

Colmar Brunton Survey of Attitudes to Long-term Fiscal Sustainability

July 2013

The Treasury commissioned Colmar Brunton to carry out a telephone survey of 1,000 New Zealanders in June-July 2012, surveying people's attitudes towards long-term fiscal sustainability and different policy options that could help achieve it.

The main message we took from the survey was that there is a broad range of views about how best to address New Zealand's long-term fiscal challenges. This message is consistent with the approach adopted to ensure that Affording Our Future, and the background papers that fed into it, cover as broad a range of options as possible.

Annexes

- Annex 1: Interview Script Used by Colmar Brunton in Its Survey
- Annex 2: Verbatim Comments following Questions 5 and 10 - Long Term Fiscal Statement 2013 Survey
- Annex 3: Results - Long Term Fiscal Statement 2013 Survey

Annex 1: Interview Script Used by Colmar Brunton in Its Survey

Long Term Fiscal Statement 2013 SURVEY –

Questions

Introductory text

Over the next 30-40 years, New Zealand's population will get older, with a greater proportion of people aged 65 and over. This will affect the services the government provides. With a greater proportion of older people, more money will be needed for Health and NZ Super. This survey is designed to find out what you think about various trade-offs New Zealand may face as a result of an ageing population.

Questions about what services the government should provide

1. Thinking about the services that the government currently provides to people, which of the following statements best reflects your views:
 - (a) The current balance between services that are provided for free and services that are means-tested¹ is about right.
 - (b) Some more services, for example healthcare, education, or NZ Super, should be means-tested so that resources target the most needy.
 - (c) The state should provide more services to everyone for free.

2. Still thinking about the services that the government provides, which of the following statements best reflects your views:
 - (a) The current allocation of government services between young and old is about right.
 - (b) The government should increase the services they provide to young people.
 - (c) The government should increase the services they provide to older people.

Questions about retirement income

¹ IF ASKED WHAT MEANS TESTING MEANS: a means-tested service is one that is available only to people who can't afford it for themselves. State Housing is an example of a means-tested service, while healthcare and education are not generally means-tested in New Zealand.

Introductory text: New Zealand citizens who meet residency criteria are entitled to receive NZ Superannuation once they turn 65. NZ Super payments are usually more than unemployment or sickness benefits. As the population ages, the government will have to find more money to keep paying NZ Super. The next questions ask you about your retirement plans and views about different options for NZ Super.

3. Do you expect to keep working for income past 65?
 - (a) Yes – full time
 - (b) Yes – part time
 - (c) No.

4. Does working past 65 bother you?
Yes/no

5. If the government had to do one of the following because it couldn't afford NZ Super, which option would you prefer:
 - (a) Reduce the value of NZ Super payments so that they are closer to the value of unemployment benefit payments?
 - (b) Raise the age of eligibility?
 - (c) Make people pay more of their own costs in retirement with compulsory saving and means-testing NZ Super payments?

6. Do you have any further comments to give on this answer?
Yes (specify)
No

7. If the government decided to make any or all of the changes to NZ Super we just discussed, do you think it's likely you would keep working for longer and retire at an older age?
Yes/no

8. And do you think it's likely you would save more money for your retirement?
Yes/no

9. If you had the additional options of either getting NZ Super younger than age 65 but with lower payments, or getting NZ Super when you're older than 65 but with bigger payments, what do you think you would do:
 - (a) Take NZ Super earlier but with lower payments
 - (b) Take NZ Super later but with higher payments
 - (c) Still take NZ Super at 65 at the basic rate.

Questions about health

Introductory text: The government provides a range of free or subsidised healthcare services. Because of the ageing population and changes in medical technology, the government is likely to need more money to provide health services in the future. The next questions ask you about different options in the health area.

10. Which option would you prefer out of:
- (a) Increasing charges that some people pay for some of the health services the government provides.
 - (b) Reducing the number of people who get access to some health services that the government provides.
11. Do you have any further comments to give on this answer?
Yes (specify)
No
12. If the government decided to help pay for growing health costs by charging for some health services, for example, overnight hospital stays, which are currently free, which option would you prefer:
- (a) Charge a flat rate for the services to all people on all incomes.
 - (b) Charge most people for the services, but continue to provide them for free to low-income people.
 - (c) Charge only those people on high incomes, with low and middle income people continuing to receive them for free.
13. Would you be willing to pay more tax so that the government could provide a bigger range of healthcare services?
- Yes/no

Questions about different funding sources to pay for government services

Introductory text: These next questions ask about the different ways that services can be paid for, now and in the future. Governments can pay for services by taxing, borrowing, or cutting their spending in other areas.

14. Money borrowed by the government must be paid back in the future. How important is it to you that we keep debt relatively low so that future taxpayers don't struggle to repay it?
- (a) Very important: should be a determining factor in most decisions.
 - (b) Quite important: should be taken into account, but other factors are important too.
 - (c) Not that important.

15. If the government had to increase taxes, how would you prefer this increase to be achieved? You may choose more than one option:
- (a) GST rise
 - (b) Capital gains tax introduced
 - (c) Personal income tax rise
 - (d) Corporate tax rise

If asked what a capital gains tax is, you can say "A capital gains tax taxes increases in the value of assets, for example a house, a farm, a factory, or shares. The actual collection of the tax can occur either when the owner sells the asset, or it can be calculated each year with reference to the increase in the market value of the asset."

16. If you had to choose one or the other, would you prefer that the government...
- (a) reduces the level of services it provides, or
 - (b) increases the amount of tax that you pay.

17. Would you rather that the reduction was...
- (a) From the health area
 - (b) From the NZ Super area

If asked why only these two options have been given: it's because these are the two areas of spending that will come under the most pressure due to the ageing of New Zealand's population.

Annex 2: Verbatim Comments following Questions 5 and 10 - Long Term Fiscal Statement 2013 Survey

Q6. Further comments

2 "i can see there is people like my husband in quite physical jobs who wouldnt be able to work past the older age"

6 "the only reason being is that I think that people should be looking at their own retirement now and that will the economy. If people look after their super now, they can be means test later and that will help the economy"

19 "I think as soon as they start work, it should be compulsory superannuation if even if it is just minimum payments"

21 "its enevitable"

22 "The only comment i have is that I think that 9 times out of 10 that the elderly are better off than the young. They have had their life to provide for their retirement when the young people are having difficulty getting paid employment so life is more difficult for them"

24 "i think it being a universal supernatuation is ridiculous. It should be seen as a benefit for people if they need it. I dont think it should be paid out to people on very high salaries"

25 "I just think its very hard, the current ecomic situation means that you very little interest on your investments, so it feels very hard to save for retirement. Thats why Im thinking Im not going to have enough, because we dont get enough interest on our savings"

29 "You would have to start with the 20 year olds to start saving for there retirements. Start saying when you reach 65 there is no super. That would be the only way you could do it."

30 "Isn't kiwisaver compulsry so we'll have that to help us out."

31 "Means testing is ok as long as they put a ratio on it. Means testing I'd say yes for the rich but not the middle income bracket. Some one who has an income of 100,000 a year should be, that's not based on what they own, but what their income is."

32 "down the track i can see everyone putting in money to help towards their retirement"

38 "I think compulsory superannuation savings are a good thing because it essentially makes the govt make the decisions for part of the population that dont have the skills to make the financial decisions for themselves /0/0"

39 "the only thing that i can think of is that the retirement age should depend on how well a person can work meaning that if there is some kind of disablement or working problem then it should be reduced rather than increased for those people"

42 "except that people have to be responsible for their own outcomes"

45 "Everybody gets it now, including retired MPs who get a very healthy retirement scheme, a lot of people do have plans that are sufficient and dont necessarily need government super /0/0"

48 "I really think it needs to be made part of a working persons life really early on. Im ok with means testings but that depends on what the level is. I dont think it should be given to people who are really well off."

50 "i think that ive worked all my life paid in for super and where has the super money gone. i just feel that the super money has gone somewhere else overseas. and i feel that if youve worked all your life you are entitled to be on full super not means tested. you cannot live on super you need extra money. its not enough. it shouldnt be means tested"

53 "If you can support yourself to a degree that is reasonable. However you shouldnt be overly penalised if you have saved for your retirement."

60 "Its a worry, I dont how the government is going to tackle this but we still it, as we dont earn enough to save enough for retiring. We're not earning enough"

63 "they just need to increase it by a couple of years"

65 "That would be the first step /0/0"

66 "I believe Kiwisaver should be compulsory, shouldnt be an option, like the Ozzys have done, and make everyone start paying for it now /0/0"

74 "from what i know and have read i know it is not cut and dried, maybe use a mixture of all 3, but if people are made to save then at5 least they would have some funds to come back on and also a lot of people may not want to work past 65"

76 "I think raising the age is inappropriate for some people who dont have the means to work over 65. I think reducing super to the same level of unemployment and sickness benefit is very minimising for people who have worked all their working life. to encourage aged poverty, which that would do, will affect NZ as an OECD country if we were to have a high percentage of aged population. If they were to reduce superannuation we would have an even stronger flight across the ditch."

79 "I think they need to be able to put the age of pensioners up to 67 to 68. We have alot of experience, we are put to pasture to early. Our knowledge should be used because of our age and our experience. This is only for people who are fit enough and do have employment and are fit enough to carry on working. Its more beneficial for them to carry on working then put to pasture"

82 "the processing of mean testing should be kept as simple as possible to make it harder to hide"

84 "In answer to the previous question, benefits to young people need addressing. Predominately young Maori, unskilled, uneducated. They are the predominant group that the government is trying to target."

90 "I think that Super should be means-tested but not at a penalty for people who have made a contribution to Kiwisaver or a similar scheme"

92 "I think it's up to people to take responsibility for their own retirement, unfortunately people don't do it /0/0"

95 "I think the growing aging population, something has to be done, but I'm not sure what that is."

97 "When I started work retirement age was 60 and I planned on retiring when 60. The government changed the rules and ages a number of times and it's a bloody shambles trying to plan for retirement. I personally believe that with technology coming and jobs being replaced by computers etc, people are losing their jobs so younger people should be encouraged in to meaningful jobs and let older people retire. If they want to work past 65 then that's their option. They shouldn't expect full super if they are holding down a full job and keeping a young person out of work. I think it would be cheaper to keep young people in work and let older people retire - cheaper than paying out Unemployment and extra benefits."

100 "It's not that I'm against means testing I am concerned means testing wouldn't work as people will do things to avoid it. As far as dropping the amount being paid, for people who have no savings the amount is already very small"

101 "Muldoon shouldn't have stopped the super scheme when we started it way back and when, we wouldn't be in the poo now /0/0"

103 "I think that the age should be raised now to 67"

104 "The older generation are known for their assets and those assets need to be taken into the equation though I'm not sure where trusts would come into the scheme. With trusts you can give your assets to others."

106 "I think that the health of the population and life expectancy has radically increased over the past few decades so I think the retirement age should be adjusted accordingly /0/0"

110 "I think it is imperative that folks live longer so Superannuation should commence later rather than at 65 /0/0"

121 "I think people should be putting away their own money and contributing towards their retirement."

128 "They need to warn people, to phase it in so that people can be prepared. And, raising the age to 67 is OK in certain jobs. I'm a teacher and I still want to continue teaching. Manual labourers get past the physical nature. People are living longer."

143 "we work personally and we will continue/ work is not an issue for us/ I don't think any services should be cut/ they reckon age 75 is 65 these days anyway/ we could be working till 75!/ 0/0"

146 "It should remain higher than the unemployment as the unemployment should be a bare minimum so they will get and do something, and as people get older their costs go up"

157 "It should be done gradually of course, what you've saved yourself should be enough, but if the rate of inflation goes up you're left in the dark really /0/0"

173 "No more comments"

197 "I'm into my almost 80 now and the more I can get, the better I'll be off. I'm not greedy but I just like a lot."

212 "something is going to have to change, it's not an either or there is a whole lot of things that need doing"

220 "I think that people that reach the age of 65 should be made to retire at the age of 65 to let younger come through. It would take a lot of people off the benefit. It should be means tested and I think if they've been paying taxes for over 50 years, they should be entitled to super, that's continuous taxes then you wouldn't have the unemployment problems with the youth. The old people shouldn't be penalised and stay at work longer. It's the youth that's the backbone of the country, so they should go to work."

221 "I think you can have compulsory savings but they should be tax deductible."

235 "Gradually raise the age, and if people want to work they should be allowed to carry on working / and I don't agree with indigenous people being allowed to retire earlier because they don't live so long /0/0"

240 "I have had people who work for me and that is unfair"

242 "I think NZers should save for their own retirement and not rely on super and super should just be a bonus and not something people should be expecting."

246 "New Zealand super is part of taxation that older New Zealanders paid through the whole of their lives because the compulsory super scheme was abandoned by Mr Muldoon and older people were guaranteed super out of their tax. They paid high tax rates over many years and it is their money. It is not money that is provided by anyone other than themselves. They paid extra tax over their working lives to get this superannuation. It is their money coming back to them, not the governments."

251 "I think we could have a bit of all of those components (from previous question)"

- 260 "I dont agree with means testing/ everybody should be treated equally /0/0"
- 269 "Yes it should be compulsory to pay, and it should be taken out of wages, but it should not be means tested /0/0"
- 272 "I have no objection to people in employment with complusary saving for retirement. I would support complusory Kiwi Saver"
- 299 "A combination of age raising and means testing good idea"
- 302 "I am biased because I am 80 not worrying me increasing age of population/ It is a bit of a jam should go up incromentally as it did previously when it was 60 it went up over four or five years/ It wont go up to 80 so I am fortuante to get this forever"
- 311 "I have a friend who is 63. Is an invalid and she is concerned about the raise in eligibility age. I can remember the feeling when they raised it to 65. She can't work and she has trouble managing. I think it should be voluntary. If you want to work you can."
- 336 "The issue of retiremnet age support has not been considered . No politcal party has initiative that people closer to retirement age should keep employment or go back to employment. What's so important about the age of 65? there's been no engagement on that issue. There's an untapped resource - people who can continue to contribute in an important way until they expire - experience. Why put them out to pasture."
- 338 "My views may change as I get older."
- 344 "I think often people over 65 are the people with mortgages are gone and they're usually getting more than people still trying to survive."
- 352 "I think it would be good to look at having a flexible retirement age so people can retire earlier at a lower rate for the likes of physical jobs"
- 363 "i think that the wealthiest people need to share more of their income and or wealth, whichever is appropriate. The top 10%"
- 366 "If a person is 65 and over and well I think it's cool-they can keep working but if they are 65 and over and sick they should be able to retire"
- 367 "I think that the government policies are correct and people have to accept that they have to take their own responsibilities as is the case all over the world."
- 369 "I had a hospital super for 20 years and that 8% would not have been sufficint for us/ I think we are very lucky to be receiving \$536.80 each fortnight and we ae very lucky /0/0"
- 376 "We used to have compulsory super across the board, we should go back to that. Keep the age at 65 so the younger folk get a chance at the jobs. I think the higher income bracket should be means tested, when it comes to pensions."

380 "The only thing I've ever thought about is if people keep on working past 65 they shouldn't get the benefit until they retire."

401 "Depending on their health and work availability/0/0"

407 "I think extremely difficult, I was fortunate to receive super when I was 60. So much depends on other resources. Most equitable way is to raise the age but there would be some suffering if people can't continue to work."

412 "I think the age will go up but it needs to be done to increment and its needs to be available who cant work until whatever the super age will be"

427 "These are questions Im beginning to think about in terms of my age now. I certainly accept that we are going to be in trouble with more people requiring superannuation. I dont know what the answer to that is to be honest"

433 "Average life expectancy has increased."

434 "I think they might need to look at how much tax they've been paying over the years and link to how much they get in retirement. So it will make them work more and pay more tax so when they retire, they get paid better."

443 "i don't think that residents shouldn't be given super only citizens should, this way it would help to reduce the cost and there maybe scopes to means test this but it could be difficult and you shouldn't be able to deny what some people have contributed"

462 "The super at the moment would be very difficult to live on by itslef. If you add up the essential cossts at the moment, they are probably over the super payments, so compulsory saving is probably the best answer."

468 "I am not sure of the maths, we know that we know that there will be a bubble as we know that the older will increase but they will also decrease and we don't know what immigration are going to be doing either, but 67 would be ok but no older"

486 "I think people should save for their retirement whether it is compulsory or not/ we had compulsory savings before/ then the govt changed and it stopped/ it i sstrange that it stopped /0/0"

505 "We are concerned that people get super payment when they are still working. If their super didn't kick in until retirement began, would make more jobs for young people as it would encourage people to retire. Shouldn't work and get pension at the same time"

507 "I think compulksary saving right from an early age is the only way for retirement."

517 "if theyve spent their whole life working then they should be able to get more money on their pension than people on the unemployment benefit."

- 519 "No to first one. Yes to third one."
- 529 "They have to raise the age which you become eligible."
- 530 "No."
- 551 "I think that it is only fair that the really really wealthy old people should be means tested as i don't think its fair that they recieve as much as the poor people."
- 554 "I think there should be some means testing but I dont think it should be harsh."
- 555 "Worked all my life, have paid taxes all my life, but have own saving, don't want Govt to means test"
- 580 "I would probably say that we should have compulsory savings the minute someone starts working"
- 599 "I would say its a balance between means testing and getting people to save and increasing the age."
- 603 "going back to muldoons day where he spent all the money , none of us got compensated for the money we put into it, they changed the age limit and there was a gap, now theyre giving us more warning"
- 606 "I think means testing to a certain degree should be there, anyone earning over \$75 and still working past 65 shouldnt be getting NZ Super, should be means tested, same with assets too /0/0"
- 629 "Life expectancy is increasing so I think people are capable of working longer than they were, so expect funding for superannuation /0/0"
- 645 "I think it gives people to be able to contribute more to society for a bit longer - that is if they feel they want to continue doing it as long as they can."
- 648 "Agree with third one but not mean testing otherwise that would possibly be my preffered option"
- 649 "I really just think it should be means tested rather than making people pay their own way more, but then people always manage to find ways to hide money - only the honest people get punished then /0/0"
- 657 "Ideal world, you dont have to do all this, but its hard times at the moment /0/0"
- 666 "Save for your retirement basically make it easier on yourself."
- 668 "It's just the lesser of the three evils, none of them are really palatable but if they haven't got the money, they've got to do something."
- 688 "I'm not at the age group to think about or worry about it now. It's not my main worry at the moment."
- 695 "should be done soon"

- 701 "I dont know that I would want to see it raised to 70 though"
- 726 "I think people are more active later in life now so I guess they can raise the age."
- 728 "And possibly some means testing."
- 774 "I think we are living longer and more healthy so the age needs to be raised, people can't afford to retire any more."
- 785 "Could raise the age as most people can work if they are well."
- 786 "Should be compulsory savings taken out of your wages."
- 808 "i'm a great believer that people should provide for their own retirement, I started at 12 when i left school and i look after myself."
- 809 "it should be means test for super"
- 817 "It should be fraised because people are still able towork past 65. They still have alot to offer."
- 833 "I beleive the age of eligibility should be raised for economic purposes"
- 835 "I dont think you can really raise the age of the Super much further."
- 840 "I fyou know your not going to work you should save"
- 845 "I dont want to see it put up, the age thing, but I think thats going to take jobs off younger people to keep people working longer, and thats not a good thing as far as Im concerned /0/0"
- 846 "Working for the benefit would be a good one to bring back in/ so people can learn the skills to be able to get back into the workforce rather then be on the benefit"
- 860 "I think compulsory savings rather than means testing, if I had that choice."
- 865 "They should maintain the super and means test it. In other words, keep it above the different benefits. All people starting 10 -20 years ago have worked all their lifes, paid more than than there share of taxes. The baby boomers have paid more than there fair share of taxes and now due to global financial extortion we are getting scr**** by the 1% global financial terrorist."
- 878 "it comes down to the individual person. I dont think saving should be compulsory-we should each be responsible for our own savings-the people that have saved should not be penalised because of the ones that haven't"
- 879 "The two governments are too much the same and they should..... The finance of this country are really up the creek without a paddle. There is not much different between National and Labour."
- 885 "Might need to consider raising the age of elegibility s well."

889 "Ensure a compulsory saving for everybody, such as Kiwisaver, and make it compulsory for everybody"

899 "I think people that have saved hard for their retirement, shouldn't be means tested."

929 "starting at the age of 40 years start to save more"

938 "There are an awful lot of people drawing Super who do not need it"

943 "I think if they raise it there should still be an option that people can work after a certain age. The retirement age is a realistic age - not like its 80. People dont have to work longer than what they have too."

964 "thats because we really have to be realistic and we cant sustain everybody living on a benefit. When the government talks about providing opportunities, we need to have a niche market that NZ can be branded with so we are not just relying on our farming product. Its all very well raising the age, but thats not going to alleviate the fact that we still have to provide for everybody over that age, we will still have to pay out. NZ needs to look at innovative ways that we can produce more in regards to technology. The reason why I chose number 3 is because we cant sustain pension payments because it has to keep up with inflation. We cant qualify that those payments. How do we set up an employment industry so that we can keep people employment as long as possible with minimum reliance on government financial assistance. We have to change our thinking culture on retirement and how we view the support that we provide 'at retirement age'"

975 "i feel that the government options to retired people they may have the pension or if they decided not to take at 60 and they will get some tax exemptions on some earnings."

981 "i think maybe if lived for 10 year instantly . other countries do not use this system. we need to go in line with other countries for eligibility."

998 "I've never looked that far ahead. It's 45 years away. I don't think the government should raise the age. I think they should help the older generation. Once the baby boomers die off it'll be better for the next generations coming through. We'll be in financial strife for the next 20 years but after that we'll be alright."

1000 "no work no dole for people"

Q11. Further comments

6 "I just think that maybe the government needs to look at some sort of tax reduction if their people have their own health insurance. eg: if you have school donations, you get a third so something along those lines"

16 "Fully for them putting the prescriptions up by an extra \$2 to \$5, I think thats a good buy-off /0/0"

25 "Im not sure because the problem with Health care is there is so much new technology and they can spare lot of money on one person, or a little more money on more people. Its very tough decision"

28 "no"

29 "I think they need to move more people towards resthomes nad providing more money for rest homes, then people are not forgotten."

31 "I find going to the doctor even as a pensioner is expensive. I'm lucky enough to have insurance that they pay. But not a lot of people have that."

34 "ive had health insurance for ever and a day. i had my cataracts done privately. i think if you can afford it there are people in our community that cant afford this. they should be looked after publically. i just think there is a certain amount in the population who will never be able to afford things privately and i think we should look after them publically. i never want to see that go"

35 "I dont reducing what people need, but some people may be able to pay for their healh/ those who get more money/ or they have insurance"

40 "i think access should be reduced according to efforts that have been made by the individual to maintain their own health. eg smoking, excercise and alcohol. if you smoke you shouldnt have access to health related services until you do something about it. the same applies for obesity"

42 "It really should be means tested"

45 "Reducing access for the better off, and access for the non NZ residents /0/0"

48 "I think we're putting too much emphasis on expensive technological answers to old age"

52 "I heard a recent comment on TV, interviewing a doctor caring for elderly patients. He cited an example of a women who was dying who got the flu, she went into a near death experience, they worked on her for a few minutes and extended her life but it was miserable. I think it's stupid spending extra money on keeping someone alive who is at the end of their life anyway, unecessarily prolonging their life."

53 "A little bit from everybody is better than a lot missing out."

61 "I do believe in means testing, as for those that can afford should pay even if it is a part charge"

66 "I think they probably need to start means testing the health service, those on high income should pay for their own insurance /0/0"

74 "best giving boarder access than some people not getting access"

75 "I feel sorry for some of the younger people in their 30s and 40s who are struggling to find jobs now."

76 "Marginal increase otherwise we will end up with aged poverty and major health problems, or perhaps there needs to be a different level of means testing. Raise the cost for others that can afford it. Have different levels of subsidy. Or perhaps the state needs to provide a level of insurance-along the lines of kiwi saver. Say, at \$1 or \$2 per person on a benefit or lower wages-so you have a medical kiwi saver"

81 "It shouldn't be based on race or ethnicity, everyone should get the same"

84 "I belive that in terms of some charges, we have a lot of people going to the ED department when they should be going to their GP. They should be charged for these."

90 "A like the other answer I think that should be means-tested again"

92 "Support where required, but be very diligent on how that money is spent / and invest more money in preventative medicine, for the aging population, and more incentives to keep people healthy /0/0"

95 "I think that people have to change their mentality and if they have the money, they should pay and not get it from the government. People who have money in the bank should use it to pay for their own care. I feel many NZers think it's a right that they should recieve these services like gardening etc. They need these things but if they have investments or money in the bank, they should pay for it themselves. They shouldn't be a burden on the tax payer. Some older people have money in the bank but apply for other benefits. People should get out of the mentality that the government looks after them from cradle to grave."

96 "I feel that the one thing we are concerned about is rates, the high cost of living/0/0"

97 "its extremely difficult decision to make for any government. As you get older your health becomes more compromised and its a bit scary. you don't want to deny anybody treatment but at the end of day you might be throwing money at a lost cause."

104 "It's better to live a healthy life than get doctors to extend your life. I think health services should be put on to the individuals, we make choice how we look aftter ourselves."

105 "Increase the charges to those who can afford it."

106 "As life expectancy starts to increase, we can expect to pay for health services /0/0"

117 "I dont think the provision of healthcare is very good now. I work in the healthcare area. I see a lot of money wasted in management and developoing policy as opposed to people delivering healthcare."

126 "I really think that somewhere along the line we seem to be be missing looking after some people because others are taking away vital money for their health needs when there is no hope for them anyway."

129 "Its a very topical subject, its ok for me to say as Im over 70 now, the costs of healthcare and the increasing number of elderly, yes its a challenge"

130 "I would like things to be fairer. If you have health insurance you end up next to a person on hospital who has no insurance. It's just a wee bit unbalanced the way it's run. People can end up in private hospitals that are government funded."

138 "I think older people should get a better choice of services for lower value and the rest of the population should somehow pay for it"

139 "We had a politician that closed the hospital and there was nothing wrong with old hospital and I am disappointed about that."

146 "its a tricky one to give an answer too, the questions a complex"

149 "I terms of payment of Superannuation if the Government targeted areas of spending that were waistful the need to increase the age won't be necessary/0/0"

176 "The number of people who are getting older is true but in about 15 years time, the number of people who are older, may drop. It may reverse to how it is with diabetes etc."

177 "Because we are right on the borderline, we tend to miss out in both directions, which makes it really hard."

212 "some form of asset testing is going to have to become necessary even for older people"

218 "the only other thing that i would say is that when a person hits 65 if they choose to continue to work, they shouldnt be entitled to the retirement benefit"

219 "How can anyone decide who gets health care and who does not get health care? ? You cant possibly decide whos eligible and whos not /0/0"

241 "I think that for those people who are paying for private health cover, if the Govt could provide benefits such as one off payment or tax reduction towards private health cover that people are paying for it would be beneficial. Help to offset costs"

245 "In my position I have provided for all health myself/I don't rely on the Government but not everyone can do it so have to think of the people who are not in the position I was in"

248 "Your'd rather they maintain the status quo/ I'd rather health and education should be provided for all but I understand the dilemma/ Ultimately I perceive health care as shrinking at that group becomes larger and larger"

250 "what I think is that the govt should increase prices for some of these services but it should not affect the pensioners/ they should remain on the old system/ for people who are earning, they are not affected when the prices go up but pensioners who are not working will be affected very badly /0/0"

261 "Would be better if the government could get better rates for medical care all goes to drug company/ shouldn't cost as much as it does."

264 "If you make the expenses more then people's disability amounts will increase through WINZ. So you are just changing getting charges from one area to another."

267 "I think that the government should implement the health system they have in Australia to encourage private health insurance and they should probably reduce immigration of people from nations that need a lot of health care"

277 "I'm not sure how you would do that / I think that we allowed a population increase by immigration that is a burden on our tax dollars, I think we should be more selective about who we allow in to the country, regardless of where they come from, I think that aspect needs to be looked at /0/0"

279 "some people who just come over from overseas, they start abusing and using the health system. I think there should be strict rules regarding all these"

282 "When people have been negligent in their actions I don't think everyone should have to pay for it."

286 "That's an issue for people on lower income so that question's unfair. Whichever way you go it's wrong."

302 "Neither is very palatable/I think the country is fiscally in a cross roads sound point/ Growing number of people unemployed/ How do the young people expected to give support to taxes with younger people having relatively fewer jobs."

313 "I found out recently that people who are refugees or visitors get covered. I think that tax payers should get covered, 'cause that's where the money comes from. Or if they've been taxpayers, like retired or at home parent."

316 "It would be better if the government will provide healthcare options for older people for free and it's very important to them and sometimes it's very hard to get operations for free."

331 "We cant remove services from people if they have a need for it so the only way is to ask them to pay."

342 "one in between would have been good as i agree that in a lot of cases that people do need to take more responsibility so somewhere in between would have been good"

354 "I think we will possibly have to look at more health insurance across the board. I am not totally ok with all the means testing and restrictions that are there at present."

366 "I think we pay enough taxxes that everyone should have free health care"

370 "There are needy people on both ends of the spectrum and the needy should be looked after/ the poor and disadvantaged and disabled should be cared for/those who have jobs and incomes should not have periority but the needy and disadvantaged should 0/0"

372 "I know alot of people wait a very long time for something that needs doing, and in trying to protect her hip by using her arms all the time by the time she got her hip replacement, she needed to have a reconstructed shoulder"

377 "I think that people in the higher income bracket, or in the rich circles, should be provided anything / with the pension, I dont believe that filthy rich people should get the pension, they dont need it /0/0"

388 "we've been really lucky with our health."

392 "If they were means tested I think /0/0"

401 "Tested to see if they can affort it/should be tested because there are wealthy people who get it/0/0"

404 "It should be means tested. If they can afford it they pay, if thye cant then they get it for free."

412 "Its going to be a big problem in the next years and I dont just mean the aging problem, the whole health system. And I dont think people realize it yet"

431 "i think it should be more means tested, those who can afford should pay a higher fee, it needs to still be available to those who cannot afford it."

443 "reduced access should be based on those that are able to take up health insurance and then there wouldn't be such a greater relying on the government for health"

445 "I would rather all were included rather than some were cut out."

451 "User pays system again, and if youve smoked and are obese, or have those sorts of issues that you can control, and if you have those issues and have to pay for the health benefit, then you should, because you havent looked after yourself, where

people who have looked after themselves shouldn't have to pay. But if you develop cancer for no particular reason, then that to me is more the money should be spent on that than somebody who is morbidly obese because they've chosen to be obese or smoker /0/0"

453 "People will be encouraged to save more for their retirement/they should in some form or another/by government incentive or some other/0/0"

460 "if it is going to become a problem i don't know what the answer is"

462 "I think there could be a cap on people who are high users, their expenditure. The free public transport is extreme, it should be part charges for people on super. A lot of people can't use public transport, so this is unfair to everyone else."

480 "I lived overseas.. in Oman which is tax free. I've had to pay for health insurance and company insurance. Most of my money is off shore in Hong Kong. You can bring in \$8000 a year tax free and we have a family trust. If you have user pays you are financially comfortable and the government is free to pay for other stuff."

494 "No. I'm 68.I'm on NZ Super which I'm grateful for. I don't have any other income and I just adjust my lifestyle. I think people should make the best of what they get I've had a couple of serious accidents. I think people should make the best out of life."

498 "to be fairer on everybody, I know quite a few people struggling as well as those with a community services card /0/0"

500 "people should save for their own healthcare."

510 "I think people who are least able to afford health services should be given more help than those that are able to look after themselves. There are lots of people around who have private medical funds who will take the first option that is available to them."

514 "You've got to consider the youth coming through and also consider the older people because they've paid taxes and worked all their lives, they should be treated better. With medical charges, through the roof pensioners struggle to survive."

521 "I can remember my mother saying when super started, that a lot of the people she knew took a trip overseas when they got their super-if they are able to that they are probably able to keep going. A lot of wives are getting super when they are not even going out to work. For people on a very high wage super comes down to not much at all. They should have put stuff away if they are on a reasonable size wage. They should be saving something and super should be means tested up over a certain level."

535 "I know for a fact that non NZers are getting free health care Over seas tourists are not paying for health care they have received"

544 "Well in that the cost of healthcare and ACC for example a lot of money is spent on people that are drunk or negligent and are taken care of by the taxpayer. They should be charged a fee. I think we can reduce the overheads of our parliament and our bureaucracy would help balance the budget. How much money would we save if we went to 99 MPs that's a question that no one in the media has asked or answered accurately. How many millions would we save by having 99 MPs."

546 "I think that these questions are not particularly, the answers don't reflect the questions."

547 "It's really hard, we all pay tax for a reason and part of that is healthcare so we shouldn't have to pay for it. I don't think healthcare should be played around with, we don't need people dying because they can't afford healthcare."

554 "It would be that the focus on improving primary health care needs to continue with a lot of force and also I think that the medical programme currently lacks strong incentives for NZ doctors to stay practicing in NZ. And advocating for the Drs to stay in NZ really needs to start when at medical school."

559 "You never really know what situation you'll be in so you want to be count on access to what you need when you need it."

587 "I think the ones who they charge they should be means tested so the ones who can afford to pay should be the ones who are charged. The ones who are needy or poor or whose income is quite low should have it."

610 "My concern is that doing a Colmar Brunton survey on my plans for retirement doesn't match the answers that other people will have across the country"

617 "I know people that have every ailment under the sun, which they don't have they get lots of pills for different things & they don't really need them, they get them on the cheap"

640 "I think that the NZ super is very affordable in the future/ recently we had tax cuts which was unnecessary/ low tax economy is always going to be struggling"

644 "The government shouldn't be cutting out providing health services."

692 "My main comments would be teaching self responsibility and responsibility to people about their lives/ because you should be responsible for your life/ and that it is not pushed/ people need to take responsibility for their own health/ if people do not take responsibility and get sick it is not gov't's fault./0/0/"

693 "people have got to look after themselves and it's not the government's job to provide for them."

696 "I think if the government could provide more healthcare services for the people rather than construction roads and bridges."

704 "I think on that the challenge is the age of super. People are staying older, it costs more money to keep people going than it did when they died at about 80. 65 used to be comparatively quite old now it's quite young to be retiring especially when you are fit and able to work. Everywhere else in the world is increasing the age of eligibility."

705 "I think that there is too much abuse as people just go to the Dr's and that is ridiculous and they are using the government money"

722 "I would rather they raise the tax by 1% and that 1% increase of revenue go to the health sector"

733 "The whole problem is people ripping off the system and the benefits that are offered, some of them are unbelievable."

740 "In all the calculations they assume people over 65 will stop working, most people will still be working, therefore still contributing."

774 "Medical insurance at my age is almost beyond reach for the average person."

789 "I've got private health insurance anyway. I think the government subsidise the people who have got private health insurance."

794 "I think to reduce it would be unfair. I'm in the Southern Cross but there are a lot of people who cannot afford that."

807 "Anyone who receives Super should be means tested, proportioned, not everyone the same /0/0"

826 "I think that health services need to be consistently available for more people to access, and if the cost was spread more fairly across the population to allow more people access, then I would support that /0/0"

838 "I think we're lucky to live in this country. I lived in the states and my daughter had to pay \$65 just to go to see a Dr cos we couldn't pay medical insurance. And that was 20 years ago. You had to have paid into social security through your wages to get any of it anyway."

839 "I wouldn't like to see increasing costs for children."

844 "The government should get their priorities right when it comes to healthcare and not on frivolities."

875 "As I have health and medical problems I am in the middle of both of those arguments/0/0"

877 "The older people should get subsidies but younger people shouldn't get certain benefits. Or means test the younger people."

884 "Some people can afford it like 5 or 10 times more than 95% of the population yet they are treated the same, they should be the ones who pay. Like means tested."

906 "It is a loaded question the health budget is always going to go up whether technology keeps up is another question, cost is another factor because better technology is going to give you a trade off for the cost going up. Lifestyle choices eg smoking have to be a factor as well./0/0"

963 "If people who are on a higher income a combined income of 100 thous plus they should be charged more for their health care because they can afford it.0/0/"

966 "I think if the government is short of money then those who can afford to pay should pay"

990 "I don't neccasrry believe that an adging population results in more cost. The cost comes in the last two years of people's lifes. I do not beleive in the premise that an aging population is more costly."

993 "Seem as Im coming up to 65 for myself personaly I hope it doesnt get put ahead all the time because Ill never get."

Annex 3: Results - Long Term Fiscal Statement 2013 Survey

Q1. Thinking about the services that the government currently provides to people, which of the following statements best reflects your views?

Q1	TOTAL	AGE						HOUSEHOLD INCOME						GENDER		NUMBER OF 15 + YEAR OLDS IN HOUSEHOLD			CHILDREN UNDER 15 YEARS IN HOUSEHOLD		
	Total	15-29	30-44	45-54	55-64	65 plus	Refused	Up to \$30,000	\$30,001 to \$50,000	\$50,001 to \$80,000	\$80,001 to \$120,000	\$120,001 plus	Don't know	Refused	Male	Female	1	2	3 or more	Yes, children under 15 years	No children under 15 years
Unweighted base	1,000	120	247	222	182	228	1	200	163	197	193	147	73	27	458	542	233	536	230	363	636
The current balance between services that are provided for free and services that are means-tested is about right	33%	26%	30%	37%	38%	43%	0%	27%	34%	34%	37%	42%	16%	43%	38%	29%	37%	37%	28%	30%	36%
Some more services, for example healthcare, education, or NZ Super, should be means-tested so that resources target the most needy	39%	42%	40%	40%	33%	33%	0%	36%	40%	37%	39%	42%	38%	43%	38%	40%	36%	38%	41%	38%	40%
The state should provide more services to everyone for free	23%	28%	27%	18%	22%	13%	0%	29%	21%	23%	22%	14%	38%	9%	20%	25%	16%	20%	28%	28%	19%
Don't know which option to go for	2%	2%	1%	2%	2%	4%	100%	4%	2%	2%	0%	2%	4%	5%	3%	2%	4%	2%	2%	2%	2%
Respondent has an answer but it is not on the response list	3%	0%	2%	3%	4%	7%	0%	4%	3%	4%	2%	0%	5%	0%	2%	4%	6%	3%	2%	2%	3%
Refused (refuse to answer the question)	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Text in red: Statistically significant at the 95% confidence compared to the average (Total column)

Q2. Still thinking about the services that the government provides, which of the following statements best reflects your views?

Q2	TOTAL	AGE						HOUSEHOLD INCOME							GENDER		NUMBER OF 15 + YEAR OLDS IN HOUSEHOLD			CHILDREN UNDER 15 YEARS IN HOUSEHOLD	
	Total	15-29	30-44	45-54	55-64	65 plus	Refused	Up to \$30,000	\$30,001 to \$50,000	\$50,001 to \$80,000	\$80,001 to \$120,000	\$120,001 plus	Don't know	Refused	Male	Female	1	2	3 or more	Yes, children under 15 years	No children under 15 years
Unweighted base	1,000	120	247	222	182	228	1	200	163	197	193	147	73	27	458	542	233	536	230	363	636
The current allocation of government services between young and old is about right	43%	39%	45%	43%	42%	45%	100%	34%	44%	40%	48%	51%	31%	51%	48%	37%	36%	47%	39%	42%	43%
The government should increase the services they provide to young people	21%	32%	17%	18%	20%	16%	0%	22%	20%	23%	21%	19%	26%	16%	18%	24%	24%	19%	23%	21%	21%
The government should increase the services they provide to older people	28%	25%	27%	32%	31%	27%	0%	34%	30%	28%	25%	25%	27%	24%	28%	28%	29%	25%	31%	29%	27%
Don't know which option to go for	4%	3%	6%	3%	4%	6%	0%	6%	3%	3%	3%	3%	12%	0%	3%	5%	6%	5%	4%	4%	5%
Respondent has an answer but it is not on the response list	4%	1%	6%	3%	2%	6%	0%	4%	3%	5%	3%	2%	3%	9%	1%	6%	6%	3%	3%	4%	3%
Refused (refuse to answer the question)	0%	1%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Text in red: Statistically significant at the 95% confidence compared to the average (Total column)

Q3. Do you expect to keep working for income past 65?

Q3	TOTAL	AGE				HOUSEHOLD INCOME							GENDER		NUMBER OF 15 + YEAR OLDS IN HOUSEHOLD			CHILDREN UNDER 15 YEARS IN HOUSEHOLD	
	Total	15-29	30-44	45-54	55-64	Up to \$30,000	\$30,001 to \$50,000	\$50,001 to \$80,000	\$80,001 to \$120,000	\$120,001 plus	Don't know	Refused	Male	Female	1	2	3 or more	Yes, children under 15 years	No children under 15 years
Unweighted base	775	120	247	222	182	102	114	176	182	141	41	19	346	429	133	429	213	353	422
Yes – full time	% 19%	17%	19%	19%	22%	18%	20%	20%	20%	19%	15%	5%	24%	14%	25%	17%	20%	17%	21%
Yes – part time	% 40%	41%	39%	38%	41%	38%	32%	39%	47%	44%	24%	39%	38%	41%	34%	40%	40%	35%	44%
No	% 37%	38%	38%	37%	35%	39%	41%	39%	28%	33%	58%	53%	36%	39%	35%	40%	35%	44%	31%
Don't know which option to go for	% 4%	4%	4%	5%	2%	5%	7%	1%	5%	3%	3%	4%	2%	6%	7%	3%	5%	4%	4%
Refused (refuse to answer the question)	% 0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Text in red: Statistically significant at the 95% confidence compared to the average (Total column)

Q4. Does working past 65 bother you?

Q4	TOTAL	AGE				HOUSEHOLD INCOME							GENDER		NUMBER OF 15 + YEAR OLDS IN HOUSEHOLD			CHILDREN UNDER 15 YEARS IN HOUSEHOLD	
	Total	15-29	30-44	45-54	55-64	Up to \$30,000	\$30,001 to \$50,000	\$50,001 to \$80,000	\$80,001 to \$120,000	\$120,001 plus	Don't know	Refused	Male	Female	1	2	3 or more	Yes, children under 15 years	No children under 15 years
Unweighted base	490	76	151	141	120	60	69	111	131	88	22	9	228	262	87	261	142	206	284
Yes	% 15%	18%	10%	16%	20%	28%	20%	12%	11%	18%	4%	28%	16%	15%	17%	15%	15%	14%	17%
No	% 81%	77%	84%	83%	79%	68%	66%	86%	87%	81%	89%	72%	81%	81%	80%	81%	80%	80%	81%
Don't know which option to go for	% 4%	5%	7%	1%	1%	4%	14%	3%	2%	1%	7%	0%	3%	4%	4%	4%	4%	6%	2%
Refused (refuse to answer the question)	% 0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Text in red: Statistically significant at the 95% confidence compared to the average (Total column)

Q5. If the government had to do one of the following because it couldn't afford NZ Super, which option would you prefer?

Q5	TOTAL	AGE						HOUSEHOLD INCOME						GENDER		NUMBER OF 15 + YEAR OLDS IN HOUSEHOLD			CHILDREN UNDER 15 YEARS IN HOUSEHOLD		
	Total	15-29	30-44	45-54	55-64	65 plus	Refused	Up to \$30,000	\$30,001 to \$50,000	\$50,001 to \$80,000	\$80,001 to \$120,000	\$120,001 plus	Don't know	Refused	Male	Female	1	2	3 or more	Yes, children under 15 years	No children under 15 years
Unweighted base	1,000	120	247	222	182	228	1	200	163	197	193	147	73	27	458	542	233	536	230	363	636
Reduce the value of NZ Super payments so that they are closer to the value of unemployment benefit payments?	14%	24%	20%	7%	7%	4%	0%	17%	9%	19%	13%	11%	22%	6%	11%	17%	10%	13%	17%	20%	10%
Raise the age of eligibility?	36%	34%	33%	34%	38%	48%	0%	38%	38%	33%	35%	42%	31%	20%	40%	33%	35%	37%	35%	29%	41%
Make people pay more of their own costs in retirement with compulsory saving and means-testing NZ Super payments?	37%	33%	36%	45%	39%	31%	0%	29%	37%	38%	41%	40%	30%	39%	36%	37%	35%	37%	37%	40%	34%
Don't know which option to go for	4%	4%	3%	4%	5%	3%	0%	7%	3%	2%	3%	2%	10%	6%	3%	5%	6%	4%	3%	4%	4%
Respondent has an answer but it is not on the response list	8%	4%	7%	8%	9%	13%	100%	9%	11%	8%	8%	4%	5%	24%	9%	7%	12%	8%	6%	7%	9%
Refused (refuse to answer the question)	1%	1%	0%	1%	2%	1%	0%	1%	2%	0%	0%	2%	2%	5%	1%	1%	1%	1%	1%	1%	1%

Text in red: Statistically significant at the 95% confidence compared to the average (Total column)

Q7. If the government decided to make any or all of the changes to NZ Super we just discussed, do you think it's likely you would keep working for longer and retire at an older age?

Q7	TOTAL	AGE				HOUSEHOLD INCOME							GENDER		NUMBER OF 15 + YEAR OLDS IN HOUSEHOLD			CHILDREN UNDER 15 YEARS IN HOUSEHOLD	
	Total	15-29	30-44	45-54	55-64	Up to \$30,000	\$30,001 to \$50,000	\$50,001 to \$80,000	\$80,001 to \$120,000	\$120,001 plus	Don't know	Refused	Male	Female	1	2	3 or more	Yes, children under 15 years	No children under 15 years
Unweighted base	775	120	247	222	182	102	114	176	182	141	41	19	346	429	133	429	213	353	422
Yes	67%	76%	64%	67%	55%	75%	60%	69%	67%	62%	75%	57%	66%	68%	69%	60%	74%	69%	65%
No	28%	20%	31%	28%	40%	20%	31%	27%	26%	36%	24%	38%	30%	27%	22%	33%	24%	26%	30%
Don't know which option to go for	5%	5%	4%	5%	5%	5%	8%	4%	7%	1%	1%	5%	4%	5%	10%	6%	2%	5%	4%
Refused (refuse to answer the question)	0%	0%	1%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Text in red: Statistically significant at the 95% confidence compared to the average (Total column)

Q8. And do you think it's likely you would save more money for your retirement?

Q8	TOTAL	AGE				HOUSEHOLD INCOME							GENDER		NUMBER OF 15 + YEAR OLDS IN HOUSEHOLD			CHILDREN UNDER 15 YEARS IN HOUSEHOLD	
	Total	15-29	30-44	45-54	55-64	Up to \$30,000	\$30,001 to \$50,000	\$50,001 to \$80,000	\$80,001 to \$120,000	\$120,001 plus	Don't know	Refused	Male	Female	1	2	3 or more	Yes, children under 15 years	No children under 15 years
Unweighted base	775	120	247	222	182	102	114	176	182	141	41	19	346	429	133	429	213	353	422
Yes	72%	85%	75%	62%	56%	78%	72%	65%	74%	69%	79%	59%	73%	70%	50%	68%	78%	77%	66%
No	22%	9%	19%	32%	39%	12%	25%	29%	20%	29%	11%	20%	23%	22%	38%	27%	15%	17%	28%
Don't know which option to go for	6%	6%	6%	6%	6%	10%	3%	6%	6%	2%	10%	21%	5%	8%	12%	5%	7%	7%	6%
Refused (refuse to answer the question)	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Text in red: Statistically significant at the 95% confidence compared to the average (Total column)

Q9. If you had the additional options of either getting NZ Super younger than age 65 but with lower payments, or getting NZ Super when you're older than 65 but with bigger payments, what do you think you would do:

Q9	TOTAL	AGE				HOUSEHOLD INCOME							GENDER		NUMBER OF 15 + YEAR OLDS IN HOUSEHOLD			CHILDREN UNDER 15 YEARS IN HOUSEHOLD	
	Total	15-29	30-44	45-54	55-64	Up to \$30,000	\$30,001 to \$50,000	\$50,001 to \$80,000	\$80,001 to \$120,000	\$120,001 plus	Don't know	Refused	Male	Female	1	2	3 or more	Yes, children under 15 years	No children under 15 years
Unweighted base	775	120	247	222	182	102	114	176	182	141	41	19	346	429	133	429	213	353	422
Take NZ Super earlier but with lower payments	12%	17%	10%	8%	12%	21%	15%	6%	11%	10%	14%	21%	14%	10%	13%	12%	11%	10%	13%
Take NZ Super later but with higher payments	49%	50%	54%	46%	44%	35%	40%	47%	52%	60%	59%	31%	49%	49%	43%	50%	49%	49%	49%
Still take NZ Super at 65 at the basic rate	36%	32%	34%	39%	42%	39%	44%	44%	32%	29%	26%	33%	35%	37%	39%	35%	36%	36%	35%
Don't know which option to go for	3%	2%	3%	6%	2%	5%	1%	4%	4%	1%	1%	16%	3%	3%	5%	3%	3%	4%	3%
Refused (refuse to answer the question)	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Text in red: Statistically significant at the 95% confidence compared to the average (Total column)

Q10. Which option would you prefer out of?

Q10	TOTAL	AGE						HOUSEHOLD INCOME							GENDER		NUMBER OF 15 + YEAR OLDS IN HOUSEHOLD			CHILDREN UNDER 15 YEARS IN HOUSEHOLD	
	Total	15-29	30-44	45-54	55-64	65 plus	Refused	Up to \$30,000	\$30,001 to \$50,000	\$50,001 to \$80,000	\$80,001 to \$120,000	\$120,001 plus	Don't know	Refused	Male	Female	1	2	3 or more	Yes, children under 15 years	No children under 15 years
Unweighted base	1,000	120	247	222	182	228	1	200	163	197	193	147	73	27	458	542	233	536	230	363	636
Increasing charges that some people pay for some of the health services the government provides	51%	55%	46%	56%	55%	44%	0%	49%	46%	47%	57%	65%	32%	47%	51%	51%	44%	51%	53%	47%	54%
Reducing the number of people who get access to some health services that the government provides	32%	40%	36%	23%	28%	31%	0%	33%	34%	34%	27%	26%	52%	31%	35%	30%	30%	34%	32%	35%	30%
Don't know which option to go for	8%	3%	8%	14%	6%	8%	0%	6%	10%	7%	10%	4%	10%	3%	5%	10%	12%	6%	9%	9%	6%
Respondent has an answer but it is not on the response list	7%	1%	8%	7%	9%	16%	100%	11%	7%	10%	6%	4%	4%	17%	7%	7%	10%	8%	6%	7%	8%
Refused (refuse to answer the question)	1%	1%	2%	1%	2%	2%	0%	2%	2%	2%	1%	1%	1%	2%	2%	1%	4%	2%	0%	1%	2%

Text in red: Statistically significant at the 95% confidence compared to the average (Total column)

Q12. If the government decided to help pay for growing health costs by charging for some health services, for example, overnight hospital stays, which are currently free, which option would you prefer:

Q12	TOTAL	AGE						HOUSEHOLD INCOME							GENDER		NUMBER OF 15 + YEAR OLDS IN HOUSEHOLD			CHILDREN UNDER 15 YEARS IN HOUSEHOLD	
	Total	15-29	30-44	45-54	55-64	65 plus	Refused	Up to \$30,000	\$30,001 to \$50,000	\$50,001 to \$80,000	\$80,001 to \$120,000	\$120,001 plus	Don't know	Refused	Male	Female	1	2	3 or more	Yes, children under 15 years	No children under 15 years
Unweighted base	1,000	120	247	222	182	228	1	200	163	197	193	147	73	27	458	542	233	536	230	363	636
Charge a flat rate for the services to all people on all incomes	19%	19%	24%	15%	19%	15%	0%	17%	12%	22%	19%	25%	13%	38%	23%	16%	16%	20%	19%	20%	18%
Charge most people for the services, but continue to provide them for free to low-income people	30%	36%	30%	25%	25%	31%	0%	29%	26%	22%	29%	41%	43%	9%	34%	26%	26%	28%	34%	29%	31%
Charge only those people on high incomes, with low and middle income people continuing to receive them for free	45%	42%	40%	49%	51%	44%	100%	47%	56%	47%	48%	29%	39%	50%	38%	51%	50%	46%	42%	44%	45%
Don't know which option to go for	2%	1%	0%	3%	1%	2%	0%	2%	0%	1%	2%	1%	4%	0%	1%	2%	1%	2%	2%	2%	2%
Respondent has an answer but it is not on the response list	4%	1%	5%	6%	4%	7%	0%	5%	6%	8%	2%	3%	1%	3%	5%	4%	8%	4%	4%	5%	4%
Refused (refuse to answer the question)	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	1%	0%	0%	0%

Text in red: Statistically significant at the 95% confidence compared to the average (Total column)

Q13. Would you be willing to pay more tax so that the government could provide a bigger range of healthcare services?

Q4	TOTAL	AGE						HOUSEHOLD INCOME							GENDER		NUMBER OF 15 + YEAR OLDS IN HOUSEHOLD			CHILDREN UNDER 15 YEARS IN HOUSEHOLD	
	Total	15-29	30-44	45-54	55-64	65 plus	Refused	Up to \$30,000	\$30,001 to \$50,000	\$50,001 to \$80,000	\$80,001 to \$120,000	\$120,001 plus	Don't know	Refused	Male	Female	1	2	3 or more	Yes, children under 15 years	No children under 15 years
Unweighted base	1,000	120	247	222	182	228	1	200	163	197	193	147	73	27	458	542	233	536	230	363	636
Yes	41%	47%	39%	41%	34%	40%	0%	41%	38%	37%	41%	36%	62%	46%	40%	42%	45%	39%	43%	43%	40%
No	53%	50%	57%	53%	61%	48%	100%	51%	55%	59%	55%	59%	31%	51%	55%	52%	46%	56%	52%	54%	53%
Don't know which option to go for	5%	3%	4%	6%	6%	11%	0%	8%	6%	4%	5%	5%	7%	3%	5%	6%	9%	5%	5%	3%	7%
Refused (refuse to answer the question)	0%	0%	0%	0%	0%	1%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Text in red: Statistically significant at the 95% confidence compared to the average (Total column)

Q14. Money borrowed by the government must be paid back in the future. How important is it to you that we keep debt relatively low so that future taxpayers don't struggle to repay it?

Q12	TOTAL	AGE						HOUSEHOLD INCOME							GENDER		NUMBER OF 15 + YEAR OLDS IN HOUSEHOLD			CHILDREN UNDER 15 YEARS IN HOUSEHOLD	
	Total	15-29	30-44	45-54	55-64	65 plus	Refused	Up to \$30,000	\$30,001 to \$50,000	\$50,001 to \$80,000	\$80,001 to \$120,000	\$120,001 plus	Don't know	Refused	Male	Female	1	2	3 or more	Yes, children under 15 years	No children under 15 years
Unweighted base	1,000	120	247	222	182	228	1	200	163	197	193	147	73	27	458	542	233	536	230	363	636
Very important: should be a determining factor in most decisions	43%	45%	43%	39%	46%	41%	0%	47%	43%	45%	39%	45%	33%	51%	44%	41%	38%	42%	45%	41%	44%
Quite important: should be taken into account, but other factors are important too	51%	48%	54%	56%	45%	50%	0%	45%	53%	52%	56%	49%	52%	42%	48%	54%	51%	53%	48%	54%	49%
Not that important	5%	7%	2%	4%	7%	3%	0%	5%	3%	3%	4%	5%	11%	2%	6%	3%	4%	4%	6%	5%	5%
Don't know which option to go for	1%	0%	0%	1%	1%	3%	0%	2%	0%	0%	0%	1%	2%	0%	0%	1%	3%	0%	0%	0%	1%
Respondent has an answer but it is not on the response list	1%	0%	1%	0%	1%	3%	100%	2%	1%	1%	0%	0%	1%	5%	1%	1%	3%	1%	0%	1%	1%
Refused (refuse to answer the question)	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Text in red: Statistically significant at the 95% confidence compared to the average (Total column)

Q15. If the government had to increase taxes, how would you prefer this increase to be achieved? You may choose more than one option.

Q5	TOTAL	AGE						HOUSEHOLD INCOME							GENDER		NUMBER OF 15 + YEAR OLDS IN HOUSEHOLD			CHILDREN UNDER 15 YEARS IN HOUSEHOLD	
	Total	15-29	30-44	45-54	55-64	65 plus	Refused	Up to \$30,000	\$30,001 to \$50,000	\$50,001 to \$80,000	\$80,001 to \$120,000	\$120,001 plus	Don't know	Refused	Male	Female	1	2	3 or more	Yes, children under 15 years	No children under 15 years
Unweighted base	1,000	120	247	222	182	228	1	200	163	197	193	147	73	27	458	542	233	536	230	363	636
GST rise	23%	31%	19%	20%	24%	16%	0%	24%	16%	13%	21%	31%	39%	16%	25%	21%	14%	22%	25%	23%	23%
Capital gains tax introduced	37%	30%	39%	40%	35%	40%	0%	40%	36%	40%	39%	36%	23%	26%	39%	34%	42%	38%	34%	32%	40%
Personal income tax rise	25%	24%	26%	20%	33%	24%	100%	23%	18%	29%	22%	28%	31%	24%	27%	23%	23%	26%	24%	25%	25%
Corporate tax rise	55%	58%	57%	59%	48%	49%	0%	57%	56%	60%	59%	50%	44%	46%	53%	57%	53%	55%	55%	52%	58%
Don't know which option to go for	3%	4%	3%	3%	4%	4%	0%	1%	3%	2%	2%	4%	11%	2%	2%	5%	6%	3%	3%	3%	3%
Respondent has an answer but it is not on the response list	4%	0%	3%	7%	4%	6%	0%	2%	3%	7%	5%	2%	1%	10%	5%	3%	4%	4%	4%	4%	4%
Refused (refuse to answer the question)	0%	0%	0%	1%	0%	1%	0%	1%	2%	0%	0%	0%	0%	0%	1%	0%	1%	0%	0%	0%	1%

Text in red: Statistically significant at the 95% confidence compared to the average (Total column)

Q16. If you had to choose one or the other, would you prefer that the government...

Q8	TOTAL	AGE						HOUSEHOLD INCOME						GENDER		NUMBER OF 15 + YEAR OLDS IN HOUSEHOLD			CHILDREN UNDER 15 YEARS IN HOUSEHOLD		
	Total	15-29	30-44	45-54	55-64	65 plus	Refused	Up to \$30,000	\$30,001 to \$50,000	\$50,001 to \$80,000	\$80,001 to \$120,000	\$120,001 plus	Don't know	Refused	Male	Female	1	2	3 or more	Yes, children under 15 years	No children under 15 years
Unweighted base	976	119	239	217	176	224	1	196	158	192	185	145	73	27	449	527	225	524	226	355	620
reduces the level of services it provides, or	% 40%	% 54%	% 46%	% 30%	% 33%	% 26%	% 0%	% 37%	% 36%	% 47%	% 36%	% 44%	% 40%	% 52%	% 42%	% 39%	% 33%	% 41%	% 41%	% 46%	% 36%
increases the amount of tax that you pay	% 49%	% 43%	% 46%	% 57%	% 54%	% 53%	% 100%	% 50%	% 54%	% 43%	% 55%	% 51%	% 44%	% 32%	% 50%	% 49%	% 53%	% 48%	% 50%	% 45%	% 53%
Don't know which option to go for	% 6%	% 1%	% 3%	% 8%	% 8%	% 14%	% 0%	% 7%	% 6%	% 5%	% 5%	% 3%	% 7%	% 16%	% 4%	% 7%	% 7%	% 6%	% 5%	% 4%	% 7%
Respondent has an answer but it is not on the response list	% 3%	% 1%	% 3%	% 3%	% 5%	% 7%	% 0%	% 5%	% 4%	% 3%	% 3%	% 0%	% 7%	% 0%	% 3%	% 3%	% 5%	% 4%	% 2%	% 3%	% 3%
Refused (refuse to answer the question)	% 1%	% 0%	% 2%	% 2%	% 1%	% 1%	% 0%	% 1%	% 1%	% 3%	% 1%	% 2%	% 2%	% 0%	% 1%	% 2%	% 1%	% 1%	% 2%	% 2%	% 1%

Text in red: Statistically significant at the 95% confidence compared to the average (Total column)

Q17. Would you rather that the reduction was...

Q8	TOTAL	AGE					HOUSEHOLD INCOME							GENDER		NUMBER OF 15 + YEAR OLDS IN HOUSEHOLD			CHILDREN UNDER 15 YEARS IN HOUSEHOLD	
	Total	15-29	30-44	45-54	55-64	65 plus	Up to \$30,000	\$30,001 to \$50,000	\$50,001 to \$80,000	\$80,001 to \$120,000	\$120,001 plus	Don't know	Refused	Male	Female	1	2	3 or more	Yes, children under 15 years	No children under 15 years
Unweighted base	368	67	117	71	54	59	66	54	75	70	64	25	14	174	194	72	210	86	168	200
From the health area	27%	23%	30%	32%	26%	27%	31%	29%	25%	27%	37%	9%	10%	31%	23%	38%	30%	21%	30%	25%
From the NZ Super area	57%	70%	55%	51%	44%	39%	47%	52%	63%	58%	54%	77%	33%	52%	62%	37%	52%	67%	58%	57%
Don't know which option to go for	7%	5%	7%	8%	14%	11%	12%	10%	4%	7%	3%	11%	18%	6%	9%	10%	8%	6%	8%	7%
Respondent has an answer but it is not on the response list	6%	2%	6%	4%	13%	17%	7%	7%	5%	5%	5%	3%	40%	8%	5%	9%	8%	4%	4%	8%
Refused (refuse to answer the question)	2%	0%	1%	6%	2%	5%	3%	1%	3%	3%	1%	0%	0%	2%	2%	6%	2%	2%	1%	3%

Text in red: Statistically significant at the 95% confidence compared to the average (Total column)