



KIWISAVER CONTRIBUTIONS

BY GENDER, ETHNICITY & AGE

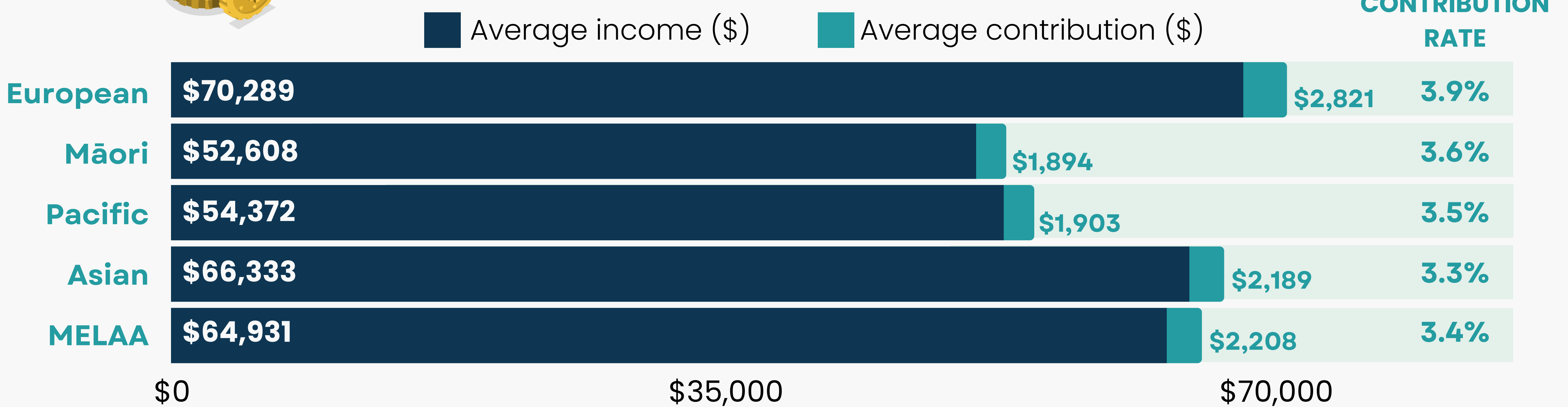
THE GENDER CONTRIBUTION GAP

Men and women, on average, have the same employee and employer KiwiSaver contributions as % of earnings (3.7% and 2.9%) – however, men have higher annual average employee \$ contributions (\$2,886 vs \$2,160) and employer contributions (\$2,328 vs \$1,673), driven by gender pay differences.

When accounting for characteristics like industry and earnings level, women contribute at a higher rate than men.



THE ETHNICITY CONTRIBUTION GAP



European workers have the highest average employee contribution amount (\$2,821), reflecting higher earnings and contribution rate. Māori and Pacific workers have lower average earnings and contribution rates, leading to lower average contributions to KiwiSaver of under \$2,000.

CONTRIBUTIONS BY AGE REFLECT LIFE TRANSITIONS

