



**TE ARA  
AHUNGA ORA**  
Retirement Commission

# Sorted User Survey

March 2024



## Sample

- 3505 started the survey
  - N=2503 completed surveys
- Women strongly overrepresented as usual
  - As in 2023, male users tended to be older than the female users. 34% of males were aged 55+ (compared to 22% of females)
- Comparisons with 2023.
  - There are few meaningful significant differences in demographic makeup of participants compared to 2023. As such, data is not weighted.
  - Financial situation is almost identical to 2023.
  - Our sample includes a small but significant increase in frequent users (use at least monthly, 20%) compared to the 2023 sample (15%).
- Survey participants were sourced both from our Sorted email list on HubSpot (new and old users) and via popups on the website. In a departure from 2023, we were able to track which group our participants came from.

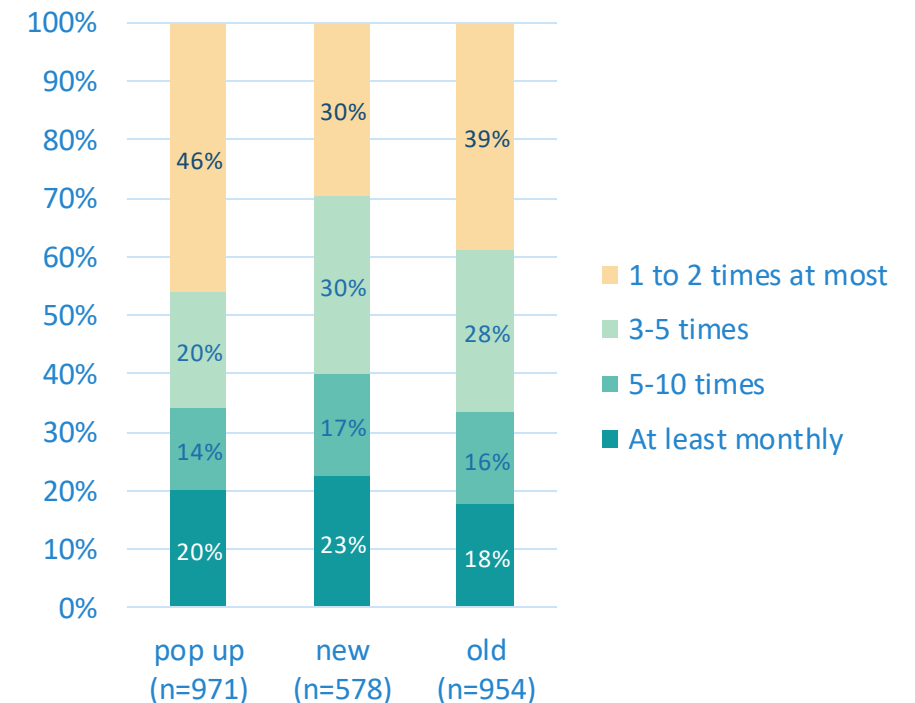
		Mar-23 (n=3646)	Feb 24 (n=2503)			Mar-23 (n=3646)	Feb 24 (n=2503)
Age	Under 18	1%	1%	Financial Situation	Flying ahead	2%	2%
	18-24	7%	7%		Swimming happily	20%	19%
	25-34	22%	22%		Starting to swim comfortably	32%	30%
	35-44	21%	24%		Just treading water	34%	34%
	45-54	20%	20%		Sinking a bit	9%	10%
	55-64	17%	17%		Sinking badly	4%	5%
	65+	11%	9%		Every 1-2 weeks	5%	7%
Ethnicity	NZ European	73%	70%	Frequency of using Sorted.org.nz <b>Av visits per year (using range midpoints, exclud never) = 6.7</b>	Monthly	10%	13%
	NZ Māori	16%	17%		6-10 times	15%	16%
	Pacific Peoples	8%	8%		3-5 times	26%	25%
	Asian	8%	9%		1 or 2 times	33%	30%
	Another ethnic group	7%	8%		Never	10%	10%
	I prefer not to answer	2%	2%		Hubspot (new users)		578 completes out of 796
Gender	Male	28%	26%	Source	Hubspot (older users)		654 completes out of 1207
	Female	71%	73%		Popups		971 completes out of 1502
	Other	1%	1%				



## Demographic differences between 'New' and 'Old' list

- Users sourced from the new list ('New' users) are more likely to be:
  - aged under 24: 14% (compared to overall of 8%)
  - Māori: 23% (compared to overall of 17%)
  - New users more likely to reflect the demographics of our acquisition targets
  - New users are more likely to be frequent visitors and potentially more familiar with our 'current' website (up to 29 Feb, 2024)
- Users sourced from the old list ('Old' users) are more likely to be:
  - Aged 55+ (32% compared to the overall of 25%)
  - 39% of Old users could be considered 'lapsed'
- As such, age and ethnicity may explain some of the differences we see between New and Old users.

Frequency of use by Source of Participant



# Sorted.org.nz Triggers and Impacts



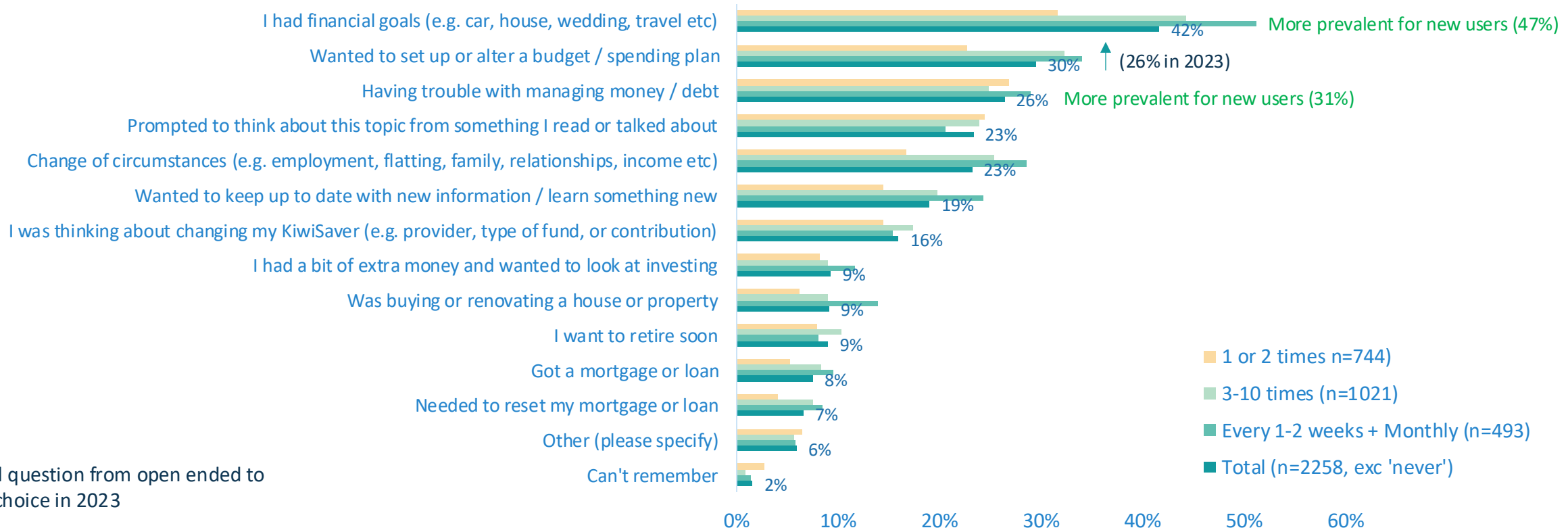
## Key Takeouts

- A small but significant increase is seen in terms of budgeting intentions from 2023, particularly among our New users (acquisition)
- Sorted.org.nz's calculators continue to be the primary drawcard.
- Nearly one in five (17%) visited Sorted.org.nz last time to check out their money personality, something more prevalent among our New users (21%): potentially demonstrating the revised quiz's success as an acquisition tool?
- Trouble with money and the consequent desire to improve budgeting has increased for women and young Māori.
- Consistent with intentions, budgeting and financial goal setting remain the primary actions taken as a result of visiting Sorted.org.nz, strengthening over time.
  - Among under 35s, 82% have created a budget, and 73% have set or achieved a financial goal



As usual, the journey to Sorted.org is typically triggered by a financial goal (particularly for frequent users) and/or managing a budget/plan\*. A small but significant increase is seen in terms of budgeting intentions from 2023.

### Triggers to Visitation [2024]

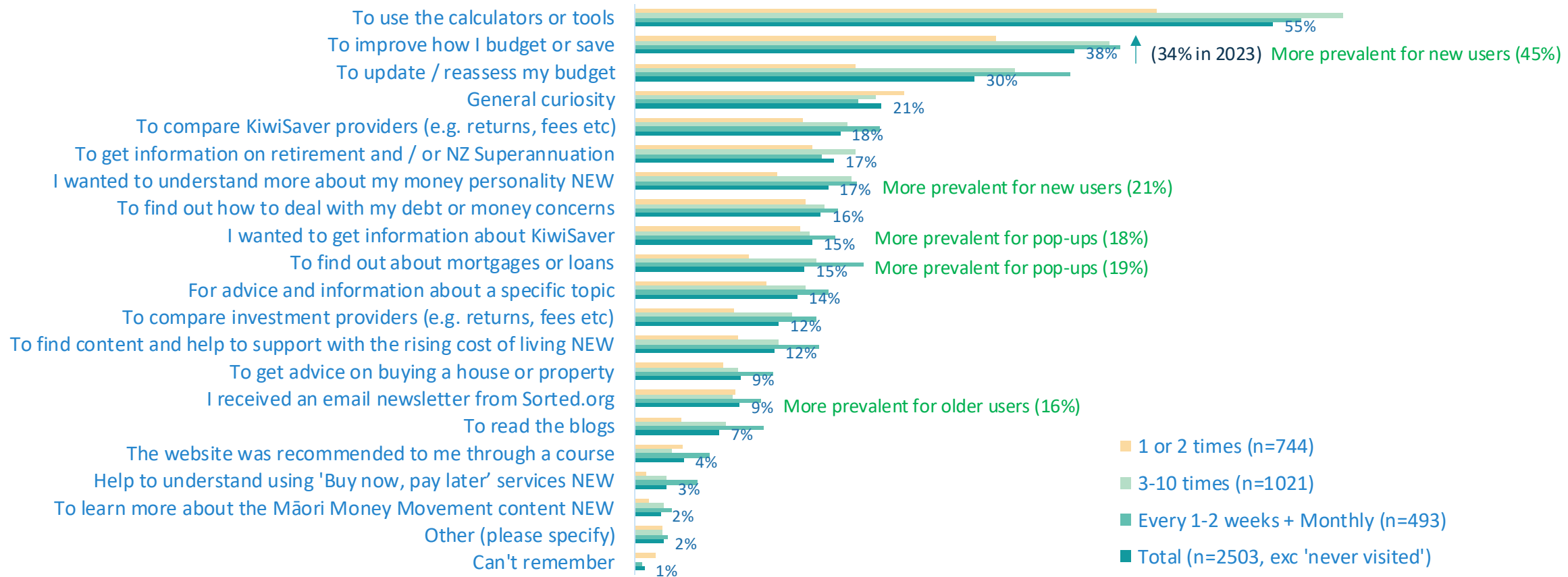


\*Changed question from open ended to multiple choice in 2023



Calculators and tools remain the main drawcard to the site, regardless of frequency. Nearly one in five (17%) are interested in their money personality. Budgeting/saving again shows a slight increase on 2023.

### Think to the last time you visited Sorted.org.nz. Why did you visit Sorted?



## Trouble with money and the consequent desire to improve budgeting has increased for women and young Māori.

Women	Under 35s*	Māori	Pacific People
<p>Triggers</p> <ul style="list-style-type: none"> <li>+ Having trouble with money (29%)</li> <li>+ Change in circumstances (24%)</li> <li>+ Wanted to set up / alter budget/spending plan (32%)</li> <li>- Want to retire soon (8%)</li> <li>- Had a bit of extra money to invest (8%)</li> <li>- Wanted to keep up to date with new info / learn something (17%)</li> </ul> <p>Reasons</p> <ul style="list-style-type: none"> <li>+ To update / reassess budget (32%)</li> <li>+ Improve how I budget/save (42%)</li> <li>+ To find out how to deal with money concerns/debt (18%)</li> <li>+ To find content that helps with cost of living (13%)</li> </ul>	<p>Triggers</p> <ul style="list-style-type: none"> <li>+ Having trouble with money (33%; 48% Māori; 38% Pacific people)</li> <li>+ Wanted to set up / alter budget/spending plan (35%)</li> <li>+ Financial goals (62%)</li> <li>+ Change in circumstances (26%)</li> <li>- Wanted to keep up to date with new info / learn something (21%)</li> </ul> <p>Reasons</p> <ul style="list-style-type: none"> <li>+ To update / reassess budget (37%)</li> <li>+ Improve how I budget/save (50%)</li> <li>+ I want to understand more about my money personality (22%)</li> </ul>	<p>Triggers</p> <ul style="list-style-type: none"> <li>+ Having trouble with money (38%)</li> <li>+ Financial goals (55%)</li> <li>+ Change in circumstance (33%)</li> <li>- Want to retire soon (3%)</li> </ul> <p>Reasons</p> <ul style="list-style-type: none"> <li>+ To update / reassess budget (35%)</li> <li>+ Improve how I budget/save (48%)</li> <li>+ I want to understand more about my money personality (27%)</li> <li>+ To find out how to deal with money concerns/debt (24%)</li> <li>+ To find content that helps with cost of living (16%)</li> <li>+ To get advice on buying a house or property (14%)</li> <li>- To get info on retirement and/or NZ Super (9%)</li> </ul>	<p>Triggers</p> <ul style="list-style-type: none"> <li>+ Having trouble with money (44%)</li> <li>+ Financial goals (65%)</li> </ul> <p>Reasons</p> <ul style="list-style-type: none"> <li>+ Improve how I budget/save (51%)</li> <li>+ To find content that helps with cost of living (19%)</li> <li>+ To get advice on buying a house or property (18%)</li> <li>+ To find out how to deal with money concerns/debt (23%)</li> <li>- To get info on retirement and/or NZ Super (10%)</li> </ul>

+ Overindex  
- Underindex

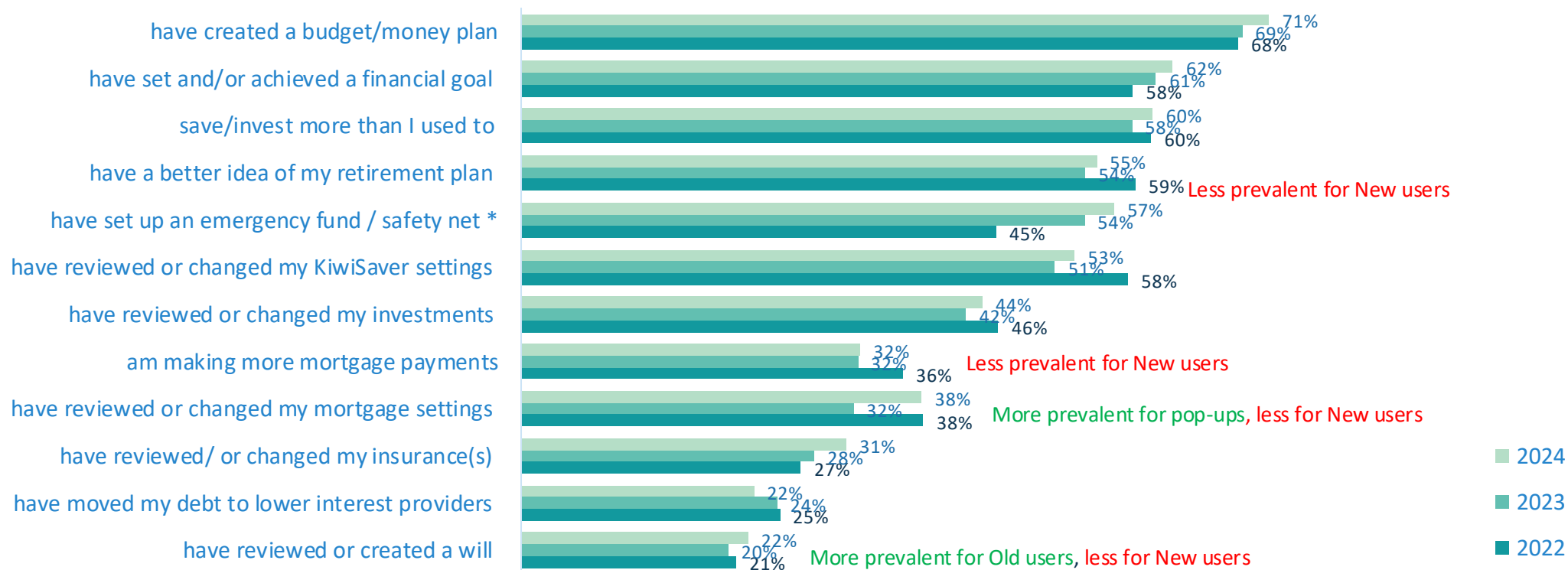
\*Māori and Pacific under 35s noted where differences are apparent Green>last year, Red<last year





Budgeting and financial goal setting remain the primary actions taken as a result of visiting Sorted.org.nz, strengthening over time.

Q13 – Which of the following have you done as a result of using Sorted.org.nz? (excl N/A)



Total sample [2024]; Unweighted; base n = from 1121 to 1920; total n = 2503; 1382 missing [never used, N/A]

\* Wording changed to include 'emergency fund' in 2023



Impacts (excluding N/A): 'have created a budget / money plan' continues to overindex for all four groups, with growth in use seen for women.

Women	Under 35s*	Māori	Pacific People
<ul style="list-style-type: none"> <li>+ have created a budget/money plan (74%)</li> <li>- have a better idea of my retirement plan (51%)</li> <li>- have reviewed or changed my investments (39%)</li> <li>- Have reviewed/ or changed my insurance(s)(23%)</li> </ul>	<ul style="list-style-type: none"> <li>+ have created a budget/money plan (82%)</li> <li>+ have set and/or achieved a financial goal (73%)</li> <li>+ save/invest more than I used to (70%)</li> <li>+ have set up an emergency fund / safety net (62%)</li> <li>- have a better idea of my retirement plan (44%)</li> <li>- have reviewed or created a will (16%)</li> </ul>	<ul style="list-style-type: none"> <li>+ have created a budget/money plan (80%)</li> <li>+ have set and/or achieved a financial goal (70%)</li> <li>+ have reviewed/ or changed my insurance(s) (39%)</li> </ul>	<ul style="list-style-type: none"> <li>- have a better idea of my retirement plan (42%)</li> </ul>

+ Overindex  
- Underindex

\*Māori and Pacific under 35s noted where differences are apparent

Differences are significant after controlling for age, gender and ethnicity Green>last year Red<last year



# Performance



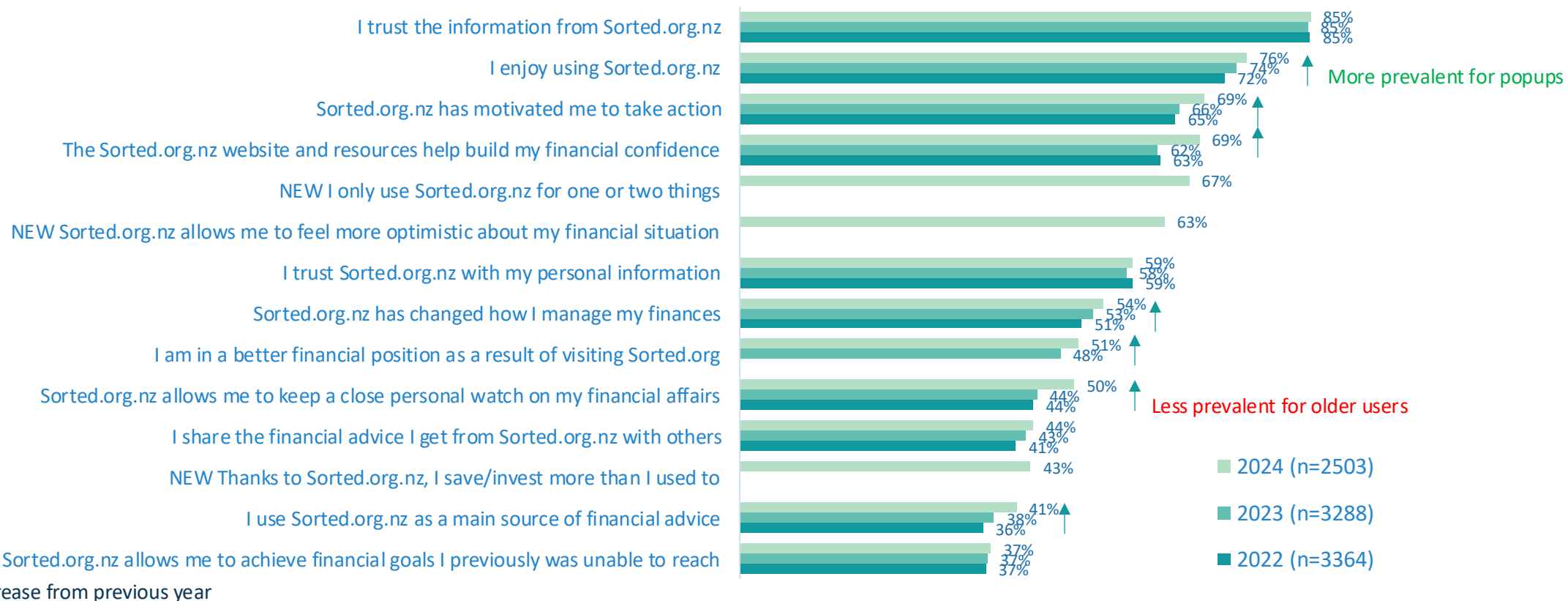
## Key Takeouts

- Sorted.org.nz performance indices have all shown significant improvements in 2024.
- Small but significant upward trends are apparent on many actions/sentiments for Sorted.org.nz
  - Overall, more people say the website has motivated them to take action (69% up from 65% in 2022), and more say the website is their main source of financial information (41%, up from 36% in 2022).
- Relevance of content has shown a gradual improvement over the last couple of years (71% now rate relevance as a 4 or 5 out of 5).
  - NZ Māori users have boosted their ratings of the imagery and language used on the site.
- More than a quarter (27%) of Sorted.org visitors now agree that the website is ‘very’ valuable, increasing to 87% when combined with the ‘quite valuable’ category
  - Māori ratings have improved significantly and together with Pacific users represent the most supportive ethnicities.
- Consistent with our improving ‘value’ scores, likeliness to recommend has also increased to levels not seen since 2020 (now at +25).
  - Women, Māori, Pacific and Asian users continue to give higher NPS’s than average (no differences by source of user are observed).



Small but significant upward trends are apparent on many actions/sentiments for Sorted.org.nz (enjoyment, motivation to act, change in management of finances, better financial position, monitoring of financial affairs, main source). Trustworthiness and enjoyability remain the strongest attributes.

### Q15 – How much do you agree or disagree with the following statements?



↑ significant increase from previous year



A significantly greater proportion of men say that Sorted.org is changing how they manage their finances, keeping a close eye on financial affairs and becoming in a better financial situation. Women are increasingly using the website as their primary source of financial information.

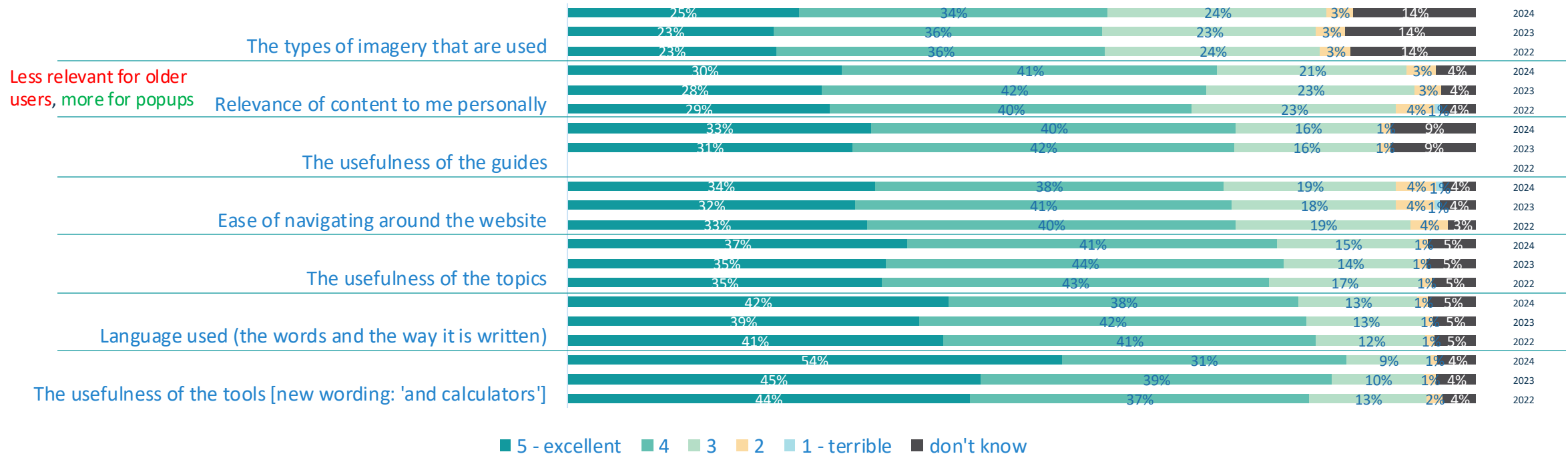
	Average	Male	Female	Under35	35+	NZ European	NZ Māori	Pacific people	Asian
I trust the information from Sorted.org.nz	0.84	0.85	0.83	0.69	0.90	0.89	0.65	0.61	0.77
I enjoy using Sorted.org.nz	0.50	0.45	0.53	0.53	0.49	0.50	0.48	0.50	0.49
Sorted.org.nz has motivated me to take action	0.30	0.24	0.32	0.33	0.29	0.28	0.36	0.34	0.37
The Sorted.org.nz website and resources help build my financial confidence	0.24	0.24	0.24	0.23	0.25	0.24	0.22	0.34 ↑	0.24
Sorted.org.nz allows me to feel more optimistic about my financial situation	0.12	0.13	0.12	0.12	0.13	0.13	0.19	0.16	0.13
I only use Sorted.org.nz for one or two things	0.12	0.15	0.10	0.12	0.12	0.19	-0.19	-0.28	-0.05
I trust Sorted.org.nz with my personal information	0.06	0.00	0.08	-0.05	0.12	0.12	-0.07	-0.10	-0.07
Sorted.org.nz has changed how I manage my finances	-0.09	-0.03 ↑	-0.11	-0.04	-0.11	-0.11	0.05	-0.08	-0.04
I am in a better financial position as a result of visiting Sorted.org.nz	-0.15	0.01 ↑	-0.21	-0.10	-0.18	-0.14	-0.13	-0.21	-0.16
Sorted.org.nz allows me to keep a close personal watch on my financial affairs	-0.17	-0.19 ↑	-0.16 ↑	-0.17	-0.17	-0.21	-0.10	-0.10	-0.12
Thanks to Sorted.org.nz, I save/invest more than I used to	-0.33	-0.22	-0.37	-0.25	-0.37	-0.33	-0.33	-0.38	-0.24
Sorted.org.nz allows me to achieve financial goals I previously was unable to reach	-0.42	-0.43	-0.42	-0.38	-0.44	-0.46	-0.24	-0.16	-0.46
I share the financial information I get from Sorted.org.nz with others	-0.49	-0.51	-0.47	-0.44	-0.50	-0.54	-0.39	-0.31	-0.35
I use Sorted.org.nz as a main source of financial information	-0.54	-0.69	-0.48 ↑	-0.58	-0.52	-0.54	-0.49	-0.33	-0.51

\*scores are standardized within participant to accommodate different ways of using rating scales



Relevance of content has shown a gradual improvement over the last couple of years. While the 'usefulness of tools (and calculators)' has shown a marked change in agreement, this may be in part due to wording changes. Nevertheless, over half agree they are excellent.

### Q12 Thinking about Sorted.org.nz, please rate your experience of:



Total sample 2024; n = 2257 to 2258; total n = 2503; 246 missing (haven't visited site in last 12 months)



NZ Māori participants have boosted their ratings of the imagery and language used on the site (although the latter is only marginally significant).

Standardized scores*	Average	Male	Female	Under 35	35+	NZ European	NZ Māori	Pacific	Asian
Language used (the words and the way it is written)	0.20	0.19	0.21	0.22	0.19	0.21	0.13 ↑	0.16	0.19
Relevance of content to me personally	-0.14	-0.25	-0.10	-0.16	-0.13	-0.16	-0.08	-0.09	-0.10
Ease of navigating around the website	-0.09	-0.04 ↑	-0.11	-0.09	-0.09	-0.07	-0.17	-0.10	-0.21
The types of imagery that are used	-0.55	-0.45	-0.58	-0.45	-0.59	-0.54	-0.53 ↑	-0.51	-0.49
The usefulness of the topics	0.12	0.09	0.13	0.08	0.14	0.09	0.14	0.32	0.19
The usefulness of the tools and calculators	0.53	0.52	0.53	0.50	0.54	0.55	0.49	0.30	0.48
The usefulness of the guides	-0.07	-0.06	-0.07	-0.11	-0.05	-0.08	0.03	-0.08	-0.07

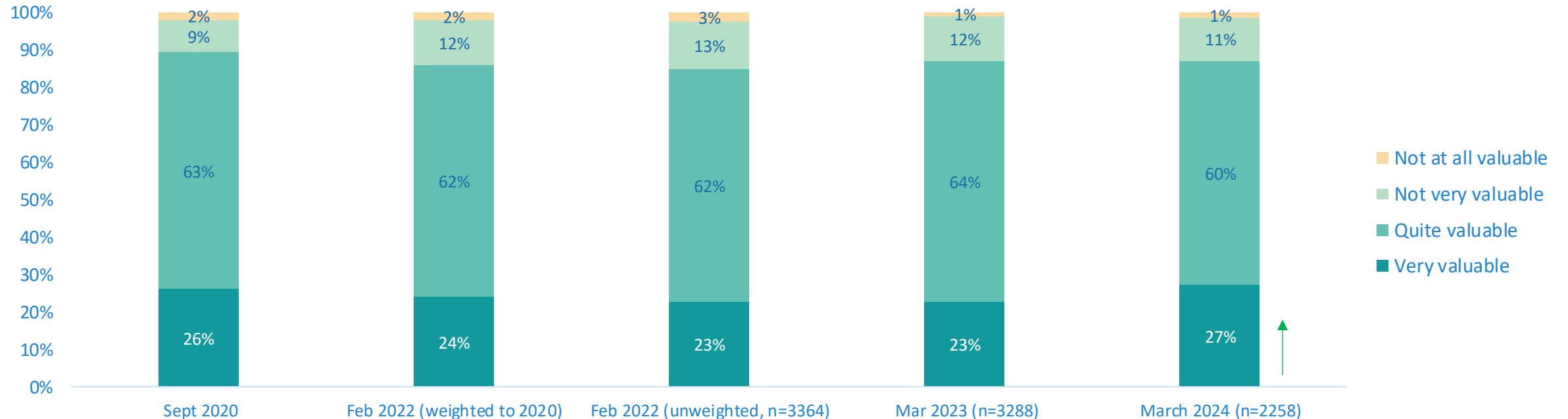
\*scores are standardized within participant to accommodate different ways of using rating scales





More than a quarter (27%) of Sorted.org visitors now agree that the website is very valuable, increasing to 87% when combined with the 'quite valuable' category. No significant differences between new or old users.

### Q14 - How valuable have you found Sorted.org.nz in helping you better manage your finances?



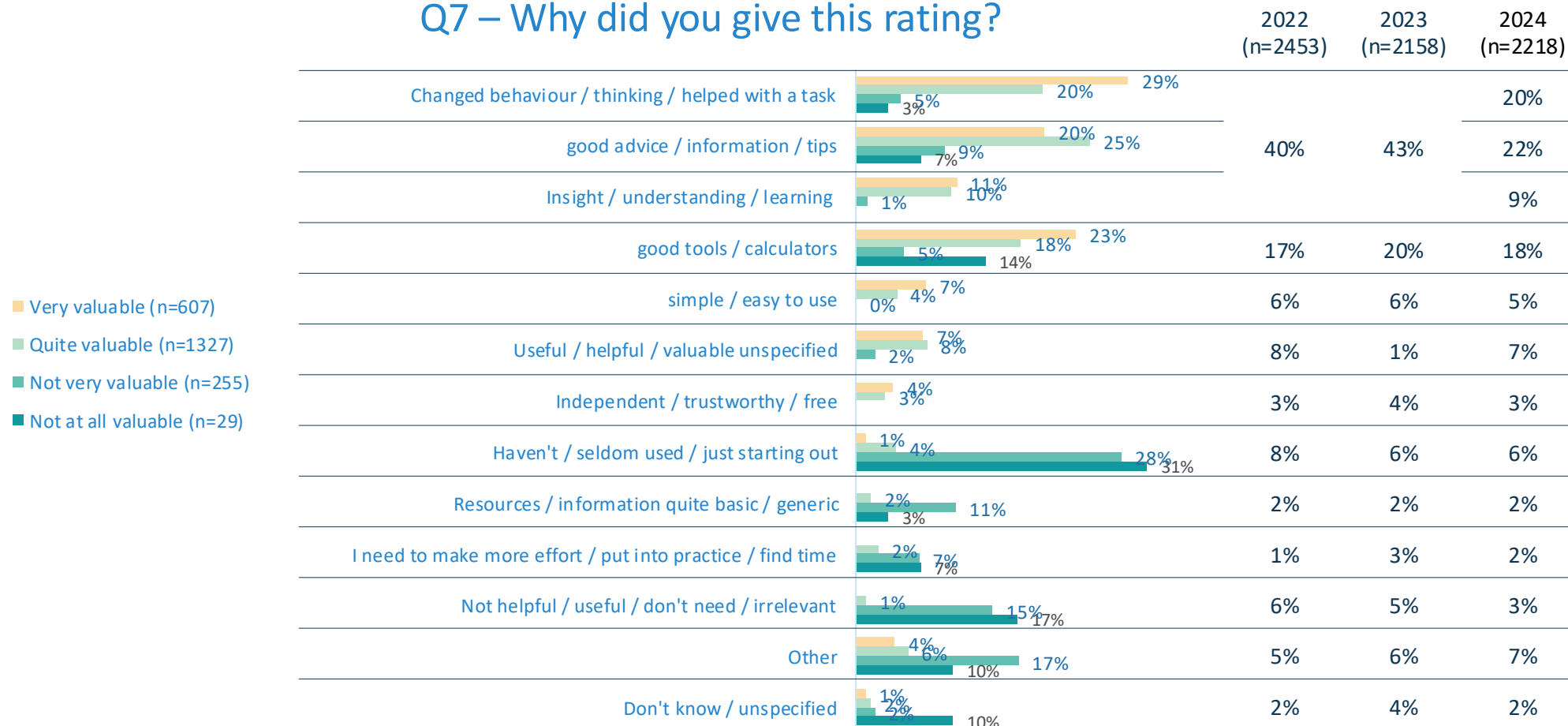
↑ significant increase from previous year





Reasons for the 'value' ratings are similar to last year: good advice & tools that informed and helped make useful decisions.

### Q7 – Why did you give this rating?



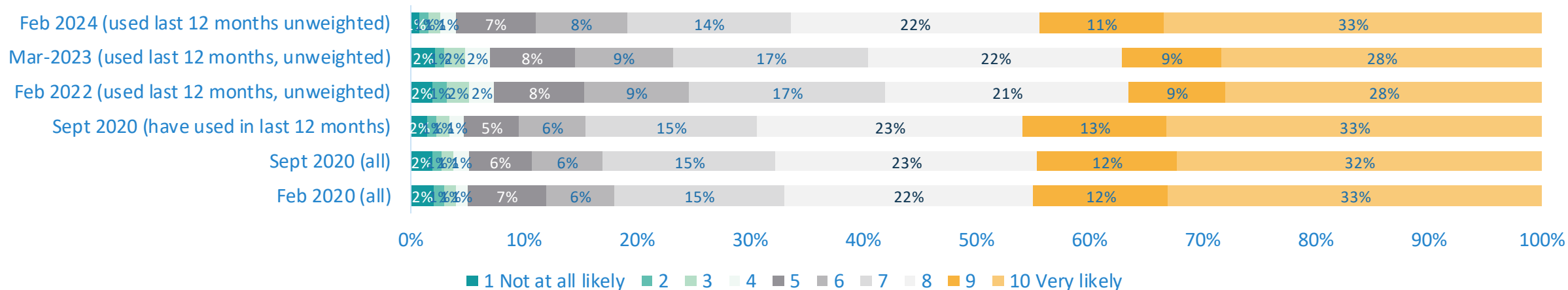
## Reason for 'quite/very valuable' ratings: verbatims

- I used to have a \$35,000 Flexi debit that accrued \$300/month in interest. I added onto my mortgage and I'm paying less each month and I don't have that massive debt that wasn't getting paid off.
- It's a one stop shop with all the info and tools
- It is a great resource, easy to use and one I have directed my adult children to.
- When we were looking to buy a home there were lots of great resources for first home buyers that didn't seem biased - ie it came from an independent source.
- The calculators are really helpful in understanding the implications for various financial decisions. The info is easy to understand represented visually well.
- Gives you different insight. dealing with debt or finances can be stressful and you feel alone
- I consider myself fairly financially savvy but I really value the calculator tools
- It got me into my house
- Sorted has been instrumental in helping me save money and manage my finances better by avoiding unnecessary expenses. I have also recommended it to my family, friends, and partner as a useful tool to improve their financial situation if they are struggling to save.
- Most strongly the success Sorted gave me in purchasing and maintaining my first home at age 24. Initially heard of Sorted.com at a seminar say 6yr prior which helped me prioritise and comprehend budgeting itself and budget goals. Equally as importantly the mortgage calculator is something I use often to evaluate my mortgage structure routinely.
- Covers a wide range of life events, basic budgeting to first home to retirement, the calculators are interactive so can see a variety of outcomes.
- I think I could make much more use of the resources on Sorted however I've loved the budgeting tool and reckon the recent improvements are great!
- The calculators have given me confidence in my financial decision making - avoiding surprises
- Because the information provided has helped me to manage my money better and give me better understanding to help create a better life for myself
- Sorted gives me insights into things I did not know or thought about and reassures me in what I have done to date
- Impartial information related to NZ. Consistent messaging with 6 steps etc. I do some small things in financial wellness in my workplace and always include a link to Sorted.
- A variety of information retaining to many different life experiences; hence, everyone can potentially find data relevant to their personal circumstances.
- I was in a very difficult financial situation and the tools on Sorted helped me make a plan and start working towards a positive outcome.



Consistent with our improving 'value' scores, likeliness to recommend has also increased to levels not seen since 2020. No significant difference between new and old users.

### Likeliness to Recommend



\*May add to 101% due to rounding

		Feb 2020 all	Sept 2020 (all)	Sept 2020 (used last 12 months)	Feb 2022 (unweighted/weighted)	Mar 2023	Feb 2024			
NPS		27	28	30	12/14	14	25 ↑			
Feb 2024 (unweighted)	Men	Women	Gender diverse*	Under 35	35+	Māori	Māori under 35	Pacific Peoples	Pacific under 35	Asian
25	21	27	-9	23	25	29	29	39	38	30

\*small sample size

Significant improvements across the board



# Moving Forward



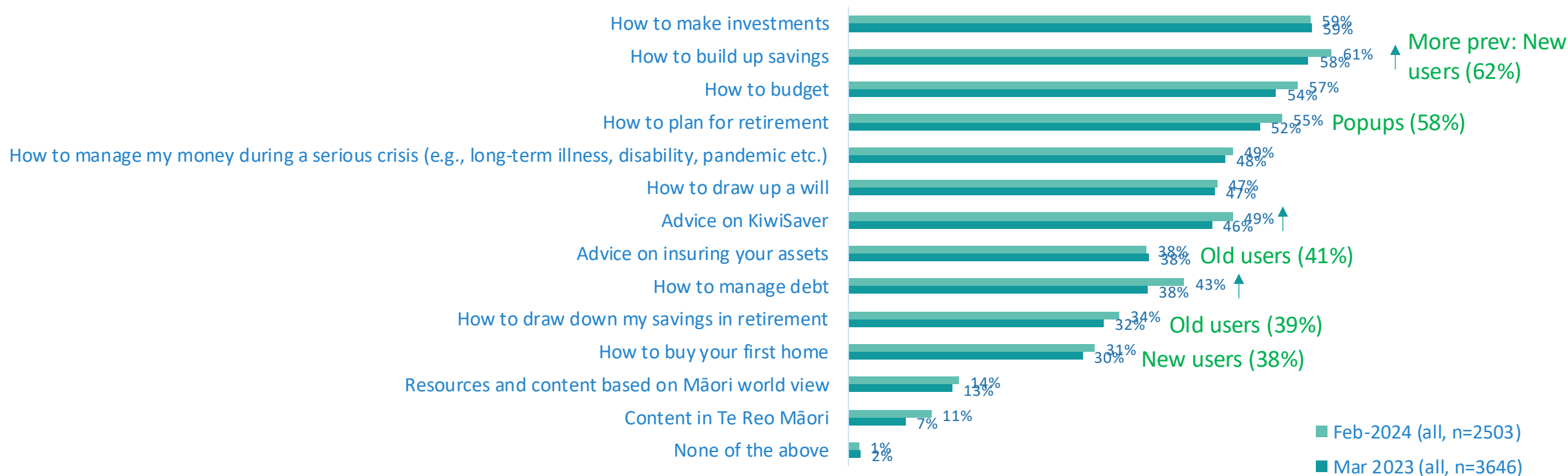
## Key Takeouts

- Cost of living challenges may be making themselves felt this year with budgeting, savings, and debt all increasing in relevance to users.
  - Younger and Pacific users are particularly interested in these topics
  - New users are particularly interested in building up savings
- Calculators and topic guides remain the most important aspects of the Sorted.org website.
  - Calculators and topic guides are more important to men, over 35s and NZ European participants.
- New users are comparatively more interested in 'how to' information and insights into Money Psychology
- In terms of driving increased visitation, emphasis on tools continues to decline in 2024, but otherwise results are similar to 2023.
  - This may suggest that the work we've done on the tools is meeting needs and is therefore no longer a barrier to visitation (consistent with the improved ratings of tools [and calculators]).
  - However, requests for change often refer to the budgeting tool (e.g automatic updating, integration with banks, easier to use), so it will be interesting to observe reception to the new budgeting planner.



2024 has seen small but significant increases in interest regarding budgeting, debt, savings, and KiwiSaver, potentially driven by newly acquired users.

Q7 - Which of the following information about finances would be relevant or useful to you? (select all that apply)



↑ significant increase from previous year





Specific information by demos: ‘how to budget’ and ‘how to build up savings’ overindexes for our target audiences, particularly younger users and Pacific users.

Women	Under 35s	Māori	Pacific People
+ How to build up savings (65%)	+ How to budget (75%)	+ How to budget (69%)	+ How to budget (75%)
+ How to budget (61%)	+ How to build up savings (72%)	+ How to build up savings (67%)	+ How to build up savings (76%)
+ How to manage my money during a serious crisis (e.g., long-term illness, disability, pandemic etc.) (51%)	+ How to buy your first home (52%)	+ How to manage debt (57%)	+ How to manage debt (66%)
+ Advice on KiwiSaver (51%)	+ How to manage debt (46%)	+ How to draw up a will (56%)	+ <b>How to manage my money during a serious crisis (e.g., long-term illness, disability, pandemic etc.) (64%)</b>
+ How to draw up a will (49%)	+ Resources and content based on Māori world view (17%)	+ <b>How to manage my money during a serious crisis (e.g., long-term illness, disability, pandemic etc.) (55%)</b>	+ How to draw up a will (55%)
+ How to manage debt (45%)	+ Content in Te Reo Māori (15%)	+ How to buy your first home (47%)	+ How to buy your first home (54%)
- How to draw down my savings in retirement (32%)	- How to plan for retirement (41%)	+ Resources and content based on Māori world view (44%)	+ Resources and content based on Māori world view (22%)
	- How to draw down my savings in retirement (18%)	+ Advice on insuring your assets (43%)	
		+ Content in Te Reo Māori (36% up from 27%)	
		- How to plan for retirement (49%)	

+ Overindex

- Underindex

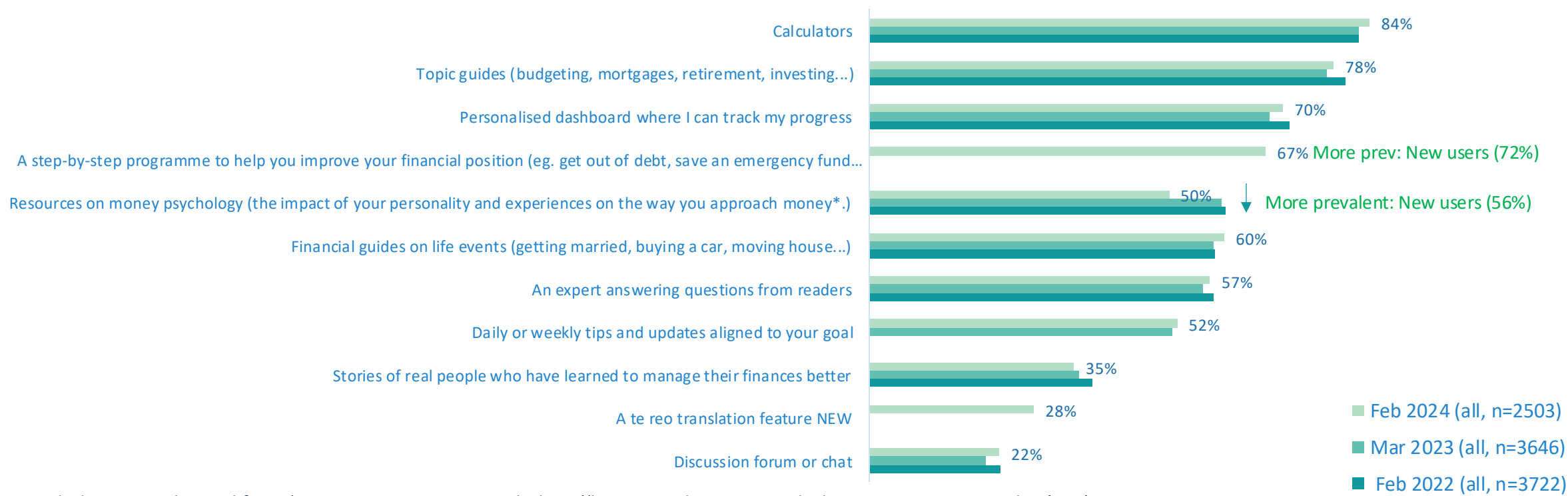
Differences are significant after controlling for age, gender and ethnicity





Few significant differences in feature importance are apparent from last year, with calculators and topic guides remaining most popular. Source of participant has no impact. Of note, the wording change regarding Money Psychology has may have resulted in lower likelihood of rating it important this year – it’s comparatively important to New users, as is ‘how to’ info.

### Q5 – How important are the following features? (4+5 out of 5)



\*Reworded in 2024, changed from ‘Resources on money psychology (‘how to stick to your goals, how to stop overspending’ etc)



When scores are standardized, calculators and topic guides are more important for men, over 35s and NZ European participants. Although lower down the list, daily/weekly tips are comparatively more important to Māori and Pacific participants.

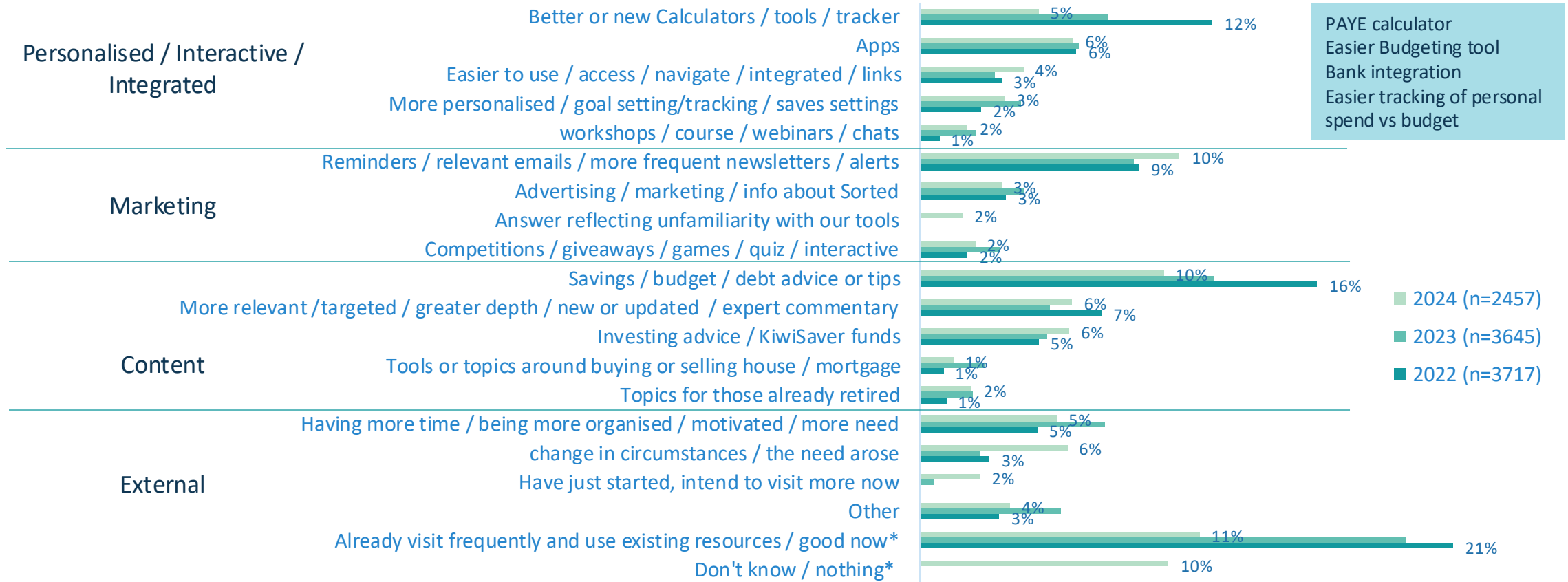
Standardized*	Male	Female	Under 35	35+	NZ European	NZ Māori	Pacific	Asian
Calculators	0.86	0.75	0.65	0.84	0.85	0.51	0.31	0.71
Topic guides (budgeting, mortgages, retirement, investing...)	0.63	0.54	0.42	0.62	0.58	0.39	0.4	0.59 ↑
Personalised dashboard where I can track my progress	0.33	0.42	0.43	0.38	0.43	0.37	0.29	0.18
An expert answering questions from readers	0.18	0.1	-0.05	0.19	0.13	-0.03	0.05	0.11
Financial guides on life events (getting married, buying a car, moving house...)	0.15	0.16	0.29	0.1	0.13	0.08	0.25	0.27
Resources on money psychology (the impact of your personality and experiences on the way you approach money)	-0.02	-0.04	-0.02	-0.04	-0.06	-0.03	0.15	0.16
Daily or weekly tips and updates aligned to your goal	-0.1	-0.02	-0.02	-0.05	-0.06	0.04	0.11	-0.09
Stories of real people who have learned to manage their finances better	-0.39	-0.47	-0.54	-0.41	-0.46	-0.51	-0.28	-0.29
Discussion forum or chat	-0.81	-0.95	-1	-0.88	-0.94	-0.95	-0.9	-0.64
A te reo translation feature	-1.08	-0.86	-0.54	-1.07	-0.91	-0.31	-0.87	-1.32

\*scores are standardized within participant to accommodate different ways of using rating scales



Emphasis on tools continues to decline in 2024, but otherwise results are similar to 2023 in terms of what would encourage more frequent visitation.

### What would make you visit Sorted.org.nz more often? - Coded



\*Themes combined in previous years. Combined value for 2024 is 21% similar to previous years.



## Comments about increasing visitation

- Budget that you can update as you spend it
- A simple budget template that young people could print out would be amazing
- Calculators on saving on utilities - or advise on how to reduce average daily expenditure costs
- Calculators that can compare different situations and illustrations to show the different net worth and cashflow changes. Based on historical long term data for NZ, paying down mortgage, investing in large cap/small cap shares, diversified funds, business ownership, residential and commercial property direct ownership, REIT investment etc.
- A better version of the calculator [paye.net.nz](http://paye.net.nz) (that lets me compare week to week)
- A budget diary/spend tracker that tracks your actual spending against your budget
- A cashflow tool. I.e outgoing versus income versus budget
- More calculators and budget tips, reviews of apps and endorsement of apps as being "safe and secure"
- I enjoy using the tools & planners and being able to save it for future use. The new layout is a lot more user friendly. Having a more stepwise construction of the budget tool to gain broad categories then split up into smaller individualised categories which are more personalised could be a nice option.
- Easy to use mobile app and maybe even a way I can upload my bank statements and get a summary of my spending, where I waste money, where I save it and how I can be more efficient with my money
- Extremely difficult but if there was some integration between my bank and Sorted's tools it would be useful (I.e access Sorted's calculators via my banks website/app so the tools connect to my real data). Hard when multiple accounts are used across different banks but that would be cool.
- If my account could somehow integrate with my bank, so that it could create graphs etc of where my money is going and how much my savings are increasing, I think I would use it more often

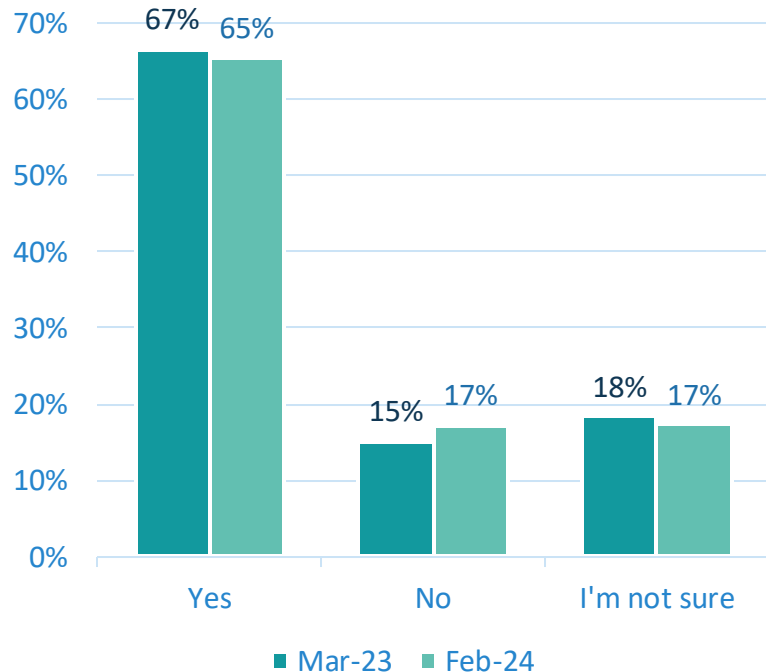


# Registration



Two thirds of Sorted Users have created a free account and appear to be more engaged with the Sorted website overall compared to non-account holders. The tools are the primary drawcard, followed by the ability to save information.

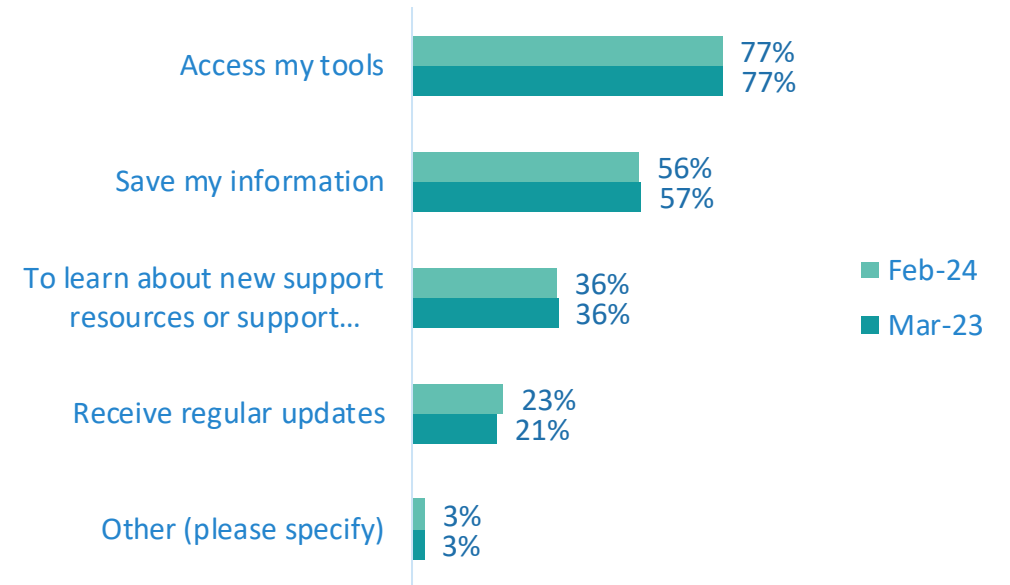
Have you created a free account on sorted.org.nz?



Account holders are more likely to be people who:

- access at least 5 times a year
- visit to use calculators or tools,
- want to improve budgeting / saving,
- update/reassess budget
- want to understand more about their money personality
- are aged under 35
- are female

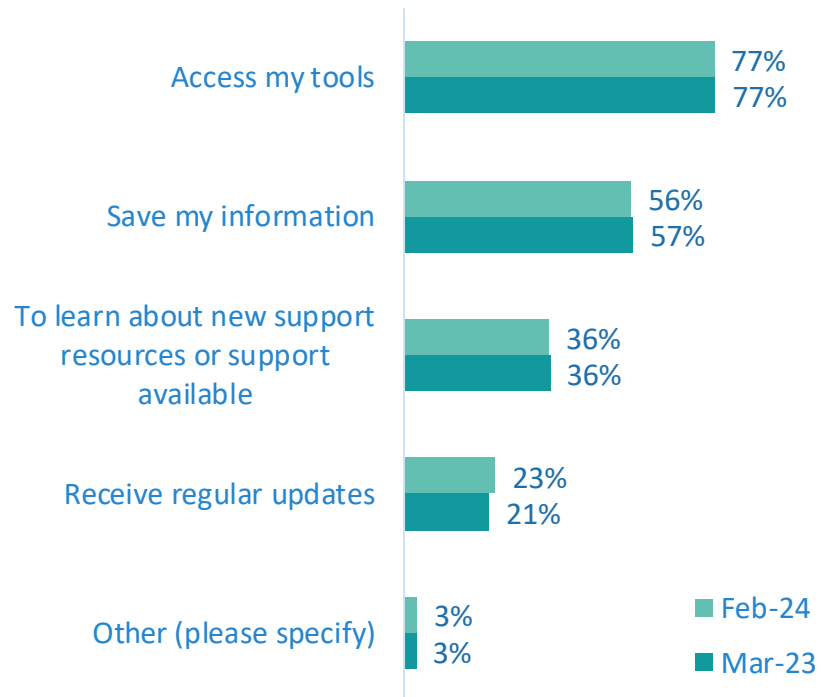
What were the main reason(s) why you created your free account?





# Tracking / functional vs information acquisition

What were the main reason(s) why you created your free account?



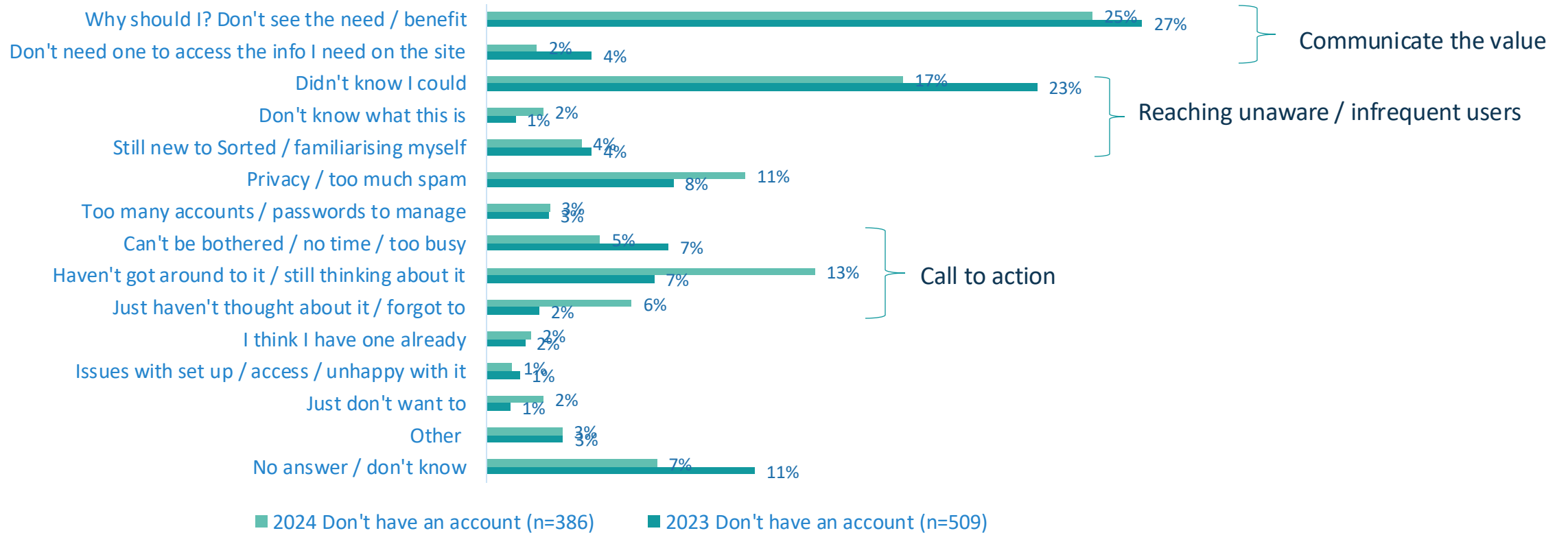
- Improve budgeting/saving
- Use calculators or tools
- Update/reassess budget

- For advice and information about a specific topic
- To read the blogs
- I received an email newsletter from Sorted.org
- The website was recommended to me through a course
- To find out how to deal with my debt or money concerns
- I wanted to get information about KiwiSaver
- To compare investment providers (e.g. returns, fees etc)
- To compare KiwiSaver providers (e.g. returns, fees etc)
- General curiosity



# Communicating the value continues to be the primary issue when it comes to encouraging registration of users.

Can you tell us why you have not created a free account on sorted.org.nz?



## Reasons for not having a Sorted account: verbatims

- Did not need to as the calculators or guides do not require an account
- I will create one. Didn't realise I had to was merely reading the articles and navigating the tools.
- Has all the info I need without having to create an account
- I'm not sure why I would need one. I mostly read the blogs
- Don't see the added benefits to what's on the site
- Because I don't need to. I have other methods of managing my finances.
- No need, just seems like something else to manage
- Wasn't sure of the benefits of setting up an account
- Time - honestly seemed like more hassle to navigate the website and create profile
- I am very time poor! I occasionally read articles etc when prompted by email, but am hesitant to engage more than that with most platforms
- I actually didn't know you could but I'm unsure at this stage if I need too as I have other resource that I use to keep onto of my finances
- Did not realise this could be done and also what it would achieve
- Sorted is not sufficiently useful for me to get any benefit of an account
- I have just started accessing the site. I'm not sure what the free account can help me with.



# Te Ao Māori

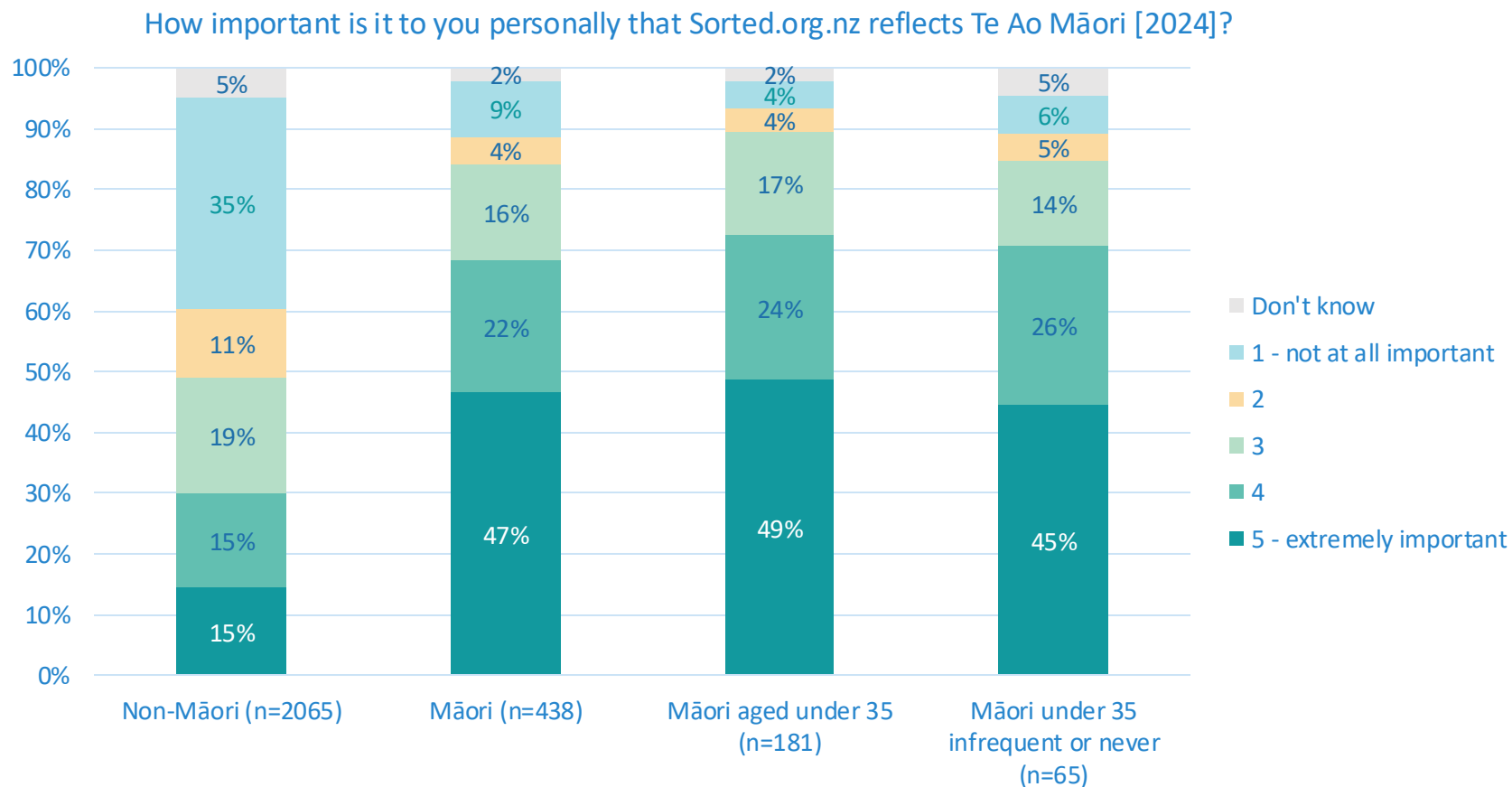


## Key Takeouts

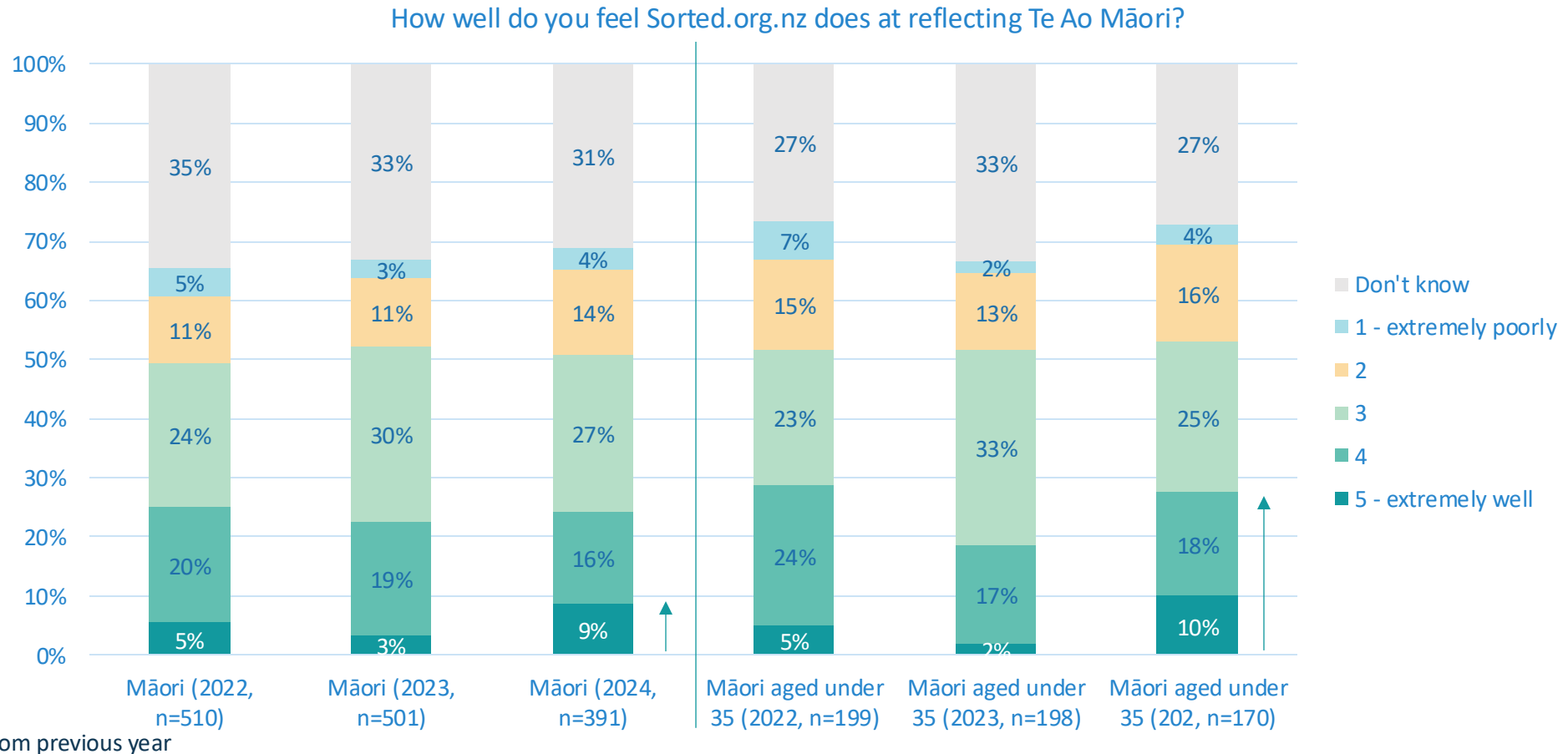
- In 2024, 438 Māori participated in the survey, 181 were aged under 35.
- As in previous years, 7 in 10 Māori believe it is important that Sorted.org reflect te ao Māori.
- Compared to 2023, rangitahi perceptions of how well Sorted.org.nz reflects te ao Māori has improved significantly, and one in ten now believe the site does it extremely well.
- Focusing on Māori who perceived the Sorted.org.nz website poorly, sentiment has improved significantly in terms of usefulness of guides, relevance of content and types of imagery.
  - A te reo translation feature is comparatively more important for those who rate the Sorted.org.nz website poorly.
- Te reo remains a key area that would encourage more frequent visitation, particularly for rangitahi.
- Fewer people asked for more Māori content – it is difficult to determine whether this reflects improved content, or declining interest.



Not unexpectedly, Māori of all ages are more likely to rate te ao Māori content as important – importance is unchanged from the previous year.

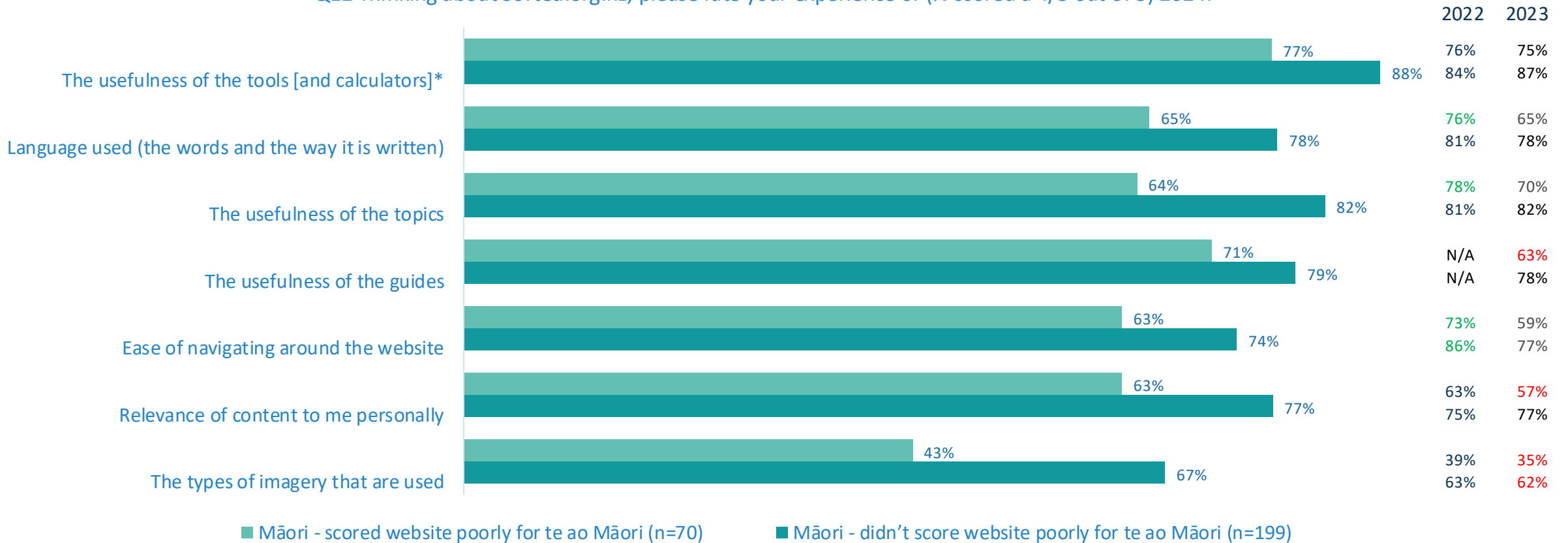


Compared to 2023, rangitahi perceptions of how well Sorted.org.nz reflects te ao Māori has improved significantly, and one in ten now believe the site does it extremely well.



# Focusing on Māori who perceived the Sorted.org.nz website poorly, sentiment has improved significantly in terms of usefulness of guides, relevance of content and types of imagery.

Q12 Thinking about Sorted.org.nz, please rate your experience of (% scored a 4/5 out of 5) 2024:

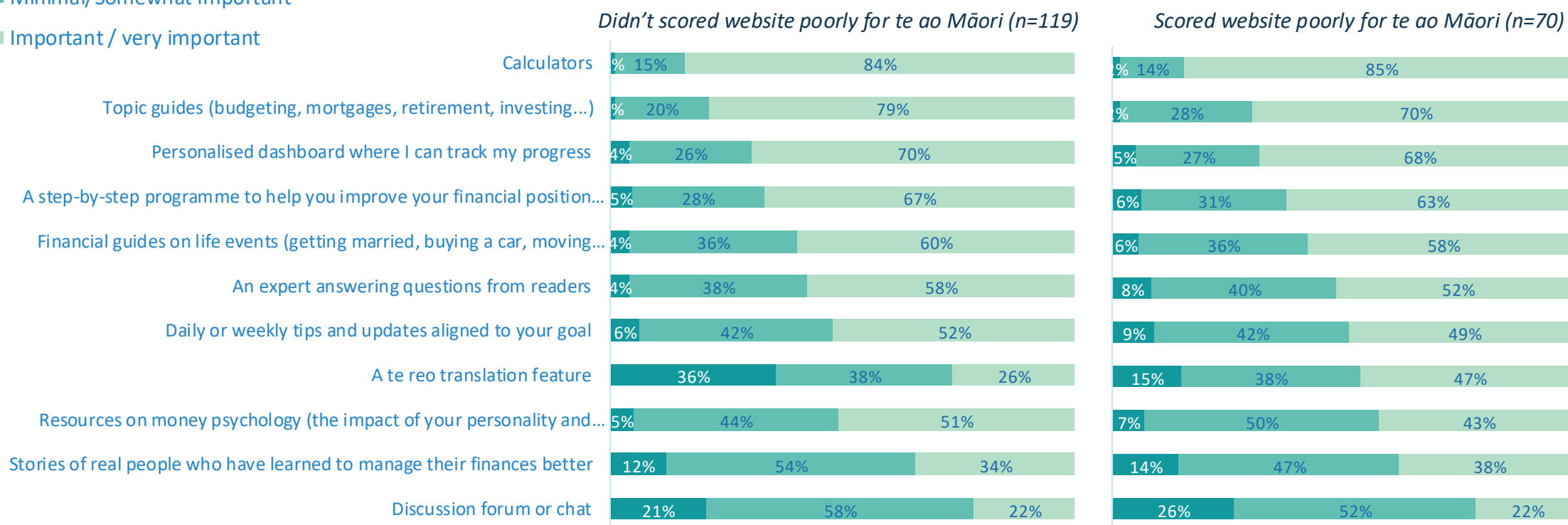




# Māori who currently rate the website poorly are far more likely to rate a te reo translator as important, compared to those who are satisfied with the site.

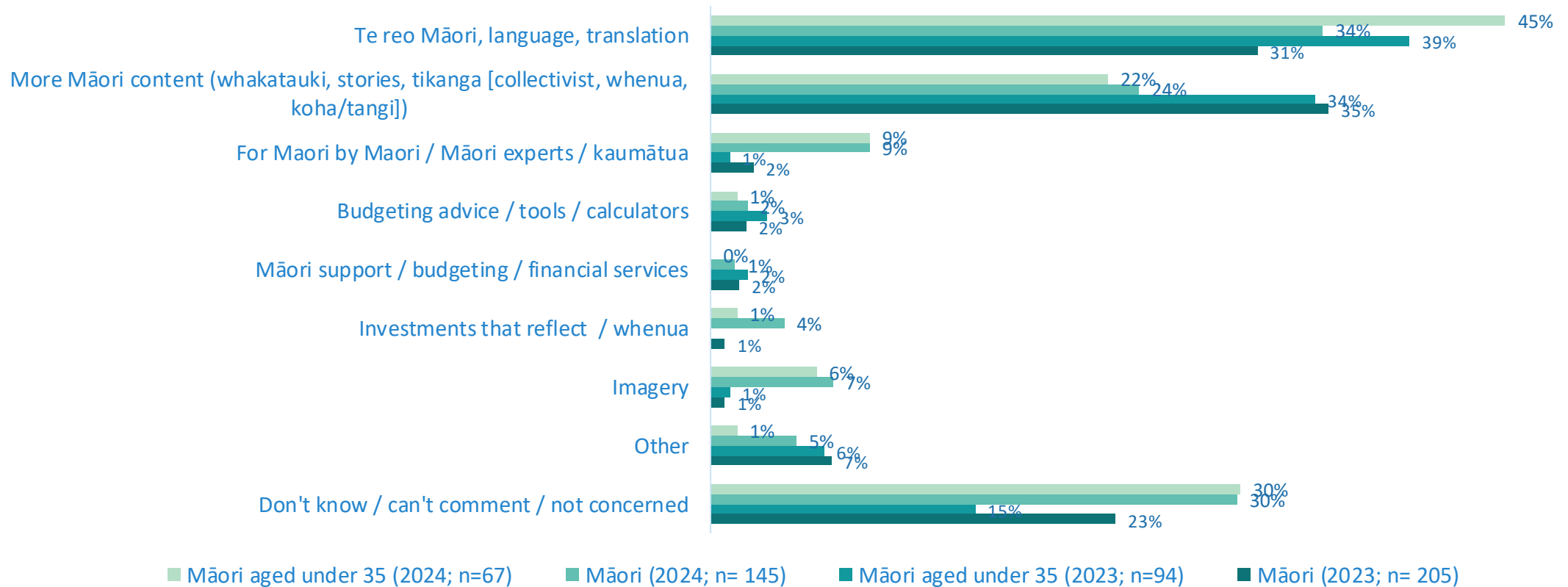
- Not important at all
- Minimal/Somewhat important
- Important / very important

## How important are the following features?



More te reo Māori is requested as a way of better reflecting te ao Māori, with rangitahi particularly eager to see this embraced. Compared to last year, fewer Māori users are asking for more Māori focused content.

What aspects of Sorted.org.nz would you change to better reflect Te Ao Māori?



## How to better incorporate Te Ao into Sorted.org.nz

- This feels quite big/conceptual, but perhaps finding ways to reframe capitalist focuses in terms of **te ao** Māori priorities... and given that whenua is core to **te ao** Māori, a big focus could be on how personal finances (especially investments) contribute to climate change, and how we can more consciously divest from fossil fuels (as one example)! I see there's been a bit of this in the past, but I think more depth and breadth could be really great.
- **te ao** Māori is being successful. I have rentals and consistent phone number, good credit rating, staying in one house for 2 years. No fines or police record. Teach the basics well. As a Māori I want to be a good tax paying citizen, provide for my family, have a lovely home and enjoy my animals, and nature is extremely important. These are basic needs that my people aren't getting. Work hard, invest for the future, be able to give back as you can. Education is vital. That is **te ao** Māori. We are a generous people but if the foundations of our wealth are not there then how can we survive.
- More use of te reo Māori, hiring of experts/professionals who are Māori, interviews/content about our relationships with money and the economy from a Māori **perspective**
- Toi Māori/ Māori art and designs. Utilising te reo Māori of course. Maybe some different sort of money advice that is relevant to aspects of **te ao** Māori eg koha, what/how much to give, when to give it and to who. Tangi and managing the finances on the marae with koha being given and expenses such as kai
- The way you're wording that "reflecting **te ao** Māori" feels off. Sorted isn't only for Māori, so it would be more like respecting or considering **te ao** Māori. Ask Māori what we want and listen. Make sure your images of happy people aren't all "white people" doing "white things". Whatever you do, do not overdo finding+replacing certain kupu and mix English and reo Māori with English grammar. Good luck.
- I'm not sure why you're asking everyone if **te ao** Māori is important. Being Māori myself I make assumptions that a lot of the population may not hold it as being important. However, it doesn't really matter. Tangata whenua **perspectives** and **world view** should be included and not left to the majority to decide whether it is important or not. If we did that everything Māori would've have disappeared already. The fact is, being important to the indigenous population here in Aotearoa, means it is important!
- Advice on managing money when living with whānau in an extended family set up. Advice on starting up own business that embraces **te ao** Māori. Topics that enhance Māori to invest, save when they have limited funds
- I really like the idea of blog posts on managing money from a **te ao** Māori **perspective**. For example, looking at finances and solutions from a multi-generational **perspective** could appeal to people who are managing extended whānau finances. I am Pākehā but appreciate things like the BNZ app having a bilingual setting to help me learn te reo Māori. Something similar on Sorted could be useful.



## How to better incorporate Te Ao into Sorted.org.nz

- Ability to translate the site into te reo Māori, specific advice and information on budgeting for larger **families**, information on scholarships or grants available for those in hardship or seeking further education, information on co-ownership or equity partners, information on statistics of pay and wealth gaps, campaigns for reducing pay gaps and raising awareness, resources and guides for sharing money with **family**
- Māori often have different goals when it comes to money. I am an educator and, in my experience, my Māori students often struggle to think long-term with their goals - likely a reflection of needing to deal with immediate issues that come from generational trauma and systemic racism. Finding ways to connect with young Māori on what their financial goals are and using that to leverage a broader conversation. They often feel "left out" of the conversation so disengage altogether. It's about starting small (like really small) and building up to talking about investments and savings and retirement. Most just want to be able to buy a decent phone and support their **whānau**. Finding a way to bring it back to the basics without making them feel stupid or "babied" is certainly a challenge.
- **Whānau** finances. Managing more than one income stream. More collective issues. How to use KiwiSaver when you probably won't live much past 65. Intergenerational wealth building via insurance etc
- I think Māori have a bigger sense of collectivism and **whānau**, etc. Perhaps information on buying homes with others might be useful, or how to buy land and put up community houses. Or how to connect with their iwi and register - some iwi have land available for leasing, or kaumatua housing available. Not everyone knows that.
- Using te reo that goes beyond transliteration and creating tools that allow people to account for circumstances that happen as a result of being Māori i.e impacts of tangi for wider **whānau**, how to reduce the equity gap for Māori income, calculators for cost of tangi and wills that are steeped in tikanga
- It would be awesome if Māori financial advisers/**experts** were consulted (eg., Hidden Figures). An article/info on how money can affect your Te Whare Tapa Whā would be cool too! And also in relation to investing - how to invest our money in companies that actively support the revitalisation of te reo Māori/advocate for tangata whenua whilst also making our own financial returns.



# Summary

- Cost of living challenges may be making themselves felt this year with budgeting, savings, and debt all increasing in relevance to users, particularly our target audiences.
- Small but significant increase in visitation frequency
- ‘New’ users more likely to reflect the demographics of our acquisition targets (aged under 35, Māori)
- Sorted.org.nz website show gains on a number of performance measures including:
  - % rating Sorted.org.nz as quite or very valuable is now at 87%.
  - Willingness to recommend scores are at levels not seen since 2020.
  - Small but significant improvements seen for sentiment and the number undertaking actions after visiting the website
- In terms of driving increased visitation to the site, requests for new/better tools continue to decline in 2024, but otherwise results are similar to 2023.
  - Are tools (and calculators) better meeting needs?
  - However, requests for change often refer to the budgeting tool (e.g automatic updating, integration with banks, easier to use), so it will be interesting to observe reception to the new budgeting planner.
- Results support the conclusion that the recent work focusing on Māori content and imagery was received positively by Māori visitors



# Appendices



Calculator use is common regardless of trigger topic. Visitors wanting to change their KiwiSaver settings may also want to compare investment providers and/or get information on retirement/NZ Super. Budgeting and debt activities often go hand-in-hand.

	I had financial goals (e.g. car, house, wedding, travel etc)	Wanted to set up or alter a budget / spending plan	Having trouble with managing money / debt	Prompted to think about this topic from something I read or talked about	Change of circumstances (e.g. employment, flatting, family, relationships, income etc)	Wanted to keep up to date with new information / learn something new	I was thinking about changing my KiwiSaver (e.g. provider, type of fund, or contribution)	I had a bit of extra money and wanted to look at investing	Was buying or renovating a house or property	I want to retire soon	Got a mortgage or loan	Needed to reset my mortgage or loan
N=[2024]	942	667	597	528	525	431	362	211	207	205	171	150
To use the calculators or tools	65%	71%	59%	62%	64%	61%	65%	62%	69%	68%	72%	78%
To improve how I budget or save	49%	64%	62%	40%	57%	41%	36%	42%	46%	28%	47%	35%
To update / reassess my budget	37%	54%	42%	27%	49%	28%	26%	28%	32%	25%	38%	33%
General curiosity	24%	23%	27%	27%	23%	34%	25%	26%	21%	23%	22%	18%
I wanted to understand more about my money personality	24%	24%	23%	25%	24%	27%	24%	32%	24%	21%	23%	23%
To find out about mortgages or loans	23%	17%	13%	16%	18%	16%	19%	19%	45%	12%	51%	55%
To find out how to deal with my debt or money concerns	21%	27%	36%	19%	25%	20%	20%	16%	21%	13%	27%	23%
To compare KiwiSaver providers (e.g. returns, fees etc)	20%	17%	12%	27%	20%	32%	60%	36%	23%	28%	22%	25%
I wanted to get information about KiwiSaver	17%	12%	13%	24%	18%	23%	45%	27%	20%	23%	20%	21%
For advice and information about a specific topic	17%	16%	15%	24%	17%	26%	23%	25%	22%	16%	22%	23%
To get advice on buying a house or property	17%	11%	10%	9%	13%	13%	15%	17%	40%	9%	34%	19%
To compare investment providers (e.g. returns, fees etc)	16%	10%	6%	20%	13%	25%	33%	43%	12%	23%	15%	19%
To find content and help to support with the rising cost of living	15%	18%	22%	15%	20%	21%	14%	9%	13%	9%	18%	15%
To get information on retirement and / or NZ Superannuation	14%	16%	9%	24%	16%	32%	34%	28%	18%	57%	13%	25%
To read the blogs	10%	9%	7%	12%	10%	17%	13%	12%	13%	6%	12%	13%
I received an email newsletter from Sorted.org	8%	9%	8%	14%	11%	17%	13%	11%	9%	12%	9%	10%
The website was recommended to me through a course	6%	5%	6%	6%	4%	8%	6%	9%	9%	4%	8%	10%
Help to understand using 'Buy now, pay later' services	4%	4%	5%	4%	5%	6%	6%	5%	5%	2%	6%	7%
To learn more about the Māori Money Movement content	4%	3%	4%	3%	4%	4%	5%	3%	5%	2%	3%	4%



Generally, around three quarters of visitors undertake an activity consistent with their reason for visiting Sorted.org. Around two-thirds undertake supplementary / complimentary activities while there. However, the site is less likely to produce action for those visiting for general information, or for home/mortgage acquisition purposes.

	I had financial goals (e.g. car, house, wedding, travel etc)	Wanted to set up or alter a budget / spending plan	Having trouble with managing money / debt	Prompted to think about this topic from something I read or talked about	Change of circumstances (e.g. employment, flatting, family, relationships, income etc)	Wanted to keep up to date with new information / learn something new	I was thinking about changing my KiwiSaver (e.g. provider, type of fund, or contribution)	I had a bit of extra money and wanted to look at investing	Was buying or renovating a house or property	I want to retire soon	Got a mortgage or loan	Needed to reset my mortgage or loan
N= [2024]	942	667	597	528	525	431	362	211	207	205	171	150
have created a budget/money plan	78%	87%	82%	67%	80%	67%	66%	70%	72%	60%	68%	67%
have set and/or achieved a financial goal	73%	66%	60%	65%	70%	66%	64%	72%	66%	58%	66%	67%
save/invest more than I used to	71%	62%	52%	65%	63%	69%	66%	84%	60%	61%	58%	60%
have set up an emergency fund / safety net	67%	62%	55%	62%	62%	64%	60%	67%	56%	58%	54%	60%
have a better idea of my retirement plan	56%	49%	38%	63%	50%	68%	69%	70%	53%	79%	45%	62%
have reviewed or changed my KiwiSaver settings	56%	50%	45%	62%	54%	62%	83%	66%	56%	62%	56%	56%
have reviewed or changed my investments	49%	39%	35%	50%	44%	55%	60%	78%	42%	53%	40%	42%
have reviewed or changed my mortgage settings	41%	36%	31%	41%	40%	42%	46%	46%	55%	45%	56%	68%
am making more mortgage payments	38%	31%	25%	38%	31%	38%	39%	43%	45%	43%	52%	55%
have reviewed/ or changed my insurance(s)	32%	30%	30%	33%	36%	38%	36%	42%	37%	30%	35%	36%
have moved my debt to lower interest providers	26%	23%	28%	25%	26%	24%	33%	28%	25%	29%	24%	22%
have reviewed or created a will	22%	18%	19%	24%	24%	29%	25%	26%	22%	33%	21%	19%





Those visiting for budgeting or savings reasons are interested in a broader range of topics compared to those who have been triggered by retirement issues, likely reflecting the age and financial experience of those visitors.

	I had financial goals (e.g. car, house, wedding, travel etc)	Wanted to set up or alter a budget / spending plan	Having trouble with managing money / debt	Change of circumstances (e.g. employment, flatting, family, relationships, income etc)	Prompted to think about this topic from something I read or talked about	Wanted to keep up to date with new information / learn something new	I was thinking about changing my KiwiSaver (e.g. provider, type of fund, or contribution)	I had a bit of extra money and wanted to look at investing	Was buying or renovating a house or property	I want to retire soon	Got a mortgage or loan	Needed to reset my mortgage or loan
N=[2024]	942	667	597	525	528	431	362	211	207	205	171	150
How to build up savings	71%	75%	81%	68%	64%	59%	59%	65%	69%	40%	68%	64%
How to budget	67%	78%	84%	70%	52%	48%	49%	51%	65%	36%	67%	57%
How to make investments	65%	59%	53%	57%	70%	65%	73%	78%	65%	58%	71%	67%
How to plan for retirement	55%	52%	45%	56%	66%	64%	69%	64%	57%	89%	60%	65%
How to manage my money during a serious crisis (e.g., long-term illness, disability, pandemic etc.)	54%	58%	58%	60%	54%	53%	54%	52%	57%	46%	60%	51%
How to draw up a will	54%	51%	49%	53%	55%	51%	57%	58%	62%	45%	63%	60%
Advice on KiwiSaver	52%	51%	47%	54%	57%	55%	78%	63%	59%	50%	58%	55%
How to manage debt	48%	52%	76%	52%	40%	36%	37%	37%	49%	26%	61%	58%
How to buy your first home	47%	36%	39%	36%	30%	29%	30%	38%	47%	10%	37%	21%
Advice on insuring your assets	41%	40%	32%	42%	46%	49%	49%	47%	49%	42%	47%	47%
How to draw down my savings in retirement	30%	33%	23%	34%	45%	49%	51%	47%	34%	78%	24%	35%
Resources and content based on Māori world view	18%	16%	18%	19%	18%	18%	16%	16%	22%	9%	20%	17%
Content in Te Reo Māori	14%	13%	14%	14%	11%	11%	10%	9%	14%	4%	15%	12%



Consistent with triggers and reasons for visiting Sorted.org, the bulk of participants have created a budget/money plan, and have set financial goals. After pausing in 2023, comparatively more are reviewing or changing mortgage settings (albeit at low levels) this year.

	2018	Feb 2020	Sept 2020	Feb 2022 (weighted to 2020)	Feb 2022 (unweighted)	Mar 2023 (unweighted)	Feb 2024 (unweighted)
All participants, <b>including N/A</b>			2599	3388	3364	3646	2503
I have created a budget/money plan	69%	58%	57%	62%	58%	59%	61%
I have reviewed or changed my KiwiSaver settings	45%	40%	42%	49%	48%	42%	42%
I save/invest more than I used to			47%	49%	48%	47%	48%
I have set and/or achieved a financial goal	58%	46%	47%	49%	47%	50%	50%
I have a better idea of my retirement plan	61%	46%	46%	43%	45%	42%	42%
I have set up an emergency fund / safety net*			39%	35%	34%	43%	45%
I have reviewed or changed my investments	28%	25%	26%	30%	31%	29%	29%
I have reviewed/ or changed my insurance(s)	27%	18%	19%	19%	19%	20%	22%
I have reviewed or changed my mortgage settings	25%	25%	25%	19%	19%	16%	<b>20%</b>
I am making more mortgage payments	22%	19%	19%	17%	17%	16%	16%
I have reviewed or created a will	18%	15%	13%	12%	14%	14%	15%
I have moved my debt to lower interest providers	20%	17%	17%	13%	12%	13%	11%

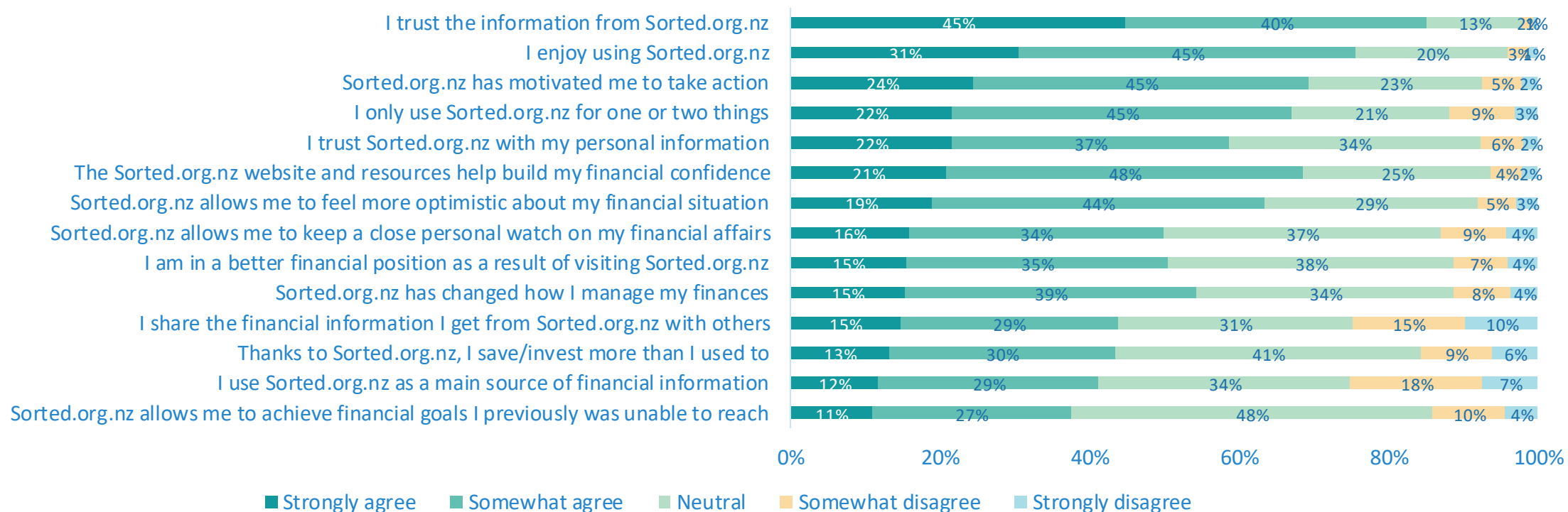
Significantly greater/less p<0.05

\* Wording changed to include 'emergency fund' in 2023



Sorted.org's strengths continue to centre around trustworthiness and enjoyability of using the site. Over two thirds (69%) believe Sorted.org.nz has motivated them to take action.

### Q15 – How much do you agree or disagree with the following statements [2024]?



Total sample; Unweighted; base n = 2258 (have used in last 12 months)



Retirement features more strongly among those who are financially comfortable while those who are more exposed are more focused on savings, budgeting and debt.

Column % [2024]	Sinking badly + Sinking a bit + Just treading water	Starting to swim comfortably + Swimming happily + Flying ahead
Column Population	<b>1208</b>	<b>1295</b>
How to build up savings	72%	51%
How to budget	71%	44%
How to manage debt	58%	29%
How to manage my money during a serious crisis (e.g., long-term illness, disability, pandemic etc.)	54%	44%
How to buy your first home	36%	27%
How to make investments	56%	61%
How to plan for retirement	50%	60%
How to draw down my savings in retirement	26%	42%
Advice on KiwiSaver	50%	50%
How to draw up a will	48%	46%
Advice on insuring your assets	36%	40%
Resources and content based on Māori world view	15%	13%
Content in Te Reo Māori	12%	9%
None of the above	1%	2%

