



KIWISAVER CONTRIBUTIONS

BY ORGANISATION INDUSTRY, SIZE & AGE OF EMPLOYEES

This graphic summarises research on patterns of Pay As You Earn (PAYE) contributions to KiwiSaver with a focus on organisation size, age groups and industry. This work, commissioned by Te Ara Ahunga Ora Retirement Commission, uses administrative data from Stats NZ's Integrated Data Infrastructure and builds on previous work analysing employee contributions.

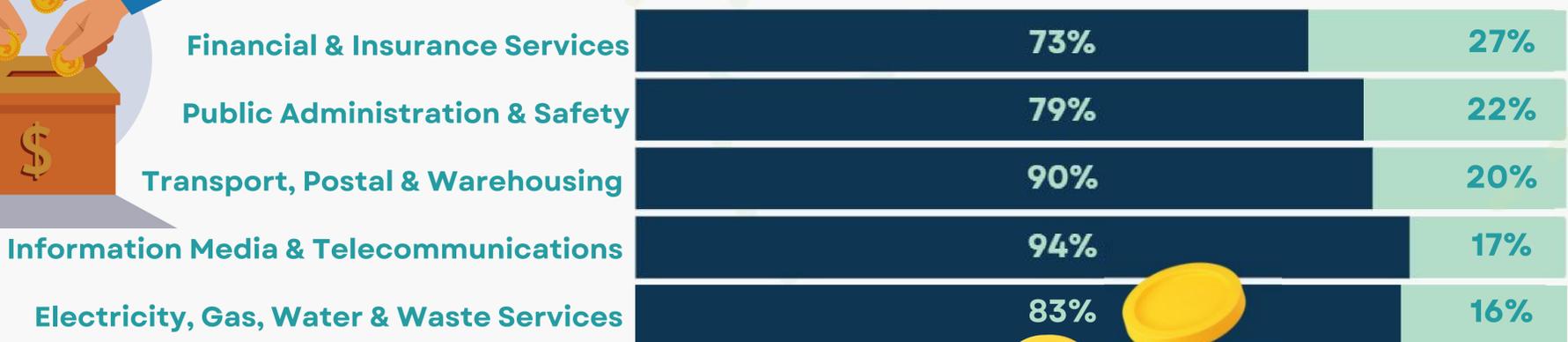
EMPLOYER CONTRIBUTION RATES BY INDUSTRY

1 in 3 employees contribute above the minimum (default) rate of 3%, however, less than 10% of employees receive employer contributions above the minimum rate of 3%. Some industries, such as Financial and Insurance Services and Public Administration and Safety, are more likely to contribute at a higher rate.



PROPORTION OF EMPLOYEES RECEIVING AN EMPLOYER CONTRIBUTION

■ 3% or less ■ more than 3%



EMPLOYER CONTRIBUTION BY FIRM SIZE



Employees working at both very small and very large firms are more likely to receive a higher employer contribution than those working in mid-sized firms.

SHARE OF EMPLOYEES RECEIVING >3%
SHARE OF ORGANISATIONS CONTRIBUTING >3%



EMPLOYER CONTRIBUTION BY EMPLOYEE AGE

CONTRIBUTIONS	UNDER 18	OVER 66*
EMPLOYEES	45%	39%
EMPLOYERS	42%	36%

Although employer contributions for under 18s and over 66s are not compulsory, 42% of employees under 18s and 36% over 66s receive employer contributions. At the same time, 45% of under 18s and 39% of over 66s make employee contributions.

