitlements for Super. Growing the economy is important, but if anything goes wrong (eg GFC), then we need to have savings in the NZ Super Fund.	9/19/2016 10:29 PM
845	Shouldn't everyone be entitled to live out the end of their life's comfortable	9/19/2016 9:48 PM
846	NZ have a poor long term savings culture. Make it compulsory. Take the heat/flack up front. It will boil over and people will thank you in the long run. Same goes for Govt. recommence conts now will avoid extent of other changes e.g. Eligibility Age, pension value.	9/19/2016 9:36 PM
847	NZ superannuation is clearly unaffordable particularly on an inter generational basis.	9/19/2016 8:04 PM

Who gets what?

848	Presumably we already pay tax to cover this. Long term NZ residents have already provided by way of paying tax for years for NZ super but those that have immigrated are possibly gaining the benefits of Super without paying their fair share into the fund. This is causing the the fund to be spread too thinly.	9/19/2016 7:23 PM
849	Help people to help themselves. Increase financial literacy.	9/19/2016 6:56 PM
850	Oh I didn't realise the government had stopped contributing to NZ super? If we are to support ourselves through kiwi saver, how does that affect low income earners who don't have much put away. I don't trust where the Kiwi saver funds are safe or what it is being invested in	9/19/2016 5:37 PM
851	If it's a universal super then everyone has to contribute. So kiwi saver compulsion will help eventually. But not for 30 years	9/19/2016 5:18 PM
852	Compulsory kiwi saver sounds great but I think it's too dangerous. The other options I didn't tick are aspirational or kicking the can down the road. Get on and solve it now	9/19/2016 4:40 PM
853	make people save for their retirement	9/19/2016 3:39 PM
854	Current worker efforts should be saved to pay for the future retirement because this protects against risks that there will not be enough workers to support old people in the future.	9/19/2016 3:39 PM
855	People need to take some ownership of retirement funds - kiwi saver is a great way to do so. Also alongside this the government needs to take action now - the more we invest the better and the sooner we do so the larger the nest egg will be. You have to walk the walk in regards to saving.	9/19/2016 3:27 PM
856	The government should be saving now for later	9/19/2016 3:14 PM
857	Missing out on additional income from housing boom	9/19/2016 2:52 PM
858	We need to start addressing the issue asap	9/19/2016 2:26 PM
859	KiwiSaver or other form of saving for retirement should be made compulsory. However, people can't save if they're unemployed or barely have enough money to live. Poverty is high in NZ, so we need to grow the economy so people can earn decent money to live and have some left over to save.	9/19/2016 12:49 PM
860	By raising the age and income testing it should help so taxes are not increased.	9/19/2016 12:23 PM
861	Rising taxes will hurt young families. The ones who need the money more	9/19/2016 12:21 PM
862	same as last question	9/19/2016 12:02 PM
863	We need to grow the economy. New Zealand is a very small country with a lot of intelligent people more than most countries.	9/19/2016 11:43 AM
864	Where else are you going to get the money? Keep borrowing billions more from overseas trip add to the national debt?	9/19/2016 11:34 AM
865	Cutting the amount of super will mean that more money is not needed. So I don't really think these kinds of measures are needed, rather just reducing the amount of super given.	9/19/2016 11:10 AM
866	Kind of obvious, there are no other options	9/19/2016 10:12 AM
867	Happy to pay more tax so others are not in need. Prefer universal basic income though.	9/19/2016 9:42 AM
868	Why should the younger generations be burdened with high taxes? Why should the country be forced to have reduced health system, and again, the older generation screwing it up for the youth, by your suggestion of even reducing funding the education system.... I MEAN COME ON! Even making those two suggestions are just ludicrous, however I guarantee if you look at the age range in this survey, you will notice the majority of the boomers will suggest an increase in tax and reduction in health and education spending, just another way they will screw this country over and drain the coffers dry	9/19/2016 8:50 AM
869	User pays - but what you pay should be what you're entitled to receive back ...: no tax, no superannuation	9/19/2016 8:22 AM
870	Do a mix of changes so that not any one change is huge but small changes contribute together making it more affordable and sustainable	9/19/2016 7:49 AM
871	Again I believe these would be sensible	9/18/2016 11:38 PM
872	A small increase in taxes now for long term game. Political parties should stop trying to woo voters by promising tax cuts if it means stopping paying into the superfund.	9/18/2016 10:35 PM
873	I believe it is important not to reduce spending on health and education to fund super, this effectively reduces the potential earnings of our future workforce. I'd also like the baby boomers to contribute more and get over their culture of entitlement.	9/18/2016 10:08 PM

Who gets what?

874	Look at the Netherlands which has a fantastic retirement policy. They worked hard in the past to allow a great future for the elderly....our elderly deserve to be looked after in their twilight years.	9/18/2016 7:12 PM
875	This is about balancing the needs of the needs of the present with the needs of those in the future. Our leaders consistently make decisions that only focus on the now rather than making tough decisions to help NZ to continue to be a successful country in the future	9/18/2016 5:21 PM
876	We should encourage people who think they can't afford to save, these are the people who are most likely to need super later.	9/18/2016 4:53 PM
877	Economic growth results in more taxes that the government can use to contribute to super. Invested earlier rather than layer results in higher compounding interest and therefore better results	9/18/2016 1:32 PM
878	Government return to \$1000 start Kiwisaver account. People must all be in Kiwisaver and pay a higher percentage into it with employer higher contribution as well.Must provide for yourself.	9/18/2016 12:43 PM
879	because gov incompetence costs the country billions a year	9/18/2016 12:42 PM
880	People need to be responsible for their own retirement, as a country we need to be building the fund up and investing it wisely to provide the return needed to pay the pension	9/18/2016 10:15 AM
881	If people were required to save in a retirement savings scheme and super was means tested it would greatly reduce the future liability of nz super	9/18/2016 10:12 AM
882	Making retirement savings compulsory and means testing will reduce costs. Wages will shift to accommodate in the long run. This is akin to a tax increase but more acceptable as workers will connect directly with their pot of money.	9/18/2016 8:54 AM
883	If income to the fund is increased and the increase in the number of people drawing from that fund levels off, the equation begins to balance.	9/17/2016 11:59 PM
884	Making people save more on KiwiSaver is a good idea in theory, but so many are struggling with low paid jobs as it is. Incomes are not rising much for low paid jobs - this needs to grow. People who earn a "high" income are by no means rich, it still doesn't make it easy to cover costs these days. Rates alone and power etc.	9/17/2016 11:45 PM
885	A stronger economy means more revenue for the government and helps to fund the supermarket fund	9/17/2016 11:33 PM
886	Kiwisaver should be compulsory. and employer ls contributions should be increased to 4%. This would give every NZ income at the later stage of life and reduce requirements on government to front the spending. Increase taxes now, by a small margin, and put this into government super fund	9/17/2016 9:32 PM
887	Compulsory kiwisaver should not be in the current form as the people who most need to save are the least able as people who can't sacrifice their salary due to earning so little don't get contributions from their employer either. Should be more like Australia where it is paid on top of salary and treated separately in employment negotiations	9/17/2016 9:26 PM
888	I am comfortable paying more in tax for the good of society if I can see quality government services equitably distributed.	9/17/2016 9:18 PM
889	I believe people should take some responsibility for their retirement so the economy should be such that they can save and our economy is able to contribute to a great retirement.	9/17/2016 6:39 PM
890	Why so focused on cutting the NZ super? Cut other less important 'luxuries' such as sport instead of older people's living costs which are necessities.	9/17/2016 5:19 PM
891	Taxes are increased for less important things than funding super. Like defence spending - why do you only give the option of reducing spending on health and education? Are you National Party?	9/17/2016 5:15 PM
892	Because there are people getting away without paying the tax they should	9/17/2016 2:18 PM
893	We need to respect our elders, and those who have worked hard for themselves, and contributed to society. Plus this is a huge Problem - people must be made to be aware they can't ignore their own retirement	9/17/2016 2:04 PM
894	Mandatory saving is a no brainer	9/17/2016 1:51 PM
895	People should save more including the government	9/17/2016 1:24 PM
896	Kiwisaver is distinct. NOT a substitute for Super. It is to encourage saving, not a tax in disguise.	9/17/2016 1:18 PM
897	For a decent society, all must contribute	9/17/2016 12:04 PM
898	The Cullen fund was set up to enable the government to fund NZ Super for the foreseeable future. Makes sense to enable it to do so, tho has already taken a massive hit in funds	9/17/2016 11:44 AM
899	A rational and targeted tax system that identified causes of old age being expensive and made those causes more 'user pays' would allow more general taxation funds to be available to meet the cost of Super and then state's age related costs overall.	9/17/2016 11:28 AM

Who gets what?

900	For far too long neo liberalism has failed and the unbridled capitalist system has served the interest of a wealthy few at great social cost to the majority. It's time to make NZ more egalitarian again and not fleece the average kiwi. Tax foreign investors, foreigners buying property, corporations and the super wealthy. Stop fleecing the common people.	9/17/2016 10:40 AM
901	This then becomes a more shared responsibility between individual and government	9/17/2016 10:37 AM
902	It is not unreasonable to expect people to save for their own retirement. You have your whole life to prepare, retirement isn't a surprise out of the blue. A lot more needs to be done to change the attitudes of people in NZ to not think of the government as their safety net. The Government doesn't owe them anything. They owe it to themselves to take care of their own lives and not be coddled by the state.	9/17/2016 10:31 AM
903	Increase taxes is necessary to pay the every increasing cost of the superfund. There government could earn interest on monies put into the superfund.	9/17/2016 9:55 AM
904	It is not a lot to begin with, it should only increase	9/17/2016 8:57 AM
905	We must earn the ability to pay for services and provide all with a basic living income	9/17/2016 8:43 AM
906	We have all worked hard all our lives and paid taxes	9/17/2016 8:13 AM
907	As an ageing population Government and it's citizens must take responsibility of its older people. Especially those who have worked so hard to build the economy. This will mean both need to dig into their pockets and save. The last thing NZ needs are vulnerable older people who are living in poverty. That in turn becomes more of a financial burden to everyone then people saving now and government contributing.	9/17/2016 8:13 AM
908	If you set income thresholds you just hurt those who weren't advised to put assets into discretionary trusts	9/17/2016 7:58 AM
909	not everyone contributes fairly or evenly to NZ inc. Before we make any changes to increasing taxes or reducing rates we should ensure everybody is contributing	9/17/2016 7:49 AM
910	Since the funds inception it has made a return of 9.7% so in the current climate of extremely low global cost of borrowing funds it make economic sense for the Government to continue contributing to the NZ Super fund	9/17/2016 6:55 AM
911	The idea of super is to act as a safety net for the older population to be used in tandem with private savings. Hence encouraging private savings is critical. The government should focus on increasing taxes in order to invest in methods of making super affordable for all generations of society for the future. The government also needs to take a stand on rising inequality within society to tackle the vast and rising amount of poverty within society. If people are unable to rise out of the ills caused by inequality, how can they help themselves and put disposable income into their kiwi saver accounts. If we are going to maintain the super scheme we must make sure everyone has the ability to save for their retirement.	9/16/2016 11:45 PM
912	Everybody needs to be saving more. Self reliance would be ideal but we need to have a safety net for those who genuinely need it.	9/16/2016 8:04 PM
913	I feel that if our government had not constantly changed things then these questions would not have to asked as there would be plenty for all in retirement . Muldoon and think big used super fund , Rodgermomics also used it and I'm lots of other government decisions have also used it. Maybe if you are still employed after 65 you should be	9/16/2016 4:56 PM
914	Why should people who are saving more than others in Kiwi Saver get penalized?	9/16/2016 3:54 PM
915	nobody saves enough voluntarily. Australia has a better system than us in this regard.	9/16/2016 2:03 PM
916	commonsense answers	9/16/2016 1:06 PM
917	Future cost can be kept in check if changes to NZ Super (e.g. introducing income-testing) made NOW	9/16/2016 11:59 AM
918	Get people to plan for retirement more and grow the economy to support future requirements	9/16/2016 10:58 AM
919	Government needs to resume saving and growing the super fund and employer contribution to super needs to be increased.	9/16/2016 9:19 AM
920	The Govt needs to continue with contributions as there will always be members of the population who cant/ incapable of saving.	9/16/2016 8:57 AM
921	our politicians should be shamed publicly about their inability to put aside their political differences and address the national superannuation. They manage to do so for their own benefit. The questions in this survey are perpetuating the spin that the country cannot afford superannuation. Again, the social costs of continually increasing the age etc are incalculable, which of course, will suit those in govt making such decisions. Have some guts, and look objectively at the reality of guaranteed minimum income and the social and economic benefits that result from it.	9/16/2016 8:04 AM

Who gets what?

922	Resuming contributions to the Cullen fund is a no brainer. From memory the contributions were stopped temporarily to get us over a hurdle, but that's long ago now. It's a successful fund so it makes sense that the returns could help pay for future super. As for taxes, I personally earn up near the six figure bracket but I'd be willing to pay more tax to see super sorted, as would most people I know in a similar situation.	9/16/2016 7:11 AM
923	.	9/16/2016 12:42 AM
924	The thing that scares me the most is the fact that when I hit 65 their will no longer be a pension despite the fact that I have worked my entire adult life and paid taxes. I have no problem with some of my hard earned money going to those who have also worked their whole lives to make their retirement more comfortable. I believe that this is a right that they have well and truly earnt	9/15/2016 11:58 PM
925	I feel that cost cutting is the generally better way to approach NZ Super's increasing costs, mostly so that NZ can avoid paying too greater portion of its GDP towards caring for its elderly. We want spending to be heading towards productive areas of our economy, which does not mean that elderly people aren't productive, it just means we do not want to get to a situation where the majority of government funding goes towards elder person's care. I do not feel that Kiwisaver should be made compulsory. Mandatory Kiwisaver payments may hinder some activities that individuals can do which also help them to save for retirement, such as running their own business. More positive encouragement to save would be preferable, such as Kiwisaver's Member Tax Credit and first home buying assistance (helping you both to buy a home early in life and saving for retirement later in life). Most New Zealanders should be in Kiwisaver, particularly basic salary and wage earners.	9/15/2016 10:16 PM
926	Because we have a looming problem that needs to be addressed now	9/15/2016 8:05 PM
927	See previous answers	9/15/2016 5:40 PM
928	The proportion of government expenditure on social and other forms of welfare is too high. Making these changes would ensure the burden of taxation isn't increased. This facilitates long term capital formation, which is beneficial to the economy	9/15/2016 5:02 PM
929	increase revenue into the super fund pool as they have done in Australia. make it compulsory and make a minimum compulsory level for employers.	9/15/2016 4:24 PM
930	bought into promises make by ALL governments.	9/15/2016 3:05 PM
931	The government must start contributing to the NZ super fund now.	9/15/2016 2:35 PM
932	Kiwisaver should be compulsory, to give people more of a stake in their own retirement. Contributions need to resume as without them, we are burdening future generations, and if that requires raising tax then so be it	9/15/2016 2:21 PM
933	If the state is going to maintain this transfer, it is fairest if those who can save are required to save, and their savings taken into account. Practically, the state will have to prepare for the demographic bulge of retirees that are coming up. To do this, a mix of Super Fund contributions and extending the age will help to mitigate the increased liability.	9/15/2016 1:36 PM
934	Need to build the fund by getting people to develop the savings habit and government should contribute something along the way	9/15/2016 12:53 PM
935	Create more well paying jobs were people are able to save. Cost of living is very high with housing costs etc.	9/15/2016 12:22 PM
936	Government contributions to the Cullen Fund were frozen in the GFC era, which was sensible at the time. It should have been re-activated years ago though for the same reason it was founded in the first place. As a nation we are unprepared for the burden of superannuation unless we act now and continue to act. I believe that there is nothing wrong with a high tax rate as long as the money raised is invested in areas important for New Zealand as a community. Superannuation is one such area.	9/15/2016 11:46 AM
937	Why Kiwisaver is not compulsory I don't know. Ditto NZ Super fund contributions	9/15/2016 10:45 AM
938	Close tax loop holes and use that money to contribute	9/15/2016 9:30 AM
939	Everyone should be made to have kiwisaver with no opt out	9/15/2016 9:21 AM
940	Current regime unfair eg 5 yrs after for NZ'ers but immigrants get after 10 years total	9/15/2016 8:15 AM
941	- Resuming contributions to the super fund is a no brainer. We have a rock star economy right? It's not the recession anymore. - Economy is growing well, lets keep growing it - Kiwisaver makes good financial sense to be part of. (However people who can't afford to contribute should still be able to take contribution holidays) - Reducing spending in education and health is stupid. Education spending benefits our young people, giving them a better chance of being productive, well employed citizens. It's good for our tax take in the long term. And with the aging of the population we should really be putting more money into health rather than less. Also, our hospitals are suffering enough already, lets not squeeze more blood out of a stone.	9/15/2016 1:06 AM
942	Isn't a portion of my hard earned money taxed to look after the country. It seems all parties/govt departments know how to waste my money but not save it.	9/14/2016 8:57 PM

Who gets what?

943	Self explanatory. Individuals can also plan for the future by installing solar and other means of reducing expenses later on	9/14/2016 8:24 PM
944	A larger nest egg now will make future contributions easier to bear.	9/14/2016 8:21 PM
945	Country requires population increase from all sources & is enhanced through diversity but need to ensure everyone is contributing	9/14/2016 6:20 PM
946	If NZ super remains at the same level, I don't understand the relevance of KiwiSaver contributions, unless you are proposing to hijack them in some way which I would strongly oppose.	9/14/2016 5:50 PM
947	Self reliance is critical	9/14/2016 5:41 PM
948	Increasing taxes does not mean that these funds will be used for NZ Super. Reducing spending on health will likely have a negative effect on the aged. Reducing spending on education would have a future negative effect on the economy as a whole.	9/14/2016 11:40 AM
949	If the Govt had continued with the Super contributions we would all be better off & not in this position-very short sighted thinking but that's politicians for you! Anyway got that off my chest! People need to save towards their retirement as well if they don't want to end up poverty stricken in their twilight years-common sense ☺	9/14/2016 11:10 AM
950	I would say increase taxes now but my generation has has burden of student loans & now house crisis	9/14/2016 9:55 AM
951	The focus needs to be on improving the country as a whole.	9/13/2016 11:47 PM
952	I would like to see people who have contributed rewarded rather than the current systems	9/13/2016 10:07 PM
953	Compulsory Kiwisaver so you are made responsible for your own future	9/13/2016 5:27 PM
954	You have very poor options. The are better solutions than the ones you suggested. I just have the best answers that were offered.	9/13/2016 3:57 PM
955	Any option that reduces the impact on youth is worth while	9/13/2016 3:16 PM
956	This country has a poor savings and investment in the future record.	9/13/2016 2:43 PM
957	Your questionnaire is pathetic as you are asking the People who were promised financial & health security all their life to solve a problem that is not their making. Ask the question, is it possible to take a \$1 off someone today and return it to them in 40 years time with MORE purchasing power. Answer: It has never been achieved, so long term saving is a form of THEFT, prove me wrong!	9/13/2016 12:23 PM
958	By far the most compelling influence on our future is climate change. All planning & resources have to give this priority. Redirecting resources where they're not needed is ludicrous.	9/13/2016 10:36 AM
959	Fairness	9/12/2016 11:51 PM
960	Focus on infrastructure growth to help economy grow	9/12/2016 10:31 PM
961	small and medium business to grow and thrive this will increase employment , research and development be supported and encouraged. Increase kiwisaver so people have to save more	9/12/2016 10:05 PM
962	Should copy Singapore Welfare System	9/12/2016 9:53 PM
963	Stop penalising the tax payers and start targeting big business.	9/12/2016 9:17 PM
964	We have an ageing population	9/12/2016 9:06 PM
965	Smaller government will offset the payments that can then be made.	9/12/2016 8:36 PM
966	Singapore example	9/12/2016 7:50 PM
967	Help boost nz super and encourage people to take responsibility	9/12/2016 7:13 PM
968	10) Was excellent NZ pension plan, should never have been stopped. 11)An increase in taxes would need to be cornered within the NZ superannuation fund.	9/12/2016 4:33 PM
969	N/A	9/12/2016 3:30 PM
970	Growing the economy is a stupid answer if you are not growing equity in distribution of returns to individuals. Too many people earning less than a living wage and too few reaping huge rewards from the growing economy. An unbalanced economy does not serve NZ well.	9/12/2016 11:20 AM
971	These questions are flawed. How about Focusing on corporate tax evasion or implementing a big carbon tax or something rather than the "cutting spending in education and health" pffft	9/12/2016 7:33 AM

Who gets what?

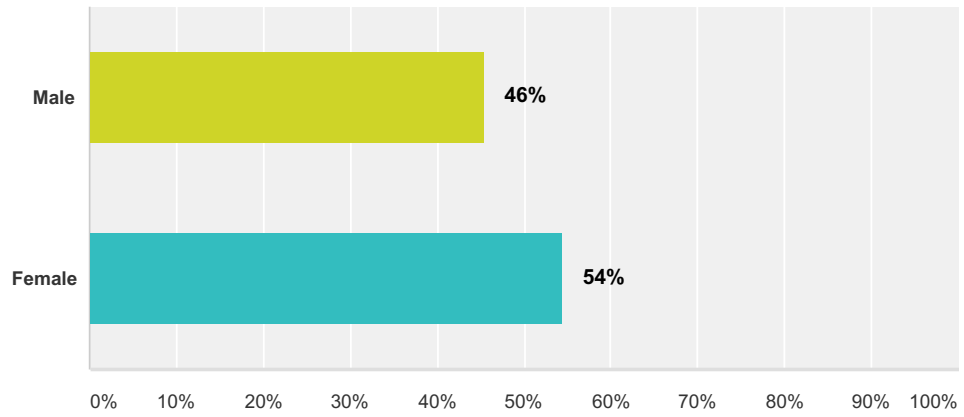
972	Health and education are already struggling. They are important to raise a next generation of tax earners. I would spend less money on keeping old people alive when they're very ill	9/12/2016 7:02 AM
973	N/A	9/12/2016 1:34 AM
974	People need to take responsibility of their own living conditions and need to start saving for retirement as early as possible	9/12/2016 12:30 AM
975	Because it wont be there for me and my generation is much worse off than the baby boomers.	9/11/2016 10:21 PM
976	Income taxes are relatively low at the moment, and I believe a better way to move towards equity (including paying for NZ super) is to raise the top income tax rate. Also, many people appear to be spending beyond their means, so a government mandated savings plan would be beneficial (with some exceptions for those who can truly not afford it)	9/11/2016 8:16 PM
977	Because they are sensible. If you take money from other sectors take it from the sector that spends on a fucking flag referendum or Americas cup sponsoring! Not education and health (two important areas). Eg educated people could make more money during their lifetime or learn about retirement at school and know how to save for theirs. Health sector needs money to lessen cost on Heath system at old age. Also pay MPs less and useful people more	9/11/2016 6:22 PM
978	Better retirement	9/11/2016 4:16 PM
979	The government should support taxpayers when they are elderly, just as they do with those who are jobless. In saying that, people should be responsible to save themselves so they can supplement their super. In order for people to save more, a strong economy is required for people to obtain employment and better themselves financially. NZers need to realise they should not expect handouts and try to improve their own situation.	9/11/2016 1:27 PM
980	Tax is the only way that impacts all, full catchment, however to make it attractive to participants there needs to be incentives government contribution is what tax is really.....	9/11/2016 8:45 AM
981	Broaden the tax base, such as capital gains tax, stamp duty on house purchases.	9/11/2016 7:59 AM
982	Both these changes will help Super pay for itself. We shouldn't be cutting other areas to help pay for super. Already too much \$\$ goes to baby boomers at the detriment of younger generations.	9/11/2016 7:07 AM
983	A generation should save for their own pension instead of one generation paying for the previous generation. That way the system is independent of population growth/decline and changes in demographics.	9/10/2016 9:44 PM
984	I don't think it is realistic to expect all people to voluntarily save for their own retirement as people will prioritise immediate spending needs over saving for the future. The only way this would work is if saving is compulsory	9/10/2016 4:33 PM
985	People should be more accountable for savings but, the government needs to be there for those that can not provide for themselves.	9/10/2016 2:08 PM
986	Wouldn't want other benefits compromised	9/10/2016 1:47 PM
987	Employers are a principal beneficiary of the long term employed and it is right and proper they contribute fairly to respective retirement costs.	9/10/2016 9:36 AM
988	Because I have seen how old people struggle financially and are treated in homes and I don't want it to get worse. They have worked hard a deserve to be comfortable in old sge	9/10/2016 9:28 AM
989	Raising a family and high rents and food prices there is no way people can pay more people are struggling	9/10/2016 9:20 AM
990	New Zealand people need to plan for their future and if they can not do this on their own it should be compulsory like in many other countries that every working person pays towards KiwiSaver or some sort of retirement fund! The government needs to be a support top up by ensuring super maintains its purpose	9/10/2016 9:12 AM
991	Compound interest makes saving easier. By contributing now to super funds, kiwisaver and increasing taxes we will have more room to make payments necessary for our society. Nz and nzers rely too much on the idea of buying a house (or 2) to save for retirement. The current housing crisis shows how well that's not working.	9/10/2016 9:01 AM
992	Money should not be taken from education ever	9/10/2016 8:54 AM
993	Improved economy will improved government cashflows and would allow them to contribute to the aging society.	9/9/2016 11:51 AM
994	We need to provide incentives for people to make the right choices, rather than bailing them out if they haven't	9/9/2016 8:26 AM
995	resuming Government contributions will benefit middle income earners and enable them to be more self sufficient. Having a freehold house at retirement is out of reach for a huge portion of the population so they will need more at retirement to cover rent etc	9/8/2016 11:43 PM
996	The government needs to be fair too all NZers not just Property speculators	9/8/2016 11:12 PM
997	Refer to the above	9/8/2016 10:54 PM

Who gets what?

998	If the economy grows it benefits everyone. People need to realise how much extra they need in retirement.	9/8/2016 9:15 PM
999	Logical	9/8/2016 8:34 PM
1000	You just need to look at the Australian system	9/8/2016 3:45 PM
1001	Currently the NZ super fund is on hold, yet the government is still taking taxes to pay for super without ring fencing these funds. This will lead to a shortfall sometime in the future.	9/8/2016 3:40 PM
1002	Compulsory retirement saving is tried and tested in Australia and works well; negatives of compulsion are outweighed by public good, I think.	9/8/2016 3:25 PM
1003	We can't sacrifice health nor education. Everyone should take a little bit more responsibility for his/her retirement.	9/8/2016 3:02 PM
1004	Focusing on growing the economy would benefit more than just the Super fund, so would be my first choice. Secondly, increasing taxes by a small rate now could have a greater, compounding, benefit for the future. We would get used to the increases, provided they weren't crippling for those on low-medium incomes. Saving into KiwiSaver is about personal responsibility. It ought to be strongly encouraged. If not compulsory. Perhaps the number of Contribution Holidays taken during KS could be limited.	9/8/2016 10:59 AM
1005	The majority of our taxes already go towards benefits and super is a massive contributor to that. It'll cripple our economy if we keep paying it at current rates - people need to be more self sufficient if they have the ability to do so (ie, if you're earning a decent wage, save some of it for retirement) and we should look to increase taxes to support future increases in benefits	9/8/2016 10:35 AM
1006	People need to take more responsibility for themselves and older family members.	9/8/2016 10:18 AM
1007	Ridiculous question. Why have you chosen only health and education as the options on what expenditure to cut? As per previous comments, it is a matter of priority, and whether this means cuts in other areas (and there is more than health and education) or increased taxes, that is for the finance minister. The entire govt budget cannot be taken in isolation, especially not from a survey. Ridiculous.	9/8/2016 12:01 AM
1008	All contribute. Reducing health and education will only indirectly make the problem worse	9/7/2016 11:06 PM
1009	They are focused on increasing income to match increased costs.	9/7/2016 8:48 PM
1010	Progressive taxation is needed and government not contributing is a wasteful sin	9/7/2016 6:01 PM
1011	when taxes were reduced, we as retired people did not gain anything	9/7/2016 4:15 PM
1012	If the economy grows there should be more jobs more wealth and tax contributions should be higher to pay for super	9/7/2016 4:08 PM
1013	Kiwisaver could offset. Should be compulsory	9/7/2016 3:53 PM
1014	Ever-expanding government isn't the solution. Focus on growing the private sector.	9/7/2016 1:20 PM
1015	Encouraging the young to start saving early creates good financial habits. Increase taxes now to fund future super. An entire demographic living below the poverty line is not good for the country.	9/7/2016 12:29 PM
1016	The Government contributing to the NZ Super Fund is like us contributing to KiwiSaver, so they need to balance spending including retirement. Deferring it doesn't work. Growing the economy helps limit the impact on other spending	9/7/2016 12:12 PM
1017	I'd focus on reducing cost to meet need options first. Unless current tax is earmarked for future super there's a risk governments of the day won't use it to offset future costs.	9/7/2016 12:01 PM
1018	because people pay tax their whole working life and should be able to live comfortably in retirement	9/7/2016 11:15 AM

Q13 Are you...?

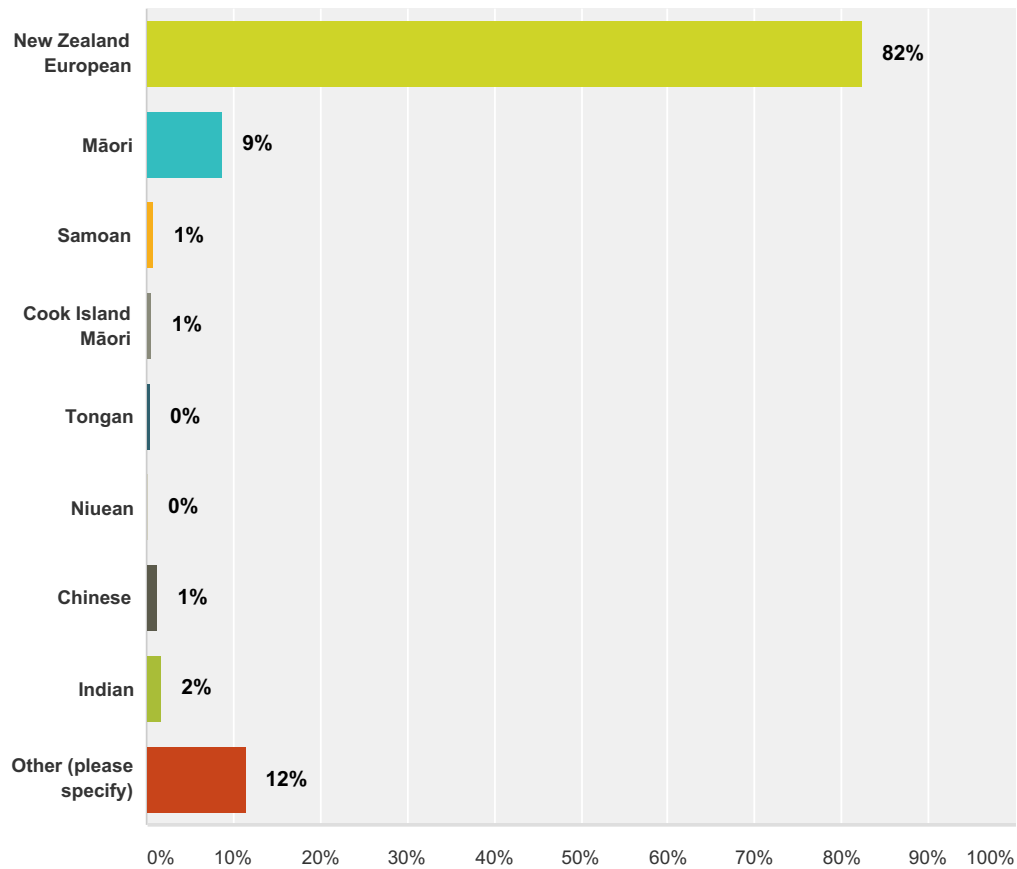
Answered: 2,062 Skipped: 631



Answer Choices	Responses	
Male	46%	940
Female	54%	1,122
Total		2,062

Q14 What is your ethnicity? Please select all that apply

Answered: 2,177 Skipped: 516



Answer Choices	Responses
New Zealand European	82% 1,795
Māori	9% 193
Samoan	1% 19
Cook Island Māori	1% 12
Tongan	0% 8
Niuean	0% 4
Chinese	1% 26
Indian	2% 38
Other (please specify)	12% 252
Total Respondents: 2,177	

#	Other (please specify)	Date
1	European	11/6/2016 12:32 PM

Who gets what?

2	European - UK	11/2/2016 11:27 AM
3	Briwi	11/1/2016 8:21 AM
4	Kiwi	10/31/2016 6:45 PM
5	New Zealander	10/31/2016 4:42 PM
6	Danish	10/31/2016 12:11 PM
7	American	10/31/2016 9:11 AM
8	Ngati Kelburn	10/31/2016 8:50 AM
9	Other European	10/31/2016 4:10 AM
10	New Zealander quit these ethnicity questions. It promotes a racial divide we should all be proud to be New Zealanders and see ourselves as such	10/30/2016 6:40 AM
11	European	10/29/2016 4:43 PM
12	British/Australian	10/29/2016 11:57 AM
13	English	10/29/2016 10:52 AM
14	NZer	10/29/2016 10:08 AM
15	human	10/28/2016 6:07 PM
16	European	10/26/2016 11:29 AM
17	srilankan	10/25/2016 9:41 PM
18	all irrespective of race should have the same benefits no exceptions	10/25/2016 12:05 PM
19	born USA, now NZ citizen only	10/23/2016 1:57 PM
20	Australian by birth, but not necessarily by nature	10/20/2016 9:48 AM
21	British	10/17/2016 11:04 AM
22	New Zealander	10/16/2016 3:13 PM
23	UK	10/6/2016 1:52 PM
24	European	10/6/2016 12:31 PM
25	South African	10/6/2016 8:42 AM
26	White South African	10/5/2016 9:37 AM
27	New Zealander	10/5/2016 8:49 AM
28	European Migrant now citizen	10/4/2016 6:02 PM
29	Fiji Indian	10/4/2016 4:50 PM
30	New Zealander	10/4/2016 11:17 AM
31	New Zealander	10/4/2016 10:51 AM
32	New Zealander	10/4/2016 10:36 AM
33	New Zealander	10/4/2016 10:35 AM
34	Australian	10/4/2016 10:34 AM
35	How about, French, German, Italian, English, Welsh etc?	10/3/2016 10:13 PM
36	D	10/3/2016 5:41 PM
37	Australian	10/3/2016 2:12 PM
38	Roma	10/3/2016 12:12 PM
39	Scots / Irish (Great combination :))	10/2/2016 4:25 PM
40	European	9/30/2016 11:20 PM
41	British	9/30/2016 2:22 PM

Who gets what?

42	Filipino	9/30/2016 1:34 PM
43	NZ born Chinese	9/29/2016 3:33 PM
44	Korean	9/29/2016 1:46 PM
45	New Zealander	9/28/2016 8:55 AM
46	British	9/28/2016 7:50 AM
47	New zealander	9/28/2016 2:29 AM
48	Pasifika	9/28/2016 1:57 AM
49	Chilean	9/27/2016 10:07 PM
50	south Africa	9/27/2016 10:00 PM
51	Philippines	9/27/2016 9:47 PM
52	New Zealander	9/27/2016 9:18 PM
53	I am a Pākehā, like most of the people you are meant to serve. At least we could have our own bloody name.	9/27/2016 7:54 PM
54	Filipino	9/27/2016 7:09 PM
55	I have other geneology	9/27/2016 6:59 PM
56	Nof a stat	9/27/2016 5:38 PM
57	Scottish - permanent resident since 1964	9/27/2016 3:26 PM
58	Australian	9/27/2016 1:58 PM
59	Asian not Chinese.	9/27/2016 1:25 PM
60	Five generations of my family in New Zealand, when do I become a New Zealander?? And as for ethnicity, a simple DNA test shows most people descended from "Europeans" are actually from many, many different races, I resent being classified as a European.	9/27/2016 1:16 PM
61	Asian	9/27/2016 12:37 PM
62	Fijian	9/27/2016 12:18 PM
63	Taiwan	9/27/2016 11:46 AM
64	African	9/27/2016 11:00 AM
65	Don't think this is relevant.	9/27/2016 7:58 AM
66	Tokelauan	9/27/2016 7:29 AM
67	Mixed ethnicity, with both Maori and European thrown I there. Born and raised here.	9/27/2016 6:09 AM
68	European	9/27/2016 3:48 AM
69	New Zealander	9/27/2016 3:14 AM
70	New Zealander	9/26/2016 8:35 PM
71	Irish	9/26/2016 8:28 PM
72	British	9/26/2016 8:26 PM
73	Welsh	9/26/2016 7:06 PM
74	German	9/26/2016 6:23 PM
75	New Zealander	9/26/2016 5:02 PM
76	European	9/26/2016 4:40 PM
77	Australian	9/26/2016 4:19 PM
78	I'm born and bred New Zealander of mixed blood from around the World.	9/26/2016 3:52 PM
79	British	9/26/2016 9:30 AM
80	New Zealand South African	9/26/2016 9:22 AM

Who gets what?

81	European	9/26/2016 9:10 AM
82	New Zealander	9/26/2016 8:37 AM
83	Filipino	9/26/2016 7:02 AM
84	European	9/26/2016 5:50 AM
85	I am a new zealander	9/26/2016 5:40 AM
86	Asian	9/25/2016 11:49 PM
87	Kiwi. Not assigned by ethnicity thank you.	9/25/2016 10:37 PM
88	British	9/25/2016 10:25 PM
89	Asian	9/25/2016 9:48 PM
90	Pakeha	9/25/2016 9:09 PM
91	a thoughtful member of the human species that sees connection rather than borders	9/25/2016 6:41 PM
92	Tokelau, Tuvalu, NZ born	9/25/2016 5:41 PM
93	British	9/25/2016 5:04 PM
94	European	9/25/2016 3:08 PM
95	Scottish	9/25/2016 3:07 PM
96	New Zealander	9/25/2016 12:57 PM
97	European	9/25/2016 12:54 PM
98	British	9/25/2016 12:23 PM
99	European	9/25/2016 10:49 AM
100	New Zealand Indian	9/25/2016 10:33 AM
101	Hispanic	9/25/2016 9:46 AM
102	South African	9/25/2016 8:41 AM
103	filipino	9/25/2016 7:40 AM
104	Other European	9/25/2016 12:34 AM
105	Asian	9/24/2016 11:24 PM
106	new zealander	9/24/2016 11:24 PM
107	Asian	9/24/2016 11:13 PM
108	European	9/24/2016 8:21 PM
109	European	9/24/2016 7:27 PM
110	British	9/24/2016 4:31 PM
111	African European	9/24/2016 4:01 PM
112	kiwi	9/24/2016 3:49 PM
113	Filipino	9/24/2016 2:23 PM
114	Kiwi	9/24/2016 1:39 PM
115	Filipino	9/24/2016 1:17 PM
116	Mixed	9/24/2016 1:15 PM
117	Spanish	9/24/2016 12:04 PM
118	South African	9/24/2016 11:33 AM
119	Filipino	9/24/2016 10:45 AM
120	British	9/24/2016 9:23 AM
121	Korean	9/24/2016 9:20 AM

Who gets what?

122	South African European	9/24/2016 8:02 AM
123	danish	9/24/2016 7:42 AM
124	New Zealander	9/24/2016 6:33 AM
125	immigrant from US	9/24/2016 12:07 AM
126	European (NZ Resident)	9/24/2016 12:07 AM
127	British	9/24/2016 12:02 AM
128	New Zealander	9/23/2016 10:18 PM
129	Indonesian	9/23/2016 9:55 PM
130	Pakeha	9/23/2016 9:46 PM
131	NZ TAXPAYER	9/23/2016 8:10 PM
132	Filipino	9/23/2016 8:09 PM
133	New Zealander	9/23/2016 4:59 PM
134	European	9/23/2016 3:14 PM
135	British	9/23/2016 12:48 PM
136	Australian born of European descent. NZ citizen as well.	9/23/2016 12:28 PM
137	other European	9/23/2016 10:53 AM
138	non nz european	9/23/2016 10:03 AM
139	British	9/23/2016 8:41 AM
140	New Zealander	9/23/2016 8:37 AM
141	British	9/22/2016 11:21 PM
142	African	9/22/2016 10:59 PM
143	other European	9/22/2016 10:18 PM
144	canadian	9/22/2016 8:23 PM
145	NZ Pakeha	9/22/2016 7:52 PM
146	new zealander	9/22/2016 7:34 PM
147	South African	9/22/2016 5:31 PM
148	European	9/22/2016 4:35 PM
149	European English	9/22/2016 3:46 PM
150	British	9/22/2016 3:06 PM
151	Eng/Irish	9/22/2016 2:54 PM
152	European	9/22/2016 1:28 PM
153	Australian European	9/22/2016 1:03 PM
154	Filipino	9/22/2016 12:37 PM
155	Latin American	9/22/2016 11:46 AM
156	New Zealander full stop.	9/22/2016 11:38 AM
157	new zealander	9/22/2016 11:03 AM
158	Greek-American	9/22/2016 10:24 AM
159	South African have lived here for 31 years worked from 6-4.30 am for 21 years	9/22/2016 9:52 AM
160	Kiwi	9/22/2016 7:42 AM
161	Asian	9/21/2016 11:00 PM
162	Egyptian	9/21/2016 10:31 PM

Who gets what?

163	Asian	9/21/2016 9:55 PM
164	australian european	9/21/2016 8:58 PM
165	why is my ethnicity relevant to a retirement questionnaire?	9/21/2016 8:38 PM
166	new zealander	9/21/2016 7:35 PM
167	New Zealander	9/21/2016 7:15 PM
168	European	9/21/2016 6:59 PM
169	UK permanent resident	9/21/2016 6:11 PM
170	honky	9/21/2016 5:42 PM
171	English European	9/21/2016 5:16 PM
172	None of your business ??	9/21/2016 3:32 PM
173	asian	9/21/2016 2:25 PM
174	Because NZ born and of NZ/ Irish decent.	9/21/2016 2:23 PM
175	Dual citizen Canadian/New Zealand	9/21/2016 1:42 PM
176	New Zealander	9/21/2016 11:00 AM
177	Palagi.	9/21/2016 10:30 AM
178	European	9/21/2016 10:19 AM
179	Malaysian Chinese migrant	9/21/2016 10:04 AM
180	New Zealander	9/21/2016 8:30 AM
181	NZ permanent resident Australian 37 years	9/21/2016 8:29 AM
182	New Zealand South African.	9/21/2016 8:13 AM
183	Danish	9/21/2016 7:46 AM
184	Ex South African	9/21/2016 3:29 AM
185	African	9/21/2016 1:35 AM
186	Filipino	9/20/2016 11:02 PM
187	Asian	9/20/2016 10:44 PM
188	South East asian	9/20/2016 10:11 PM
189	English	9/20/2016 9:29 PM
190	european	9/20/2016 9:25 PM
191	Human	9/20/2016 9:25 PM
192	South African	9/20/2016 9:05 PM
193	Filipino	9/20/2016 8:41 PM
194	New Zealander	9/20/2016 8:23 PM
195	British	9/20/2016 8:16 PM
196	Inappropriate	9/20/2016 8:13 PM
197	Hispanic European	9/20/2016 7:54 PM
198	British	9/20/2016 7:53 PM
199	Aotearoa Maori..Tangata Whenua.	9/20/2016 5:19 PM
200	English	9/20/2016 4:51 PM
201	British	9/20/2016 4:31 PM
202	Australian	9/20/2016 11:57 AM
203	New Zealander	9/20/2016 7:48 AM

Who gets what?

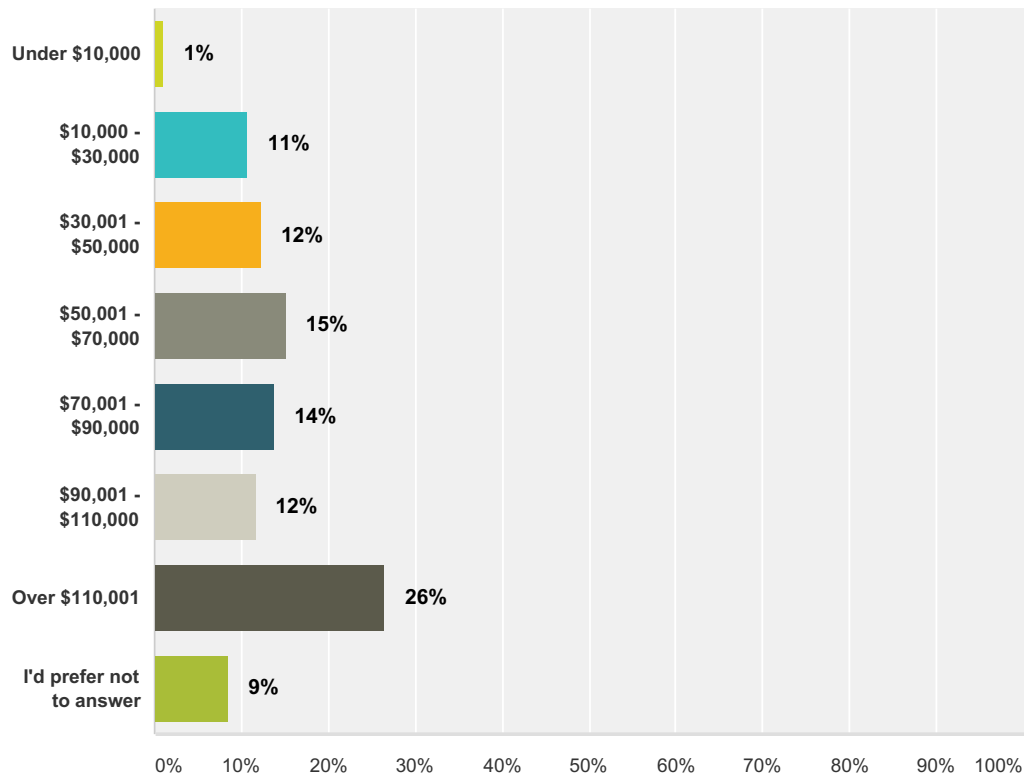
204	South African	9/20/2016 7:10 AM
205	filipino	9/20/2016 3:54 AM
206	New Zealander	9/19/2016 10:50 PM
207	European	9/19/2016 8:17 PM
208	British	9/19/2016 6:57 PM
209	Malay	9/19/2016 12:30 PM
210	South African European	9/17/2016 11:34 PM
211	Mixed	9/17/2016 10:52 PM
212	British	9/17/2016 5:20 PM
213	Human race	9/17/2016 5:15 PM
214	NOYDB	9/17/2016 1:18 PM
215	Scots and Welsh	9/17/2016 10:38 AM
216	North American	9/16/2016 3:18 PM
217	Zimbabwean	9/16/2016 9:20 AM
218	Filipino	9/16/2016 8:35 AM
219	I'm a NewZealander. 4th generation.	9/16/2016 8:05 AM
220	Middle Eastern	9/16/2016 12:09 AM
221	Malay	9/15/2016 11:42 PM
222	Afrikaner	9/15/2016 5:02 PM
223	New Zealander - born in NZ	9/15/2016 4:24 PM
224	nz european	9/15/2016 3:11 PM
225	I identify as a New Zealander	9/15/2016 10:46 AM
226	South african	9/14/2016 10:47 PM
227	Dutch	9/13/2016 9:17 PM
228	New zealander	9/13/2016 7:47 PM
229	New Zealander (born and bred)	9/13/2016 2:44 PM
230	Mind your business	9/13/2016 12:23 PM
231	Fijian	9/13/2016 2:05 AM
232	Asian	9/12/2016 9:54 PM
233	New Zealander	9/12/2016 3:04 PM
234	Pakeha East European	9/12/2016 11:21 AM
235	Asian	9/12/2016 9:10 AM
236	New Zealander	9/11/2016 10:22 PM
237	British	9/11/2016 9:52 PM
238	British	9/11/2016 8:16 PM
239	Middle Eastern	9/11/2016 3:25 PM
240	Vietnamese	9/11/2016 1:28 PM
241	Fil	9/10/2016 2:11 PM
242	I'm a fifth generation my family fought wars built railways and help make the country I struggle to survive due to high rents and stupid house prices I should be entitled to a good pension I work pay my taxes and have never lived overseas this is my home	9/10/2016 9:24 AM

Who gets what?

243	South African European	9/10/2016 9:13 AM
244	Filipino	9/9/2016 10:24 PM
245	Asian	9/9/2016 7:21 PM
246	Filipino	9/9/2016 11:51 AM
247	English	9/8/2016 8:34 PM
248	White	9/8/2016 3:46 PM
249	South East Asian	9/8/2016 3:02 PM
250	European	9/7/2016 10:55 PM
251	Human	9/7/2016 8:48 PM
252	Canadian	9/7/2016 12:29 PM

Q15 Which of the following best describes your household income before tax?

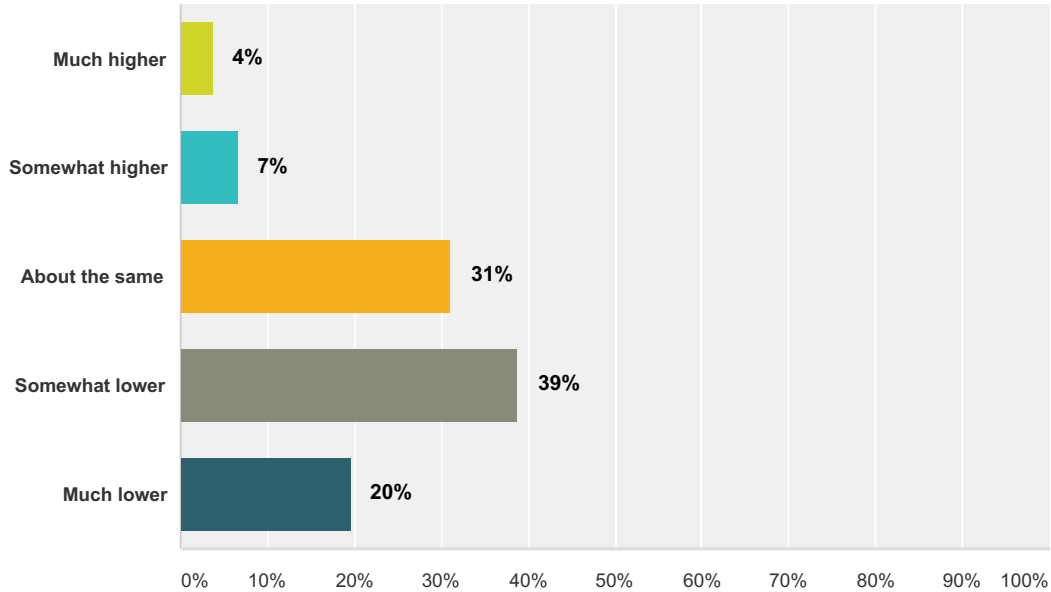
Answered: 2,108 Skipped: 585



Answer Choices	Responses	
Under \$10,000	1%	23
\$10,000 - \$30,000	11%	225
\$30,001 - \$50,000	12%	258
\$50,001 - \$70,000	15%	323
\$70,001 - \$90,000	14%	292
\$90,001 - \$110,000	12%	248
Over \$110,001	26%	558
I'd prefer not to answer	9%	181
Total		2,108

Q16 Compared to now, do you think that your retirement standard of living will be higher, lower, or about the same?

Answered: 2,139 Skipped: 554



Answer Choices	Responses	
Much higher	4%	82
Somewhat higher	7%	143
About the same	31%	667
Somewhat lower	39%	829
Much lower	20%	418
Total		2,139