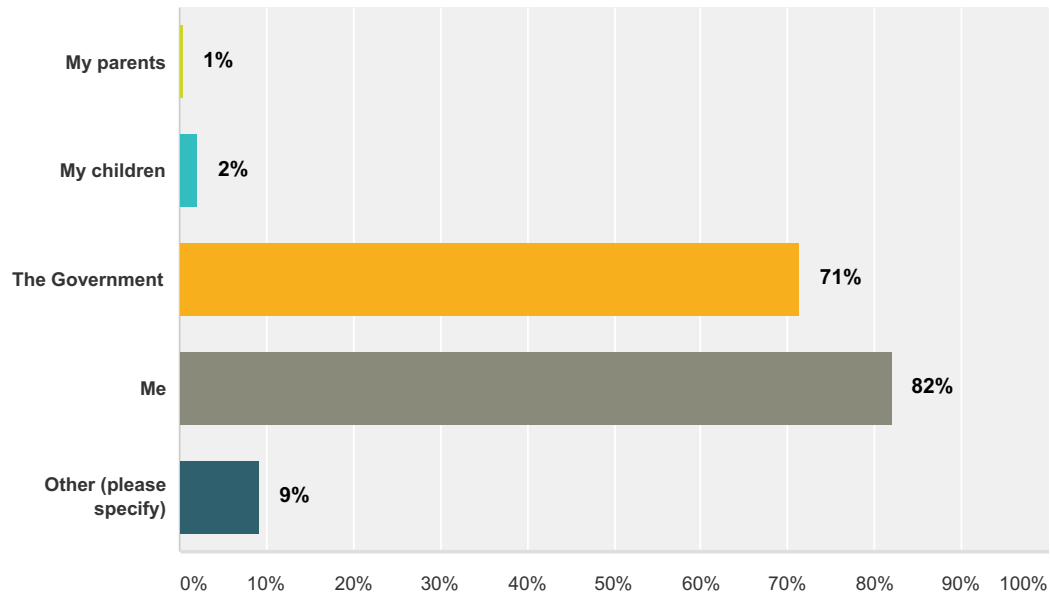


Who pays for what?

Q1 Thinking about your retirement, who is responsible for paying for it? Please pick two

Answered: 790 Skipped: 3



Answer Choices	Responses
My parents	1% 4
My children	2% 17
The Government	71% 564
Me	82% 648
Other (please specify)	9% 73
Total Respondents: 790	

#	Other (please specify)	Date
1	a	9/6/2016 8:32 AM
2	save over working life. NO other govt handouts except what paid myself	8/28/2016 6:02 PM
3	Taxpayer	8/18/2016 4:36 PM
4	social security taxation ontroble is that not every one pays tax	8/17/2016 1:50 PM
5	Employer	8/10/2016 10:32 PM
6	Me and Govt. Low interest rates have cut my interest on savings by 60% over last few years. Raise them not cut.	8/3/2016 7:30 PM
7	Users pay. Compulsory supscheme same as what the Labour Party introduce years ago.	8/3/2016 8:45 AM
8	A combination of me and the govt	7/31/2016 10:28 AM
9	Me and at least some percentage from government.	7/29/2016 1:49 PM
10	Other income from a business you maybe able to set up before retirement	7/29/2016 7:28 AM
11	Employer	7/27/2016 9:21 AM

Who pays for what?

12	I have been paying into the Government revenue stream all my life and still am. Successive attempts at compulsory Super have been dismantled by Govts who then failed to invest my tax responsibly. The Govts hell bent on privatised everything and it's not as efficient. Leave super as it is and concentrate on making contributions compulsory and only when that system is mature should pensions be looked at again	7/22/2016 11:01 AM
13	Govt -- The age of eligibility should be increased	7/22/2016 5:27 AM
14	'Me' includes my kiwisaver and also indirectly via the taxes I have paid.	7/21/2016 8:07 PM
15	Government, AND me: Govt paying base income for all, individual saving additional	7/20/2016 8:53 PM
16	My employer	7/19/2016 6:24 PM
17	I'm ultimately responsible, but part of that has been me paying taxes to government for many years toward my retirement, so they now share that responsibility. People need to know well in advance what the situation will be for them, so if it needs to change, the government needs to bite the bullet and announce changes early so people have time to plan ahead. People also need to be educated at school about this stuff, and they need to be encouraged to be self reliant and not hand over responsibility to others, without monitoring their own funds. Organisations put in charge of people's funds [by govt] need to be closely regulated and transparency required of their actions - this is something govt should be involved in, so that people can have more confidence about saving and what is happening to their funds. I seriously question the value of "super short" surveys like this as the answers are pretty meaningless without the opportunity to explain or put into context. I came back to this from the end of the survey, as it's the only 'free entry' field available.	7/19/2016 4:46 PM
18	Employer	7/19/2016 1:30 PM
19	The Government based on my input through my working life	7/19/2016 12:38 PM
20	Combination of me and Govt, at least for those close to retirement	7/19/2016 11:47 AM
21	My employer should contribute	7/18/2016 9:31 PM
22	Society	7/18/2016 9:11 PM
23	Future taxpayers	7/18/2016 8:52 PM
24	Bfiown j	7/18/2016 8:46 PM
25	BUT the Govt must make it possible for people who want to work in their 50's and 60's. ie Minimise immigrants!	7/18/2016 8:33 PM
26	Unfair question - those of us who have paid high rates of PAYE etc in the expectation of Nationala Super don't expect the rules changed	7/18/2016 6:58 PM
27	Its a combination effort. Me, as I can,(depends on the rate per hour I earn, per week , per year of my working life) saving what I can as I earn. The government from the taxes it has deliberately gathered /accrued from my earnings over my lifetime.	7/18/2016 6:48 PM
28	Private pension providers	7/18/2016 6:10 PM
29	Kiwi saver, super schemes	7/18/2016 6:08 PM
30	Both the Government and me	7/18/2016 5:53 PM
31	Term deposits, shares, investment property, bonds, Savings accounts	7/18/2016 5:50 PM
32	property investments	7/18/2016 5:48 PM
33	combination of me and Govt	7/18/2016 5:37 PM
34	Contributions from my employers based on my saving rate. This would top up a basic govt old age pension	7/18/2016 4:59 PM
35	There needs to be a combined solution between government, the retiree, and employers. It's not a case of one person, we as a society need to work harder to support each other.	7/18/2016 4:26 PM
36	State & Employeer	7/18/2016 3:39 PM
37	Paid from over 50 years of tax contributions	7/18/2016 3:27 PM
38	workplace	7/18/2016 3:25 PM
39	The National Superannuation which my tax funded for 48 years	7/18/2016 3:17 PM
40	just me	7/18/2016 3:07 PM
41	All people who have paid taxes	7/18/2016 2:58 PM
42	SOEs we any massive taxes and kiwisaver discrimates against the self employed	7/18/2016 2:37 PM

Who pays for what?

43	Employers	7/18/2016 2:33 PM
44	joint effort - 60:40 me:govt	7/18/2016 2:12 PM
45	Employer	7/18/2016 1:52 PM
46	Spouse	7/18/2016 1:47 PM
47	plus other options	7/18/2016 1:33 PM
48	Government and me	7/18/2016 12:24 PM
49	my partner	7/18/2016 11:48 AM
50	Convicted fraudsters	7/18/2016 11:35 AM
51	employer	7/18/2016 11:28 AM
52	Have already been paying it through my life with my taxes	7/18/2016 11:26 AM
53	A hybrid. Basically I am responsible. But the Government and business has to come on board. At present the govt pension scheme is a huge help and i would hate to see it go. But equally we need to get back to defined benefit schemes. If we don't disaster is just around the corner.	7/18/2016 11:20 AM
54	My investments	7/18/2016 11:19 AM
55	IT is a joint effect 50/50 Government and myself	7/18/2016 11:14 AM
56	Employer	7/18/2016 6:01 AM
57	could invest to day may be pond n bond get the bank to debit straight away..	7/16/2016 9:04 PM
58	It depends on being able to work and get an average wage during one's working years.	7/16/2016 2:22 PM
59	National Super. However, what we each receive should be proportional to what has been contributed by that person during their working life, with a minimum for everyone.	7/15/2016 3:00 PM
60	The govt and myself	7/14/2016 8:12 AM
61	8	7/13/2016 3:46 PM
62	me	7/13/2016 12:24 PM
63	I have paid tax on my income all my working life.	7/12/2016 8:38 PM
64	We are paying for it all our working lives, thru our taxes.	7/12/2016 7:07 PM
65	The government & me	7/11/2016 10:42 PM
66	myself & government	7/11/2016 3:47 PM
67	For people over 65 the Government because when they worked part of the tax collection was to pay for ones retirement but what has happened is not every one works and makes that contribution. There for that system no longer works. I am 73, still working part time and paying taxes. If I was a yonger person I would have to most likely look at other means of supporting my retirement	7/9/2016 3:46 PM
68	I have paid huge taxes all my life. Am sick of the rhetoric from younger generations. They seem to think we have had /are having , a free ride.	7/8/2016 4:35 PM
69	Every working individual ought to contribute to their own well-being,if unable then they should only get the bare basics from Government.	7/8/2016 4:10 PM
70	my taxes	7/8/2016 11:45 AM
71	my 40yrs of paying taxes pays for it	7/7/2016 10:37 PM
72	past employers via retirement super schemes	7/7/2016 8:00 PM
73	A mixture of myself and the government	7/7/2016 6:06 PM