

Hayo, Bernd; Neumeier, Florian

Working Paper

**Survey on New Zealanders' attitudes towards
and knowledge of macroeconomic policy issues:
Documentation of survey methodology and descriptive
results**

MAGKS Joint Discussion Paper Series in Economics, No. 30-2016

Provided in Cooperation with:

Faculty of Business Administration and Economics, University of Marburg

Suggested Citation: Hayo, Bernd; Neumeier, Florian (2016) : Survey on New Zealanders' attitudes towards and knowledge of macroeconomic policy issues: Documentation of survey methodology and descriptive results, MAGKS Joint Discussion Paper Series in Economics, No. 30-2016, Philipps-University Marburg, School of Business and Economics, Marburg

This Version is available at:

<https://hdl.handle.net/10419/146637>

Standard-Nutzungsbedingungen:

Die Dokumente auf EconStor dürfen zu eigenen wissenschaftlichen Zwecken und zum Privatgebrauch gespeichert und kopiert werden.

Sie dürfen die Dokumente nicht für öffentliche oder kommerzielle Zwecke vervielfältigen, öffentlich ausstellen, öffentlich zugänglich machen, vertreiben oder anderweitig nutzen.

Sofern die Verfasser die Dokumente unter Open-Content-Lizenzen (insbesondere CC-Lizenzen) zur Verfügung gestellt haben sollten, gelten abweichend von diesen Nutzungsbedingungen die in der dort genannten Lizenz gewährten Nutzungsrechte.

Terms of use:

Documents in EconStor may be saved and copied for your personal and scholarly purposes.

You are not to copy documents for public or commercial purposes, to exhibit the documents publicly, to make them publicly available on the internet, or to distribute or otherwise use the documents in public.

If the documents have been made available under an Open Content Licence (especially Creative Commons Licences), you may exercise further usage rights as specified in the indicated licence.

MAGKS



**Joint Discussion Paper
Series in Economics**

by the Universities of
Aachen · Gießen · Göttingen
Kassel · Marburg · Siegen

ISSN 1867-3678

No. 30-2016

Bernd Hayo and Florian Neumeier

**Survey on New Zealanders' Attitudes Towards and
Knowledge of Macroeconomic Policy Issues:
Documentation of Survey Methodology and Descriptive
Results**

This paper can be downloaded from
<http://www.uni-marburg.de/fb02/makro/forschung/magkspapers>

Coordination: Bernd Hayo • Philipps-University Marburg
School of Business and Economics • Universitätsstraße 24, D-35032 Marburg
Tel: +49-6421-2823091, Fax: +49-6421-2823088, e-mail: hayo@wiwi.uni-marburg.de

Survey on New Zealanders' Attitudes Towards and Knowledge of Macroeconomic Policy Issues: Documentation of Survey Methodology and Descriptive Results

Bernd Hayo and Florian Neumeier
University of Marburg

This version: 19 July 2016

Corresponding author:

Bernd Hayo
School of Business and Economics
University of Marburg
D-35032 Marburg
Germany
Phone: +49-6421-2823091
Email: hayo@wiwi.uni-marburg.de

**Survey on New Zealanders' Attitudes Towards and Knowledge of
Macroeconomic Policy Issues:
Documentation of Survey Methodology and Descriptive Results**

Abstract This paper provides background information and basic descriptive statistics for a representative survey of the New Zealand population conducted on our behalf by Research New Zealand in May 2016. The survey addresses important fiscal and monetary policy issues, including: (1) public preferences for public debt and fiscal consolidation; (2) awareness of the government's *Fiscal Strategy Report*; (3) citizens' monitoring of and reaction to inflation and their inflation expectation formation; (4) knowledge and support for the Policy Target Agreement between the Reserve Bank of New Zealand and the government; (5) trust in economic institutions; and (6) indicators for (macro)economic literacy, that is, objective and subjective knowledge about variables and institutions relevant for macroeconomic policy.

JEL Classification: E52 · E58 · E62 · H31 · Z18

Keywords: Household survey · New Zealand · Fiscal policy · Public debt · Monetary policy · Public preferences · Economic literacy

1. Introduction

This paper provides background information and basic descriptive statistics for a representative survey of the New Zealand population conducted on our behalf by *Research New Zealand* in May 2016. The survey addresses important fiscal and monetary issues, including: (1) public preferences for public debt and fiscal consolidation; 2) awareness of the government's *Fiscal Strategy Report*; 3) citizens' monitoring of and reaction to inflation and their inflation expectation formation; 4) knowledge and support for the Policy Target Agreement between the Reserve Bank of New Zealand and the government; 5) trust in economic institutions; and 6) indicators for (macro)economic literacy, that is, objective and subjective knowledge about variables and institutions relevant for macroeconomic policy. The survey data are analysed in a series of research papers by the Macroeconomics Group of Marburg University; the purpose of the present paper is to provide full documentation of the survey.

Section 2 introduces the survey methodology and Section 3 briefly describes the various questions asked. Appendix A contains the full questionnaire and Appendix B gives basic descriptive statistics for all survey items.

2. The Survey Methodology

The survey took place between 13 and 30 May 2016 and was conducted by Research New Zealand. Research New Zealand is a private research company located in Wellington. It has accumulated a large panel of 25,000 survey participants, the members of which cover a broad range of New Zealanders. This panel is exclusively used for research.

Our sample consists of 1,000 representatively selected persons from the New Zealand population aged 18 or above. Methodologically, the survey was conducted online and based on quota sampling. The majority of panellists were recruited after participating in one of Research New Zealand's regular telephone surveys. Recruiting by telephone, using either landlines or mobile phones, helps ensure that the panel covers a representative cross-section of the New Zealand population, including those who are less familiar with the Internet. Respondents could choose to opt out of the panel at any time, either via the link provided in the survey invitation or by directly contacting the panel manager. As an incentive for participation, respondents were given the opportunity to enter a drawing for a prize of NZD 100.

For this survey, quotas were initially set on the basis of age, gender, and region (see Table 1). Respondents were invited to complete the survey as follows:

1. The first round of invitations was sent to those respondents who had attempted to complete the previous survey, but were above quota for that survey.
2. The second round of invitations was sent to a random selection of respondents who had not been invited to participate in a survey in the previous two months.

3. A third and final round of invitations was sent to a random sample of respondents who had participated in a survey in the previous two months, but not the most recent completed survey.

Table 1: Online nationwide sampling regime

Male	18–39	40–59	60+	Total
Northland/Waikato/BOP/Gisborne	38	39	25	102
Auckland	73	59	29	161
Wellington	25	21	11	57
Hawkes Bay/Taranaki/Manawatu-Wanganui	22	22	15	59
Canterbury	27	25	15	67
West Coast/Otago/Southland/Tasman/Nelson/Marlborough	22	23	13	58
Total	207	189	108	504
Female	18–39	40–59	60+	Total
Northland/Waikato/BOP/Gisborne	40	41	29	110
Auckland	79	62	35	176
Wellington	27	22	14	63
Hawkes Bay/Taranaki/Manawatu-Wanganui	23	23	17	63
Canterbury	28	26	19	73
West Coast/Otago/Southland/Tasman/Nelson/Marlborough	23	23	15	61
Total	220	197	129	546

In total, 5,064 respondents were invited to complete this survey. With the final survey sample based on interviews completed with 1,000 respondents, the response rate for the survey was 19.75 per cent, which is a typical response rate for this type of survey.

The survey results were weighted to ensure that the results are truly representative of the population of interest (i.e., a nationally representative sample of New Zealanders, 18 years of age and more). The weighting was completed by age, gender, region, and educational status. Table 2 compares important characteristics of our survey sample with those of the general population. Generally, the correspondence level is high, indicating that our survey sample is representative of the general population. However, our sample is clearly skewed in terms of too many respondents with a Bachelor's degree or higher. Thus, to compensate for this overrepresentation of those with high educational achievement, any statistical analyses should be done using appropriate population weights.

Table 2: Comparison of sample to population

Property	Population distribution in %	Sample distribution in %	Frequency in sample	Property	Population distribution in %	Sample distribution in %	Frequency in sample
Gender				Region			
Male	48	48	481	Northland Region	3	3	33
Female	52	52	519	Auckland Region	33	32	321
				Waikato Region	9	9	91
				Bay of Plenty Region	7	7	71
Age							
18–19	5	4	40	Gisborne Region	0	1	
20–24	7	8	80	Hawke’s Bay Region	4	4	36
25–29	9	12	115	Taranaki Region	2	2	21
30–34	9	10	98	Manawatu-Wanganui Region	5	6	56
35–39	8	8	81	Wellington-Wairarapa Region	11	12	117
40–44	9	8	80	Tasman Region	1	1	10
45–49	10	11	105	Nelson Region	2	1	14
50–54	7	8	82	Marlborough Region	1	1	12
55–59	9	9	94	West Coast Region	1	1	6
60–64	7	8	75	Canterbury Region	13	14	137
65–69	7	7	66	Otago Region	6	6	57
70–74	7	5	48	Southland Region	1	1	13
75+	5	4	36				

Table 2 (continued)

Property	Population distribution in %	Sample distribution in %	Frequency in sample	Property	Population distribution in %	Sample distribution in %	Frequency in sample
<i>City size</i>				<i>Highest educational achievement</i>			
< 10,000	21	20	197	NCEA, School Certificate, or other secondary school qualification	34	26	260
10,000–99,999	29	28	276	Polytechnic qualification or Trade Certificate	18	20	202
> 99,999	46	49	494	Bachelor's degree or higher	19	41	412
Don't know	4	3	33	Other	11	4	37
				No qualifications	19	9	89

Notes: Table compares the distribution of specific characteristics in the general population with the survey sample. Sample distribution is based on a total of 1,000 observations.

3. The Survey Contents

Appendix A contains the full text of the questionnaire. Appendix B provides tables containing absolute and relative frequencies of the responses. The first part of the survey elicits socio-demographic information, namely, sex (Q1), age (Q2), education (Q3), and employment situation (Q4 and Q5).

Question Q6 has to do with the interviewees' subjective knowledge about the state of the New Zealand economy in general and Q7 asks how satisfied respondents are with the current state of the economy. The way people acquire information about the New Zealand economy is the subject of question Q8, and, if 'through the media' was selected, Q9 asks about the specific form of media used. Questions Q10A to Q10F measure subjective knowledge about macroeconomic variables, namely, public debt (Q10A), budget deficit (Q10B), gross domestic product (Q10C), inflation rate (Q10D), government bonds (Q10E), and the Official Cash Rate (Q10F).

In the next section of the survey, we elicited information about public preferences for and knowledge about fiscal consolidation and public spending priorities (Hayo et al. 2014). Question Q11 asks whether the New Zealand government should change its level of debt. Factual knowledge about the interest rate charged on government bonds is requested in question Q12. If the respondent chose 'Reduce the debt' in Q11, he or she is directed to question Q13, which enquires about how the debt reduction should be achieved: tax increase or cut in one of several spending categories. Respondents could choose three answers from among the options provided and were asked to rank their choices.

The policy areas listed in the survey reflect the largest categories of the New Zealand government's budget: social security and welfare, health, education, transport and communications, economic and industrial services, core government services, law and order, and spending on other areas. By directly relating debt reduction to expenditures and revenues, we forced the interviewees to take the public budget constraint into account when answering so as to circumvent the 'more-for-less paradox' (Hayo and Neumeier, 2016; Welch, 1985). Note, however, that this set-up does not necessarily result in a balanced budget when considering actual financial flows. For instance, cuts in sport and recreation spending are unlikely to sufficiently reduce debt. Interviewees who stated in question Q11 that public debt should be reduced were asked to answer an additional question.

Question Q14 enquires into the speed with which the government should pursue debt reduction. Among the options offered for consideration in answering this question, the first was that debt reduction would be distributed evenly over the following years. The second option involved a smaller amount of public debt being reduced in the near future and a larger amount in the far future; according to the third option, a larger amount of debt would be reduced in the near future and a smaller amount in the far future. In contrast, if respondents chose 'Incur additional debt' in answer to question Q11, they could choose between spending the additional money on reducing taxes or increasing one or more of the expenditure categories listed above. Again, the interviewees were given the opportunity to select a maximum of three preferences, and again were instructed to rank these choices.

Question Q16 measures respondents' subjective knowledge of the New Zealand government's financial or fiscal policy in general. Then, more specifically, question Q17 asks about whether interviewees have heard of the government's Fiscal Strategy Report. Continuing with a focus on the Fiscal Strategy Report, question Q18 measures objective knowledge about what percentage of GDP the government is planning New Zealand's public debt to be by 2020. Question Q19 is another factual knowledge question about the government's financial situation: it asks what percentage of GDP New Zealand's public debt was in 2015.

From this point onwards, the survey moved from a focus on public finance issues to monetary policy issues. Question Q20 asks whether the respondents monitor the inflation rate. This is followed by another objective knowledge question: question Q21 asks what New Zealand's inflation rate was in 2015. Question Q22 focuses on discovering respondents' economic reaction to the current inflation rate. Note that respondents could select as many answer categories as applied. Question Q23 enquires into whether the respondents have an opinion as to what the future inflation rate might be. Filtering out only those respondents who do have opinions about the future inflation rate, question Q24 asks about expectations for the inflation rate in 2017. Reflecting Q22 on current inflation and also allowing for multiple answers, question Q25 was designed to discover how respondents expect to react economically in light of their expectations as to the future inflation rate.

Interviewees' subjective knowledge of the Reserve Bank of New Zealand and its monetary policy is elicited in question Q26. Question Q27 is a multiple-choice objective knowledge question about the Reserve Bank's main objective. Whether respondents know the current Official Cash Rate is asked in question Q28. Interviewees' general monetary policy knowledge is tested with question Q29; again in a multiple-choice format. Question Q30, also a multiple-choice question, asks who is responsible for setting interest rates in New Zealand. Note that questions Q27, Q29, and Q30 are taken from a survey implemented in 2011 that investigated the German population's knowledge of and information search for the European Central Bank and monetary policy more generally (see Hayo and Neuenkirch 2014).

Question Q31 enquires into whether respondents have heard of the Policy Targets Agreement (PTA), an important part of New Zealand's monetary policy regime. Focusing on those interviewees who answered this question in the affirmative, question Q32 asks about the inflation rate agreed upon in the current PTA. On the same theme, question Q33 collects respondents' views on a potential restriction of the Reserve Bank's independence manifested by the government having the power to override the PTA for a 12-month period, as long as the override is done publicly and transparently. Question Q34 investigates how important it is to respondents that they are up to date in their knowledge about the Reserve Bank and its policies. How people keep up to date with the Reserve Bank is the topic of multiple-choice question Q35, which was asked only of those respondents who stated in Q34 that it is 'neither important nor unimportant', 'important', or 'very important' that they are up to date with the Reserve Bank and its policies. Note that in Q35 it was possible to give

multiple answers. Question Q36 lists specific types of media information channels—newspapers, radio, television, and news websites—and was asked only of those respondents who answered Q35 by stating that they keep up to date ‘Through the media’.

Answers to questions Q37A to Q37E provide a comparative perspective for assessing how important it is to respondents that they know about and are up to date on various political and economic institutions: the Government of New Zealand (Q37A), the Parliament of New Zealand (Q37B), the Reserve Bank of New Zealand (Q37C), the United Nations (Q37D), and the International Monetary Fund (Q37E). Question Q38 measures general level of trust and its wording is taken from the World Values Survey. A suite of questions much trust and confidence respondents have in various political and economic institutions: the government of New Zealand (Q39A), the Parliament of New Zealand (Q39B), the Reserve Bank of New Zealand (Q39C), the United Nations (Q39D), and the International Monetary Fund (Q39E).

The next suite of questions is concerned with respondents’ assessment of politicians and the public sector more generally as well as with attitudes towards economic inequality. Question Q40A asks whether the interviewees believe that most politicians in New Zealand act with the general public’s best interests in mind or whether they serve the interests of particular groups. Whether most politicians are concerned about New Zealand’s long-term well-being or are only concerned about the next election is the subject of question Q40B. Question Q40C investigates views about whether the government conscientiously manages, or instead wastes, the revenue it collects in taxes. Agreement with either ‘people’s incomes should be more equal’ or ‘to encourage individual effort, the difference between people’s incomes should be greater’ is the subject of question Q40D. Question Q40E assesses respondents’ overall confidence in New Zealand politicians.

The final section of the survey is devoted to eliciting personal information about the respondents. Question Q41 asks whether the respondent views himself or herself as more of a saver or more of a debtor. Concentrating solely on those respondents who chose ‘saver’ in Q41, question Q42 enquires into the magnitude of their net savings. Question Q43 concentrates on the ‘debtors’ from Q41 and enquires about the magnitude of their net debt.

Individuals’ risk and time preferences are measured by questions Q44A, Q44B, and Q44C using non-incentivised ‘experiments’. All three questions emulate incentivised experiments conducted in the 2006 wave of the German Socio-Economic Panel (SOEP); the wording of the instructions for both the interviewer and the interviewee, the structure of the payoff tables, and the sequence of actions is the same in our survey as in the SOEP (cf. TNS-Infratest Sozialforschung, 2011a, 2011b). However, we did modify the payoffs so as to make them compatible with New Zealand dollar values. Question Q44A measures risk preferences. Two experiments are conducted to assess the respondents’ time preferences (Q44B and Q44C) in order to account for the fact that many people are more patient in the long run than in the short run. By varying the timing of the payoffs across Q44B and Q44C, we allow individual discount rates between two equidistant periods to vary with the timing of the earliest possible payoff. We extended the payoffs compared to the SOEP to avoid a ‘bunching’ at the

high end, although this turned out to be a less than effective solution to the problem. Question Q45 measures satisfaction with the respondent's current financial situation and is based on a question from the German General Social Survey (GGSS/ALLBUS; cf. Terwey and Baltzer, 2013).

This section of the survey also contains a series of socio-demographic and personal economic questions. Question Q46 asks about the number of household members; question Q47 enquires about whether there are any children under 16 years of age living in the household. Ethnic group membership is elicited by question Q48 and respondents could choose multiple answers in answering. Marital or partner status is covered by question Q49. If a respondent reported being married or living with a partner, he or she was then requested to state the pre-tax joint income, i.e., household income, in question Q50. If respondents answered that they were not married or living with a partner, they were asked for their own pre-tax income in question Q51. Question Q52 measures political orientation by asking interviewees which political party they would vote for if a general election was held this Saturday. The region of New Zealand within which the respondent lives answers question Q53 and question Q54 asks about the size of the community in which the respondent lives.

References

- Hayo, B. and E. Neuenkirch (2014), The German Public and its Trust in the ECB: The Role of Knowledge and Information Search, *Journal of International Money and Finance* 47, 286–303.
- Hayo, B. and F. Neumeier (2016), Public Attitudes Towards Fiscal Consolidation: Evidence from a Representative German Population Survey, *Kyklos* forthcoming.
- Hayo, B., F. Neumeier, and M. Uhl (2014), Topics in Fiscal Policy: Evidence from a Representative Survey of the German Population, *MAGKS Joint Discussion Paper Series* No. 12.
- TNS-Infratest-Sozialforschung (2011a), Methodenbericht zum Befragungsjahr 2006 (Welle 23) des Sozio-oekonomischen Panels, *SOEP Survey Paper* 61.
- TNS-Infratest-Sozialforschung (2011b), Pretestbericht zum Befragungsjahr 2006 (Welle 23) des Sozio-oekonomischen Panels, *SOEP Survey Paper* 58.
- Terwey, M. and S. Baltzer (2013), ALLBUS 2012—Variable Report, *GESIS-Variable Reports* No. 2013/16.
- Welch, S. (1985), The 'More for Less' Paradox: Public Attitudes on Taxing and Spending, *Public Opinion Quarterly* 49, 310–316.

Appendix A: The questionnaire

Q1 Are you...

- ☐ Male (1)
- ☐ Female (2)
- ☐ Prefer not to say (3)

Q2 Which of these age groups do you fall into?

- ☐ 18-19 (1)
- ☐ 20-24 (2)
- ☐ 25-29 (3)
- ☐ 30-34 (4)
- ☐ 35-39 (5)
- ☐ 40-44 (6)
- ☐ 45-49 (7)
- ☐ 50-54 (8)
- ☐ 55-59 (9)
- ☐ 60-64 (10)
- ☐ 65-69 (11)
- ☐ 70-74 (12)
- ☐ 75 and over (13)
- ☐ Under 18 years of age (14)
- ☐ Refused (99)

If 'Under 18 years of age' Is Selected, Then Skip To End of Block [Screened]

If 'Refused' Is Selected, Then Skip To End of Block [Screened]

Regional sampling:

REGION Which of the following regions best describes where you live?

- ☐ Northland Region (1)
- ☐ Auckland Region (2)
- ☐ Waikato Region (3)
- ☐ Bay of Plenty Region (4)
- ☐ Gisborne Region (5)
- ☐ Taranaki Region (6)
- ☐ Manawatu-Whanganui Region (7)
- ☐ Hawke's Bay Region (8)
- ☐ Wellington Region (9)
- ☐ Marlborough Region (10)
- ☐ Tasman/Nelson Region (11)
- ☐ West Coast Region (12)
- ☐ Canterbury Region (13)
- ☐ Otago Region (14)
- ☐ Southland Region (15)
- ☐ Don't know (98)

Answer If REGION: 'Northland Region' Is Selected

NTHREG1 Which of the following best describes which area of Northland you live in?

- ☐ Far North District (1)
- ☐ Whangarei District (2)
- ☐ Kaipara District (3)
- ☐ Other (specify) (4) _____
- ☐ Unsure (5)

Answer If REGION: 'Auckland Region' Is Selected

AKL1 Which of the following best describes which area of Auckland you live in?

- ☐ Central (Balmoral, Epsom, Greenlane, Kingsland, Maungawhau, Mt Eden, Morningside, Mt Albert, Mt Eden, One Tree Hill, Owairaka, Pt Chevalier, Sandringham, Waterview, Hillsbrough, Lynfield, Mt Roskill, Three Kings, Waikowhai, Wesley, Ellerslie, Glendowie, Kohimarama, Meadowbank, Mission Bay, Orakei, Remuera, St Heliers, St John, Glen Innes, Mt Wellington, Onehunga, Oranga, Panmure, Penrose, Pt England, Royal Oak, Te Papapa, Auckland CBD, Grey Lynn, Herne Bay, Newmarket, Parnell, Ponsonby, St Mary's Bay, Westmere) (1)
- ☐ Hauraki Gulf Islands (Waiheke, Great Barrier etc.) (2)
- ☐ West (Glendene, Henderson, Massey, Ranui, Te Atatu, West Harbour, Westgate, French Bay, Glen Eden, Laingholm, O'Neill Bay, Oratia, Titirangi, Waiaatarua, Waitakere, Whatipu, Wood Bay, Woodlands Park, Avondale, Blockhouse Bay, Green Bay, Kelston, New Lynn, New Windsor, Rosebank, Waterview) (3)
- ☐ North (Helensville, Huapai, Kawau Island, Kumeu, Matakana, Warkworth, Wellsford, Browns Bay, Campbells Bay, Mairangi Bay, Orewa, Silverdale, Waiwera, Whangaparaoa, Albany, Greenhithe, Hobsonville, Northcross, Paremoremo, Pinehill, Wainoni, Whenuapai, Castor Bay, Devonport, Stanley Bay, Sunnynook, Takapuna, Beach Haven, Birkdale, Birkenhead, Chatswood, Glenfield, Hillcrest, Marlborough, Northcote) (4)
- ☐ South (Franklin, Favona, Mangere, Otahuhu, East Tamaki, Manukau Central, Middlemore, Otara, Papatoetoe, Puhunui, Homai, Manurewa, Wattle Downs, Weymouth, Wiri, Alfriston, Drury, Hingaia, Pahurehure, Papakura, Red Hill, Takanini, Ardmore, Awhitu, Beachlands, Clevedon, Karaka, Kawakawa Bay, Maraetai, Orere Point, Pukekohe, Waiuku, Whitford) (5)
- ☐ Howick Ward (Botany, Bucklands Beach, Cockle Bay, Dannemora, East Tamaki, Eastern Beach, Farm Cove, Flat Bush, Half Moon Bay, Highland Park, Howick, Mellons Bay, Northpark, Pakuranga, Shelly Park, Somerville, Sunnyhills) (6)

Answer If REGION: 'Waikato Region' Is Selected

WAIKAT1 Which of the following best describes which area of Waikato you live in?

- ☐ Franklin District (1)
- ☐ Thames-Coromandel District (2)
- ☐ Hauraki District (3)
- ☐ Waikato District (4)
- ☐ Matamata-Piako District (5)
- ☐ Hamilton City (6)
- ☐ Waipa District (7)
- ☐ Otorohanga District (8)
- ☐ South Waikato District (9)
- ☐ Waitomo District (10)
- ☐ Taupo District (11)
- ☐ Other (specify) (12) _____
- ☐ Unsure (13)

Answer If REGION: 'Bay of Plenty Region' Is Selected

BOP1 Which of the following best describes which area of Bay of Plenty you live in?

- ☐ Western Bay of Plenty District (1)
- ☐ Tauranga City (2)
- ☐ Rotorua District (3)
- ☐ Whakatane District (4)
- ☐ Kawerau District (5)
- ☐ Opotiki District (6)
- ☐ Taupo District (7)
- ☐ Other (specify) (8) _____
- ☐ Unsure (9)

Answer If REGION: 'Taranaki Region' Is Selected

NAK11 Which of the following best describes which area of Taranaki you live in?

- ☐ New Plymouth District (1)
- ☐ Stratford District (2)
- ☐ South Taranaki District (3)
- ☐ Other (specify) (4) _____
- ☐ Unsure (5)

Answer If REGION: 'Manawatu-Wanganui Region' Is Selected

MANWANG1 Which of the following best describes which area of the Manawatu-Wanganui Region you live in?

- ☐ Ruapehu District (1)
- ☐ Wanganui District (2)
- ☐ Manawatu District (3)
- ☐ Palmerston North City (4)
- ☐ Tararua District (5)
- ☐ Horowhenua District (6)
- ☐ Waitomo District (7)
- ☐ Taupo District (8)
- ☐ Other (specify) (9) _____
- ☐ Unsure (10)

Answer If REGION: 'Hawke's Bay' Is Selected

HBAY1 Which of the following best describes which area of Hawke's Bay you live in?

- ☐ Wairoa District (1)
- ☐ Hastings District (2)
- ☐ Napier City (3)
- ☐ Central Hawke's Bay District (4)
- ☐ Rangitikei District (5)
- ☐ Taupo District (6)
- ☐ Other (specify) (7) _____
- ☐ Unsure (8)

Answer If REGION: 'Wellington Region' Is Selected

WGTN1 Which of the following best describes which area of Wellington you live in?

- ☐ Kapiti Coast District (1)
- ☐ Porirua City (2)
- ☐ Upper Hutt City (3)
- ☐ Lower Hutt City (4)
- ☐ Wellington City (5)
- ☐ Masterton District (6)
- ☐ Carterton District (7)
- ☐ South Wairarapa District (8)
- ☐ Tararua District (9)
- ☐ Other (specify) (10) _____
- ☐ Unsure (11)

Answer If REGION: 'Tasman/Nelson Region' Is Selected

TASNEL1 Which of the following best describes which area of Tasman or Nelson you live in?

- ☐ Tasman District (1)
- ☐ Nelson City (2)
- ☐ Other (specify) (3) _____
- ☐ Unsure (4)

Answer If REGION: 'West Coast Region' Is Selected

WESTC1 Which of the following best describes which area of the West Coast you live in?

- ☐ Buller District (1)
- ☐ Grey District (2)
- ☐ Westland District (3)
- ☐ Other (specify) (4) _____
- ☐ Unsure (5)

Answer If REGION: 'Canterbury Region' Is Selected

CANTREG1 Which of the following best describes which area of Canterbury you live in?

- ☐ Kaikoura District (1)
- ☐ Hurunui District (2)
- ☐ Waimakariri District (3)
- ☐ Christchurch City (4)
- ☐ Selwyn District (5)
- ☐ Ashburton District (6)
- ☐ Timaru District (7)
- ☐ Mackenzie District (8)
- ☐ Waimate District (9)
- ☐ Waitaki District (10)
- ☐ Other (specify) (11) _____
- ☐ Unsure (12)

Answer If REGION: 'Otago Region' Is Selected

OTAGO1 Which of the following best describes which area of Otago you live in?

- ☐ Central Otago District (1)
- ☐ Queenstown-Lakes District (2)
- ☐ Dunedin City (3)
- ☐ Clutha District (4)
- ☐ Waitaki District (5)
- ☐ Other (specify) (6) _____
- ☐ Unsure (7)

Answer If REGION: 'Southland Region' Is Selected

SOUTH1 Which of the following best describes which area of Southland you live in?

- ☐ Southland District (1)
- ☐ Gore District (2)
- ☐ Invercargill City (3)
- ☐ Other (specify) (4) _____
- ☐ Unsure (5)

Q3 Which of these best describes your highest educational qualification?

- ☐ NCEA, School Certificate, or other secondary school qualification (1)
- ☐ Polytechnic qualification or Trade Certificate, or (2)
- ☐ Bachelors degree or higher (3)
- ☐ Other (96)
- ☐ None / No qualifications (97)
- ☐ Don't know (98)

Q4 And which one of the following best describes you? Are you ...

- ☐ An employer (1)
- ☐ Self-employed (2)
- ☐ A salary or wage earner (3)
- ☐ Retired (4)
- ☐ A full time home-maker (5)
- ☐ A student (6)
- ☐ Unemployed (7)
- ☐ Other beneficiary (8)
- ☐ Refused (99)

Answer If Q4: 'An employer (1)' Is Selected Or 'Self-employed (2)' Is Selected Or 'A salary or wage earner (3)' Is Selected

Q5 And do you work full-time or part-time? The definition of part-time work is up to 30 hours per week.

- ☐ Part-time (1)
- ☐ Full-time (2)
- ☐ Other (96)

Q6 How would you rate your level of knowledge of the state of the New Zealand economy in general?

- ☐ Very poor (1)
- ☐ Poor (2)
- ☐ Neither poor nor good (3)
- ☐ Good (4)
- ☐ Very good (5)
- ☐ Don't know (98)

Q7 How satisfied are you with the current state of the economy?

- ☐ Very dissatisfied (1)
- ☐ Dissatisfied (2)
- ☐ Neither satisfied nor dissatisfied (3)
- ☐ Satisfied (4)
- ☐ Very satisfied (5)
- ☐ Don't know (98)

Q8 How do you mainly get to know about the New Zealand economy? Is it ... (Please select as many options as apply)

- ☐ Through the media (1)
- ☐ Talking to friends and family members (2)
- ☐ Talking to business colleagues (3)
- ☐ Not interested in/Don't really follow the New Zealand economy (4)
- ☐ Other (96)

Answer If Q8: 'Through the media' Is Selected

Q9 What is the main media you use to do this?

- ☐ Daily newspaper (1)
- ☐ Radio (2)
- ☐ Television (3)
- ☐ News websites (4)
- ☐ Other (Please specify) (96) _____

Q10 How would you rate your level of knowledge of each of these terms?

	1 Very poor (1)	2 (2)	3 (3)	4 (4)	5 Very good (5)	Don't know (98)	Never heard of them (99)
Public debt (4)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Budget deficit (5)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Gross Domestic Product or GDP (6)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Inflation rate (7)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Government bonds (8)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Official Cash Rate or OCR (9)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Q11 The public debt of a country is how much the Government of a country owes to lenders inside and outside of the country. In New Zealand's case, the current public debt is roughly \$60 billion, or \$13,500 for every person in the country. In your opinion, should the Government take steps to ...?

- ☐ Reduce the debt (1)
- ☐ Maintain the same level of debt (2)
- ☐ Incur additional debt (3)
- ☐ Don't know (98)

Q12 If the Government borrowed some money today for a period of 10 years what, to the best of your knowledge, would be the interest rate? Please write the percentage here

- ☐ % (96) _____
- ☐ Don't know (98)

Answer If Q11: 'Reduce the debt' Is Selected

Q13 In your opinion, what should the Government do to reduce New Zealand's public debt? Please choose up to three from the list below. Please put '1' for your first choice, '2' for your second choice and '3' for your third choice

- _____ Increase taxes (1)
- _____ Cut spending on social security and welfare (e.g. pensions, unemployment benefit, family support) (2)
- _____ Cut spending on health (e.g. doctor visits, hospital care, ACC) (3)
- _____ Cut spending on education (e.g. early childhood education, schools, subsidies to tertiary institutions) (4)
- _____ Cut spending on transport and communications (e.g. the national roading network, the railways) (5)
- _____ Cut spending on economic and industrial services (e.g. grants and subsidies for innovation, exporting) (6)
- _____ Cut spending on core government services (e.g. public servants) (7)
- _____ Cut spending on law and order (e.g. operating the Courts, Police Force) (8)
- _____ Cut spending on other areas (e.g. sport & recreation, environmental protection) (9)
- _____ Don't know (98)

Answer If Q11: 'Reduce the debt' Is Selected

Q14 Listed below are 3 possible approaches that the Government could take to reduce New Zealand's public debt. Which one of these do you prefer?

- ☐ The public debt should be reduced by a similar amount, over a number of years. (1)
- ☐ The public debt should be reduced by a small amount in the near future and then a large amount later on. (2)
- ☐ The public debt should be reduced by a large amount in the near future and then a small amount later on. (3)
- ☐ Don't know (98)

Answer If Q11: 'Incur additional debt' Is Selected

Q15 If the Government incurs additional public debt by borrowing from domestic or overseas lenders, what in your opinion should it use this money for? Please choose up to three from the list below. Please put '1' for your first choice, '2' for your second choice and '3' for your third choice

_____ Decrease taxes (1)

_____ Increase spending on social security and welfare (e.g. pensions, unemployment benefit, family support) (2)

_____ Increase spending on health (e.g. doctor visits, hospital care, ACC) (3)

_____ Increase spending on education (e.g. early childhood education, schools, subsidies to tertiary institutions) (4)

_____ Increase spending on transport and communications (e.g. the national roading network, the railways) (5)

_____ Increase spending on economic and industrial services (e.g. grants and subsidies for innovation, exporting) (6)

_____ Increase spending on core government services (e.g. public servants) (7)

_____ Increase spending on law and order (e.g. operating the Courts, Police Force) (8)

_____ Increase spending on other areas (e.g. sport & recreation, environmental protection) (9)

_____ Don't know (98)

Q16 How would you rate your level of knowledge of the New Zealand Government's financial or fiscal policy in general (i.e. public expenditure and revenue, and the Government's debt)?

☐ Very poor (1)

☐ Poor (2)

☐ Neither poor nor good (3)

☐ Good (4)

☐ Very good (5)

☐ Don't know (98)

Q17 Have you heard of the Government's Fiscal Strategy Report? This report outlines the Government's long-term financial or fiscal strategy in areas such as the balance between operating revenue and expenditure and its debt objectives.

☐ Yes (1)

☐ No (2)

☐ Don't know (98)

Answer If Q17: 'Yes' Is Selected

Q18 A budget deficit is usually reported as a percentage (%) of a country's Gross Domestic Product or GDP. The GDP is the total value of all the products and services that are produced by a country in a given year, and is often used as an indicator of economic activity. To the best of your knowledge, what percentage of GDP is the Government planning New Zealand's public debt to be by 2020? Please write the percentage here

- ☐ % (96) _____
- ☐ Don't know (98)

Q19 What percentage of GDP was New Zealand's public debt in 2015? Please write the percentage here

- ☐ % (96) _____
- ☐ Don't know (98)

Q20 Do you monitor the rate of inflation?

- ☐ Yes (1)
- ☐ No (2)
- ☐ Don't know (98)

Q21 The rate of inflation measures the rate at which the price of goods and services is increasing/decreasing and, therefore, the purchasing power of money. Do you remember what New Zealand's rate of inflation was in 2015? Please write the percentage here

- ☐ % (96) _____
- ☐ Don't know (98)

Answer If Q20: 'Yes' Is Selected

Q22 Which of the following does the current rate of inflation influence, if any? Please select as many options as apply

- ☐ How much you spend on food and groceries, clothes, petrol and other consumables (1)
- ☐ How much you spend on white goods, televisions, cars, and other 'big ticket' items (2)
- ☐ How much you spend on eating out, holidays, and other discretionary expenditure (3)
- ☐ How much you save (4)
- ☐ Your total spending on goods and services (5)
- ☐ The rate of inflation does not influence how much I save or my spending (6)
- ☐ Don't know (96)

Q23 Do you form opinions about what might be the rate of inflation in the future?

- ☐ Yes (1)
- ☐ No (2)
- ☐ Don't know (98)

Answer If Q23: 'Yes' Is Selected

Q24 What do you expect the inflation rate will be next year (i.e. 2017)?

- ☐ % (96) _____
- ☐ Don't know (98)

Answer If Q23: 'Yes' Is Selected

Q25 Which of the following does the expected rate of inflation influence, if any? Please select one as many options as apply

- ☐ How much you spend on food and groceries, clothes, petrol and other consumables (1)
- ☐ How much you spend on white goods, televisions, cars, and other 'big ticket' items (2)
- ☐ How much you spend on eating out, holidays, and other discretionary expenditure (3)
- ☐ How much you save (4)
- ☐ Your total spending on goods and services (5)
- ☐ The rate of inflation does not influence how much I save or my spending (6)
- ☐ Don't know (97)

Q26 The Reserve Bank of New Zealand manages monetary policy in the country. How would you rate your level of knowledge of the Reserve Bank and its monetary policy?

- ☐ Very poor (1)
- ☐ Poor (2)
- ☐ Neither poor nor good (3)
- ☐ Good (4)
- ☐ Very good (5)
- ☐ Don't know (98)

Q27 Which one of the following do you believe is the main objective of the Reserve Bank?

- ☐ Promote economic growth (1)
- ☐ Fight unemployment (2)
- ☐ Maintain price stability (3)
- ☐ Provide credit to the Government (4)
- ☐ Control the NZ\$/US\$ exchange rate (5)
- ☐ Don't know (98)

Q28 In New Zealand, the Reserve Bank attempts to control the rate of inflation in order to keep the economy running smoothly. In order to operate in New Zealand, the private banks (e.g. ANZ, BNZ, ...) borrow 'liquidity' or cash from the Reserve Bank at a specific rate of interest called the Official Cash Rate or OCR. They then on-lend this money at a higher rate of interest, to individuals to purchase homes for example, or to businesses to buy plant and equipment. To the best of your knowledge, what is the current Official Cash Rate? Is it ... Please write in the percentage here

- ☐ % (96) _____
- ☐ Don't know (98)

Q29 If the prices of goods and services in New Zealand increased significantly, and caused the rate of inflation to increase, what would you expect the Reserve Bank to do to the Official Cash Rate to fight inflation?

- ☐ Decrease the Official Cash Rate (1)
- ☐ Keep the Official Cash Rate constant (2)
- ☐ Increase the Official Cash Rate (3)
- ☐ Don't know (98)

Q30 Who is responsible for setting interest rates? Is it ...

- ☐ The Reserve Bank of New Zealand, independently of the Government (1)
- ☐ The Reserve Bank of New Zealand, with the Government agreeing afterwards (2)
- ☐ The Reserve Bank of New Zealand and the Government, agreeing together (3)
- ☐ The Government, with the Reserve Bank of New Zealand executing the decisions (4)
- ☐ Don't know (98)

Q31 Have you heard of the Policy Targets Agreement or PTA?

- ☐ Yes (1)
- ☐ No (2)
- ☐ Don't know (98)

Info PTA: The Policy Targets Agreement or PTA is an agreement between the Governor of the Reserve Bank of New Zealand and the Minister of Finance aimed at keeping the inflation rate at a certain average level.

Answer If Q31: 'Yes' Is Selected

Q32 What is the inflation rate agreed upon in the current PTA? Please write in the percentage here

- ☐ % (96) _____
- ☐ Don't know (98)

Q33 The Reserve Bank of New Zealand Act gives the Government the power to over-ride the PTA for a 12-month period, with any over-ride done publicly and transparently. In your personal opinion, do you agree or disagree that the Government have this ability?

- ☐ Yes, agree (1)
- ☐ No, disagree (2)
- ☐ Don't know (98)

Q34 How important is it to you personally that you are up-to-date and know about the Reserve Bank and its policies?

- ☐ Not at all important (1)
- ☐ Unimportant (2)
- ☐ Neither important nor unimportant (3)
- ☐ Important (4)
- ☐ Very important (5)
- ☐ Don't know (98)

Answer If Q34: 'Neither important nor unimportant' Is Selected Or 'Important' Is Selected Or 'Very important' Is Selected

Q35 How do you mainly keep up-to-date with the Reserve Bank? Is it ... (Please select as many options as apply)

- ☐ Through the media (1)
- ☐ Through visiting the Reserve Banks's website (2)
- ☐ Talking to friends and family members (3)
- ☐ Talking to business colleagues (4)
- ☐ Through your bank (5)
- ☐ Through the financial sector generally (6)
- ☐ Other (Please specify) (7) _____
- ☐ Do not keep up-to-date (96)

Answer If Q35: 'Through the media' Is Selected

Q36 What is the main media you use to do this?

- ☐ Daily newspaper (1)
- ☐ Radio (2)
- ☐ Television (3)
- ☐ News websites (4)
- ☐ Other (Please specify) (6) _____

Q37 And how important is it to you that you are up-to-date and know about each of the following?

	1 Not at all important (1)	2 (2)	3 (3)	4 (4)	5 Very important (5)	Don't know (98)
The Government of New Zealand (4)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The Parliament of New Zealand (5)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The Reserve Bank of New Zealand (6)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The United Nations (7)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The International Monetary Fund (8)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Q38 Generally speaking, would you say that ...

- ☐ Most people can be trusted (1)
- ☐ Or that you need to be very careful in dealing with people (2)
- ☐ Don't know (98)

Q39 How much trust and confidence do you have in each of the following?

	1 No trust and confidence at all (1)	2 (2)	3 (3)	4 (4)	5 Complete trust and confidence (5)	Don't know (98)
The Government of New Zealand (4)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The Parliament of New Zealand (5)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The Reserve Bank of New Zealand (6)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The United Nations (7)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The International Monetary Fund (8)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Q40 Listed below are a number of pairs of statements, with a positive and negative version of each statement. Use the row of numbers to indicate which version of each statement you most agree with? Please select one number for each using the 1-5 rating scale

	1 (1)	2 (2)	3 (3)	4 (4)	5 (5)	
Most politicians in New Zealand act with the general public's best interests in mind	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Most politicians in New Zealand serve the interests of particular groups
Most politicians are concerned about New Zealand's long-term well-being	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Most politicians are only concerned about the next election
The Government conscientiously manages the revenue it collects in taxes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	The Government wastes the revenue it collects in taxes
People's incomes should be more equal:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	To encourage individual effort, the difference between people's incomes should be greater
Overall, I have confidence in New Zealand politicians:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	I do not have confidence in New Zealand politicians

Q41 Please be assured the results to the following questions will be treated in the strictest confidence and that this survey is being conducted on an anonymous basis. That is, neither you nor your personal results will be identifiable. Generally-speaking, would you describe yourself as a ...

- ☐ 'Saver' (1)
- ☐ Or a person who has debt (2)
- ☐ Don't know (98)

Answer If Q41: 'Saver' Is Selected

Q42 Which one of the following best describes how much money you would have left if you subtracted any debts you have?

- ☐ Less than \$50,000 (1)
- ☐ Between \$50,001 and \$100,000 (2)
- ☐ Between \$100,001 and \$250,000 (3)
- ☐ Between \$250,001 and \$500,000 (4)
- ☐ More than \$500,000 (5)
- ☐ Rather not say (97)
- ☐ Don't know (98)

Answer If Q41: 'Or a person who has debt' Is Selected

Q43 Which one of the following best describes the total debt you would have left after subtracting the value of any assets you have?

- ☐ Less than \$50,000 (1)
- ☐ Between \$50,001 and \$100,000 (2)
- ☐ Between \$100,001 and \$250,000 (3)
- ☐ Between \$250,001 and \$500,000 (4)
- ☐ More than \$500,000 (5)
- ☐ Rather not say (97)
- ☐ Don't know (98)

Q44A How would you respond to the following three hypothetical situations? In this first scenario we are asking you to choose between the certainty of getting a definite amount of money and the 50:50 chance of winning a payout (i.e. all or nothing). Please select the amount below where you would first choose the definite amount of money over the chance of winning \$2,000 or nothing:

Row	Column A Certainty of getting a definite amount of money	Column B 50:50 chance (i.e. all or nothing)
1	\$0	\$2,000 OR \$0
2	\$200	\$2,000 OR \$0
3	\$400	\$2,000 OR \$0
4	\$600	\$2,000 OR \$0
5	\$800	\$2,000 OR \$0
6	\$1,000	\$2,000 OR \$0
7	\$1,200	\$2,000 OR \$0
8	\$1,400	\$2,000 OR \$0
9	\$1,600	\$2,000 OR \$0
10	\$1,800	\$2,000 OR \$0

Q44B In this second scenario we are asking you to choose between getting \$2,000 immediately and waiting 6 months and getting a large amount of money. Please select the amount below where you would first choose waiting 6 months to get a larger amount of money over getting \$2,000 immediately:

Row	Column A	Column B
	Certainty of getting \$2,000 immediately	Amount you will get in 6 months
1	\$2,000	\$2,000
2	\$2,000	\$2,020
3	\$2,000	\$2,040
4	\$2,000	\$2,060
5	\$2,000	\$2,100
6	\$2,000	\$2,150
7	\$2,000	\$2,200
8	\$2,000	\$2,300
9	\$2,000	\$2,400
10	\$2,000	\$2,600
11	\$2,000	\$2,800
12	\$2,000	\$3,000
13	\$2,000	\$3,500
14	\$2,000	\$4,000
15	\$2,000	\$4,500
16	\$2,000	\$5,000
17	\$2,000	\$5,500
18	\$2,000	\$6,000
19	\$2,000	\$6,500
20	\$2,000	\$7,000

Q44C In this third scenario we are asking you to choose between getting \$2,000 in 6 months time and getting a larger amount after 12 months. Please select the amount below where you would first choose waiting 12 months to get a larger amount of money over getting \$2,000 in 6 months:

Row	Column A	Column B
	Amount you will get in 6 months	Amount you will get in 12 months
1	\$2,000	\$2,000
2	\$2,000	\$2,020
3	\$2,000	\$2,040
4	\$2,000	\$2,060
5	\$2,000	\$2,100
6	\$2,000	\$2,150
7	\$2,000	\$2,200
8	\$2,000	\$2,300
9	\$2,000	\$2,400
10	\$2,000	\$2,600
11	\$2,000	\$2,800
12	\$2,000	\$3,000
13	\$2,000	\$3,500
14	\$2,000	\$4,000
15	\$2,000	\$4,500
16	\$2,000	\$5,000
17	\$2,000	\$5,500
18	\$2,000	\$6,000
19	\$2,000	\$6,500
20	\$2,000	\$7,000

Q45 Which one of the following best describes your current personal financial situation?

- ☐ Very unsatisfactory (1)
- ☐ Unsatisfactory (2)
- ☐ Neither satisfactory nor unsatisfactory (3)
- ☐ Satisfactory (4)
- ☐ Very satisfactory (5)
- ☐ Rather not say (97)
- ☐ Don't know (98)

Q46 Just to finish off, I would like to ask some questions about you, to help make sure that we have spoken to a wide range of different people. First of all, can you tell me how many people, in total, live in your household?

- ☐ One (including the respondent) (1)
- ☐ Two (2)
- ☐ Three (3)
- ☐ Four (4)
- ☐ Five (5)
- ☐ Six (6)
- ☐ More than six (please specify) (96) _____
- ☐ Refused (99)

Q47 Are there any children in your household that are under 16 years of age?

- ☐ Yes (1)
- ☐ No (2)
- ☐ Refused (99)

Q48 And which ethnic group do you belong to? You can belong to more than one. Please select as many as apply

- ☐ New Zealand European (or Pakeha) (1)
- ☐ Māori (2)
- ☐ Pacific (3)
- ☐ Asian (4)
- ☐ Middle East/Latin American/African (5)
- ☐ Other ethnic group (6)
- ☐ Refused (99)

Q49 And are you married or living with a partner? This includes civil unions and de facto relationships.

- ☐ Yes (1)
- ☐ No (2)
- ☐ Refused (99)

Answer If Q49: 'Yes' Is Selected

Q50 Which of these best describes the joint income of you and your partner before tax, for the last year? Please include any child support, benefits or other income support you or your partner may receive.

- ☐ Under \$40,000 (1)
- ☐ At least \$40,000 but less than \$60,000 (2)
- ☐ At least \$60,000 but less than \$80,000 (3)
- ☐ At least \$80,000 but less than \$100,000 (4)
- ☐ At least \$100,000 but less than \$140,000 (5)
- ☐ At least \$140,000 but less than \$200,000 (6)
- ☐ More than \$200,000 (7)
- ☐ Don't know (98)
- ☐ Would prefer not to say (99)

Answer If Q49: 'Yes' Is Not Selected

Q51 Which of these best describes your personal income from all sources, before tax for the last year? Please include any child support, benefits or other income support you may receive.

- ☐ Under \$40,000 (1)
- ☐ At least \$40,000 but less than \$60,000 (2)
- ☐ At least \$60,000 but less than \$80,000 (3)
- ☐ At least \$80,000 but less than \$100,000 (4)
- ☐ At least \$100,000 but less than \$140,000 (5)
- ☐ At least \$140,000 but less than \$200,000 (6)
- ☐ More than \$200,000 (7)
- ☐ Don't know (98)
- ☐ Would prefer not to say (99)

Q52 If a general election was held this Saturday, to which political party would you give your party vote?

- ☐ Green Party (1)
- ☐ Labour Party (2)
- ☐ Maori Party (3)
- ☐ National Party (4)
- ☐ New Zealand First (5)
- ☐ Other party (96)
- ☐ Don't know (98)
- ☐ Would prefer not to say (99)

Q53 In which of the following areas of New Zealand do you live?

- ☐ Northland Region (1)
- ☐ Auckland Region (2)
- ☐ Waikato Region (3)
- ☐ Bay of Plenty Region (4)
- ☐ Gisborne Region (5)
- ☐ Hawke's Bay Region (6)
- ☐ Taranaki Region (7)
- ☐ Manawatu-Wanganui Region (8)
- ☐ Wellington-Wairarapa Region (9)
- ☐ Tasman Region (10)
- ☐ Nelson Region (11)
- ☐ Marlborough Region (12)
- ☐ West Coast Region (13)
- ☐ Canterbury Region (14)
- ☐ Otago Region (15)
- ☐ Southland Region (16)

Q54 And which of these best describes where you live? Do you live in a...?

- ☐ Rural area or small town with a population of less than 10,000 (1)
- ☐ Or do you live in a large town with a population greater than 10,000 but smaller than 100,000 (2)
- ☐ Or do you live in a city with a population greater than 100,000 (3)
- ☐ Don't know (98)

Appendix B: Descriptive statistics

Structure of tables:

- First column: variable/category names
- Second column: relative frequency as given in sample
- Third column: relative frequency after weighting with population weights based on gender, age, region, and education
- Fourth column: absolute frequency as given in sample

Q1 First of all, are you ...

	Proportion in % (sample)	Proportion in % (weighted)	Count
Male	48.1	47.9	481
Female	51.9	52.1	519
Don't know	-	-	-
Total	100	100	1,000

Q2 Which of these age groups do you fall into?

	Proportion in % (sample)	Proportion in % (weighted)	Count
18–19	4	5	40
20–24	8	7.4	80
25–29	11.5	8.7	115
30–34	9.8	9.2	98
35–39	8.1	8	81
40–44	8	8.5	80
45–49	10.5	10.5	105
50–54	8.2	7.5	82
55–59	9.4	8.8	94
60–64	7.5	6.9	75
65–69	6.6	7.4	66
70–74	4.8	6.7	48
75 and over	3.6	5.4	36
Don't know	-	-	-
Total	100	100	1,000

Q3 Which of these best describes your highest educational qualification?

	Proportion in % (sample)	Proportion in % (weighted)	Count
NCEA, School Certificate, or other secondary school qualification	26	33.6	260
Polytechnic qualification or Trade Certificate	20.2	17.5	202
Bachelor's degree or higher	41.2	18.6	412
Other	3.7	11	37
None/No qualifications	8.2	18.3	82
Don't know	0.7	0.1	7
Total	100	100	1,000

Q4 And which one of the following best describes you? Are you ...

	Proportion in % (sample)	Proportion in % (weighted)	Count
An employer	3.8	3.6	35
Self-employed	11.1	10.1	111
A salary or wage earner	49.3	42.3	493
Retired	12.2	16.3	122
A full time home-maker	6.3	7	63
A student	8.2	8.2	82
Unemployed	4.5	6	45
Other beneficiary	4.1	5.9	41
Don't know	0.5	0.8	5
Total	100	100	1,000

Q5 And do you work full-time or part-time? The definition of part-time work is up to 30 hours per week.

	Proportion in % (sample)	Proportion in % (weighted)	Count
Part-time	26.8	29	172
Full-time	72.7	70.7	467
Other	0.5	0.3	3
Don't know	-	-	-
Total	100	100	1,000

Q6 How would you rate your level of knowledge of the state of the New Zealand economy in general?

	Proportion in % (sample)	Proportion in % (weighted)	Count
Very poor	2.2	2.9	22
Poor	9.6	10.3	96
Neither poor nor good	33.7	34.6	337
Good	43.1	40.8	431
Very good	10.6	10.5	106
Don't know	0.8	0.9	8
Total	100	100	1,000

Q7 How satisfied are you with the current state of the economy?

	Proportion in % (sample)	Proportion in % (weighted)	Count
Very dissatisfied	5.7	6.4	57
Dissatisfied	31	30	310
Neither satisfied nor dissatisfied	28.7	28.1	287
Satisfied	29.4	29.5	294
Very satisfied	2.7	3.3	27
Don't know	2.5	2.8	25
Total	100	100	1,000

Q8 How do you mainly get to know about the New Zealand economy? Is it ...

	Proportion in % (sample)	Proportion in % (sample, scaled to 100)	Count
Through the media	87	51.8	870
Talking to friends and family members	46	27.4	460
Talking to business colleagues	21	12.5	214
Not interested in/Don't really follow the New Zealand economy	8	4.8	81
Other	6	3.6	70
Don't know	-	-	-
Total	-	100	-

Notes: Multiple answers possible.

Q9 What is the main media you use to do this?

	Proportion in % (sample)	Proportion in % (weighted)	Count
Daily newspaper	12.4	11.3	124
Radio	10.1	10.2	101
Television	29.3	32	293
News websites	33.5	32	335
Other	1.9	2	19
Don't know	12.8	12.6	128
Total	100	100	1,000

Q10A How would you rate your level of knowledge of each of these terms? *Public debt*

	Proportion in % (sample)	Proportion in % (weighted)	Count
1 Very poor	9.1	10.3	91
2	17.4	17.9	174
3	29.4	28.6	294
4	26.4	25.2	264
5 Very good	10.2	10	102
Never heard of them	1.2	1.5	12
Don't know	6.3	6.6	63
Total	100	100	1,000

Q10B How would you rate your level of knowledge of each of these terms? *Budget deficit*

	Proportion in % (sample)	Proportion in % (weighted)	Count
1 Very poor	8.8	10.2	88
2	16.7	17	167
3	32.8	33.9	328
4	23.1	21.5	231
5 Very good	11.3	9.8	113
Never heard of them	1.4	1.7	14
Don't know	5.9	5.9	59
Total	100	100	1,000

Q10C How would you rate your level of knowledge of each of these terms? *Gross domestic product or GDP*

	Proportion in % (sample)	Proportion in % (weighted)	Count
1 Very poor	10.7	12.9	107
2	17.3	16.9	173
3	31.9	31.4	319
4	22.4	20.3	224
5 Very good	8.6	7.8	86
Never heard of them	2.5	3.5	25
Don't know	6.6	7.2	66
Total	100	100	1,000

Q10D How would you rate your level of knowledge of each of these terms? *Inflation rate*

	Proportion in % (sample)	Proportion in % (weighted)	Count
1 Very poor	6.4	8	64
2	14.3	15.6	143
3	23.1	22.3	231
4	31.9	32.2	319
5 Very good	18.0	15	180
Never heard of them	0.6	0.9	6
Don't know	5.7	6	57
Total	100	100	1,000

Q10E How would you rate your level of knowledge of each of these terms? *Government bonds*

	Proportion in % (sample)	Proportion in % (weighted)	Count
1 Very poor	15.7	17.3	157
2	27	26.2	270
3	24.6	24.4	246
4	14.9	13.4	149
5 Very good	7.4	6.9	74
Never heard of them	2.3	3.2	23
Don't know	8.1	8.5	81
Total	100	100	1,000

Q10F How would you rate your level of knowledge of each of these terms? *Official Cash Rate or OCR*

	Proportion in % (sample)	Proportion in % (weighted)	Count
1 Very poor	11.9	14	119
2	17.5	17.4	175
3	20.8	21.1	208
4	23.6	22.8	236
5 Very good	16.8	14.3	168
Never heard of them	3.1	3.5	31
Don't know	6.3	6.8	63
Total	100	100	1,000

Q11 In New Zealand's case, the current public debt is roughly \$60 billion, or \$13,500 for every person in the country. In your opinion, should the Government take steps to ...?

	Proportion in % (sample)	Proportion in % (weighted)	Count
Reduce the debt	73.7	76.1	737
Maintain the same level of debt	16.5	14.6	165
Incur additional debt	2.5	1.8	25
Don't know	7.3	7.6	73
Total	100	100	1,000

Q12 If the Government borrowed some money today for a period of 10 years what, to the best of your knowledge, would be the interest rate?

	Proportion in % (sample)	Proportion in % (weighted)	Count
Answer given (value in %)	45.6	42	456
Don't know	54.4	58	544
Total	100	100	1,000

Q13 In your opinion, what should the Government do to reduce New Zealand's public debt?

	1st choice Sample count	2nd choice Sample count	3rd choice Sample count
Increase taxes	116	56	113
Cut spending on social security and welfare (e.g. pensions, unemployment benefit, family support)	86	62	57
Cut spending on health (e.g. doctor visits, hospital care, ACC)	8	12	6
Cut spending on education (e.g. early childhood education, schools, subsidies to tertiary institutions)	2	9	20
Cut spending on transport and communications (e.g. the national roading network, the railways)	21	65	47
Cut spending on economic and industrial services (e.g. grants and subsidies for innovation, exporting)	73	160	152
Cut spending on core government services (e.g. public servants)	261	153	111
Cut spending on law and order (e.g. operating the Courts, Police Force)	19	33	20
Cut spending on other areas (e.g. sport & recreation, environmental protection)	111	167	139
Don't know	40	20	72
Total	-	-	-

Notes: Sub-sample based on those respondents who believe the Government should take steps to reduce the national debt (see Q11).

Q14 Listed below are 3 possible approaches that the Government could take to reduce New Zealand's public debt. Which one of these do you prefer?

	Proportion in % (sample)	Proportion in % (weighted)	Count
The public debt should be reduced by a similar amount, over a number of years.	52.9	73	529
The public debt should be reduced by a small amount in the near future and then a large amount later on.	7.5	8.9	75
The public debt should be reduced by a large amount in the near future and then a small amount later on.	9.7	13.1	97
Don't know	3.6	5.1	36
Total	100	100	1,000

Q15 If the Government incurs additional public debt by borrowing from domestic or overseas lenders, what in your opinion should it use this money for?

	1st choice Sample count	2nd choice Sample count	3rd choice Sample count
Decrease taxes	8	1	0
Increase spending on social security and welfare (e.g. pensions, unemployment benefit, family support)	6	3	3
Increase spending on health (e.g. doctor visits, hospital care, ACC)	4	9	2
Increase spending on education (e.g. early childhood education, schools, subsidies to tertiary institutions)	3	6	3
Increase spending on transport and communications (e.g. the national roading network, the railways)	3	1	6
Increase spending on economic and industrial services (e.g. grants and subsidies for innovation, exporting)	1	3	1
Increase spending on core government services (e.g. public servants)	0	0	2
Increase spending on law and order (e.g. operating the Courts, Police Force)	0	0	3
Increase spending on other areas (e.g. sport & recreation, environmental protection)	0	3	4
Don't know	0	0	0
Total	-	-	-

Q16 How would you rate your level of knowledge of the New Zealand Government's financial or fiscal policy in general (i.e. public expenditure and revenue, and the Government's debt)?

	Proportion in % (sample)	Proportion in % (weighted)	Count
Very poor	10.6	12.7	106
Poor	21.6	22.7	216
Neither poor nor good	43	42.3	430
Good	19.3	16.8	193
Very good	2.7	2.5	27
Don't know	2.8	3.1	28
Total	100	100	1,000

Q17 Have you heard of the Government's *Fiscal Strategy Report*? This report outlines the Government's long-term financial or fiscal strategy in areas such as the balance between operating revenue and expenditure and its debt objectives?

	Proportion in % (sample)	Proportion in % (weighted)	Count
Yes	33.2	32.7	332
No	54.8	52.8	548
Don't know	12	14.5	120
Total	100	100	1,000

Q18 To the best of your knowledge, what percentage of GDP is the Government planning New Zealand's public debt to be by 2020?

	Proportion in % (sample)	Proportion in % (sample, basis=332)	Count
Answer given (value in %)	13.7	41.3	137
Don't know	19.5	58.7	195
Total	-	100	332

Notes: Sub-sample based on those respondents who have heard of the Government's *Fiscal Strategy Report* (see Q17).

Q19 What percentage of GDP was New Zealand's public debt in 2015? Please write the percentage here.

	Proportion in % (sample)	Proportion in % (weighted)	Count
Answer given (value in %)	24.6	21.1	246
Don't know	75.4	78.9	754
Total	100	100	1,000

Q20 Do you monitor the rate of inflation?

	Proportion in % (sample)	Proportion in % (weighted)	Count
Yes	35.2	31.1	352
No	60.5	64.2	605
Don't know	4.3	4.7	43
Total	100	100	1,000

Q21 The rate of inflation measures the rate at which the price of goods and services is increasing/decreasing and, therefore, the change in the purchasing power of money. Do you remember what New Zealand's rate of inflation was in 2015?

	Proportion in % (sample)	Proportion in % (weighted)	Count
Answer given (value in %)	43.6	39	436
Don't know	56.4	61	564
Total	100	100	1,000

Q22 Which of the following does the current rate of inflation influence, if any?

	Proportion in % (sample)	Proportion in % (sample, scaled to 100)	Count
How much you spend on food and groceries, clothes, petrol and other consumables	18.7	20	187
How much you spend on white goods, televisions, cars, and other 'big ticket' items	16.5	17.7	165
How much you spend on eating out, holidays, and other discretionary expenditure	15	16.1	150
How much you save	16.1	17.3	161
Your total spending on goods and services	18	19.3	180
The rate of inflation does not influence how much I save or my spending	8.5	9.1	85
Don't know	0.5	0.5	5
Total	-	100	-

Notes: Multiple answers possible.

Q23 Do you form opinions about what might be the rate of inflation in the future?

	Proportion in % (sample)	Proportion in % (weighted)	Count
Yes	25	21.8	250
No	65	68.3	650
Don't know	10	9.9	100
Total	100	100	1,000

Q24 What do you expect the inflation rate will be next year (i.e. 2017)?

	Proportion in % (sample)	Proportion in % (sample, basis=247)	Count
Answer given (value in %)	21.7	86.8	217
Don't know	3.3	13.2	33
Total	-	100	247

Notes: Sub-sample based on those respondents who form opinions about the rate of inflation in the future (see Q23).

Q25 Which of the following does the expected rate of inflation influence, if any?

	Proportion in % (sample)	Proportion in % (sample, scaled to 100)	Count
How much you spend on food and groceries, clothes, petrol and other consumables	11.8	18.4	118
How much you spend on white goods, televisions, cars, and other 'big ticket' items	11.2	17.5	112
How much you spend on eating out, holidays, and other discretionary expenditure	9.8	15.3	98
How much you save	11.7	18.3	117
Your total spending on goods and services	12.9	20.2	129
The rate of inflation does not influence how much I save or my spending	6.2	9.7	62
Don't know	0.4	0.6	4
Total	-	100	-

Notes: Multiple answers possible.

Q26 The Reserve Bank of New Zealand manages monetary policy in the country. How would you rate your level of knowledge of the Reserve Bank and its monetary policy?

	Proportion in % (sample)	Proportion in % (weighted)	Count
Very poor	11.2	13.3	112
Poor	23.6	24.8	236
Neither poor nor good	42.3	40.7	423
Good	14.8	13.1	148
Very good	2.6	1.9	26
Don't know	5.5	6.2	55
Total	100	100	1,000

Q27 Which one of the following do you believe is the main objective of the Reserve Bank?

	Proportion in % (sample)	Proportion in % (weighted)	Count
Promote economic growth	28.8	28.5	288
Fight unemployment	2.5	3.3	25
Maintain price stability	40.5	37.3	405
Provide credit to the Government	5.9	5.8	59
Control the NZ\$/US\$ exchange rate	10.1	11.5	101
Don't know	12.2	13.7	122
Total	100	100	1,000

Q28 To the best of your knowledge, what is the current Official Cash Rate?

	Proportion in % (sample)	Proportion in % (weighted)	Count
Answer given (value in %)	47.6	42.8	476
Don't know	52.4	57.2	524
Total	100	100	1,000

Q29 If the prices of goods and services in New Zealand increased significantly, and caused the rate of inflation to increase, what would you expect the Reserve Bank to do to the Official Cash Rate to fight inflation?

	Proportion in % (sample)	Proportion in % (weighted)	Count
Decrease the Official Cash Rate	29	28.8	290
Keep the Official Cash Rate constant	13.5	16.3	135
Increase the Official Cash Rate	33.3	29.1	333
Don't know	24.2	25.9	242
Total	100	100	1,000

Q30 Who is responsible for setting interest rates?

	Proportion in % (sample)	Proportion in % (weighted)	Count
The Reserve Bank of New Zealand, independently of the Government	55.7	53.5	557
The Reserve Bank of New Zealand, with the Government agreeing afterwards	6.9	6.3	69
The Reserve Bank of New Zealand and the Government, agreeing together	11.6	11.3	116
The Government, with the Reserve Bank of New Zealand executing the decisions	6.8	7.3	68
Don't know	19	21.6	190
Total	100	100	1,000

Q31 Have you heard of the Policy Targets Agreement or PTA?

	Proportion in % (sample)	Proportion in % (weighted)	Count
Yes	15.2	15.5	152
No	71.2	70.6	712
Don't know	13.6	14	136
Total	100	100	1,000

Q32 What is the inflation rate agreed upon in the current PTA?

	Proportion in % (sample)	Proportion in % (sample, basis=152)	Count
Answer given (value in %)	7.1	46.7	71
Don't know	8.1	53.3	81
Total	-	100	152

Notes: Sub-sample based on those respondents who have heard of the Policy Targets Agreement or PTA (see Q31).

Q33 The Reserve Bank of New Zealand Act gives the Government the power to over-ride the PTA for a 12-month period, with any over-ride done publicly and transparently. In your personal opinion, do you agree or disagree that the should Government have this ability?

	Proportion in % (sample)	Proportion in % (weighted)	Count
Yes, agree	35.8	36.5	358
No, disagree	32.6	32.1	326
Don't know	31.6	31.4	316
Total	100	100	1,000

Q34 How important is it to you personally that you are up-to-date and know about the Reserve Bank and its policies?

	Proportion in % (sample)	Proportion in % (weighted)	Count
Not at all important	5.7	6.3	57
Unimportant	11.6	10.8	116
Neither important nor unimportant	43.3	44.7	433
Important	29.9	29.1	299
Very important	4.4	3.8	44
Don't know	5.1	5.3	51
Total	100	100	1,000

Q35 How do you mainly keep up-to-date with the Reserve Bank? Is it ...

	Proportion in % (sample)	Proportion in % (sample, scaled to 100)	Count
Through the media	60.7	54.9	607
Through visiting the Reserve Bank's website	5.3	4.8	53
Talking to friends and family members	11.8	10.7	118
Talking to business colleagues	7	6.3	70
Through your bank	5.9	5.3	59
Through the financial sector generally	6.3	5.7	63
Other	2.0	1.8	20
Do not keep up-to-date	11.5	10.4	115
Total	-	100	-

Notes: Sub-sample based on those respondents who believe it is 'neither important nor unimportant', 'important', or 'very important' they are up-to-date with the Reserve Bank and its policies (see Q34). Multiple answers possible.

Q36 What is the main media you use to do this?

	Proportion in % (sample)	Proportion in % (sample, basis=607)	Count
Daily newspaper	11	18.1	110
Radio	8.2	13.5	82
Television	18.4	30.3	184
News websites	22.1	36.4	221
Other	1	1.7	10
Total	-	100	607

Notes: Sub-sample based on those respondents who mainly keep up-to-date with the Reserve Bank through the media (see Q35).

Q37A And how important is it to you that you are up-to-date and know about each of the following? *The Government of New Zealand*

	Proportion in % (sample)	Proportion in % (weighted)	Count
Not at all important	2.7	3.6	27
Unimportant	5.2	5.3	52
Neither important nor unimportant	23.2	23.5	232
Important	33.8	31.2	338
Very important	32	32.9	320
Don't know	3.1	3.5	31
Total	100	100	1,000

Q37B And how important is it to you that you are up-to-date and know about each of the following? *The Parliament of New Zealand*

	Proportion in % (sample)	Proportion in % (weighted)	Count
Not at all important	4.4	5.2	44
Unimportant	13.4	12.7	134
Neither important nor unimportant	33.8	3.2	338
Important	27.3	27.7	273
Very important	18.1	18.9	181
Don't know	3	3	30
Total	100	100	1,000

Q37C And how important is it to you that you are up-to-date and know about each of the following? *The Reserve Bank of New Zealand*

	Proportion in % (sample)	Proportion in % (weighted)	Count
Not at all important	6.4	8.5	64
Unimportant	17.4	15.6	174
Neither important nor unimportant	35.9	36.1	359
Important	25	24.3	250
Very important	11.7	11.8	117
Don't know	3.6	3.8	36
Total	100	100	1,000

Q37D And how important is it to you that you are up-to-date and know about each of the following? *The United Nations*

	Proportion in % (sample)	Proportion in % (weighted)	Count
Not at all important	10.3	12.5	103
Unimportant	27.5	27.2	275
Neither important nor unimportant	35.1	33.2	351
Important	17.2	17	172
Very important	6.1	5.9	61
Don't know	3.8	4.2	38
Total	100	100	1,000

Q37E And how important is it to you that you are up-to-date and know about each of the following? *The International Monetary Fund*

	Proportion in % (sample)	Proportion in % (weighted)	Count
Not at all important	13.4	14.8	134
Unimportant	31.1	29.8	311
Neither important nor unimportant	31.5	30.7	315
Important	13.4	13.1	134
Very important	5.2	5.6	52
Don't know	5.4	6.1	54
Total	100	100	1,000

Q38 Generally speaking, would you say that

	Proportion in % (sample)	Proportion in % (weighted)	Count
Most people can be trusted	32.7	30.2	327
Or that you need to be very careful in dealing with people	62.9	65.3	629
Don't know	4.4	4.6	44
Total	100	100	1,000

Q39A How much trust and confidence do you have in each of the following? *The Government of New Zealand*

	Proportion in % (sample)	Proportion in % (weighted)	Count
1 No trust and confidence at all	15.8	17.9	158
2	24.5	24.1	245
3	27.4	25	274
4	24.7	24.1	247
5 Complete trust and confidence	4.9	6.1	49
Don't know	2.7	2.9	27
Total	100	100	1,000

Q39B How much trust and confidence do you have in each of the following? *The Parliament of New Zealand*

	Proportion in % (sample)	Proportion in % (weighted)	Count
1 No trust and confidence at all	12.8	15.2	128
2	25.4	25.5	254
3	36.2	34.9	362
4	19.2	17	192
5 Complete trust and confidence	3.0	3.9	30
Don't know	3.4	3.5	34
Total	100	100	1,000

Q39C How much trust and confidence do you have in each of the following? *The Reserve Bank of New Zealand*

	Proportion in % (sample)	Proportion in % (weighted)	Count
1 No trust and confidence at all	5.4	6.9	54
2	11	11.8	110
3	34.6	34.2	346
4	34.5	31	345
5 Complete trust and confidence	8.4	9.3	84
Don't know	6.1	6.8	61
Total	100	100	1,000

Q39D How much trust and confidence do you have in each of the following? *The United Nations*

	Proportion in % (sample)	Proportion in % (weighted)	Count
1 No trust and confidence at all	11.1	13.4	111
2	19.4	20.4	194
3	33.5	32.2	335
4	24.3	21.3	243
5 Complete trust and confidence	4.7	4.9	47
Don't know	7.0	7.9	70
Total	100	100	1,000

Q39E How much trust and confidence do you have in each of the following? *The International Monetary Fund*

	Proportion in % (sample)	Proportion in % (weighted)	Count
1 No trust and confidence at all	12.2	13.3	122
2	22.6	23.2	226
3	33.8	31.2	338
4	12.2	11.4	122
5 Complete trust and confidence	2.0	2.9	20
Don't know	17.2	18	172
Total	100	100	1,000

Q40A Most politicians in New Zealand act with the general public's best interests in mind–Most politicians in New Zealand serve the interests of particular groups.

	Proportion in % (sample)	Proportion in % (weighted)	Count
1 Most politicians in New Zealand act with the general public's best interests in mind	6.9	8.2	69
2	17.9	16.7	179
3	50.7	49	507
4	19.3	19.8	193
5 Most politicians in New Zealand serve the interests of particular groups	5.2	6.3	52
Don't know	0	0	0
Total	100	100	1,000

Q40B Most politicians are concerned about New Zealand's long-term well-being–Most politicians are only concerned about the next election.

	Proportion in % (sample)	Proportion in % (weighted)	Count
1 Most politicians are concerned about New Zealand's long-term well-being	4.3	5.1	43
2	14.1	14.5	141
3	23.3	23.9	233
4	31.5	30	315
5 Most politicians are only concerned about the next election	26.8	26.4	268
Don't know	0	0	0
Total	100	100	1,000

Q40C The Government conscientiously manages the revenue it collects in taxes–The Government wastes the revenue it collects in taxes.

	Proportion in % (sample)	Proportion in % (weighted)	Count
1 The Government conscientiously manages the revenue it collects in taxes	5.4	6.3	54
2	19.6	18.9	196
3	32.7	32.4	327
4	27	26.2	270
5 The Government wastes the revenue it collects in taxes	15.3	16.2	153
Don't know	0	0	0
Total	100	100	1,000

Q40D People's incomes should be more equal—To encourage individual effort, the difference between people's incomes should be greater.

	Proportion in % (sample)	Proportion in % (weighted)	Count
1 People's incomes should be more equal	20.3	19.4	203
2	23.4	22	234
3	31.9	32	319
4	16.4	17.5	164
5 To encourage individual effort, the difference between people's incomes should be greater	8	9	80
Don't know	0	0	0
Total	100	100	1,000

Q40E Overall, I have confidence in New Zealand politicians—I do not have confidence in New Zealand politicians

	Proportion in % (sample)	Proportion in % (weighted)	Count
1 Overall, I have confidence in New Zealand politicians	4.2	5.9	42
2	17.3	16.4	173
3	32.7	31.5	327
4	25.3	24.3	253
5 I do not have confidence in New Zealand politicians	20.5	22	205
Don't know	0	0	0
Total	100	100	1,000

Q41 Generally speaking, would you describe yourself as a ...

	Proportion in % (sample)	Proportion in % (weighted)	Count
'Saver'	62.8	60.6	628
Or a person who has debt	30.3	31.7	303
Don't know	6.9	7.8	69
Total	100	100	1,000

Q42 Which one of the following best describes how much money you would have left if you subtracted any debts you have?

	Proportion in % (sample)	Proportion in % (sample, basis=628)	Count
Less than \$50,000	21.7	34.6	217
Between \$50,001 and \$100,000	7.7	12.3	77
Between \$100,001 and \$250,000	6.3	10	63
Between \$250,001 and \$500,000	5.1	8.1	51
More than \$500,000	9.8	15.6	98
Rather not say	9.2	14.6	92
Don't know	3	4.8	30
Total	-	100	628

Notes: Sub-sample based on those respondents who would describe themselves as a 'saver' (see Q41).

Q43 Which one of the following best describes the total debt you would have left after subtracting the value of any assets you have?

	Proportion in % (sample)	Proportion in % (sample, basis=303)	Count
Less than \$50,000	20.1	66.3	201
Between \$50,001 and \$100,000	2.9	4.6	29
Between \$100,001 and \$250,000	1.7	2.7	17
Between \$250,001 and \$500,000	1.5	2.4	15
More than \$500,000	0.8	1.3	8
Rather not say	1.8	2.9	18
Don't know	1.5	2.4	15
Total	-	100	303

Notes: Sub-sample based on those respondents who would describe themselves as a 'person who has debt' (see Q41).

Q44A Please write the number of the row where you would first choose the definite amount of money (Column A) over the chance of winning \$2,000 or nothing (Column B) here:

	Proportion in % (sample)	Proportion in % (weighted)	Count
\$0	6.7	6.8	67
\$200	15.6	16.5	156
\$400	5.2	4.6	52
\$600	5.5	5.2	55
\$800	7.1	7.6	71
\$1,000	29.8	28.4	298
\$1,200	3.4	3.6	34
\$1,400	2.9	3.5	29
\$1,600	2.2	2	22
\$1,800	19.8	20	198
Don't know	1.8	1.9	18
Total	100	100	1,000

Q44B Please write the number of the row where you would first choose waiting 6 months to get a larger amount of money (Column B) over getting \$2,000 immediately here:

	Proportion in % (sample)	Proportion in % (weighted)	Count
\$2,000	13.2	14.6	132
\$2,020	1	1.2	10
\$2,040	1.8	1.7	18
\$2,060	0.7	0.4	7
\$2,100	4.9	3.8	49
\$2,150	1.1	0.9	11
\$2,200	4.4	4.4	44
\$2,300	1.5	1.1	15
\$2,400	3.5	3.5	35
\$2,600	4.8	4.3	48
\$2,800	1.4	1.6	14
\$3,000	11.3	9.6	113
\$3,500	1.9	1.5	19
\$4,000	7.4	6.9	74
\$4,500	0.7	0.9	7
\$5,000	8.6	9.7	86
\$5,500	0.7	1.2	7
\$6,000	3.2	3.2	32
\$6,500	0.9	0.8	9
\$7,000	27	28.8	270
Don't know	0	0	0
Total	100	100	1,000

Q44C Please write the number of the row where you would first choose waiting 12 months to get a larger amount of money (Column B) over getting \$2,000 in 6 months here:

	Proportion in % (sample)	Proportion in % (weighted)	Count
\$2,000	10.2	12.2	102
\$2,020	1.4	1.6	14
\$2,040	0.8	0.5	8
\$2,060	0.9	0.6	9
\$2,100	2.4	2	24
\$2,150	1.2	0.9	12
\$2,200	5.0	4.9	50
\$2,300	1.2	1	12
\$2,400	2.6	2	26
\$2,600	3.2	3	32
\$2,800	2.1	1.7	21
\$3,000	8.9	7.4	89
\$3,500	2.7	2.9	27
\$4,000	8.0	7.9	80
\$4,500	1	0.8	10
\$5,000	7.1	7.3	71
\$5,500	0.5	0.6	5
\$6,000	5.6	5.8	56
\$6,500	1.2	1.4	12
\$7,000	31.9	32.8	319
Don't know	2.1	2.8	21
Total	100	100	1,000

Q45 Which one of the following best describes your current personal financial situation?

	Proportion in % (sample)	Proportion in % (weighted)	Count
Very unsatisfactory	7.7	7.9	77
Unsatisfactory	16.7	17.7	167
Neither satisfactory nor unsatisfactory	21.7	22.4	217
Satisfactory	39.3	36.2	393
Very satisfactory	11.4	12.1	114
Rather not say	2.2	2.4	22
Don't know	1	1.3	10
Total	100	100	1,000

Q46 Can you tell me how many people, in total, live in your household?

	Proportion in % (sample)	Proportion in % (weighted)	Count
One (including the respondent)	15.3	15.5	153
Two	33.5	33.7	335
Three	18.7	17.4	187
Four	18.6	17.4	186
Five	7.5	8.1	75
Six	3.3	3.3	33
More than six	2.1	3	21
Refused	1	1.5	10
Total	100	100	1,000

Q47 Are there any children in your household that are under 16 years of age?

	Proportion in % (sample)	Proportion in % (weighted)	Count
Yes	30.5	30	305
No	68.2	68	682
Refused	1.3	2	13
Total	100	100	1,000

Q48 And which ethnic group do you belong to?

	Proportion in % (sample)	Proportion in % (sample, scaled to 100)	Count
New Zealand European (or Pakeha)	74	69	740
Māori	8.5	7.9	85
Pacific	3.6	3.4	36
Asian	9.9	9.2	99
Middle East/Latin American/African	1.3	1.2	13
Other ethnic group	7	6.5	70
Refused	3	2.8	30
Total	-	100	-

Notes: Multiple answers possible.

Q49 And are you married or living with a partner? This includes civil unions and de facto relationships.

	Proportion in % (sample)	Proportion in % (weighted)	Count
Yes	61.2	60.4	612
No	37	37.4	370
Refused	1.8	2.2	18
Total	100	100	1,000

Q50 Which of these best describes the joint income of you and your partner before tax, for the last year? Please include any child support, benefits or other income support you or your partner may receive.

	Proportion in % (sample)	Proportion in % (sample, basis=612)	Count
Under \$40,000	6.3	10.3	63
At least \$40,000 but less than \$60,000	8.7	14.2	87
At least \$60,000 but less than \$80,000	10	16.3	100
At least \$80,000 but less than \$100,000	8.8	14.4	88
At least \$100,000 but less than \$140,000	11.2	18.3	112
At least \$140,000 but less than \$200,000	5.3	8.7	53
More than \$200,000	3.9	6.4	39
Don't know	0.8	1.3	8
Would prefer not to say	6.2	10.1	62
Total	-	100	612

Notes: Sub-sample based on those respondents who are married or living with a partner (see Q49).

Q51 Which of these best describes your personal income from all sources, before tax, for the last year? Please include any child support, benefits or other income support you may receive.

	Proportion in % (sample)	Proportion in % (sample, basis=370)	Count
Under \$40,000	17	43.8	170
At least \$40,000 but less than \$60,000	6.3	16.2	63
At least \$60,000 but less than \$80,000	4.3	11.1	43
At least \$80,000 but less than \$100,000	1.7	4.4	17
At least \$100,000 but less than \$140,000	1.2	3.1	12
At least \$140,000 but less than \$200,000	0.5	1.3	5
More than \$200,000	0.2	0.5	2
Don't know	2.8	7.2	28
Would prefer not to say	4.8	12.4	48
Total	-	100	370

Notes: Sub-sample based on those respondents who are married or living with a partner (see Q49).

Q52 If a general election was held this Saturday, to which political party would you give your party vote?

	Proportion in % (sample)	Proportion in % (weighted)	Count
Green Party	13.6	11	136
Labour Party	22.7	21.8	227
Maori Party	1.8	2.3	18
National Party	29.1	30.1	291
New Zealand First	8.4	9.6	84
Other party	2	2.1	20
Don't know	16.5	17.1	165
Would prefer not to say	5.9	6	59
Total	100	100	1,000

Q53 In which of the following areas of New Zealand do you live?

	Proportion in % (sample)	Proportion in % (weighted)	Count
Northland Region	3.3	3.2	33
Auckland Region	32.1	32.7	321
Waikato Region	9.1	9	91
Bay of Plenty Region	7.1	7.3	71
Gisborne Region	0.5	0.4	5
Hawke's Bay Region	3.6	3.6	36
Taranaki Region	2.1	2.2	21
Manawatu-Wanganui Region	5.6	5.3	56
Wellington-Wairarapa Region	11.7	11.1	117
Tasman Region	1	1	10
Nelson Region	1.4	1.6	14
Marlborough Region	1.2	1.3	12
West Coast Region	0.6	0.9	6
Canterbury Region	13.7	13.1	137
Otago Region	5.7	6.2	57
Southland Region	1.3	1.1	13
Total	100	100	1,000

Q54 And which of these best describes where you live? Do you live in a ...?

	Proportion in % (sample)	Proportion in % (weighted)	Count
Rural area or small town with a population of less than 10,000	19.7	20.5	197
Or do you live in a large town with a population greater than 10,000 but smaller than 100,000	27.6	29	276
Or do you live in a city with a population greater than 100,000	49.4	46.3	494
Don't know	3.3	4.2	33
Total	100	100	1,000