



**TE ARA  
AHUNGA ORA**  
Retirement Commission

# Sorted User Survey

May 2025



# Summary

- Across all Sorted users, the key trigger to seeking information about money continues to be financial goals and the desire to set up a budget/money plan.
  - However, among our target audiences, having trouble with managing money/debt is also a key trigger (although it has declined significantly for women)
- While developing a budget/money plan remains the main outcome of using Sorted, a trend over the last three years shows **more people saving/investing as a result of using Sorted**. This is a key behaviour associated with improving financial wellbeing.
  - After using Sorted, regular users are much more likely to undertake key impact behaviours associated with greater financial wellbeing. They are also more likely to undertake 'means to an end' behaviours.
  - The creation of a budget/money plan and the setting up of an **emergency fund** are two outcomes that are comparatively more likely among our target audiences.
  - Māori and Pasifika users are also comparatively more likely to say they **moved their debt to lower interest providers** and to have **reviewed their insurances**.
- Performance-wise, small year-on-year improvements have revealed upwards trends in sentiment to Sorted, with the proportion **enjoying the website at the highest we've recorded**.
- Use of the website has been transformational for over half of Sorted's users, with 56% changing how they manage their finances and 52% feeling they are in a better financial situation, increasing further for our most frequent users (>2/3).
- Our NPS is now **+27, the highest it has been since 2020**, with women and Pasifika users continuing to give the highest scores.
- 89% say that Sorted is quite or very valuable in helping them manage their finances.



## Sample

- 4160 started the survey
  - N=2684 completed surveys
- Women strongly overrepresented as usual
  - As in 2024, male users tended to be older than the female users. 41% of males were aged 55+ (compared to 29% of females)
- Comparisons with 2024.
  - In 2024, 26% of the sample was aged over 55, while in the current survey, 32% was aged over 55.
  - Financial situation is almost identical to 2023 and 2024 (apart from a very small increase in the number who say they are 'flying ahead').
- Survey participants were sourced both from our Sorted email list on HubSpot (new and old users) and via popups on the website.
- In addition to age differences, proportions from each source differ to 2024, so the current data is weighted to match for age within source.**

		Feb 24 n=2503	Apr 25 n=2684 unweight	Apr 25 n=2684 weight			Feb 24 n=2503	Apr 25 n=2684 unweight	Apr 25 n=2684 weight
Age	Under 18	1%	2%	1%	Financial Situation	Flying ahead	2%	3%	4%
	18-24	7%	4%	7%		Swimming happily	19%	20%	19%
	25-34	22%	18%	22%		Starting to swim comfortably	30%	31%	31%
	35-44	24%	22%	24%		Just treading water	34%	32%	32%
	45-54	20%	22%	19%		Sinking a bit	10%	9%	9%
	55-64	17%	20%	18%		Sinking badly	5%	5%	4%
	65+	9%	12%	9%	Frequency of using Sorted Av visits per year (using range midpoints, excl never) = 7.0 (6.7 in 2024)	Every 1-2 weeks	7%	7%	9%
Ethnicity	NZ European	70%	73%	72%		Monthly	13%	11%	12%
	NZ Māori	17%	17%	18%		6-10 times	16%	14%	14%
	Pacific Peoples	8%	6%	7%		3-5 times	25%	24%	25%
	Asian	9%	7%	7%		1 or 2 times	30%	30%	29%
	Other	8%	6%	6%		Never	10%	14%	11%
	Not answered	2%	2%	2%	Source	Hubspot (new)	25%	12%	25%
Gender	Male	26%	28%	28%		Hubspot (older)	38%	42%	38%
	Female	73%	71%	71%		Popups	37%	46%	37%
	Other	1%	1%	1%					



## Who are our users?

- Frequent users (used us at least monthly in the past year)
  - Significantly more likely than expected to be:
    - 18-34 (38%)
    - Asian (10%) or Pasifika (10%)
    - Are more likely to have financial goals and/or want to keep up-to-date with new information
    - Rate us extremely well on performance measures
    - Are significantly more likely to have been called to action (particularly creating a budget/money plan, saving more than they used to and achieving a financial goal)
    - Almost all (97%) rate us as quite or very valuable
- Vs people who rarely use us (used us 1-2 times in the past year)
  - Significantly more likely than expected to be:
    - NZ European (78%)
    - Via the 'Older' hubspot user list
    - Rate us well on performance measures (but significantly lower than frequent users)
    - 81% rate us as quite or very valuable
  - Are less likely to have financial goals and/or want to set up a budget/spending plan



# How our target audiences differ\*: Women

**Triggers:** Set up a budget/money plan, **having trouble managing money/debt**, change of circumstances

**Why Sorted?** Improve how I budget, update/reassess my budget, find out how to deal with debt/money concerns, and find content to help with rising cost of living

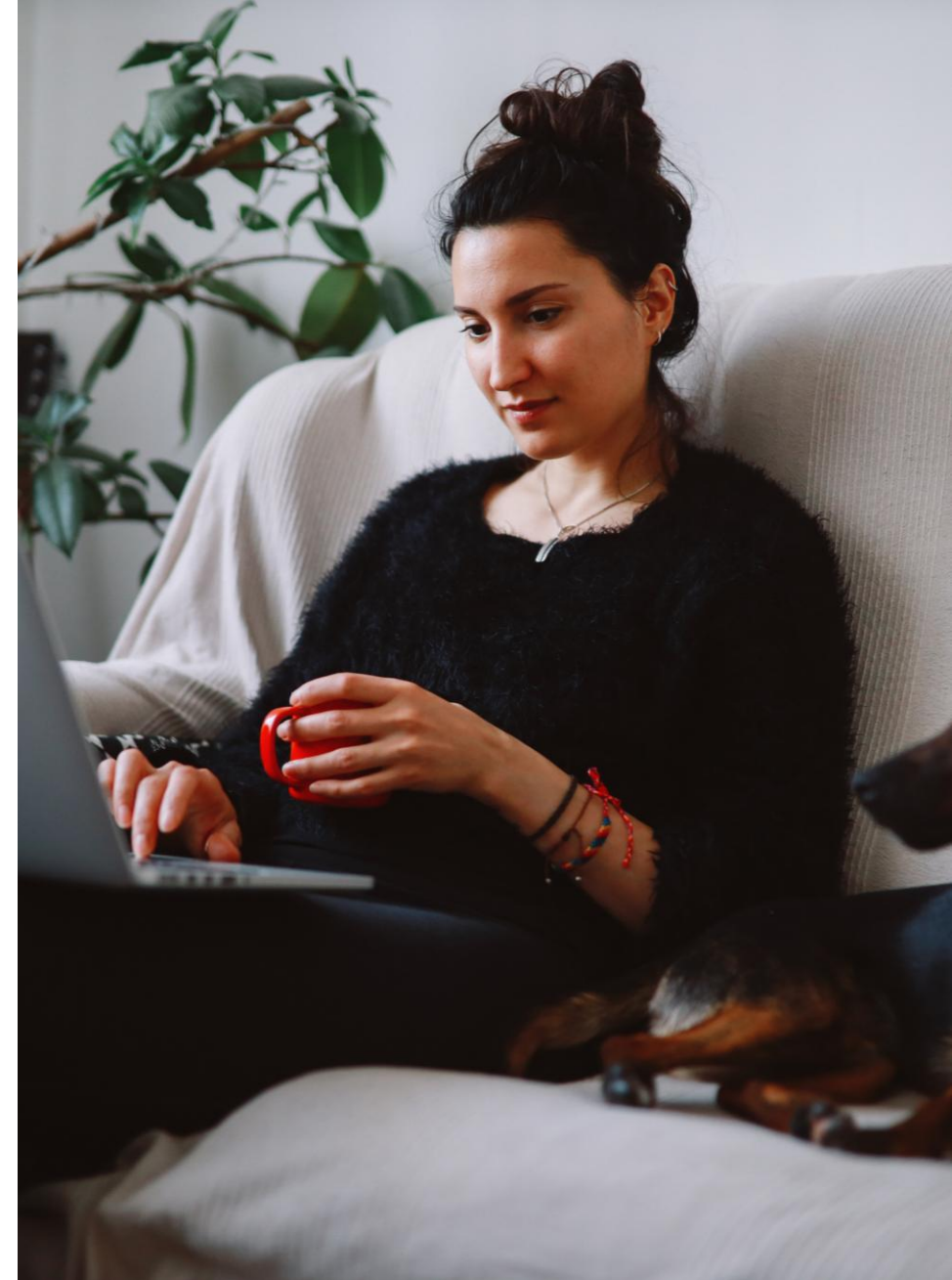
**Actions undertaken:** Created a budget/money plan. Note: while similar to men, **more reviewed insurances compared to 2024**

**Sentiment towards Sorted:** Sorted has motivated me to take action, allows me to keep a close watch on finances

**What do they want?** Step-by-step programme, daily/weekly tips and updates aligned to my goal

**How to:** build up savings, budget, and lots of other things

\* listed aspects have higher incidence than men  
**Decrease** or **increase** compared to 2024





# How our target audiences differ \*: 18-34

**Triggers:** Had financial goals, set up a budget/money plan, having trouble managing money/debt

**Why Sorted?** Use calculators and tools, improve how I budget, understand my money personality, and advice on buying a house/property

**Actions undertaken:** Created a budget/money plan, started saving/investing more, **set/achieved a financial goal**, set up an emergency fund

**Sentiment towards Sorted:** Sorted has changed how I manage finances. Tools/calculators rated comparatively well.

**What do they want?** Personalised dashboard, step-by-step programme, financial guides on life events, and daily/weekly updates aligned to your goal

**How to:** build up savings, budget, invest, buy your first home

\* listed aspects have higher incidence than over 35s

**Decrease** or **increase** compared to 2024



# How our target audiences differ \*: Māori

**Triggers:** Had financial goals, having trouble managing money/debt

**Why Sorted?** Improve how I budget, [find out how to deal with debt/money concerns](#), understand my money personality, get advice on buying house/property, recommended through a course

**Actions undertaken:** Created a budget/money plan, set up an emergency fund, reviewed insurances, moved debt to lower interest providers. Note: although similar to other ethnicities, [fewer set/achieved financial goal compared to 2024](#)

**Sentiment towards Sorted:** Sorted allows me to achieve financial goals, I share the information from Sorted. But language rated comparatively more poorly than other ethnicities.

**What do they want?** Step-by-step programme, daily/weekly tips and updates aligned to your goal

How to: build up savings, budget, and lots of other things

\* listed aspects have higher incidence than other ethnicities

[Decrease](#) or [increase](#) compared to 2024





# How our target audiences differ \*: Pacific Peoples

**Triggers:** Had financial goals, having trouble managing money/debt

**Why Sorted?** Find out how to deal with debt/money concerns, understand my money personality, help me understand BNPL (small %s): Note, although similar to other ethnicities, fewer said 'improve how I budget/save'.

**Actions undertaken:** set/achieved a financial goal, started saving/investing more, set up an emergency fund, reviewed insurances, moved debt to lower interest providers

**Sentiment towards Sorted:** Sorted allows me to keep a close watch on finances, allows me to achieve financial goals

**What do they want?** Step-by-step programme, financial daily/weekly tips and updates aligned to your goal

**How to:** build up savings, budget, manage debt and lots of other things

\*listed aspects have higher incidence than other ethnicities

Decrease or increase compared to 2024





# Why are people visiting Sorted?



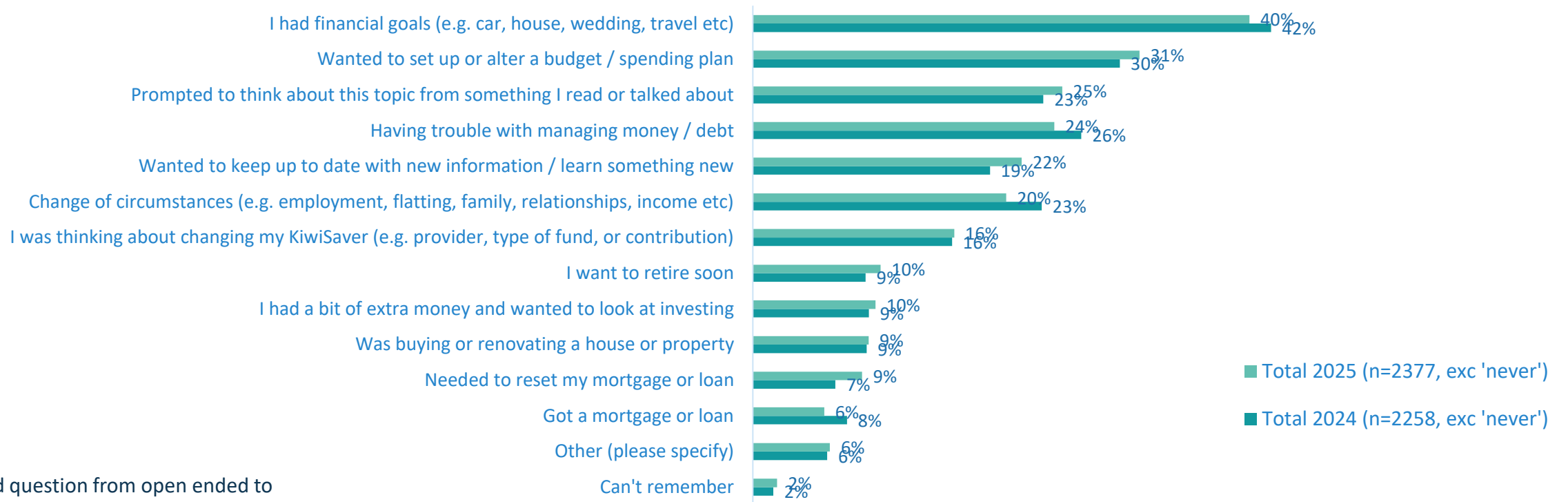
## Key Takeouts

- As usual, the journey to Sorted.org is typically triggered by a financial goal and/or managing a budget/plan. No significant changes are apparent from 2024.
  - Not surprisingly, frequent users appear more engaged: they're more likely to have financial goals and to want to learn new things.
- Few changes are apparent in reasons for visiting Sorted compared to 2024.
  - Calculators and tools are the main draw to Sorted regardless of visitor frequency.
  - Very frequent visitors overindex on many of the visitation purposes, while the least frequent visitors are comparatively more likely to be drawn simply by curiosity.
- Source of participant is differentiated by reasons for visiting the Sorted website: new users are most engaged, popup visitors are fairly functional, and old users respond to prompting.



As usual, the journey to Sorted.org is typically triggered by a financial goal and/or managing a budget/plan\*. No significant changes are apparent from 2024.

### Triggers to Visitation



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



Frequent users are more likely to have financial goals and want to learn new things. Sporadic users are over-represented slightly in terms of being prompted by reading or talking about money, or by thinking about changing their KiwiSaver.

### Triggers to visitation by frequency of visitation [2025]

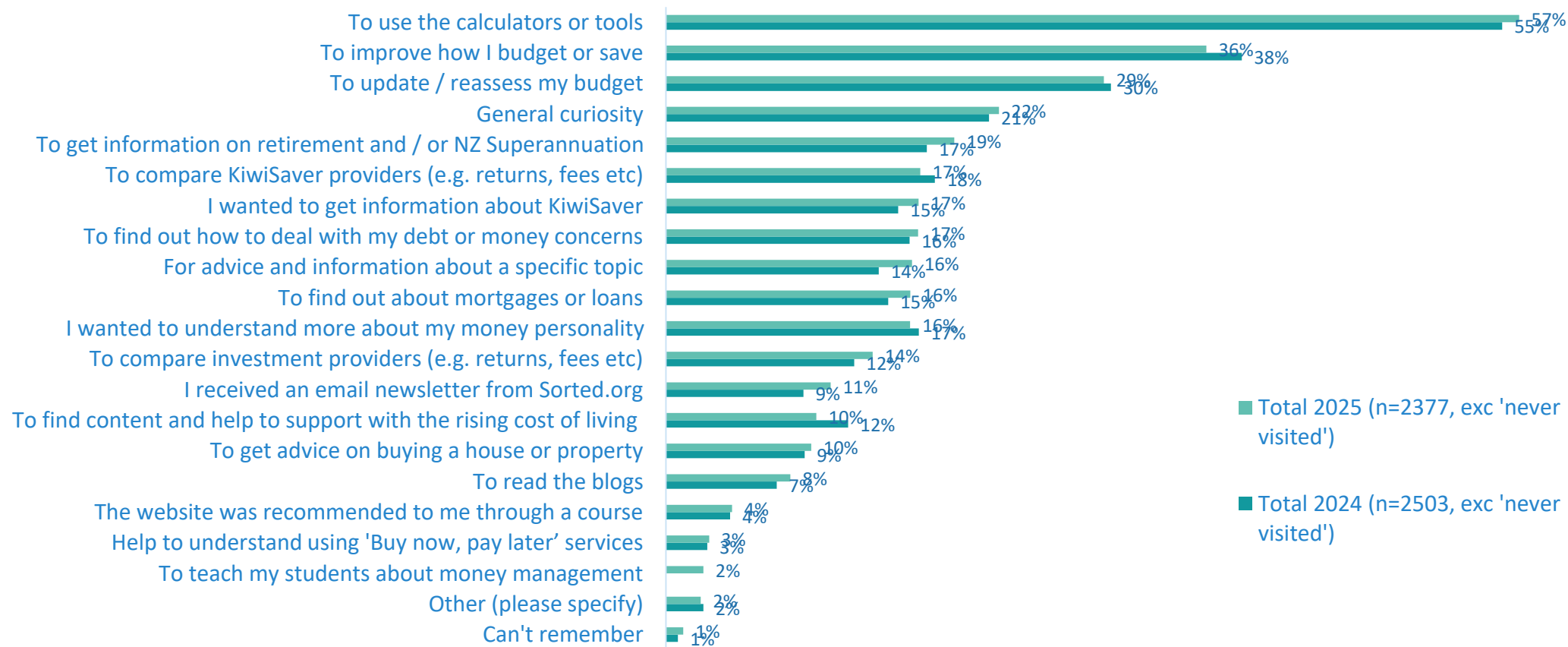
Column %	At least monthly	6-10 times	3-5 times	1 or 2 times
I had financial goals (e.g. car, house, wedding, travel etc)	51%	43%	40%	31%
I wanted to set up or alter a budget / spending plan	36%	35%	35%	23%
I wanted to keep up to date with new information / learn something new	28%	22%	20%	19%
I was prompted to think about this topic from something I read or talked about	23%	22%	27%	25%
I was thinking about changing my KiwiSaver (e.g. provider, type of fund, or contribution)	14%	16%	20%	15%
I got a mortgage or loan	10%	5%	5%	4%
I needed to reset my mortgage or loan	9%	12%	8%	7%
Column Population	541	382	673	781





Few meaningful changes are apparent in reasons for visiting Sorted compared to 2024.

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



Calculators and tools are a draw to Sorted regardless of visitor frequency. Very frequent visitors overindex on many of the visitation purposes, while the least frequent visitors are comparatively more likely to be drawn by curiosity.

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

Column %	At least monthly	6-10 times	3-5 times	1 or 2 times
To use the calculators or tools	63%	65%	61%	44%
To improve how I budget or save	42%	40%	37%	29%
To update / reassess my budget	38%	32%	31%	20%
To understand more about my money personality	22%	16%	15%	13%
To find out how to deal with my debt or money concerns	21%	17%	17%	13%
To get information on retirement or NZ Superannuation	21%	23%	21%	14%
For advice and information about a specific topic	21%	19%	15%	13%
To find out about mortgages or loans	20%	19%	14%	14%
General curiosity	18%	18%	22%	26%
To compare KiwiSaver providers (e.g. returns, fees etc)	17%	17%	20%	14%
To compare investment providers (e.g. returns, fees etc)	17%	20%	13%	10%
To get advice on buying a house or property	15%	9%	8%	7%
To find content and support to help with the rising cost of living	15%	6%	11%	8%
I received an email newsletter from Sorted.org	13%	11%	12%	9%
To read the blogs	12%	6%	9%	6%
To help me understand 'Buy now, pay later' services	7%	1%	2%	2%
To teach my students about money management	6%	3%	1%	1%
Column Population	541	382	673	781



Source of user was associated with different reasons for thinking of Sorted.

- New Users are more likely to visit for a number of reasons:
  - Improve how they budget or save (42%), get information on retirement/NZ Super (24%), compared investment providers (18%), understand more about their money personality (20%)
- Popup Users are more likely to visit Sorted to:
  - User the calculators/tools (61%) or update/reassess their budget (33%)
- Old Users are more likely to visit:
  - Because they received an email newsletter from Sorted (17%) or to read the blogs (10%)



# Does Sorted make a difference?





# Shared Financial Wellbeing Measures

[\\*National-Strategy-Shared-financial-capability-outcomes-whitepaper.pdf](#)

- Supporting New Zealanders to grow their money and build resilience is key to helping people get ahead, have more life choices and grow their financial wellbeing.
- In the last 18 months, a lot of work has gone into understanding what the key behaviours we want Sorted to promote are.
- After reviewing international research and gleaning insights from 33 people working in financial capability in New Zealand, the result is 10 simple financial wellbeing measures
- A shared impact tool has resulted from the work: [Shared-financial-wellbeing-measurement-tool.pdf](#)

## FINANCIAL GROWTH MEASURES

- 1 Increase saving regularly
- 2 Increase amount invested
- 3 Increase return potential
- 4 Accelerate repayments on interest-incurring debt
- 5 Reduce everyday borrowing
- 6 Meet all financial obligations to avoid consequences
- 7 Reduce financial product fees and interest paid

## FINANCIAL RESILIENCE MEASURES

- 1 Keep emergency savings
- 2 Have relevant insurances, wills and enduring powers of attorney in place
- 3 Review protection regularly

‘Active saving’ and ‘not borrowing for everyday expenses’ were consistently cited as two categories of behaviour most important to financial wellbeing.



We capture some behaviours known to be positively associated with greater financial wellbeing but two additional questions should be added in the next wave\*

Current Sorted User survey measures	Financial growth measures	Financial resilience measures
Set up an emergency fund/safety net		Keep emergency savings
Started saving or investing more than I used to	Increase savings regularly Increased amount invested	
Reviewed or changed my investments	Reduce financial product fees and interest paid Increase return potential	
Reviewed or changed my KiwiSaver settings	Reduce financial product fees and interest paid Increase return potential	
Moved my debt to lower interest providers	Reduce financial product fees and interest paid	
Making more mortgage payments	Accelerate repayments on interest incurring debt	
Reviewed or changed my mortgage settings	Accelerate repayments on interest incurring debt reduce financial product fees and interest paid	
Reviewed or created a will		Have relevant insurances, wills and enduring powers of attorney in place
Reviewed or changed my insurance(s)		Have relevant insurances, wills and enduring powers of attorney in place Review protection regularly
New action proposed for survey	Reduce everyday borrowing	
New action proposed for survey	Meet all financial obligations to avoid consequences	

\*[National-Strategy-Shared-financial-capability-outcomes-whitepaper.pdf](#)



There are a few questions that don't directly measure behaviours directly related to financial growth or resilience, but which should be retained as 'means to an end' behaviours.

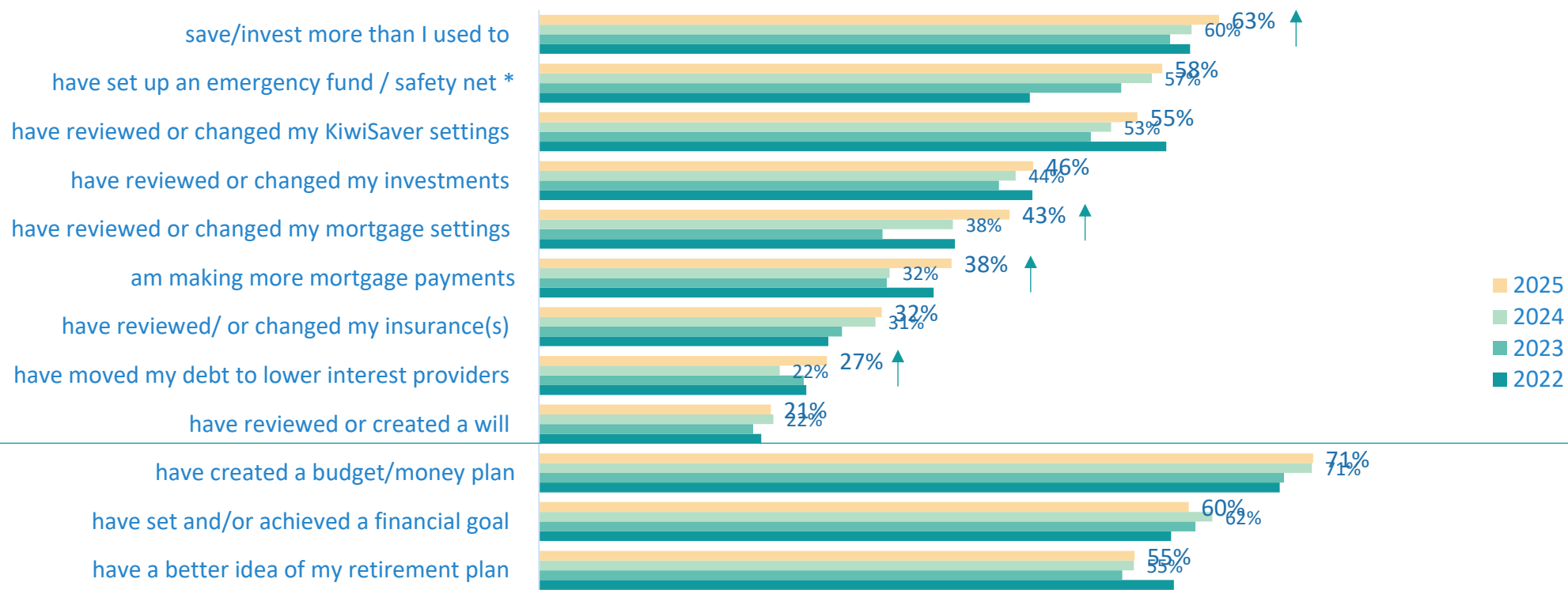
- I've created a budget/money plan:
  - eg budgeting and financial planning are means to an end, a part of the process or mechanism for financial growth. The result of budgeting (i.e. the outcome to measure) should be having more money available to save/ invest or build resilience.
- Similar behaviours we currently measure in the Sorted User survey include:
  - I've set and/or achieved a financial goal
  - I've developed a better idea of my retirement plan



A trend over the last three years shows more people are saving/investing than in the previous years as a result of visiting Sorted.

Other changes may reflect the changing mortgage/loan interest rates rather than anything specific that Sorted has done.

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



Total sample [2025]; Weighted; total n = 2684; 1493 missing [never used, N/A]

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





Regular Sorted users are much more likely to undertake key impact behaviours shown to be associated with greater financial wellbeing (particularly ‘save/invest more than I used to’) after using Sorted. They are also more likely to undertake ‘means to an end’ behaviours.

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

Key Financial  
Wellbeing  
Measures

	Frequency of visitation in past 12 months			
Column %	At least monthly (n=516)	6-10 times (n=370)	3-5 times (n=642)	1 or 2 times (n=788)
Have started saving or investing more than I used to	73%	67%	60%	55%
have set up an emergency fund/safety net	65%	66%	57%	48%
Have reviewed or changed my KiwiSaver settings	59%	59%	55%	51%
Have reviewed or changed my mortgage settings	55%	47%	43%	34%
Have reviewed or changed my investments	49%	55%	44%	40%
I'm making more mortgage payments	47%	43%	37%	30%
Have reviewed or changed my insurance(s)	43%	34%	27%	26%
Have moved my debt to lower interest providers	33%	27%	25%	23%
Have reviewed or created a will	21%	19%	24%	21%
Have created a budget/money plan	80%	77%	70%	63%
Have set and/or achieved a financial goal	74%	63%	59%	49%
Have developed a better idea of my retirement plan	60%	61%	54%	49%

Total sample; Weight: age and source; base n = from 1191 to 1945; total n = 2684; 1493 missing; effective sample size = 1504 (77%)



# How does Sorted perform?



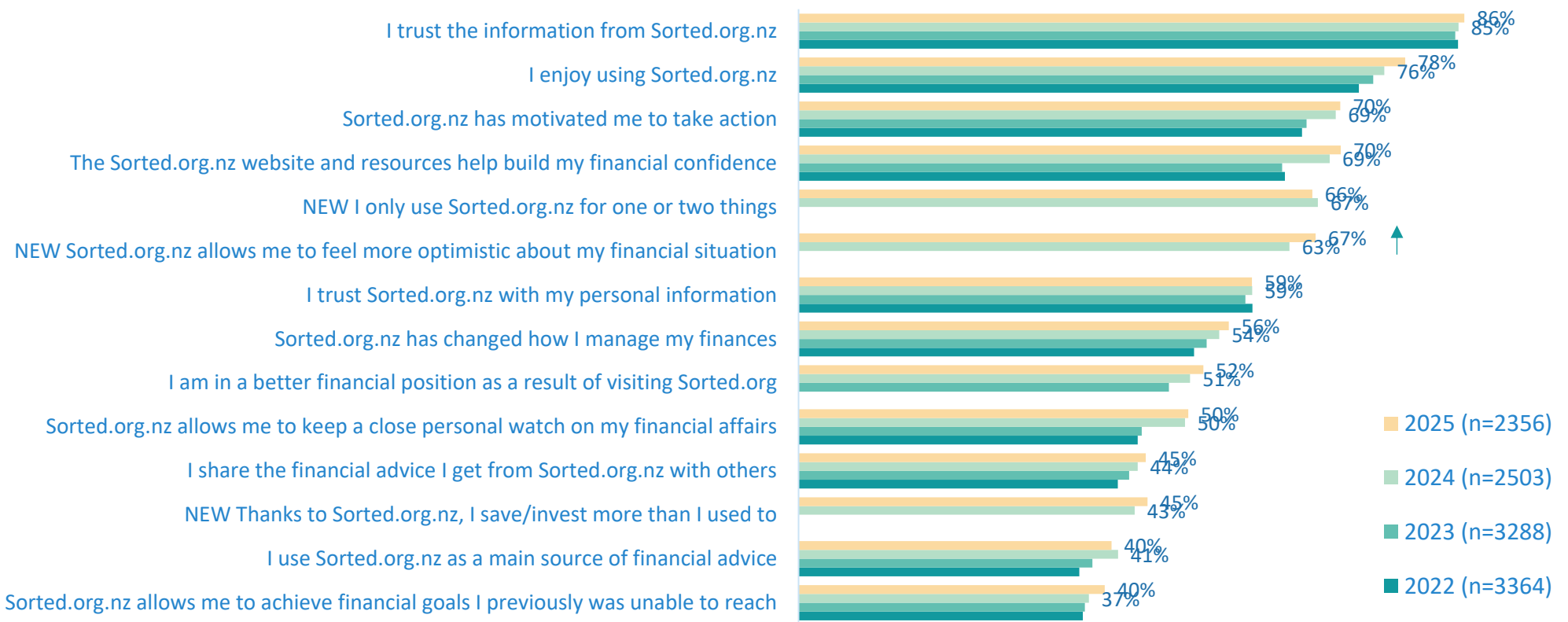
## Key Takeouts

- Enjoyment of using the site continues the trend upwards since 2022 (three quarters now agree with the statement). Changes in finance management also trends upwards, and significantly more feel optimistic about their situation.
- Sorted appears to be financially transformational for many of our most frequent users: 56% have changed how they manage their finances, and 52% say they are in a better financial situation.
  - Very frequent users are even more likely to undergo this financial transformation (>2/3).
- 2025 sees sentiment towards Sorted improving for women, Māori and Pacific users. While younger users are fairly stable in sentiment, a slight improvement in how much they enjoy the site is apparent.
- The usefulness of the tools and the relevance of the content have both continued the upwards trends, now sitting at the highest since we included the questions.
- The proportion rating the Sorted website as 'very valuable' continues to climb from the low seen in 2022/2023 now sitting at the highest we have recorded. As a result, combined 'valuable' rating now sits at 89% (rounded).
  - Pacific People are still the most inclined to say they found Sorted very valuable for helping them manage their finances (92%).
- The Likelihood to Recommend NPS is similar to 2024, sitting at +27.
  - Two of our target audiences (women and Pacific People) continue to rate Sorted even more positively.



Enjoyment of using the site continues the trend upwards since 2022 (three quarters now agree with the statement). Changes in finance management also trends upwards, and significantly more feel optimistic about their situation.

### Q15 – How much do you agree or disagree with the following statements? (somewhat or strongly agree)



↑ significant increase from previous year





People trust Sorted information regardless of how often they visit. However, Sorted appears to be financially transformational for many of our most frequent users.

Q15 – How much do you agree or disagree with the following statements (% agree + strongly agree by frequency, 2025)?

	At least monthly (n=516)	6-10 times (n=370)	3-5 times (n=642)	1 or 2 times (n=788)
I enjoy using Sorted	86%	88%	79%	68%
I trust the information from Sorted	82%	90%	89%	84%
Sorted has motivated me to take action	78%	76%	70%	61%
Sorted allows me to feel more optimistic about my financial situation	76%	77%	68%	54%
The Sorted website and resources help build my financial confidence	74%	75%	74%	61%
Sorted has changed how I manage my finances	73%	60%	52%	45%
Sorted allows me to keep a close personal watch on my financial affairs	71%	52%	47%	38%
I'm in a better financial position as a result of visiting Sorted	67%	58%	50%	41%
I trust Sorted with my personal information	67%	57%	58%	54%
I share the financial information I get from Sorted.org.nz with others	59%	48%	46%	33%
Thanks to Sorted, I save or invest more than I used to	58%	51%	44%	34%
Sorted allows me to achieve financial goals I was previously unable to reach	58%	40%	37%	29%
I use Sorted as a main source of financial information	54%	42%	38%	32%
I only use Sorted for one or two things	58%	66%	67%	72%



2025 sees sentiment towards Sorted improving for women, Māori and Pacific users. While younger users are fairly stable in sentiment, a slight improvement in how much they enjoy the site is apparent.

Demographic comparisons: 2024 vs 2025**	Female (2024, n=1822)	Female (2025, n=1912)	Under 35 (2024, n=776)	Under 35 (2025, n=778)	Māori (2024, n=438)	Māori (2025, n=489)	Pacific people (2024, n=199)	Pacific people (2025, n=182)
I trust the information from Sorted	86%	88%	84%	85%	87%	83%	83%	78%
I enjoy using Sorted	77%	80%	79%	85%	76%	77%	77%	74%
Sorted has motivated me to take action	71%	72%	73%	76%	69%	72%	70%	79%
Sorted has changed how I manage my finances	54%	57%	59%	62%	54%	61%	58%	68%
Sorted allows me to keep a close personal watch on my financial affairs	51%	53%	54%	58%	48%	59%	56%	68%
I share the financial information I get from Sorted.org.nz with others	44%	47%	48%	51%	42%	49%	54%	53%
Thanks to Sorted, I save or invest more than I used to	42%	45%	51%	54%	43%	46%	47%	50%
Sorted allows me to achieve financial goals I was previously unable to reach	38%	41%	44%	48%	36%	49%	55%	58%
I only use Sorted for one or two things	68%	66%	69%	67%	70%	59%	58%	54%

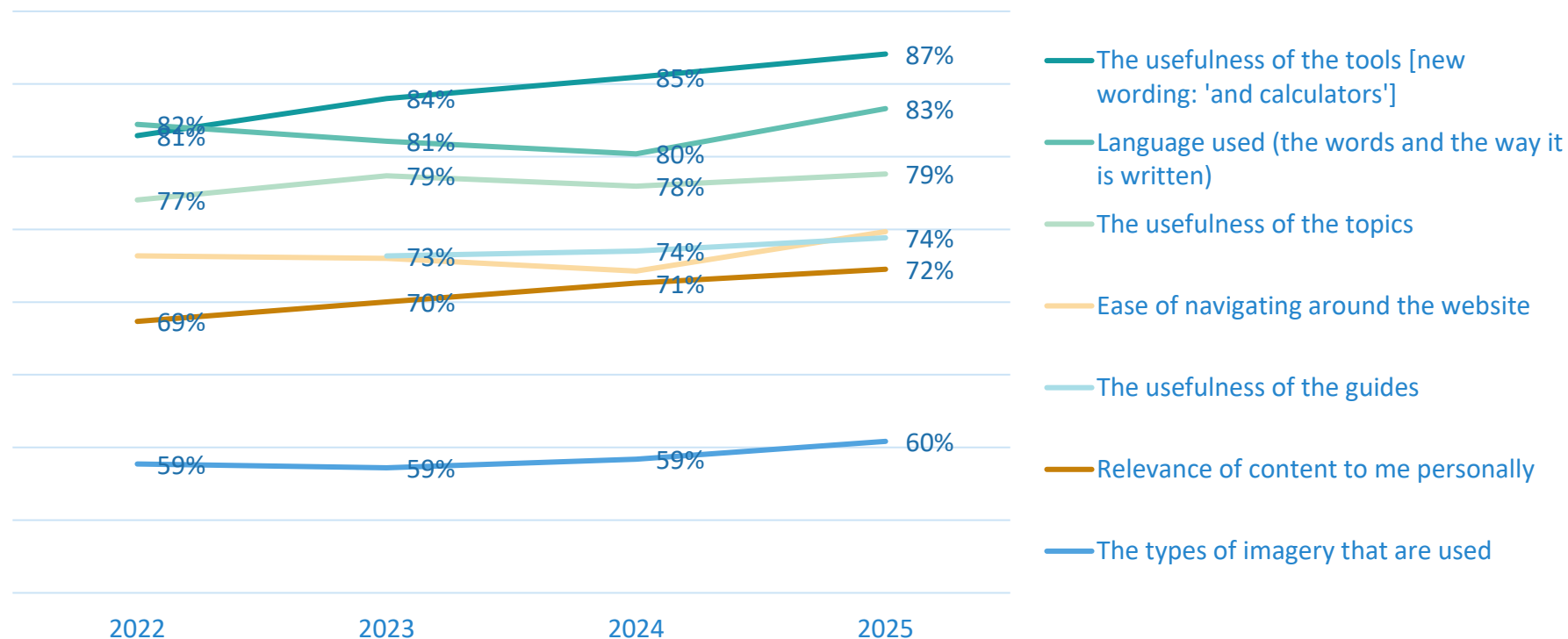
\*\*excludes statements where no significant differences are apparent

Significantly higher, significantly lower



The usefulness of the tools and the relevance of the content have both continued the upwards trends, now sitting at the highest since we included the questions.

Q12 Thinking about Sorted.org.nz, please rate your experience of:  
(score 4 or 5 where '5' is 'excellent')



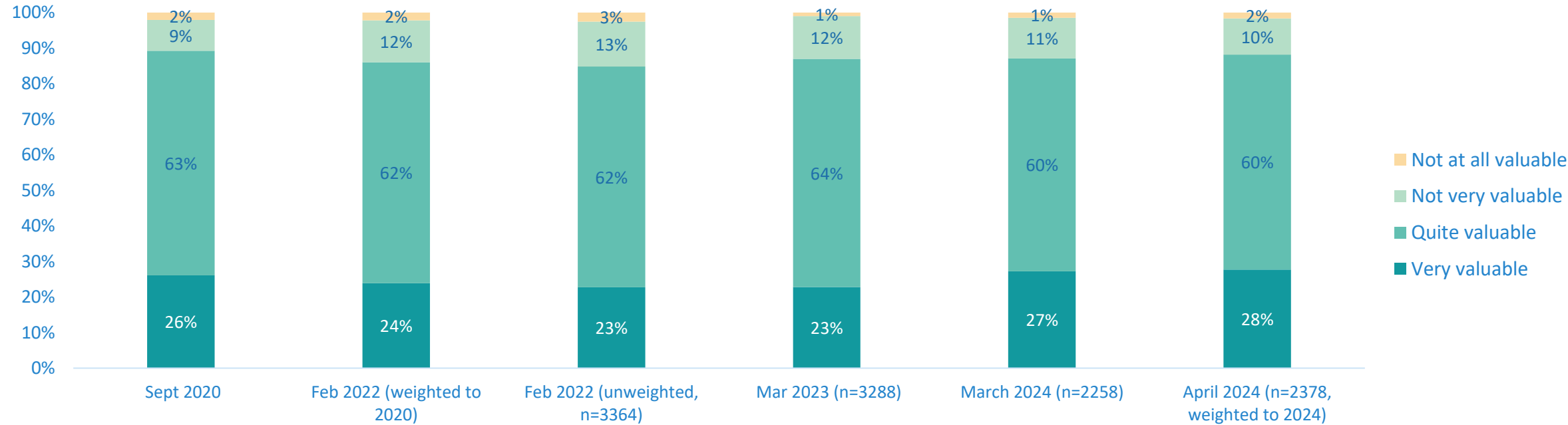
- 18-34s rate the usefulness of the tools comparatively better than over 35s
- Māori rate the language comparatively poorer (than NZ Euro users).

\* see appendices



The proportion rating the Sorted website as ‘very valuable’ continues to climb from the low seen in 2022/2023 now sitting at the highest we have recorded. As a result, combined ‘valuable’ rating now sits at 89% (rounding).

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

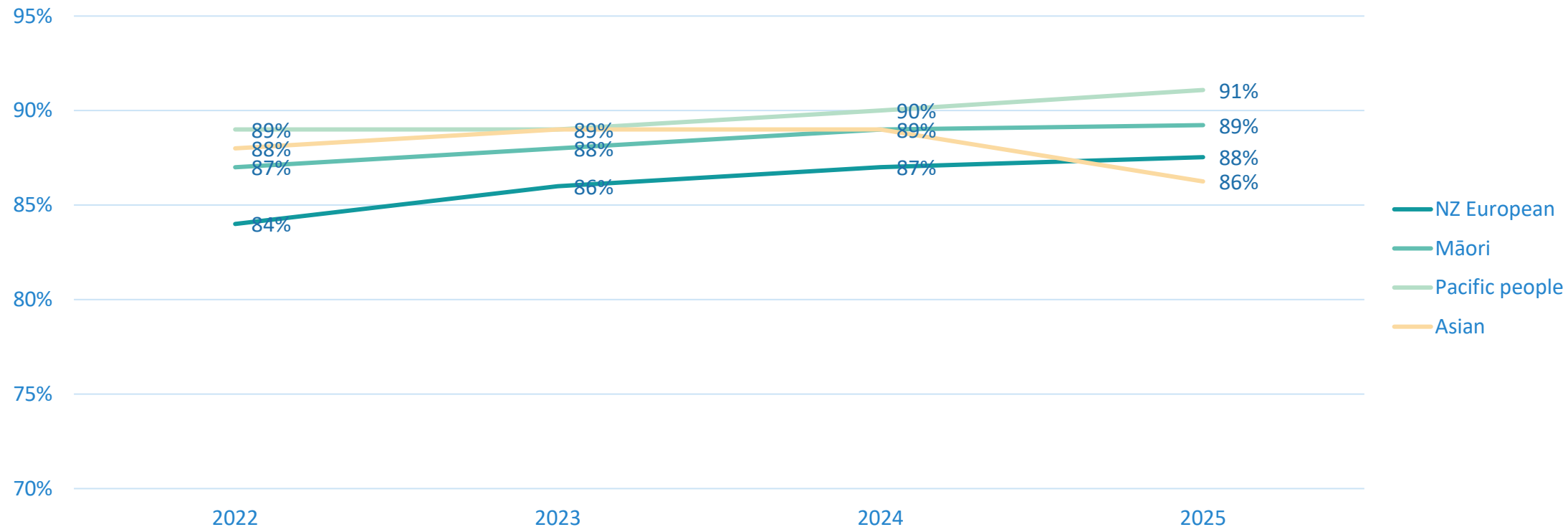


↑ significant increase from previous year



The proportion of each ethnicity rating the Sorted website as valuable is fairly stable over time. However the trend is 'moving in the right direction' except among Asian users.

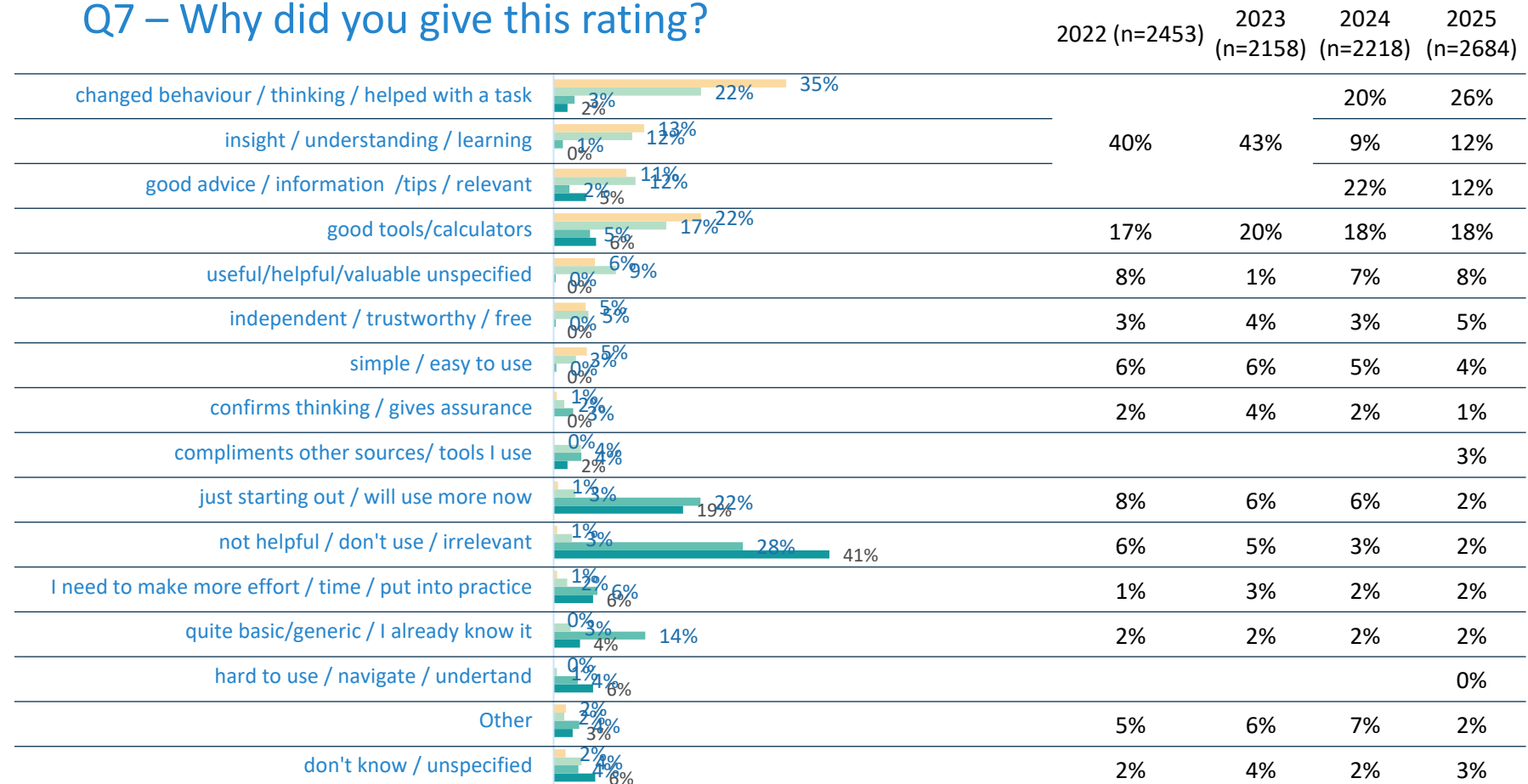
Q14 - How valuable have you found Sorted.org.nz in helping you better manage your finances? [quite or very valuable]



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?

- Very valuable (n=673)
- Quite valuable (n=1415)
- Not very valuable (n=235)
- Not at all valuable (n=37)



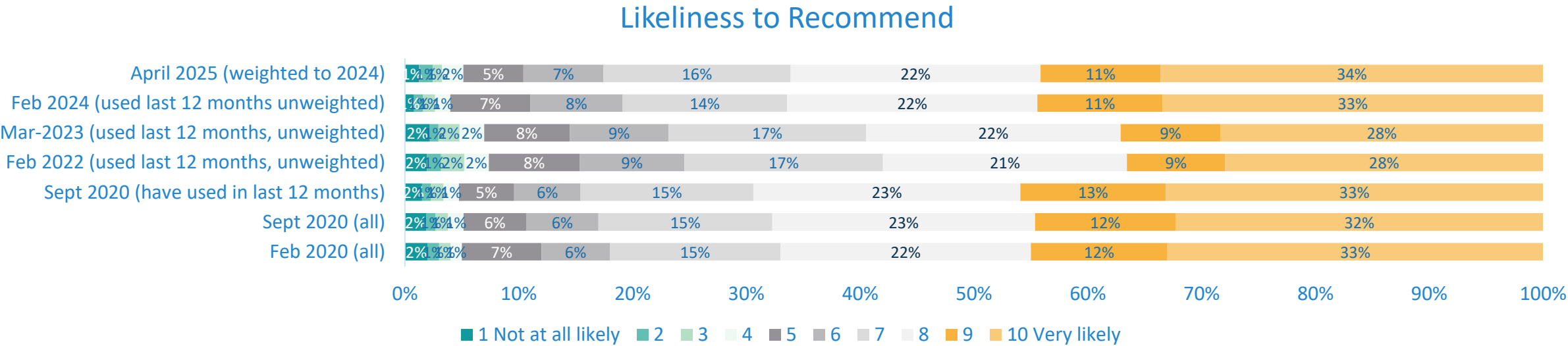
## Reason for 'quite/very valuable' ratings: verbatims

- My husband and I are recently married and decided to create a joint bank account. The budget tool was really useful as we navigated each other's spending habits and new costs that we hadn't had previously. It was easy to use and can be updated as we need to. We come back to it all the time. It took into account things I had forgotten about!
- 'Financial wellbeing is a Top 10 priority for me. I have identified Sorted as a reliable and trustworthy source of information, and makes me think of things I may not have considered.
- 'helped me to setup our emergency budget, changed my kiwi saver provider, setup a retirement plan etc
- 'There is a lot of good content on what to do. Stronger calls to action to get readers to actually take action would be a good idea - is there a way that you could incentivise readers to take action (and somehow prove/share what they have done - with successes and failures (with lessons learned?))
- 'Sorted is the only Aotearoa New Zealand based service of it's kind, the only way I could create a budget and project future savings in an easy way
- 'The advice is impartial and well written. Breaking it down by topic helps me to isolate parts of my financial planning and give clarity on what I need to focus on
- 'It has made me more accountable for what I spend, how I budget and organise my finances, and has given me a great overview of my finances. Most importantly, it has given me the tools and understanding of what can be changed to improve my future financial wellbeing.
- 'This was one of the first resources I found at the beginning of my journey. This information is so important for everyone to have access to as it is not mostly taught in schools or had been taught in schools in the past.
- 'It has excellent resources when I am looking to budget or plan for something specific in my future (retirement, baby, etc). It's really accessible and well-thought out
- 'The tools are really incredibly user-friendly and I was really happy to find them when I first did. They helped me budget and also to better understand and visualise the cost of putting off payments or not paying a loan down ASAP.
- 'It helped me change direction from stumbling along to being able to establish an emergency fund and start to feel like saving/investing/ buying a house might actually be attainable
- 'the calculator tools for mortgages, and the comparison tools are so helpful and save so much time that i would otherwise need to make my own comparison tables for - it helped me change from a high fee investment that i later felt was not worth it, and am much happier with the other options on the comparison tools that helped me to find alternatives





The Likeliness to Recommend NPS is similar to 2024. Significantly higher scores are observed for two of our target audiences (women and Pacific People).



\*May add to 101% due to rounding

NPS	Feb 2020 all		Sept 2020 (all)		Sept 2020 (used last 12 months)		Feb 2022 (unweighted/ weighted)		Mar 2023		Feb 2024		Apr 2025	
	27		28		30		12/14		14		25		27	
	Apr 2025 (weighted to 2024)	Men	Women	Gender diverse*	Under 35	35+	Māori	Māori under 35	Pacific Peoples	Pacific under 35*	Asian			
	27	18	31	27	28	27	26	23	45	59	40			

\*small sample size



# Where to from here?



## Key Takeouts

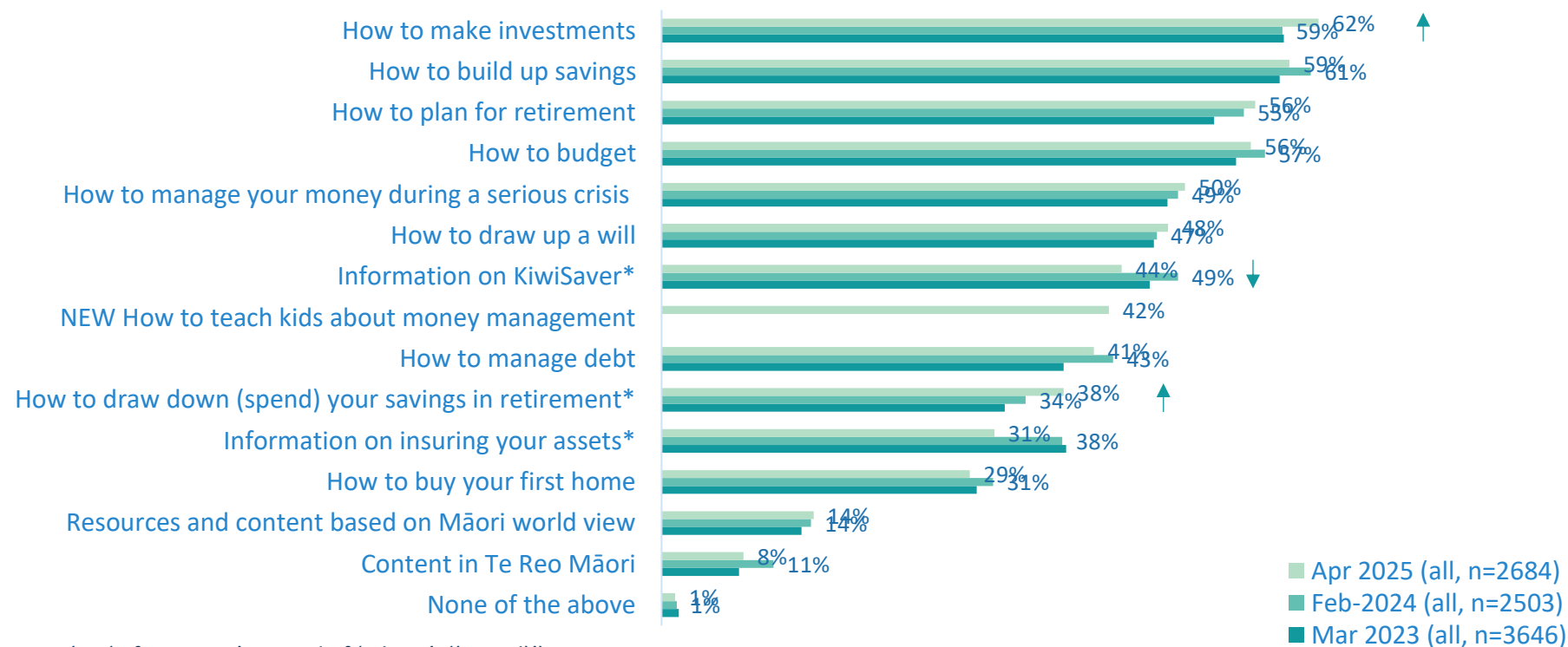
- Interest in investing has shown a small but significant increase this year.
- Wording changes may be responsible for the decline in proportion of people selecting 'information on KiwiSaver' and 'information on insuring assets', and significant increase in proportion selecting 'how to draw down (spend) your savings'.
- As usual, our target audiences are hungry for all types of information particularly around budgeting and building up savings.
- Perceived importance of the listed Sorted features changed very little between 2024 and 2025. Calculators remain the most important followed by topic guides.
- Getting reminders and having the time/motivation or need are the main reflections on increasing visitation to the website. No-one said they received too many emails/newsletters.



Interest in investing has shown a small but significant increase this year. Wording changes may be responsible for the decline in proportion of people selecting ‘information on KiwiSaver’ and ‘information on insuring assets’, and significant increase in proportion selecting ‘how to draw down (spend) your savings’.

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

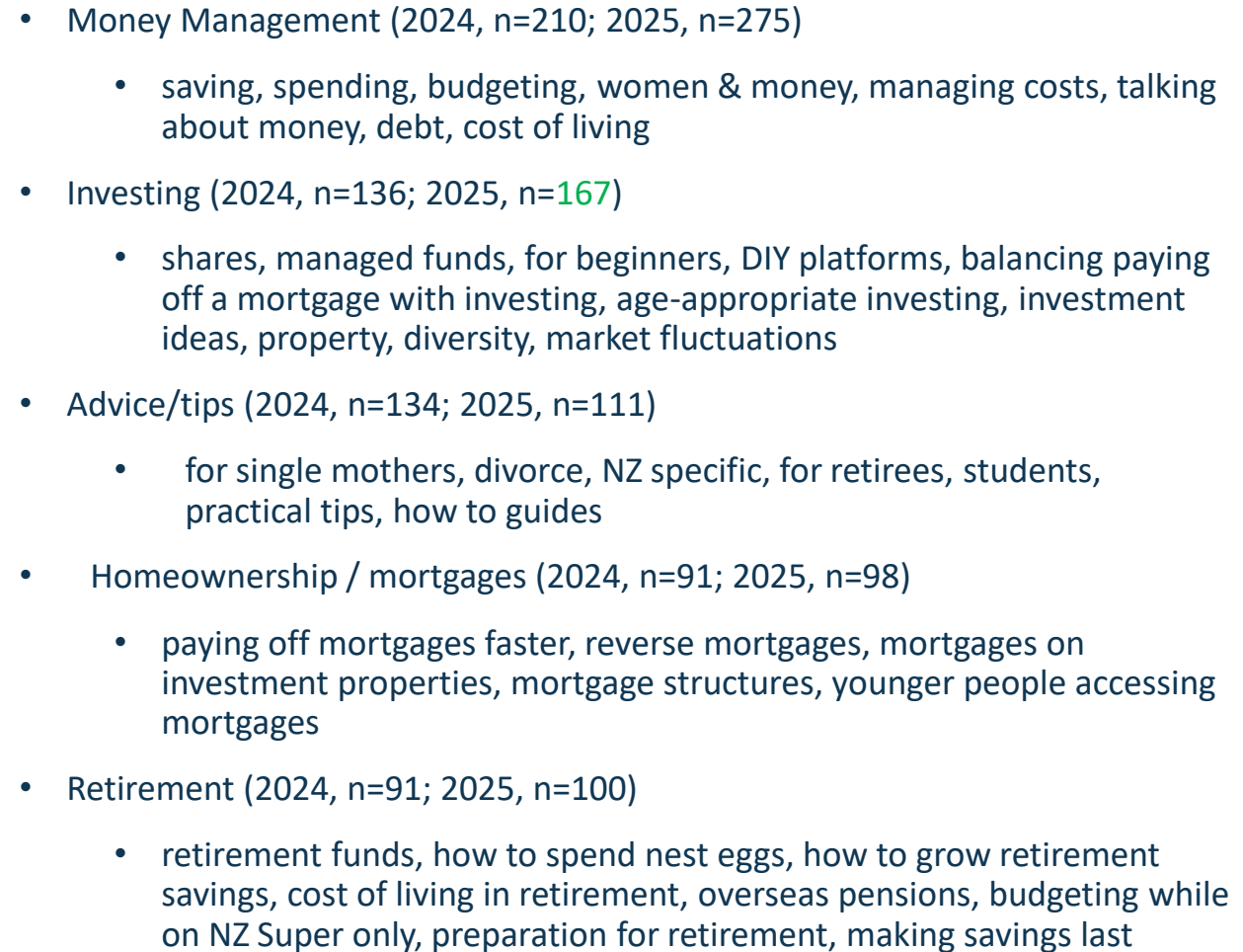
As usual, our target audiences are hungry for all sorts of information particularly around budgeting and building up savings, but also how to manage debt.



—▶ Significant change from 2024 \*Slight wording changes (eg ‘information’ instead of ‘advice’, ‘(spend)’)

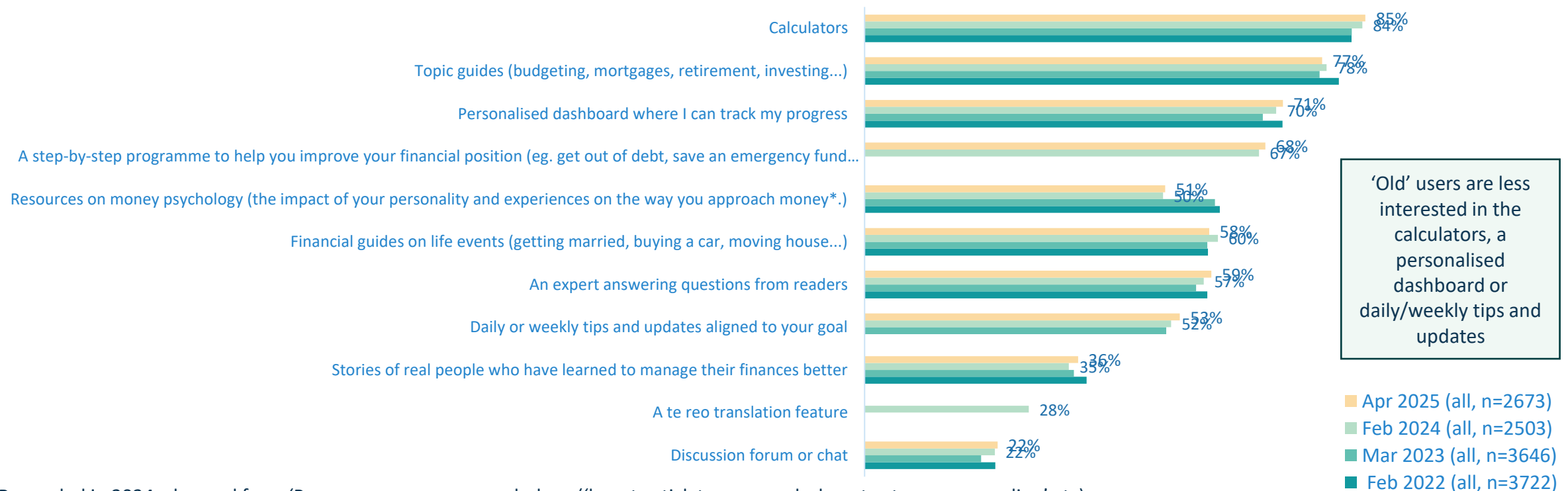


2024



Perceived importance of the listed Sorted features changed very little between 2024 and 2025. Calculators remain the most important followed by topic guides.

### 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)



Getting reminders and having the time/motivation or need are the main reflections on increasing visitation to the website. No-one said they received too many emails/newsletters.

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



\*Themes combined in previous years.





## Comments about increasing visitation

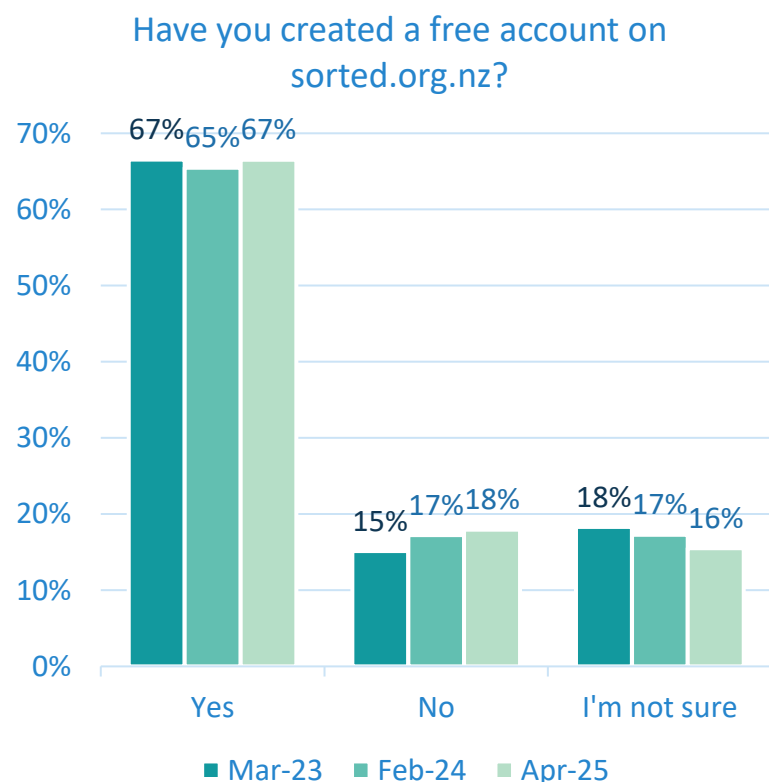
- I used to visit all the time when I was broke and struggling, and it was a key independent tool to help me get my money journey sorted. Now I'm mortgage free and investing regularly and not concerned about week to week survival I don't have the same need. Sorted helped me make a plan and stick to it, I am one of your success stories! But it does mean there's not quite so much for me to learn so I really just look at calculators and comparison tools now.
- Better tools for sole traders/part-time workers or people that have volatile or unpredictable income. Maybe integration with Hnry
- The tools are great but I have some problems with the UI on the tools, namely the KiwiSaver Calculator, Savings Calculator and the Budgeting tool. They almost work as I anticipate but there are certain things that they can't do or bug out with. Mostly good though.
- More educational content in the emails that come through that get me thinking about financial stability.
- Whenever I need to look something up money wise or need an online calculator Sorted is my first choice.
- Sometimes I forget that it's there actually and I'm probably not fully aware of everything the Sorted has on the website. I tend to use other sites to look at mortgage amortisation, compound interest and retire early calculators frequently, may be if sorted had these calculators I would visit more.
- Reminders about keeping my budget up to date
- If I had more time! I check it every now and again, but my partner looks after our finances and he uses it a lot more often than I do.
- Possibly an alert to my mobile to ask if I have checked my budget recently or reminder email to check my progress.
- Once I have relationship finances Sorted I will use it more regularly to keep track of budgets, retirement/KiwiSaver savings & possibly some investments
- It tends to be my go-to when my income is shifting or I'm trying to consolidate my savings
- Having more time!! Sometimes I just forget it's there, but it's an extremely useful tool, so I really should visit more often.
- Having more insights into how the country is going to help people in terms of electricity costs, cover things like housing and any education that helps the everyday person to get ahead, promote ownership. Business links and ideas.
- I just need to be more proactive.
- If sorted could show how my retirement capital post retirement would reduce annually based on the retirement lifestyle I have chosen. Also to be able to compare the different retirement lifestyle options
- More information and resources to assist individuals who are well into their retirement to plan their financial futures in terms of spending saving and investing
- Tips to help with managing retirement funds



# Registration

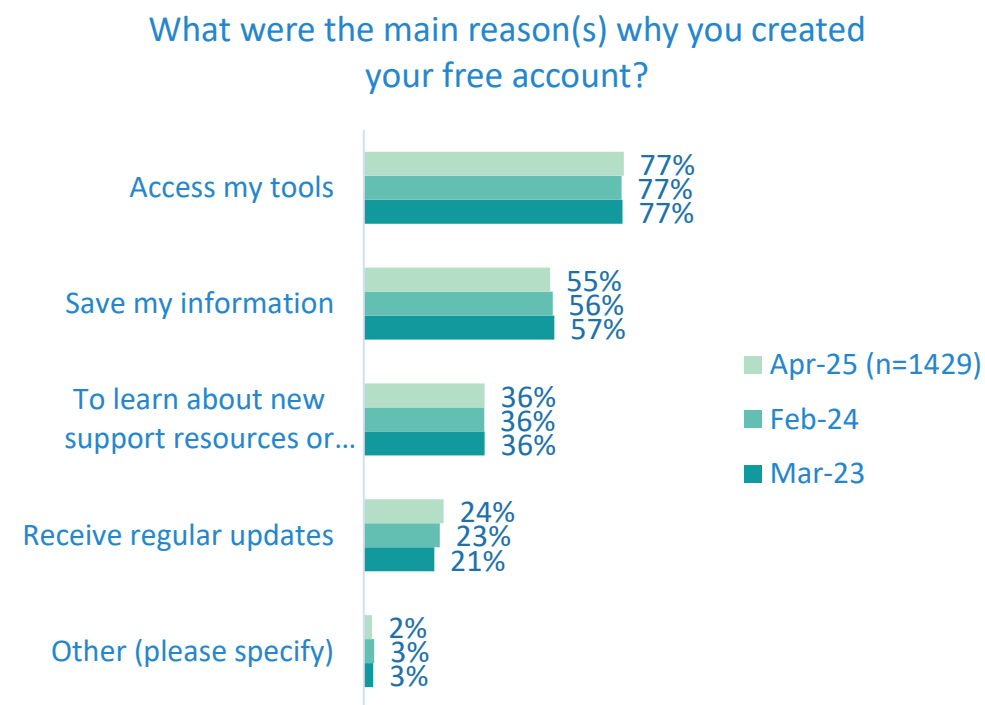


Two thirds of Sorted Users have created a free account and appear to be more engaged with the Sorted website overall compared to non-account holders. Findings suggest that registering behaviour is associated with better outcomes from use of Sorted.



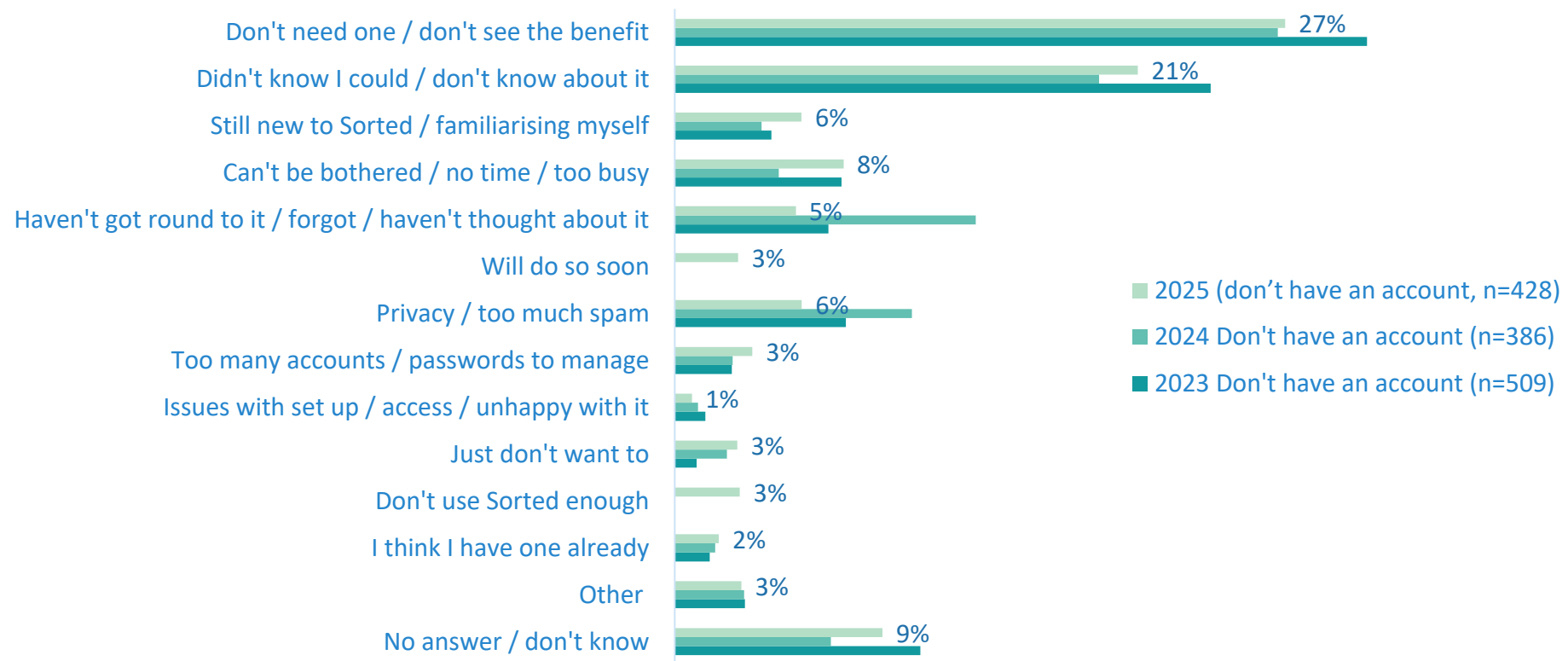
Account holders are more likely to be people who:

- From the 'new' user list
- Visit at least 3 times a year
- Have financial goals, trouble with debt or a change of circumstances
- Want to use tools/calculators and/or want to improve how they budget/save and/or reassess/update their budget
- Rate a number of Sorted offerings as important
- Want to know how to build up savings, budget, manage debt, and buy a first home
- Rate Sorted as a 4+5 for a number of attributes
- Have created a budget plan, set/achieved a financial goal, started saving and investing more, and have set up an emergency fund



Communicating the value and reaching the unaware continue to be the primary issues 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

- I haven't seen a strong enough reason to create an account.
- I didn't know what was a thing. Sounds like a good idea though!
- I have just used the free calculator resources so I haven't needed to make an account.
- I don't need another account
- I haven't felt the need, as I just use the website for one specific tool.
- I tend only to pop in and out when prompted to check things . I should start an account and be more consistent in using Sorted support for monitoring my situation and plans - age nearly 69!
- I never really find what I'm looking for on Sorted - i.e. investment advice. My feeling is Sorted is very geared towards younger people who are starting out, like crap with budgeting, or looking at buying their first home. There is not so much for people my age (late 50s) who are looking to invest, want to make strategic retirement decisions.
- Only just starting to realise how much it can help me. Very time-poor at the moment.
- I am worried I will get too many emails from them
- Don't know why I would need it. Haven't needed it for the calculators.
- I didn't know you could or what this is for
- I only go to Sorted to read and check on the latest news or articles. I also use the calculators and online tools



# Te Ao Māori



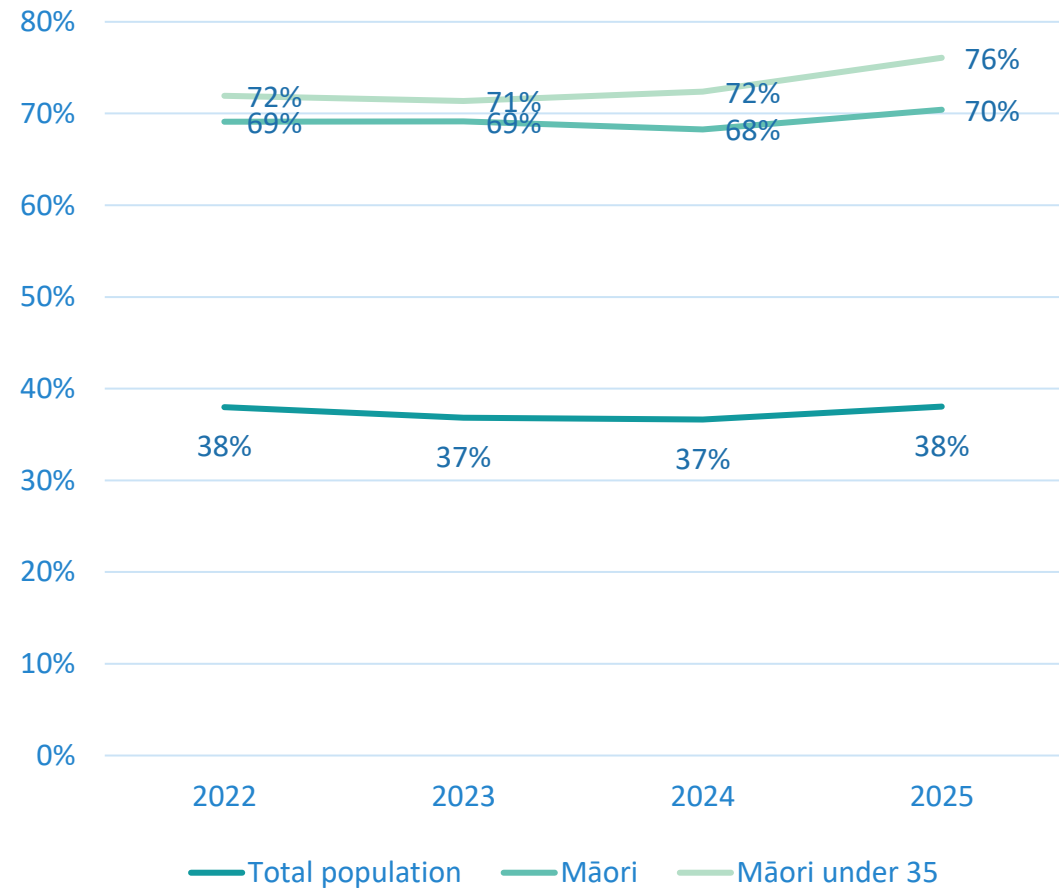
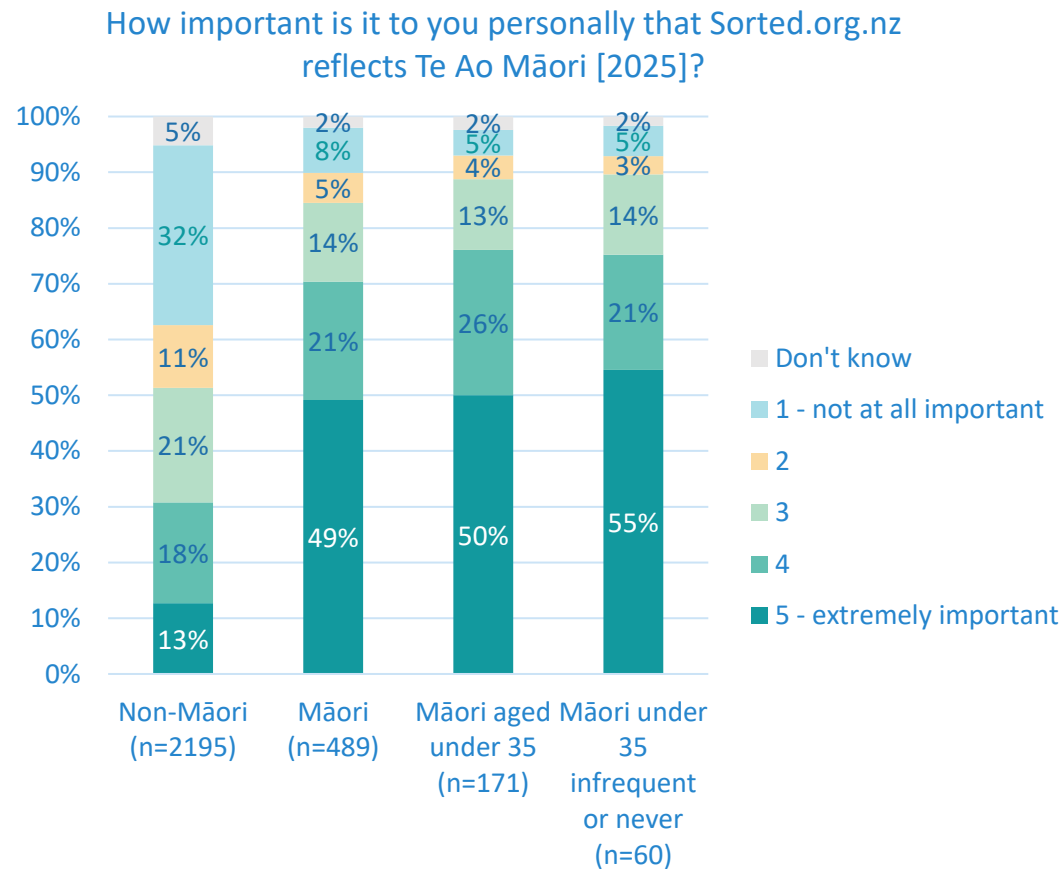
## Key Takeouts

- In 2024, 438 Māori participated in the survey, 181 were aged under 35.
- Already at relatively high levels, the importance that content reflects Te Ao Māori appears to be increasing over time for rangatahi.
- Māori participants in general haven't changed their perspective on how well Sorted does at reflecting te ao Māori. However, the smaller group of rangatahi appear to feel more ambivalent in 2025.

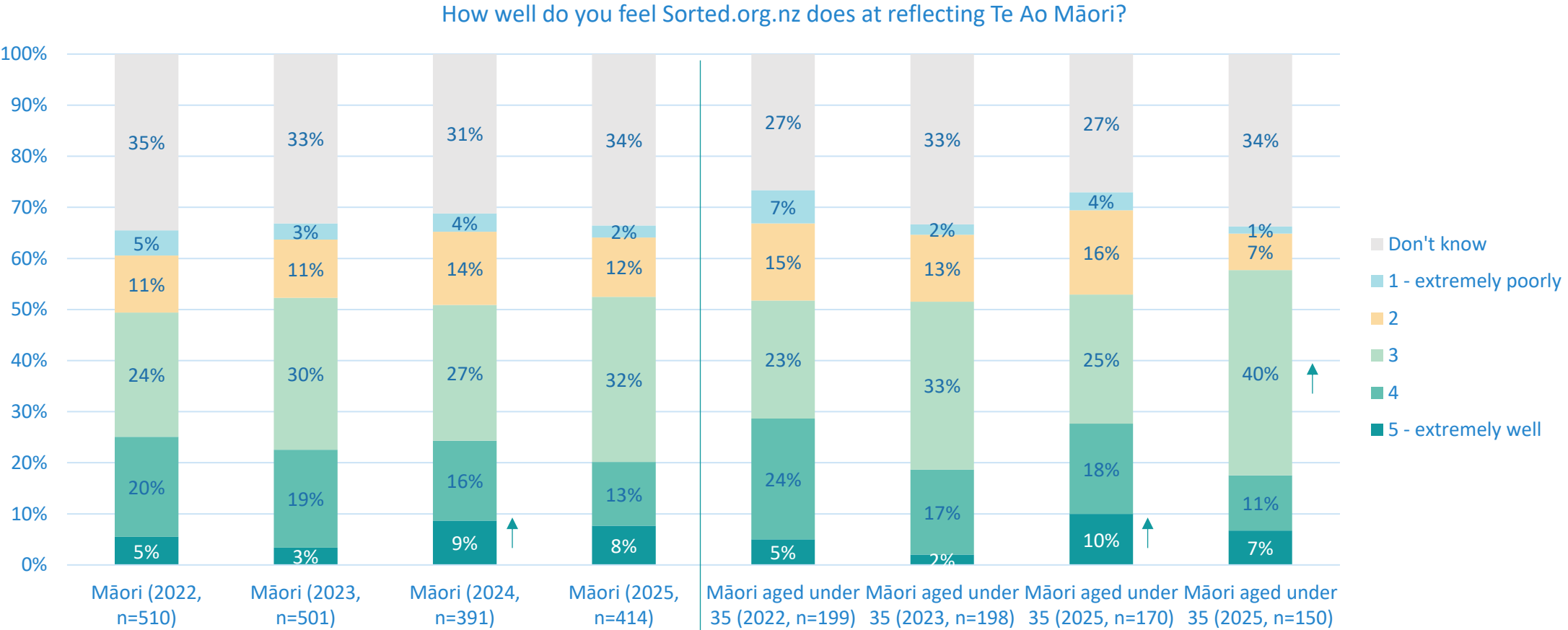




Already at relatively high levels, the importance that content reflects te ao Māori appears to be increasing over time for rangatahi.



Māori participants in general haven't changed their perspective on how well Sorted does at reflecting te ao Māori. However, the smaller group of rangatahi appear to feel more ambivalent in 2025.



↑ significant increase from previous year



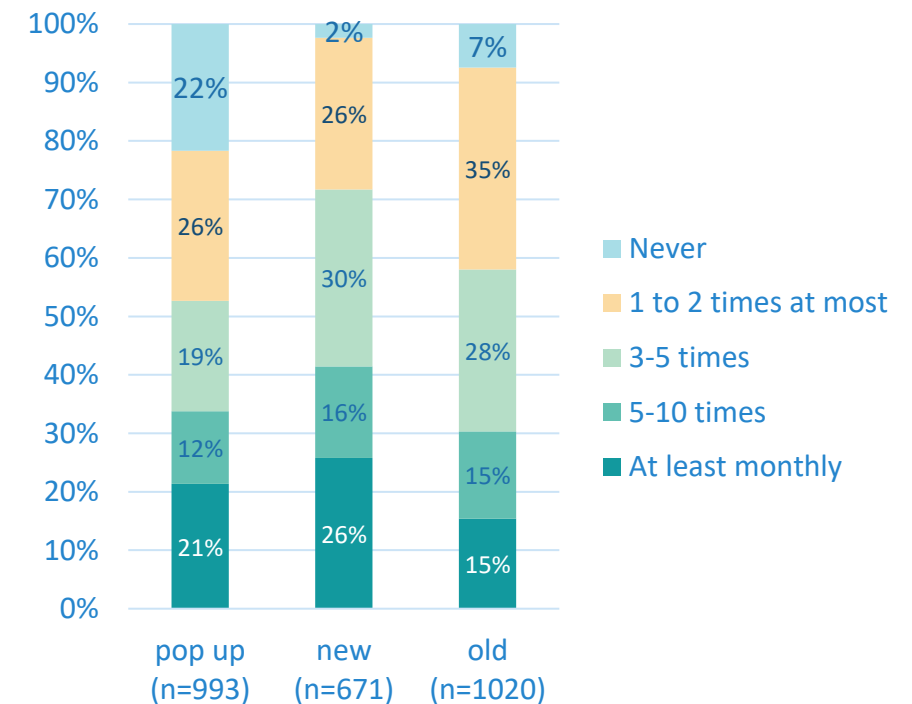
# Appendices



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

- Users sourced from the new list ('New' users) are more likely to:
  - Be aged 18-24 (12%)
  - Use Sorted frequently (at least 5 times in the past year) (42%)
- Users sourced from the old list ('Old' users) are more likely to:
  - Use Sorted 1-2 times or never in the past year (may be lapsed?) (42%)
- Users sourced via the popup are more likely to be:
  - Be aged 27-54 (49%)
  - Have not used Sorted in the last 12 months (may be new?) (22%)

Frequency of use by Source of Participant



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)	April 2025 (weighted)
All participants, <b>including N/A</b>			2599	3388	3364	3646	2503	2303
I have created a budget/money plan	69%	58%	57%	62%	58%	59%	61%	61%
I have reviewed or changed my KiwiSaver settings	45%	40%	42%	49%	48%	42%	42%	45%
I save/invest more than I used to			47%	49%	48%	47%	48%	50%
I have set and/or achieved a financial goal	58%	46%	47%	49%	47%	50%	50%	50%
I have a better idea of my retirement plan	61%	46%	46%	43%	45%	42%	42%	43%
I have set up an emergency fund / safety net*			39%	35%	34%	43%	45%	46%
I have reviewed or changed my investments	28%	25%	26%	30%	31%	29%	29%	31%
I have reviewed/ or changed my insurance(s)	27%	18%	19%	19%	19%	20%	22%	23%
I have reviewed or changed my mortgage settings	25%	25%	25%	19%	19%	16%	20%	23%
I am making more mortgage payments	22%	19%	19%	17%	17%	16%	16%	20%
I have reviewed or created a will	18%	15%	13%	12%	14%	14%	15%	14%
I have moved my debt to lower interest providers	20%	17%	17%	13%	12%	13%	11%	14%

Significantly greater/less  $p < 0.05$

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



Struggling but aspiring for a better life: Target users overindex on ‘having trouble managing money/debt’ as a reason to look for financial information, but ‘financial goals’ is also commonly cited among our target users.

What made you think about the topic from the last question in the first place? 2025	Male	Female	Under 35	35+	NZ European	NZ Māori	Pacific peoples
I had financial goals (e.g. car, house, wedding, travel etc)	38%	41%	63%	30%	37%	49%	52% ↓
I wanted to set up or alter a budget / spending plan	24%	34%	38%	28%	31%	34%	37%
I was having trouble managing money / debt	20%	26% ↓	31%	21%	22%	39%	37%
I had a change of circumstances (e.g. employment, flatting, family, relationships, income etc)	14%	23%	23%	19%	20%	24% ↓	21%
I wanted to keep up to date with new information / learn something new	25%	20% ↑	14% ↓	25%	20%	21%	23%
I want to retire soon	13%	9%	2%	14%	11%	4%	8%
I needed to reset my mortgage or loan	8%	9%	6%	10%	9%	7%	10%
I had a bit of extra money and wanted to look at investing	14%	8%	13%	9%	9%	7%	8%

—> Significant change from 2024  
 Significantly higher, significantly lower



# 2025 sees significantly more Māori and Pacific users coming to Sorted to figure out how to deal with debt or money concerns.

Think back to the last time you visited Sorted. Why did you do so? (Select all that apply) 2025	Male	Female	Under 35	35+	NZ European	NZ Māori	Pacific peoples
To use the calculators or tools	55%	57%	61%	55%	58%	46%	51%
To improve how I budget or save	27%	39%	47%	31%	33%	50%	41% ↓
To update / reassess my budget	23%	31%	36%	26%	29%	32%	35%
General curiosity	27%	20%	23%	22%	21%	23%	27%
To find out how to deal with my debt or money concerns	11%	19%	18%	16%	13%	31% ↑	34% ↑
To understand more about my money personality	14%	17%	20%	15%	13%	24%	34%
To get information on retirement or NZ Superannuation	24%	17%	9%	23%	21%	9%	12%
To get information about KiwiSaver	20%	16%	17%	17%	15%	17%	22%
To compare KiwiSaver providers (e.g. returns, fees etc)	21%	15%	16%	17%	17%	13%	19%
To find content and support to help with the rising cost of living	7%	11%	11%	10%	9%	12%	15%
To get advice on buying a house or property	8%	10%	16%	7%	8%	16%	12%
The website was recommended to me through a course	3%	5%	6%	4%	3%	10%	7%
To help me understand 'Buy now, pay later' services	2%	3%	4%	2%	2%	5%	8%

→ Significant change from 2024  
 Significantly higher, significantly lower



As a result of using Sorted younger users, Māori and Pacific users are more likely to undertake actions associated with better financial wellbeing.

However, a slight decline in the proportion of under 35s and Māori setting/achieving a financial goal is apparent in 2025.

Which of the following have you done as a result of using Sorted.org.nz? (excl N/A) 2025	Male	Female	Under 35	35+	NZ European	NZ Māori	Pacific peoples
Started saving or investing more than I used to	63%	63%	73%	58%	60%	65%	71%
Set up an emergency fund/safety net	55%	58%	67%	53%	55%	60%	61%
Reviewed or changed my investments	52%	43%	49%	44%	44%	37%	48%
Reviewed or changed my insurance(s)	30%	32% ↑	34%	31%	29%	39%	44%
Moved my debt to lower interest providers	27%	26%	30%	25%	23%	37%	39%
Reviewed or created a will	24%	21%	13%	24%	21%	17%	25%
Created a budget/money plan	64%	74%	82%	67%	70%	78%	78%
Set and/or achieved a financial goal	58%	61%	68% ↓	56%	59%	62% ↓	77%
Developed a better idea of my retirement plan	62%	52%	43%	59%	56%	43%	46%

— Significant change from 2024  
 Significantly higher, significantly lower





While still relatively high, some of our target audiences score Sorted more poorly than expected on trustworthiness of information.

Sorted also appears comparatively less transformative for NZ European users

How much do you agree or disagree with the following statements?** 2025	Male	Female	Under 35	35+	NZ European	NZ Māori	Pacific peoples	Asian
I trust the information from Sorted	0.81	0.86	0.74	0.88	0.91	0.73	0.64	0.63
Sorted has motivated me to take action	0.19	0.29	0.30	0.26	0.25	0.32	0.43	0.32
I only use Sorted for one or two things	0.21	0.08	0.10	0.13	0.20	-0.14	-0.35	-0.03
I trust Sorted with my personal information	0.11	-0.01	-0.03	0.05	0.09	-0.05	-0.18	-0.10
Sorted has changed how I manage my finances	-0.15	-0.08	-0.02	-0.12	-0.12	-0.02	0.05	-0.04
Sorted allows me to keep a close personal watch on my financial affairs	-0.29	-0.17	-0.14	-0.22	-0.25	-0.10	0.07	-0.22
I'm in a better financial position as a result of visiting Sorted	-0.01	-0.17	-0.10	-0.14	-0.10	-0.22	-0.23	-0.22
Thanks to Sorted, I save or invest more than I used to	-0.28	-0.35	-0.30	-0.34	-0.36	-0.39	-0.39	-0.14
Sorted allows me to achieve financial goals I was previously unable to reach	-0.41	-0.43	-0.37	-0.44	-0.48	-0.25	-0.14	-0.24
I share the financial information I get from Sorted.org.nz with others	-0.56	-0.43	-0.47	-0.47	-0.51	-0.34	-0.37	-0.51

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

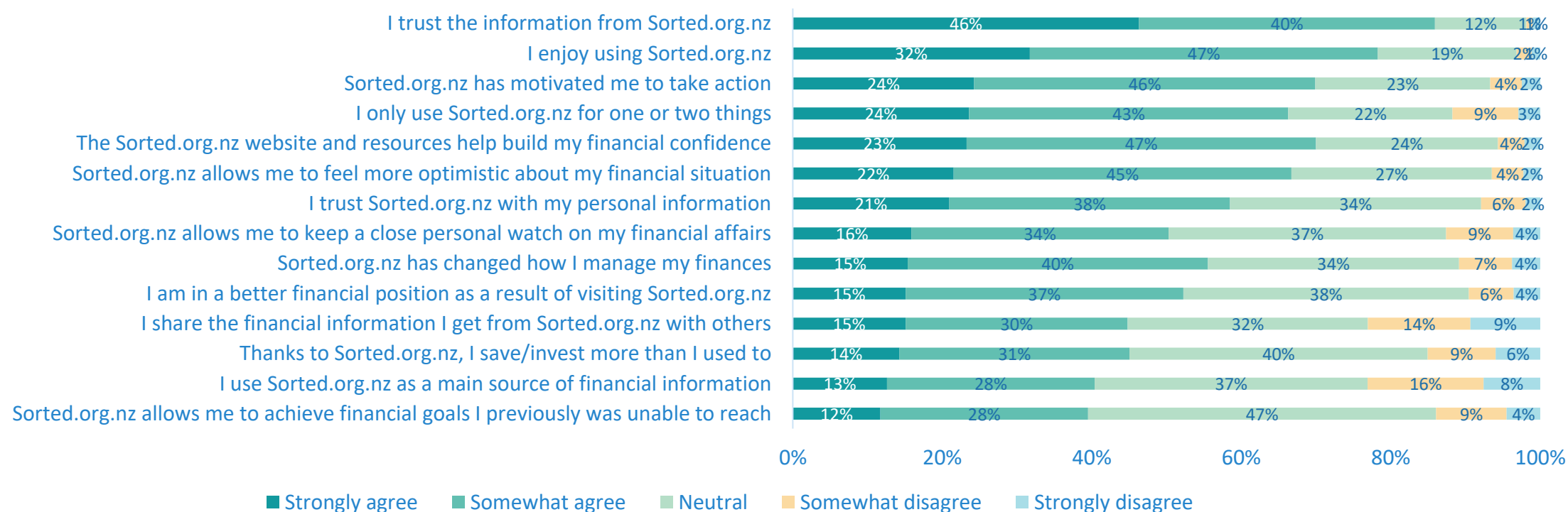
\*\*excludes statements where no significant differences are apparent

Significantly higher, significantly lower



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.

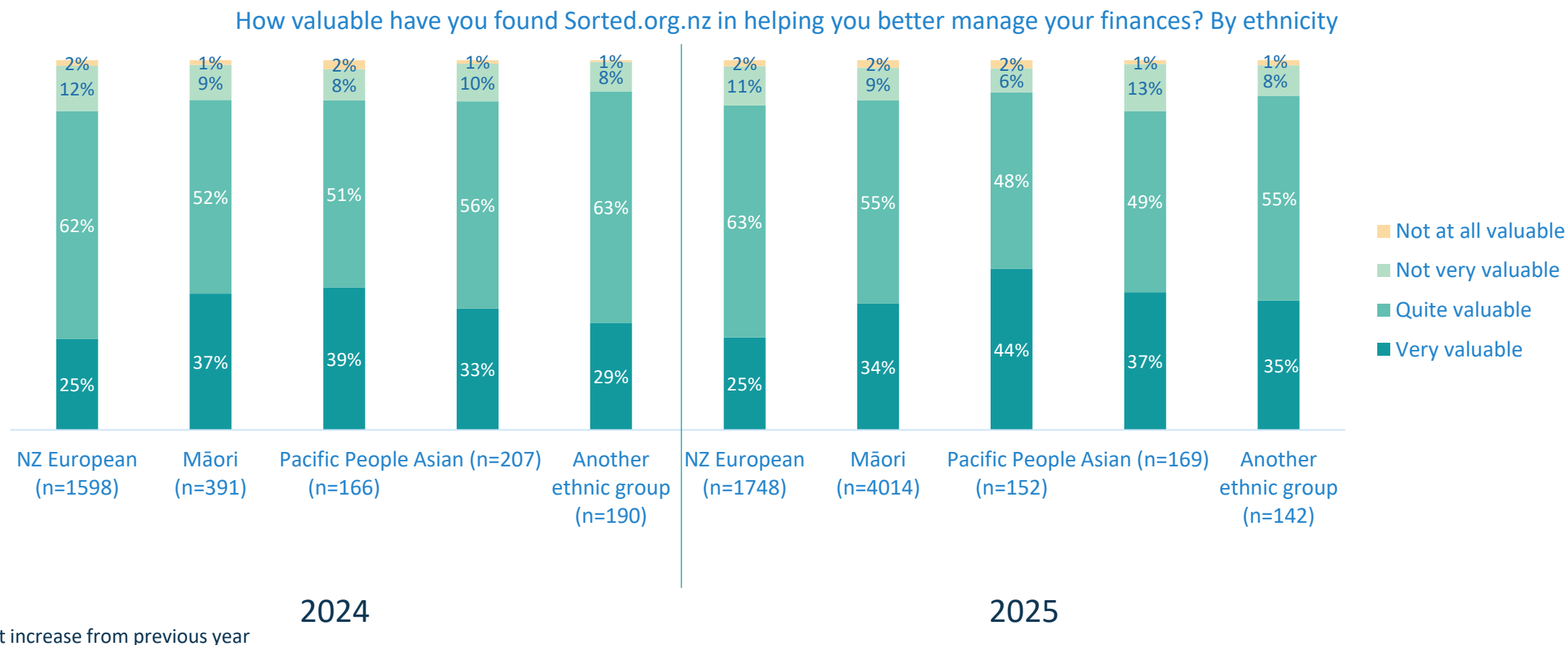
### Q15 – How much do you agree or disagree with the following statements [2025]?



Total sample; Weighted; base n = 2303 (have used in last 12 months)



Pacific People are still the most inclined to say they found Sorted very valuable for helping them manage their finances.



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

Column % [2025]	Sinking badly + Sinking a bit + Just treading water	Starting to swim comfortably + Swimming happily + Flying ahead
Column Population	<b>1235</b>	<b>1449</b>
How to budget	69%	45%
How to build up savings	67%	53%
How to make investments	59%	65%
How to manage debt	58%	27%
How to manage your money during a serious crisis	55%	45%
How to draw up a will	51%	45%
How to plan for retirement	51%	61%
How to teach kids about money management	46%	39%
Information about KiwiSaver	42%	45%
How to buy your first home	34%	25%
How to insure your assets	31%	32%
How to draw down (spend) your savings in retirement	31%	44%
Resources and content based on the Māori world view	16%	13%
Content in te reo Māori	8%	7%
None of the above	1%	2%



Māori users rate Sorted language comparatively more poorly than the other ethnicities, while under 35s are particularly supportive of the usefulness of tools and calculators.

Thinking about Sorted.org.nz, please rate your experience of** 2025	Male	Female	Under 35	35+	NZ European	NZ Māori	Pacific peoples	Asian
Language used (the words and the way it is written)	0.20	0.24	0.19	0.24	0.26	0.06	0.07	0.28
Usefulness of the guides	0.05	-0.03	-0.12	0.02	0.01	0.11	0.08	-0.25
Usefulness of the tools and calculators	0.59	0.64	0.72	0.61	0.64	0.61	0.55	0.60

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

\*\*excludes statements where no significant differences are apparent



As usual, our target audiences are hungry for all types of information particularly around budgeting and building up savings.

Which of the following information about finances would be relevant or useful to you? 2025	Male	Female	Under 35	35+	NZ European	NZ Māori	Pacific peoples
How to make investments	60%	63%	68%	60%	61%	63%	64%
How to build up savings	50%	63%	73%	53%	56%	69%	75%
How to budget	45%	60%	71%	49%	52%	67%	77%
How to plan for retirement	55%	57%	46%	60%	56%	50%	57%
How to manage your money during a serious crisis	43%	52%	52%	48%	47%	58%	66%
How to draw up a will	42%	50%	46%	49%	46%	60%	62%
How to teach kids about money management	36%	45%	40%	43%	39%	60%	58%
Information about KiwiSaver	42%	44%	47%	42%	42%	46%	53%
How to manage debt	33%	44%	50%	37%	35%	60%	72%
How to draw down (spend) your savings in retirement	43%	36%	24%	44%	39%	33%	33%
How to insure your assets	30%	32%	37%	29%	30%	38%	37%
How to buy your first home	23%	32%	53%	19%	24%	45%	50%
Resources and content based on the Māori world view	9%	16%	17%	14%	10%	49%	22%
Content in te reo Māori	5%	9%	10%	7%	5%	28%	14%



Step-by-step programmes are of comparatively greater appeal to all four of our targeted audiences, as are daily/weekly tips and updates aligned to goals.  
Personalised dashboards are of particular appeal to the under 35s.

	Male	Female	Under 35	35+	NZ European	NZ Māori	Pacific peoples	Asian
Calculators	0.74	0.72	0.68	0.74	0.83	0.45	0.29	0.65
Topic guides (budgeting, mortgages, retirement, investing...)	0.50	0.51	0.38	0.55	0.52	0.46	0.47	0.45
Personalised dashboard where you can track your progress	0.31	0.36	0.42	0.32	0.37	0.38	0.28	0.12
A step-by-step programme to help you improve your financial position (eg. get out of debt, save an emergency fund etc)	0.12	0.28	0.39	0.19	0.20	0.45	0.45	0.19
An expert answering questions from readers	0.13	0.02	-0.13	0.11	0.07	-0.09	-0.19	0.04
Financial guides on life events (getting married, buying a car, moving house...)	-0.01	0.02	0.21	-0.05	-0.02	0.04	0.17	0.15
Daily or weekly tips and updates aligned to your goal	-0.22	-0.11	-0.07	-0.16	-0.15	0.00	0.07	-0.28
Stories of real people who have learned to manage their finances better	-0.51	-0.55	-0.63	-0.52	-0.56	-0.49	-0.39	-0.43
Discussion forum or chat	-0.97	-1.11	-1.09	-1.07	-1.11	-1.11	-1.02	-0.83

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

