

2021/22 research plan

Project / Topic	Why is TAAO undertaking this project	Link to strategy	TAAO area	Proposed approach and outputs	Timing
Policy					
The impact of housing tenure and housing quality on the wellbeing of older people	Prior research shows that homeownership is an important factor in financial security and wellbeing in retirement – this project will provide further details on which older people experience housing issues and how this is affecting them	Collecting/analysing data on current and future wellbeing in retirement to identify emerging issues; Collecting/analysing information about the impact of infrastructure on retirees.	Policy	Project has been commissioned to the Health, Work and Retirement Team at Massey University who will analyse the topic using the data from their longitudinal study and will deliver a report which will be published on CFFC website.	July 21 DONE
Money Week stakeholder survey (August 2021)	Repeated annually to get feedback on Money Week	Supporting the evaluation of initiatives	Financial Capability, National strategy	This is an internal project and the report will be delivered to the Sorted team.	August – Sept 21 DONE
Money Week question theme analysis (August 2021)	Repeated from 2020 - a similar project in 2020 added value for the Sorted team and stakeholders	Providing data and insights that contribute to increasing the reach and effectiveness of Sorted programmes and Sorted website.	Financial capability	Thematic analysis of the questions sent in by the Money Week audience; report will be published on CFFC website	Sept 21 DONE
Groups at risk of hardship in retirement, or in hardship in retirement	Topic is relevant to the review of retirement income policies and the monitoring of performance of retirement income policies	Analysing the impact of existing and potential policies on the standard of living and wellbeing in retirement.	Policy	A combination of desk research, quantitative research from existing sources and qualitative research (interviews) with a focus on reasons for current or expected hardship, with the aim to identify policy gaps. Output: report to be published our	Oct-Dec 21 DONE

				website (pre/retirees and case study expenditures)	
Revise the segmentation from TRA survey	Refresh the segmentation done previously to feed into marketing / sorted	Relevant for KS, financial product use, possibly policy	Marketing	Ongoing surveying by TRA	Oct-Nov 21 DONE
Survey of pre-retirees and retirees about decumulation, financial advice and changes of spending in retirement	Topic is relevant to the Review of Retirement Income Policies and will fill some of the gaps in our knowledge about decumulation	Collecting/analysing data on current and future wellbeing in retirement to identify emerging issues.	Policy, Financial Capability	Fieldwork is completed. Report August 2021.	Oct-Nov 21 DONE
Making Sorted better for Māori	Māori are one of the target groups of the National Strategy for Financial Capability and increasing the reach and effectiveness of Sorted among them is an important goal of the Sorted team	Providing data and insights that contribute to increasing the reach and effectiveness of Sorted programmes and Sorted website.	Financial Capability	Focus groups / user testing conducted by a research agency that has expertise in doing research with Māori. This is an external project and the report will be delivered to the Sorted team. Jo's involvement will be liaising with provider and Sorted team	Jan-Feb 22 DONE
Support the design of the shared evaluation framework by providing resources, presentations, feedback and (if there are ready and willing stakeholders) contributing to design, implementation and evaluation of a pilot with one or more stakeholders.	The shared evaluation framework is one of the 'shifting the dial' projects in the National Strategy for Financial Capability	Supporting the evaluation of initiatives	National Strategy		Ongoing

Sorted user survey	The Sorted user survey is repeated annually to produce insights into the needs of the users of the Sorted website	Supporting the evaluation of initiatives; Providing data and insights that contribute to increasing the reach and effectiveness of Sorted programmes and Sorted website.	Financial Capability	This is an internal project and the report will be delivered to the Sorted team.	Jan-Feb 22 DONE
Older People's Voices	To provide a deeper understanding of people's experience in retirement (from a retirement incomes perspective) - ideally conducted year before a review, but will be done in same year this time	In future, will help inform the Terms of Reference for future Reviews of Retirement Income Policies. In 2022, will assist across a variety of Terms of Reference, including focus on women.	Policy	Likely focus groups x 6 (Auckland, Dunedin, Hastings: High vs low income) with those aged 60+ This is an internal project and a report will be produced.	Jan-Mar 22 Partially done
KiwiSaver Non-Contributors	Examine characteristics of non-contributors	Identifying potential barriers to KiwiSaver uptake	Policy	Use data from the Kempson 2021 survey to produce a research note	Late Jan 22 DONE
Analysis of submissions received on the RRIP	To seek public feedback on specific topics within the Terms of Reference	Understand people's views on NZS, savings, and housing.	Policy	TBD	Apr-Jun 22 DONE
NZ Fin Cap deep dives	To provide greater detail on cohorts or topics of interest to the organisation (for use by Sorted / marketing teams) and externally (for use by interest groups / academics)	Provision of trusted and independent information	Policy	Series of research notes: <ul style="list-style-type: none"> • Young people • Financial resilience • Financial knowledge, experience and financial confidence • Debt and borrowing • Disability 	Jan-Jun 22 ONGOING

				<ul style="list-style-type: none"> • People who received financial education • Retirement • Women • Māori • Pacific Peoples • KiwiSaver Non-contributors 	
(optional - TBD) Write a literature review or policy paper on a topic agreed with Director, Policy	If need is identified and capacity exists	Flexibility to address emerging issues	Policy	TBD	N/A
Optional – other research project(s)	If need is identified and capacity exists		N/A	TBD	N/A
<p>Continuous research</p> <ul style="list-style-type: none"> • Support the Retired Persons Lead in the RV monitoring project and other activities as needed. • Produce further data notes or presentations from the NZ Financial capability survey (Kempson) to respond to informational needs of National Partnerships Lead and National Strategy stakeholders. 					

Other issues that may be addressed (depending on need and capacity):

- Infrastructure other than housing (i.e., transport, health).

Calendar view

October 21	3 x Deep dives (Women, Māori and Pacific people) Pre/retired report Segmentation of TRA work
November 21	Pre/retired report
January 22	Making Sorted better for Māori; RRIP deskwork
January 22	Next Sorted wave, prep and fieldwork
January 22	Complete KiwiSaver non-contributor note
January 22	Planning for Older people's voices research, deskwork
February 22	Making Sorted better for Māori, project management
February 22	Next Sorted wave reporting
February 22	Recruitment and interviewing for Older people's voices
March 22	Older people's voices analysis and reporting
March 22	