

Policy Report

KiwiSaver

Employer Contribution Insights



**TE ARA
AHUNGA ORA**
Retirement Commission



**NEW ZEALAND POLICY
RESEARCH INSTITUTE**
TE KĀHUI RANGAHAU MANA TAURITE

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The IDI research was conducted by Lisa Meehan and Linda Kirkpatrick at the New Zealand Policy Research Institute on behalf of Te Ara Ahunga Ora Retirement Commission

Disclaimer:

These results are not official statistics. They have been created for research purposes from the Integrated Data Infrastructure (IDI) which is carefully managed by Stats NZ. For more information about the IDI please visit <https://www.stats.govt.nz/integrated-data/>.

The results are based in part on tax data supplied by Inland Revenue to Stats NZ under the Tax Administration Act 1994 for statistical purposes. Any discussion of data limitations or weaknesses is in the context of using the IDI for statistical purposes, and is not related to the data's ability to support Inland Revenue's core operational requirements.



Background

In 2024 Te Ara Ahunga Ora Retirement Commission (the Commission) commissioned the New Zealand Policy Research Institute (NZPRI) at AUT to carry out research using newly available information in Stats NZ's Integrated Data Infrastructure (IDI), which allowed KiwiSaver contribution rates to be investigated using administrative data.

Since this can be linked to other data within the IDI, it allows the distribution of contribution rates to be investigated by gender, as well as ethnicity and other demographic and socioeconomic characteristics. The findings were published in 2024¹.

This year the Commission again worked with NZPRI to use this data to gain further understanding of the patterns of contributions to KiwiSaver with a focus on employer contributions. In particular this study focuses on:

- insights into KiwiSaver employer contributions by organisation size to supplement the information gathered related to industry type in the previous study.
- understanding KiwiSaver employer contributions for those aged under 18 and over 65 as these two groups are exempt from the requirement for employers to make KiwiSaver contributions.

Due to data limitations, this research study is restricted to KiwiSaver members who earn Pay As You Earn (PAYE) income from wages and salary, and does not include other forms of income (e.g. self-employment income). In addition, the focus is on Section 64 employee and employer contributions² and not voluntary or lump sum contributions. Therefore, we use administrative data for all salary and wage earners with Section 64 employee and employer contributions for the year ended March 2023 to compile this report. More details about the data and population of interest are available in the original report from 2024.³

1 [Newly released data highlights 36% gender gap on KiwiSaver contributions | Retirement Commission Te Ara Ahunga Ora.](#)

2 As set out in Section 64 of the KiwiSaver Act, the minimum contribution rate for an employee who is a member of KiwiSaver is 3%. Employees can decide to contribute at a higher rate of 4%, 6%, 8% or 10%. If an employee contributes, employers must make a compulsory minimum contribution of 3% towards their eligible employees' KiwiSaver funds. The employer is not required to make these contributions before an employee turns 18 or after the employee turns 65.

3 [NZPRI Kiwisaver contributions research report](#)

Key findings

Fewer than 10% of employees receive employer contributions above the minimum rate of 3%, however employees in some industries, such as Financial and Insurance Services and Public Administration and Safety⁴, are more likely to receive an employer contribution at a higher rate. Employees working at both very small and very large organisations are more likely to receive a higher employer contribution than those working in mid-sized organisations.

Approximately 12% of organisations are contributing at more than the minimum rate of 3% with wide variations across industries. For example, 20% of organisations in the Financial and Insurance Services industry contribute more than the minimum, compared to only 8% of organisations in Accommodation and Food Services. The share of organisations contributing above the minimum also varies by organisation size, with both small and large organisations more likely to contribute at higher rates than mid-sized organisations.

While under 18s and over 65s do not benefit from the Government contribution and are not legally entitled to an employer match, many still contribute to KiwiSaver. In fact, 45% of wage and salary earners aged under 18 and just under 40% of those over 66⁵, make employee contributions. Nearly all of those making an employee contribution are receiving an employer contribution, even though this is not legally required. Specifically, 42% of under 18s receive an employer contribution and 36% of over 66s receive an employer contribution.

Nearly two-thirds of organisations make KiwiSaver contributions for some or all employees under age 18 and about 40% of organisations make contributions for some or all employees over age 66. However, there are variations across different industries. Public Administration and Safety has the largest number of organisations contributing for these groups, whereas Agriculture, Forestry, Fishing and Mining have the smallest number of organisations contributing. Larger organisations are more likely to be contributing compared to smaller organisations.

4 Public Administration and Safety includes: Local Government Administration; Central Government Administration, Defence and Local Safety [Ariā - Classifications](#).

5 We use 66+ in this analysis as the 65+ age group would include 64-year-olds who turn 65 during the year. We therefore create a group where everyone is at least 65 for the entire year.



Detailed findings

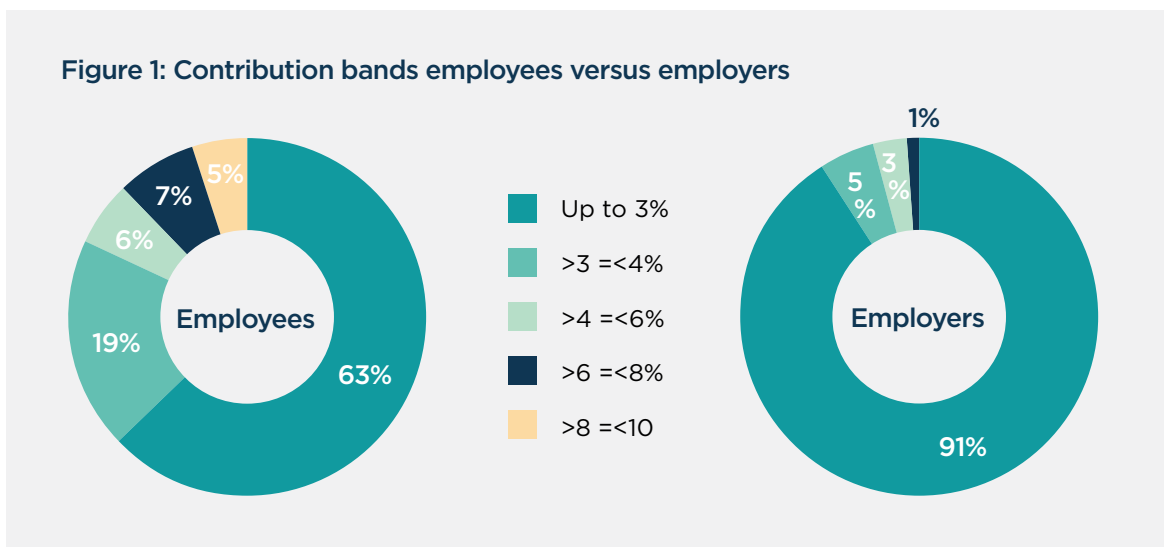
Employer KiwiSaver contributions above the minimum rate

We undertake analysis from two different perspectives. First, we consider the number and share of employees who receive an employer KiwiSaver contribution above the minimum rate. Second, we examine the number and share of organisations that contribute more than the minimum rate.

Analysis of number of employees receiving an employer contribution higher than the minimum rate:

On average, employees contribute at higher rates than employers (see Figure 1)

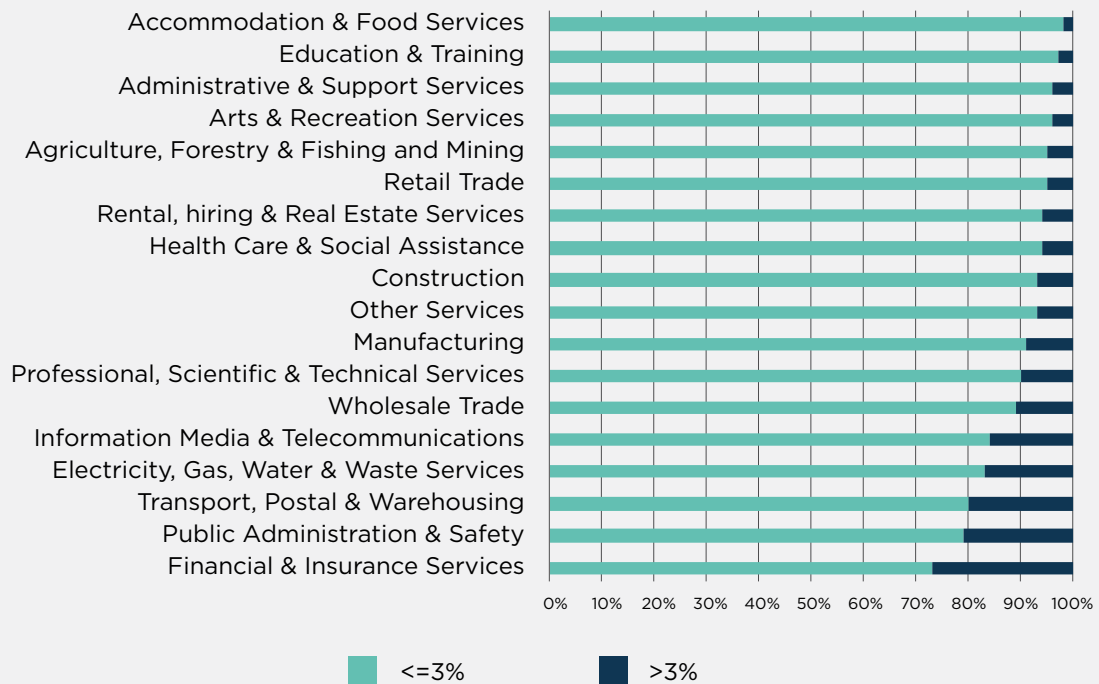
- 1 in 3 employees contribute above the minimum (default) rate of 3%
- Fewer than 1 in 10 workers receive employer contributions above the minimum rate of 3%



Employer contribution rates vary across industries (see Figure 2 and Appendix Tables 1 & 2)

- Industries where employees are more likely to receive an employer contribute at higher than the minimum rate:
 - Financial and Insurance Services (1 in 4 have an employer contribution above 3%)
 - Public Administration & Safety (1 in 5 have an employer contribution above 3%)
- Industries where employees are less likely to receive an employer contribution above the minimum rate:
 - Accommodation and Food Services (fewer than 2% receive an employer contribution above the minimum level)
 - Education and Training (3% receive an employer contribution above the minimum level)
- When controlling for other factors, employees working in all industries have lower employer contribution amounts and rates compared to employees working in Financial and Insurance Services (see Appendix Table 3).

Figure 2: Employer contribution bands by industry: % of employees



Employer contributions also vary by organisation size, although the pattern is not linear. Employees working at both very small and very large organisations more likely to receive an employer contribution at rates higher than 3% compared to mid-sized organisations (see Figure 3 and Appendix Tables 1 & 2).

- Almost 10% of employees who work at organisations with 1 to 5 employees receive an employer contribution higher than 3%
- Approximately 5% of employees at organisations with 6-9; 10-19; 20-49; and 50-99 employees receive an employer contribution higher than 3%
- About 12% of employees who work at organisations with more than 100 employees receive an employer contribution higher than 3%
- When controlling for other factors, those who work at organisations with 1-5 employees are more likely to receive a higher employer contribution amount and rate compared to all other organisation sizes (see Appendix Table 3).

Figure 3: Employer contribution bands by organisation size: percentage of employees

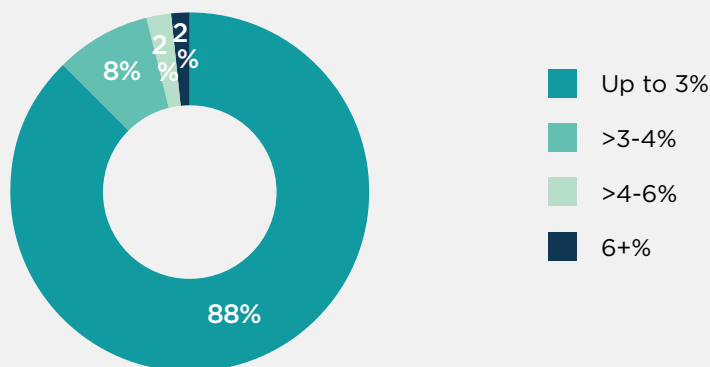


Analysis of number of organisations where employers contribute at higher than the minimum rate⁶:

The majority of organisations (88%) are contributing at the minimum rate of 3% (see Figure 4)

- About 12% of organisations contribute at more than the minimum rate of 3%, with most of these organisations contributing around 4%. Only a very small percentage contribute at rates above 4%

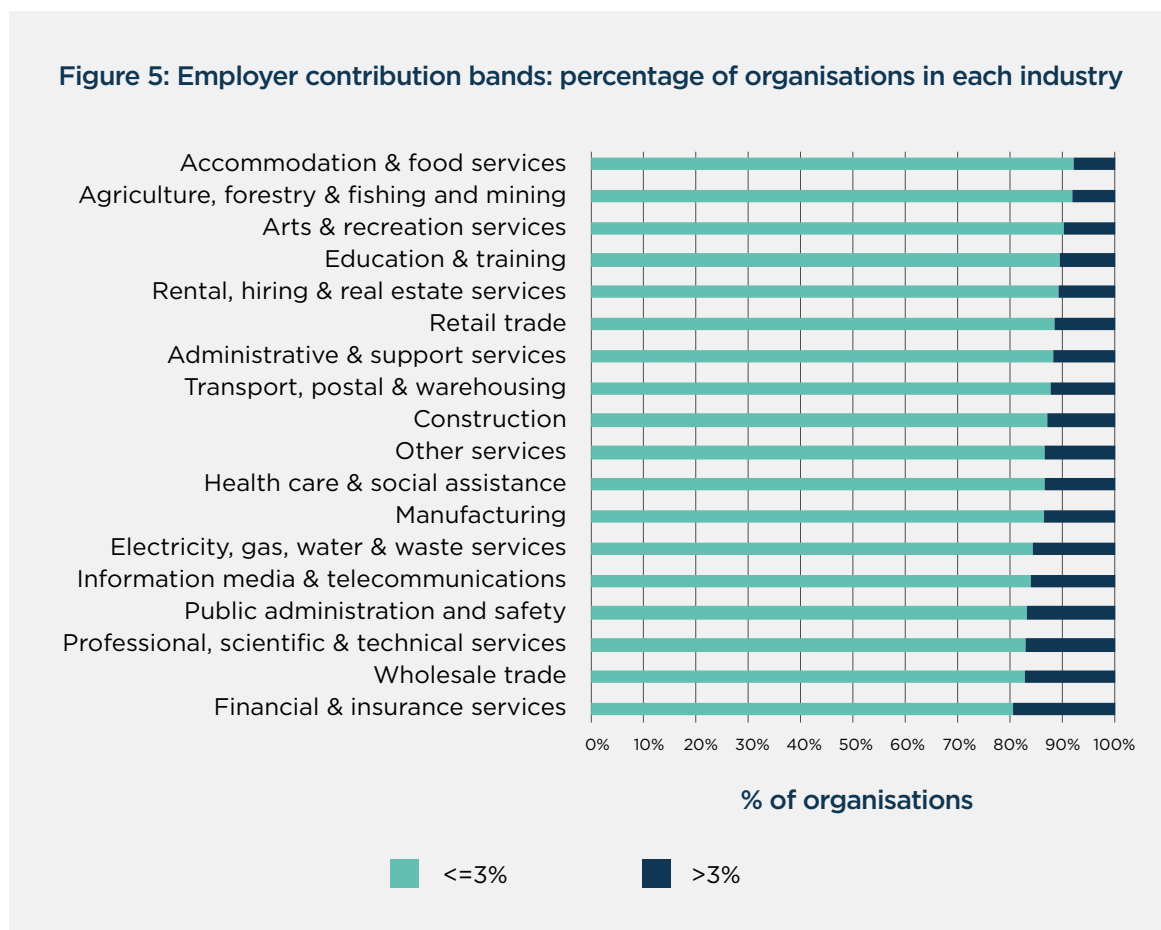
Figure 4: Employer contribution bands: percentage of organisations



⁶ This analysis is based on the average employer contribution across all employees aged 18-64 years within an organisation (zero employer contributions are excluded).

There are large variations in the share of organisations that contribute above the minimum rate across industries (see Figure 5):

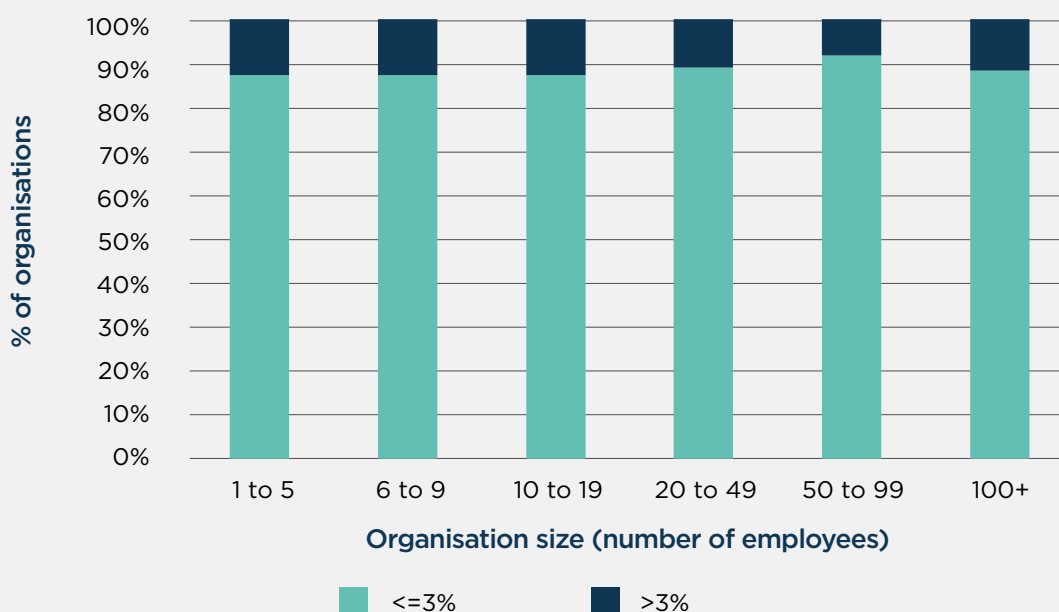
- Fewer than 8% of organisations in the Accommodation and Food Services sector and only 8% of organisations in Agriculture, Forestry and Fishing and Mining contribute more than 3%
- Almost 20% of organisations in the Financial Services and Insurance sector and 17% of organisations in Wholesale Trade contribute more than 3%



Contributions also vary by organisation size, although the pattern is not linear (see Figure 6).

- About 12% of organisations that have 1 - 5 employees, 6 - 9 employees, and 10 - 19 employees contribute more than the minimum rate
- Around 11% of organisations with 20 - 49 employees contribute more than the minimum rate
- Only 8% of organisations with 50 - 99 employees contribute more than the minimum rate
- Just under 12% of organisations with 100 or more employees contribute more than the minimum rate.

Figure 6:
Employer contribution bands: percentage of organisations by organisation size



Employer KiwiSaver contributions for under 18s and age 66+

We again analyse this from two different perspectives. First, we consider the number and share of employees in these age groups who receive employer KiwiSaver contributions. Second, we examine the number and share of organisations making employer contributions for these groups.

Analysis of number of employees under age 18 and over age 66 receiving an employer contribution:

Approximately 45% of wage and salary earners aged under 18 make employee contributions and 42% receive employer contributions.

- The share of under 18-year-olds making employee contributions and receiving employer contributions is similar across genders. About 46% of females and 45% of males under 18 make employee contributions, while 42% of females and 41% of males under 18 receive employer contributions.

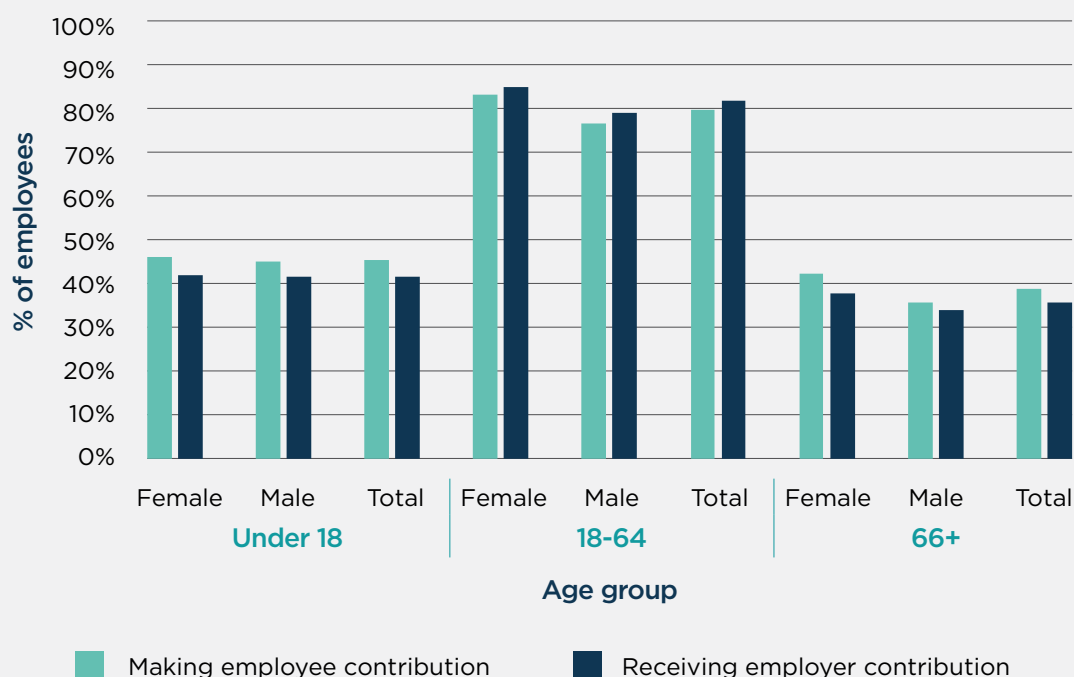
Approximately 39% of wage and salary earners aged 66+ make employee contributions and almost 36% receive employer contributions.

- The share of women aged 66+ making employee contributions is higher than that of men aged 66+ (42% versus 36%). Similarly, the share of women aged 66+ receiving employer contributions is higher than that of men aged 66+ (38% versus 34%).

Not surprisingly given the lack of incentives for these age groups, those contributing represent a lower proportion when contrasted to the population aged 18-64. Approximately 80% of wage and salary earners aged 18-64 make employee contributions and receive employer contributions (see Figure 7)⁷.

⁷ Not all salary and wage earners aged 18-64 are eligible for KiwiSaver as those on temporary work and student visas do not qualify. In addition, there may be salary and wage earners who are members of other superannuation schemes who are not KiwiSaver members.

Figure 7:
Percentage of employees making contributions and receiving employer contributions



Analysis of number of organisations in New Zealand where employers contribute for under age 18 and those over age 66

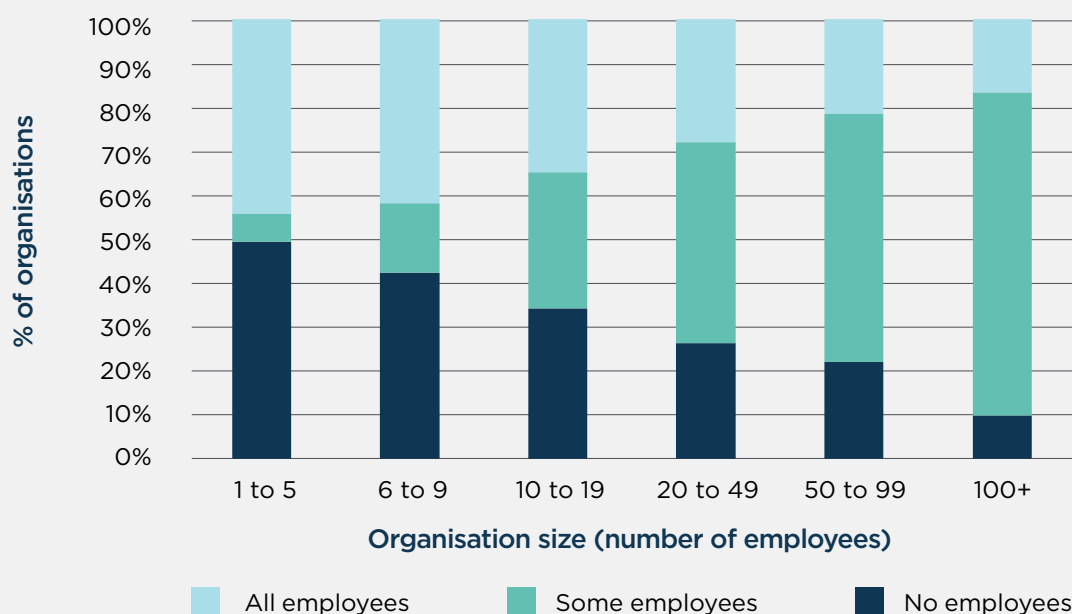
Focus on organisation specific features of employer contributions for those aged under 18

Almost two-thirds (64%) of organisations pay KiwiSaver employer contributions for some or all of their employees aged under 18. Slightly more organisations pay employer contributions for female employees than for males.

In general, larger organisations are more likely to make KiwiSaver contributions for employees aged 18 and under (see Figure 8).

- About 90% of organisations with 100+ employees contribute to KiwiSaver for some or all of their employees aged under 18. In contrast 50% of organisations with 1 to 5 employees do not contribute any KiwiSaver for employees aged under 18.
- There are slight gender differences. In particular 53% of organisations with 1 to 5 employees do not contribute any KiwiSaver for female employees aged under 18, compared to 51% for male employees.

Figure 8: Percentage of organisations making employer contributions for none, some or all employees aged under 18 by organisation size



There are variations across industries (see Figure 9). Just over 80% of organisations in Public Administration and Safety contribute to KiwiSaver for some or all employees under 18. However, 52% of organisations in Agriculture, Forestry, Fishing and Mining do not contribute to KiwiSaver for any employees aged under 18 - the highest of any industry.

When looking at which organisations are more likely to make KiwiSaver contributions for all employees under 18:

- 55% of organisations in Construction pay KiwiSaver contributions for all their employees aged under 18
- 50% of organisations in Financial and Insurance services pay KiwiSaver contributions for all their employees aged under 18

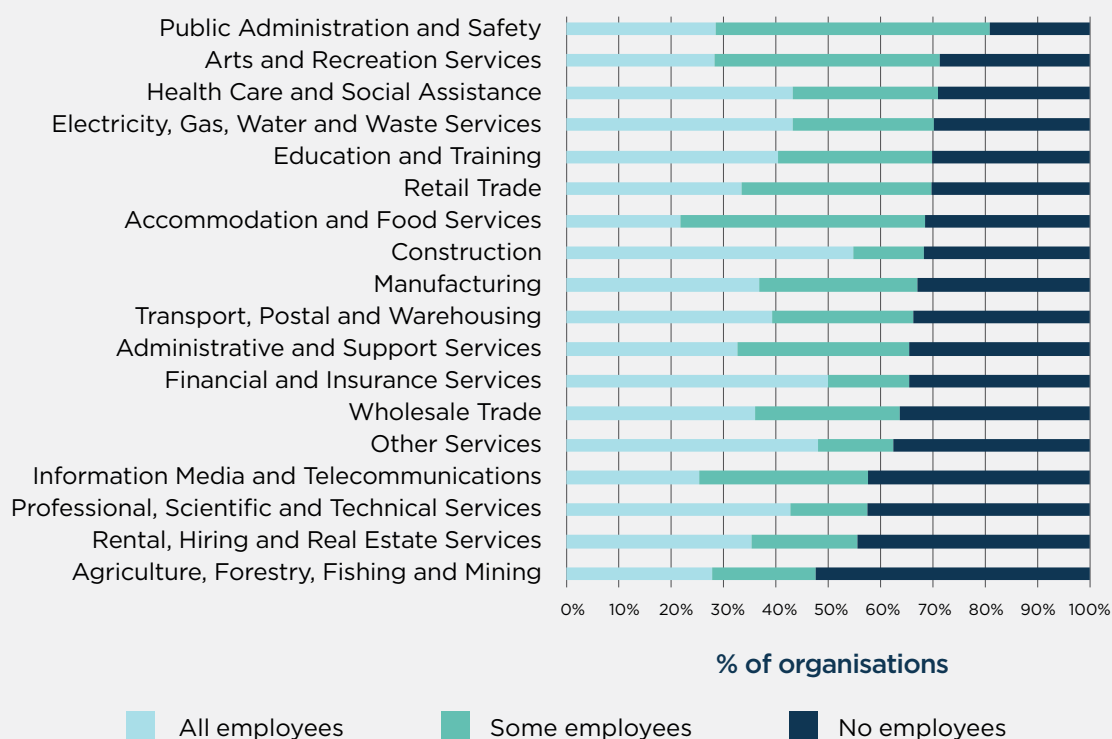
Contribution patterns by gender are similar across industries, both for those with high and low employer contributions:

- For both males and females aged under 18, the industry with the highest number of organisations making employer contributions for some or all of their employees are those in Public Administration and Safety (82% of organisations make contributions for some or all females and 80% for males)
- In contrast 57% of organisations in Agriculture, Forestry, Fishing and Mining do not contribute to KiwiSaver for female employees aged under 18, and 55% of organisations in this industry do not contribute for male employees aged under 18 - the highest of any industry.

When considering which organisations are most likely to pay contributions for all employees under age 18, gender differences are observed across industries:

- 57% of organisations in Financial and Insurance services pay KiwiSaver to all of their female employees aged under 18
- 56% of organisations in Construction pay KiwiSaver to all of their male employees aged under 18

Figure 9: Percentage of organisations making employer contributions for none, some or all employees aged under 18 by industry



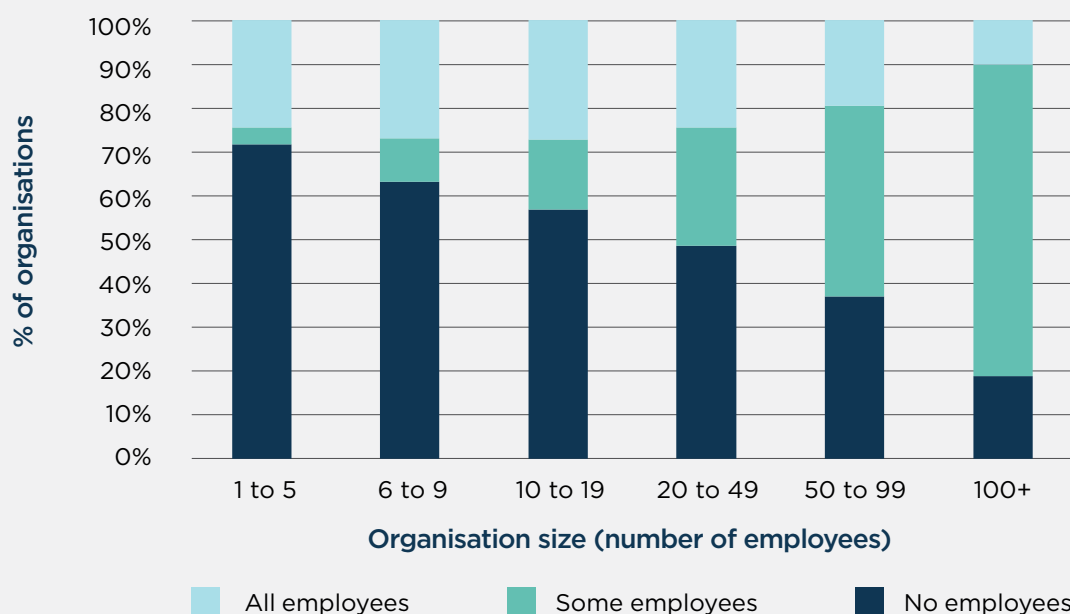
Focus on organisation specific features of employer contributions for those aged 66 and over

On average, 42% of organisations pay KiwiSaver employer contributions for some or all employees aged 66 and over. Slightly more organisations pay employer contributions for female employees than for males.

The general trend is that the larger the organisation size, the more likely organisations are to contribute KiwiSaver for employees aged 66 and over (see Figure 10):

- 80% of organisations with 100+ employees make KiwiSaver employer contributions for some or all employees aged 66 and over, while only 28% of organisations with 1 to 5 employees do so
- There are slight differences in the contribution patterns for females versus males. In particular 70% of organisations with 1 to 5 employees do not contribute any KiwiSaver for female employees aged 66 and over, compared to 75% for male employees.

Figure 10: Percentage of organisations making employer contributions for none, some or all employees aged 66 and over by organisation size



There are variations across industries (see figure 11). Almost 70% of organisations in Public Administration and Safety contribute to KiwiSaver for some or all employees aged 66 and over. In contrast 73% of organisations in Agriculture, Forestry, Fishing and Mining do not contribute to KiwiSaver for any employees aged 66 and over - the highest of any industry.

When looking at organisations most likely to make KiwiSaver contributions for all employees over 66:

- 33% of organisations in Professional, Scientific and Technical Services make KiwiSaver contributions for all employees over 66
- 30% of organisations in Wholesale Trade make KiwiSaver contributions for all employees over 66

The industry with the highest level of organisations paying contributions is similar for both males and females. Almost three-quarters (73%) of organisations in Public Administration and Safety contribute to KiwiSaver for some or all female employees aged 66 and over, while 65% contribute for some or all male employees aged 66 and over.

However, there are differences when it comes to industries with low levels of organisations paying contributions to males and females over age 66:

- 74% of organisations in Agriculture, Forestry, Fishing and Mining do not contribute to KiwiSaver for any female employees aged 66 and over - the highest of any industry for females
- 75% of organisations in Rental, Hiring and Real Estate Services do not contribute KiwiSaver for male employees aged 66 and over - the highest of any industry for males

When considering organisations that pay contributions for all employees over age 66 the two top industries are the same for both female and male employees:

- 41% of organisations in Electricity, Gas, Water and Waste Services and in Professional, Scientific and Technical Services pay KiwiSaver to all of their female employees aged 66 and over
- 32% of organisations in Professional, Scientific and Technical Services and 30% of organisations in Electricity, Gas, Water and Waste Services pay KiwiSaver to all of their male employees aged 66 and over

Figure 11: Percentage of organisations making employer contributions for none, some or all employees aged 66 and over by industry



Conclusions

Employees, on average, contribute to KiwiSaver at higher rates than employers. More than a third of employees contribute above the minimum rate of 3%, whereas fewer than 10% receive employer contributions above 3%. Employees in the Financial and Insurance and the Public Administration and Safety sectors are more likely to receive employer contributions above 3% (25% and 20% respectively). Organisation size plays a role too with employees working at both very small and very large organisations more likely to receive an employer contribution at rates higher than 3% compared to mid-sized organisations.

When looking at the share of organisations paying more than the minimum employer contribution, only 12% of organisations contribute more than 3%. There are wide variations across industries with 20% of organisations in the Financial and Insurance Services sector contributing more than the minimum compared to less than 8% of organisations in Accommodation and Food Services. Fewer mid-sized organisations contribute above the minimum compared to both small and large organisations.

For employees aged under 18, despite no auto-enrolment or legal requirement for matching employer contributions, 45% make employee contributions and 42% receive employer contributions. Among employees aged over 66, contribution rates are lower with 39% making contributions and 36% receiving employer contributions. As expected, this is well below the rates for the salary and wage earners aged 18-64, where employers are legally obliged to contribute if the employee does and employees qualify for the government contribution. In this group, approximately 80% of employees are make and receive contributions.

Looking at prevalence of organisations paying employer contributions for workers aged under 18, almost two-thirds contribute to KiwiSaver for some or all of their employees aged under 18. Larger organisations are more likely to contribute: over 90% of organisations with more than 100 employees contributing to KiwiSaver for some or all of their employees under age 18. In contrast 50% of organisations with 1 to 5 employees do not contribute to KiwiSaver for any employees aged under 18.

There are again large variations across industries. More than 80% of organisations in Public Administration and Safety pay KiwiSaver to some or all of their employees under age 18, while 57% of organisations in Agriculture, Forestry, Fishing and Mining do not make contributions for any of their employees under age 18.

Looking at prevalence of organisations paying employer contributions for those aged over 66, just over 40% of organisations make employer contributions for some or all of their employees in this age group. Larger organisations are more likely to contribute: over 80% of organisations with more than 100 employees contribute to KiwiSaver for some or all of their employees aged 66 and over. In contrast 28% of organisations with 1 to 5 employees do not contribute to KiwiSaver for any of their employees aged 66 and over.

Industry differences are again stark. More than 70% of organisations in Public Administration and Safety pay KiwiSaver contributions to some or all of their employees aged 66 and over, while more than 70% of organisations in Agriculture, Forestry, Fishing and Mining do not make contributions for any of their employees in this age group.



Appendix

Table 1 KiwiSaver contribution rates by characteristics, non-zero employer contributions
(April 2022 – March 2023 financial year)

	Employee share (%) 100.0%	Mean real earnings (Dec2022\$)	Median real earnings (Dec2022\$)	Mean contribution amount (Dec2022\$)	Median contribution amount (Dec2022\$)	Mean contribution rate (% of gross earnings)	Median contribution rate (% of gross earnings)
Total	(2,174,319)	66,671	59,014	2,005	1,667	2.9%	3.0%
Gender							
Female	50.9%	56,696	51,430	1,683	1,443	2.9%	3.0%
Male	49.1%	77,033	67,342	2,339	1,918	2.9%	3.0%
Unknown	0.0%	55,003	44,782	1,260	0,702	2.2%	2.8%
Age							
<18	3.3%	14,407	10,493	0,279	0,149	2.0%	2.4%
18-24	15.8%	37,796	37,223	1,097	1,008	2.8%	3.0%
25-29	11.7%	58,408	58,165	1,708	1,642	2.9%	3.0%
30-34	12.0%	67,392	63,698	1,967	1,776	2.8%	3.0%
35-39	10.5%	75,406	68,275	2,244	1,927	2.9%	3.0%
40-44	9.5%	81,905	71,550	2,474	2,034	2.9%	3.0%
45-49	9.5%	85,413	72,784	2,614	2,086	3.0%	3.0%
50-54	9.6%	83,985	70,900	2,605	2,052	3.0%	3.0%
55-59	8.5%	79,416	67,752	2,486	1,962	3.0%	3.0%
60-64	6.8%	72,799	63,100	2,267	1,788	3.0%	3.0%
65+	2.7%	62,414	53,072	1,872	1,378	3.1%	3.0%
Unknown	0.0%	72,555	68,239	1,940	1,994	2.2%	3.0%
Ethnicity							
European	56.3%	71,845	61,901	2,214	1,785	3.0%	3.0%
Māori	16.5%	53,598	50,166	1,580	1,411	2.8%	3.0%
Pacific	7.4%	55,035	53,867	1,597	1,518	2.8%	3.0%
Asian	16.0%	66,998	62,027	1,895	1,645	2.7%	3.0%
MELAA	1.8%	65,889	58,616	1,874	1,544	2.7%	3.0%
Other	1.8%	73,255	65,863	2,245	1,886	3.0%	3.0%
Unknown	0.3%	48,733	32,674	1,208	0,543	2.3%	3.0%
NZ Born							
Yes	66.2%	64,565	57,003	1,971	1,641	2.9%	3.0%
No	33.8%	70,789	62,846	2,070	1,722	2.8%	3.0%
Married							
Yes	24.9%	81,718	70,684	2,524	2,045	3.0%	3.0%
No	75.1%	61,677	55,677	1,832	1,558	2.9%	3.0%

	Employee share (%) 100.0%	Mean real earnings (Dec2022\$)	Median real earnings (Dec2022\$)	Mean contribution amount (Dec2022\$)	Median contribution amount (Dec2022\$)	Mean contribution rate (% of gross earnings)	Median contribution rate (% of gross earnings)
Total	(2,174,319)	66,671	59,014	2,005	1,667	2.9%	3.0%
No. of dependents							
0	68.6%	62,674	56,595	1,870	1,589	2.9%	3.0%
1	14.2%	73,638	64,758	2,237	1,856	2.9%	3.0%
2	11.8%	79,910	68,912	2,456	1,978	3.0%	3.0%
3	4.0%	74,449	62,732	2,264	1,779	2.9%	3.0%
4+	1.4%	57,999	51,088	1,711	1,406	2.8%	3.0%
Deprivation							
1 (lowest)	10.4%	84,029	68,713	2,645	1,976	3.0%	3.0%
2	10.0%	78,760	66,245	2,441	1,899	3.0%	3.0%
3	9.8%	74,077	63,822	2,266	1,820	2.9%	3.0%
4	9.9%	71,229	62,831	2,161	1,786	2.9%	3.0%
5	9.9%	68,051	61,096	2,047	1,733	2.9%	3.0%
6	10.0%	64,900	59,662	1,934	1,684	3.0%	3.0%
7	10.0%	61,716	57,585	1,825	1,624	2.9%	3.0%
8	10.1%	58,583	55,844	1,713	1,560	2.8%	3.0%
9	9.9%	55,306	53,607	1,594	1,488	2.8%	3.0%
10 (highest)	9.3%	50,306	49,758	1,436	1,370	2.8%	3.0%
Unknown	0.7%	34,639	22,115	0,745	0,350	2.2%	2.9%
Region							
Auckland	33.1%	73,953	63,397	2,225	1,789	2.9%	3.0%
Bay of Plenty	6.2%	60,293	54,780	1,794	1,540	2.8%	3.0%
Canterbury	13.6%	63,477	57,967	1,922	1,653	2.9%	3.0%
Gisborne	1.0%	54,983	51,682	1,640	1,447	2.8%	3.0%
Hawke's Bay	3.4%	59,291	54,994	1,764	1,556	2.9%	3.0%
Manawatu-Whanganui	4.9%	57,781	54,553	1,747	1,562	2.9%	3.0%
Marlborough	0.9%	58,667	55,319	1,791	1,591	2.9%	3.0%
Nelson	1.1%	59,511	54,529	1,820	1,548	2.9%	3.0%
Northland	3.1%	56,353	51,975	1,656	1,459	2.8%	3.0%
Otago	5.1%	58,967	54,929	1,749	1,520	2.9%	3.0%
Southland	2.0%	59,610	56,795	1,745	1,577	2.8%	3.0%
Taranaki	2.3%	62,111	55,624	1,921	1,586	2.9%	3.0%
Tasman	1.0%	56,525	51,621	1,701	1,471	2.9%	3.0%
Waikato	9.4%	62,269	57,188	1,848	1,619	2.9%	3.0%
Wellington	11.6%	76,254	65,615	2,335	1,876	3.0%	3.0%
West Coast	0.6%	57,809	54,023	1,748	1,530	2.9%	3.0%
Area outside region/ Unknown	0.6%	33,590	21,678	0,715	0,340	2.1%	2.9%



	Employee share (%) 100.0%	Mean real earnings (Dec2022\$)	Median real earnings (Dec2022\$)	Mean contribution amount (Dec2022\$)	Median contribution amount (Dec2022\$)	Mean contribution rate (% of gross earnings)	Median contribution rate (% of gross earnings)
Total	(2,174,319)	66,671	59,014	2,005	1,667	2.9%	3.0%
Industry							
Agriculture, Forestry, Fishing & Mining	3.8%	53,604	51,265	1,503	1,366	2.7%	3.0%
Manufacturing	9.7%	68,078	62,277	2,034	1,782	2.9%	3.0%
Electricity, Gas, Water & Waste Services	0.9%	91,268	79,174	2,823	2,350	3.0%	3.0%
Construction	8.8%	68,295	63,832	2,064	1,837	2.9%	3.0%
Wholesale Trade	4.8%	77,909	66,261	2,476	1,949	3.0%	3.0%
Retail Trade	9.4%	44,748	41,714	1,304	1,156	2.8%	3.0%
Accommodation & Food Services	5.6%	32,598	26,889	0,874	0,631	2.6%	3.0%
Transport, Postal & Warehousing	4.1%	74,482	67,583	2,352	1,974	3.0%	3.0%
Information Media & Telecommunications	1.2%	93,741	77,473	2,908	2,292	3.0%	3.0%
Financial & Insurance Services	3.2%	109,804	87,706	3,660	2,731	3.5%	3.0%
Rental, hiring & Real Estate Services	1.6%	72,808	61,242	2,097	1,745	2.8%	3.0%
Professional, Scientific & Technical Services	9.2%	91,727	79,108	2,780	2,318	3.0%	3.0%
Administrative & Support Services	4.9%	46,778	37,397	1,254	0,863	2.6%	3.0%
Public Administration & Safety	7.2%	84,437	78,675	2,713	2,349	3.1%	3.0%
Education & Training	8.5%	59,398	56,299	1,614	1,466	2.7%	3.0%
Health Care & Social Assistance	11.4%	67,983	59,243	2,061	1,687	2.9%	3.0%
Arts & Recreation Services	1.6%	50,736	42,693	1,507	1,147	2.8%	3.0%
Other Services	3.4%	53,041	50,337	1,600	1,437	2.9%	3.0%
Unknown	0.6%	48,147	34,513	1,012	0,516	2.2%	3.0%
Organisation Size							
01 1 to 5 Employees	8.0%	52,507	47,908	1,598	1,357	3.0%	3.0%
02 6 to 9 Employees	5.8%	54,059	50,418	1,622	1,428	2.9%	3.0%
03 10 to 19 Employees	9.5%	56,528	52,000	1,678	1,473	2.8%	3.0%
04 20 to 49 Employees	12.3%	61,783	55,439	1,816	1,567	2.8%	3.0%
05 50 to 99 Employees	8.5%	66,570	58,723	1,939	1,662	2.8%	3.0%
06 100+ Employees	55.0%	73,342	64,910	2,227	1,835	2.9%	3.0%
UNK	1.0%	43,151	33,721	1,205	0,815	2.8%	3.0%

**Table 2 Share of workers by employer contribution bands by characteristics
(April 2022 – March 2023 financial year)**

	Contribution Bands							Total
	>0-<3%	3%	>3-<4%	4%	>4-<6%	6-<8%	8+%	
Total	0.23	0.68	0.03	0.02	0.03	0.01	0.00	1.00
Gender								
Female	0.22	0.70	0.03	0.02	0.02	0.01	0.00	1.00
Male	0.23	0.66	0.03	0.03	0.04	0.01	0.01	1.00
Unknown	0.55	0.41	0.02	0.01	0.01	0.00	0.00	1.00
Age								
<18	0.62	0.35	0.01	0.00	0.01	0.00	0.00	1.00
18-24	0.26	0.68	0.03	0.01	0.01	0.00	0.00	1.00
25-29	0.23	0.68	0.03	0.02	0.02	0.01	0.00	1.00
30-34	0.23	0.68	0.03	0.02	0.03	0.01	0.00	1.00
35-39	0.21	0.70	0.03	0.02	0.03	0.01	0.00	1.00
40-44	0.20	0.70	0.03	0.02	0.03	0.01	0.00	1.00
45-49	0.19	0.71	0.03	0.02	0.04	0.01	0.01	1.00
50-54	0.17	0.72	0.03	0.03	0.04	0.01	0.01	1.00
55-59	0.16	0.72	0.03	0.03	0.04	0.01	0.01	1.00
60-64	0.19	0.70	0.03	0.03	0.04	0.01	0.01	1.00
65+	0.29	0.60	0.03	0.03	0.03	0.01	0.01	1.00
Unknown	0.50	0.50	0.00	0.00	0.00	0.00	0.00	1.00
Ethnicity								
European	0.19	0.71	0.03	0.02	0.03	0.01	0.01	1.00
Māori	0.25	0.68	0.03	0.02	0.02	0.00	0.00	1.00
Pacific	0.26	0.66	0.03	0.02	0.02	0.00	0.00	1.00
Asian	0.30	0.62	0.03	0.02	0.02	0.01	0.00	1.00
MELAA	0.31	0.61	0.03	0.02	0.02	0.01	0.00	1.00
Other	0.20	0.68	0.04	0.03	0.03	0.01	0.01	1.00
Unknown	0.49	0.46	0.02	0.01	0.01	0.00	0.00	1.00
NZ Born								
Yes	0.21	0.70	0.03	0.02	0.03	0.01	0.00	1.00
No	0.26	0.65	0.03	0.02	0.03	0.01	0.00	1.00
Married								
Yes	0.17	0.72	0.03	0.03	0.04	0.01	0.01	1.00
No	0.24	0.67	0.03	0.02	0.02	0.01	0.00	1.00
No. of dependents								
0	0.24	0.67	0.03	0.02	0.03	0.01	0.00	1.00
1	0.19	0.71	0.03	0.02	0.03	0.01	0.00	1.00
2	0.17	0.72	0.03	0.02	0.04	0.01	0.01	1.00
3	0.20	0.71	0.03	0.02	0.03	0.01	0.00	1.00
4+	0.23	0.69	0.03	0.02	0.02	0.00	0.00	1.00

	Contribution Bands							Total
	>0-<3%	3%	>3-<4%	4%	>4-<6%	6-<8%	8+%	
Total	0.23	0.68	0.03	0.02	0.03	0.01	0.00	1.00
Deprivation								
1 (lowest)	0.19	0.68	0.04	0.03	0.04	0.01	0.01	1.00
2	0.20	0.69	0.03	0.03	0.04	0.01	0.01	1.00
3	0.21	0.69	0.03	0.03	0.03	0.01	0.01	1.00
4	0.21	0.68	0.03	0.02	0.03	0.01	0.01	1.00
5	0.22	0.69	0.03	0.02	0.03	0.01	0.00	1.00
6	0.23	0.68	0.03	0.02	0.03	0.01	0.00	1.00
7	0.23	0.69	0.03	0.02	0.02	0.01	0.00	1.00
8	0.24	0.69	0.03	0.02	0.02	0.01	0.00	1.00
9	0.25	0.68	0.03	0.02	0.02	0.00	0.00	1.00
10 (highest)	0.27	0.68	0.02	0.01	0.02	0.00	0.00	1.00
Unknown	0.52	0.45	0.01	0.01	0.01	0.00	0.00	1.00
Region								
Auckland	0.23	0.67	0.03	0.02	0.03	0.01	0.00	1.00
Bay of Plenty	0.24	0.69	0.03	0.01	0.02	0.01	0.00	1.00
Canterbury	0.20	0.70	0.03	0.02	0.03	0.01	0.00	1.00
Gisborne	0.27	0.66	0.02	0.01	0.02	0.01	0.00	1.00
Hawke's Bay	0.23	0.70	0.02	0.02	0.02	0.01	0.00	1.00
Manawatu-Whanganui	0.21	0.69	0.03	0.03	0.03	0.01	0.00	1.00
Marlborough	0.20	0.69	0.04	0.03	0.03	0.01	0.00	1.00
Nelson	0.20	0.70	0.04	0.02	0.03	0.01	0.00	1.00
Northland	0.22	0.71	0.02	0.01	0.02	0.01	0.00	1.00
Otago	0.26	0.66	0.03	0.02	0.03	0.01	0.01	1.00
Southland	0.27	0.65	0.03	0.02	0.02	0.01	0.00	1.00
Taranaki	0.21	0.69	0.03	0.02	0.03	0.01	0.00	1.00
Tasman	0.20	0.71	0.03	0.02	0.03	0.01	0.00	1.00
Waikato	0.22	0.70	0.03	0.02	0.02	0.01	0.00	1.00
Wellington	0.21	0.68	0.03	0.03	0.03	0.01	0.01	1.00
West Coast	0.20	0.69	0.04	0.02	0.03	0.01	0.00	1.00
Area outside region/Unknown	0.52	0.45	0.01	0.01	0.01	0.00	0.00	1.00

	Contribution Bands							Total
	>0-<3%	3%	>3-<4%	4%	>4-<6%	6-<8%	8+%	
Total	0.23	0.68	0.03	0.02	0.03	0.01	0.00	1.00
Industry								
Agriculture, Forestry, Fishing & Mining	0.35	0.60	0.03	0.01	0.01	0.00	0.00	1.00
Manufacturing	0.22	0.69	0.04	0.02	0.03	0.01	0.00	1.00
Electricity, Gas, Water & Waste Services	0.15	0.68	0.04	0.11	0.01	0.00	0.00	1.00
Construction	0.19	0.74	0.02	0.01	0.03	0.01	0.01	1.00
Wholesale Trade	0.18	0.71	0.04	0.02	0.04	0.01	0.01	1.00
Retail Trade	0.26	0.69	0.02	0.00	0.02	0.01	0.00	1.00
Accommodation & Food Services	0.36	0.61	0.01	0.00	0.00	0.00	0.00	1.00
Transport, Postal & Warehousing	0.20	0.60	0.07	0.08	0.04	0.01	0.00	1.00
Information Media & Telecommunications	0.20	0.64	0.06	0.07	0.02	0.01	0.01	1.00
Financial & Insurance Services	0.14	0.59	0.09	0.07	0.08	0.02	0.01	1.00
Rental, hiring & Real Estate Services	0.22	0.72	0.03	0.02	0.01	0.00	0.00	1.00
Professional, Scientific & Technical Services	0.18	0.71	0.04	0.03	0.03	0.00	0.01	1.00
Administrative & Support Services	0.34	0.62	0.02	0.00	0.01	0.00	0.00	1.00
Public Administration & Safety	0.19	0.60	0.05	0.06	0.09	0.01	0.01	1.00
Education & Training	0.27	0.70	0.02	0.01	0.01	0.00	0.00	1.00
Health Care & Social Assistance	0.17	0.78	0.02	0.01	0.02	0.01	0.00	1.00
Arts & Recreation Services	0.27	0.68	0.02	0.01	0.01	0.01	0.01	1.00
Other Services	0.20	0.73	0.03	0.01	0.02	0.01	0.01	1.00
Unknown	0.44	0.53	0.02	0.00	0.01	0.00	0.00	1.00
Organisation Size								
01 1 to 5 Employees	0.22	0.68	0.04	0.02	0.01	0.01	0.01	1.00
02 6 to 9 Employees	0.22	0.72	0.02	0.01	0.01	0.01	0.01	1.00
03 10 to 19 Employees	0.22	0.73	0.02	0.01	0.01	0.01	0.01	1.00
04 20 to 49 Employees	0.22	0.73	0.02	0.01	0.01	0.00	0.00	1.00
05 50 to 99 Employees	0.22	0.73	0.02	0.01	0.01	0.00	0.00	1.00
06 100+ Employees	0.23	0.65	0.04	0.03	0.04	0.01	0.00	1.00
Unknown	0.27	0.66	0.03	0.01	0.01	0.01	0.01	1.00

Table 3 Regression of KiwiSaver Contributions

Variable	Log of dollar contribution amount		Contribution rate	
	Employee	Employer	Employee	Employer
Gender (base: Male)				
Female	0.019***	0.012***	0.020***	0.003**
Unknown	-0.327***	-0.302***	-0.637***	-0.382***
Age	-0.023***	0.000	-0.106***	0.001***
Age squared	0.000***	0.000***	0.001***	0.000***
Ethnicity (base: European)				
Māori	-0.040***	-0.030***	-0.111***	-0.062***
Pacific peoples	-0.042***	-0.026***	-0.158***	-0.067***
Asian	-0.157***	-0.115***	-0.415***	-0.176***
MELAA	-0.142***	-0.114***	-0.331***	-0.173***
Other / Unknown	-0.032***	-0.035***	-0.033***	-0.044***
Not born in NZ	-0.035***	-0.052***	-0.009***	-0.079***
Married	-0.005***	0.018***	-0.067***	0.035***
Dependents (base: No dependents)				
1 dependent	-0.019***	0.021***	-0.148***	0.036***
2 dependents	-0.029***	0.024***	-0.186***	0.041***
3 dependents	-0.048***	0.007***	-0.234***	0.017***
4+ dependent	-0.052***	-0.011***	-0.186***	-0.007
Log of earnings	1.030***	1.014***	0.115***	0.047***
Deprivation (base: Decile 1)				
2	0.000***	-0.005***	0.002	-0.020***
3	-0.006***	-0.010***	-0.020***	-0.033***
4	-0.013***	-0.014***	-0.049***	-0.044***
5	-0.019***	-0.020***	-0.070***	-0.058***
6	-0.026***	-0.026***	-0.095***	-0.070***
7	-0.032***	-0.029***	-0.107***	-0.075***
8	-0.040***	-0.038***	-0.138***	-0.092***
9	-0.053***	-0.048***	-0.168***	-0.113***
10	-0.069***	-0.054***	-0.232***	-0.127***
Unknown	-0.261***	-0.244***	-0.459***	-0.330***
Region (base: Auckland)				
Bay of Plenty	0.009***	-0.023***	0.114***	-0.032***
Canterbury	0.067***	0.008***	0.274***	0.003
Gisborne	0.032***	-0.006***	0.177***	0.000
Hawke's Bay	0.057***	-0.006***	0.257***	-0.021***
Manawatu-Whanganui	0.058***	0.017***	0.230***	0.031***
Marlborough	0.071***	0.017***	0.299***	0.035***
Nelson	0.062***	0.007**	0.284***	0.022***
Northland	0.018***	-0.004*	0.096***	-0.015***
Otago	0.030***	-0.023***	0.179***	-0.039***
Southland	0.024***	-0.032***	0.171***	-0.072***

Variable	Log of dollar contribution amount		Contribution rate	
	Employee	Employer	Employee	Employer
Region (base: Auckland)				
Taranaki	0.035***	0.008***	0.174**	0.028***
Tasman	0.048***	0.004	0.209***	-0.001
Waikato	0.020***	-0.003**	0.109***	-0.007***
Wellington	0.063***	0.010***	0.250***	0.018***
West Coast	0.073***	0.027***	0.288***	0.051***
Area outside region / Unknown	-0.220***	-0.227***	-0.386***	-0.291***
Industry (base: Financial & Insurance Services)				
Agriculture, Forestry & Fishing and Mining	-0.156***	-0.230***	-0.282***	-0.503***
Manufacturing	0.001	-0.085***	0.040***	-0.272***
Electricity, Gas, Water & Waste Services	0.032***	-0.058***	0.159***	-0.231***
Construction	0.015***	-0.088***	0.143***	-0.262***
Wholesale Trade	0.009***	-0.054***	0.047***	-0.188***
Retail Trade	-0.024***	-0.088***	-0.054***	-0.282***
Accommodation & Food Services	-0.131***	-0.179***	-0.284***	-0.409***
Transport, Postal & Warehousing	-0.023***	-0.073***	-0.005	-0.198***
Information Media & Telecommunications	-0.005	-0.076***	0.042***	-0.219***
Rental, hiring & Real Estate Services	-0.085***	-0.168***	-0.095***	-0.395***
Professional, Scientific & Technical Services	0.015***	-0.059***	0.076***	-0.249***
Administrative & Support Services	-0.170***	-0.250***	-0.272***	-0.524***
Public Administration & Safety	0.004	-0.054***	0.140***	-0.141***
Education & Training	-0.010***	-0.164***	0.041***	-0.487***
Health Care & Social Assistance	0.037***	-0.077***	0.197***	-0.283***
Arts & Recreation Services	-0.030***	-0.123***	-0.013	-0.348***
Other Services	-0.001	-0.088***	0.059***	-0.270***
Unknown	-0.444***	-0.584***	-0.637***	-0.965***
Organisation size (base: 1-5 employees)				
6 to 9 employees	0.002	-0.008***	0.010	-0.049***
10 to 19 employees	0.011***	-0.008***	0.036***	-0.073***
20 to 49 employees	0.018***	-0.015***	0.068***	-0.099***
50 to 99 employees	0.030***	-0.015***	0.113***	-0.107***
100+ employees	0.051***	0.012***	0.180***	-0.023***
Constant	-3.380***	-3.65***	4.180***	2.784***
Observation count	1974060	2018772	1974060	2018772

Notes: MELAA = Middle Eastern, Latin America, Africa. Significance stars ***, ** and * indicate p-values of <0.01, 0.01-<0.05 and 0.05-<0.10 respectively.

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