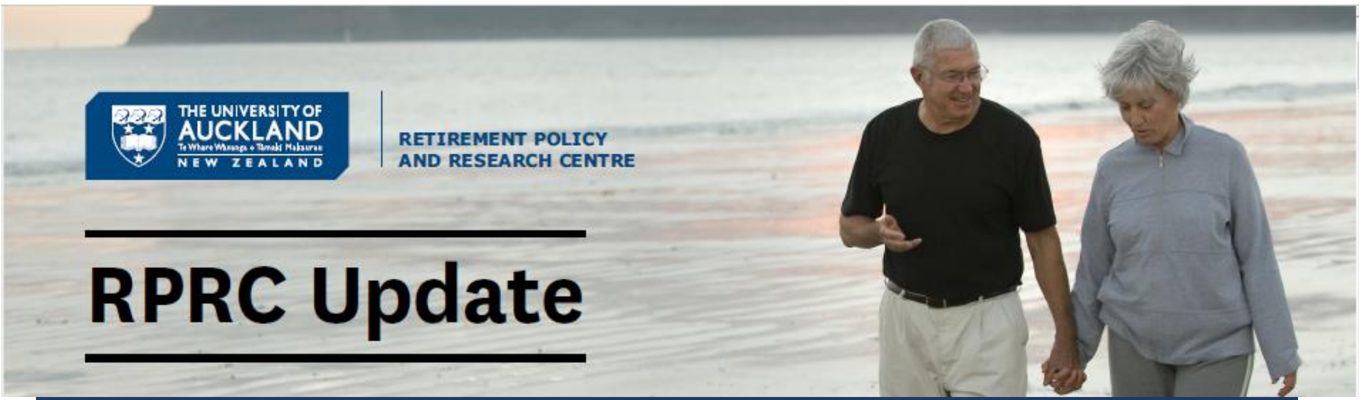
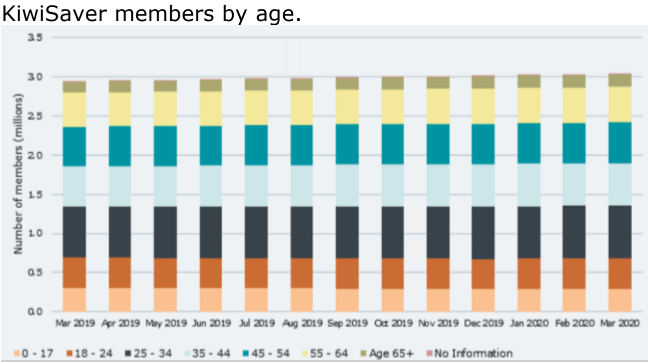


June 2020 | Volume 13, Issue 2 Quarterly RPRC Update.

In celebration of KiwiSaver

The IRD's April 2020 KiwiSaver report shows that that nearly 3 million New Zealanders have a KiwiSaver account. Of Kiwis aged 18-65, around 80% have a KiwiSaver account. Widespread ownership of KiwiSaver is helping to promote financial competency and is well on the way to replace the past system of old fashioned occupational superannuation schemes that were the privilege of a few long-serving employees.

The graph below shows the number of active/provisional KiwiSaver members by age.



Between March 2019 and March 2020, the number of members under 18 decreased by 17,700 as could be expected since the Kickstart was removed. For the working age population 18-64 the annual increase in membership was 4.3%.

The numbers 65+ increased by 18,300 reflecting more 65+ staying in the workforce and retaining their membership in KiwiSaver. Employers are not obliged to pay them the 3% matching employer contribution, although many do. They are also not entitled to member contribution subsidy of up to $521, yet see advantages in using the fund as a practical way to hold or further accumulate retirement savings.

Internationally KiwiSaver is highly regarded and has some very desirable features including successful branding:

- Broad coverage of working age population
- Modest subsidies that are well designed
- Individual accounts and full portability
- The IRD is a central clearing house for contributions
- Oversight by FMA
- Evolution to low fees environment
- Effective tool for financial education

Savings suspensions have increased during the COVID crisis that will be hopefully short-term.

The Financial Markets Authority's (FMA) 2019 report on KiwiSaver begins:

With $57 billion in funds under management, 2.9 million members, and 31 provider schemes, KiwiSaver is playing a central role in funding New Zealanders' retirements and helping KiwiSaver members into their first homes. …

Although 1.2 million members made no contribution during the period, standard member contributions hit $3.6 billion, up 7% from the year before. Employer contributions were up by 7% to $2.1 billion, and lump sum contributions were up 16%. Crown contributions were $777.8 million.

KiwiSaver providers reported 199,307 transfers during the year, a 5% increase that includes people moving from a default fund to another fund in their scheme. Of the total, 166,022 members transferred between different KiwiSaver schemes…

Just over $1 billion was withdrawn by people aged over 65 and able to access their KiwiSaver accounts, up 43% on the $731.2 million taken out the previous year. … 39,617 members withdrew $953 million to purchase their first home. Withdrawals for financial hardship totalled $107.9 million in 2019, up 7% from 2018. … $108 million was withdrawn due to serious illness or death.

Of course, there are still many issues but KiwiSaver will evolve further over time. These issues include choice of default providers who are seen as favoured, fees are still too high, member education needs improvement, and most seriously the lack of a suitable decumulation income product. The RPRC has done some tentative thinking around a generic KiwiSpend annuity but this needs to be progressed.

Contents

Despite this record, some vocal critics believe KiwiSaver is a failed experiment because, for example, "*new saving is only one third of accumulated funds*", and "*taxpayers are wasting almost $1 billion annually in subsidies*". The RPRC thinks the actual amount of $770m (FMA 2019 report on KiwiSaver) is a small well-focused sweetener that is vital to acceptance of the need to lock funds in until age 65. Many KiwiSavers are pleased to see the funds accumulating in their retirement accounts as money they otherwise would not have.

Daily Blog Let's please save KiwiSaver from the axe

By Susan St John & M.Claire Dale. The 2 July article is here.

In a report that suggests New Zealand's rainy day fund could help solve economic pain of Covid-19, the NZ Initiative has come out swinging the axe for KiwiSaver. For example:

"How many folk know that the Government still spends about $1 billion a year on KiwiSaver subsidies even though rigorous evaluations of the scheme's performance found it to be a complete flop?"

Without providing any reference for those "*rigorous evaluations of the scheme's performance",* he continues: *"At the very least, KiwiSaver subsidies are a luxury we can't afford right now and they should cease."*

The report's author has been of part of a group whose analysis of the available data between 2006-2010 forms the basis of at least 6 Treasury papers and articles…. Using the same limited and out-of-date data sources, two other commentators have also weighed in. In Rob Stock's March article, "Call to suspend 800 million KiwiSaver subsidies during COVID crisis", they claim:

"KiwiSaver was always "a solution for a problem which did not exist… Subsidising KiwiSaver was a silly idea at the best of times. It becomes even sillier at the worst of times….What we should be doing is allowing people with KiwiSaver to take out $2,000 a month providing they give us a certificate that they have reduced income, or have been laid off because of coronavirus." …

The long-term consequence on the distribution of income for future retirees is ignored. Particularly worrying is the situation of those in their late 50s and early 60s who have lost jobs and are the least likely to be re-employed or to be able to repair their balance sheets. …

The more substantive issue is the animosity to the use of 'taxpayer' money to subsidise saving and the implicit idea that KiwiSaver was a mistaken policy that has been proven 'not to work'. The Treasury-based body of work is entirely founded on the idea that KiwiSaver should be judged on whether it has increased saving. This is too big an issue to cover here but suffice to say it overlooks for example that the form of saving is important too.

In terms of their own criterion for success, the Treasury-based studies show that about one third of KiwiSaver funds can be attributed to new saving. Disparagingly however, they frame it "*that **only** about one third of KiwiSaver funds can be attributed to new saving*." Leaving aside criticisms of the methodology, this finding scarcely supports the conclusion that KiwiSaver has been "a complete flop". Today, one third of the over $57 billion that has been accumulated in KiwiSaver accounts represents a significant gain in individuals' retirement savings.

The authors could have more usefully said:

"It is amazing that as much as one third of KiwiSaver funds appears to be new saving. There were always going to be offsets especially as many old-fashioned employer-based schemes were either closed, redesigned or switched into KiwiSaver. KiwiSaver means that we have a much more inclusive policy that utilises the advantages of work-based saving while not excluding those not in paid work. Of course, in the early years of KiwiSaver, many people not in paid work joined with the kickstart and may not have made many personal contributions yet. That doesn't mean in the next 40 years it 'hasn't worked'. We must be very modest about these studies: KiwiSaver only started mid-way through 2007, and any data based on only the very early years can't realistically be used to judge a long-term savings scheme with a 40-year horizon."

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Retirement Policy and Research Centre

PensionCommentary 2020-04: Accessible Streets? Yeah, right.

M.Claire Dale, Research Fellow RPRC. Published 28 April. PensionCommentary 2020-04 is available here.

On 9 May 2020, the Ministry of Transport released the Accessible Streets Regulatory Package for consultation. The purpose of the Regulatory Package is stated as:

> *To increase the safety and accessibility of our footpaths and streets and encourage active modes of transport.*

'Active modes of transport' on footpaths includes walking and running, e-skateboards, e-scooters and e-bikes.

In stark contrast, proposed e-scooter regulations in France, (October 2019), promoted both user and pedestrian safety:

- Riding on pavements is prohibited unless at walking speed.
- Only one rider is allowed per device.
- No mobile phone use is allowed.
- Users must use cycle paths where available.
- E-scooter riders are not allowed to wear headphones.
- The e-scooters' top speed is capped at 25km/h.
- Users riding on permitted faster roads must wear a helmet and high-visibility clothing.

Any infringement of the regulations carries a fine of NZD $232, and up to NZD $2,581 for going over the speed limit.

The decision to restrict e-scooters to footpaths destroyed the enjoyment of walking in the city and suburbs. In Auckland, the pavements became a battleground between e-scooter riders and pedestrians, and pedestrians lost.

RPRC's submission on the *Accessible Streets Regulatory Package* is available here.

PensionCommentary 2020-05: Welfare policies for a post-lockdown world

Susan St John, Director RPRC. Published 29 April. First published in Newsroom 23 April. PensionCommentary 2020-05 is available here.

Most policy analysts would agree that while national emergencies such as Covid-19 justify an immediate response, the policies chosen to cushion the impact should be adequately scrutinised and well-designed. Broadly speaking, policies should be effective in alleviating poverty and sharing the pain, reflect agreed principles, and have minimal unnecessary fiscal consequences.

For workers, the immediate COVID-19 response was to keep employees linked to their employer with an employer-based wage subsidy for 12 weeks. This was understandable as a measure to have an immediate effect. Now it needs to be integrated into a modernised welfare system to meet the new realities of permanent job losses and redeployment.

The other three Covid-19 welfare measures to support those on low incomes all need rethinking. The first two: a modest $25 increase in weekly core benefits, a minor, poorly designed partial extension of the In Work Tax Credit need urgent scrutiny, but the third plank, the enhanced Winter Energy Payment, is the least well-targeted.

Fiscal waste is abhorrent given the huge challenge to the government's budget in the post-lockdown world. We might expect that under an opt-in arrangement only around 25% of superannuitants would receive the WEP, saving roughly $450 million in this financial year.

PensionCommentary 2020-06: Universal basic income: be careful what you wish for

Susan St John. Published 30 April. First published in Newsroom 15 April. PensionCommentary 2020-06 is available here.

A Universal Basic Income (UBI) sounds simple and appealing, but any broad UBI New Zealand implements would likely be far too low, helping all the wrong people and leaving those in desperate need even worse off. Adapting what we already have in place is a much safer approach.

We already have a form of UBI in NZ Super. Having said that, NZS is not a proper UBI because the tax scale is so flat that wealthiest superannuitants get not much less than the worst off. This makes it very expensive and vulnerable to criticism of unsustainability. The RPRC outlined in a paper on Intergenerational impacts: the sustainability of New Zealand Superannuation how NZS could be converted into a proper UBI with a separate tax scale for other income.

Over time this UBI for those over 65 could be extended to other groups, such as sole parents with young children, or to people in their late 50s and 60s who are so badly served by the current Supported Living Payment or the Jobseeker Benefit.

PensionCommentary 2020-07: This budget matters for intergenerational fairness

Susan St John and M.Claire Dale. First published in Newsroom 14 May. Published 14 May 2020, PensionCommentary 2020-07 is available here.

The chief beneficiaries of the lockdown's success in preventing the adverse health outcomes of COVID-19 are people over 65. At the same time, many adults of working age across the economy are bearing the brunt of the economic fall-out. Children in many low-income families will be pushed even further into poverty that will blunt their life chances and damage the recovery. As we come into the post lockdown period, careful attention is needed to ensure the pain is more fairly shared.

It is not helpful to pit the old against the young but better to ask the question: "How can the wealthy of all ages help the truly devasted families and workers rebuild their balance sheets, and their futures?" In the post covid-19 lockdown recovery, an intergenerational lens must be used to assess all social policies.

It would be hard to overstate the potential for economic disaster we face, and the risk that the secure retirement of many could be severely compromised. The NZ Super Fund as it is currently conceived will not save the day.

PensionCommentary 2020-08: The NZ Super Fund and cookie-jar economics

Michael Littlewood, *www.PensionReforms.com principal editor,* Research Associate RPRC. First published at Stuff.co.nz 26 May. Published 29 May, PensionCommentary 2020-08 is available here.

Buried in Budget 2020's eye-watering numbers was news that, despite the economic catastrophe we are about to endure as a consequence of COVID-19, the Government intends to keep up its contributions to the New Zealand Superannuation Fund (NZSF).

The 2020 to 2023 contributions total $8.03 billion, the Treasury's New Zealand Superannuation Fund contribution rate model shows, with further contributions of another $17.1 billion between 2023 and 2036. That's a total of $25.13 billion over the next 16 years. On top of this, the Fund has just announced investment losses for the first four months of 2020 of $4.6 billion and there may be more to come in the rest of 2020 and beyond.

The cost of any pension scheme, private or public, is the benefits actually paid by the scheme (plus administration costs) and that doesn't have anything to do with *how* it is paid for. So, in the absence of a future reduction in the NZ Super pension itself, having the fund doesn't change the economic implications of an ageing population.

PensionCommentary 2020-09: Prime Minister's delays are a betrayal

Susan St John, and M.Claire Dale. First published in Newsroom, 5 June. Published 23 June 2020, PensionCommentary 2020-09 is available here. **Note: this Newsroom article received 40,000 views!**

Along with many others, the Retirement Policy and Research Centre (RPRC) has worked assiduously for more than a decade to alert the public, policy-makers and politicians to grave anomalies in the policy for superannuitants with overseas state pensions.

Of these multiple anomalies the most egregious is the 'spousal deduction'. This policy reduces a person's NZ Superannuation (NZS) when their partner has an overseas pension. A woman could have lived and worked all her life in New Zealand and entered into a relationship later on only to find she gets less NZS, or even none at all, and so loses her precious financial independence. Increasingly, men who marry women from other countries who have long working histories are affected as well.

Fobbed off with promises for years that change was imminent, usually after yet another report, a great deal of bitterness and cynicism festered. We are talking about a policy that at most affects 500 people with minuscule fiscal implications. There was an appropriation in the 2019 Budget of $2 million to fix this anomaly, so why not just do it?

It is beyond time for the 'Government of kindness' to put the well-being of people first, and not delay the removal of this anachronistic and heartless, foolish, petty policy. Generous compensation must also be a priority.

PensionCommentary 2020-10: Seniors, COVID-19 policies and the 2020 Budget

M.Claire Dale. Published 30 June. PensionCommentary 2020-10 is available here.

COVID-19 provides an opportunity to rethink all elements of retirement income policy to ensure that the pain of the pandemic is shared equitably and the settings of policy are improved to reduce the impact on those most at risk. An appropriate response requires a comprehensive reset of social protection measures, including what is valued and rewarded and the nature of work itself. Women, ethnic minorities and the young have been disproportionately adversely affected, compromising retirement preparedness.

Rather than a Commissioner for Older People, or for Aged Care, in 2018, the RPRC called for a Commissioner for the Future, with the task of ensuring intergenerational equity as the complex and enduring effects of population ageing unfold. The paper explored existing and anticipated regional and ethnic variation in ageing and the issues arising, along with evidence of the prevailing intergenerational inequity in New Zealand.

Intergenerational inequity is perpetuated by generous treatment of those qualifying for NZS, as evidenced in the 2020 budget, compared with inadequate income support provided for other groups, particularly sole parents.

After years of lobbying for change, RPRC welcomes New Zealand First's NZ Superannuation and Retirement Income (Fair Residency) Amendment Bill

The bill, which passed its First Reading in Parliament on 1 July, raises the minimum residency requirement for NZS from 10 to 20 years, after age 20.

In the introduction to this bill Mr Patterson (NZF) said: *"By global standards, the current 10 years is a short timeframe for full entitlement to a generous, universal, non-means tested, non-contributory pension at age 65."*

"In the development of this policy, I'd also like to acknowledge the large body of work that's been done by Associate Professor Susan St John and Dr Claire Dale of the Retirement Policy and Research Centre at Auckland University, who have advocated for NZS residency requirements to be extended to 25 years."

The RPRC appreciates the acknowledgement of our work including the paper on overseas state pensions for the 2016 CFFC review but notes that we saw increased residency in far wider terms, as opening up the possibility of the removal of the section 70 treatment of those with overseas pensions. Submissions on this bill will doubtless reinforce that opportunity. We also acknowledge the tireless work of policy analyst Anita Williams to get this bill this far.

RPRC's 3 new Research Associates:

Ngaire Kerse, MNZM, PhD, FRNZCGP, MBChB
Email: n.kerse@auckland.ac.nz
Ngaire is the inaugural Joyce Cook Chair in Ageing Well, this Foundational Chair is promoting all areas of health and wellbeing for older people. Ngaire is a Professor of General Practice and Primary Health Care, a GP, and President of the New Zealand Association of Gerontology. She has 25 years of research leadership, evidence by over 50 grants and projects, 250+ peer reviewed publications and Ministry of Health and ACC advisory roll about comprehensive assessment, injury and falls prevention and COVID 19 guidance for residential aged care. She was recently awarded Member of the New Zealand Order of Merit for services to seniors and health.
LiLACS NZ: https://www.fmhs.auckland.ac.nz/en/faculty/lilacs.html

Len Cook
Email: Len.Cook@lencook.co.nz
Len Cook, Statistician, was New Zealand's Government Statistician, 1992 to 2000, and the UK's National Statistician, 2000 to 2005. He was a member of the Royal Commission on Social Policy in 1987-88. He was chair of the board of Superu and is a member of the Remuneration Authority. Len's prime interests include public administration, population change and public policy, official statistics and the place of science in policy. He has more recently been involved in analysing the impact of the Justice system on Maori, 2018 census evaluation, and the place of statistics in responding to COVID-19.

Alec Waugh, BA, MPP
Email: alwaugh@xtra.co.nz
Alec retired from NZ Police at Superintendent rank. His lifelong interest and involvement in pension, superannuation and retirement income policy, began with the development of the Police and Families Credit Union in the 1980's and Police Retirement schemes, with GSF Board membership in same period. For the last 20 years his research focus on Retirement Income issues has been global. He was CEO of Business Information Services (Biz Info) from 1999-2003, and in 2013 created a consumer group representing retirees, known as Kaspanz (KiwiSaver, Annuities, NZ Superannuation Protection Society Incorporated www.kaspanz.com) with an information focus. He remains interested in trends over time, NZ Super, Kiwi Saver, Annuities and academic literature on topics relating to retirement income issues, comparative analysis, and commentator qualifications and substance.

Koi Tū: The Centre for Informed Futures was established in 2019 at the University of Auckland and opened by the Governor General in March 2020.

The Centre was established to focus on long-term thinking about the complex issues facing New Zealand's future. These issues generally involve a collision of knowledge, disciplines and expertise, intersecting with contested values. The conversations that are needed require broad trans-sectoral and transdisciplinary engagement, and trusted partnerships.

While based at the University of Auckland, it has associate members in many other New Zealand universities and globally (www.informedfutures.org). … The Centre grew out of a recognition that there is a need to strengthen our focus on long-term thinking in an era where short-termism has become the norm … While the Centre has engaged in some aspects of the acute response to COVID-19, largely through the expertise of some of its staff and its role as secretariat of the International Network for Government Science Advice, its primary focus is on the medium- and long-term issues that need consideration in a post-pandemic New Zealand.

See: www.informedfutures.org

COVID-19 reveals extent of aged-care underfunding

University of Auckland experts Michal Boyd, Merryn Gott, Jackie Robinson and Aileen Collier write in Newsroom, 4 May 2020: "New Zealanders need to remove the stigma from aged care homes and fund them properly."

To date all the people who have died of Covid-19 in New Zealand have been more than 60 years old, and more than half lived in aged residential care. Care homes account for almost a third of the disease clusters. We have seen that once the virus invades these homes, it spreads like wildfire, not only to other residents but also to caregivers and nurses.

Worldwide, Covid-19 death statistics for older people in care homes are staggering. In Europe, official counts indicate people living in care homes account for 54 percent of all Covid-19 deaths. However, many care home deaths have not been included in official tolls and it is estimated the real toll of Covid-19 deaths may be up to five times higher.

Overseas and in Aotearoa, Covid-19 laid bare the negative impact of undervaluing aged residential care and positioning these facilities outside normal healthcare services.

See the full article here.

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Promoting high quality international debate on pension issues

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PensionReforms is very pleased to announce the appointment of two new contributing editors:

David Law: A Research Fellow at The New Zealand Initiative, Wellington, New Zealand (see here). David has co-authored two PensionReforms reports: *KiwiSaver and the Accumulation of Net Wealth* (2014) here, and *KiwiSaver: An Initial Evaluation of the Impact on Retirement Saving* (2011) here.

Trinh Le: A Fellow at Motu Economic and Public Policy Research, Wellington, New Zealand (see here). Trinh has co-authored seven PensionReforms reports , the two most recent being: *Household Wealth and Saving in New Zealand: Evidence from the Longitudinal Survey of Family, Income and Employment* (2010) here, and *The Distributional Impact of KiwiSaver Incentives*(2008) here.

PensionReforms thanks Ted and Susan, two of the original contributing editors who have recently retired from PR, for their contributions over the last 14 years:

Ted Marmor: Former Professor of Public Policy, School of Management, Yale University;

Susan St John: Associate Professor of Economics, Director, Retirement Policy & Research Centre, University of Auckland.

The two latest abstracts added to PensionReforms were:

Aging in the USA: Similarities and disparities across time and space (2019). A 'health deficit index' should be preferred (to a 'health capital model') when tracking changes in ageing trends both across countries and between groups according to a 2019 report on US data. They suggest a life span of the American population of about 97 years. See here for PensionReforms' summary and comments.

Melbourne Mercer Global Pension Index 2018. The Melbourne Mercer Global Pension Index (2019) grades 'retirement income systems' of 37 countries. Netherlands, Denmark and Australia top the league. Reforms are suggested for those who want to 'do better'. PensionReforms remains as unconvinced of this 'Index'. Its algorithms and results are driven by the value judgements of its authors. See here for PensionReforms' summary and comments.

Contact details: Michael Littlewood, principal editor: michael@pensionreforms.com Ph: +64 21 677 160

RPRC submission: *Accessible Streets Regulatory Package*

The package appears to be primarily a response to the proliferation (prior to COVID-19) of micro-mobility devices like e-scooters. In fact, one blessing to emerge from the pandemic is that our pavements, provided social distance is maintained, have become, again, safe for pedestrians.

New Zealand has an ageing population. Estimates indicate there will be one million seniors within the next decade, and by 2034, a quarter of the population (1.2 million) will be aged 65-plus. Auckland Council is drafting an age-friendly action plan in a bid for membership of the World Health Organisation's Global Network of Age-Friendly Cities and Communities.

To be 'age friendly', both the physical and social environments need to enable older people to live in their community safely and comfortably. An 'age friendly' community requires the same 'safety and comfort' conditions for all people, including those less able, and children. For these conditions to be met, it must be safe for people to walk the pavements.

RPRC's submission, by M.Claire Dale 21 April, available here.

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RPRC Media mentions and public presentations:

2 April 2020, Newsroom, Susan St John writes: 'Let's get the policies right this time'.

15 April 2020, Newsroom, Susan St John writes: Universal basic income: be careful what you wish for'.

23 April 2020, Newsroom Ideasroom, Susan St John writes: 'Not too late to change abhorrently wasteful policy'.

29 April 2020, Stuff.co.nz, Michael Littlewood says 'KiwiSaver hardship rules must be changed.'

29 April 2020, 7Sharp, Michael Littlewood quoted in 'Recently redundant Northlander fights to use KiwiSaver to pay off mortgage'.

30 April 2020, Stuff.co.nz, Susan Edmund interviews Susan St John in 'Breadwinner asks 'why can't I access government support?''.

13 May 2020, RNZ, Sarah Robson interviews Susan St John in 'Huge increase expected in people seeking benefits for first time'.

14 May 2020, Stuff.co.nz, Susan St John, Innes Asher & Georgie Craw interviewed in 'Budget 2020 has forgotten about the unemployed, advocates say'.
14 May 2020, Newshub.co.nz, Jamie Ensor and Delphine Herbert interview Susan St John in 'Coronavirus: Government should use Budget 2020 to also address long-term issues – advocates'.
14 May 2020, Newsroom, Susan St John & M.Claire Dale write 'Why this Budget matters for intergenerational fairness'.
14 May 2020, TheSpinoff.co.nz, In a series of interviews with prominent spokespeople, Susan St John says: 'Working For Families still waiting for a fix'.
14 May 2020, DailyBlog, Susan St John writes 'The welfare system is dangerous to our COVID-19 future'.
15 May 2020, Webinar, CPAG budget analysis with Bryan Bruce, Susan St John interviewed, Q&A available here.
18 May 2020, DailyBlog, Susan St John writes 'Budget fallout: child poverty was once at the heart of this government'.
22 May 2020, Stuff.co.nz, Rick Fala quotes Susan St John in 'Its time to sacrifice the pension for the greater good'.
26 May 2020, Stuff.co.nz, Susan Edmunds quotes Susan St John in 'Unemployment payment scheme shows Govt knows benefits insufficient'.
26 May 2020, Stuff.co.nz, Michael Littlewood OpEd 'We should use NZ Super fund billions to help pay for COVID-19 recovery'.
27 May 2020, Newstalk, Mike Hosking with Michael Littlewood on 'Using NZ Super fund to limit government costs of pandemic recovery',
28 May 2020, Stuff.co.nz, Susan Edmunds quotes Susan St John in 'Income limit stopped 1000 benefit applications in April, data shows'.
30 May 2020, Stuff.co.nz, Rob Stock quotes Susan St John & M.Claire Dale and Michael Littlewood in 'Pension plans: Politicians and policy wonks propose changes to NZ Super'.
1 June 2020, Magic Talk Radio, Roman Travers with Michael Littlewood on 'The coming recession and possible reforms'.
5 June 2020, Newsroom, Susan St John & M.Claire Dale write: 'Don't drop the ball on this one Jacinda'.
6 June 2020, Newsroom Big Reads, Susan St John & M.Claire Dale write: 'Jacinda: don't drop the ball on this one'.
9 June 2020, Scoop.co.nz, Susan St John & M.Claire Dale quoted in 'COVID-19 puts families at greater risk of debt-traps'.
26 June 2020, PolicyCommons, Susan St John & M.Claire Dale write: 'Don't drop the ball on this one Jacinda'.
29 June 2020, Scoop.co.nz, M.Claire Dale quoted in 'More education needed to combat scammers preying on Pacific communities'.
2 July 2020. DailyBlog. Susan St John and M. Claire Dale Let's please save KiwiSaver from the axe.

Mark your Calendars: October 2020, RPRC and international partners present: *Gender and Retirement* event, University of Auckland.

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