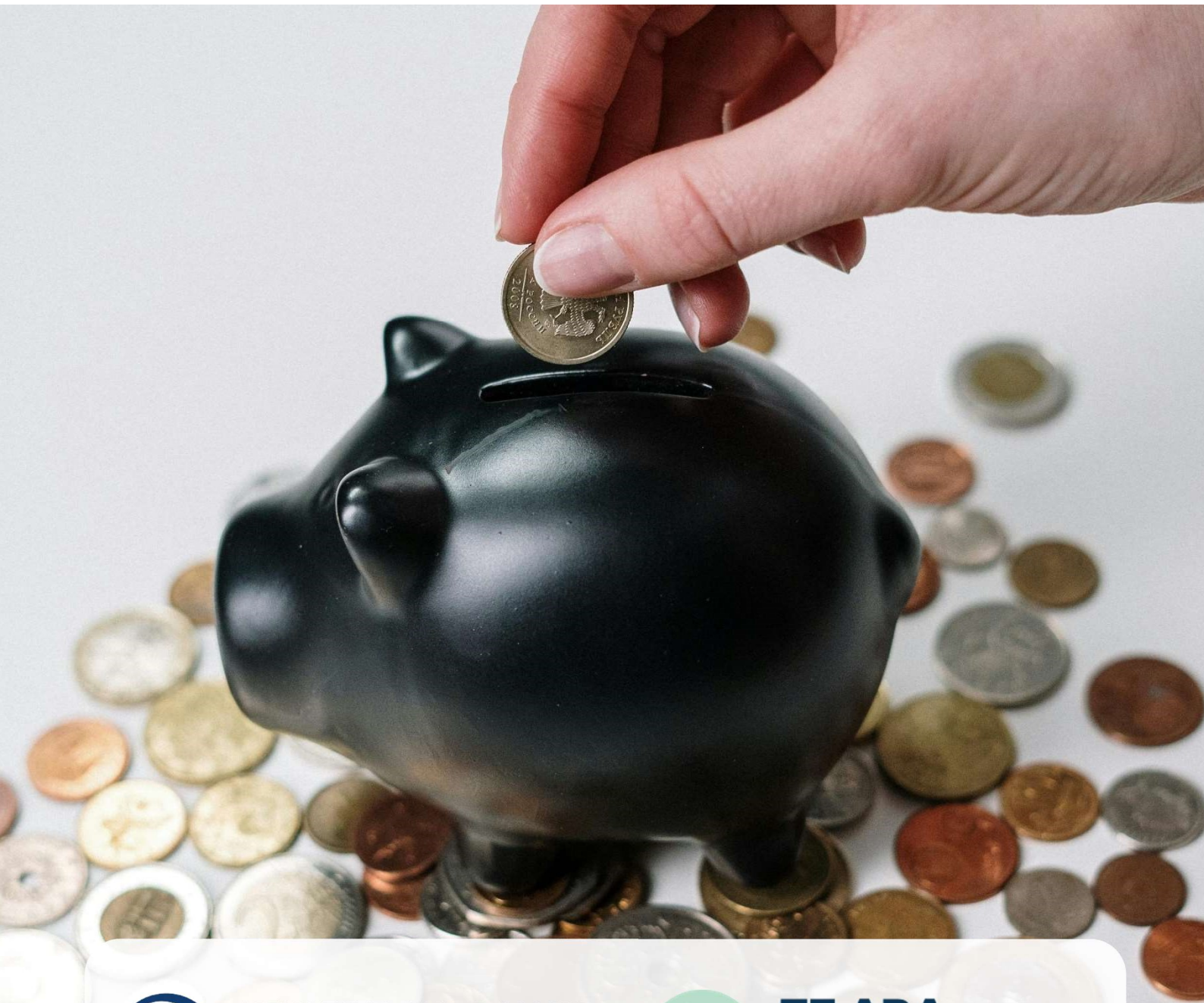


Distributional analysis of KiwiSaver contributions



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



**TE ARA
AHUNGA ORA**
Retirement Commission

Authors

Linda Kirkpatrick, Lisa Meehan, and Gail Pacheco

Published

New Zealand Policy Research Institute, Auckland, New Zealand

ISBN (PDF): 978-1-99-101132-9

2024

Suggested citation: Kirkpatrick, L., Meehan, L., & Pacheco, G. (2024). Distributional analysis of KiwiSaver contributions. New Zealand Policy Research Institute, Auckland.

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.

EXECUTIVE SUMMARY

Melville Jessup Weaver (MJW, 2022) completed a KiwiSaver Demographic Study for Te Ara Ahunga Ora Retirement Commission using KiwiSaver provider data, covering about 93% of members. This research presented KiwiSaver balances by age and gender. This work complements MJW's study by examining KiwiSaver payroll contributions (available in Stats NZ's Integrated Data Infrastructure) rather than balances. It examines KiwiSaver contributions and how these differ by gender and ethnicity, in addition to other demographic and socioeconomic characteristics.

We examine two main research questions:

- RQ1: For those with positive KiwiSaver contributions, how do KiwiSaver payroll contribution rates and opt-out rates differ by demographic and socioeconomic characteristics?
- RQ2: How do KiwiSaver payroll contributions/non-contributions and savings suspensions differ by demographic and socioeconomic characteristics?

Note that the opt-outs and savings suspensions are both proxy indicators due to limitations of the available IR payroll data for measuring KiwiSaver membership. In the future, the linking of IR KiwiSaver data to the IDI would allow actual indicators for opt-outs and savings suspensions to be examined.

Research Question 1 results:

- Women have lower mean employee and employer KiwiSaver contribution amounts than men, reflecting lower average earnings. The mean and median employee contribution rates (as a share of gross earnings) are the same for men and women (3.7% and 3.0% respectively). Likewise, the mean and median employer rates are the same for men and women (2.9% and 3.0% respectively).
- For those aged 18-64 years old, employee contribution rates tend to be higher among the youngest age groups (3.8% for those aged 18-24), decline to 3.4% for those in their 30s, before increasing again to reach 4.6% for those aged 60-64 years. The differences in employer contribution rates by age are much less pronounced.
- Employee contribution amounts are highest among European employees, reflecting comparatively high average earnings and contribution rates. Employees of Asian and MELAA ethnicity have relatively low mean contribution rates. There are fewer differences in employer contribution rates by ethnicity.
- Employee contribution amounts decrease as deprivation levels increase due to both lower average earnings and lower mean contribution rates. The mean employee contribution rate is 3.9% for those living in decile 1 and 2 deprivation areas (i.e. the least deprived areas) versus

3.4% for those living in decile 10 areas (i.e. the most deprived areas). Employer contribution rates do not differ as much, ranging from 3.0% for decile 1 to 2.8% for deciles 8-10.

- There are clear differences in contribution rates by industry, with workers in higher-paid industries tending to have higher employee contribution rates, while those in lower-paid industries with more casualised workforces generally have lower employee contribution rates. For example, workers in the two highest-paying industries, Financial & Insurance Services and Electricity, Gas, Water & Waste Services, have mean employee contribution rates of 3.7% and 4.0% respectively. In contrast, workers in the two lowest-paying industries, Accommodation & Food Services and Administrative & Support Services, have mean employee contribution rates of 3.2% and 3.4% respectively. Industries where a high share of the workforce are employed by the government also have high contribution rates (Public Administration & Safety, 4.0%; Education & Training, 3.8%; Health Care & Social Assistance, 4.0%). There are similar, but less pronounced, industry differences in employer contribution rates.
- In terms of the distribution of KiwiSaver opt-outs, there are few differences by gender. There are greater differences by age. Those aged 18-24 account for about 17% of workers but 29% of opt-outs; while those aged 55-64 account for 25% of workers and 18% of opt-outs.
- Asian and MELAA workers have a disproportionately high number of opt-outs. Asian workers account for 19% of workers but 32% of opt-outs, and MELAA account for 2% of workers but 4% of opt-outs. Those who were not born in NZ also account for a disproportionately high share of opt-outs.

Research Question 2 results:

- Male and female KiwiSaver members have similar patterns of months employed months and months contributing to, and not contributing to, KiwiSaver. However, employed men have a higher proportion of savings suspension months (as a proportion of non-contributing and employed months) compared with women and, on average, have longer savings suspension periods. For women, non-contributing months are more likely to be due to periods out of employment than for men.
- Younger KiwiSaver members have fewer contributing months, higher non-contributing months and fewer employed months compared to older KiwiSaver members. While fewer older KiwiSaver members are on a savings suspension compared to younger KiwiSaver members, those who do take a savings suspension are on savings suspension longer compared to younger members.
- Contributing patterns differ by ethnicity with European and Asian KiwiSaver members having the highest contributing and employed rate. However, Asian KiwiSaver members also have the

highest savings suspension rate and take comparatively long savings suspensions. Māori KiwiSaver members have the smallest proportion of savings suspension months and spend the least time on a savings suspension.

- Industries with the highest average months on savings suspension include Agriculture, Forestry, Fishing & Mining (10.3 months), Electricity, Gas, Water & Waste Services (9.3 months), Manufacturing (8.8 months) and Construction (8.4 months).

Table of Contents

1	Introduction	1
2	Data	2
2.1	Integrated Data Infrastructure	2
2.2	Identifying the KiwiSaver population of interest	3
2.3	Attaching demographic characteristics	7
3	KiwiSaver contribution rates by employee characteristics	8
3.1	KiwiSaver contributions by employee characteristics	8
3.2	KiwiSaver contribution bands.....	16
3.3	Multivariate analysis of KiwiSaver contributions.....	22
3.4	Distribution of KiwiSaver opt outs	27
4	RQ2 - KiwiSaver contributions/non-contributions.....	31
4.1	KiwiSaver contribution by year.....	32
4.2	KiwiSaver contribution by gender	33
4.3	KiwiSaver contributions by age group	34
4.4	KiwiSaver contribution by ethnicity.....	36
4.5	KiwiSaver contribution by NZ birth status	37
4.6	KiwiSaver contribution by marital status.....	38
4.7	KiwiSaver contribution by number of dependents.....	39
4.8	KiwiSaver contribution by deprivation index.....	40
4.9	KiwiSaver contribution by region	41
4.10	KiwiSaver contribution by industry.....	43
4.11	Multivariate regression analysis of savings suspensions	45
	References.....	48
Appendix A	RQ1 Contribution characteristics by financial years.....	49
Appendix B	RQ1 Contribution bands by financial year	61
Appendix C	RQ1 Opt out characteristics by financial years.....	73

List of Tables

Table 1 Employment Information – Employer variables	5
Table 2 Demographic characteristics and definitions.....	7
Table 3 KiwiSaver contribution rates by characteristics, non-zero employee contributions (April 2022 – March 2023 financial year).....	12
Table 4 KiwiSaver contribution rates by characteristics, non-zero employer contributions (April 2022 – March 2023 financial year).....	14
Table 5 Share of workers by employee contribution bands by characteristics (April 2022 – March 2023 financial year).....	19
Table 6 Share of workers by employer contribution bands by characteristics (April 2022 – March 2023 financial year).....	21
Table 7 Regressions of KiwiSaver contributions	26
Table 8 Opt outs by characteristics (April 2022 – March 2023 financial year)	29
Table 9 Total KiwiSaver contribution by year (April 2019 – March 2023)	33
Table 10 KiwiSaver contribution by gender (April 2022 – March 2023 financial year).....	34
Table 11 KiwiSaver contribution by age group (April 2022 – March 2023 financial year)	35
Table 12 KiwiSaver contribution by prioritised ethnicity (April 2022 – March 2023 financial year).....	37
Table 13 KiwiSaver contribution by NZ birth status (April 2022 – March 2023 financial year).....	38
Table 14 KiwiSaver contribution by marital status (April 2022 – March 2023 financial year)	39
Table 15 KiwiSaver contribution by number of children (April 2022 – March 2023 financial year)	40
Table 16 KiwiSaver contribution by deprivation index (April 2022 – March 2023 financial year)	41
Table 17 KiwiSaver contribution by region (April 2022 – March 2023 financial year).....	42
Table 18 KiwiSaver contribution by industry (April 2022 – March 2023 financial year).....	44
Table 19 Regressions of savings suspensions	46

1 Introduction

Melville Jessup Weaver (MJW, 2022) completed a KiwiSaver Demographic Study for Te Ara Ahunga Ora Retirement Commission using KiwiSaver provider data, covering about 93% of members. This research presented KiwiSaver balances by age and gender. It found that the average KiwiSaver balance for women is 20% lower than the average balance for men across all age groups. The gender difference was highest among those aged 41-60 years (about 30%). As discussed in NZIER (2022), key drivers of these gender differences include differences in employment rates, the gender pay gap, career gaps and higher incidence of part-time work due to care responsibility.

In addition, publicly available data on contribution rates for the year ended June 2022 show over 60% of contributing KiwiSaver members are contributing the default rate of 3%, and over 80% are contributing 3% or 4% (Inland Revenue, 2023). However, this presents numbers in aggregate only, with no distributional analysis by gender or other demographic and socioeconomic characteristics available. Lower payroll contributions are one of the potential factors driving the lower KiwiSaver balances among women.

This work complements MJW's study and publicly-available IR data by examining KiwiSaver payroll contributions rather than balances. It examines KiwiSaver contributions and how these differ by gender and ethnicity, in addition to other demographic and socioeconomic characteristics.

We examine two main research questions:

- RQ1: How do KiwiSaver contribution rates and opt-out rates differ by demographic and socioeconomic characteristics?
- RQ2: How do KiwiSaver contributions/non-contributions and savings suspensions differ by demographic and socioeconomic characteristics?

The next section discusses the data used. Section 3 presents results for RQ1. Section 4 presents results for RQ2. Section 5 concludes.

2 Data

This analysis is enabled by recently available Inland Revenue payroll data in Stats NZ's Integrated Data Infrastructure (IDI), which allows KiwiSaver contribution rates to be investigated from April 2019. Since this can be linked to other data within the IDI, this allows the distribution of contribution rates to be investigated by gender, as well as ethnicity and other demographic and socioeconomic characteristics. This report draws on this administrative data to identify and characterise the KiwiSaver population of interest. This section first describes the IDI. It then describes the population of interest, the variables used to characterise the population of interest and the relevant administrative datasets from the IDI used to create them.

2.1 Integrated Data Infrastructure

The IDI is a centralised population-wide administrative database managed by Stats NZ who collects, stores, and manages data collected from various government agencies, the Census, and surveys. Stats NZ then collates, stores, and manages it within a database called the Integrated Data Infrastructure (IDI). Individuals who have interacted with government services are assigned a unique, confidential, and anonymised identifier. This allows multiple datasets to be linked at the individual level across several sectors such as health, social services, and education.

The IDI offers several analytical advantages:

1. High level of population coverage, often the entire population (sample size $n = \text{all}$).
2. Researchers can link individuals across datasets to examine drivers across several sectors.
3. Data is consistently and accurately collected, providing highly reliable data.
4. The database is regularly updated – the IDI is updated quarterly.
5. Information is collected continuously over long periods of time, allowing for longitudinal analyses.
6. Provision of data is often cost-effective as data is already collected for administrative purposes.

2.2 Identifying the KiwiSaver population of interest

This research primarily uses the Employment Information – Employee (EIE) datasets in the IDI Adhoc database to identify the KiwiSaver population. The EIE contains information on all individuals who earn Pay As You Earn (PAYE) income from wages and salary and taxable government transfer payments such as superannuation and income-tested benefits. The EIE began in April 2019 and is supplied on a fortnightly basis with datasets grouped into financial quarters. At the time of analysis, data was available up to March 2023. This provided four full financial years: April 2019 – March 2020 (2019/20 financial year), April 2020 – March 2021 (2020/21 financial year), April 2021 – March 2022 (2021/22 financial year) and April 2022 – March 2023 (2022/23 financial year). Variables constructed from the EIE tables, and their definitions are presented in Table 1.

For RQ1, the population of interest for each financial year included all individuals who earned any wages and salary within the financial year. For example, if an individual worked in July 2021 but not in July 2022, they would be included in the 2021/22 financial year but not 2022/23 financial year. Pay periods that crossed financial years were pro-rated by the number of included days in each month divided by the number of days in the pay period. For example, the pay period 23 March – 6 April 2022 would be split into (8 days in March 2022) / (14 days for the entire pay period) for 23 – 31 March 2022 and included in 2021/22 and (6 days in April 2022) / (14 days for the entire pay period) for 1 April – 6 April 2022 which is included in 2022/23. Observations in the top 0.1% of employee or employer contributions were removed as outliers.

For RQ2, the population of interest is a monthly panel of all individuals in the EIE universe who earned wages and salary between April 2019 and March 2023. Individuals are observed for all months, irrespective of them having earned wages and salary for each respective month.

Note that our analysis uses IRD EIE data. It is therefore limited to those who earn PAYE income and our analysis is limited to those who are making KiwiSaver contributions via payroll deductions. Our analysis does not include voluntary contributions made directly to a KiwiSaver provider. Publicly-available data suggests that voluntary contributions accounted for about 15% of all contributions in the year ended 31 March 2023 (FMA, 2023).¹

Also note that the opt-out indicator and the saving suspensions indicators are proxy measures only. When an individual starts a new job, they are automatically enrolled in KiwiSaver but can choose to

¹ Lump sum contributions (approx. \$832m) as a percentage of all contributions (approx. \$5,523m).

opt-out between the end of week 2 and week 8 of starting work. Opt-outs are defined in the data if they meet the following criteria:

- started with a new employer, **and**
- not a KiwiSaver member before they started with a new employer, **and**
- not on a temporary work visa, **and**
- had contributed a non-zero KiwiSaver contribution after they started with a new employer and then a zero KiwiSaver contribution between when they started with a new employer and three months after they started **OR** had zero KiwiSaver contribution after starting with a new employer.

It is likely that this definition of opt-out does not capture all opt outs. For example, if someone opted out at the end of week 2 and their first pay was not received until week 3, say, then they would not be identified as having opted out in the data. This caveat should be kept in mind when interpreting the results below.

Similarly, saving suspensions are a proxy measure only. In order to know whether an individual is on a savings suspension it is necessary to know whether they are a member of KiwiSaver at the time that we observe them having earnings but no corresponding KiwiSaver contributions. However, we cannot directly observe whether someone is a member of KiwiSaver. Instead, we approximate this by using (1) the earliest date they contribute to KiwiSaver per the EIE data, (2) they are employed if earning wages and salary greater than 0, and (3) they have zero KiwiSaver contributions.

Note that more accurate information on KiwiSaver opt-outs and saving suspensions could be obtained in the future if IR KiwiSaver data were linked to the IDI. This would allow actual information on opt-outs and savings suspensions to be examined rather than relying on proxy measures derived from payroll data.

Table 1 Employment Information – Employer variables

Variables	Definition	EIE Variable
RQ1 Variables		
Gross earnings	Sum of employee gross earnings from wages and salary	GROSS_EARNINGS
Employee contribution rate	Sum of employee KiwiSaver contributions divided by sum of employee gross earnings from wages and salary	KIWISAVER_DEDUCTIONS, GROSS_EARNINGS
Employer contribution rate	Sum of employer KiwiSaver contributions + sum of employer superannuation contribution tax (ESCT) divided by sum of employee gross earnings from wages and salary	KS_EMPLOYER_CONTRIBUTIONS, ESCT_DEDUCTED, GROSS_EARNINGS
KiwiSaver contribution bands	KiwiSaver contribution groups defined by employee/employer contribution rates: 0%, >0-<3%, 3%, >3-<4%, 4%, >4-<6%, 6-<8%, 8+%.	
Opt-outs	Indicator equal to 1 if an individual is (1) starting with a new employer, (2) not a KiwiSaver member prior to starting with new employer, (3) not on a temporary work visa as per the MBIE Visa Decisions dataset, and (4) had a positive KiwiSaver contribution after starting with a new employer and then a zero contribution within 3 months of starting with a new employer OR had zero KiwiSaver contributions after starting with new employer	KIWISAVER_DEDUCTIONS, PAY_PERIOD_START_DATE

Variables	Definition	EIE Variable
RQ2 Variables		
KiwiSaver joining date	Earliest date where employee had a positive KiwiSaver contribution greater than 0 in the payroll data.	KIWISAVER_DEDUCTIONS
KiwiSaver member flag	Equal to 1 if employee is a KiwiSaver member at time t according to KiwiSaver joining date, 0 otherwise.	
Non-zero KiwiSaver contribution	Equal to 1 if an employee has KiwiSaver contributions greater than 0 at time t, 0 otherwise	KIWISAVER_DEDUCTIONS
Employment flag	Equal to 1 if an employee had gross earnings from wages and salary greater than 0 at time t, 0 otherwise	GROSS_EARNINGS
Savings suspension flag	Equal to 1 if an employee is a KiwiSaver member according to KiwiSaver joining date, had gross earnings from wages and salary greater than 0 and KiwiSaver contribution is 0 at time t, 0 otherwise.	KIWISAVER_DEDUCTIONS, GROSS_EARNINGS

2.3 Attaching demographic characteristics

Several datasets were linked to the KiwiSaver population of interest to characterise the sample (Table 2).

Table 2 Demographic characteristics and definitions

Variables	Definition	IDI data source
Prioritised ethnicity	Prioritised ethnicity in order of: Māori, Pacific, Asian, MELAA (Middle Easter, Latin American and African), Other, European.	Personal Details
Gender	Male/Female	Personal Details
Age group	Age group: 01 - Under 18, 02 - 18 to 24, 03 - 25 to 29, 04 - 30 to 34, 05 – 35 to 39, 06 - 40 to 44, 07 - 45 to 49, 08 - 50 to 54, 09 – 55 to 59, 10 – 60 to 64, 11 – 65+	Personal Details
Born in New Zealand	Flag equal to 1 if born in New Zealand, 0 otherwise	DIA Births
In a marriage or civil union	Flag equal to 1 if in a marriage or civil union, 0 otherwise	DIA Marriages and Civil Unions
Children under 18	0, 1, 2, 3, 4+	DIA Births
Region	Region based on address data: Auckland, Bay of Plenty, Canterbury, Gisborne, Hawke’s Bay, Manawatu-Whanganui, Marlborough, Nelson, Northland, Otago, Southland, Taranaki, Tasman, Waikato, Wellington, West Coast	Address Notification
NZ Deprivation Index 2018	Deprivation based on address data: 1 (lowest deprivation) to 10 (highest deprivation)	NZDep2018, Address Notification
Industry	ANZSIC 1-digit industry codes from highest earning job. Mining has a very small number of employees so is combined with Agriculture, Forestry & Fishing.	IRD Employer Monthly Schedule

3 KiwiSaver contribution rates by employee characteristics

The means and medians of KiwiSaver contribution rates are analysed across the various groups of characteristics detailed in Table 2, where each person has one observation per year provided they had positive KiwiSaver contributions in that year. These characteristics may interact with one another and, therefore, multivariate regressions which include all these characteristics as control variables are also presented. Employee and employer contribution rates are then aggregated into KiwiSaver bands which are defined in Table 1 and again analysed across the various groups of characteristics detailed in Table 2. Note that employer contribution rates are inclusive of ESCT. Then, summary statistics and regression results on those opting out of KiwiSaver are presented. Throughout this section, results for the latest financial year (2022/23) are presented below, with earlier financial years (2019/20, 2020/21 and 2021/22) presented in Appendix A.

3.1 KiwiSaver contributions by employee characteristics

Table 3 and Table 4 present KiwiSaver mean employee and employer contribution amounts respectively by different employee characteristics for those with positive KiwiSaver contributions. It also presents median earnings and mean and median employee and employer contribution rates to gauge to what extent differences in contribution amounts are due to differences in earnings versus differences in contribution rates.

Note that the number of individuals with positive employer contributions is not the same as the number with positive employee contributions. For those aged under 18 and over 65 years, the number with positive employee contributions is somewhat higher than the number with positive employer contributions. This likely reflects that employer contributions are not compulsory for these age groups, but some may still choose to make KiwiSaver employee payroll contributions. For all the other age groups, the number with positive employee contributions is slightly lower than the number with positive employer contributions. It is unclear why this is the case, but it could reflect that some employers continue to make employer contributions even in the absence of employee contributions (for example, some organisations continue to make employer contributions while an employee is on parental leave).

Also note that while the minimum KiwiSaver contribution rate is 3% of gross earnings, results are calculated on an annual basis. Thus, an individual can contribute less than 3% over the course of a year if, for example, they contribute for a shorter time than they are employed for over the year, either because they joined part-way through the year or were on a savings suspension for some of the year.

For employee contributions, the mean contribution amount in the 2022/23 financial year was \$2,500 (in December 2022 dollars), translating to a mean contribution rate of 3.7% of gross earnings. The median contribution rate is 3.0%, as most people contribute the default rate of 3%. For employer contributions, the mean contribution amount and rate are both lower at \$2,000 and 2.9% respectively, while the median contribution rate is also 3.0%. In general, across the examined characteristics, the mean employee and employer contribution rates differ more than the median employee and employer contribution rates, which tend to be closer to the 3% default rate.

Examining differences by gender, while women have lower mean employee contribution amounts than men (about \$2,200 versus \$2,900), this reflects lower average earnings, with median earnings being about \$51,000 for women versus \$66,000 for men. The mean and median employee contribution rates for men and women are both the same (3.7% and 3.0% respectively). Likewise, the mean and median employer contribution rates for men and women are the same (2.9% and 3.0% respectively).

Turning to age, those who are under 18 years old have the lowest mean and median employee and employer contribution amounts, reflecting both lower median earnings and low contribution rates. The mean employee contribution rate for this age group is 2.7%, while the mean employer contribution rate for this age group is particularly low at only 2.0%. It is not compulsory for employers to make KiwiSaver contributions for those aged under 18. However, these figures only include those who are receiving positive contributions, so this does not account for the low employer contribution rate. It could be that employers who are making contributions for those aged under 18 are doing so at a rate that is lower than 3%. However, since the figures are aggregated to the annual level, it seems more likely that it is due to young people joining KiwiSaver sometime after becoming employed. They may also have less consistent contributions if, for example, they change from one employer who does not offer employer contributions to under 18-year-olds, to one who does.

KiwiSaver contribution rates are also different for those aged 65+, as they no longer receive government contributions, employer contributions are no longer compulsory, and individuals may also choose to stop making employee contributions. Despite this, employee contribution rates remain high among this age group (mean of 4.6% and median of 3.0%) and employer contributions are also

reasonably high (mean of 2.8% and median of 3.0%). The high employee contribution rate may reflect that those over 65 who continue to work are focussed on saving for retirement, and/or that they can use their KiwiSaver account as a convenient savings vehicle that they can also now withdraw funds from as needed.

For those aged 18-64 years, employee contribution rates are 3.8% for those aged 18-24 and 3.6% for those aged 25-29, then decrease somewhat to 3.4% for those aged 30-39, before beginning to increase again with age to reach 4.6% for those aged 60-64 years. This could be because those in the younger age groups save via KiwiSaver, possibly with the intention of using their savings for a first-home deposit, while those in their 30s and 40s may have other financial commitments, such as paying a mortgage, or may have more dependents. The increase in contribution rates for those who are closer to 65 may be because these older age groups are more focussed on saving for retirement. It may also reflect that the older age groups were more likely to have joined KiwiSaver when the default contribution rate was 4%, and some may not have continued to contribute at this higher rate. There is much less pronounced difference in employer contribution rates by age, which are around 3% or slightly below it for those aged 18 to 64. The differences in mean employer contribution rates by age for those aged 18-64 are much less pronounced, ranging from 2.8% to 3.0%.

By ethnicity, employee contribution amounts are highest among European employees, reflecting comparatively high median earnings and contribution rates. For example, among Europeans, the mean employee contribution amount is about \$2,800, with median earnings of about \$61,000 and a mean employee contribution rate is 3.9%. In comparison, Māori and Pacific employees have a lower average employee contribution amount just under \$2,000, reflecting low median earnings (of about \$49,000 for Māori and \$43,000 for Pacific employees) and a lower mean contribution rate of 3.6% for Māori and 3.5% for Pacific employees. Employees of Asian and MELAA ethnicity have relatively low mean contribution rates (3.3% and 3.4% respectively). There are fewer differences in employer contribution rates by ethnicity, with the mean contribution rate ranging from 2.7% for Asian and MELAA employees to 2.9% for those of European and Other ethnicities.

Those who were not born in NZ have only a slightly higher mean employee contribution amount than those who were born in NZ (about \$2,600 versus \$2,500) despite having higher median earnings (about \$62,000 versus \$56,000) due to a lower mean contribution rate (3.8% versus 3.6%). There is a smaller difference in the mean employer contribution rate (2.8% for those not born in NZ and 2.9% for those born in NZ).

Note that these differences in ethnicity and NZ birth status is not driven by the fact that those on temporary visas cannot join KiwiSaver as this analysis only includes those who have positive KiwiSaver contributions and are, thus, KiwiSaver members.

Those who are married have higher median earnings than those who are not, resulting in a higher employee contribution amount. However, there is no difference in the mean employee contribution rates of those who are married and those who are not (3.7%). The mean employer contribution rate is higher among those who are married (3.0%) versus those who are not (2.8%).

Employee contribution rates decrease as the number of dependents increases. Those with no dependents have a mean contribution rate of 3.8% versus 3.3% for those with four or more dependents. This is perhaps unsurprising as those with more dependents may have more financial pressures which mean they are less able to save for retirement. Employer contribution rates do not change much as the number of dependents increases, ranging from 2.8% for those with no children or 4 or more children to 3% for those with two children.

Employee contribution amounts decrease as deprivation levels increase due to both lower median earnings and lower mean contribution rates. The mean employee contribution rate is 3.9% for those living in decile 1 and 2 deprivation areas (i.e. the least deprived areas) versus 3.4% for those living in decile 10 areas (i.e. the most deprived areas). Employer contribution rates do not differ as much, ranging from 3.0% for decile 1 to 2.8% for deciles 8-10.

Looking at geographic differences, the mean employee contribution amounts range from about \$3,000 in Wellington and \$2,700 in Auckland, to just over \$2,000 in Gisborne. Wellington also has a high mean employee contribution rate (3.9%), while Gisborne has a relatively low rate (3.6%). Auckland's high contribution amount reflects high median earnings, however, as this region has the lowest mean contribution rate (3.5%). There is little regional difference in the employer contribution rate (2.8% or 2.9% in all regions), with Auckland and Wellington having the highest mean employer contribution amounts due to relatively high median earnings.

In terms of industry differences, workers in higher-paid industries tend to have higher employee contribution rates, while those in lower-paid industries with more casualised workforces tend to have lower employee contribution rates. For example, Financial & Insurance Services and Electricity, Gas, Water & Waste Services have the highest median earnings (about \$87,000 and \$79,000 respectively) and have mean employee contribution rates of 3.7% and 4.0% respectively. In contrast, Accommodation & Food Services and Administrative & Support Services, with median earnings of approximately \$26,000 and \$37,000 respectively have mean employee contribution rates of 3.2% and

3.4% respectively. Industries where a high share of the workforce are employed by the government also have high contribution rates (Public Administration & Safety, 4.0%; Education & Training, 3.8%; Health Care & Social Assistance, 4.0%).

There are also similar, but less pronounced, industry differences in employer contribution rates. For example, the mean employer contribution rate is 2.6% in Accommodation & Food Services and 3.2% in Financial & Insurance Services.

Table 3 KiwiSaver contribution rates by characteristics, non-zero employee contributions (April 2022 – March 2023 financial year)

	Employee share (%)	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	100.0 (2,137,353)	65,388	58,034	2,514	1,910	3.7	3.0
Gender							
Female	51.2	55,743	50,656	2,160	1,651	3.7	3.0
Male	48.7	75,530	66,106	2,886	2,205	3.7	3.0
Unknown	0.0	51,649	43,433	1,511	757	2.7	3.0
Age							
<18	3.7	14,035	10,134	383	175	2.7	3.0
18-24	16.1	37,757	37,182	1,529	1,192	3.8	3.0
25-29	11.8	58,255	58,054	2,145	1,834	3.6	3.0
30-34	12.1	67,112	63,428	2,305	1,944	3.4	3.0
35-39	10.5	74,846	67,733	2,570	2,109	3.4	3.0
40-44	9.4	81,073	70,630	2,866	2,261	3.5	3.0
45-49	9.3	84,133	71,362	3,124	2,376	3.6	3.0
50-54	9.3	82,590	69,422	3,313	2,414	3.9	3.0
55-59	8.3	77,741	66,211	3,389	2,420	4.2	3.0
60-64	6.6	70,872	61,568	3,345	2,359	4.6	3.8
65+	3.0	57,770	49,318	2,805	1,874	4.6	4.0
Unknown	0.0		62,552	s.	1,950	s.	3.0
Ethnicity							
European	56.0	70,289	60,590	2,821	2,101	3.9	3.0
Māori	16.6	52,608	49,443	1,983	1,577	3.6	3.0
Pacific	7.4	54,372	53,401	1,968	1,675	3.5	3.0
Asian	16.0	66,333	61,569	2,246	1,818	3.3	3.0
MELAA	1.8	64,931	57,923	2,300	1,740	3.4	3.0
Other	1.8	71,365	64,168	2,869	2,256	4.0	3.0
Unknown	0.3	46,764	31,334	1,444	580	2.7	3.0
NZ born							
Yes	66.2	63,173	55,936	2,472	1,882	3.8	3.0
No	33.8	69,720	62,087	2,596	1,965	3.6	3.0
Married							
Yes	24.6	80,528	69,468	2,997	2,310	3.7	3.0
No	75.4	60,455	54,806	2,357	1,784	3.7	3.0
No. of dependents							
0	68.9	61,348	55,672	2,458	1,846	3.8	3.0
1	14.1	72,693	63,907	2,622	2,052	3.5	3.0
2	11.7	78,803	67,660	2,783	2,165	3.5	3.0
3	3.9	73,231	61,520	2,530	1,929	3.4	3.0
4+	1.4	56,967	50,350	1,930	1,508	3.3	3.0

	Employee share (%)	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)
Deprivation							
1 (lowest)	10.3	82,283	66,777	3,298	2,348	3.9	3.0
2	10.0	76,954	64,710	3,057	2,237	3.9	3.0
3	9.8	72,488	62,465	2,855	2,129	3.8	3.0
4	9.9	69,854	61,680	2,709	2,066	3.8	3.0
5	9.9	66,718	60,092	2,571	1,993	3.7	3.0
6	10.0	63,787	58,820	2,426	1,931	3.7	3.0
7	10.1	60,703	56,813	2,308	1,851	3.7	3.0
8	10.1	57,650	55,105	2,164	1,770	3.6	3.0
9	9.9	54,542	53,016	2,012	1,664	3.6	3.0
10 (highest)	9.4	49,807	49,345	1,791	1,519	3.4	3.0
Unknown	0.7	33,085	21,492	906	379	2.6	3.0
Region							
Auckland	33.1	72,837	62,544	2,678	1,993	3.5	3.0
Bay of Plenty	6.3	59,205	54,010	2,273	1,760	3.7	3.0
Canterbury	13.6	62,269	57,096	2,501	1,952	3.9	3.0
Gisborne	1.0	53,952	50,987	2,090	1,642	3.6	3.0
Hawke's Bay	3.5	58,240	54,156	2,323	1,824	3.8	3.0
Manawatu-Wanganui	4.9	56,373	53,581	2,223	1,795	3.8	3.0
Marlborough	1.0	57,693	54,418	2,343	1,865	3.9	3.0
Nelson	1.1	58,467	53,695	2,369	1,820	3.9	3.0
Northland	3.1	55,147	51,084	2,099	1,643	3.7	3.0
Otago	5.0	57,214	53,528	2,262	1,769	3.8	3.0
Southland	2.0	57,471	55,235	2,240	1,840	3.8	3.0
Taranaki	2.3	60,271	54,304	2,366	1,807	3.8	3.0
Tasman	1.0	55,271	50,622	2,211	1,712	3.9	3.0
Waikato	9.3	60,944	56,179	2,316	1,831	3.7	3.0
Wellington	11.6	74,701	64,270	3,020	2,222	3.9	3.0
West Coast	0.6	56,514	52,792	2,297	1,810	3.9	3.0
Area outside region/Unknown	0.6	32,236	20,989	868	369	2.6	3.0
Industry							
Agriculture, Forestry & Fishing and Mining	3.9	52,822	50,764	1,878	1,522	3.4	3.0
Manufacturing	9.7	66,615	61,424	2,543	2,045	3.7	3.0
Electricity, Gas, Water & Waste Services	0.9	91,198	78,791	3,720	2,851	4.0	3.0
Construction	8.9	68,041	63,668	2,633	2,149	3.8	3.0
Wholesale Trade	4.8	76,970	65,676	2,974	2,245	3.8	3.0
Retail Trade	9.6	44,309	41,182	1,651	1,312	3.6	3.0
Accommodation & Food Services	5.8	32,169	26,262	1,073	700	3.2	3.0
Transport, Postal & Warehousing	4.1	72,886	66,675	2,805	2,228	3.8	3.0
Information Media & Telecommunications	1.2	93,907	76,871	3,567	2,649	3.7	3.0
Financial & Insurance Services	3.2	110,072	87,116	4,145	3,001	3.7	3.0
Rental, hiring & Real Estate Services	1.6	72,791	61,076	2,668	1,985	3.6	3.0
Professional, Scientific & Technical Services	9.1	91,143	77,896	3,502	2,690	3.8	3.0
Administrative & Support Services	5.1	46,584	37,166	1,625	1,000	3.3	3.0
Public Administration & Safety	6.7	81,692	76,237	3,308	2,672	4.0	3.0

	Employee share (%)	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)
Education & Training	8.2	56,124	53,403	2,196	1,780	3.8	3.0
Health Care & Social Assistance	11.5	67,058	58,900	2,755	2,007	4.0	3.0
Arts & Recreation Services	1.6	50,151	41,737	1,930	1,352	3.7	3.0
Other Services	3.4	52,494	49,955	2,014	1,617	3.7	3.0
Unknown	0.6	46,398	32,426	1,383	579	3.0	3.0

Notes: MELAA = Middle Eastern, Latin America, Africa. 's.' means suppressed for confidentiality reasons.

Table 4 KiwiSaver contribution rates by characteristics, non-zero employer contributions (April 2022 – March 2023 financial year)

	Employee share (%)	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	100.0 (2,170,704)	66,736	59,002	1,994	1,666	2.9	3.0
Gender							
Female	50.9	56,686	51,416	1,673	1,442	2.9	3.0
Male	49.1	77,175	67,329	2,328	1,917	2.9	3.0
Unknown	0.0	55,214	44,782	1,265	702	2.2	2.8
Age							
<18	3.3	14,412	10,500	278	149	2.0	2.4
18-24	15.8	37,793	37,219	1,096	1,007	2.8	3.0
25-29	11.7	58,413	58,167	1,706	1,642	2.8	3.0
30-34	12.0	67,405	63,698	1,964	1,776	2.8	3.0
35-39	10.5	75,419	68,268	2,237	1,926	2.9	3.0
40-44	9.5	81,977	71,545	2,467	2,033	2.9	3.0
45-49	9.5	85,577	72,774	2,604	2,085	3.0	3.0
50-54	9.6	84,252	70,890	2,592	2,050	3.0	3.0
55-59	8.5	79,608	67,744	2,463	1,960	3.0	3.0
60-64	6.8	72,891	63,078	2,232	1,785	3.0	3.0
65+	2.7	62,319	52,986	1,820	1,372	2.8	3.0
Unknown	0.0	72,555	68,239	1,940	1,994	2.2	3.0
Ethnicity							
European	56.2	71,971	61,891	2,203	1,784	2.9	3.0
Māori	16.5	53,573	50,148	1,569	1,410	2.8	3.0
Pacific	7.4	55,015	53,857	1,591	1,518	2.8	3.0
Asian	16.0	67,009	62,023	1,887	1,644	2.7	3.0
MELAA	1.8	65,899	58,614	1,868	1,543	2.7	3.0
Other	1.8	73,300	65,840	2,230	1,884	2.9	3.0
Unknown	0.3	48,731	32,653	1,194	543	2.2	3.0
NZ born							
Yes	66.2	64,628	56,991	1,960	1,640	2.9	3.0
No	33.8	70,858	62,843	2,061	1,721	2.8	3.0
Married							
Yes	24.9	81,865	70,678	2,512	2,044	3.0	3.0
No	75.1	61,715	55,666	1,822	1,557	2.8	3.0
No. of dependents							
0	68.6	62,714	56,581	1,858	1,588	2.8	3.0
1	14.2	73,732	64,748	2,229	1,855	2.9	3.0
2	11.8	80,051	68,907	2,448	1,977	3.0	3.0

	Employee share (%)	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)
3	4.0	74,597	62,721	2,258	1,778	2.9	3.0
4+	1.4	58,065	51,089	1,710	1,406	2.8	3.0
Deprivation							
1	10.4	84,482	68,698	2,632	1,974	3.0	3.0
2	10.0	78,832	66,227	2,421	1,898	2.9	3.0
3	9.8	74,206	63,811	2,257	1,819	2.9	3.0
4	9.9	71,271	62,814	2,148	1,784	2.9	3.0
5	9.9	68,047	61,085	2,033	1,732	2.9	3.0
6	10.0	64,907	59,656	1,922	1,683	2.9	3.0
7	10.0	61,723	57,584	1,820	1,623	2.9	3.0
8	10.1	58,569	55,833	1,705	1,560	2.8	3.0
9	9.9	55,297	53,600	1,588	1,487	2.8	3.0
10	9.3	50,309	49,757	1,433	1,370	2.8	3.0
Unknown	0.7	34,635	22,106	743	350	2.2	2.9
Region							
Auckland	33.1	74,117	63,382	2,216	1,787	2.9	3.0
Bay of Plenty	6.2	60,274	54,761	1,778	1,539	2.8	3.0
Canterbury	13.6	63,531	57,972	1,913	1,653	2.9	3.0
Gisborne	1.0	54,873	51,663	1,616	1,446	2.8	3.0
Hawke's Bay	3.4	59,368	54,984	1,756	1,555	2.8	3.0
Manawatu-Wanganui	4.9	57,747	54,531	1,733	1,560	2.9	3.0
Marlborough	0.9	58,805	55,317	1,787	1,590	2.9	3.0
Nelson	1.1	59,495	54,496	1,799	1,546	2.9	3.0
Northland	3.1	56,344	51,951	1,642	1,457	2.8	3.0
Otago	5.1	58,974	54,923	1,742	1,519	2.9	3.0
Southland	2.0	59,574	56,780	1,732	1,576	2.8	3.0
Taranaki	2.3	62,048	55,603	1,903	1,585	2.9	3.0
Tasman	1.0	56,516	51,605	1,697	1,470	2.9	3.0
Waikato	9.4	62,300	57,189	1,842	1,619	2.9	3.0
Wellington	11.6	76,285	65,602	2,320	1,874	2.9	3.0
West Coast	0.6	57,825	54,033	1,744	1,529	2.9	3.0
Area outside region/Unknown	0.6	33,586	21,674	713	339	2.1	2.9
Industry							
Agriculture, Forestry & Fishing and Mining	3.8	53,572	51,262	1,496	1,365	2.7	3.0
Manufacturing	9.7	68,172	62,267	2,026	1,781	2.9	3.0
Electricity, Gas, Water & Waste Services	0.9	91,585	79,204	2,825	2,350	3.0	3.0
Construction	8.8	68,316	63,829	2,055	1,837	2.9	3.0
Wholesale Trade	4.8	78,065	66,183	2,455	1,945	3.0	3.0
Retail Trade	9.4	44,799	41,714	1,302	1,155	2.8	3.0
Accommodation & Food Services	5.6	32,577	26,865	867	630	2.6	3.0
Transport, Postal & Warehousing	4.1	74,505	67,569	2,341	1,973	3.0	3.0
Information Media & Telecommunications	1.2	94,717	77,499	2,927	2,288	3.0	3.0
Financial & Insurance Services	3.2	110,796	87,787	3,676	2,726	3.2	3.0
Rental, hiring & Real Estate Services	1.6	73,038	61,242	2,090	1,744	2.8	3.0
Professional, Scientific & Technical Services	9.2	91,892	79,107	2,771	2,317	3.0	3.0

	Employee share (%)	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)
Administrative & Support Services	5.0	46,783	37,381	1,251	862	2.6	3.0
Public Administration & Safety	7.2	84,072	78,610	2,637	2,347	3.1	3.0
Education & Training	8.5	59,426	56,321	1,613	1,467	2.7	3.0
Health Care & Social Assistance	11.3	68,057	59,249	2,061	1,687	2.9	3.0
Arts & Recreation Services	1.6	50,809	42,658	1,506	1,145	2.8	3.0
Other Services	3.4	53,004	50,319	1,586	1,435	2.9	3.0
Unknown	0.6	48,167	34,555	1,009	515	2.2	3.0

Notes: MELAA = Middle Eastern, Latin America, Africa.

3.2 KiwiSaver contribution bands

We now look at characteristics by KiwiSaver contribution bands to give a fuller picture of the distribution of contribution rates across employee characteristics. Table 5 details employee contributions for 2022 for those with positive KiwiSaver contributions, with the results for 2019, 2020 and 2021 available in Appendix B. For each characteristic, the share of workers with that characteristic who fall into each contribution category is presented. Table 6 presents the same figures but for employer contributions.

Overall, the most common employee contribution category is 3%, which is the minimum contribution rate for a KiwiSaver member who is not on a savings suspension, with about 46% of all workers falling into this category. About 17% are contributing a positive amount that is less than 3%. Recall that these statistics are yearly, and thus, a person could contribute less than the 3% minimum if they joined KiwiSaver part way through the year or were on a savings suspension for part of the year. A further 13% have a 4% contribution rate, while just 5% have an 8% contribution rate.

For employer contributions (Table 6), a higher share falls into the 3% contribution category (68%) compared with employee contributions, reflecting that many employers are contributing the minimum rate. More also fall into the more than zero but less than 3% category (23%).

Correspondingly, fewer employees receive employer contributions of 4% (just 2%) and almost no-one receives 8% or more.

Examining contribution rates by characteristics, there are few differences in employee contribution categories for men and women. There are some differences in the distribution of employer contributions, however. A greater share of female employees are receiving 3% employer KiwiSaver

contributions (70%) compared with male employees (66%). A lower share of women are receiving employer contributions of 4% or more (4.5% of women versus 7.4% of men).

Turning to age, more than half of those in the youngest age group (less than 18 years old) who are making KiwiSaver contributions have employee contributions amounting to less than 3% of their gross earnings. This is much higher than the other age groups, but unsurprising given different KiwiSaver rules apply to this group, and they may have been more likely to have joined KiwiSaver part-way through the financial year (as discussed). The share with employee contributions of more than zero but less than 3% tends to decrease with age – it is around a fifth for those aged 18-34 and falls to just under a tenth for those aged 55-64. It then increases somewhat for those aged 65+ (13%), which may reflect that this age group can begin making withdrawals from their KiwiSaver accounts and that different contribution rules apply. The most common contribution category for those aged 18 and over is 3%, with more than half of employees aged 39-49 contributing this amount. The share contributing 4% or more decreases with age before increasing again. For example, the share of 18-24 year olds who are contribution 4% or more is about 30%, falling to 24% for those aged 30-39, and increasing to 43% for those aged 55-59 and 49% for those aged 60-64.

There are fewer differences by age for employer contributions. Most of the those aged 18-64 years have employer contributions of 3% (ranging from 68% for those aged 18-34 years, to 73% for those aged 55-59). The share with employer contributions of 4% or more tends to increase with age (3.3% for those aged 18-24 versus 7.9% for those aged 60-64).

By ethnicity, while only 13% of European workers with positive KiwiSaver employee contributions fall into the less than 3% category, about a quarter of MELAA and Asian workers do, and about a fifth of Māori and Pacific workers. Across all ethnicities, the most common employee contribution category is 3%, with close to half of Asian and Pacific workers falling into this category. About 15% of European workers contribute 4%, versus about 10% of Māori, Pacific, Asian and MELAA workers. A higher share of Europeans also contribute more than 4% compared with Māori, Pacific, Asian and MELAA workers. For example, 6% of European workers contribute 8%, versus 4% of Māori and MELAA and 3% of Pacific and Asian workers.

Similarly for employer contributions, a lower share of European workers fall into the less than 3% category (19% versus about a quarter for Māori and Pacific workers and about 30% for Asian and MELAA). The most common employer contribution rate is 3% across all ethnic groups, ranging from 61% of MELAA workers to 71% of European workers. While 6.9% of European workers have employer contributions of 4% or more, only 4.4% of Māori workers, 4.5% of Pacific workers and 4.8% of Asian workers do.

A higher share of those who were not born in NZ fall into the employee contribution category of more than zero but less than 3% (20%) compared with those born in NZ (15%). A similar share of both groups contribute 3% (46% and 47% respectively). A slightly lower share of those who were not born in NZ fall into one of the 4% or more categories compared with those born in NZ (28% versus 32%). For employer contributions, almost a quarter of those who were not born in NZ have employer contributions of less than 3%, compared with 17% of those born in NZ. About 65% of those not born in NZ fall into the 3% category, versus 70% of those who were born in NZ. The distribution across the two groups for the other employer contribution categories is similar.

Those who are married are less likely to have employee contributions of less than 3% and more likely to have employee contributions of 3% than those who are not married. Those with no dependents are more likely to have employee contributions of less than 3% or more than 3%, and less likely to have employee contributions of 3% than those with one, two or three children. They are also more likely to have contributions of more than 3% than those with four children. For employer contributions, those who are married are less likely to have contributions of less than 3% and more likely to have contributions of 3% than those who are unmarried. Those with no dependents are more likely to have employer contributions of less than 3% and less likely to have employer contributions of 3%, but the distribution of employer contributions for categories of 3% or more does not vary much by the number of dependents.

The share of those with employee contributions of less than 3% tends to increase with the level of deprivation (13% for decile 1 versus 21% for decile 10). The share in the 3% category is similar across deprivation levels, ranging from 46% for the lowest deprivation group to 48% in the highest deprivation group. The share contributing 4% tends to decrease as the deprivation level increases, and the lower deprivation groups also have a slightly higher share of those with employee contributions of greater than 4%. For employer contributions, the share of those with contributions than 3% also tends to increase with the level of deprivation. However, there is not much variation in the share in the 3% employer contribution category, at 68% or 69% for all deprivation levels. The lower deprivation groups have a slightly higher share of those with more than 3% employer contributions.

In terms of region, the share with less than 3% employee contributions ranges from 14% in Canterbury, Marlborough, Tasman, Wellington, and the West Coast to 21% in Gisborne. The share with 3% employee contributions ranges from 42% in Southland to 49% in Auckland and Northland. For employer contributions, the share with less than 3% contributions ranges from a fifth in

Canterbury, Marlborough, Nelson, Tasman, and the West Coast, to 27% in Southland. The share with 3% employer contributions ranges from 65% in Southland to 72% in Northland.

There is more variation in the distribution of contribution rates by industry. For employee contributions, the share contributing less than 3% ranges from 11% in Financial & Insurance Services to 29% in Administrative & Support Services. The share contributing 3% ranges from 40% in Agriculture, Forestry & Fishing to 50% in Financial & Insurance, Education & Training and Other Services. The share with 4% employee contributions is highest in Electricity, Gas, Water, & Waste Services (21%), and is also high in Financial & Insurance Services (17%) and Public Administration & Safety (17%). For employer contributions, the share of those falling into the less than 3% category ranges from 14% (Public Administration & Safety) to Agriculture, Forestry, & Fishing (47%).

Table 5 Share of workers by employee 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	0.17	0.46	0.06	0.13	0.06	0.07	0.05	1.00
Gender								
Female	0.16	0.47	0.06	0.13	0.06	0.06	0.05	1.00
Male	0.17	0.45	0.06	0.13	0.06	0.07	0.05	1.00
Age								
<18	0.51	0.30	0.05	0.03	0.04	0.03	0.04	1.00
18-24	0.20	0.41	0.09	0.08	0.09	0.08	0.06	1.00
25-29	0.19	0.47	0.07	0.10	0.07	0.07	0.04	1.00
30-34	0.19	0.51	0.06	0.11	0.05	0.04	0.03	1.00
35-39	0.17	0.54	0.06	0.12	0.05	0.04	0.03	1.00
40-44	0.15	0.53	0.06	0.14	0.05	0.04	0.03	1.00
45-49	0.13	0.51	0.06	0.16	0.06	0.05	0.04	1.00
50-54	0.11	0.48	0.05	0.17	0.06	0.07	0.06	1.00
55-59	0.09	0.43	0.05	0.19	0.07	0.09	0.08	1.00
60-64	0.09	0.38	0.04	0.19	0.06	0.12	0.11	1.00
65+	0.13	0.32	0.04	0.20	0.05	0.13	0.13	1.00
Ethnicity								
European	0.13	0.46	0.06	0.15	0.07	0.08	0.06	1.00
Māori	0.19	0.46	0.07	0.11	0.07	0.06	0.04	1.00
Pacific	0.21	0.48	0.06	0.11	0.06	0.05	0.03	1.00
Asian	0.24	0.49	0.05	0.09	0.05	0.04	0.03	1.00
MELAA	0.25	0.44	0.06	0.09	0.06	0.05	0.04	1.00
Other	0.13	0.43	0.06	0.16	0.07	0.08	0.07	1.00
NZ born								
Yes	0.15	0.47	0.06	0.14	0.07	0.07	0.05	1.00
No	0.20	0.46	0.06	0.12	0.06	0.06	0.05	1.00
Married								
Yes	0.12	0.52	0.06	0.15	0.05	0.06	0.04	1.00
No	0.18	0.44	0.06	0.12	0.07	0.07	0.05	1.00
No. of dependents								
0	0.18	0.43	0.06	0.13	0.07	0.08	0.06	1.00
1	0.15	0.53	0.06	0.13	0.05	0.05	0.03	1.00
2	0.13	0.56	0.05	0.14	0.05	0.04	0.02	1.00
3	0.15	0.56	0.05	0.13	0.05	0.04	0.02	1.00
4+	0.19	0.55	0.06	0.10	0.04	0.04	0.02	1.00

	Contribution bands							Total
	>0-<3%	3%	>3-<4%	4%	>4-<6%	6-<8%	8+%	
Deprivation								
1	0.13	0.46	0.06	0.15	0.06	0.08	0.06	1.00
2	0.14	0.46	0.06	0.14	0.07	0.07	0.06	1.00
3	0.15	0.46	0.06	0.14	0.06	0.07	0.06	1.00
4	0.16	0.46	0.06	0.13	0.06	0.07	0.05	1.00
5	0.16	0.46	0.06	0.13	0.06	0.07	0.05	1.00
6	0.17	0.46	0.06	0.13	0.06	0.07	0.05	1.00
7	0.17	0.46	0.06	0.13	0.06	0.06	0.05	1.00
8	0.18	0.46	0.06	0.12	0.06	0.06	0.04	1.00
9	0.19	0.47	0.06	0.12	0.06	0.06	0.04	1.00
10	0.21	0.48	0.06	0.10	0.06	0.05	0.03	1.00
Region								
Auckland	0.18	0.49	0.06	0.12	0.05	0.05	0.04	1.00
Bay of Plenty	0.18	0.46	0.06	0.12	0.07	0.07	0.05	1.00
Canterbury	0.14	0.44	0.06	0.14	0.07	0.08	0.06	1.00
Gisborne	0.21	0.44	0.07	0.11	0.06	0.07	0.05	1.00
Hawke's Bay	0.16	0.44	0.07	0.13	0.07	0.08	0.06	1.00
Manawatu-Whanganui	0.15	0.46	0.06	0.14	0.07	0.07	0.05	1.00
Marlborough	0.14	0.43	0.07	0.14	0.07	0.08	0.06	1.00
Nelson	0.15	0.44	0.07	0.13	0.07	0.08	0.07	1.00
Northland	0.17	0.49	0.06	0.11	0.06	0.06	0.05	1.00
Otago	0.17	0.43	0.07	0.13	0.07	0.07	0.05	1.00
Southland	0.18	0.42	0.07	0.14	0.07	0.07	0.05	1.00
Taranaki	0.15	0.47	0.06	0.14	0.07	0.07	0.05	1.00
Tasman	0.14	0.46	0.06	0.13	0.07	0.08	0.06	1.00
Waikato	0.17	0.48	0.06	0.12	0.06	0.06	0.05	1.00
Wellington	0.14	0.44	0.06	0.15	0.07	0.08	0.06	1.00
West Coast	0.14	0.44	0.07	0.15	0.07	0.07	0.06	1.00
Industry								
Agriculture, Forestry & Fishing and Mining	0.28	0.40	0.07	0.10	0.06	0.06	0.03	1.00
Manufacturing	0.15	0.47	0.06	0.15	0.07	0.07	0.04	1.00
Electricity, Gas, Water & Waste Services	0.12	0.42	0.06	0.21	0.07	0.08	0.05	1.00
Construction	0.15	0.47	0.06	0.12	0.07	0.08	0.05	1.00
Wholesale Trade	0.14	0.48	0.06	0.15	0.06	0.07	0.04	1.00
Retail Trade	0.18	0.48	0.06	0.11	0.06	0.06	0.04	1.00
Accommodation & Food Services	0.31	0.44	0.07	0.06	0.05	0.04	0.03	1.00
Transport, Postal & Warehousing	0.15	0.46	0.06	0.15	0.06	0.07	0.05	1.00
Information Media & Telecommunications	0.16	0.45	0.06	0.16	0.07	0.07	0.04	1.00
Financial & Insurance Services	0.11	0.50	0.06	0.17	0.06	0.05	0.04	1.00
Rental, hiring & Real Estate Services	0.18	0.47	0.06	0.12	0.06	0.06	0.04	1.00
Professional, Scientific & Technical Services	0.13	0.49	0.06	0.14	0.07	0.07	0.05	1.00
Administrative & Support Services	0.29	0.41	0.07	0.08	0.06	0.05	0.04	1.00
Public Administration & Safety	0.12	0.43	0.06	0.17	0.08	0.08	0.06	1.00
Education & Training	0.14	0.50	0.06	0.13	0.05	0.06	0.07	1.00
Health Care & Social Assistance	0.12	0.45	0.06	0.14	0.07	0.08	0.07	1.00
Arts & Recreation Services	0.21	0.43	0.07	0.10	0.07	0.07	0.05	1.00
Other Services	0.15	0.50	0.06	0.12	0.06	0.07	0.05	1.00

Notes: MELAA = Middle Eastern, Latin America, Africa.

Table 6 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	0.00	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	0.00	1.00
50-54	0.17	0.72	0.03	0.03	0.04	0.01	0.00	1.00
55-59	0.16	0.73	0.03	0.03	0.04	0.01	0.01	1.00
60-64	0.20	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
Ethnicity								
European	0.19	0.71	0.03	0.02	0.03	0.01	0.00	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
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	0.00	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	0.00	1.00
3	0.20	0.71	0.03	0.02	0.03	0.01	0.00	1.00
4+	0.23	0.70	0.03	0.02	0.02	0.00	0.00	1.00
Deprivation								
1	0.20	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	0.00	1.00
3	0.21	0.69	0.03	0.03	0.03	0.01	0.00	1.00
4	0.21	0.68	0.03	0.02	0.03	0.01	0.00	1.00
5	0.22	0.69	0.03	0.02	0.03	0.01	0.00	1.00
6	0.23	0.69	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	0.27	0.68	0.02	0.01	0.02	0.00	0.00	1.00

	Contribution bands							Total
	>0-<3%	3%	>3-<4%	4%	>4-<6%	6-<8%	8+%	
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-Wanganui	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	0.72	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	0.00	1.00
West Coast	0.20	0.69	0.04	0.02	0.03	0.01	0.00	1.00
Industry								
Agriculture, Forestry & Fishing and 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	0.62	0.01	0.00	0.01	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	0.72	0.04	0.03	0.03	0.00	0.00	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	0.77	0.02	0.01	0.02	0.01	0.00	1.00
Arts & Recreation Services	0.28	0.68	0.02	0.01	0.01	0.01	0.00	1.00
Other Services	0.20	0.73	0.03	0.01	0.02	0.01	0.01	1.00

Notes: MELAA = Middle Eastern, Latin America, Africa.

3.3 Multivariate analysis of KiwiSaver contributions

Sections 3.1 and 3.2 examined KiwiSaver contributions by individual characteristics. However, some of these characteristics may interact. For example, the comparatively high contribution rates for those who live in Wellington may reflect that this region has a relatively high share of people employed in the Public Administration & Safety industry, which has high average contribution rates.

Thus, Table 7 presents multivariate regressions of employee and employer contribution amounts, and contribution rates. These regressions are restricted to those aged 18-64 years with positive KiwiSaver contributions.

Once other characteristics are controlled for, women have higher employee and employer contribution amounts and rates. However, the difference is not great, with the employee contribution amount being 2% higher for women than men, the employer contribution amount being 1.2%, and the employee contribution rate being 0.02 percentage points higher and the employer contribution rate being 0.003 percentage points higher.

These results differ from the bivariate results where there was no difference in employee and employer contribution rates by gender. This suggests that women contribute to KiwiSaver at a higher rate than their male counterparts once their individual and job characteristics (such as industry and earnings levels) are accounted for.

Age was measured as a continuous variable. The amount of employee contributions decreases with age at an increasing rate. A one-year increase in age is associated with a 2.3% decrease in the employee contribution amount, and the coefficient on age squared is positive, suggesting it decreases at an increasing rate, but the magnitude of the coefficient is small. For the employee contribution rate, the coefficient is also negative, with a one-year increase in age being associated with a 0.11 percentage point decrease in the contribution rate.

There is no significant relationship between age and the amount of employer contributions, and while the coefficient on age squared is significant, the magnitude is virtually zero. For the employer contribution rate, the coefficient is significant and positive, but of small magnitude (a one-year increase in age is associated with a 0.001 percentage point increase in the employer contribution rate).

Compared with Europeans, the amount of employee contributions is lower among other ethnic groups. The biggest difference is for Asian workers (16% lower employee contribution amount), followed by MELAA (14%), Māori and Pacific peoples (3.8%) and Other ethnicities (3.2%). Similarly, the employee contribution rate is lower among all ethnic groups compared with Europeans, with the largest differences being among Asian (0.41 percentage points) and MELAA workers (0.33 percentage points).

For employer contributions, the contribution amount is lower among other ethnicities compared with European workers, with the largest differences once again being among Asian (41% lower) and MELAA (33% lower) workers. Likewise, the employer contribution rate is lower compared with

Europeans – with the greatest difference being among Asian and MELAA workers (0.17 percentage points lower).

Those who were not born in NZ have lower employee and employer contributions than those who were born in NZ after controlling for other factors. The employee contribution amount is 3.5% lower, the employee contribution rate is 0.52 percentage points lower, the employer contribution amount is 0.6% lower (and only weakly statistically significant) and the employer contribution rate is 0.08 percentage points lower.

The results by marital status differ depending on whether it is the contribution amount or rate being examined. However, while statistically significant, the magnitude of the coefficients is small.

Compared with those with no dependents, having dependents is associated with a lower employee contribution amount, ranging from 2.0% lower for those with one dependent to 4.9% lower to those with four or more dependents. In contrast, the employee contribution rate is slightly higher among those with one, two or three dependents compared with those who no dependents, with the largest difference being 0.24 percentage points higher among those with two dependents. Having four dependents is associated with a lower employee contribution rate (0.11 percentage points). There is a similar pattern for employer contributions, although the magnitude of the differences is larger. For the employer contribution amount, those with three dependents have lower contributions by 24% compared with those without dependents. The employer contribution rates are actually higher among those with one, two or three dependents, with the largest difference being 0.42 percentage points among those with two dependents.

The employee and employer contribution amount and rate increase with earnings. For employee contributions, a doubling of earnings is associated with slightly more than a doubling of the contribution amount (103% increase) and a 1.0 percentage point increase in the employee contribution rate. The magnitude of the difference is less pronounced for employer contributions, with a doubling of earnings being associated with a 12% increase in employer contributions, and 0.05 percentage point increase in the employer contribution rate.

Compared with those living in the lowest deprivation areas, those living in more deprived areas tend to have lower employee and employer contribution amounts and rates, and these differences increase with the level of deprivation. For example, living in the most deprived areas is associated with a 6.7% lower amount of employee contributions, 23% lower amount of employer contributions, a 0.05 percentage points lower employee contribution rate and a 0.13 percentage points lower employer contribution rate.

Compared to those living in Auckland, those living in other areas have higher employee contribution amounts, with the largest difference being 7.4 percentage points for the West Coast. The employee contribution rate is also higher for those living outside of Auckland, with the largest difference also being in the West Coast (0.29 percentage points higher than Auckland). The employer contribution amount and rate is higher in some regions compared with Auckland, but lower in others, with the largest positive difference being in the West Coast (2.8% higher contribution amount and 0.06 percentage point higher contribution rate) and the largest negative difference being in Southland (3% lower contribution amount and 0.07 percentage point lower contribution rate).

Even after controlling for other factors, there are still large differences between some industries and Financial & Insurance Services. Not including those without industry information, 12 out of the 17 other industries have statistically significantly lower employee contribution amounts, three out of 17 have statistically significantly higher employee contribution amounts, and there is no statistically significant difference for the remaining two industries. The largest negative differences are in the Agriculture, Forestry & Fishing and Mining (18% lower employee contribution amount than Financial & Insurance Services), Administration & Support Services (17% lower) and Accommodation & Food Services (15% lower). The industries with a higher employee contribution amount than Financial & Insurance Services are Health Care & Social Assistance (3.5% higher), Electricity, Gas, Water, & Waste Services (3.3% higher), and Public Administration & Safety (1.0% higher). The employee contribution rate is lower in some industries compared with Financial & Insurance Services, and higher in others. The largest negative differences are in the same three industries as the employee contribution amounts (Agriculture, Forestry & Fishing and Mining, -0.37 percentage points; Administrative & Support Services, -0.28 percentage points; and Accommodation & Food Services, -0.35 percentage points).

For employer contributions, all industries have lower contribution amounts and rates than Financial & Insurance Services. Once again, the biggest differences are with Agriculture, Forestry & Fishing and Mining (-24%), Administrative & Support Services (-25%) and Accommodation & Food Services (-19%). For employer contribution rates, these three industries also have the largest differences (-0.52, -0.53 and -0.44 percentage points respectively), in addition to the Education & Training industry (-0.49 percentage points).

Table 7 Regressions of KiwiSaver contributions

Variable	Log of dollar contribution amount		Contribution rate	
	Employee	Employer	Employee	Employer
<i>Gender (base: Male)</i>				
Female	0.020***	0.012***	0.023***	0.003**
Unknown	-0.324***	-0.299***	-0.637***	-0.382***
Age	-0.023***	0.000	-0.106***	0.001***
Age squared	0.0003***	0.000***	0.001***	0.000***
<i>Ethnicity (base: European)</i>				
Māori	-0.038***	-0.030**	-0.105***	-0.063***
Pacific peoples	-0.038***	-0.025***	-0.143***	-0.065***
Asian	-0.156***	-0.115***	-0.411***	-0.174***
MELAA	-0.141***	-0.113***	-0.326***	-0.172***
Other / Unknown	-0.032***	-0.035***	-0.031***	-0.043***
Not born in NZ	-0.035***	-0.052***	-0.006*	-0.079***
Married	-0.005***	0.018***	-0.000***	0.036***
<i>Dependents (base: No dependents)</i>				
1 dependent	-0.020***	0.021***	-0.150***	0.036***
2 dependents	-0.030***	0.024***	-0.203***	0.042***
3 dependents	-0.049***	0.006***	-0.237***	0.018***
4+ dependent	-0.053***	-0.011***	-0.189***	-0.006
Log of earnings	1.03***	1.014***	0.120***	0.046***
<i>Deprivation (base: Decile 1)</i>				
2	-0.000***	-0.006***	0.000	-0.021***
3	-0.006***	-0.010***	-0.021***	-0.036***
4	-0.013***	-0.015***	-0.050***	-0.045***
5	-0.019***	-0.020***	-0.070***	-0.058***
6	-0.026***	-0.026***	-0.094***	-0.070***
7	-0.031***	-0.029***	-0.105***	-0.075***
8	-0.041***	-0.037***	-0.134***	-0.093***
9	-0.052***	-0.048***	-0.163***	-0.113***
10	-0.067***	-0.054***	-0.225***	-0.128***
Unknown	-0.293***	-0.270***	-0.533***	-0.359***
<i>Region (base: Auckland)</i>				
Bay of Plenty	0.008***	-0.024***	0.113***	-0.033***
Canterbury	0.068***	0.009***	0.276***	0.004**
Gisborne	0.028***	-0.009***	0.169***	-0.005
Hawke's Bay	0.058***	-0.004*	0.260***	-0.017***
Manawatu-Whanganui	0.058***	0.017***	0.230***	0.033***
Marlborough	0.070***	0.017***	0.296***	0.034***
Nelson	0.063***	0.008**	0.288***	0.023***
Northland	0.015***	-0.005*	0.086***	-0.016***
Otago	0.031***	-0.022***	0.180***	-0.037***
Southland	0.025***	-0.030***	0.173***	-0.066***
Taranaki	0.035***	0.009***	0.174**	0.030***
Tasman	0.047***	0.003	0.207***	-0.002
Waikato	0.019***	-0.003*	0.107***	-0.006**
Wellington	0.064***	0.016***	0.255***	0.019***
West Coast	0.074***	0.028***	0.289***	0.055***
Area outside region / Unknown	-0.184***	-0.200***	-0.297***	-0.264***

Variable	Log of dollar contribution amount		Contribution rate	
	Employee	Employer	Employee	Employer
<i>Industry</i> (base: Financial & Insurance Services)				
Agriculture, Forestry & Fishing and Mining	-0.181***	-0.242***	-0.367***	-0.521***
Manufacturing	-0.009***	-0.093***	0.007	-0.292***
Electricity, Gas, Water & Waste Services	0.033***	-0.058***	0.162***	-0.232***
Construction	-0.009***	-0.100***	0.062***	-0.283***
Wholesale Trade	-0.004	-0.063***	0.002***	-0.210***
Retail Trade	-0.032***	-0.093***	-0.080***	-0.292***
Accommodation & Food Services	-0.151***	-0.192***	-0.352***	-0.439***
Transport, Postal & Warehousing	-0.030***	-0.079***	-0.027***	-0.209***
Information Media & Telecommunications	-0.010**	-0.080***	0.025*	-0.227***
Rental, hiring & Real Estate Services	-0.103***	-0.176***	-0.159***	-0.409***
Professional, Scientific & Technical Services	0.003	-0.067***	0.033***	-0.264***
Administrative & Support Services	-0.173***	-0.252***	-0.283***	-0.531***
Public Administration & Safety	0.010***	-0.050***	0.161***	-0.134***
Education & Training	-0.009***	-0.162***	0.047***	-0.486***
Health Care & Social Assistance	0.035***	-0.079***	0.190***	-0.291***
Arts & Recreation Services	-0.040***	-0.130***	-0.050***	-0.363***
Other Services	-0.028***	-0.100***	0.190***	-0.287***
Unknown	-0.469***	-0.585***	-0.050***	-0.942***
Constant	-3.352***	-3.65***	4.279***	2.758***
Observation count	1,994,379	2,039,037	1,994,379	2,039,037

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.

3.4 Distribution of KiwiSaver opt outs

Table 8 presents the distribution of KiwiSaver opt outs in the 2022/23 financial year. Results for earlier financial years are available in Appendix C. Recall that the opt-out indicator is a proxy measure only due to data limitations (see Section 2.2 for details of how opt-outs are defined). The first column shows employee characteristics, the second column presents the total number of opt-outs in 2022/23 for that group, the third column shows the percentage of that group who opted out and the last column shows the percentage of all opt-outs that that group accounts for. KiwiSaver automatic enrolments only apply to those aged 18-64, therefore this analysis is restricted to this age group.

Overall, just 0.16% of employees opted out at some point during the year, equating to just under 4,000 opt outs. The share of opt-out does not vary much by gender, with 0.17% of female employees opting out versus 0.15% of male employees.

There are greater differences by age, with the share opting out generally decreasing with age. About 0.28% of those aged 18-24 opted out during the year, accounting for 29% of all opt-outs, versus 0.10% of those aged 55-59, accounting for 5.5% of all opt-outs.

Turning to ethnicity, MELAA had the highest share of employees who opted out in 2022/23 (0.35%), followed by Asian employees (0.27%), versus 0.11 for those of Other ethnicities and 0.12 for Europeans. Asian employees account for close to a third of all opt-outs despite only accounting for about a fifth of all employees. In addition, those who were not born in NZ account for 58% of opt-outs despite only accounting for 40% of employees, with an opt-out share that is more than twice that of those who were born in NZ (0.24% versus 0.11%). Note, however, that by the proxy measure of opt-outs used, some apparent opt-outs may in fact be individuals who were automatically enrolled through their employer, but were then declined KiwiSaver membership on the basis of their visa status. Those who are temporary visas are unable to join KiwiSaver and previous research suggests that of the approximately 70,000 migrants on temporary visas who arrived in NZ in 2009, about 10,000 remained on temporary visas after five years (Meehan, Mitchell & Pacheco, 2022).

The share of unmarried employees who opt-out is higher than the share of those who are married, with those who are unmarried accounting for 85% of opt-outs. Those with no dependents also have a higher share of employees who opt-out than those with dependents (0.19% versus 0.09% for those with two dependents, for example), and account for 78% of all opt-outs.

The share of employees who opted out in 2022/23 tends to increase as the deprivation level increases, ranging from 0.12 for decile 1 to 0.18 for decile 10. For those with available region information, the share of employees who opted out ranges from 0.09% in Manawatu-Whanganui to 0.17% in Auckland, Bay of Plenty and Northland. In terms of industries, this share ranges from 0.09% in the Construction industry to 0.33% in the Administrative & Support Services industry.

Note that due to the small number and share of opt outs, multivariate regression analysis was not undertaken.

Table 8 Opt outs by characteristics (April 2022 – March 2023 financial year)

	No. of opt outs	% of group who opted out	% of total opt outs
Total	4,065	0.16	100.0
Gender			
Female	2,142	0.17	52.7
Male	1,896	0.15	46.6
Unknown	27	1.02	0.7
Age			
18-24	1,164	0.28	28.6
25-29	573	0.17	14.1
30-34	567	0.17	13.9
35-39	399	0.14	9.8
40-44	339	0.13	8.3
45-49	291	0.12	7.2
50-54	288	0.12	7.1
55-59	225	0.10	5.5
60-64	216	0.12	5.3
Ethnicity			
European	1,509	0.12	37.1
Māori	561	0.15	13.8
Pacific	327	0.17	8.0
Asian	1,293	0.27	31.8
MELAA	186	0.35	4.6
Other	48	0.11	1.2
Unknown	144	0.31	3.5
NZ born			
Yes	1,695	0.11	41.7
No	2,373	0.24	58.3
Married			
Yes	594	0.10	14.6
No	3,474	0.18	85.4
No. of dependents			
0	3,186	0.19	78.3
1	453	0.13	11.1
2	270	0.09	6.6
3	105	0.11	2.6
4+	54	0.14	1.3
Deprivation decile			
1	294	0.12	7.2
2	300	0.13	7.4
3	285	0.12	7.0
4	327	0.14	8.0
5	339	0.14	8.3
6	372	0.15	9.1
7	420	0.17	10.3
8	387	0.16	9.5
9	432	0.17	10.6
10	441	0.18	10.8
Unknown	480	0.51	11.8

	No. of opt outs	% of group who opted out	% of total opt outs
Region			
Auckland	1,425	0.17	35.0
Bay of Plenty	255	0.17	6.3
Canterbury	369	0.12	9.1
Gisborne	33	0.14	0.8
Hawke's Bay	108	0.13	2.7
Manawatu-Whanganui	132	0.12	3.2
Marlborough	21	0.09	0.5
Nelson	33	0.13	0.8
Northland	129	0.17	3.2
Otago	189	0.15	4.6
Southland	57	0.12	1.4
Taranaki	90	0.16	2.2
Tasman	33	0.13	0.8
Waikato	369	0.16	9.1
Wellington	336	0.12	8.3
West Coast	18	0.13	0.4
Area outside region/Unknown	471	0.52	11.6
Industry			
Agriculture, Forestry & Fishing	177	0.14	4.4
Manufacturing	414	0.18	10.2
Electricity, Gas, Water & Waste Services	21	0.10	0.5
Construction	204	0.09	5.0
Wholesale Trade	147	0.13	3.6
Retail Trade	543	0.25	13.3
Accommodation & Food Services	516	0.34	12.7
Transport, Postal & Warehousing	174	0.18	4.3
Information Media & Telecommunications	27	0.08	0.7
Financial & Insurance Services	93	0.12	2.3
Rental, hiring & Real Estate Services	51	0.11	1.3
Professional, Scientific & Technical Services	249	0.11	6.1
Administrative & Support Services	495	0.33	12.2
Public Administration & Safety	174	0.11	4.3
Education & Training	201	0.10	4.9
Health Care & Social Assistance	345	0.13	8.5
Arts & Recreation Services	75	0.20	1.8
Other Services	108	0.13	2.7
Unknown	51	0.17	1.3

Notes: MELAA = Middle Eastern, Latin America, Africa. "Unknown" age category removed for confidentiality reasons.

4 RQ2 - KiwiSaver contributions/non-contributions

Research question 2 (RQ2) first examines the number (and percentage of KiwiSaver member months) of contributing, non-contributing and employed months by demographic characteristics for the period April 2019 to March 2023. Non-contributing months may be due to spells out of employment or savings suspension. KiwiSaver members are proxied as being on a savings suspension if they are a KiwiSaver member, earning wages and salary but have zero KiwiSaver contributions (see Section 2 for details). Non-contribution due to non-employment spells or savings suspension may differ by demographic characteristics. For this reason, RQ2 also examines the number (and percentage of non-contributing and employed months) of savings suspension months, and on average, how many KiwiSaver members are on a savings suspension and how long they are on savings suspensions for.

The format for all tables in this section is as follows: The first column presents the demographic and socioeconomic characteristics as detailed in Table 2. Column 2 presents KiwiSaver member months, which is the sum of months where individuals are KiwiSaver members. Column 3 presents contributing months, which is the sum of months where individuals have a non-zero KiwiSaver contribution, and correspondingly, Column 4 presents non-contributing months, which is the sum of months where individuals have zero KiwiSaver contribution. Column 5 presents employed months, which is the sum of months where individuals have non-zero wages and salary, as a percentage of KiwiSaver member months for each level of a characteristic. Column 6 presents saving suspension (SS) months, which is the sum of months where individuals are KiwiSaver members, have non-zero wages and have zero KiwiSaver contribution. Columns 2-6 are presented as the number of months as well as a percentage of KiwiSaver member months for each level of a characteristic. Saving suspension months are calculated as a percentage of non-contributing (Column 7) and employed months (Column 8). Column 9 presents the average number of months individuals are on a savings suspension within a financial year, and Column 10 presents the number of individuals who take a savings suspension of at least one month within a financial year (and as a percentage of all KiwiSaver individuals). These are presented for the 2022/23 financial year, with earlier years presented in Appendix D.

4.1 KiwiSaver contribution by year

Table 9 presents total KiwiSaver contributions by year. The number of KiwiSaver member months has increased over time – there are just over 26.5 million KiwiSaver member months in 2022/23 financial year compared to 18 million member months in 2019/20. Contributing KiwiSaver months as a proportion of KiwiSaver member months has decreased over time, from 90.4% in 2019/20 to 75.1% in 2022/23. As a result, the proportion of non-contributing months has also increased over time from 9.6% in 2019/20 to 24.9% in 2022/23. There are higher number of employed months in 2022/23 – however, employed months as a proportion of KiwiSaver member months has decreased from 92.6% in 2019/20 to 80.5% in 2022/23. Savings suspension months have increased from 403,908 in 2019/20 to 1.4 million months in 2022/23, while savings suspension months as a proportion of non-contributing months is similar across all financial years. That is, while the proportion of non-contributing months has increased across financial years, this is driven by the same pattern of savings suspension months making up approximately one quarter of non-contributing months and spells out of employment making up the remaining three quarters. Given the number of savings suspension months has increased over time, while employed months have decreased over time, savings suspension months as a proportion of employed months has increased from 2.4% in 2019/20 to 6.8% in 2022/23. That is, there are fewer employed KiwiSaver members and of those fewer employed KiwiSaver members, more members are taking a savings suspension and not contributing to their KiwiSaver through wages and salary. This is reflected in 1) higher average months on a savings suspension for those on a savings suspension and 2) higher number of individuals on a savings suspension as a proportion of all KiwiSaver individuals.

Overall, the table shows that while there are more KiwiSaver member months over time, the overall proportion of non-contributing months has increased and the proportion of employed months has decreased. The proportion of non-contributing months is driven by approximately one-quarter savings suspension months and three-quarters from spells out of employment, irrespective of financial year. There are fewer employed KiwiSaver member months as a proportion of total KiwiSaver member months, with more members taking a savings suspension and not contributing to their KiwiSaver through wages and salary.

Most of the increase in the number of savings suspension months and individuals on a savings suspension occurred between the 2019/20 and 2020/21. This effect could be partly due to COVID-19, which may have led to more people going on savings suspensions. However, 2019/20 was also the first financial year where businesses submitted payroll filings to IR instead of monthly (EMS) filings. This migration to a new system is more likely to have been the cause of these apparent changes.

Indeed, publicly-available KiwiSaver summary statistics based on IR administrative data show that the number of savings suspensions for the year ended June 2021 was actually lower than for the year ended June 2020 (Inland Revenue, 2023). In addition, we also observe large changes in the estimated number of opt-outs from the payroll data between the 2019/20 and 2020/21 financial years (see Appendix C), which further suggests that the observed changes were due to the migration to the new system.

Table 9 Total KiwiSaver contribution by year (April 2019 – March 2023)

Total	KiwiSaver Member Months	Contributing Months	Non-Contributing Months	Employed Months	SS Months		Average Months on SS ^a	SS Individuals ^b
		(% of all KiwiSaver Member Months)			(% of Non-Contributing Months)	(% of Employed Months)		(% of all individuals) ^c
April 2022 - March 2023								
Total	26,569,254	19,941,780 (75.1%)	6,627,474 (24.9%)	21,401,385 (80.5%)	1,459,605 (22.0%)	1,459,605 (6.8%)	5.43	269,037 (11.6%)
April 2021 - March 2022								
Total	24,385,269	19,037,040 (78.1%)	5,348,232 (21.9%)	20,293,056 (83.2%)	1,256,016 (23.5%)	1,256,016 (6.2%)	5.52	227,667 (10.7%)
April 2020 - March 2021								
Total	22,111,773	17,872,314 (80.8%)	4,239,459 (19.2%)	18,853,776 (85.3%)	981,459 (23.2%)	981,459 (5.2%)	5.00	196,293 (10.1%)
April 2019 - March 2020								
Total	18,326,175	16,561,113 (90.4%)	1,765,062 (9.6%)	16,965,021 (92.6%)	403,908 (22.9%)	403,908 (2.4%)	3.78	106,785 (6.1%)

Notes: SS = Savings Suspension.

^a For individuals who were on a savings suspension.

^b Individuals who were employed and had at least one month where KiwiSaver contribution was zero.

^c All KiwiSaver individuals within a financial year. Note: 2022/23 N = 2,326,973; 2021/22 N = 2,135,151; 2020/21 N = 1,952,007; 2019/20 N = 1,758,789.

4.2 KiwiSaver contribution by gender

Table 10 presents results by gender for 2022/23 (earlier financial years are provided in Appendix D). KiwiSaver member months for women and men are similar. They also have similar contributing, non-contributing and employed month proportions. Women have lower savings suspension months as a proportion of non-contributing and employed months (19.4% and 6.2%, respectively) compared to men (24.8% and 7.5%, respectively). That is, approximately 20% of non-contributing KiwiSaver months for women are due to savings suspension with the remaining 80% due to spells out of employment. For men, this is 25% for savings suspension and 75% due to spells out of employment. These differences may be because women spend more time out of the workforce than men due to care responsibilities. Men have slightly lower employed months compared to women, and higher savings suspension months. As a result, men have higher savings suspension months as a proportion

of employed months compared to women. This indicates that the proportion of employed men contributing to KiwiSaver through wages and salary is lower than the proportion of employed women. This is also reflected in higher average savings suspension months for employed men, with the number of men on a savings suspension as a proportion of all KiwiSaver members in 2022/23 at 6.0% compared to 5.5% for women.

Overall, men and women have similar contributing, non-contributing and employed patterns. However, employed men have a higher proportion of savings suspension months (as a proportion of non-contributing and employed months) compared with women and, on average, have longer savings suspension periods.

Table 10 KiwiSaver contribution by gender (April 2022 – March 2023 financial year)

Gender	KiwiSaver Member Months	Contributing Months	Non-Contributing Months	Employed Months	SS Months		Average Months on SS ^a	SS Individuals ^b
		(% of all KiwiSaver Member Months)			(% of Non-Contributing Months)	(% of Employed Months)		(% of all individuals) ^c
Female	13,601,163	10,163,742 (74.7%)	3,437,418 (25.3%)	10,831,266 (79.6%)	667,521 (19.4%)	667,521 (6.2%)	5.20	128,364 (5.5%)
Male	12,961,176	9,773,682 (75.4%)	3,187,494 (24.6%)	10,564,644 (81.5%)	790,962 (24.8%)	790,962 (7.5%)	5.63	140,484 (6.0%)
Unknown	6,918	4,356 (63.0%)	2,562 (37.0%)	5,475 (79.1%)	1,119 (43.7%)	1,119 (20.4%)	6.11	1,119 (0.0%)

Notes: SS = Savings Suspension.

^a For individuals who are on a savings suspension.

^b Individuals who were employed and had at least one month where KiwiSaver contribution was zero.

^c All KiwiSaver individuals within a financial year. Note: 2022/23 N = 2,326,973.

4.3 KiwiSaver contributions by age group

Table 11 presents results by age group for the 2022/23 financial year (earlier financial years are provided in Appendix D). The table shows that younger KiwiSaver member tend to have the highest number of KiwiSaver member months and this decreases with age. However, contributing months as a proportion of total KiwiSaver member months is lowest for younger KiwiSaver members. The proportion of contributing months increases with age and similarly with employed months. For example, those under 29 contribute 70% of months on average, compared with 80% on average for those aged 45 to 59. This is expected as they also have lower employed months and a higher percentage of those on a savings suspension (as a proportion of non-contributing and employed months, and proportion of all individuals). As with RQ1, these results suggest younger people may face financial constraints which may limit their contribution to KiwiSaver and/or are less focussed on saving for retirement. In addition, younger people are employed for fewer months, which may also

partly account for the fewer months they contribute to KiwiSaver. However, the average length individuals are on a savings suspension is highest for those aged between 35 to 49 who, on average, are on a savings suspension for 6 months.

Overall, younger KiwiSaver members have fewer contributing months, higher non-contributing months and fewer employed months compared to older KiwiSaver members. Almost a quarter of non-contributing months for younger KiwiSaver members are savings suspension months, with the remaining 75% due to spells out of employment. Older KiwiSaver members have the highest contributing patterns with non-contributing proportions ranging from 18.9 to 21.9% with savings suspension months as a proportion of employed months relatively low in the 4 to 7% range. While fewer older KiwiSaver members are on a savings suspension compared to younger KiwiSaver members, those that do take a savings suspension are on savings suspension longer compared to younger members.

Table 11 KiwiSaver contribution by age group (April 2022 – March 2023 financial year)

Age Group	KiwiSaver Member Months	Contributing Months	Non-Contributing Months	Employed Months	SS Months		Average Months on SS ^a	SS Individuals ^b
		(% of all KiwiSaver Member Months)			(% of Non-Contributing Months)	(% of Employed Months)		(% of all individuals) ^c
18 to 24	4,322,289	3,033,120 (70.2%)	1,289,172 (29.8%)	3,329,724 (77.0%)	296,604 (23.0%)	296,604 (8.9%)	4.43	67,026 (2.9%)
25 to 29	3,432,402	2,407,254 (70.1%)	1,025,148 (29.9%)	2,629,737 (76.6%)	222,483 (21.7%)	222,483 (8.5%)	5.52	40,281 (1.7%)
30 to 34	4,130,811	2,942,286 (71.2%)	1,188,528 (28.8%)	3,230,622 (78.2%)	288,336 (24.3%)	288,336 (8.9%)	5.88	49,026 (2.1%)
35 to 39	2,375,589	1,776,441 (74.8%)	599,148 (25.2%)	1,924,191 (81.0%)	147,747 (24.7%)	147,747 (7.7%)	5.96	24,798 (1.1%)
40 to 44	2,675,880	2,090,829 (78.1%)	585,051 (21.9%)	2,238,627 (83.7%)	147,798 (25.3%)	147,798 (6.6%)	6.03	24,510 (1.1%)
45 to 49	2,570,631	2,074,482 (80.7%)	496,146 (19.3%)	2,194,647 (85.4%)	120,162 (24.2%)	120,162 (5.5%)	6.00	20,016 (0.9%)
50 to 54	2,649,504	2,149,203 (81.1%)	500,301 (18.9%)	2,253,339 (85.0%)	104,136 (20.8%)	104,136 (4.6%)	5.84	17,835 (0.8%)
55 to 59	2,372,457	1,907,112 (80.4%)	465,345 (19.6%)	1,983,276 (83.6%)	76,164 (16.4%)	76,164 (3.8%)	5.63	13,524 (0.6%)
60 to 64	2,039,685	1,561,044 (76.5%)	478,641 (23.5%)	1,617,222 (79.3%)	56,175 (11.7%)	56,175 (3.5%)	4.67	12,021 (0.5%)

Notes: SS = Savings Suspension.

^a For individuals who are on a savings suspension.

^b Individuals who were employed and had at least one month where KiwiSaver contribution was zero.

^c All KiwiSaver individuals within a financial year. Note: 2022/23 N = 2,326,973.

4.4 KiwiSaver contribution by ethnicity

Table 12 presents results by ethnicity for 2022/23 (earlier financial years are provided in Appendix D). European KiwiSaver members have the highest proportion of contributing months (77.7%) compared to Asian (74.7%), Pacific (72.4%) and Māori (68.9%). When examining patterns by employed months, both European and Asian have the highest proportion of employed months (82.2% for both) compared to Pacific (78.7%) and Māori (75.1%). While Asian and European contributing patterns are similar, their non-contributing proportions from either spells out of employment or savings suspension differ. Almost 30% of Asian non-contributing months are savings suspension months, while the remaining 70% of non-contributing months due to spells out of employment. Asians, on average, spend the longest on savings suspension (6.08 months). This is also reflected in 9.2% of employed Asian months being savings suspension months. Approximately 20% of European non-contributing months are savings suspension months with the remaining 80% due to spells out of employment - just over 5.4% of employed European months are savings suspension months. Māori and MELAA have the highest non-contributing rate (31.1% and 31.5%, respectively) with similar employed months (75.1% and 77.0%). One fifth of Māori non-contributing months are due to savings suspension, or 8.3% of employed months. However, Māori spend, on average, the least amount of time on a savings suspension. For MELAA, one quarter of non-contributing months are due to savings suspension, or 6.6% of employed months.

Overall, contributing patterns differ by ethnicity with European and Asian having the highest contributing and employed rate. Despite this, Asians also have the highest savings suspension rate with almost 30% of non-contributing months being savings suspension months, or 9.2% of employed months. Asians also spend the longest on savings suspension. Both Māori and MELAA have the lowest proportion of contributing months and employed months. However, Māori have the smallest proportion of savings suspension months and spend the least time on a savings suspension.

Table 12 KiwiSaver contribution by prioritised ethnicity (April 2022 – March 2023 financial year)

Ethnicity	KiwiSaver Member Months	Contributing Months	Non-Contributing Months	Employed Months	SS Months		Average Months on SS ^a	SS Individuals ^b
		(% of all KiwiSaver Member Months)			(% of Non-Contributing Months)	(% of Employed Months)		(% of all individuals) ^c
Māori	4,609,404	3,174,282 (68.9%)	1,435,122 (31.1%)	3,461,472 (75.1%)	287,190 (20.0%)	287,190 (8.3%)	4.84	59,352 (2.6%)
Pacific	2,021,895	1,463,157 (72.4%)	558,741 (27.6%)	1,591,470 (78.7%)	128,316 (23.0%)	128,316 (8.1%)	4.91	26,133 (1.1%)
Asian	4,169,076	3,112,845 (74.7%)	1,056,231 (25.3%)	3,427,803 (82.2%)	314,958 (29.8%)	314,958 (9.2%)	6.08	51,834 (2.2%)
MELAA	485,085	332,484 (68.5%)	152,601 (31.5%)	373,302 (77.0%)	40,818 (26.7%)	40,818 (10.9%)	5.67	7,197 (0.3%)
Other	539,064	403,581 (74.9%)	135,483 (25.1%)	432,237 (80.2%)	28,656 (21.2%)	28,656 (6.6%)	5.41	5,301 (0.2%)
European	14,744,730	11,455,434 (77.7%)	3,289,299 (22.3%)	12,115,101 (82.2%)	659,667 (20.1%)	659,667 (5.4%)	5.53	119,220 (5.1%)

Notes: SS = Savings Suspension, MELAA = Middle Eastern, Latin America, Africa.

^a For individuals who are on a savings suspension.

^b Individuals who were employed and had at least one month where KiwiSaver contribution was zero.

^c All KiwiSaver individuals within a financial year. Note: 2022/23 N = 2,326,973.

4.5 KiwiSaver contribution by NZ birth status

Table 13 presents results by birth status for 2022/23 (earlier financial years are provided in Appendix D). There appears to be no difference in the proportion of contributing, non-contributing and employed months by birth status. For those not born in NZ, 25.0% of non-contributing months are due to being on a savings suspension and 75.0% not in employment. For those born in NZ, 20.4% of non-contributing months are due to being on a savings suspension and 79.6% not in employment. Those not born in NZ spend, on average, a longer time on a savings suspension compared to those born in NZ (5.21 months). Overall, there doesn't appear to be significant differences in contributing patterns by birth status. The main difference is the proportion of savings suspension months which is higher for those not born in NZ.

Table 13 KiwiSaver contribution by NZ birth status (April 2022 – March 2023 financial year)

Birth Status	KiwiSaver Member Months	Contributing Months	Non-Contributing Months	Employed Months	SS Months		Average Months on SS ^a	SS Individuals ^b
		(% of all KiwiSaver Member Months)			(% of Non-Contributing Months)	(% of Employed Months)		(% of all individuals) ^c
Not born in NZ	8,952,375	6,655,167 (74.3%)	2,297,208 (25.7%)	7,229,493 (80.8%)	574,326 (25.0%)	574,326 (7.9%)	5.80	98,991 (4.3%)
Born in NZ	17,616,879	13,286,610 (75.4%)	4,330,266 (24.6%)	14,171,889 (80.4%)	885,279 (20.4%)	885,279 (6.2%)	5.21	170,046 (7.3%)

Notes: SS = Savings Suspension.

^a For individuals who are on a savings suspension.

^b Individuals who were employed and had at least one month where KiwiSaver contribution was zero.

^c All KiwiSaver individuals within a financial year. Note: 2022/23 N = 2,326,973.

4.6 KiwiSaver contribution by marital status

Table 14 presents results by partnered status for the 2022/23 financial year (earlier financial years are provided in in Appendix D). Contributing months proportions for those married or in a civil union are higher (78.0%) compared with those who are unmarried (73.7%) – this aligns with similar findings in RQ1 where partnered members have a higher contribution rate. Employed months for those who are married are also higher (83.7%) compared with those who are unmarried (79.5%). There is little difference in the proportion of savings suspension months – approximately one fifth of non-contributing months are due to savings suspension months for both groups. Married members tend to spend longer on a savings suspension (6.07 months) compared with unmarried members (5.27 months). Overall, there are some differences in contributing rates by marital status, with married members having higher contributing rates. The proportion of savings suspension months is similar by marital status – however, married members, on average, spend longer on a savings suspension.

Table 14 KiwiSaver contribution by marital status (April 2022 – March 2023 financial year)

Partnered Status	KiwiSaver Member Months	Contributing Months	Non-Contributing Months	Employed Months	SS Months		Average Months on SS ^a	SS Individuals ^b
		(% of all KiwiSaver Member Months)			(% of Non-Contributing Months)	(% of Employed Months)		(% of all individuals) ^c
Not partnered	19,816,227	14,610,966 (73.7%)	5,205,261 (26.3%)	15,747,012 (79.5%)	1,136,049 (21.8%)	1,136,049 (7.2%)	5.27	215,718 (9.3%)
In marriage/ civil union	6,753,027	5,330,814 (78.9%)	1,422,210 (21.1%)	5,654,373 (83.7%)	323,556 (22.8%)	323,556 (5.7%)	6.07	53,319 (2.3%)

Notes: SS = Savings Suspension.

^a For individuals who are on a savings suspension.

^b Individuals who were employed and had at least one month where KiwiSaver contribution was zero.

^c All KiwiSaver individuals within a financial year. Note: 2022/23 N = 2,326,973.

4.7 KiwiSaver contribution by number of dependents

Table 15 presents results by number of dependents for 2022/23 (earlier financial years are provided in Appendix D). There is some variation in the percentage of contributing and employed months for those with zero to three dependents. However, these differences are relatively minor. Savings suspension patterns are similar across number of dependents, with about one quarter of non-contributing months due to savings suspension. The remaining three quarters are due to spells out of employment. KiwiSaver members with four or more dependents have the lowest monthly contributing rate (63.3%) which is driven by mostly by spells not in employment (70.0% employed months). This may reflect that KiwiSaver members with a higher number of dependents spend more time out of the workforce due to childcare responsibilities. Additionally, members with 4 or more dependents have the lowest savings suspension rate (18.3%) which indicates that 81.7% of non-contributing months are due to spells not in employment. Overall, there appears to be only slight differences in contributing and savings suspension rates for KiwiSaver members with zero to three dependents. The largest differences in contributing and savings suspension rates are observed mainly for members with four or more dependents.

Table 15 KiwiSaver contribution by number of children (April 2022 – March 2023 financial year)

Number of Children	KiwiSaver Member Months	Contributing Months	Non-Contributing Months	Employed Months	SS Months		Average Months on SS ^a	SS Individuals ^b
		(% of all KiwiSaver Member Months)			(% of Non-Contributing Months)	(% of Employed Months)		(% of all individuals) ^c
0	17,486,562	13,235,895 (75.7%)	4,250,664 (24.3%)	14,189,049 (81.1%)	953,154 (22.4%)	953,154 (6.7%)	5.33	178,914 (7.7%)
1	4,115,436	3,039,084 (73.8%)	1,076,355 (26.2%)	3,271,002 (79.5%)	231,918 (21.5%)	231,918 (7.1%)	5.66	40,980 (1.8%)
2	3,388,323	2,565,216 (75.7%)	823,110 (24.3%)	2,745,924 (81.0%)	180,708 (22.0%)	180,708 (6.6%)	5.80	31,179 (1.3%)
3	1,142,841	825,471 (72.2%)	317,370 (27.8%)	890,085 (77.9%)	64,614 (20.4%)	64,614 (7.3%)	5.39	11,979 (0.5%)
4+	436,092	276,114 (63.3%)	159,978 (36.7%)	305,328 (70.0%)	29,214 (18.3%)	29,214 (9.6%)	4.88	5,982 (0.3%)

Notes: SS = Savings Suspension.

^a For individuals who are on a savings suspension.

^b Individuals who were employed and had at least one month where KiwiSaver contribution was zero.

^c All KiwiSaver individuals within a financial year. Note: 2022/23 N = 2,326,973.

4.8 KiwiSaver contribution by deprivation index

Table 16 presents results by deprivation for 2022/23 (earlier financial years are provided in Appendix D). As expected, the percentage of months contributing to KiwiSaver decreases as deprivation increases. The highest share of contributing months is 79.1% for those living in the lowest deprivation compared to 67.8% for those living in the highest deprivation. Similar patterns are observed when looking at employed months, where employed proportions decrease with deprivation. Lower monthly contribution to KiwiSaver is mostly driven by spells out of employment as the proportion of savings suspension months do not differ greatly between the lowest and highest deprivation. Those in the highest deprivation are also more likely to take a savings suspension, with savings suspension months (as a proportion of employed months) are highest for those in the highest deprivation. However, those living in the lowest deprivation also take, on average, the longest savings suspension (6.75 months). Interestingly, the average months on savings suspension is highest for those living in the least deprived areas and decreases with deprivation (except for the highest deprivation). Although speculative, this could be because they are saving via other vehicles and/or because they are more likely to be on total remuneration packages.

Overall, contributing rates decreases as deprivation increases. This is also reflected in employed months, with those in the most deprived areas having the lowest contributing and employed rates. There appears to be no difference in savings suspension months (as a proportion non-contributing

months) for all levels of deprivation. However, savings suspension months (as a proportion of employed months) increases with deprivation.

Table 16 KiwiSaver contribution by deprivation index (April 2022 – March 2023 financial year)

Deprivation	KiwiSaver Member Months	Contributing Months	Non-Contributing Months	Employed Months	SS Months		Average Months on SS ^a	SS Individuals ^b
		(% of all KiwiSaver Member Months)			(% of Non-Contributing Months)	(% of Employed Months)		(% of all individuals) ^c
1 (least deprived)	2,690,973	2,128,218 (79.1%)	562,755 (20.9%)	2,249,946 (83.6%)	121,728 (21.6%)	121,728 (5.4%)	6.75	18,033 (0.8%)
2	2,618,781	2,040,921 (77.9%)	577,860 (22.1%)	2,164,872 (82.7%)	123,948 (21.4%)	123,948 (5.7%)	6.40	19,377 (0.8%)
3	2,562,159	1,980,207 (77.3%)	581,952 (22.7%)	2,106,396 (82.2%)	126,186 (21.7%)	126,186 (6.0%)	6.15	20,520 (0.9%)
4	2,634,114	2,024,823 (76.9%)	609,291 (23.1%)	2,162,808 (82.1%)	137,988 (22.6%)	137,988 (6.4%)	5.96	23,160 (1.0%)
5	2,630,022	2,003,721 (76.2%)	626,298 (23.8%)	2,143,668 (81.5%)	139,947 (22.3%)	139,947 (6.5%)	5.68	24,624 (1.1%)
6	2,685,582	2,029,734 (75.6%)	655,848 (24.4%)	2,181,642 (81.2%)	151,908 (23.2%)	151,908 (7.0%)	5.41	28,071 (1.2%)
7	2,699,580	2,020,425 (74.8%)	679,155 (25.2%)	2,173,644 (80.5%)	153,216 (22.6%)	153,216 (7.0%)	5.06	30,282 (1.3%)
8	2,744,433	2,018,709 (73.6%)	725,724 (26.4%)	2,181,615 (79.5%)	162,906 (22.4%)	162,906 (7.5%)	4.71	34,587 (1.5%)
9	2,700,093	1,933,302 (71.6%)	766,791 (28.4%)	2,101,947 (77.8%)	168,648 (22.0%)	168,648 (8.0%)	4.26	39,624 (1.7%)
10 (most deprived)	2,591,340	1,756,377 (67.8%)	834,963 (32.2%)	1,928,442 (74.4%)	172,065 (20.6%)	172,065 (8.9%)	5.68	30,303 (1.3%)
Missing	12,174	5,346 (43.9%)	6,831 (56.1%)	6,405 (52.6%)	1,059 (15.5%)	1,059 (16.5%)	2.35	450 (0.0%)

Notes: SS = Savings Suspension.

^a For individuals who are on a savings suspension.

^b Individuals who were employed and had at least one month where KiwiSaver contribution was zero.

^c All KiwiSaver individuals within a financial year. Note: 2022/23 N = 2,326,973.

4.9 KiwiSaver contribution by region

Table 17 presents results by region for 2022/23 (earlier financial years are provided in Appendix D).

KiwiSaver contribution patterns by region show only slight variations in patterns by contributing, employed and savings suspension months.

Table 17 KiwiSaver contribution by region (April 2022 – March 2023 financial year)

Region	KiwiSaver Member Months	Contributing Months	Non-Contributing Months	Employed Months	SS Months		Average Months on SS ^a	SS Individuals ^b
		(% of all KiwiSaver Member Months)			(% of Non-Contributing Months)	(% of Employed Months)		(% of all individuals) ^c
Auckland	8,910,054	6,632,016 (74.4%)	2,278,041 (25.6%)	7,177,623 (80.6%)	545,610 (24.0%)	545,610 (7.6%)	5.78	94,416 (4.1%)
Bay of Plenty	1,682,181	1,212,246 (72.1%)	469,935 (27.9%)	1,315,134 (78.2%)	102,888 (21.9%)	102,888 (7.8%)	5.43	18,963 (0.8%)
Canterbury	3,613,998	2,816,220 (77.9%)	797,781 (22.1%)	2,973,726 (82.3%)	157,509 (19.7%)	157,509 (5.3%)	5.42	29,064 (1.2%)
Gisborne	261,807	186,333 (71.2%)	75,474 (28.8%)	201,990 (77.2%)	15,657 (20.7%)	15,657 (7.8%)	4.71	3,327 (0.1%)
Hawke's Bay	913,485	682,434 (74.7%)	231,048 (25.3%)	726,714 (79.6%)	44,277 (19.2%)	44,277 (6.1%)	4.89	9,060 (0.4%)
Manawatu Whanganui	1,281,072	974,523 (76.1%)	306,549 (23.9%)	1,034,820 (80.8%)	60,297 (19.7%)	60,297 (5.8%)	5.38	11,205 (0.5%)
Marlborough	247,494	190,044 (76.8%)	57,450 (23.2%)	200,742 (81.1%)	10,698 (18.6%)	10,698 (5.3%)	5.00	2,139 (0.1%)
Nelson	283,053	216,144 (76.4%)	66,906 (23.6%)	229,206 (81.0%)	13,062 (19.5%)	13,062 (5.7%)	5.40	2,418 (0.1%)
Northland	857,484	592,311 (69.1%)	265,173 (30.9%)	641,502 (74.8%)	49,191 (18.6%)	49,191 (7.7%)	5.09	9,660 (0.4%)
Otago	1,344,276	994,698 (74.0%)	349,578 (26.0%)	1,068,276 (79.5%)	73,578 (21.0%)	73,578 (6.9%)	4.90	15,012 (0.6%)
Southland	515,040	395,472 (76.8%)	119,571 (23.2%)	424,662 (82.5%)	29,190 (24.4%)	29,190 (6.9%)	5.13	5,685 (0.2%)
Taranaki	621,588	467,076 (75.1%)	154,515 (24.9%)	499,185 (80.3%)	32,109 (20.8%)	32,109 (6.4%)	5.52	5,820 (0.3%)
Tasman	276,441	207,225 (75.0%)	69,219 (25.0%)	221,031 (80.0%)	13,806 (19.9%)	13,806 (6.2%)	4.95	2,790 (0.1%)
Waikato	2,504,883	1,857,861 (74.2%)	647,022 (25.8%)	1,999,515 (79.8%)	141,654 (21.9%)	141,654 (7.1%)	5.14	27,573 (1.2%)
Wellington	3,083,097	2,390,766 (77.5%)	692,334 (22.5%)	2,552,964 (82.8%)	162,198 (23.4%)	162,198 (6.4%)	5.40	30,045 (1.3%)
West Coast	162,351	121,896 (75.1%)	40,458 (24.9%)	128,736 (79.3%)	6,840 (16.9%)	6,840 (5.3%)	4.67	1,464 (0.1%)
Unknown	10,944	4,518 (41.3%)	6,426 (58.7%)	5,556 (50.8%)	1,038 (16.2%)	1,038 (18.7%)	2.62	396 (0.0%)

Notes: SS = Savings Suspension.

^a For individuals who are on a savings suspension.

^b Individuals who were employed and had at least one month where KiwiSaver contribution was zero.

^c All KiwiSaver individuals within a financial year. Note: 2022/23 N = 2,326,973.

4.10 KiwiSaver contribution by industry

Table 18 presents results by industry for the 2022/23 financial year (earlier financial years are provided in Appendix D). Note that the table includes only employed months as industry is derived from employment. As a result, employed months (as a proportion of KiwiSaver member months) and savings suspension months (as a proportion of non-contributing months) are 100%. KiwiSaver contributing months by industries shows only slight variations. The lowest contributing industry are Agriculture, Forestry & Fishing and Mining (89.3%) and Administrative & Support Services (89.2%). Agriculture, Forestry & Fishing and Mining and Administrative & Support Services also have the highest savings suspension months as a proportion of employed months (10.7% and 10.31%, respectively). Industries with the highest average months on savings suspension include Agriculture, Forest, Fishing & Mining (10.31 months), Electricity, Gas, Water & Waste Services (9.31 months), Manufacturing (8.83 months) and Construction (8.41 months). Reasons for why savings suspension months are highest for these industries may be attributed to seasonal or casual work resulting in inconsistent contributing patterns and/or low-paying so workers are more likely to take a savings suspension.

Table 18 KiwiSaver contribution by industry (April 2022 – March 2023 financial year)

Industry	KiwiSaver Member Months	Contributing Months	Non-Contributing Months	Employed Months	SS Months		Average Months on SS ^a	SS Individuals ^b
		(% of all KiwiSaver Member Months)			(% of Non-Contributing Months)	(% of Employed Months)		(% of all individuals) ^c
Agriculture, Forestry, Fishing & Mining	755,688	674,871 (89.3%)	80,814 (10.7%)	755,685 (100.0%)	80,814 (100.0%)	80,814 (10.7%)	10.31	7,524 (0.4%)
Manufacturing	2,190,282	2,070,006 (94.5%)	120,279 (5.5%)	2,190,282 (100.0%)	120,276 (100.0%)	120,276 (5.5%)	8.83	13,617 (0.6%)
Electricity, Gas, Water & Waste Services	220,023	210,276 (95.6%)	9,744 (4.4%)	220,023 (100.0%)	9,744 (100.0%)	9,744 (4.4%)	9.31	1,047 (0.0%)
Construction	1,916,649	1,813,353 (94.6%)	103,296 (5.4%)	1,916,649 (100.0%)	103,296 (100.0%)	103,296 (5.4%)	8.41	12,288 (0.6%)
Wholesale Trade	1,077,270	1,026,678 (95.3%)	50,592 (4.7%)	1,077,270 (100.0%)	50,592 (100.0%)	50,592 (4.7%)	7.95	6,360 (0.3%)
Retail Trade	1,835,019	1,735,800 (94.6%)	99,219 (5.4%)	1,835,022 (100.0%)	99,222 (100.0%)	99,222 (5.4%)	7.80	12,723 (0.6%)
Accommodation	953,694	860,292 (90.2%)	93,402 (9.8%)	953,691 (100.0%)	93,402 (100.0%)	93,402 (9.8%)	6.95	13,434 (0.6%)
Transport, Postal & Warehousing	864,348	812,778 (94.0%)	51,570 (6.0%)	864,348 (100.0%)	51,570 (100.0%)	51,570 (6.0%)	7.22	7,143 (0.3%)
Information Media & Telecommunications	274,992	262,716 (95.5%)	12,276 (4.5%)	274,992 (100.0%)	12,276 (100.0%)	12,276 (4.5%)	7.81	1,572 (0.1%)
Financial & Insurance Services	736,350	699,237 (95.0%)	37,113 (5.0%)	736,350 (100.0%)	37,113 (100.0%)	37,113 (5.0%)	7.49	4,956 (0.2%)
Rental, Hiring and Real Estate	331,950	312,882 (94.3%)	19,068 (5.7%)	331,950 (100.0%)	19,068 (100.0%)	19,068 (5.7%)	6.92	2,754 (0.1%)
Professional, Scientific and Technical Services	1,868,436	1,791,585 (95.9%)	76,854 (4.1%)	1,868,436 (100.0%)	76,851 (100.0%)	76,851 (4.1%)	7.07	10,869 (0.5%)
Administrative & Support Services	830,481	740,409 (89.2%)	90,072 (10.8%)	830,481 (100.0%)	90,075 (100.0%)	90,075 (10.8%)	5.04	17,871 (0.9%)
Public Administration & Safety	2,047,236	1,877,304 (91.7%)	169,932 (8.3%)	2,047,236 (100.0%)	169,932 (100.0%)	169,932 (8.3%)	3.49	48,672 (2.3%)
Education & Training	1,709,373	1,630,263 (95.4%)	79,107 (4.6%)	1,709,373 (100.0%)	79,107 (100.0%)	79,107 (4.6%)	6.08	13,008 (0.6%)
Health Care & Social Assistance	2,364,225	2,274,594 (96.2%)	89,631 (3.8%)	2,364,225 (100.0%)	89,631 (100.0%)	89,631 (3.8%)	5.08	17,646 (0.8%)
Arts & Recreation Services	294,534	280,215 (95.1%)	14,316 (4.9%)	294,534 (100.0%)	14,319 (100.0%)	14,319 (4.9%)	3.45	4,152 (0.2%)
Other Services	693,588	657,987 (94.9%)	35,595 (5.1%)	693,588 (100.0%)	35,595 (100.0%)	35,595 (5.1%)	4.63	7,692 (0.4%)
Unknown	437,256	210,531 (48.1%)	226,722 (51.9%)	437,256 (100.0%)	226,722 (100.0%)	226,722 (51.9%)	3.45	65,709 (3.1%)

Notes: SS = Savings Suspension.

^a For individuals who are on a savings suspension.

^b Individuals who were employed and had at least one month where KiwiSaver contribution was zero.

^c All employed KiwiSaver individuals within a financial year. Note: 2022/23 N = 2,096,361.

4.11 Multivariate regression analysis of savings suspensions

In order to examine multiple factors which may be associated with savings suspensions, this section presents results from probit regressions (Table 19). The dependent variable is an indicator that is equal to one if an individual took a savings suspension at any point in the 2022/23 financial year, and zero otherwise.²

The probability that a female employee takes a savings suspension is 0.04 percentage points lower than a male employee. Those who are older have a higher probability of taking a savings suspension – a ten-year increase in age is associated with an increased probability of taking a savings suspension of 0.01 percentage points.

Compared with European employees, employees of all other ethnicities have a higher probability of taking a savings suspension, with the difference being greatest for MELAA employees (0.05 percentage points higher probability of being on a savings suspension). Those who were not born in NZ are also more likely to take a savings suspension.

Those who are married are less likely to take a savings suspension than those who are unmarried. The probability of taking a savings suspension also increases as the number of dependents an individual has increases.

Higher earnings are associated with a lower probability of taking a savings suspension. Also, the probability of taking a savings suspension increases as the level of deprivation increases.

Compared with Auckland, employees in the Bay of Plenty, Gisborne and Southland have a higher probability of taking a savings suspension, there is no significant difference for those living in Northland and Otago, and the other regions have a lower probability of taking a savings suspension than those living in Auckland.

In terms of industries, compared with employees in the Financial & Insurance Services industry, those in the Agriculture, Forestry & Fishing and Mining, Accommodation & Food Services and Administrative & Support Services have a higher probability of taking a savings suspension. There is no difference for the Rental, Hiring & Real Estate Services industry, while all other industries have a lower probability of taking a savings suspension.

² Regression is estimated using a linear probability model. Probit regression models provide qualitatively similar results.

Table 19 Regressions of savings suspensions

Variable	Coefficient
<i>Gender (base: Male)</i>	
Female	-0.035***
Unknown	0.076***
Age	0.001***
Age squared	0.000***
<i>Ethnicity (base: European)</i>	
Māori	0.031***
Pacific peoples	0.019***
Asian	0.023***
MELAA	0.05***
Other / Unknown	0.014***
Not born in NZ	0.016***
Married	-0.009***
<i>Dependents (base: No dependents)</i>	
1 dependent	0.003***
2 dependents	0.001
3 dependents	0.006***
4+ dependent	0.022***
Log of earnings	-0.033***
<i>Deprivation (base: Decile 1)</i>	
2	0.000
3	0.003***
4	0.006***
5	0.006***
6	0.012***
7	0.013***
8	0.019***
9	0.028***
10	0.025***
Unknown	0.068***

Variable	Coefficient
<i>Region (base: Auckland)</i>	
Bay of Plenty	0.008***
Canterbury	-0.021***
Gisborne	0.009***
Hawke's Bay	-0.008***
Manawatu-Whanganui	-0.024***
Marlborough	-0.014***
Nelson	-0.016***
Northland	-0.001
Otago	-0.001
Southland	0.004***
Taranaki	-0.01***
Tasman	-0.001
Waikato	-0.002**
Wellington	-0.016***
West Coast	-0.024***
Area outside region / Unknown	0.053***
<i>Industry (base: Financial & Insurance Services)</i>	
Agriculture, Forestry & Fishing and Mining	0.023***
Manufacturing	-0.024***
Electricity, Gas, Water & Waste Services	-0.025***
Construction	-0.034***
Wholesale Trade	-0.022***
Retail Trade	-0.032***
Accommodation & Food Services	0.019***
Transport, Postal & Warehousing	-0.006***
Information Media & Telecommunications	-0.025***
Rental, Hiring & Real Estate Services	0.00
Professional, Scientific & Technical Services	-0.022***
Administrative & Support Services	0.069***
Public Administration & Safety	0.05***
Education & Training	-0.005***
Health Care & Social Assistance	-0.013***
Arts & Recreation Services	0.003
Other Services	-0.007***
Unknown	0.256***
Constant	0.473***
Observation count	2,062,737

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

References

- FMA. (2023). KiwiSaver annual report 2023. Financial Markets Authority.
<https://www.fma.govt.nz/assets/Reports/KiwiSaver-Annual-Report-2023.pdf>
- Inland Revenue. (2023). *Datasets for KiwiSaver statistics* [Data set]. <http://www.ird.govt.nz/about-us/tax-statistics/kiwisaver/datasets>
- Inland Revenue. (2023). *Statistics on payments to scheme providers*. <http://www.ird.govt.nz/about-us/tax-statistics/kiwisaver/contributions/scheme-providers-payments>
- Meehan, L., Mitchell, L., & Pacheco, G. (2022). A note on KiwiSaver and migrants on temporary visas. *New Zealand Economic Papers*, 9-17.
- MJW. (2022). *KiwiSaver demographic study*.
<https://assets.retirement.govt.nz/public/Uploads/Retirement-Income-Policy-Review/KiwiSaver-Demographic-Study-MJW-2022.pdf>
- NZIER. (2022). *KiwiSaver equity for women: Building long-term financial wellbeing*.
<https://www.kiwiwealth.co.nz/assets/Documents/NZIER/NZIER-KiwiSaver-Equity-for-Women.pdf>

Appendix A RQ1 Contribution characteristics by financial years

Table A-1 KiwiSaver contribution rates by characteristics, non-zero employee contributions (April 2021 – March 2022 financial year)

	Employee share (%)	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	100.0 (2,015,040)	58,712	2,729	2,070	3.8	3.0
Female	51.4	51,111	2,336	1,779	3.8	3.0
Male	48.6	67,139	3,144	2,400	3.8	3.0
Unknown	0.0	33,267	1,407	563	3.0	3.0
<18	3.7	9,510	418	196	2.9	3.0
18-24	16.3	37,065	1,635	1,281	3.9	3.0
25-29	12.0	59,482	2,355	2,025	3.7	3.0
30-34	11.6	64,532	2,518	2,132	3.5	3.0
35-39	10.2	68,640	2,791	2,286	3.4	3.0
40-44	9.3	71,759	3,116	2,452	3.5	3.0
45-49	9.6	72,264	3,396	2,553	3.7	3.0
50-54	9.4	70,227	3,568	2,586	4.0	3.0
55-59	8.5	67,088	3,666	2,613	4.3	3.0
60-64	6.5	62,394	3,639	2,540	4.6	4.0
65+	2.9	49,935	3,068	2,055	4.7	4.0
Unknown	0.0	2,007	694	71	3.6	3.0
European	57.9	61,431	3,043	2,265	4.0	3.0
Māori	16.8	49,861	2,132	1,699	3.7	3.0
Pacific	7.3	54,162	2,105	1,806	3.5	3.0
Asian	14.4	61,870	2,457	2,004	3.4	3.0
MELAA	1.6	58,013	2,486	1,881	3.5	3.0
Other	1.8	65,708	3,118	2,445	4.0	3.0
Unknown	0.1	47,560	2,177	1,277	3.2	3.0
Yes	67.8	56,817	2,671	2,032	3.8	3.0
No	32.2	62,731	2,850	2,152	3.7	3.0
Yes	25.9	70,250	3,204	2,472	3.7	3.0
No	74.1	55,207	2,562	1,931	3.8	3.0
0	68.6	56,275	2,673	2,007	3.9	3.0
1	14.1	64,511	2,826	2,202	3.6	3.0
2	11.8	68,576	3,005	2,334	3.5	3.0
3	4.0	62,655	2,756	2,090	3.4	3.0
4+	1.5	51,474	2,105	1,660	3.4	3.0
1	10.4	67,878	3,589	2,550	4.0	3.0
2	10.1	65,766	3,321	2,427	3.9	3.0
3	9.9	63,440	3,099	2,308	3.9	3.0
4	10.0	62,401	2,942	2,240	3.8	3.0
5	10.0	60,790	2,781	2,164	3.8	3.0
6	10.0	59,368	2,623	2,090	3.8	3.0

	Employee share (%)	Median real earnings (Dec2022\$)	Mean contribution amount (Dec2022\$)	Median contribution amount (Dec2022\$)	Mean contribution rate (% of gross earnings)	Median contribution rate (% of gross earnings)
7	10.0	57,348	2,490	1,999	3.8	3.0
8	10.1	55,415	2,323	1,907	3.7	3.0
9	9.9	53,108	2,164	1,796	3.7	3.0
10	9.4	49,387	1,907	1,627	3.5	3.0
Unknown	0.3	28,804	1,415	623	3.0	3.0
Auckland	32.9	63,366	2,922	2,167	3.6	3.0
Bay of Plenty	6.3	54,463	2,453	1,901	3.7	3.0
Canterbury	13.6	57,693	2,698	2,107	4.0	3.0
Gisborne	1.0	51,418	2,228	1,774	3.7	3.0
Hawke's Bay	3.6	54,277	2,474	1,940	3.9	3.0
Manawatu-Wanganui	4.9	54,243	2,404	1,935	3.9	3.0
Marlborough	1.0	55,021	2,505	2,007	4.0	3.0
Nelson	1.1	54,070	2,546	1,942	4.0	3.0
Northland	3.1	51,291	2,255	1,760	3.7	3.0
Otago	5.0	53,706	2,438	1,904	3.9	3.0
Southland	2.0	55,449	2,399	1,975	3.8	3.0
Taranaki	2.4	54,989	2,559	1,952	3.8	3.0
Tasman	1.1	51,438	2,374	1,858	3.9	3.0
Waikato	9.3	56,661	2,502	1,975	3.7	3.0
Wellington	11.8	64,983	3,258	2,392	4.0	3.0
West Coast	0.6	53,600	2,481	1,953	4.0	3.0
Area outside region/Unknown	0.3	28,041	1,370	597	2.9	3.0
Agriculture, Forestry & Fishing	4.1	50,798	2,017	1,657	3.5	3.0
Manufacturing	9.8	62,454	2,769	2,226	3.8	3.0
Electricity, Gas, Water & Waste Services	0.9	82,036	4,135	3,165	4.1	3.0
Construction	8.7	64,606	2,837	2,331	3.9	3.0
Wholesale Trade	4.8	66,710	3,201	2,420	3.8	3.0
Retail Trade	9.8	42,671	1,836	1,458	3.7	3.0
Accommodation & Food Services	5.6	26,996	1,173	810	3.3	3.0
Transport, Postal & Warehousing	4.0	67,498	2,981	2,408	3.8	3.0
Information Media & Telecommunications	1.2	79,095	3,881	2,877	3.7	3.0
Financial & Insurance Services	3.2	87,119	4,421	3,156	3.8	3.0
Rental, hiring & Real Estate Services	1.6	61,771	2,923	2,129	3.7	3.0
Professional, Scientific & Technical Services	9.0	79,432	3,782	2,911	3.9	3.0
Administrative & Support Services	5.0	35,760	1,701	1,062	3.4	3.0
Public Administration & Safety	6.7	77,261	3,653	2,934	4.1	3.0
Education & Training	8.5	55,162	2,449	1,953	3.9	3.0
Health Care & Social Assistance	11.6	58,887	2,976	2,144	4.1	3.0
Arts & Recreation Services	1.6	44,347	2,153	1,525	3.7	3.0
Other Services	3.4	50,585	2,186	1,745	3.8	3.0
Unknown	0.7	31,023	1,516	598	3.0	3.0

Table A-2 KiwiSaver contribution rates by characteristics, non-zero employee contributions (April 2020 – March 2021 financial year)

	Employee share (%)	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	100.0 (1,904,571)	58,099	2,541	1,930	3.7	3.0
Gender						
Female	51.3	50,349	2,160	1,656	3.7	3.0
Male	48.7	66,705	2,942	2,248	3.7	3.0
Unknown	0.0	23,625	1,043	370	2.7	3.0
Age						
<18	3.5	8,602	402	197	3.0	3.0
18-24	16.3	35,777	1,467	1,151	3.7	3.0
25-29	12.1	58,541	2,155	1,872	3.6	3.0
30-34	11.2	64,089	2,361	2,011	3.4	3.0
35-39	10.0	68,232	2,629	2,161	3.4	3.0
40-44	9.3	70,885	2,914	2,295	3.5	3.0
45-49	10.0	71,392	3,179	2,394	3.6	3.0
50-54	9.4	69,520	3,323	2,415	3.9	3.0
55-59	8.7	66,459	3,405	2,438	4.2	3.0
60-64	6.5	61,881	3,371	2,362	4.5	3.9
65+	2.8	49,789	2,831	1,896	4.6	4.0
Unknown	0.0	9,679	1,088	497	3.8	3.0
Ethnicity						
European	59.1	60,892	2,826	2,103	3.9	3.0
Māori	16.5	49,289	1,966	1,574	3.6	3.0
Pacific	7.2	53,544	1,934	1,674	3.4	3.0
Asian	13.7	60,553	2,299	1,887	3.4	3.0
MELAA	1.5	56,696	2,312	1,750	3.4	3.0
Other	1.9	65,759	2,934	2,302	3.9	3.0
Unknown	0.1	46,271	2,056	1,288	3.1	3.0
NZ born						
Yes	68.2	56,381	2,485	1,891	3.7	3.0
No	31.8	61,752	2,662	2,014	3.6	3.0
Married						
Yes	27.1	69,232	2,960	2,301	3.6	3.0
No	72.9	54,368	2,385	1,798	3.7	3.0
No. of dependents						
0	68.6	55,576	2,480	1,868	3.8	3.0
1	14.1	63,844	2,637	2,064	3.5	3.0
2	11.9	68,113	2,825	2,187	3.5	3.0
3	4.0	62,268	2,595	1,959	3.4	3.0
4+	1.4	52,016	2,010	1,573	3.3	3.0
Deprivation						
1	10.3	67,623	3,374	2,387	3.9	3.0
2	10.1	65,314	3,104	2,269	3.9	3.0
3	9.9	62,851	2,892	2,151	3.8	3.0
4	10.0	61,970	2,743	2,094	3.8	3.0
5	10.0	60,199	2,589	2,021	3.7	3.0
6	10.0	58,864	2,447	1,952	3.7	3.0
7	10.1	56,706	2,303	1,864	3.7	3.0
8	10.1	54,752	2,157	1,781	3.6	3.0
9	9.8	52,395	2,001	1,676	3.6	3.0
10	9.3	48,687	1,760	1,512	3.4	3.0
Unknown	0.4	30,772	1,209	449	2.5	3.0

	Employee share (%)	Median real earnings (Dec2022\$)	Mean contribution amount (Dec2022\$)	Median contribution amount (Dec2022\$)	Mean contribution rate (% of gross earnings)	Median contribution rate (% of gross earnings)
Region						
Auckland	32.9	62,821	2,718	2,023	3.5	3.0
Bay of Plenty	6.3	53,449	2,268	1,760	3.7	3.0
Canterbury	13.5	57,455	2,532	1,979	3.9	3.0
Gisborne	1.0	50,794	2,086	1,656	3.7	3.0
Hawke's Bay	3.6	53,038	2,274	1,791	3.8	3.0
Manawatu-Wanganui	5.0	53,775	2,252	1,812	3.8	3.0
Marlborough	1.0	55,054	2,365	1,900	3.9	3.0
Nelson	1.1	53,517	2,362	1,828	3.9	3.0
Northland	3.1	50,589	2,084	1,634	3.6	3.0
Otago	5.0	53,037	2,285	1,783	3.8	3.0
Southland	2.1	54,759	2,245	1,852	3.8	3.0
Taranaki	2.3	54,377	2,367	1,815	3.8	3.0
Tasman	1.1	50,447	2,194	1,705	3.8	3.0
Waikato	9.3	55,942	2,329	1,843	3.7	3.0
Wellington	11.9	64,165	3,040	2,226	3.9	3.0
West Coast	0.6	52,795	2,270	1,791	3.8	3.0
Area outside region/Unknown	0.4	29,905	1,148	410	2.4	2.9
Industry						
Agriculture, Forestry & Fishing	4.1	49,659	1,884	1,544	3.4	3.0
Manufacturing	9.9	62,218	2,598	2,099	3.7	3.0
Electricity, Gas, Water & Waste Services	0.9	82,914	3,973	3,022	4.0	3.0
Construction	8.3	64,409	2,639	2,185	3.8	3.0
Wholesale Trade	4.8	66,098	2,982	2,260	3.7	3.0
Retail Trade	9.7	42,624	1,707	1,377	3.6	3.0
Accommodation & Food Services	5.7	25,562	1,052	725	3.3	3.0
Transport, Postal & Warehousing	4.2	66,743	2,727	2,216	3.7	3.0
Information Media & Telecommunications	1.2	77,974	3,598	2,670	3.7	3.0
Financial & Insurance Services	3.0	87,195	4,187	2,980	3.7	3.0
Rental, hiring & Real Estate Services	1.6	58,749	2,625	1,910	3.6	3.0
Professional, Scientific & Technical Services	8.6	79,250	3,565	2,737	3.8	3.0
Administrative & Support Services	5.0	34,811	1,562	970	3.4	3.0
Public Administration & Safety	6.6	77,082	3,366	2,723	4.0	3.0
Education & Training	8.6	56,092	2,315	1,867	3.7	3.0
Health Care & Social Assistance	11.5	58,646	2,797	2,021	4.0	3.0
Arts & Recreation Services	1.6	42,047	1,957	1,356	3.6	3.0
Other Services	3.4	50,004	2,039	1,633	3.7	3.0
Unknown	1.1	55,017	2,244	1,558	3.4	3.0

Table A-3 KiwiSaver contribution rates by characteristics, non-zero employee contributions (April 2019 – March 2020 financial year)

	Employee share (%)	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	100.0 (1,865,382)	56,492	2,465	1,885	3.7	3.0
Gender						
Female	51.4	48,432	2,073	1,604	3.7	3.0
Male	48.6	65,590	2,881	2,218	3.7	3.0
Unknown	0.0	10,544	548	141	3.1	3.0
Age						
<18	3.7	8,595	407	217	3.1	3.0
18-24	16.8	34,516	1,392	1,100	3.6	3.0
25-29	12.3	56,723	2,075	1,817	3.5	3.0
30-34	11.0	62,639	2,319	1,982	3.4	3.0
35-39	9.9	66,617	2,580	2,131	3.4	3.0
40-44	9.3	69,289	2,864	2,263	3.5	3.0
45-49	10.1	69,576	3,099	2,344	3.6	3.0
50-54	9.4	68,164	3,244	2,383	3.9	3.0
55-59	8.7	65,427	3,321	2,408	4.2	3.0
60-64	6.3	60,689	3,289	2,336	4.5	4.0
65+	2.6	49,287	2,789	1,934	4.6	4.0
Unknown	0.0	2,751	578	109	4.1	3.0
Ethnicity						
European	59.6	59,424	2,744	2,059	3.8	3.0
Māori	16.5	47,664	1,900	1,526	3.5	3.0
Pacific	7.2	51,581	1,857	1,623	3.4	3.0
Asian	13.3	58,594	2,223	1,840	3.4	3.0
MELAA	1.5	54,381	2,235	1,692	3.4	3.0
Other	1.9	64,491	2,862	2,270	3.9	3.0
Unknown	0.1	24,929	1,419	383	2.6	3.0
NZ born						
Yes	68.4	54,965	2,416	1,850	3.7	3.0
No	31.6	59,772	2,572	1,961	3.6	3.0
Married						
Yes	27.8	67,144	2,864	2,248	3.6	3.0
No	72.2	52,639	2,312	1,748	3.7	3.0
No. of dependents						
0	68.7	54,000	2,400	1,823	3.8	3.0
1	14.1	62,247	2,573	2,023	3.5	3.0
2	11.8	66,111	2,757	2,140	3.5	3.0
3	4.0	60,465	2,533	1,917	3.4	3.0
4+	1.5	50,324	1,954	1,541	3.3	3.0
Deprivation						
1	10.0	66,344	3,311	2,354	3.9	3.0
2	10.0	63,973	3,035	2,231	3.8	3.0
3	9.8	61,543	2,821	2,116	3.8	3.0
4	10.0	60,486	2,670	2,058	3.8	3.0
5	10.0	59,013	2,531	1,986	3.7	3.0
6	10.0	57,085	2,377	1,909	3.7	3.0
7	10.1	55,172	2,239	1,829	3.7	3.0
8	10.1	53,210	2,094	1,742	3.6	3.0
9	9.9	50,627	1,931	1,629	3.5	3.0
10	9.4	46,774	1,699	1,463	3.4	3.0
Unknown	0.7	25,597	1,076	390	2.5	3.0

	Employee share (%)	Median real earnings (Dec2022\$)	Mean contribution amount (Dec2022\$)	Median contribution amount (Dec2022\$)	Mean contribution rate (% of gross earnings)	Median contribution rate (% of gross earnings)
Region						
Auckland	33.0	61,375	2,653	1,991	3.5	3.0
Bay of Plenty	6.2	52,116	2,208	1,733	3.7	3.0
Canterbury	13.5	56,570	2,485	1,956	3.9	3.0
Gisborne	1.0	48,636	2,004	1,603	3.6	3.0
Hawke's Bay	3.5	51,796	2,218	1,756	3.8	3.0
Manawatu-Wanganui	4.9	51,841	2,160	1,751	3.8	3.0
Marlborough	1.0	53,143	2,268	1,842	3.9	3.0
Nelson	1.1	51,827	2,281	1,774	3.8	3.0
Northland	3.1	49,017	2,031	1,599	3.6	3.0
Otago	5.0	51,773	2,233	1,751	3.8	3.0
Southland	2.1	52,850	2,152	1,780	3.7	3.0
Taranaki	2.3	53,076	2,327	1,781	3.7	3.0
Tasman	1.0	49,010	2,160	1,676	3.8	3.0
Waikato	9.2	53,592	2,223	1,777	3.7	3.0
Wellington	11.8	62,024	2,926	2,142	3.9	3.0
West Coast	0.6	51,341	2,231	1,755	3.8	3.0
Area outside region/Unknown	0.6	25,259	1,037	379	2.4	3.0
Industry						
Agriculture, Forestry & Fishing	3.9	48,829	1,867	1,518	3.4	3.0
Manufacturing	10.1	61,159	2,542	2,067	3.7	3.0
Electricity, Gas, Water & Waste Services	0.9	81,796	3,938	2,968	4.0	3.0
Construction	8.1	64,018	2,613	2,174	3.7	3.0
Wholesale Trade	4.9	65,639	2,938	2,257	3.7	3.0
Retail Trade	9.9	40,523	1,644	1,316	3.6	3.0
Accommodation & Food Services	5.9	24,950	1,066	715	3.3	3.0
Transport, Postal & Warehousing	4.4	64,215	2,721	2,191	3.8	3.0
Information Media & Telecommunications	1.3	72,305	3,371	2,449	3.6	3.0
Financial & Insurance Services	2.5	81,056	4,006	2,775	3.7	3.0
Rental, hiring & Real Estate Services	1.6	57,720	2,536	1,869	3.6	3.0
Professional, Scientific & Technical Services	8.3	75,972	3,413	2,622	3.8	3.0
Administrative & Support Services	5.2	35,804	1,617	1,030	3.4	3.0
Public Administration & Safety	5.4	74,613	3,315	2,665	4.0	3.0
Education & Training	8.6	52,959	2,151	1,760	3.7	3.0
Health Care & Social Assistance	11.1	56,445	2,662	1,949	4.0	3.0
Arts & Recreation Services	1.8	43,218	2,012	1,401	3.6	3.0
Other Services	3.3	48,753	1,994	1,606	3.7	3.0
Unknown	2.9	71,346	3,070	2,379	3.6	3.0

Table A-4 KiwiSaver contribution rates by characteristics, non-zero employer contributions (April 2021 – March 2022 financial year)

	Employee share (%)	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	100.0 (2,055,966)	59,844	2,144	1,793	2.9	3.0
Gender						
Female	51.0	51,955	1,789	1,545	2.9	3.0
Male	49.0	68,664	2,514	2,075	2.9	3.0
Unknown	0.0	37,371	1,234	542	2.3	3.0
Age						
<18	3.4	9,824	298	164	2.2	2.8
18-24	16.0	37,121	1,158	1,070	2.8	3.0
25-29	11.8	59,671	1,853	1,803	2.9	3.0
30-34	11.5	64,959	2,126	1,938	2.9	3.0
35-39	10.2	69,428	2,414	2,084	2.9	3.0
40-44	9.4	73,069	2,670	2,197	2.9	3.0
45-49	9.8	73,974	2,805	2,232	3.0	3.0
50-54	9.6	72,012	2,763	2,181	3.0	3.0
55-59	8.8	68,874	2,635	2,086	3.0	3.0
60-64	6.7	64,133	2,387	1,900	3.0	3.0
65+	2.6	53,584	1,953	1,467	2.8	3.0
Unknown	0.0	5,086	948	79	2.8	3.0
Ethnicity						
European	58.2	62,933	2,350	1,902	3.0	3.0
Māori	16.7	50,732	1,674	1,509	2.8	3.0
Pacific	7.2	54,698	1,692	1,635	2.8	3.0
Asian	14.3	62,535	2,065	1,817	2.8	3.0
MELAA	1.6	58,976	2,008	1,674	2.7	3.0
Other	1.9	67,579	2,405	2,033	3.0	3.0
Unknown	0.1	50,328	1,776	1,193	2.5	3.0
NZ born						
Yes	67.8	58,027	2,095	1,755	2.9	3.0
No	32.2	63,737	2,245	1,875	2.8	3.0
Married						
Yes	26.3	71,723	2,657	2,173	3.0	3.0
No	73.7	56,206	1,961	1,675	2.9	3.0
No. of dependents						
0	68.3	57,357	2,000	1,713	2.9	3.0
1	14.2	65,521	2,378	1,977	2.9	3.0
2	12.0	70,165	2,619	2,113	3.0	3.0
3	4.0	64,126	2,437	1,914	2.9	3.0
4+	1.5	52,474	1,847	1,528	2.9	3.0
Deprivation						
1	10.5	70,226	2,826	2,118	3.0	3.0
2	10.2	67,546	2,601	2,036	3.0	3.0
3	9.9	65,038	2,426	1,955	2.9	3.0
4	10.0	63,733	2,305	1,912	2.9	3.0
5	10.0	62,023	2,178	1,858	2.9	3.0
6	10.0	60,410	2,060	1,810	2.9	3.0
7	10.0	58,246	1,946	1,742	2.9	3.0
8	10.0	56,230	1,817	1,675	2.9	3.0
9	9.8	53,809	1,697	1,593	2.8	3.0
10	9.3	49,920	1,518	1,464	2.8	3.0
Unknown	0.3	30,634	1,166	581	2.3	3.0

	Employee share (%)	Median real earnings (Dec2022\$)	Mean contribution amount (Dec2022\$)	Median contribution amount (Dec2022\$)	Mean contribution rate (% of gross earnings)	Median contribution rate (% of gross earnings)
Region						
Auckland	32.9	64,379	2,393	1,929	2.9	3.0
Bay of Plenty	6.3	55,321	1,899	1,650	2.8	3.0
Canterbury	13.5	58,756	2,042	1,771	2.9	3.0
Gisborne	1.0	52,038	1,713	1,547	2.8	3.0
Hawke's Bay	3.5	55,219	1,856	1,652	2.9	3.0
Manawatu-Wanganui	5.0	55,406	1,858	1,674	2.9	3.0
Marlborough	1.0	55,838	1,893	1,700	2.9	3.0
Nelson	1.1	55,031	1,911	1,650	2.9	3.0
Northland	3.1	52,318	1,749	1,560	2.8	3.0
Otago	5.1	55,252	1,857	1,629	2.9	3.0
Southland	2.1	57,154	1,851	1,687	2.8	3.0
Taranaki	2.4	56,542	2,048	1,700	2.9	3.0
Tasman	1.0	52,432	1,801	1,587	2.9	3.0
Waikato	9.4	57,852	1,974	1,735	2.9	3.0
Wellington	11.9	66,513	2,477	1,998	3.0	3.0
West Coast	0.6	55,048	1,873	1,651	2.9	3.0
Area outside region/Unknown	0.3	29,781	1,137	553	2.3	3.0
Industry						
Agriculture, Forestry & Fishing	4.0	51,412	1,601	1,479	2.7	3.0
Manufacturing	9.8	63,486	2,210	1,924	2.9	3.0
Electricity, Gas, Water & Waste Services	0.9	82,614	3,113	2,574	3.0	3.0
Construction	8.5	64,792	2,167	1,980	2.9	3.0
Wholesale Trade	4.7	67,343	2,612	2,089	3.0	3.0
Retail Trade	9.5	43,246	1,435	1,283	2.9	3.0
Accommodation & Food Services	5.4	27,575	941	721	2.7	3.0
Transport, Postal & Warehousing	4.0	68,526	2,462	2,116	3.0	3.0
Information Media & Telecommunications	1.2	79,860	3,143	2,454	3.0	3.0
Financial & Insurance Services	3.2	87,918	3,880	2,889	3.2	3.0
Rental, hiring & Real Estate Services	1.5	61,944	2,270	1,863	2.9	3.0
Professional, Scientific & Technical Services	9.1	80,964	2,973	2,486	3.0	3.0
Administrative & Support Services	4.9	35,932	1,297	897	2.6	3.0
Public Administration & Safety	7.3	79,814	2,854	2,535	3.1	3.0
Education & Training	8.9	58,640	1,787	1,594	2.7	3.0
Health Care & Social Assistance	11.4	59,271	2,215	1,802	2.9	3.0
Arts & Recreation Services	1.6	45,235	1,603	1,293	2.8	3.0
Other Services	3.4	51,028	1,710	1,543	2.9	3.0
Unknown	0.7	33,348	1,091	532	2.2	3.0

Table A-5 KiwiSaver contribution rates by characteristics, non-zero employer contributions (April 2020 – March 2021 financial year)

	Employee share (%)	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	100.0 (1,950,186)	59,418	2,028	1,688	2.9	3.0
Gender						
Female	50.9	51,336	1,682	1,445	2.9	3.0
Male	49.1	68,438	2,388	1,964	2.9	3.0
Unknown	0.0	27,521	947	371	2.1	2.9
Age						
<18	3.2	8,818	293	164	2.3	3.0
18-24	16.0	35,845	1,077	971	2.8	3.0
25-29	11.9	58,741	1,732	1,684	2.9	3.0
30-34	11.2	64,602	2,012	1,835	2.9	3.0
35-39	10.1	69,238	2,294	1,971	2.9	3.0
40-44	9.4	72,491	2,517	2,064	2.9	3.0
45-49	10.2	73,453	2,645	2,096	2.9	3.0
50-54	9.7	71,451	2,604	2,053	3.0	3.0
55-59	9.0	68,493	2,485	1,960	3.0	3.0
60-64	6.7	63,805	2,256	1,786	2.9	3.0
65+	2.6	53,903	1,859	1,379	2.7	3.0
Unknown	0.0	50,202	1,606	665	2.6	3.0
Ethnicity						
European	59.3	62,571	2,218	1,786	2.9	3.0
Māori	16.4	50,305	1,578	1,411	2.8	3.0
Pacific	7.1	54,139	1,592	1,532	2.8	3.0
Asian	13.7	61,316	1,950	1,717	2.8	3.0
MELAA	1.5	57,898	1,888	1,568	2.7	3.0
Other	1.9	67,862	2,302	1,941	2.9	3.0
Unknown	0.1	48,353	1,754	1,194	2.6	3.0
NZ born						
Yes	68.2	57,759	1,984	1,650	2.9	3.0
No	31.8	62,873	2,124	1,769	2.8	3.0
Married						
Yes	27.5	70,857	2,478	2,032	3.0	3.0
No	72.5	55,573	1,858	1,570	2.9	3.0
No. of dependents						
0	68.2	56,811	1,892	1,609	2.9	3.0
1	14.2	65,051	2,244	1,860	2.9	3.0
2	12.1	69,888	2,478	1,988	2.9	3.0
3	4.0	64,135	2,315	1,805	2.9	3.0
4+	1.4	53,337	1,790	1,475	2.8	3.0
Deprivation						
1	10.4	70,194	2,692	2,004	3.0	3.0
2	10.2	67,427	2,466	1,920	2.9	3.0
3	10.0	64,688	2,298	1,843	2.9	3.0
4	10.0	63,490	2,183	1,809	2.9	3.0
5	10.0	61,513	2,058	1,753	2.9	3.0
6	10.0	60,064	1,949	1,706	2.9	3.0
7	10.0	57,714	1,834	1,637	2.9	3.0
8	10.0	55,712	1,718	1,576	2.8	3.0
9	9.8	53,216	1,599	1,497	2.8	3.0
10	9.1	49,284	1,429	1,374	2.8	3.0
Unknown	0.4	31,796	1,031	424	2.0	2.6

	Employee share (%)	Median real earnings (Dec2022\$)	Mean contribution amount (Dec2022\$)	Median contribution amount (Dec2022\$)	Mean contribution rate (% of gross earnings)	Median contribution rate (% of gross earnings)
Region						
Auckland	32.9	63,989	2,255	1,819	2.9	3.0
Bay of Plenty	6.2	54,488	1,792	1,543	2.8	3.0
Canterbury	13.5	58,694	1,952	1,679	2.9	3.0
Gisborne	1.0	51,636	1,642	1,466	2.8	3.0
Hawke's Bay	3.6	54,065	1,739	1,536	2.9	3.0
Manawatu-Wanganui	5.0	55,099	1,775	1,576	2.9	3.0
Marlborough	1.0	56,147	1,824	1,630	2.9	3.0
Nelson	1.1	54,521	1,808	1,557	2.9	3.0
Northland	3.1	51,799	1,646	1,457	2.8	3.0
Otago	5.1	54,822	1,766	1,535	2.9	3.0
Southland	2.1	56,824	1,771	1,591	2.8	3.0
Taranaki	2.4	56,126	1,907	1,597	2.9	3.0
Tasman	1.0	51,645	1,697	1,472	2.9	3.0
Waikato	9.3	57,290	1,871	1,632	2.9	3.0
Wellington	11.9	65,945	2,351	1,877	2.9	3.0
West Coast	0.6	54,405	1,762	1,554	2.9	3.0
Area outside region/Unknown	0.4	31,147	983	391	2.0	2.5
Industry						
Agriculture, Forestry & Fishing	4.0	50,379	1,519	1,371	2.7	3.0
Manufacturing	10.0	63,457	2,104	1,823	2.9	3.0
Electricity, Gas, Water & Waste Services	0.9	83,511	3,010	2,484	3.0	3.0
Construction	8.1	64,640	2,057	1,881	2.9	3.0
Wholesale Trade	4.8	66,812	2,469	1,968	3.0	3.0
Retail Trade	9.4	43,201	1,358	1,222	2.9	3.0
Accommodation & Food Services	5.5	26,093	859	650	2.7	3.0
Transport, Postal & Warehousing	4.2	68,108	2,258	1,944	2.9	3.0
Information Media & Telecommunications	1.2	78,948	2,931	2,302	3.0	3.0
Financial & Insurance Services	3.1	88,375	3,694	2,750	3.2	3.0
Rental, hiring & Real Estate Services	1.5	58,926	2,058	1,683	2.8	3.0
Professional, Scientific & Technical Services	8.7	80,985	2,831	2,370	3.0	3.0
Administrative & Support Services	4.8	34,916	1,214	827	2.6	3.0
Public Administration & Safety	7.2	80,130	2,719	2,407	3.1	3.0
Education & Training	9.0	60,121	1,731	1,545	2.7	3.0
Health Care & Social Assistance	11.3	59,067	2,111	1,714	2.9	3.0
Arts & Recreation Services	1.6	43,034	1,474	1,144	2.7	3.0
Other Services	3.3	50,497	1,622	1,447	2.9	3.0
Unknown	1.1	57,513	1,621	1,281	2.5	3.0

Table A-6 KiwiSaver contribution rates by characteristics, non-zero employer contributions (April 2019 – March 2020 financial year)

	Employee share (%)	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	100.0 (1,917,030)	57,881	1,979	1,650	2.9	3.0
Gender						
Female	51.0	49,486	1,622	1,398	2.9	3.0
Male	49.0	67,459	2,351	1,943	2.9	3.0
Unknown	0.0	13,219	600	145	2.4	3.0
Age						
<18	3.3	8,845	305	182	2.5	3.0
18-24	16.3	34,587	1,054	948	2.8	3.0
25-29	12.1	56,982	1,685	1,642	2.9	3.0
30-34	10.9	63,270	1,980	1,808	2.9	3.0
35-39	9.9	67,761	2,249	1,937	2.9	3.0
40-44	9.5	71,022	2,471	2,031	2.9	3.0
45-49	10.4	71,624	2,577	2,056	3.0	3.0
50-54	9.7	70,165	2,548	2,021	3.0	3.0
55-59	9.0	67,540	2,431	1,931	3.0	3.0
60-64	6.5	62,641	2,200	1,759	2.9	3.0
65+	2.4	53,181	1,829	1,371	2.7	3.0
Unknown	0.0	4,609	896	140	3.0	3.0
Ethnicity						
European	59.8	61,171	2,167	1,753	2.9	3.0
Māori	16.3	48,755	1,542	1,375	2.8	3.0
Pacific	7.1	52,242	1,550	1,487	2.8	3.0
Asian	13.2	59,388	1,886	1,671	2.8	3.0
MELAA	1.5	55,521	1,826	1,516	2.8	3.0
Other	1.9	66,899	2,248	1,910	3.0	3.0
Unknown	0.2	26,715	1,232	398	2.2	3.0
NZ born						
Yes	68.4	56,473	1,942	1,617	2.9	3.0
No	31.6	60,910	2,058	1,722	2.9	3.0
Married						
Yes	28.2	68,756	2,397	1,979	3.0	3.0
No	71.8	53,956	1,815	1,529	2.9	3.0
No. of dependents						
0	68.3	55,310	1,845	1,572	2.9	3.0
1	14.2	63,555	2,193	1,823	2.9	3.0
2	12.0	68,152	2,422	1,944	2.9	3.0
3	4.1	62,398	2,268	1,769	2.9	3.0
4+	1.5	51,711	1,746	1,440	2.9	3.0
Deprivation						
1	10.1	69,138	2,653	1,976	3.0	3.0
2	10.1	66,263	2,426	1,896	3.0	3.0
3	9.9	63,464	2,249	1,814	2.9	3.0
4	10.0	62,103	2,133	1,775	2.9	3.0
5	10.0	60,410	2,022	1,727	2.9	3.0
6	10.0	58,369	1,902	1,667	2.9	3.0
7	10.1	56,320	1,790	1,604	2.9	3.0
8	10.1	54,246	1,680	1,537	2.9	3.0
9	9.8	51,536	1,558	1,457	2.8	3.0
10	9.2	47,412	1,392	1,333	2.8	3.0
Unknown	0.7	26,913	905	375	2.1	2.7

	Employee share (%)	Median real earnings (Dec2022\$)	Mean contribution amount (Dec2022\$)	Median contribution amount (Dec2022\$)	Mean contribution rate (% of gross earnings)	Median contribution rate (% of gross earnings)
Region						
Auckland	32.9	62,562	2,208	1,793	2.9	3.0
Bay of Plenty	6.1	53,320	1,759	1,514	2.9	3.0
Canterbury	13.5	57,825	1,928	1,660	2.9	3.0
Gisborne	1.0	49,802	1,595	1,409	2.8	3.0
Hawke's Bay	3.5	52,985	1,708	1,504	2.9	3.0
Manawatu-Wanganui	5.0	53,273	1,718	1,520	2.9	3.0
Marlborough	1.0	54,257	1,764	1,573	2.9	3.0
Nelson	1.1	52,852	1,759	1,507	2.9	3.0
Northland	3.0	50,413	1,613	1,426	2.8	3.0
Otago	5.0	53,659	1,739	1,505	2.9	3.0
Southland	2.1	54,906	1,716	1,539	2.8	3.0
Taranaki	2.4	54,810	1,866	1,566	2.9	3.0
Tasman	1.0	50,271	1,671	1,436	2.9	3.0
Waikato	9.2	55,129	1,794	1,570	2.9	3.0
Wellington	11.9	63,832	2,283	1,821	2.9	3.0
West Coast	0.6	53,147	1,747	1,515	2.9	3.0
Area outside region/Unknown	0.7	26,546	873	360	2.0	2.7
Industry						
Agriculture, Forestry & Fishing	3.8	49,455	1,516	1,367	2.7	3.0
Manufacturing	10.2	62,420	2,087	1,806	2.9	3.0
Electricity, Gas, Water & Waste Services	0.9	82,368	3,014	2,472	3.0	3.0
Construction	7.9	64,261	2,055	1,882	2.9	3.0
Wholesale Trade	4.8	66,384	2,423	1,967	3.0	3.0
Retail Trade	9.5	41,192	1,321	1,176	2.9	3.0
Accommodation & Food Services	5.6	25,475	876	649	2.7	3.0
Transport, Postal & Warehousing	4.5	65,373	2,265	1,924	3.0	3.0
Information Media & Telecommunications	1.2	73,299	2,757	2,122	2.9	3.0
Financial & Insurance Services	2.5	82,309	3,596	2,560	3.3	3.0
Rental, hiring & Real Estate Services	1.5	57,840	2,005	1,664	2.9	3.0
Professional, Scientific & Technical Services	8.4	77,684	2,700	2,269	3.0	3.0
Administrative & Support Services	5.0	35,952	1,270	886	2.7	3.0
Public Administration & Safety	5.8	76,763	2,543	2,265	3.0	3.0
Education & Training	9.1	57,406	1,614	1,439	2.7	3.0
Health Care & Social Assistance	10.9	56,808	2,018	1,654	2.9	3.0
Arts & Recreation Services	1.7	44,389	1,559	1,212	2.8	3.0
Other Services	3.3	49,353	1,595	1,424	2.9	3.0
Unknown	3.3	77,108	2,658	2,187	3.0	3.0

Appendix B RQ1 Contribution bands by financial year

Table B-1 Share of workers by employee contribution bands by characteristics (April 2021 – March 2022 financial year)

	Contribution bands							Total
	>0-<3%	3%	>3-<4%	4%	>4-<6%	6-<8%	8+%	
Total	0.15	0.46	0.07	0.14	0.06	0.07	0.05	1.00
Gender								
Female	0.15	0.47	0.07	0.13	0.06	0.07	0.05	1.00
Male	0.15	0.45	0.07	0.14	0.06	0.08	0.05	1.00
Age								
<18	0.45	0.33	0.05	0.04	0.05	0.04	0.04	1.00
18-24	0.19	0.40	0.10	0.08	0.09	0.09	0.06	1.00
25-29	0.16	0.47	0.08	0.11	0.07	0.07	0.04	1.00
30-34	0.16	0.52	0.07	0.12	0.05	0.05	0.03	1.00
35-39	0.15	0.54	0.06	0.13	0.04	0.04	0.03	1.00
40-44	0.13	0.53	0.06	0.15	0.05	0.05	0.03	1.00
45-49	0.12	0.51	0.06	0.17	0.05	0.06	0.04	1.00
50-54	0.10	0.47	0.06	0.18	0.06	0.08	0.06	1.00
55-59	0.08	0.42	0.05	0.20	0.06	0.10	0.08	1.00
60-64	0.08	0.37	0.05	0.20	0.05	0.12	0.12	1.00
65+	0.11	0.32	0.04	0.23	0.04	0.14	0.13	1.00
Ethnicity								
European	0.12	0.45	0.07	0.16	0.06	0.08	0.06	1.00
Māori	0.18	0.46	0.07	0.11	0.06	0.07	0.04	1.00
Pacific	0.19	0.48	0.07	0.12	0.05	0.06	0.03	1.00
Asian	0.20	0.51	0.06	0.10	0.04	0.05	0.04	1.00
MELAA	0.22	0.45	0.07	0.10	0.06	0.06	0.04	1.00
Other	0.12	0.43	0.07	0.17	0.06	0.09	0.07	1.00
NZ born								
Yes	0.14	0.46	0.07	0.14	0.06	0.08	0.05	1.00
No	0.17	0.47	0.06	0.13	0.05	0.07	0.05	1.00
Married								
Yes	0.12	0.51	0.06	0.16	0.05	0.06	0.04	1.00
No	0.16	0.44	0.07	0.13	0.06	0.08	0.06	1.00
No. of dependents								
0	0.16	0.43	0.07	0.14	0.07	0.08	0.06	1.00
1	0.14	0.52	0.06	0.14	0.05	0.05	0.03	1.00
2	0.12	0.55	0.06	0.15	0.04	0.05	0.03	1.00
3	0.14	0.55	0.06	0.13	0.04	0.04	0.02	1.00
4+	0.18	0.54	0.06	0.11	0.04	0.04	0.02	1.00
Deprivation								
1	0.12	0.45	0.06	0.16	0.06	0.08	0.07	1.00
2	0.13	0.45	0.06	0.15	0.06	0.08	0.06	1.00
3	0.13	0.45	0.07	0.15	0.06	0.08	0.06	1.00
4	0.14	0.46	0.06	0.14	0.06	0.08	0.06	1.00
5	0.14	0.46	0.07	0.14	0.06	0.07	0.05	1.00
6	0.15	0.46	0.07	0.14	0.06	0.07	0.05	1.00
7	0.15	0.46	0.07	0.14	0.06	0.07	0.05	1.00
8	0.16	0.47	0.07	0.13	0.06	0.07	0.05	1.00
9	0.17	0.47	0.07	0.12	0.06	0.07	0.04	1.00
10	0.19	0.49	0.07	0.11	0.05	0.06	0.03	1.00

	Contribution bands							Total
	>0-<3%	3%	>3-<4%	4%	>4-<6%	6-<8%	8+%	
Region								
Auckland	0.16	0.49	0.06	0.13	0.05	0.06	0.04	1.00
Bay of Plenty	0.17	0.45	0.07	0.13	0.06	0.07	0.05	1.00
Canterbury	0.13	0.44	0.07	0.15	0.07	0.09	0.06	1.00
Gisborne	0.19	0.44	0.07	0.12	0.06	0.07	0.05	1.00
Hawke's Bay	0.15	0.43	0.07	0.14	0.06	0.08	0.06	1.00
Manawatu-Wanganui	0.13	0.45	0.07	0.15	0.06	0.08	0.06	1.00
Marlborough	0.13	0.43	0.07	0.15	0.07	0.09	0.06	1.00
Nelson	0.13	0.44	0.07	0.14	0.06	0.08	0.07	1.00
Northland	0.15	0.49	0.06	0.12	0.06	0.07	0.05	1.00
Otago	0.15	0.43	0.07	0.14	0.07	0.08	0.06	1.00
Southland	0.16	0.41	0.08	0.15	0.06	0.08	0.05	1.00
Taranaki	0.14	0.46	0.06	0.15	0.06	0.07	0.06	1.00
Tasman	0.13	0.45	0.07	0.14	0.07	0.08	0.06	1.00
Waikato	0.15	0.47	0.07	0.13	0.06	0.07	0.05	1.00
Wellington	0.13	0.44	0.07	0.16	0.07	0.08	0.06	1.00
West Coast	0.12	0.44	0.07	0.16	0.06	0.08	0.06	1.00
Industry								
Agriculture, Forestry & Fishing and Mining	0.27	0.39	0.08	0.10	0.06	0.06	0.03	1.00
Manufacturing	0.14	0.46	0.07	0.16	0.06	0.07	0.04	1.00
Electricity, Gas, Water & Waste Services	0.09	0.42	0.06	0.22	0.06	0.08	0.06	1.00
Construction	0.13	0.47	0.06	0.13	0.07	0.08	0.05	1.00
Wholesale Trade	0.12	0.48	0.06	0.16	0.06	0.07	0.04	1.00
Retail Trade	0.16	0.48	0.07	0.12	0.06	0.07	0.04	1.00
Accommodation & Food Services	0.26	0.46	0.07	0.07	0.05	0.05	0.03	1.00
Transport, Postal & Warehousing	0.13	0.44	0.08	0.16	0.07	0.07	0.05	1.00
Information Media & Telecommunications	0.15	0.44	0.07	0.16	0.06	0.07	0.04	1.00
Financial & Insurance Services	0.11	0.49	0.06	0.18	0.06	0.06	0.05	1.00
Rental, hiring & Real Estate Services	0.16	0.47	0.06	0.13	0.06	0.07	0.04	1.00
Professional, Scientific & Technical Services	0.12	0.48	0.06	0.15	0.06	0.07	0.05	1.00
Administrative & Support Services	0.26	0.41	0.08	0.09	0.06	0.06	0.04	1.00
Public Administration & Safety	0.10	0.43	0.06	0.18	0.07	0.09	0.07	1.00
Education & Training	0.13	0.50	0.06	0.14	0.04	0.07	0.07	1.00
Health Care & Social Assistance	0.10	0.46	0.06	0.15	0.06	0.08	0.08	1.00
Arts & Recreation Services	0.19	0.43	0.08	0.12	0.06	0.07	0.05	1.00
Other Services	0.14	0.50	0.06	0.12	0.06	0.07	0.05	1.00

Notes: MELAA is Middle Eastern, Latin American or Africa ethnicity.

Table B-2 Share of workers by employee contribution bands by characteristics (April 2020 – March 2021 financial year)

	Contribution bands							Total
	>0-<3%	3%	>3-<4%	4%	>4-<6%	6-<8%	8+%	
Total	0.16	0.46	0.06	0.15	0.05	0.07	0.05	1.00
Gender								
Female	0.16	0.47	0.07	0.15	0.05	0.07	0.05	1.00
Male	0.16	0.45	0.06	0.16	0.05	0.07	0.04	1.00
Age								
<18	0.38	0.39	0.06	0.04	0.05	0.05	0.03	1.00
18-24	0.20	0.41	0.09	0.09	0.07	0.09	0.04	1.00
25-29	0.17	0.48	0.07	0.12	0.05	0.07	0.04	1.00
30-34	0.17	0.51	0.06	0.14	0.04	0.05	0.03	1.00
35-39	0.16	0.54	0.06	0.15	0.03	0.04	0.02	1.00
40-44	0.15	0.53	0.06	0.16	0.04	0.05	0.03	1.00
45-49	0.13	0.50	0.06	0.18	0.04	0.06	0.04	1.00
50-54	0.11	0.46	0.06	0.20	0.04	0.08	0.05	1.00
55-59	0.10	0.41	0.06	0.21	0.05	0.10	0.08	1.00
60-64	0.09	0.37	0.05	0.21	0.05	0.12	0.11	1.00
65+	0.13	0.29	0.05	0.24	0.03	0.14	0.12	1.00
Ethnicity								
European	0.13	0.44	0.07	0.17	0.05	0.08	0.06	1.00
Māori	0.19	0.47	0.07	0.12	0.05	0.07	0.04	1.00
Pacific	0.20	0.48	0.06	0.13	0.04	0.05	0.03	1.00
Asian	0.20	0.51	0.05	0.12	0.04	0.05	0.03	1.00
MELAA	0.22	0.46	0.06	0.11	0.05	0.06	0.04	1.00
Other	0.13	0.43	0.06	0.18	0.05	0.08	0.06	1.00
NZ born								
Yes	0.15	0.46	0.07	0.15	0.05	0.07	0.05	1.00
No	0.18	0.47	0.06	0.14	0.04	0.07	0.05	1.00
Married								
Yes	0.13	0.50	0.06	0.17	0.04	0.06	0.04	1.00
No	0.17	0.44	0.07	0.14	0.05	0.08	0.05	1.00
No. of dependents								
0	0.16	0.43	0.07	0.15	0.05	0.08	0.06	1.00
1	0.15	0.52	0.06	0.16	0.04	0.05	0.03	1.00
2	0.14	0.54	0.06	0.16	0.03	0.04	0.03	1.00
3	0.16	0.55	0.06	0.14	0.03	0.04	0.02	1.00
4+	0.19	0.54	0.06	0.12	0.03	0.04	0.02	1.00
Deprivation								
1	0.13	0.44	0.06	0.17	0.05	0.08	0.06	1.00
2	0.14	0.45	0.06	0.17	0.05	0.08	0.06	1.00
3	0.14	0.45	0.06	0.16	0.05	0.08	0.05	1.00
4	0.15	0.46	0.06	0.16	0.05	0.07	0.05	1.00
5	0.15	0.46	0.07	0.16	0.05	0.07	0.05	1.00
6	0.16	0.46	0.07	0.15	0.05	0.07	0.05	1.00
7	0.16	0.46	0.07	0.15	0.05	0.07	0.04	1.00
8	0.17	0.47	0.07	0.14	0.05	0.07	0.04	1.00
9	0.18	0.47	0.07	0.13	0.05	0.06	0.04	1.00
10	0.20	0.48	0.06	0.12	0.04	0.05	0.03	1.00

	Contribution bands							Total
	>0-<3%	3%	>3-<4%	4%	>4-<6%	6-<8%	8+%	
Region								
Auckland	0.17	0.49	0.06	0.14	0.04	0.06	0.04	1.00
Bay of Plenty	0.17	0.46	0.07	0.14	0.05	0.07	0.05	1.00
Canterbury	0.14	0.44	0.07	0.17	0.05	0.08	0.06	1.00
Gisborne	0.20	0.42	0.07	0.13	0.05	0.07	0.05	1.00
Hawke's Bay	0.16	0.44	0.07	0.15	0.05	0.08	0.06	1.00
Manawatu-Wanganui	0.14	0.45	0.07	0.16	0.05	0.08	0.05	1.00
Marlborough	0.14	0.43	0.07	0.16	0.05	0.09	0.06	1.00
Nelson	0.13	0.44	0.07	0.16	0.06	0.08	0.06	1.00
Northland	0.17	0.49	0.06	0.13	0.04	0.06	0.05	1.00
Otago	0.16	0.43	0.07	0.15	0.05	0.08	0.05	1.00
Southland	0.17	0.42	0.08	0.16	0.05	0.08	0.04	1.00
Taranaki	0.15	0.46	0.06	0.16	0.05	0.07	0.05	1.00
Tasman	0.14	0.45	0.07	0.15	0.05	0.08	0.05	1.00
Waikato	0.16	0.47	0.07	0.14	0.05	0.07	0.05	1.00
Wellington	0.13	0.44	0.06	0.17	0.05	0.08	0.06	1.00
West Coast	0.14	0.44	0.07	0.17	0.05	0.08	0.05	1.00
Industry								
Agriculture, Forestry & Fishing and Mining	0.27	0.40	0.08	0.11	0.05	0.06	0.03	1.00
Manufacturing	0.14	0.47	0.06	0.17	0.05	0.07	0.04	1.00
Electricity, Gas, Water & Waste Services	0.10	0.42	0.06	0.24	0.04	0.08	0.06	1.00
Construction	0.14	0.47	0.06	0.14	0.05	0.09	0.04	1.00
Wholesale Trade	0.14	0.47	0.06	0.18	0.04	0.07	0.04	1.00
Retail Trade	0.19	0.46	0.08	0.12	0.05	0.07	0.04	1.00
Accommodation & Food Services	0.25	0.48	0.07	0.08	0.04	0.05	0.03	1.00
Transport, Postal & Warehousing	0.16	0.44	0.06	0.18	0.05	0.07	0.04	1.00
Information Media & Telecommunications	0.17	0.44	0.07	0.18	0.04	0.06	0.05	1.00
Financial & Insurance Services	0.12	0.48	0.05	0.19	0.04	0.07	0.04	1.00
Rental, hiring & Real Estate Services	0.18	0.47	0.06	0.14	0.05	0.07	0.04	1.00
Professional, Scientific & Technical Services	0.12	0.48	0.06	0.17	0.05	0.08	0.05	1.00
Administrative & Support Services	0.27	0.41	0.08	0.10	0.05	0.06	0.03	1.00
Public Administration & Safety	0.12	0.43	0.05	0.19	0.06	0.09	0.07	1.00
Education & Training	0.13	0.50	0.06	0.15	0.03	0.05	0.07	1.00
Health Care & Social Assistance	0.10	0.46	0.06	0.17	0.05	0.08	0.08	1.00
Arts & Recreation Services	0.21	0.43	0.07	0.13	0.05	0.08	0.04	1.00
Other Services	0.14	0.50	0.06	0.14	0.05	0.07	0.04	1.00

Notes: MELAA is Middle Eastern, Latin American or Africa ethnicity.

Table B-3 Share of workers by employee contribution bands by characteristics (April 2019 – March 2020 financial year)

	Contribution bands							Total
	>0-<3%	3%	>3-<4%	4%	>4-<6%	6-<8%	8+%	
Total	0.15	0.47	0.07	0.16	0.04	0.07	0.04	1.00
Gender								
Female	0.15	0.48	0.07	0.16	0.04	0.07	0.05	1.00
Male	0.15	0.46	0.07	0.17	0.04	0.08	0.04	1.00
Age								
<18	0.33	0.43	0.06	0.05	0.04	0.05	0.03	1.00
18-24	0.20	0.43	0.10	0.10	0.05	0.09	0.04	1.00
25-29	0.16	0.49	0.08	0.13	0.04	0.07	0.03	1.00
30-34	0.16	0.52	0.07	0.14	0.03	0.05	0.02	1.00
35-39	0.15	0.54	0.06	0.16	0.03	0.04	0.02	1.00
40-44	0.13	0.53	0.06	0.17	0.03	0.05	0.03	1.00
45-49	0.12	0.50	0.06	0.19	0.03	0.06	0.04	1.00
50-54	0.10	0.46	0.06	0.21	0.04	0.08	0.05	1.00
55-59	0.09	0.41	0.06	0.23	0.04	0.10	0.08	1.00
60-64	0.08	0.36	0.05	0.23	0.04	0.13	0.11	1.00
65+	0.11	0.29	0.05	0.27	0.03	0.15	0.11	1.00
Ethnicity								
European	0.13	0.45	0.07	0.18	0.04	0.08	0.05	1.00
Māori	0.18	0.48	0.07	0.13	0.04	0.07	0.03	1.00
Pacific	0.18	0.51	0.07	0.13	0.03	0.05	0.02	1.00
Asian	0.18	0.52	0.06	0.13	0.03	0.05	0.03	1.00
MELAA	0.21	0.46	0.07	0.12	0.04	0.06	0.04	1.00
Other	0.12	0.43	0.07	0.19	0.04	0.09	0.05	1.00
NZ born								
Yes	0.14	0.46	0.07	0.17	0.04	0.08	0.04	1.00
No	0.16	0.47	0.06	0.15	0.03	0.07	0.05	1.00
Married								
Yes	0.12	0.50	0.07	0.18	0.03	0.06	0.04	1.00
No	0.16	0.45	0.07	0.16	0.04	0.08	0.05	1.00
No. of dependents								
0	0.15	0.44	0.07	0.16	0.04	0.09	0.05	1.00
1	0.14	0.52	0.07	0.17	0.03	0.05	0.03	1.00
2	0.13	0.54	0.06	0.17	0.03	0.05	0.02	1.00
3	0.15	0.55	0.06	0.15	0.03	0.04	0.02	1.00
4+	0.18	0.55	0.06	0.12	0.03	0.04	0.02	1.00
Deprivation								
1	0.12	0.44	0.07	0.18	0.04	0.09	0.06	1.00
2	0.13	0.45	0.07	0.18	0.04	0.08	0.05	1.00
3	0.13	0.45	0.07	0.17	0.04	0.08	0.05	1.00
4	0.14	0.46	0.07	0.17	0.04	0.08	0.05	1.00
5	0.14	0.46	0.07	0.17	0.04	0.08	0.04	1.00
6	0.15	0.47	0.07	0.16	0.04	0.07	0.04	1.00
7	0.15	0.47	0.07	0.16	0.04	0.07	0.04	1.00
8	0.16	0.47	0.07	0.15	0.04	0.07	0.04	1.00
9	0.17	0.48	0.07	0.14	0.04	0.06	0.03	1.00
10	0.19	0.51	0.07	0.13	0.03	0.06	0.03	1.00

	Contribution bands							Total
	>0-<3%	3%	>3-<4%	4%	>4-<6%	6-<8%	8+%	
Region								
Auckland	0.16	0.50	0.06	0.15	0.03	0.06	0.03	1.00
Bay of Plenty	0.16	0.47	0.07	0.15	0.04	0.07	0.04	1.00
Canterbury	0.13	0.44	0.07	0.18	0.04	0.09	0.05	1.00
Gisborne	0.20	0.43	0.08	0.14	0.04	0.08	0.04	1.00
Hawke's Bay	0.15	0.45	0.07	0.16	0.04	0.08	0.05	1.00
Manawatu-Wanganui	0.14	0.45	0.07	0.17	0.04	0.08	0.05	1.00
Marlborough	0.14	0.43	0.08	0.18	0.04	0.09	0.05	1.00
Nelson	0.13	0.45	0.07	0.17	0.04	0.08	0.06	1.00
Northland	0.15	0.50	0.06	0.14	0.03	0.07	0.04	1.00
Otago	0.15	0.43	0.07	0.17	0.04	0.09	0.05	1.00
Southland	0.16	0.42	0.08	0.18	0.04	0.08	0.04	1.00
Taranaki	0.13	0.47	0.07	0.17	0.04	0.07	0.05	1.00
Tasman	0.14	0.45	0.07	0.16	0.04	0.09	0.05	1.00
Waikato	0.15	0.48	0.07	0.15	0.04	0.07	0.04	1.00
Wellington	0.13	0.44	0.07	0.18	0.04	0.08	0.06	1.00
West Coast	0.13	0.45	0.08	0.18	0.04	0.08	0.05	1.00
Industry								
Agriculture, Forestry & Fishing and Mining	0.27	0.40	0.09	0.11	0.04	0.07	0.02	1.00
Manufacturing	0.13	0.48	0.07	0.18	0.04	0.08	0.03	1.00
Electricity, Gas, Water & Waste Services	0.09	0.42	0.07	0.25	0.04	0.08	0.07	1.00
Construction	0.14	0.47	0.07	0.15	0.04	0.09	0.03	1.00
Wholesale Trade	0.13	0.47	0.07	0.19	0.04	0.08	0.03	1.00
Retail Trade	0.15	0.50	0.07	0.14	0.04	0.07	0.03	1.00
Accommodation & Food Services	0.24	0.49	0.08	0.08	0.03	0.06	0.02	1.00
Transport, Postal & Warehousing	0.12	0.46	0.07	0.19	0.04	0.08	0.04	1.00
Information Media & Telecommunications	0.17	0.44	0.06	0.18	0.03	0.06	0.05	1.00
Financial & Insurance Services	0.13	0.45	0.07	0.21	0.04	0.07	0.04	1.00
Rental, hiring & Real Estate Services	0.17	0.46	0.07	0.15	0.04	0.08	0.03	1.00
Professional, Scientific & Technical Services	0.12	0.47	0.07	0.18	0.04	0.08	0.04	1.00
Administrative & Support Services	0.25	0.42	0.08	0.12	0.04	0.07	0.03	1.00
Public Administration & Safety	0.11	0.42	0.06	0.20	0.05	0.09	0.07	1.00
Education & Training	0.14	0.49	0.07	0.16	0.03	0.05	0.07	1.00
Health Care & Social Assistance	0.10	0.46	0.06	0.18	0.04	0.08	0.07	1.00
Arts & Recreation Services	0.19	0.45	0.07	0.14	0.04	0.08	0.04	1.00
Other Services	0.14	0.50	0.07	0.14	0.04	0.08	0.03	1.00

Notes: MELAA is Middle Eastern, Latin American or Africa ethnicity.

Table B-4 Share of workers by employer contribution bands by characteristics (April 2021 – March 2022 financial year)

	Contribution bands							Total
	>0-<3%	3%	>3-<4%	4%	>4-<6%	6-<8%	8+%	
Total	0.21	0.70	0.03	0.02	0.03	0.01	0.00	1.00
Gender								
Female	0.21	0.72	0.03	0.02	0.02	0.01	0.00	1.00
Male	0.21	0.67	0.04	0.03	0.04	0.01	0.00	1.00
Age								
<18	0.57	0.40	0.01	0.00	0.01	0.00	0.00	1.00
18-24	0.25	0.69	0.03	0.01	0.01	0.00	0.00	1.00
25-29	0.20	0.71	0.04	0.02	0.02	0.01	0.00	1.00
30-34	0.20	0.71	0.04	0.02	0.03	0.01	0.00	1.00
35-39	0.19	0.71	0.04	0.02	0.03	0.01	0.00	1.00
40-44	0.18	0.72	0.03	0.02	0.03	0.01	0.00	1.00
45-49	0.18	0.72	0.03	0.02	0.04	0.01	0.00	1.00
50-54	0.17	0.73	0.04	0.02	0.04	0.01	0.00	1.00
55-59	0.16	0.73	0.03	0.03	0.04	0.01	0.01	1.00
60-64	0.20	0.70	0.03	0.03	0.03	0.01	0.01	1.00
65+	0.29	0.60	0.03	0.03	0.03	0.01	0.01	1.00
Ethnicity								
European	0.19	0.71	0.04	0.02	0.03	0.01	0.00	1.00
Māori	0.24	0.69	0.03	0.02	0.02	0.00	0.00	1.00
Pacific	0.24	0.68	0.03	0.02	0.02	0.00	0.00	1.00
Asian	0.25	0.67	0.03	0.02	0.02	0.01	0.00	1.00
MELAA	0.28	0.64	0.03	0.01	0.02	0.01	0.00	1.00
Other	0.19	0.69	0.04	0.03	0.03	0.01	0.00	1.00
NZ born								
Yes	0.20	0.70	0.03	0.02	0.03	0.01	0.00	1.00
No	0.23	0.68	0.03	0.02	0.03	0.01	0.00	1.00
Married								
Yes	0.17	0.72	0.04	0.03	0.04	0.01	0.00	1.00
No	0.23	0.69	0.03	0.02	0.02	0.01	0.00	1.00
No. of dependents								
0	0.23	0.69	0.03	0.02	0.03	0.01	0.00	1.00
1	0.18	0.72	0.03	0.02	0.03	0.01	0.00	1.00
2	0.17	0.72	0.04	0.02	0.03	0.01	0.00	1.00
3	0.19	0.71	0.03	0.02	0.03	0.01	0.00	1.00
4+	0.22	0.70	0.03	0.02	0.02	0.00	0.00	1.00
Deprivation								
1	0.19	0.69	0.04	0.03	0.04	0.01	0.01	1.00
2	0.19	0.69	0.04	0.03	0.04	0.01	0.00	1.00
3	0.20	0.69	0.04	0.02	0.03	0.01	0.00	1.00
4	0.20	0.69	0.04	0.02	0.03	0.01	0.00	1.00
5	0.21	0.70	0.03	0.02	0.03	0.01	0.00	1.00
6	0.21	0.70	0.03	0.02	0.03	0.01	0.00	1.00
7	0.21	0.70	0.03	0.02	0.02	0.01	0.00	1.00
8	0.22	0.70	0.03	0.02	0.02	0.01	0.00	1.00
9	0.23	0.70	0.03	0.02	0.02	0.00	0.00	1.00
10	0.25	0.70	0.03	0.01	0.01	0.00	0.00	1.00

	Contribution bands							Total
	>0-<3%	3%	>3-<4%	4%	>4-<6%	6-<8%	8+%	
Region								
Auckland	0.21	0.69	0.04	0.02	0.03	0.01	0.00	1.00
Bay of Plenty	0.23	0.70	0.03	0.01	0.02	0.01	0.00	1.00
Canterbury	0.19	0.72	0.03	0.02	0.03	0.01	0.00	1.00
Gisborne	0.26	0.68	0.03	0.01	0.02	0.01	0.00	1.00
Hawke's Bay	0.22	0.70	0.03	0.02	0.02	0.01	0.00	1.00
Manawatu-Wanganui	0.20	0.70	0.03	0.03	0.03	0.01	0.00	1.00
Marlborough	0.19	0.70	0.05	0.03	0.03	0.01	0.00	1.00
Nelson	0.19	0.72	0.04	0.02	0.03	0.01	0.00	1.00
Northland	0.21	0.73	0.02	0.01	0.02	0.01	0.00	1.00
Otago	0.24	0.67	0.03	0.02	0.03	0.01	0.00	1.00
Southland	0.26	0.66	0.04	0.02	0.02	0.00	0.00	1.00
Taranaki	0.20	0.70	0.03	0.02	0.03	0.01	0.00	1.00
Tasman	0.20	0.72	0.03	0.02	0.03	0.01	0.00	1.00
Waikato	0.21	0.71	0.03	0.01	0.02	0.01	0.00	1.00
Wellington	0.20	0.69	0.04	0.03	0.03	0.01	0.00	1.00
West Coast	0.19	0.70	0.04	0.02	0.04	0.00	0.00	1.00
Industry								
Agriculture, Forestry & Fishing and Mining	0.34	0.60	0.03	0.01	0.01	0.00	0.00	1.00
Manufacturing	0.21	0.69	0.04	0.02	0.03	0.01	0.00	1.00
Electricity, Gas, Water & Waste Services	0.12	0.71	0.05	0.11	0.01	0.00	0.00	1.00
Construction	0.18	0.76	0.02	0.01	0.02	0.01	0.01	1.00
Wholesale Trade	0.16	0.72	0.04	0.02	0.04	0.01	0.01	1.00
Retail Trade	0.20	0.74	0.02	0.00	0.02	0.01	0.00	1.00
Accommodation & Food Services	0.31	0.65	0.02	0.00	0.01	0.00	0.00	1.00
Transport, Postal & Warehousing	0.18	0.61	0.09	0.05	0.05	0.01	0.00	1.00
Information Media & Telecommunications	0.20	0.65	0.05	0.06	0.02	0.01	0.01	1.00
Financial & Insurance Services	0.14	0.58	0.09	0.07	0.08	0.02	0.01	1.00
Rental, hiring & Real Estate Services	0.20	0.72	0.03	0.02	0.01	0.00	0.00	1.00
Professional, Scientific & Technical Services	0.18	0.72	0.04	0.03	0.03	0.01	0.00	1.00
Administrative & Support Services	0.32	0.64	0.02	0.00	0.01	0.00	0.00	1.00
Public Administration & Safety	0.18	0.60	0.05	0.07	0.09	0.00	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	0.15	0.80	0.02	0.01	0.02	0.01	0.00	1.00
Arts & Recreation Services	0.26	0.70	0.02	0.01	0.01	0.00	0.00	1.00
Other Services	0.18	0.74	0.03	0.01	0.02	0.01	0.00	1.00

Notes: MELAA is Middle Eastern, Latin American or Africa ethnicity.

Table B-5 Share of workers by employer contribution bands by characteristics (April 2020 – March 2021 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	0.71	0.03	0.02	0.02	0.01	0.00	1.00
Male	0.23	0.66	0.04	0.03	0.03	0.01	0.00	1.00
Age								
<18	0.50	0.46	0.02	0.00	0.01	0.00	0.00	1.00
18-24	0.26	0.67	0.03	0.02	0.01	0.00	0.00	1.00
25-29	0.22	0.70	0.03	0.02	0.02	0.00	0.00	1.00
30-34	0.21	0.70	0.03	0.02	0.03	0.01	0.00	1.00
35-39	0.20	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	0.20	0.70	0.03	0.02	0.03	0.01	0.00	1.00
50-54	0.19	0.71	0.03	0.03	0.03	0.01	0.00	1.00
55-59	0.19	0.70	0.03	0.03	0.03	0.01	0.01	1.00
60-64	0.22	0.68	0.03	0.03	0.03	0.01	0.01	1.00
65+	0.31	0.58	0.03	0.03	0.03	0.01	0.01	1.00
Ethnicity								
European	0.21	0.69	0.03	0.02	0.03	0.01	0.00	1.00
Māori	0.25	0.68	0.03	0.02	0.02	0.00	0.00	1.00
Pacific	0.26	0.67	0.03	0.02	0.02	0.00	0.00	1.00
Asian	0.25	0.67	0.03	0.02	0.02	0.01	0.00	1.00
MELAA	0.28	0.64	0.03	0.02	0.02	0.01	0.00	1.00
Other	0.21	0.68	0.04	0.03	0.04	0.01	0.00	1.00
NZ born								
Yes	0.22	0.69	0.03	0.02	0.03	0.01	0.00	1.00
No	0.24	0.67	0.03	0.02	0.03	0.01	0.00	1.00
Married								
Yes	0.19	0.70	0.04	0.03	0.03	0.01	0.00	1.00
No	0.24	0.68	0.03	0.02	0.02	0.01	0.00	1.00
No. of dependents								
0	0.24	0.67	0.03	0.02	0.02	0.01	0.00	1.00
1	0.20	0.71	0.03	0.02	0.03	0.01	0.00	1.00
2	0.19	0.71	0.03	0.02	0.03	0.01	0.00	1.00
3	0.21	0.70	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
Deprivation								
1	0.20	0.67	0.04	0.03	0.04	0.01	0.00	1.00
2	0.21	0.68	0.04	0.03	0.03	0.01	0.00	1.00
3	0.21	0.68	0.04	0.03	0.03	0.01	0.00	1.00
4	0.22	0.68	0.04	0.03	0.03	0.01	0.00	1.00
5	0.22	0.69	0.03	0.02	0.03	0.01	0.00	1.00
6	0.22	0.69	0.03	0.02	0.03	0.01	0.00	1.00
7	0.22	0.69	0.03	0.02	0.02	0.01	0.00	1.00
8	0.23	0.69	0.03	0.02	0.02	0.01	0.00	1.00
9	0.24	0.69	0.03	0.02	0.02	0.00	0.00	1.00
10	0.26	0.69	0.02	0.01	0.01	0.00	0.00	1.00

	Contribution bands							Total
	>0-<3%	3%	>3-<4%	4%	>4-<6%	6-<8%	8+%	
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	0.02	0.01	0.00	1.00
Gisborne	0.28	0.66	0.03	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-Wanganui	0.21	0.68	0.03	0.03	0.03	0.01	0.00	1.00
Marlborough	0.20	0.69	0.04	0.03	0.02	0.01	0.00	1.00
Nelson	0.20	0.71	0.03	0.02	0.03	0.01	0.00	1.00
Northland	0.23	0.71	0.02	0.01	0.02	0.01	0.00	1.00
Otago	0.25	0.66	0.03	0.02	0.03	0.01	0.00	1.00
Southland	0.26	0.66	0.03	0.02	0.02	0.01	0.00	1.00
Taranaki	0.22	0.68	0.04	0.03	0.03	0.01	0.00	1.00
Tasman	0.21	0.71	0.03	0.02	0.03	0.01	0.00	1.00
Waikato	0.23	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	0.00	1.00
West Coast	0.21	0.69	0.04	0.02	0.03	0.00	0.00	1.00
Industry								
Agriculture, Forestry & Fishing and Mining	0.35	0.59	0.03	0.01	0.01	0.00	0.00	1.00
Manufacturing	0.21	0.69	0.04	0.03	0.03	0.01	0.00	1.00
Electricity, Gas, Water & Waste Services	0.13	0.70	0.05	0.10	0.01	0.00	0.00	1.00
Construction	0.19	0.75	0.02	0.01	0.02	0.01	0.00	1.00
Wholesale Trade	0.19	0.70	0.04	0.02	0.03	0.01	0.00	1.00
Retail Trade	0.25	0.69	0.02	0.00	0.02	0.01	0.00	1.00
Accommodation & Food Services	0.31	0.66	0.02	0.00	0.01	0.00	0.00	1.00
Transport, Postal & Warehousing	0.22	0.61	0.06	0.06	0.04	0.01	0.00	1.00
Information Media & Telecommunications	0.21	0.65	0.04	0.07	0.02	0.01	0.01	1.00
Financial & Insurance Services	0.17	0.56	0.08	0.07	0.09	0.02	0.01	1.00
Rental, hiring & Real Estate Services	0.23	0.70	0.03	0.03	0.01	0.01	0.00	1.00
Professional, Scientific & Technical Services	0.19	0.70	0.04	0.03	0.03	0.01	0.00	1.00
Administrative & Support Services	0.33	0.63	0.02	0.01	0.01	0.00	0.00	1.00
Public Administration & Safety	0.20	0.58	0.05	0.07	0.10	0.00	0.01	1.00
Education & Training	0.28	0.69	0.02	0.01	0.01	0.00	0.00	1.00
Health Care & Social Assistance	0.15	0.80	0.02	0.01	0.01	0.01	0.00	1.00
Arts & Recreation Services	0.28	0.68	0.02	0.01	0.00	0.00	0.00	1.00
Other Services	0.20	0.73	0.03	0.01	0.02	0.01	0.00	1.00

Notes: MELAA is Middle Eastern, Latin American or Africa ethnicity.

Table B-6 Share of workers by employer contribution bands by characteristics (April 2019 – March 2020 financial year)

	Contribution bands							Total
	>0-<3%	3%	>3-<4%	4%	>4-<6%	6-<8%	8+%	
Total	0.22	0.69	0.04	0.02	0.03	0.01	0.00	1.00
Gender								
Female	0.21	0.71	0.03	0.02	0.02	0.01	0.00	1.00
Male	0.22	0.66	0.04	0.03	0.03	0.01	0.00	1.00
Age								
<18	0.46	0.50	0.02	0.00	0.01	0.00	0.00	1.00
18-24	0.26	0.67	0.04	0.02	0.01	0.00	0.00	1.00
25-29	0.21	0.70	0.04	0.02	0.02	0.00	0.00	1.00
30-34	0.21	0.70	0.04	0.02	0.03	0.01	0.00	1.00
35-39	0.20	0.70	0.04	0.02	0.03	0.01	0.00	1.00
40-44	0.19	0.70	0.04	0.02	0.03	0.01	0.00	1.00
45-49	0.19	0.70	0.04	0.02	0.03	0.01	0.00	1.00
50-54	0.19	0.70	0.04	0.03	0.03	0.01	0.00	1.00
55-59	0.18	0.70	0.04	0.03	0.03	0.01	0.00	1.00
60-64	0.21	0.68	0.04	0.03	0.03	0.01	0.00	1.00
65+	0.31	0.57	0.03	0.03	0.03	0.01	0.00	1.00
Ethnicity								
European	0.20	0.69	0.04	0.02	0.03	0.01	0.00	1.00
Māori	0.25	0.68	0.03	0.02	0.02	0.00	0.00	1.00
Pacific	0.24	0.69	0.03	0.02	0.02	0.00	0.00	1.00
Asian	0.24	0.68	0.04	0.02	0.02	0.01	0.00	1.00
MELAA	0.28	0.64	0.04	0.02	0.02	0.01	0.00	1.00
Other	0.20	0.68	0.04	0.03	0.03	0.01	0.00	1.00
NZ born								
Yes	0.21	0.69	0.04	0.02	0.03	0.01	0.00	1.00
No	0.23	0.68	0.04	0.02	0.02	0.01	0.00	1.00
Married								
Yes	0.19	0.70	0.04	0.03	0.03	0.01	0.00	1.00
No	0.23	0.68	0.04	0.02	0.02	0.01	0.00	1.00
No. of dependents								
0	0.23	0.68	0.04	0.02	0.02	0.01	0.00	1.00
1	0.19	0.71	0.04	0.02	0.03	0.01	0.00	1.00
2	0.19	0.71	0.04	0.02	0.03	0.01	0.00	1.00
3	0.21	0.70	0.04	0.02	0.03	0.01	0.00	1.00
4+	0.23	0.70	0.03	0.01	0.02	0.00	0.00	1.00
Deprivation								
1	0.20	0.67	0.04	0.03	0.04	0.01	0.00	1.00
2	0.21	0.68	0.04	0.03	0.03	0.01	0.00	1.00
3	0.21	0.68	0.04	0.03	0.03	0.01	0.00	1.00
4	0.21	0.68	0.04	0.03	0.03	0.01	0.00	1.00
5	0.21	0.69	0.04	0.02	0.03	0.01	0.00	1.00
6	0.22	0.69	0.04	0.02	0.02	0.01	0.00	1.00
7	0.22	0.70	0.04	0.02	0.02	0.01	0.00	1.00
8	0.23	0.70	0.03	0.02	0.02	0.01	0.00	1.00
9	0.23	0.70	0.03	0.02	0.02	0.00	0.00	1.00
10	0.24	0.70	0.03	0.01	0.01	0.00	0.00	1.00

	Contribution bands							Total
	>0-<3%	3%	>3-<4%	4%	>4-<6%	6-<8%	8+%	
Region								
Auckland	0.22	0.68	0.04	0.02	0.03	0.01	0.00	1.00
Bay of Plenty	0.23	0.70	0.03	0.01	0.02	0.01	0.00	1.00
Canterbury	0.20	0.71	0.04	0.02	0.02	0.01	0.00	1.00
Gisborne	0.27	0.66	0.03	0.01	0.02	0.01	0.00	1.00
Hawke's Bay	0.22	0.70	0.03	0.02	0.02	0.01	0.00	1.00
Manawatu-Wanganui	0.21	0.68	0.04	0.03	0.02	0.01	0.00	1.00
Marlborough	0.20	0.68	0.05	0.03	0.02	0.01	0.00	1.00
Nelson	0.20	0.71	0.04	0.02	0.03	0.01	0.00	1.00
Northland	0.22	0.72	0.03	0.01	0.02	0.01	0.00	1.00
Otago	0.25	0.67	0.03	0.02	0.02	0.01	0.00	1.00
Southland	0.27	0.65	0.04	0.02	0.02	0.01	0.00	1.00
Taranaki	0.21	0.68	0.04	0.03	0.03	0.01	0.00	1.00
Tasman	0.21	0.70	0.04	0.02	0.02	0.01	0.00	1.00
Waikato	0.23	0.70	0.03	0.01	0.02	0.01	0.00	1.00
Wellington	0.21	0.68	0.04	0.03	0.03	0.01	0.00	1.00
West Coast	0.21	0.69	0.05	0.02	0.03	0.00	0.00	1.00
Industry								
Agriculture, Forestry & Fishing and Mining	0.35	0.58	0.04	0.01	0.01	0.00	0.00	1.00
Manufacturing	0.20	0.68	0.04	0.02	0.03	0.01	0.00	1.00
Electricity, Gas, Water & Waste Services	0.13	0.70	0.05	0.10	0.01	0.00	0.00	1.00
Construction	0.19	0.74	0.03	0.01	0.02	0.01	0.00	1.00
Wholesale Trade	0.18	0.71	0.05	0.02	0.03	0.01	0.00	1.00
Retail Trade	0.20	0.74	0.02	0.00	0.02	0.01	0.00	1.00
Accommodation & Food Services	0.30	0.67	0.02	0.00	0.00	0.00	0.00	1.00
Transport, Postal & Warehousing	0.19	0.62	0.07	0.07	0.04	0.01	0.00	1.00
Information Media & Telecommunications	0.22	0.64	0.04	0.07	0.02	0.01	0.01	1.00
Financial & Insurance Services	0.18	0.50	0.11	0.07	0.10	0.03	0.01	1.00
Rental, hiring & Real Estate Services	0.22	0.69	0.04	0.03	0.01	0.01	0.00	1.00
Professional, Scientific & Technical Services	0.19	0.71	0.04	0.03	0.03	0.01	0.00	1.00
Administrative & Support Services	0.32	0.64	0.02	0.01	0.00	0.00	0.00	1.00
Public Administration & Safety	0.22	0.58	0.06	0.08	0.04	0.01	0.01	1.00
Education & Training	0.29	0.68	0.02	0.01	0.01	0.00	0.00	1.00
Health Care & Social Assistance	0.16	0.79	0.03	0.01	0.01	0.01	0.00	1.00
Arts & Recreation Services	0.26	0.69	0.02	0.01	0.01	0.01	0.00	1.00
Other Services	0.20	0.72	0.04	0.01	0.02	0.01	0.00	1.00

Notes: MELAA is Middle Eastern, Latin American or Africa ethnicity.

Appendix C RQ1 Opt out characteristics by financial years

Table C-1 KiwiSaver opt outs by characteristics (April 2021 – March 2022 financial year)

	No. of opt outs	% of group who opted out	% of total opt outs
Total	4,437	0.18	100.0
Gender			
Female	2,259	0.19	50.9
Male	2,163	0.18	48.7
Unknown	15	1.10	0.3
Age			
18-24	1,287	0.33	29.0
25-29	540	0.17	12.2
30-34	564	0.18	12.7
35-39	468	0.17	10.5
40-44	399	0.16	9.0
45-49	382	0.15	8.6
50-54	327	0.14	7.4
55-59	282	0.13	6.4
60-64	192	0.11	4.3
Ethnicity			
European	1,776	0.14	40.0
Māori	786	0.21	17.7
Pacific	381	0.21	8.6
Asian	1,182	0.26	26.6
MELAA	174	0.34	3.9
Other	66	0.15	1.5
Unknown	75	0.75	1.7
NZ born			
Yes	2,157	0.14	48.6
No	2,280	0.25	51.4
Married			
Yes	771	0.12	17.4
No	3,666	0.20	82.6
No. of dependents			
0	3,267	0.20	73.6
1	558	0.16	12.6
2	348	0.12	7.8
3	171	0.17	3.9
4+	93	0.25	2.1
Deprivation decile			
1	342	0.14	7.7
2	345	0.15	7.8
3	333	0.14	7.5
4	345	0.14	7.8
5	363	0.15	8.2
6	405	0.17	9.1
7	438	0.18	9.9
8	465	0.19	10.5
9	519	0.21	11.7
10	573	0.25	12.9
Unknown	309	1.25	7.0

	No. of opt outs	% of group who opted out	% of total opt outs
Region			
Auckland	1,527	0.18	34.4
Bay of Plenty	327	0.22	7.4
Canterbury	453	0.14	10.2
Gisborne	33	0.14	0.7
Hawke's Bay	111	0.14	2.5
Manawatu-Whanganui	186	0.17	4.2
Marlborough	30	0.13	0.7
Nelson	45	0.18	1.0
Northland	159	0.22	3.6
Otago	168	0.14	3.8
Southland	54	0.11	1.2
Taranaki	84	0.15	1.9
Tasman	51	0.21	1.1
Waikato	423	0.19	9.5
Wellington	456	0.17	10.3
West Coast	24	0.17	0.5
Area outside region/Unknown	303	1.43	6.8
Industry			
Agriculture, Forestry & Fishing	249	0.21	5.6
Manufacturing	420	0.18	9.5
Electricity, Gas, Water & Waste Services	33	0.16	0.7
Construction	294	0.14	6.6
Wholesale Trade	165	0.15	3.7
Retail Trade	519	0.24	11.7
Accommodation & Food Services	510	0.36	11.5
Transport, Postal & Warehousing	144	0.16	3.2
Information Media & Telecommunications	54	0.17	1.2
Financial & Insurance Services	117	0.16	2.6
Rental, hiring & Real Estate Services	42	0.09	0.9
Professional, Scientific & Technical Services	318	0.15	7.2
Administrative & Support Services	501	0.37	11.3
Public Administration & Safety	195	0.12	4.4
Education & Training	234	0.12	5.3
Health Care & Social Assistance	399	0.15	9.0
Arts & Recreation Services	75	0.20	1.7
Other Services	123	0.15	2.8
Unknown	57	0.18	1.3

Table C-2 KiwiSaver opt outs by characteristics (April 2020 – March 2021 financial year)

	No. of opt outs	% of group who opted out	% of total opt outs
Total	3,204	0.13	100.0
Gender			
Female	1,557	0.13	48.6
Male	1,635	0.13	51.0
Unknown	15	1.10	0.5
Age			
18-24	765	0.19	23.9
25-29	396	0.12	12.4
30-34	363	0.12	11.3
35-39	336	0.13	10.5
40-44	324	0.14	10.1
45-49	300	0.12	9.4
50-54	294	0.13	9.2
55-59	240	0.11	7.5
60-64	189	0.12	5.9
Ethnicity			
European	1,431	0.11	44.7
Māori	585	0.16	18.3
Pacific	219	0.13	6.8
Asian	771	0.17	24.1
MELAA	132	0.26	4.1
Other	36	0.08	1.1
Unknown	30	0.17	0.9
NZ born			
Yes	1,689	0.12	52.7
No	1,515	0.16	47.3
Married			
Yes	666	0.11	20.8
No	2,538	0.14	79.2
No. of dependents			
0	2,301	0.14	71.8
1	435	0.13	13.6
2	294	0.10	9.2
3	105	0.11	3.3
4+	72	0.20	2.2
Deprivation decile			
1	252	0.11	7.9
2	240	0.10	7.5
3	276	0.12	8.6
4	267	0.11	8.3
5	309	0.13	9.6
6	288	0.12	9.0
7	321	0.13	10.0
8	327	0.13	10.2
9	390	0.16	12.2
10	375	0.17	11.7
Unknown	159	0.32	5.0

	No. of opt outs	% of group who opted out	% of total opt outs
Region			
Auckland	1,089	0.13	34.0
Bay of Plenty	249	0.17	7.8
Canterbury	276	0.09	8.6
Gisborne	42	0.19	1.3
Hawke's Bay	117	0.15	3.7
Manawatu-Whanganui	141	0.13	4.4
Marlborough	27	0.12	0.8
Nelson	30	0.12	0.9
Northland	132	0.19	4.1
Otago	141	0.12	4.4
Southland	57	0.12	1.8
Taranaki	66	0.12	2.1
Tasman	36	0.15	1.1
Waikato	300	0.14	9.4
Wellington	333	0.12	10.4
West Coast	18	0.13	0.6
Area outside region/Unknown	150	0.33	4.7
Industry			
Agriculture, Forestry & Fishing	198	0.16	6.2
Manufacturing	267	0.12	8.3
Electricity, Gas, Water & Waste Services	36	0.18	1.1
Construction	228	0.11	7.1
Wholesale Trade	144	0.13	4.5
Retail Trade	321	0.15	10.0
Accommodation & Food Services	297	0.20	9.3
Transport, Postal & Warehousing	147	0.15	4.6
Information Media & Telecommunications	30	0.09	0.9
Financial & Insurance Services	66	0.10	2.1
Rental, hiring & Real Estate Services	51	0.11	1.6
Professional, Scientific & Technical Services	198	0.10	6.2
Administrative & Support Services	348	0.25	10.9
Public Administration & Safety	156	0.10	4.9
Education & Training	258	0.13	8.1
Health Care & Social Assistance	276	0.11	8.6
Arts & Recreation Services	45	0.12	1.4
Other Services	90	0.11	2.8
Unknown	51	0.12	1.6

Table C-3 KiwiSaver opt outs by characteristics (April 2019 – March 2020 financial year)

	No. of opt outs	% of group who opted out	% of total opt outs
Total	14,751	0.60	100.0
Gender			
Female	7,140	0.60	48.4
Male	7,599	0.61	51.5
Unknown	9	0.60	0.1
Age			
18-24	3,102	0.71	21.0
25-29	1,320	0.37	8.9
30-34	1,287	0.43	8.7
35-39	1,383	0.53	9.4
40-44	1,335	0.56	9.1
45-49	1,485	0.59	10.1
50-54	1,269	0.55	8.6
55-59	1,206	0.56	8.2
60-64	2,361	1.50	16.0
Ethnicity			
European	7,968	0.60	54.0
Māori	2,790	0.77	18.9
Pacific	1,080	0.63	7.3
Asian	2,286	0.51	15.5
MELAA	306	0.60	2.1
Other	234	0.53	1.6
Unknown	90	0.19	0.6
NZ born			
Yes	9,384	0.64	63.6
No	5,370	0.54	36.4
Married			
Yes	3,456	0.53	23.4
No	11,298	0.63	76.6
No. of dependents			
0	10,656	0.63	72.2
1	1,869	0.56	12.7
2	1,449	0.52	9.8
3	537	0.56	3.6
4+	246	0.67	1.7
Deprivation decile			
1	1,209	0.54	8.2
2	1,266	0.56	8.6
3	1,263	0.56	8.6
4	1,350	0.58	9.2
5	1,332	0.56	9.0
6	1,425	0.59	9.7
7	1,470	0.61	10.0
8	1,581	0.65	10.7
9	1,674	0.70	11.3
10	1,791	0.82	12.1
Unknown	390	0.31	2.6

	No. of opt outs	% of group who opted out	% of total opt outs
Region			
Auckland	4,596	0.56	31.2
Bay of Plenty	948	0.66	6.4
Canterbury	1,704	0.56	11.6
Gisborne	126	0.58	0.9
Hawke's Bay	567	0.72	3.8
Manawatu-Whanganui	870	0.80	5.9
Marlborough	150	0.64	1.0
Nelson	141	0.57	1.0
Northland	552	0.80	3.7
Otago	678	0.57	4.6
Southland	282	0.60	1.9
Taranaki	393	0.75	2.7
Tasman	159	0.67	1.1
Waikato	1,539	0.73	10.4
Wellington	1,590	0.60	10.8
West Coast	96	0.68	0.7
Area outside region/Unknown	366	0.31	2.5
Industry			
Agriculture, Forestry & Fishing	642	0.47	4.4
Manufacturing	1,917	0.81	13.0
Electricity, Gas, Water & Waste Services	84	0.44	0.6
Construction	1,185	0.59	8.0
Wholesale Trade	765	0.68	5.2
Retail Trade	2,286	1.06	15.5
Accommodation & Food Services	1,038	0.61	7.0
Transport, Postal & Warehousing	603	0.60	4.1
Information Media & Telecommunications	198	0.58	1.3
Financial & Insurance Services	273	0.47	1.9
Rental, hiring & Real Estate Services	297	0.66	2.0
Professional, Scientific & Technical Services	1,023	0.52	6.9
Administrative & Support Services	1,107	0.72	7.5
Public Administration & Safety	339	0.27	2.3
Education & Training	897	0.44	6.1
Health Care & Social Assistance	1,161	0.49	7.9
Arts & Recreation Services	246	0.57	1.7
Other Services	498	0.63	3.4
Unknown	195	0.23	1.3

Appendix D RQ2 Characteristics by financial years

Table D-1 KiwiSaver contribution by gender and financial years

Gender	KiwiSaver Member Months	Contributing Months	Non-Contributing Months	Employed Months	SS Months		Average Months on SS ^a	SS Individuals ^b
		(% of all KiwiSaver Member Months)			(% of Non-Contributing Months)	(% of Employed Months)		(% of all individuals) ^c
April 2021 - March 2022								
Female	12,512,862	9,715,053 (77.6%)	2,797,806 (22.4%)	10,282,602 (82.2%)	567,546 (20.3%)	567,546 (5.5%)	5.28	107,463 (5.0%)
Male	11,868,816	9,319,986 (78.5%)	2,548,830 (21.5%)	10,007,616 (84.3%)	687,630 (27.0%)	687,630 (6.9%)	5.73	120,084 (5.6%)
Unknown	3,594	1,998 (55.6%)	1,596 (44.4%)	2,838 (79.0%)	843 (52.8%)	843 (29.7%)	7.03	120 (0.0%)
April 2020 - March 2021								
Female	11,358,366	9,124,287 (80.3%)	2,234,076 (19.7%)	9,576,423 (84.3%)	452,133 (20.2%)	452,133 (4.7%)	4.87	92,796 (4.8%)
Male	10,751,685	8,747,073 (81.4%)	2,004,612 (18.6%)	9,275,973 (86.3%)	528,903 (26.4%)	528,903 (5.7%)	5.11	103,410 (5.3%)
Unknown	1,725	954 (55.3%)	771 (44.7%)	1,380 (80.0%)	423 (54.9%)	423 (30.7%)	5.22	81 (0.0%)
April 2019 - March 2020								
Female	9,383,334	8,446,626 (90.0%)	936,708 (10.0%)	8,634,012 (92.0%)	187,386 (20.0%)	187,386 (2.2%)	3.69	50,751 (2.9%)
Male	8,942,358	8,114,166 (90.7%)	828,192 (9.3%)	8,330,568 (93.2%)	216,402 (26.1%)	216,402 (2.6%)	3.86	56,004 (3.2%)
Unknown	483	318 (65.8%)	165 (34.2%)	441 (91.3%)	120 (72.7%)	120 (27.2%)	4.00	30 (0.0%)

Notes: SS = Savings Suspension.

^a For individuals who are on a savings suspension.

^b Individuals who were employed and had at least one month where KiwiSaver contribution was zero. ^c All KiwiSaver individuals within a financial year. Note: 21/22 financial year $N = 2,135,151$; 20/21 financial year $N = 1,952,007$; 19/20 financial year $N = 1,758,789$.

Table D-2 KiwiSaver contribution by age group and financial years

Age Group	KiwiSaver Member Months	Contributing Months	Non-Contributing Months	Employed Months	SS Months		Average Months on SS ^a	SS Individuals ^b
		(% of all KiwiSaver Member Months)			(% of Non-Contributing Months)	(% of Employed Months)		(% of all individuals) ^c
April 2021 - March 2022								
18 to 24	4,049,190	2,902,941 (71.7%)	1,146,249 (28.3%)	3,171,405 (78.3%)	268,464 (23.4%)	268,464 (8.5%)	4.56	58,824 (2.8%)
25 to 29	3,189,120	2,348,760 (73.6%)	840,357 (26.4%)	2,559,111 (80.2%)	210,348 (25.0%)	210,348 (8.2%)	5.82	36,114 (1.7%)
30 to 34	3,656,466	2,724,363 (74.5%)	932,103 (25.5%)	2,965,647 (81.1%)	241,281 (25.9%)	241,281 (8.1%)	5.99	40,263 (1.9%)
35 to 39	2,113,560	1,652,547 (78.2%)	461,010 (21.8%)	1,774,335 (84.0%)	121,785 (26.4%)	121,785 (6.9%)	6.10	19,968 (0.9%)
40 to 44	2,414,742	1,967,325 (81.5%)	447,417 (18.5%)	2,087,238 (86.4%)	119,913 (26.8%)	119,913 (5.7%)	6.00	19,998 (0.9%)
45 to 49	2,438,748	2,041,017 (83.7%)	397,734 (16.3%)	2,142,537 (87.9%)	101,520 (25.5%)	101,520 (4.7%)	6.00	16,914 (0.8%)
50 to 54	2,448,972	2,060,001 (84.1%)	388,971 (15.9%)	2,144,670 (87.6%)	84,669 (21.8%)	84,669 (3.9%)	5.77	14,670 (0.7%)
55 to 59	2,237,490	1,869,018 (83.5%)	368,469 (16.5%)	1,932,258 (86.4%)	63,240 (17.2%)	63,240 (3.3%)	5.55	11,385 (0.5%)
60 to 64	1,836,984	1,471,065 (80.1%)	365,919 (19.9%)	1,515,858 (82.5%)	44,790 (12.2%)	44,790 (3.0%)	4.70	9,528 (0.4%)
April 2020 - March 2021								
18 to 24	3,700,338	2,671,896 (72.2%)	1,028,436 (27.8%)	2,883,528 (77.9%)	211,629 (20.6%)	211,629 (7.3%)	4.22	50,154 (2.6%)
25 to 29	2,903,772	2,225,748 (76.7%)	678,024 (23.3%)	2,393,523 (82.4%)	167,778 (24.7%)	167,778 (7.0%)	5.27	31,848 (1.6%)
30 to 34	3,190,674	2,491,359 (78.1%)	699,312 (21.9%)	2,674,635 (83.8%)	183,276 (26.2%)	183,276 (6.9%)	5.47	33,480 (1.7%)
35 to 39	1,877,349	1,532,670 (81.6%)	344,679 (18.4%)	1,625,421 (86.6%)	92,751 (26.9%)	92,751 (5.7%)	5.49	16,902 (0.9%)
40 to 44	2,180,016	1,841,463 (84.5%)	338,553 (15.5%)	1,935,216 (88.8%)	93,753 (27.7%)	93,753 (4.8%)	5.50	17,040 (0.9%)
45 to 49	2,312,685	1,995,810 (86.3%)	316,872 (13.7%)	2,078,421 (89.9%)	82,611 (26.1%)	82,611 (4.0%)	5.35	15,441 (0.8%)
50 to 54	2,234,895	1,939,290 (86.8%)	295,608 (13.2%)	2,005,452 (89.7%)	66,165 (22.4%)	66,165 (3.3%)	5.10	12,981 (0.7%)
55 to 59	2,082,051	1,801,971 (86.5%)	280,080 (13.5%)	1,851,798 (88.9%)	49,824 (17.8%)	49,824 (2.7%)	4.86	10,242 (0.5%)
60 to 64	1,629,999	1,372,101 (84.2%)	257,895 (15.8%)	1,405,779 (86.2%)	33,678 (13.1%)	33,678 (2.4%)	4.10	8,214 (0.4%)

Age Group	KiwiSaver Member Months	Contributing Months	Non-Contributing Months	Employed Months	SS Months		Average Months on SS ^a	SS Individuals ^b
		(% of all KiwiSaver Member Months)			(% of Non-Contributing Months)	(% of Employed Months)		(% of all individuals) ^c
April 2019 - March 2020								
18 to 24	2,979,171	2,522,223 (84.7%)	456,948 (15.3%)	2,621,988 (88.0%)	99,762 (21.8%)	99,762 (3.8%)	3.27	30,492 (1.7%)
25 to 29	2,367,762	2,072,268 (87.5%)	295,494 (12.5%)	2,143,659 (90.5%)	71,391 (24.2%)	71,391 (3.3%)	3.99	17,898 (1.0%)
30 to 34	2,541,996	2,256,099 (88.8%)	285,897 (11.2%)	2,326,545 (91.5%)	70,446 (24.6%)	70,446 (3.0%)	4.11	17,154 (1.0%)
35 to 39	1,542,627	1,403,370 (91.0%)	139,254 (9.0%)	1,439,238 (93.3%)	35,868 (25.8%)	35,868 (2.5%)	4.18	8,580 (0.5%)
40 to 44	1,841,490	1,707,021 (92.7%)	134,469 (7.3%)	1,743,015 (94.7%)	35,994 (26.8%)	35,994 (2.1%)	4.17	8,628 (0.5%)
45 to 49	2,016,129	1,887,627 (93.6%)	128,502 (6.4%)	1,919,898 (95.2%)	32,271 (25.1%)	32,271 (1.7%)	4.03	8,010 (0.5%)
50 to 54	1,903,347	1,786,413 (93.9%)	116,931 (6.1%)	1,811,838 (95.2%)	25,425 (21.7%)	25,425 (1.4%)	3.88	6,552 (0.4%)
55 to 59	1,793,124	1,681,761 (93.8%)	111,363 (6.2%)	1,701,726 (94.9%)	19,965 (17.9%)	19,965 (1.2%)	3.73	5,355 (0.3%)
60 to 64	1,340,532	1,244,328 (92.8%)	96,204 (7.2%)	1,257,114 (93.8%)	12,786 (13.3%)	12,786 (1.0%)	3.10	4,119 (0.2%)

Notes: SS = Savings Suspension.

^a For individuals who are on a savings suspension.

^b Individuals who were employed and had at least one month where KiwiSaver contribution was zero.

^c All KiwiSaver individuals within a financial year. Note: 21/22 financial year $N = 2,135,151$; 20/21 financial year $N = 1,952,007$; 19/20 financial year $N = 1,758,789$.

Table D-3 KiwiSaver contribution by prioritised ethnicity and financial years

Ethnicity	KiwiSaver Member Months	Contributing Months	Non-Contributing Months	Employed Months	SS Months		SS Individuals ^a	Average Months on SS ^b
	(% of all KiwiSaver Member Months)	(% of KiwiSaver Member Months)			(% of Non-Contributing Months)	(% of Employed Months)		
April 2021 - March 2022								
Māori	4,380,885 (16.7%)	2,801,439 (63.9%)	1,579,446 (36.1%)	3,316,398 (75.7%)	514,959 (11.8%)	514,959 (15.5%)	82,524 (15.7%)	6.24
Pacific	1,908,486 (7.3%)	1,262,052 (66.1%)	646,437 (33.9%)	1,502,166 (78.7%)	240,114 (12.6%)	240,114 (16.0%)	37,959 (7.2%)	6.33
Asian	3,961,014 (15.1%)	2,401,236 (60.6%)	1,559,784 (39.4%)	3,200,055 (80.8%)	798,822 (20.2%)	798,822 (25.0%)	114,090 (21.7%)	7.00
MELAA	458,787 (1.7%)	251,577 (54.8%)	207,207 (45.2%)	353,649 (77.1%)	102,069 (22.2%)	102,069 (28.9%)	15,777 (3.0%)	6.47
Other	475,785 (1.8%)	347,532 (73.0%)	128,253 (27.0%)	405,144 (85.2%)	57,615 (12.1%)	57,615 (14.2%)	8,184 (1.6%)	7.04
European	15,097,815 (57.4%)	10,778,154 (71.4%)	4,319,664 (28.6%)	12,567,420 (83.2%)	1,789,266 (11.9%)	1,789,266 (14.2%)	266,139 (50.7%)	6.72
April 2020 - March 2021								
Māori	4,652,115 (16.5%)	2,846,139 (61.2%)	1,805,976 (38.8%)	3,356,541 (72.2%)	510,402 (11.0%)	510,402 (15.2%)	84,489 (16.2%)	6.04
Pacific	2,039,124 (7.2%)	1,287,921 (63.2%)	751,206 (36.8%)	1,532,709 (75.2%)	244,788 (12.0%)	244,788 (16.0%)	38,580 (7.4%)	6.34
Asian	4,488,348 (15.9%)	2,539,338 (56.6%)	1,949,007 (43.4%)	3,563,550 (79.4%)	1,024,209 (22.8%)	1,024,209 (28.7%)	122,439 (23.5%)	8.37
MELAA	535,188 (1.9%)	265,701 (49.6%)	269,487 (50.4%)	395,376 (73.9%)	129,672 (24.2%)	129,672 (32.8%)	16,167 (3.1%)	8.02
Other	500,898 (1.8%)	350,793 (70.0%)	150,108 (30.0%)	413,061 (82.5%)	62,268 (12.4%)	62,268 (15.1%)	8,127 (1.6%)	7.66
European	15,961,371 (56.6%)	10,916,838 (68.4%)	5,044,536 (31.6%)	12,739,926 (79.8%)	1,823,088 (11.4%)	1,823,088 (14.3%)	251,253 (48.2%)	7.26
April 2019 - March 2020								
Māori	4,880,835 (16.7%)	3,101,793 (63.6%)	1,779,042 (36.4%)	3,597,984 (73.7%)	496,188 (10.2%)	496,188 (13.8%)	82,365 (17.1%)	6.02
Pacific	2,136,147 (7.3%)	1,397,532 (65.4%)	738,618 (34.6%)	1,636,362 (76.6%)	238,833 (11.2%)	238,833 (14.6%)	37,608 (7.8%)	6.35
Asian	4,769,568 (16.3%)	2,801,379 (58.7%)	1,968,189 (41.3%)	3,828,822 (80.3%)	1,027,443 (21.5%)	1,027,443 (26.8%)	119,895 (24.9%)	8.57
MELAA	573,330 (2.0%)	302,472 (52.8%)	270,861 (47.2%)	426,123 (74.3%)	123,651 (21.6%)	123,651 (29.0%)	15,342 (3.2%)	8.06
Other	513,726 (1.8%)	366,180 (71.3%)	147,546 (28.7%)	422,583 (82.3%)	56,403 (11.0%)	56,403 (13.3%)	7,236 (1.5%)	7.79
European	16,372,854 (56.0%)	11,426,616 (69.8%)	4,946,238 (30.2%)	13,047,645 (79.7%)	1,621,029 (9.9%)	1,621,029 (12.4%)	219,696 (45.6%)	7.38

Notes: SS = Savings Suspension.

^a For individuals who are on a savings suspension.

^b Individuals who were employed and had at least one month where KiwiSaver contribution was zero.

^c All KiwiSaver individuals within a financial year. Note: 21/22 financial year $N = 2,135,151$; 20/21 financial year $N = 1,952,007$; 19/20 financial year $N = 1,758,789$.

Table D-4 KiwiSaver contribution by NZ birth status and financial years

Birth Status	KiwiSaver Member Months	Contributing Months	Non-Contributing Months	Employed Months	SS Months		Average Months on SS ^a	SS Individuals ^b
		(% of all KiwiSaver Member Months)			(% of Non-Contributing Months)	(% of Employed Months)		(% of all individuals) ^c
April 2021 - March 2022								
Not born in NZ	7,949,454	6,137,394 (77.2%)	1,812,057 (22.8%)	6,649,560 (83.6%)	512,166 (28.3%)	512,166 (7.7%)	6.17	82,983 (3.9%)
Born in NZ	16,435,818	12,899,646 (78.5%)	3,536,175 (21.5%)	13,643,496 (83.0%)	743,853 (21.0%)	743,853 (5.5%)	5.14	144,684 (6.8%)
April 2020 - March 2021								
Not born in NZ	7,107,678	5,727,255 (80.6%)	1,380,423 (19.4%)	6,102,687 (85.9%)	375,435 (27.2%)	375,435 (6.2%)	5.50	68,232 (3.5%)
Born in NZ	15,004,098	12,145,059 (80.9%)	2,859,039 (19.1%)	12,751,086 (85.0%)	606,024 (21.2%)	606,024 (4.8%)	4.73	128,058 (6.6%)
April 2019 - March 2020								
Not born in NZ	5,835,228	5,268,648 (90.3%)	566,580 (9.7%)	5,420,643 (92.9%)	151,995 (26.8%)	151,995 (2.8%)	4.09	37,176 (2.1%)
Born in NZ	12,490,947	11,292,462 (90.4%)	1,198,485 (9.6%)	11,544,375 (92.4%)	251,916 (21.0%)	251,916 (2.2%)	3.62	69,606 (4.0%)

Notes: SS = Savings Suspension.

^a For individuals who are on a savings suspension.

^b Individuals who were employed and had at least one month where KiwiSaver contribution was zero.

^c All KiwiSaver individuals within a financial year. Note: 21/22 financial year $N = 2,135,151$; 20/21 financial year $N = 1,952,007$; 19/20 financial year $N = 1,758,789$.

Table D-5 KiwiSaver contribution by partnered status and financial years

Partnered Status	KiwiSaver Member Months	Contributing Months	Non-Contributing Months	Employed Months	SS Months		Average Months on SS ^a	SS Individuals ^b
		(% of all KiwiSaver Member Months)			(% of Non-Contributing Months)	(% of Employed Months)		(% of all individuals) ^c
April 2021 - March 2022								
Not partnered	17,860,902	13,704,078 (76.7%)	4,156,824 (23.3%)	14,682,303 (82.2%)	978,228 (21.8%)	978,228 (6.7%)	5.40	181,314 (8.5%)
In marriage/ civil union	6,524,370	5,332,959 (81.7%)	1,191,408 (18.3%)	5,610,750 (86.0%)	277,791 (22.8%)	277,791 (5.0%)	5.99	46,356 (2.2%)
April 2020 - March 2021								
Not partnered	15,915,210	12,645,072 (79.5%)	3,270,138 (20.5%)	13,386,876 (84.1%)	741,804 (23.5%)	741,804 (5.5%)	4.88	152,085 (7.8%)
In marriage/ civil union	6,196,563	5,227,242 (84.4%)	969,321 (15.6%)	5,466,900 (88.2%)	239,658 (23.3%)	239,658 (4.4%)	5.42	44,205 (2.3%)
April 2019 - March 2020								
Not partnered	12,935,118	11,589,636 (89.6%)	1,345,482 (10.4%)	11,895,777 (92.0%)	306,144 (22.8%)	306,144 (2.6%)	3.69	83,046 (4.7%)
In marriage/ civil union	5,391,057	4,971,477 (92.2%)	419,580 (7.8%)	5,069,241 (94.0%)	97,767 (23.3%)	97,767 (1.9%)	4.12	23,736 (1.3%)

Notes: SS = Savings Suspension.

^a For individuals who are on a savings suspension.

^b Individuals who were employed and had at least one month where KiwiSaver contribution was zero.

^c All KiwiSaver individuals within a financial year. Note: 21/22 financial year $N = 2,135,151$; 20/21 financial year $N = 1,952,007$; 19/20 financial year $N = 1,758,789$.

Table D-6 KiwiSaver contribution by number of children and financial years

Number of Children	KiwiSaver Member Months	Contributing Months	Non-Contributing Months	Employed Months	SS Months		Average Months on SS ^a	SS Individuals ^b
		(% of all KiwiSaver Member Months)			(% of Non-Contributing Months)	(% of Employed Months)		(% of all individuals) ^c
April 2021 - March 2022								
0	16,054,020	12,616,383 (78.6%)	3,437,634 (21.4%)	13,459,464 (83.8%)	843,081 (24.5%)	843,081 (6.3%)	5.50	153,285 (7.2%)
1	3,759,828	2,883,792 (76.7%)	876,036 (23.3%)	3,076,230 (81.8%)	192,435 (22.0%)	192,435 (6.3%)	5.62	34,245 (1.6%)
2	3,122,499	2,469,867 (79.1%)	652,635 (20.9%)	2,613,132 (83.7%)	143,265 (22.0%)	143,265 (5.5%)	5.67	25,269 (1.2%)
3	1,052,001	798,021 (75.9%)	253,983 (24.1%)	850,839 (80.9%)	52,821 (20.8%)	52,821 (6.2%)	5.40	9,780 (0.5%)
4+	396,918	268,977 (67.8%)	127,944 (32.2%)	293,391 (73.9%)	24,414 (19.1%)	24,414 (8.3%)	4.80	5,088 (0.2%)
April 2020 - March 2021								
0	14,618,739	11,854,536 (81.1%)	2,764,203 (18.9%)	12,511,434 (85.6%)	656,901 (23.8%)	656,901 (5.3%)	4.96	132,447 (6.8%)
1	3,386,334	2,701,176 (79.8%)	685,161 (20.2%)	2,850,444 (84.2%)	149,268 (21.8%)	149,268 (5.2%)	5.11	29,235 (1.5%)
2	2,816,379	2,316,858 (82.3%)	499,518 (17.7%)	2,431,377 (86.3%)	114,522 (22.9%)	114,522 (4.7%)	5.20	22,020 (1.1%)
3	943,644	749,817 (79.5%)	193,827 (20.5%)	791,607 (83.9%)	41,790 (21.6%)	41,790 (5.3%)	4.96	8,427 (0.4%)
4+	346,683	249,930 (72.1%)	96,750 (27.9%)	268,911 (77.6%)	18,981 (19.6%)	18,981 (7.1%)	4.56	4,167 (0.2%)
April 2019 - March 2020								
0	12,140,784	10,983,195 (90.5%)	1,157,589 (9.5%)	11,258,250 (92.7%)	275,055 (23.8%)	275,055 (2.4%)	3.73	73,755 (4.2%)
1	2,795,292	2,510,289 (89.8%)	285,003 (10.2%)	2,569,716 (91.9%)	59,427 (20.9%)	59,427 (2.3%)	3.90	15,222 (0.9%)
2	2,336,355	2,131,788 (91.2%)	204,567 (8.8%)	2,176,899 (93.2%)	45,111 (22.1%)	45,111 (2.1%)	4.00	11,280 (0.6%)
3	777,870	698,934 (89.9%)	78,933 (10.1%)	715,548 (92.0%)	16,614 (21.0%)	16,614 (2.3%)	3.81	4,365 (0.2%)
4+	275,880	236,907 (85.9%)	38,973 (14.1%)	244,608 (88.7%)	7,701 (19.8%)	7,701 (3.1%)	3.57	2,160 (0.1%)

Notes: SS = Savings Suspension.

^a For individuals who are on a savings suspension.

^b Individuals who were employed and had at least one month where KiwiSaver contribution was zero.

^c All KiwiSaver individuals within a financial year. Note: 21/22 financial year $N = 2,135,151$; 20/21 financial year $N = 1,952,007$; 19/20 financial year $N = 1,758,789$.

Table D-7 KiwiSaver contribution by deprivation index and financial years

Deprivation	KiwiSaver Member Months	Contributing Months	Non-Contributing Months	Employed Months	SS Months		Average Months on SS ^a	SS Individuals ^b
		(% of all KiwiSaver Member Months)			(% of Non-Contributing Months)	(% of Employed Months)		(% of all individuals) ^c
April 2021 - March 2022								
1 (least deprived)	2,482,785	2,037,471 (82.1%)	445,314 (17.9%)	2,137,119 (86.1%)	99,648 (22.4%)	99,648 (4.7%)	6.78	14,691 (0.7%)
2	2,420,985	1,961,130 (81.0%)	459,855 (19.0%)	2,064,819 (85.3%)	103,692 (22.5%)	103,692 (5.0%)	6.43	16,137 (0.8%)
3	2,373,651	1,909,275 (80.4%)	464,379 (19.6%)	2,016,456 (85.0%)	107,184 (23.1%)	107,184 (5.3%)	6.16	17,400 (0.8%)
4	2,422,704	1,937,595 (80.0%)	485,109 (20.0%)	2,052,921 (84.7%)	115,329 (23.8%)	115,329 (5.6%)	5.96	19,338 (0.9%)
5	2,422,668	1,919,382 (79.2%)	503,286 (20.8%)	2,038,254 (84.1%)	118,872 (23.6%)	118,872 (5.8%)	5.69	20,889 (1.0%)
6	2,459,898	1,930,698 (78.5%)	529,200 (21.5%)	2,061,576 (83.8%)	130,878 (24.7%)	130,878 (6.3%)	5.56	23,529 (1.1%)
7	2,471,988	1,923,387 (77.8%)	548,601 (22.2%)	2,056,200 (83.2%)	132,810 (24.2%)	132,810 (6.5%)	5.17	25,689 (1.2%)
8	2,496,126	1,905,507 (76.3%)	590,619 (23.7%)	2,047,977 (82.0%)	142,467 (24.1%)	142,467 (7.0%)	4.83	29,499 (1.4%)
9	2,463,219	1,833,522 (74.4%)	629,697 (25.6%)	1,983,411 (80.5%)	149,889 (23.8%)	149,889 (7.6%)	4.39	34,110 (1.6%)
10 (most deprived)	2,360,649	1,674,420 (70.9%)	686,229 (29.1%)	1,828,353 (77.5%)	153,936 (22.4%)	153,936 (8.4%)	5.91	26,031 (1.2%)
Missing	10,596	4,650 (43.9%)	5,946 (56.1%)	5,970 (56.3%)	1,320 (22.2%)	1,320 (22.1%)	3.70	357 (0.0%)
April 2020 - March 2021								
1 (least deprived)	2,253,927	1,902,861 (84.4%)	351,066 (15.6%)	1,981,638 (87.9%)	78,774 (22.4%)	78,774 (4.0%)	6.05	13,020 (0.7%)
2	2,209,032	1,845,627 (83.5%)	363,405 (16.5%)	1,927,359 (87.2%)	81,732 (22.5%)	81,732 (4.2%)	5.83	14,028 (0.7%)
3	2,173,044	1,803,672 (83.0%)	369,372 (17.0%)	1,889,061 (86.9%)	85,386 (23.1%)	85,386 (4.5%)	5.61	15,216 (0.8%)
4	2,209,287	1,823,964 (82.6%)	385,323 (17.4%)	1,915,152 (86.7%)	91,185 (23.7%)	91,185 (4.8%)	5.44	16,770 (0.9%)
5	2,212,740	1,813,734 (82.0%)	399,006 (18.0%)	1,908,597 (86.3%)	94,860 (23.8%)	94,860 (5.0%)	5.11	18,555 (1.0%)
6	2,234,346	1,815,417 (81.3%)	418,929 (18.7%)	1,917,462 (85.8%)	102,042 (24.4%)	102,042 (5.3%)	5.00	20,403 (1.0%)
7	2,241,009	1,807,404 (80.7%)	433,605 (19.3%)	1,911,570 (85.3%)	104,163 (24.0%)	104,163 (5.4%)	4.70	22,140 (1.1%)
8	2,251,383	1,783,959 (79.2%)	467,424 (20.8%)	1,894,293 (84.1%)	110,331 (23.6%)	110,331 (5.8%)	4.39	25,155 (1.3%)
9	2,214,702	1,713,291 (77.4%)	501,414 (22.6%)	1,829,433 (82.6%)	116,142 (23.2%)	116,142 (6.3%)	4.00	29,052 (1.5%)
10 (most deprived)	2,102,427	1,557,579 (74.1%)	544,845 (25.9%)	1,673,097 (79.6%)	115,518 (21.2%)	115,518 (6.9%)	5.35	21,603 (1.1%)
Missing	9,882	4,803 (48.6%)	5,076 (51.4%)	6,123 (62.0%)	1,320 (26.0%)	1,320 (21.6%)	3.83	345 (0.0%)

Deprivation	KiwiSaver Member Months	Contributing Months	Non-Contributing Months	Employed Months	SS Months		Average Months on SS ^a	SS Individuals ^b
		(% of all KiwiSaver Member Months)			(% of Non-Contributing Months)	(% of Employed Months)		(% of all individuals) ^c
April 2019 - March 2020								
1 (least deprived)	1,866,438	1,720,350 (92.2%)	146,088 (7.8%)	1,750,929 (93.8%)	30,579 (20.9%)	30,579 (1.7%)	4.46	6,858 (0.4%)
2	1,846,008	1,693,290 (91.7%)	152,721 (8.3%)	1,725,945 (93.5%)	32,655 (21.4%)	32,655 (1.9%)	4.26	7,668 (0.4%)
3	1,815,042	1,660,854 (91.5%)	154,188 (8.5%)	1,694,523 (93.4%)	33,669 (21.8%)	33,669 (2.0%)	4.16	8,094 (0.5%)
4	1,846,533	1,685,049 (91.3%)	161,481 (8.7%)	1,721,544 (93.2%)	36,495 (22.6%)	36,495 (2.1%)	4.06	8,994 (0.5%)
5	1,850,397	1,683,072 (91.0%)	167,325 (9.0%)	1,721,535 (93.0%)	38,460 (23.0%)	38,460 (2.2%)	3.90	9,849 (0.6%)
6	1,859,142	1,684,485 (90.6%)	174,654 (9.4%)	1,726,302 (92.9%)	41,820 (23.9%)	41,820 (2.4%)	3.82	10,938 (0.6%)
7	1,862,658	1,682,775 (90.3%)	179,883 (9.7%)	1,725,894 (92.7%)	43,119 (24.0%)	43,119 (2.5%)	3.59	12,006 (0.7%)
8	1,861,935	1,669,638 (89.7%)	192,297 (10.3%)	1,715,451 (92.1%)	45,813 (23.8%)	45,813 (2.7%)	3.34	13,719 (0.8%)
9	1,812,222	1,605,945 (88.6%)	206,277 (11.4%)	1,655,607 (91.4%)	49,662 (24.1%)	49,662 (3.0%)	3.10	16,005 (0.9%)
10 (most deprived)	1,697,349	1,469,541 (86.6%)	227,808 (13.4%)	1,520,184 (89.6%)	50,643 (22.2%)	50,643 (3.3%)	4.19	12,087 (0.7%)
Missing	8,451	6,111 (72.3%)	2,340 (27.7%)	7,110 (84.1%)	999 (42.7%)	999 (14.1%)	1.75	570 (0.0%)

Notes: SS = Savings Suspension.

^a For individuals who are on a savings suspension.

^b Individuals who were employed and had at least one month where KiwiSaver contribution was zero.

^c All KiwiSaver individuals within a financial year. Note: 21/22 financial year $N = 2,135,151$; 20/21 financial year $N = 1,952,007$; 19/20 financial year $N = 1,758,789$.

Table D-8 KiwiSaver contribution by region and financial years

Region	KiwiSaver Member Months	Contributing Months	Non-Contributing Months	Employed Months	SS Months		Average Months on SS ^a	SS Individuals ^b
		(% of all KiwiSaver Member Months)			(% of Non-Contributing Months)	(% of Employed Months)		(% of all individuals) ^c
April 2021 - March 2022								
Auckland	8,127,561	6,287,253 (77.4%)	1,840,308 (22.6%)	6,767,694 (83.3%)	480,444 (26.1%)	480,444 (7.1%)	5.99	80,268 (3.8%)
Bay of Plenty	1,543,170	1,166,265 (75.6%)	376,908 (24.4%)	1,255,569 (81.4%)	89,307 (23.7%)	89,307 (7.1%)	5.39	16,575 (0.8%)
Canterbury	3,296,487	2,647,536 (80.3%)	648,951 (19.7%)	2,782,209 (84.4%)	134,673 (20.8%)	134,673 (4.8%)	5.50	24,480 (1.1%)
Gisborne	243,066	182,172 (74.9%)	60,894 (25.1%)	195,906 (80.6%)	13,737 (22.6%)	13,737 (7.0%)	4.77	2,880 (0.1%)
Hawke's Bay	852,912	662,589 (77.7%)	190,320 (22.3%)	702,597 (82.4%)	40,005 (21.0%)	40,005 (5.7%)	5.00	8,007 (0.4%)
Manawatu Whanganui	1,194,078	947,229 (79.3%)	246,852 (20.7%)	998,268 (83.6%)	51,039 (20.7%)	51,039 (5.1%)	5.40	9,453 (0.4%)
Marlborough	231,627	184,482 (79.6%)	47,139 (20.4%)	193,989 (83.8%)	9,504 (20.2%)	9,504 (4.9%)	5.04	1,887 (0.1%)
Nelson	265,347	210,327 (79.3%)	55,020 (20.7%)	222,111 (83.7%)	11,787 (21.4%)	11,787 (5.3%)	5.53	2,130 (0.1%)
Northland	778,512	571,083 (73.4%)	207,429 (26.6%)	611,148 (78.5%)	40,065 (19.3%)	40,065 (6.6%)	5.08	7,887 (0.4%)
Otago	1,219,191	936,816 (76.8%)	282,375 (23.2%)	998,307 (81.9%)	61,491 (21.8%)	61,491 (6.2%)	4.93	12,483 (0.6%)
Southland	479,967	382,038 (79.6%)	97,929 (20.4%)	405,756 (84.5%)	23,718 (24.2%)	23,718 (5.8%)	5.00	4,746 (0.2%)
Taranaki	573,483	450,753 (78.6%)	122,733 (21.4%)	476,721 (83.1%)	25,968 (21.2%)	25,968 (5.4%)	5.44	4,776 (0.2%)
Tasman	254,160	199,485 (78.5%)	54,675 (21.5%)	210,687 (82.9%)	11,199 (20.5%)	11,199 (5.3%)	4.76	2,352 (0.1%)
Waikato	2,292,120	1,772,970 (77.4%)	519,147 (22.6%)	1,892,817 (82.6%)	119,844 (23.1%)	119,844 (6.3%)	5.22	22,971 (1.1%)
Wellington	2,872,650	2,313,732 (80.5%)	558,921 (19.5%)	2,449,374 (85.3%)	135,642 (24.3%)	135,642 (5.5%)	5.40	25,140 (1.2%)
West Coast	151,233	118,257 (78.2%)	32,976 (21.8%)	124,545 (82.4%)	6,291 (19.1%)	6,291 (5.1%)	4.76	1,323 (0.1%)
Unknown	9,708	4,056 (41.8%)	5,652 (58.2%)	5,361 (55.2%)	1,302 (23.0%)	1,302 (24.3%)	4.25	306 (0.0%)

Region	KiwiSaver Member Months	Contributing Months	Non-Contributing Months	Employed Months	SS Months		Average Months on SS ^a	SS Individuals ^b
		(% of all KiwiSaver Member Months)			(% of Non-Contributing Months)	(% of Employed Months)		(% of all individuals) ^c
April 2020 - March 2021								
Auckland	7,378,146	5,902,785 (80.0%)	1,475,358 (20.0%)	6,275,421 (85.1%)	372,636 (25.3%)	372,636 (5.9%)	5.37	69,342 (3.6%)
Bay of Plenty	1,382,388	1,091,076 (78.9%)	291,312 (21.1%)	1,157,937 (83.8%)	66,861 (23.0%)	66,861 (5.8%)	4.91	13,623 (0.7%)
Canterbury	2,996,790	2,473,020 (82.5%)	523,773 (17.5%)	2,584,755 (86.3%)	111,738 (21.3%)	111,738 (4.3%)	5.08	21,990 (1.1%)
Gisborne	219,849	172,050 (78.3%)	47,796 (21.7%)	183,105 (83.3%)	11,055 (23.1%)	11,055 (6.0%)	4.35	2,544 (0.1%)
Hawke's Bay	776,199	627,252 (80.8%)	148,947 (19.2%)	658,329 (84.8%)	31,077 (20.9%)	31,077 (4.7%)	4.46	6,975 (0.4%)
Manawatu Whanganui	1,084,449	893,379 (82.4%)	191,070 (17.6%)	932,775 (86.0%)	39,393 (20.6%)	39,393 (4.2%)	4.86	8,106 (0.4%)
Marlborough	214,425	177,366 (82.7%)	37,059 (17.3%)	185,166 (86.4%)	7,803 (21.1%)	7,803 (4.2%)	4.57	1,707 (0.1%)
Nelson	245,244	201,252 (82.1%)	43,992 (17.9%)	210,909 (86.0%)	9,657 (22.0%)	9,657 (4.6%)	5.14	1,878 (0.1%)
Northland	683,481	527,478 (77.2%)	156,003 (22.8%)	557,616 (81.6%)	30,138 (19.3%)	30,138 (5.4%)	4.56	6,612 (0.3%)
Otago	1,105,350	878,913 (79.5%)	226,437 (20.5%)	927,957 (84.0%)	49,044 (21.7%)	49,044 (5.3%)	4.53	10,821 (0.6%)
Southland	446,310	367,290 (82.3%)	79,017 (17.7%)	385,923 (86.5%)	18,633 (23.6%)	18,633 (4.8%)	4.61	4,044 (0.2%)
Taranaki	517,608	420,921 (81.3%)	96,684 (18.7%)	442,080 (85.4%)	21,156 (21.9%)	21,156 (4.8%)	4.93	4,293 (0.2%)
Tasman	230,103	186,747 (81.2%)	43,359 (18.8%)	195,987 (85.2%)	9,243 (21.3%)	9,243 (4.7%)	4.48	2,064 (0.1%)
Waikato	2,055,714	1,651,008 (80.3%)	404,709 (19.7%)	1,744,536 (84.9%)	93,531 (23.1%)	93,531 (5.4%)	4.76	19,638 (1.0%)
Wellington	2,628,546	2,184,990 (83.1%)	443,556 (16.9%)	2,288,199 (87.1%)	103,206 (23.3%)	103,206 (4.5%)	4.86	21,219 (1.1%)
West Coast	137,964	112,440 (81.5%)	25,524 (18.5%)	117,426 (85.1%)	4,986 (19.5%)	4,986 (4.2%)	4.39	1,137 (0.1%)
Unknown	9,204	4,344 (47.2%)	4,860 (52.8%)	5,652 (61.4%)	1,305 (26.9%)	1,305 (23.1%)	4.39	297 (0.0%)

Region	KiwiSaver Member Months	Contributing Months	Non-Contributing Months	Employed Months	SS Months		Average Months on SS ^a	SS Individuals ^b
		(% of all KiwiSaver Member Months)			(% of Non-Contributing Months)	(% of Employed Months)		(% of all individuals) ^c
April 2019 - March 2020								
Auckland	6,109,533	5,510,373 (90.2%)	599,160 (9.8%)	5,659,845 (92.6%)	149,469 (24.9%)	149,469 (2.6%)	4.03	37,047 (2.1%)
Bay of Plenty	1,134,735	1,012,812 (89.3%)	121,923 (10.7%)	1,040,673 (91.7%)	27,861 (22.9%)	27,861 (2.7%)	3.90	7,146 (0.4%)
Canterbury	2,522,466	2,303,883 (91.3%)	218,580 (8.7%)	2,350,374 (93.2%)	46,491 (21.3%)	46,491 (2.0%)	3.81	12,198 (0.7%)
Gisborne	178,329	157,176 (88.1%)	21,153 (11.9%)	162,102 (90.9%)	4,926 (23.3%)	4,926 (3.0%)	3.36	1,464 (0.1%)
Hawke's Bay	645,711	580,203 (89.9%)	65,511 (10.1%)	593,466 (91.9%)	13,263 (20.2%)	13,263 (2.2%)	3.54	3,744 (0.2%)
Manawatu Whanganui	901,881	820,023 (90.9%)	81,858 (9.1%)	836,697 (92.8%)	16,674 (20.4%)	16,674 (2.0%)	3.75	4,446 (0.3%)
Marlborough	181,983	165,744 (91.1%)	16,239 (8.9%)	169,176 (93.0%)	3,435 (21.2%)	3,435 (2.0%)	3.41	1,008 (0.1%)
Nelson	207,978	188,826 (90.8%)	19,152 (9.2%)	193,191 (92.9%)	4,365 (22.8%)	4,365 (2.3%)	4.03	1,083 (0.1%)
Northland	549,063	485,841 (88.5%)	63,225 (11.5%)	498,054 (90.7%)	12,216 (19.3%)	12,216 (2.5%)	3.61	3,381 (0.2%)
Otago	909,471	816,639 (89.8%)	92,832 (10.2%)	836,733 (92.0%)	20,094 (21.6%)	20,094 (2.4%)	3.37	5,955 (0.3%)
Southland	377,349	341,472 (90.5%)	35,877 (9.5%)	350,055 (92.8%)	8,583 (23.9%)	8,583 (2.5%)	3.57	2,406 (0.1%)
Taranaki	428,928	389,205 (90.7%)	39,720 (9.3%)	397,353 (92.6%)	8,148 (20.5%)	8,148 (2.1%)	3.69	2,211 (0.1%)
Tasman	190,209	171,804 (90.3%)	18,402 (9.7%)	175,683 (92.4%)	3,876 (21.1%)	3,876 (2.2%)	3.48	1,113 (0.1%)
Waikato	1,673,334	1,505,829 (90.0%)	167,502 (10.0%)	1,543,623 (92.2%)	37,797 (22.6%)	37,797 (2.4%)	3.59	10,518 (0.6%)
Wellington	2,192,166	2,000,952 (91.3%)	191,214 (8.7%)	2,044,617 (93.3%)	43,668 (22.8%)	43,668 (2.1%)	3.65	11,970 (0.7%)
West Coast	115,305	104,781 (90.9%)	10,524 (9.1%)	106,851 (92.7%)	2,070 (19.7%)	2,070 (1.9%)	3.52	588 (0.0%)
Unknown	7,743	5,547 (71.6%)	2,196 (28.4%)	6,525 (84.3%)	978 (44.5%)	978 (15.0%)	1.94	504 (0.0%)

Notes: SS = Savings Suspension.

^a For individuals who are on a savings suspension.

^b Individuals who were employed and had at least one month where KiwiSaver contribution was zero.

^c All KiwiSaver individuals within a financial year. Note: 21/22 financial year $N = 2,135,151$; 20/21 financial year $N = 1,952,007$; 19/20 financial year $N = 1,758,789$.

Table D-9 KiwiSaver contribution by industry and financial years

Industry	KiwiSaver Member Months	Contributing Months	Non-Contributing Months	Employed Months	SS Months		Average Months on SS ^a	SS Individuals ^b
		(% of all KiwiSaver Member Months)			(% of Non-Contributing Months)	(% of Employed Months)		(% of all individuals) ^c
April 2021 - March 2022								
Agriculture, Forestry, Fishing & Mining	743,754	667,107 (89.7%)	76,644 (10.3%)	743,754 (100.0%)	76,647 (100.0%)	76,647 (10.3%)	11.33	6,399 (0.3%)
Manufacturing	2,092,536	1,993,026 (95.2%)	99,510 (4.8%)	2,092,536 (100.0%)	99,510 (100.0%)	99,510 (4.8%)	9.27	10,731 (0.5%)
Electricity, Gas, Water & Waste Services	205,146	197,574 (96.3%)	7,572 (3.7%)	205,149 (100.0%)	7,575 (100.0%)	7,575 (3.7%)	10.02	756 (0.0%)
Construction	1,776,624	1,688,148 (95.0%)	88,473 (5.0%)	1,776,624 (100.0%)	88,473 (100.0%)	88,473 (5.0%)	8.90	9,945 (0.5%)
Wholesale Trade	1,008,936	966,429 (95.8%)	42,507 (4.2%)	1,008,936 (100.0%)	42,507 (100.0%)	42,507 (4.2%)	8.66	4,908 (0.2%)
Retail Trade	1,776,147	1,690,560 (95.2%)	85,587 (4.8%)	1,776,147 (100.0%)	85,584 (100.0%)	85,584 (4.8%)	8.26	10,359 (0.5%)
Accommodation	918,951	832,752 (90.6%)	86,199 (9.4%)	918,951 (100.0%)	86,199 (100.0%)	86,199 (9.4%)	7.69	11,205 (0.6%)
Transport, Postal & Warehousing	799,308	756,390 (94.6%)	42,918 (5.4%)	799,308 (100.0%)	42,918 (100.0%)	42,918 (5.4%)	7.60	5,649 (0.3%)
Information Media & Telecommunications	252,441	242,337 (96.0%)	10,104 (4.0%)	252,441 (100.0%)	10,104 (100.0%)	10,104 (4.0%)	8.00	1,263 (0.1%)
Financial & Insurance Services	683,685	655,437 (95.9%)	28,248 (4.1%)	683,682 (100.0%)	28,248 (100.0%)	28,248 (4.1%)	7.57	3,732 (0.2%)
Rental, Hiring and Real Estate	305,880	289,881 (94.8%)	15,999 (5.2%)	305,880 (100.0%)	16,002 (100.0%)	16,002 (5.2%)	7.01	2,283 (0.1%)
Professional, Scientific and Technical Services	1,712,832	1,653,009 (96.5%)	59,829 (3.5%)	1,712,832 (100.0%)	59,829 (100.0%)	59,829 (3.5%)	7.00	8,550 (0.4%)
Administrative & Support Services	778,584	693,765 (89.1%)	84,822 (10.9%)	778,584 (100.0%)	84,822 (100.0%)	84,822 (10.9%)	5.38	15,765 (0.8%)
Public Administration & Safety	1,949,808	1,798,158 (92.2%)	151,650 (7.8%)	1,949,808 (100.0%)	151,650 (100.0%)	151,650 (7.8%)	3.52	43,107 (2.2%)
Education & Training	1,670,598	1,603,413 (96.0%)	67,182 (4.0%)	1,670,598 (100.0%)	67,182 (100.0%)	67,182 (4.0%)	6.26	10,728 (0.5%)
Health Care & Social Assistance	2,287,395	2,207,886 (96.5%)	79,509 (3.5%)	2,287,395 (100.0%)	79,509 (100.0%)	79,509 (3.5%)	5.18	15,336 (0.8%)
Arts & Recreation Services	284,493	271,047 (95.3%)	13,446 (4.7%)	284,490 (100.0%)	13,446 (100.0%)	13,446 (4.7%)	3.80	3,540 (0.2%)
Other Services	661,473	631,080 (95.4%)	30,393 (4.6%)	661,470 (100.0%)	30,396 (100.0%)	30,396 (4.6%)	4.49	6,771 (0.3%)
Unknown	384,468	199,044 (51.8%)	185,424 (48.2%)	384,468 (100.0%)	185,424 (100.0%)	185,424 (48.2%)	3.27	56,640 (2.9%)

Industry	KiwiSaver Member Months	Contributing Months	Non-Contributing Months	Employed Months	SS Months		Average Months on SS ^a	SS Individuals ^b
		(% of all KiwiSaver Member Months)			(% of Non-Contributing Months)	(% of Employed Months)		(% of all individuals) ^c
April 2020 - March 2021								
Agriculture, Forestry, Fishing & Mining	691,473	630,699 (91.2%)	60,774 (8.8%)	691,473 (100.0%)	60,774 (100.0%)	60,774 (8.8%)	10.14	5,514 (0.3%)
Manufacturing	1,986,303	1,908,045 (96.1%)	78,258 (3.9%)	1,986,303 (100.0%)	78,261 (100.0%)	78,261 (3.9%)	8.12	9,633 (0.5%)
Electricity, Gas, Water & Waste Services	192,537	186,570 (96.9%)	5,967 (3.1%)	192,537 (100.0%)	5,964 (99.9%)	5,964 (3.1%)	8.91	669 (0.0%)
Construction	1,590,285	1,521,441 (95.7%)	68,844 (4.3%)	1,590,285 (100.0%)	68,844 (100.0%)	68,844 (4.3%)	7.67	8,970 (0.5%)
Wholesale Trade	954,486	919,482 (96.3%)	35,007 (3.7%)	954,486 (100.0%)	35,007 (100.0%)	35,007 (3.7%)	7.32	4,782 (0.3%)
Retail Trade	1,676,223	1,607,841 (95.9%)	68,379 (4.1%)	1,676,223 (100.0%)	68,379 (100.0%)	68,379 (4.1%)	7.57	9,036 (0.5%)
Accommodation	859,320	791,139 (92.1%)	68,181 (7.9%)	859,323 (100.0%)	68,181 (100.0%)	68,181 (7.9%)	7.04	9,678 (0.5%)
Transport, Postal & Warehousing	776,253	740,451 (95.4%)	35,802 (4.6%)	776,256 (100.0%)	35,802 (100.0%)	35,802 (4.6%)	6.85	5,223 (0.3%)
Information Media & Telecommunications	236,880	227,490 (96.0%)	9,390 (4.0%)	236,877 (100.0%)	9,390 (100.0%)	9,390 (4.0%)	7.02	1,338 (0.1%)
Financial & Insurance Services	629,634	606,828 (96.4%)	22,803 (3.6%)	629,634 (100.0%)	22,806 (100.0%)	22,806 (3.6%)	7.00	3,258 (0.2%)
Rental, Hiring and Real Estate	280,110	267,201 (95.4%)	12,909 (4.6%)	280,110 (100.0%)	12,912 (100.0%)	12,912 (4.6%)	6.28	2,055 (0.1%)
Professional, Scientific and Technical Services	1,552,002	1,500,498 (96.7%)	51,504 (3.3%)	1,552,002 (100.0%)	51,504 (100.0%)	51,504 (3.3%)	6.28	8,196 (0.4%)
Administrative & Support Services	717,885	649,038 (90.4%)	68,847 (9.6%)	717,885 (100.0%)	68,850 (100.0%)	68,850 (9.6%)	5.04	13,674 (0.7%)
Public Administration & Safety	1,774,875	1,655,817 (93.3%)	119,058 (6.7%)	1,774,875 (100.0%)	119,058 (100.0%)	119,058 (6.7%)	3.14	37,947 (2.1%)
Education & Training	1,595,301	1,543,029 (96.7%)	52,275 (3.3%)	1,595,301 (100.0%)	52,272 (100.0%)	52,272 (3.3%)	5.73	9,117 (0.5%)
Health Care & Social Assistance	2,154,975	2,095,059 (97.2%)	59,913 (2.8%)	2,154,975 (100.0%)	59,913 (100.0%)	59,913 (2.8%)	4.96	12,081 (0.7%)
Arts & Recreation Services	267,000	255,303 (95.6%)	11,700 (4.4%)	267,000 (100.0%)	11,697 (100.0%)	11,697 (4.4%)	3.32	3,519 (0.2%)
Other Services	609,678	584,988 (96.0%)	24,687 (4.0%)	609,678 (100.0%)	24,690 (100.0%)	24,690 (4.0%)	4.14	5,967 (0.3%)
Unknown	308,550	181,392 (58.8%)	127,158 (41.2%)	308,550 (100.0%)	127,158 (100.0%)	127,158 (41.2%)	2.79	45,633 (2.5%)

Industry	KiwiSaver Member Months	Contributing Months	Non-Contributing Months	Employed Months	SS Months		Average Months on SS ^a	SS Individuals ^b
		(% of all KiwiSaver Member Months)			(% of Non-Contributing Months)	(% of Employed Months)		(% of all individuals) ^c
April 2019 - March 2020								
Agriculture, Forestry, Fishing & Mining	596,307	567,153 (95.1%)	29,154 (4.9%)	596,307 (100.0%)	29,151 (100.0%)	29,151 (4.9%)	8.02	3,123 (0.2%)
Manufacturing	1,852,392	1,820,673 (98.3%)	31,719 (1.7%)	1,852,392 (100.0%)	31,719 (100.0%)	31,719 (1.7%)	6.28	5,052 (0.3%)
Electricity, Gas, Water & Waste Services	174,870	172,281 (98.5%)	2,589 (1.5%)	174,870 (100.0%)	2,589 (100.0%)	2,589 (1.5%)	7.77	333 (0.0%)
Construction	1,421,106	1,396,725 (98.3%)	24,381 (1.7%)	1,421,106 (100.0%)	24,384 (100.0%)	24,384 (1.7%)	5.86	4,161 (0.2%)
Wholesale Trade	895,974	882,195 (98.5%)	13,776 (1.5%)	895,974 (100.0%)	13,779 (100.0%)	13,779 (1.5%)	5.90	2,334 (0.1%)
Retail Trade	1,557,387	1,529,352 (98.2%)	28,035 (1.8%)	1,557,387 (100.0%)	28,035 (100.0%)	28,035 (1.8%)	5.52	5,076 (0.3%)
Accommodation	805,473	776,070 (96.3%)	29,403 (3.7%)	805,473 (100.0%)	29,403 (100.0%)	29,403 (3.7%)	4.87	6,039 (0.3%)
Transport, Postal & Warehousing	751,359	736,821 (98.1%)	14,538 (1.9%)	751,359 (100.0%)	14,538 (100.0%)	14,538 (1.9%)	4.90	2,964 (0.2%)
Information Media & Telecommunications	228,789	224,835 (98.3%)	3,957 (1.7%)	228,789 (100.0%)	3,957 (100.0%)	3,957 (1.7%)	5.25	753 (0.0%)
Financial & Insurance Services	535,779	526,281 (98.2%)	9,498 (1.8%)	535,779 (100.0%)	9,498 (100.0%)	9,498 (1.8%)	4.98	1,908 (0.1%)
Rental, Hiring and Real Estate	257,799	252,354 (97.9%)	5,445 (2.1%)	257,799 (100.0%)	5,448 (100.1%)	5,448 (2.1%)	4.45	1,224 (0.1%)
Professional, Scientific and Technical Services	1,424,178	1,404,210 (98.6%)	19,971 (1.4%)	1,424,181 (100.0%)	19,971 (100.0%)	19,971 (1.4%)	4.40	4,539 (0.3%)
Administrative & Support Services	689,091	656,331 (95.2%)	32,763 (4.8%)	689,094 (100.0%)	32,760 (100.0%)	32,760 (4.8%)	3.35	9,768 (0.6%)
Public Administration & Safety	1,416,993	1,373,895 (97.0%)	43,098 (3.0%)	1,416,993 (100.0%)	43,098 (100.0%)	43,098 (3.0%)	2.66	16,212 (0.9%)
Education & Training	1,415,199	1,392,408 (98.4%)	22,791 (1.6%)	1,415,199 (100.0%)	22,791 (100.0%)	22,791 (1.6%)	3.91	5,829 (0.3%)
Health Care & Social Assistance	1,925,097	1,900,932 (98.7%)	24,165 (1.3%)	1,925,097 (100.0%)	24,165 (100.0%)	24,165 (1.3%)	3.51	6,888 (0.4%)
Arts & Recreation Services	252,201	246,699 (97.8%)	5,502 (2.2%)	252,198 (100.0%)	5,502 (100.0%)	5,502 (2.2%)	2.40	2,292 (0.1%)
Other Services	541,419	532,158 (98.3%)	9,258 (1.7%)	541,416 (100.0%)	9,261 (100.0%)	9,261 (1.7%)	2.81	3,300 (0.2%)
Unknown	223,608	169,737 (75.9%)	53,868 (24.1%)	223,605 (100.0%)	53,868 (100.0%)	53,868 (24.1%)	2.16	24,981 (1.4%)

Notes: SS = Savings Suspension.

^a For individuals who are on a savings suspension.

^b Individuals who were employed and had at least one month where KiwiSaver contribution was zero.

^c All employed KiwiSaver individuals within a financial year. Note: 21/22 financial year $N = 1,969,554$; 20/21 financial year $N = 1,842,690$; 19/20 financial year $N = 1,740,195$.



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

Auckland University of Technology, Auckland, New Zealand
policy.research@aut.ac.nz | www.nzpri.aut.ac.nz

