



18 September 2024

Tēnā koe

### **Official Information Act request**

Thank you for your email of 31 July 2024, requesting five reports.

I have considered your request under the Official Information Act 1982 (the Act). Please find my decision on your request set out below.

*REP/24/6/559 - Ministerial Group Meeting (25 June 2024) crown response to the Abuse in Care Inquiry*

Some information in this report is withheld under the following three sections of the Act:

- Section 9(2)(h) in order to maintain legal professional privilege. The greater public interest is in ensuring that government agencies can continue to obtain confidential legal advice.
- Section 9(2)(g)(i) to protect the effective conduct of public affairs through the free and frank expression of opinions. I believe the greater public interest is in the ability of individuals to express opinions in the course of their duty.
- Section 9(2)(f)(iv) to maintain the constitutional conventions for the time being which protect the confidentiality of advice tendered by Ministers of the Crown and officials. The release of this information is likely to prejudice the ability of government to consider advice and the wider public interest of effective government would not be served.

*REP/24/6/511 – Report – Cover report: Advice package to progress changes to the oversight of the Oranga Tamariki System*

*REP/24/6/565 - Statutory review of the oversight of the Oranga Tamariki System Act 2022 and the Children and Young People's Commission Act 2022*

These reports have been withheld under section 18(d) of the Act on the basis that the information requested will soon be publicly available. This information will be published within the next eight weeks.

*REP/24/5/488 - Analysis of current demand for Auckland City Mission and the community food sector*

Please note that following the Minister for Social Development and Employment's decision to increase the proportion of funding being allocated to the community food provider sector, a number of the figures in this report became obsolete and

the procurement process resulted in different outcomes to the figures proposed in this report.

Some information in this report is withheld under section 9(2)(ba)(i) of the Act as it is subject to an obligation of confidence, and if released, could prejudice the supply of similar information in the future. The greater public interest is in ensuring that such information can continue to be supplied.

*REP/24/5/482 - Upgrading the SuperGold Card*

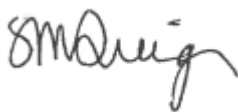
Some information in this report is withheld under section 9(2)(f)(iv) of the Act to maintain the constitutional conventions for the time being which protect the confidentiality of advice tendered by Ministers of the Crown and officials. The release of this information is likely to prejudice the ability of government to consider advice and the wider public interest of effective government would not be served.

I will be publishing this decision letter, with your personal details deleted, on the Ministry's website in due course.

If you wish to discuss this response with us, please feel free to contact [OIA\\_Requests@msd.govt.nz](mailto:OIA_Requests@msd.govt.nz).

If you are not satisfied with my decision on your request, you have the right to seek an investigation and review by the Ombudsman. Information about how to make a complaint is available at [www.ombudsman.parliament.nz](http://www.ombudsman.parliament.nz) or 0800 802 602.

Ngā mihi nui

pp. 

Magnus O'Neill  
**General Manager**  
**Ministerial and Executive Services**

# Aide-mémoire



MINISTRY OF SOCIAL  
DEVELOPMENT  
TE MANATŪ WHAKAHIATO ORA

## Meeting

**Date:** 21 June 2024      **Security Level:** In Confidence

**For:** Hon Louise Upston, Minister for Social Development and Employment

**File Reference:** REP/24/6/559

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## Ministerial Group Meeting (25 June 2024) Crown Response to the Abuse in Care Inquiry

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**Meeting details**      5-6pm, Tuesday 25 June 2024, EW 2.1

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**Expected attendees**      Ministers:  
Hon Erica Stanford (Chair); Hon Dr Shane Reti; Hon Paul Goldsmith; Hon Judith Collins KC; Hon Mark Mitchell; Hon Tama Potaka; Hon Matt Doocey; Hon Karen Chhour; Hon Casey Costello.

Officials:  
Simon MacPherson (Deputy Chief Executive, Policy) and Linda Hrstich-Meyer (General Manager, Historic Claims) from the Ministry of Social Development (MSD) will attend.

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**Purpose of meeting**      This is a regular meeting of the Ministerial Group, established to oversee the Crown's response to the Abuse in Care Inquiry (Royal Commission).

At this meeting, Ministers will be discussing the:

- 9(2)(f)(iv) [Redacted]
- 9(2)(f)(iv) [Redacted]

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**Background** The Ministerial Group meets monthly.

You are a member of the Ministerial Group as Minister for Social Development and Employment, reflecting MSD's significant role in working with survivors to resolve historic claims of abuse and neglect. You are also a member as Minister for Disability Issues.

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**Key issues** **ITEM 1 – FINAL REPORT**

**Cabinet will shortly be considering a paper on the initial response to the final report**

9(2)(f)(iv)



**Ministers are being invited to share their views on connections with their portfolio areas**

Agencies have received the Royal Commission's recommendations ahead of the final report being presented. MSD has been participating in work to undertake an initial analysis of the recommendations [REP/24/6/540 refers].

The report referenced above sets out the areas of relevance to MSD<sup>1</sup> and implications for existing MSD work<sup>2</sup>. You could note some of these connections as part of this discussion.

MSD will have significant involvement in the overall response to the recommendations. MSD officials are committed to working with CRU and other agencies on the response to the recommendations.

9(2)(f)(iv)



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<sup>1</sup> Identified areas of relevance include, but are not limited to, recommendations relating to redress, care safety principles, the proposed Care Safety Agency and Care Safety Act, the care workforce, oversight and monitoring, and targeted abuse and neglect prevention.

<sup>2</sup> Implications for existing MSD work include, but are not limited to, impacts on work relating to the care sector, social service accreditation, the social sector workforce, the Oranga Tamariki system, and disability.

9(2)(f)(iv)



**ITEM 2 – REDRESS**

**Feedback is being sought on two scope-related decisions**

9(2)(f)(iv)



9(2)(g)(i)

For MSD, claims must be linked to the failures or actions of Child Youth and Family (CYF) or its predecessor agencies, irrespective of the care setting. This includes individuals who were in the care, custody, or guardianship of CYF, but also those who had 'come to the notice' of CYF due to care and protection concerns but weren't placed in state care. In all relevant cases, however, CYF had a level of responsibility over the individual and it is through this lens that claims are assessed.

For example, for an individual living at home with their parents:

- If this individual had come to attention of CYF, had a social worker assigned, but this social worker failed to adequately investigate notifications that the child was being abused by their parents, then this individual could make a claim to MSD.
- If this individual was abused by their parents but had not come to attention of CYF, then CYF had no responsibility for this individual and so no claim could be made to MSD.

9(2)(g)(i)

9(2)(g)(i)

In relation to paragraph 13 of the discussion paper, we note that cost recovery is generally not sought from NGOs because they have limited funds to administer redress. MSD has generally allowed claimants who were placed in the care of an NGO by the State (and were in the care of the State at the time of this placement) to have their claim assessed through our alternative dispute resolution scheme, however MSD does not assume any liability for the NGO.

9(2)(f)(iv)

We do not currently offer

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redress for cultural and spiritual abuse but note that a growing number of claimants are bringing such allegations to us. 9(2)(f)(iv)

[Redacted]

- [Redacted]

- [Redacted]

9(2)(f)(iv)

[Redacted]

9(2)(h); 9(2)(f)(iv)

[Redacted]

9(2)(f)(iv)

[Redacted]

9(2)(f)(iv) 9(2)(h)

[Redacted]

9(2)(f)(iv)

[Redacted]

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**Next steps** The Ministerial Group will continue to meet monthly.

MSD will continue to work closely with the Crown Response Unit and other agencies.

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Author: Michael Barker, Senior Policy Analyst, Strategy and Inquiries Policy

Responsible manager: Michelle Kynaston, Policy Manager, Strategy and Inquiries Policy



# Report

**Date:** 21 June 2024      **Security Level:** IN CONFIDENCE  
**To:** Hon Louise Upston, Minister for Social Development and  
Employment  
**File reference:** REP/24/5/488

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## Analysis of current demand for Auckland City Mission and the community food sector

### Purpose of the report

1. This paper provides you with analysis on the Auckland City Mission's (ACM) food service including trends and distribution processes.

### Recommended actions

It is recommended that you:

- 1 **note** that officials recently provided you advice on the level of demand for community food support [REP/24/5/401]. This indicated that demand for food parcels more than doubled during the COVID period and has not returned to baseline.
- 2 **note** your decision in May to reallocate \$7.5m funding from Budget 2023 across three areas in F2024-25:
  - 2.1 \$3.5m to invest in supporting up to 100 community food providers
  - 2.2 \$1.5m to further strengthen the community food distribution network with a focus on community food hubs
  - 2.3 \$2.5m to invest in approximately 10 food security initiatives
- 3 **note** you requested further advice on the demand for community food support experienced by ACM. An MSD official from the Pacific and Community Capability Programme team visited ACM to better understand the trends of their food demand, costs associated with their food services, and their food assessment and distribution processes.
- 4 **note** that our analysis shows that ACM has good assessment and distribution processes in place and is already working to reduce costs and improve efficiencies.



- 5 **note** that we have identified some areas for work to further increase efficiencies but that this would take time, therefore effects would not be immediate.
- 6 **note** that ACM decreasing food parcels comes at a time when other major food providers are also decreasing or capping the amount of food parcels they distribute, which may have further impact on other food providers and at-risk families.
- 7 **note** that providing any additional funding to ACM would decrease the amount we have available for the rest of the country, which may disadvantage other providers and therefore at-risk families in other parts of Auckland and other regions outside Auckland.
- 8 **agree** to discuss this analysis with your officials and indicate your preference for any opportunities identified.

AGREE / DISAGREE



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Serena Curtis  
General Manager, Pacific and Community  
Capability Programme

21 June 2024

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Date



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Hon Louise Upston  
Minister for Social Development and  
Employment

20240622

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Date

Released under the Official Information Act (1982)

## Background

2. On 11 April 2024 you had an online meeting with Helen Robinson, CEO of Auckland City Mission. At this meeting, she expressed concern at the levels of increased food demand ACM are experiencing and indicated that she would need to decrease the number of food parcels they provide without further government funding.
3. Following the meeting, Helen Robinson sent a letter stating that without government funding in FY2024-25 they would need to reduce food parcel distribution from 50,000 to 20,000 per annum. She noted that \$1.5m funding would be required to continue supplying 50,000 parcels.
4. An MSD official from the Pacific and Community Capability Programme team has since spent three days on site with ACM to better understand the trends of their food demand, costs associated with their food services, and their food assessment and distribution processes.

## Community food demand remains high across the sector

5. We recently provided you advice on the level of demand for community food support [REP/24/5/401]. This indicated that demand for food parcels across the country more than doubled during the COVID period and has not returned to baseline.
6. This is reinforced by Kore Hiakai's (an advocacy group with a focus on food security) which sent you community food distributor insights in early May.

### *Drivers of food insecurity*

7. Food insecurity generally occurs due to a combination of inadequate incomes and high expenses. This has been exacerbated recently due to the increasing cost of living, especially food costs.
8. This means that the most effective solutions are system changes which either increase incomes or decrease the cost of living for people and families most at risk. Historically, MSD's primary means of addressing food insecurity has been through income support including targeted support such as Special Needs Grants (SNGs) for food. Since June 2020 MSD stepped in to support community food providers to meet the increased demand for food as part of the COVID-19 response.

### *Cross government approaches to addressing food insecurity*

9. The Public Health Advisory Committee (PHAC) has recently released its report – Rebalancing our food system. The report recommends that the government takes a more collaborative approach to the food system to support the health and wellbeing of all New Zealanders.

10. Currently, the government funds investment in food support for people at risk of food insecurity through a range of programmes including Kickstart Breakfast, Ka Ora Ka Ako, the Fruit in Schools programme, and Food Secure Communities (FSC). These programmes sit within three different Ministries with MSD funding Kickstart Breakfast and the FSC programmes.

11. In our recent paper on options for the FSC programme [REP/24/4/360 refers], you indicated that you wished to discuss with your officials further advice on future investments in the community food sector beyond 2025. There is also an opportunity to provide you with further advice on how we could create greater efficiencies in the food system through a cross-agency approach to food insecurity.

### Demand for ACM’s food services remains high following the pandemic

12. ACM wanted to reiterate that their circumstances aren’t unique and reflect the wider food security context. ACM have also been clear that providing food parcels is not a long-term solution to food insecurity and they would rather focus on top of the cliff solutions.

ACM food parcel distribution by Financial Year (01 July- 30 June)



13. This graph shows that ACM’s food parcel distribution doubled between 2017-18 and 2019-20, then doubled again to more than 60,000 parcels at the height of the pandemic. This increase is likely driven by a combination of increased demand and a subsequent increase in funding enabling them to reach more people. In 2022-23, they capped their food parcels at 50,000 due to capacity and not wanting to create dependency on food parcels.

14. ACM expressed that demand for food support is always greater than their capacity to deliver and therefore advised that food parcel distribution numbers should not be used as an indicator of demand. Further work would need to be

undertaken to develop a more scientific approach to measuring demand for community food support.

## **ACM has strong needs-assessment and food distribution processes**

### *Needs assessments*

15. To access a food parcel, clients must first call ACM and a phone screening takes place. This screening includes gathering of demographic data, the reason for the food need (including checking eligibility), if they have first tried to access support from Work and Income (W&I), and how many dependents the client has.
16. Demographic and income data of those accessing food support from ACM's Boston St site is attached at Appendix 1.

### *Distribution of food parcels*

17. ACM are currently the single largest provider in New Zealand of food parcels and work in partnership with other providers to operate across four distribution sites:
  - 17.1 MUMA (Ngā Whare Waatea)
  - 17.2 Papakura Marae
  - 17.3 Manurewa Marae
  - 17.4 Boston Road (ACM's distribution site for Auckland central).
18. Food parcel numbers are split fairly evenly across these sites and all sites have similar distribution checks and processes in place through their Memorandum of Understanding with ACM. Clients access food support at the distribution site closest to their residential address.

### *Referrals to complimentary support services*

19. If clients are regularly accessing the food service, then a face-to-face meeting will occur with ACM's manaaki staff. They conduct a more in-depth assessment of need and refer to complementary support services, both internal and external, to address the root causes of the client's food need.
20. These culturally appropriate services include health, housing, domestic violence, addiction services, budgeting, W&I, and strengths-based solutions such as volunteering.
21. During the needs assessment, clients are asked if they are receiving support from W&I. ACM foodbank staff advocate and support clients with W&I where required. A W&I staff member is co-located at Homeground (ACM's multipurpose CBD facility), as part of the street-to-home programme. ACM foodbanks clients (offsite at Boston Rd) can access this service, however often clients at Homeground take up the majority of the caseworkers capacity. ACM has identified that if there was an additional W&I staff it would be easier for foodbank clients to access support.



## ACM is reducing the cost of operating their food services

22. s9(2)(ba)(i)

23. ACM have told us that trusts and grants income has decreased to very low levels. ACM have heard that trusts view food as a human right (alongside housing) and therefore is not the focus of trusts or philanthropy funding.

### *Role of food rescue and New Zealand Food Network (NZFN)*

24. Approximately 20% of food distributed by ACM is donated or rescued food items. NZFN provides the majority of this rescued food to ACM free of charge. Over the last 12 months, NZFN have provided 115 tonnes of food supplies, with an approximate retail value of \$1,104,000.

25. ACM have been operating their bulk food distribution from a warehouse at Ngā Whare Waatea (MUMA). As a part of their cost saving exercise, they are reducing staff and closing this facility by 30 June 2024. From 1 July 2024 the New Zealand Food Network (NZFN) will purchase, pick, and pack ACM's ambient food boxes and deliver these to their distribution sites. This will create efficiencies by centralising procurement and will allow them to focus on providing a local response to distribution within the communities they serve.

## Government funding for ACM in FY2024-2025

26. Based on our current procurement process and modelling we estimate that for F2024-25 we will be providing ACM with contributory grant funding totalling \$300,000. Please note, this is subject to procurement process and regional engagement. They may also be eligible to apply for food security initiative funding which invests in locally led social enterprises to increase the amount of healthy and low-cost food options in low-income communities. However, it is too soon to predict the outcome of this procurement process.

27. Given the costs of operating ACM's food service, it is likely that ACM will need to significantly decrease the number of food parcels that they provide. This comes at a time when other major food providers across the country are also decreasing or capping the amount of food parcels they distribute. This may have flow-on effects and further impact at-risk families.

28. Any additional FSC funding to ACM would decrease the funding available for the rest of the country. With the current level of funding, it is already difficult to ensure adequate support to at-risk communities across the country.

## Further opportunities to reduce the cost and demand on ACM's food services

29. Our analysis shows that ACM are already undertaking changes in the areas where we would recommend that they could make savings such as ensuring they have a thorough needs-assessment process, ensuring that clients are engaging with W&I, and utilising NZFN to create efficiencies in purchasing, picking, and packing their food parcels. The following recommendations could further help ACM reduce costs over the medium to long-term.

*Work with other community food providers to refer clients to their closest community food provider*

30. Currently people from all over Auckland are approaching ACM for community food support. ACM already work closely with their marae partners to ensure whānau are supported by the site closest to them. There is an opportunity to better coordinate with other foodbanks and ensure that clients are accessing food support from their closest provider. This could involve a mapping exercise and agreement between foodbanks to refer clients to the service nearest their home address. This could reduce ACM's demand.

*Provide further low-cost food alternatives*

31. ACM established a low-cost pop-up food shop at Homegrown. This provides an affordable and healthy food alternative to low-income whānau who might otherwise need a food parcel. This has been operating once a week for about 12 months and has proved popular with both people living and working in the area, ACM clients, and residents at Homegrown. They have registered as an MSD supplier and have the capacity for clients to use MSD payment cards (green cards). Their intention is for this initiative to continue, and they will slowly expand into other grocery items.

32. If provided further capital funding (through the likes of the food security initiative funding), they could expand this pop-up shop to operate more days per week and provide a greater range of affordable grocery items. This could have greater impact on increasing food security for those who could afford a part payment for the value of the food and hopefully decrease demand on food parcels over time.

*Further utilise MSD resources and employment products*

33. ACM have an existing relationship with the Auckland Regional team, including the support of a Work Broker who is able to assess the eligibility of any new employees for subsidies. Subsidies can help to reduce employee costs in the short term.

*However, these recommendations will take time to create impact*

34. Our analysis indicates that these recommendations above will only impact on ACM's costs in the medium to long term and therefore ACM will still need to reduce their community food distribution. The only short-term solution to

maintain ACM's distribution of food parcels at 50,000 would be a sizable increase in funding.

## **MSD options to support ACM**

35. Option one (preferred)- Proceed with the proposed contributory grant funding of \$300k in F2024-25 and invite them to apply for Food Security Initiative funding. This option provides some contributory support to ACM and recognises the increase in demand for their services since the pandemic but ensures that the limited FSC funding is shared equitably across the country.
36. Option two- Double the proposed contributory funding to \$600k for ACM in F2024-25 recognising the significant role they play in support some of the most vulnerable people in Auckland. This would involve a decrease in proposed funding for the 99 other food providers.
37. Option three- Provide ACM with the \$1.5m they requested to maintain 50,000 food parcel distribution in F2024-25. As there is a total of \$3.5m available in F2024-25 in the FSC programme for community food providers, unless further funding can be sourced from elsewhere for the FSC programme, this option would provide nearly half of the available funding to ACM. This would create an inequitable situation where other community providers across the country would receive very small grants which wouldn't substantially support their food services.
38. Note that any increase in proposed funding will help support ACM in the short-term but ACM is likely to face a similar funding shortfall in F2025-26 and onwards.

## **Next steps**

39. Officials are currently finalising projects plans and procurement process for the FY2024-25 FSC funding.
40. We look forward to discussing this analysis with you and your preference for any options identified.

Author: Neill Ballantyne - Principal Advisor, Pacific and Community Capability Programmes

Responsible manager: Serena Curtis - General Manager, Pacific and Community Capability Programme

IN-CONFIDENCE

**Appendix 1- Demographic and income information for ACM's Boston road food distribution site (since July 2023)**

s9(2)(ba)(i)



Released under the Official Information Act (1982)

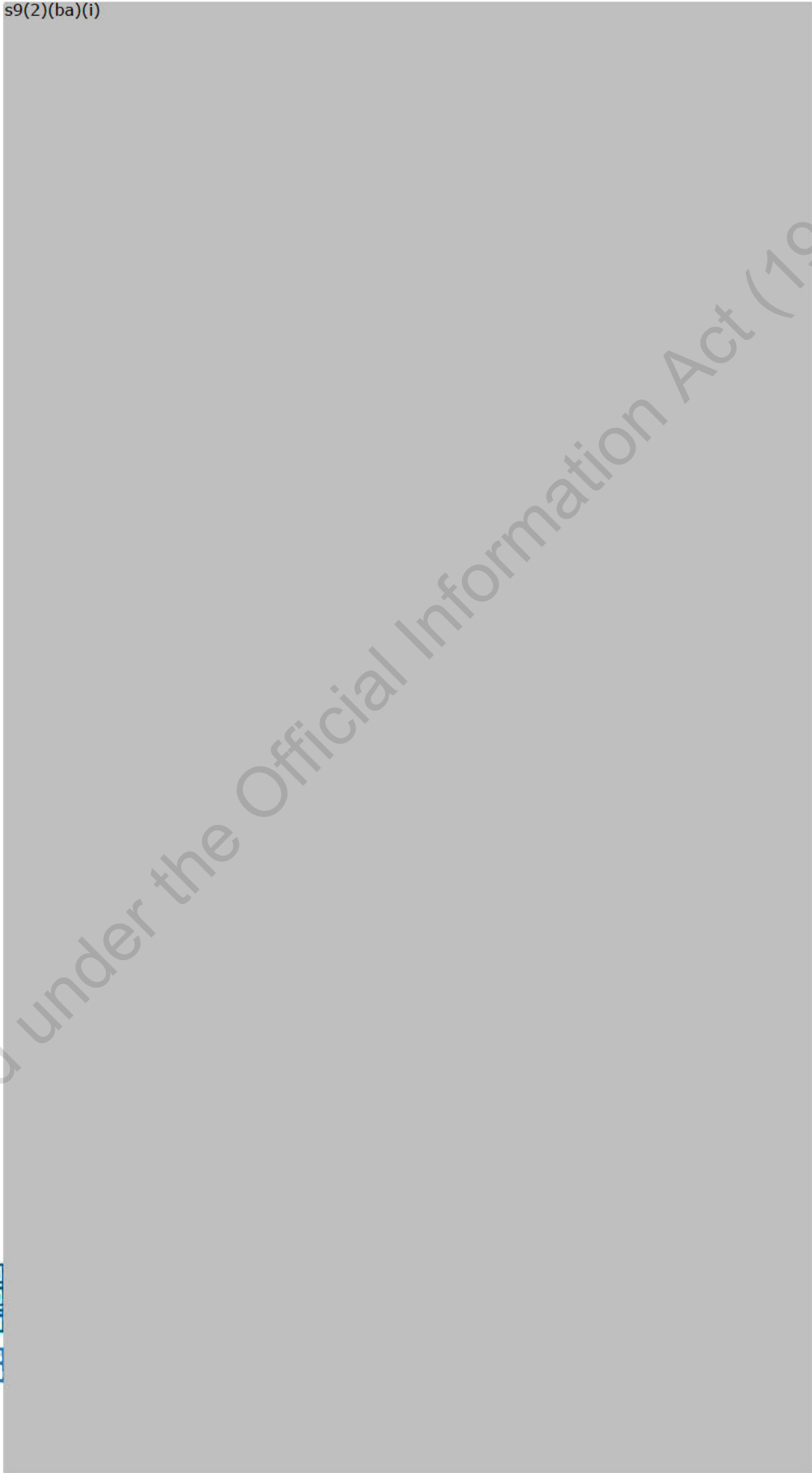




Type of income

Food Security

s9(2)(ba)(i)



Released under the Official Information Act (1982)

# Report



MINISTRY OF SOCIAL  
DEVELOPMENT  
TE MANATŪ WHAKAHIATO ORA

**Date:** 29 May 2024

**Security Level:** In Confidence

**To:** Hon Louise Upston, Minister for Social Development and  
Employment

Hon Casey Costello, Minister for Seniors

**Reference:** REP/24/5/482

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## Upgrading the SuperGold Card

### Purpose of the report

- 1 This report seeks your direction on the SuperGold Card (SGC) upgrade focus areas that you may wish officials to further explore.

### Key points

- 2 On 11 April 2024, you met with officials and discussed a range of areas for exploration that you were interested in regarding upgrading the SGC.
- 3 Officials have started exploring some of those areas that could progress in short term, such as creating an information hub, and need your confirmation to progress working on them.
- 4 There are further medium to long term areas of potential work to upgrade the SGC and this report seek your confirmation regarding each area as follows.

### Recommended actions

It is recommended that you:

- 1 **Direct** officials to progress work on the following short-term initiatives to upgrade the SGC:

9(2)(f)(iv)



9(2)(f)(iv)

- 2 **Direct** officials to report back with analysis on the feasibility of the medium- and long-term initiatives to upgrade the SGC. These include:

9(2)(f)(iv)

Released under the Official Information Act (1982)

9(2)(f)(iv)

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Miriam Mathews  
Policy Manager, Older Peoples Policy  
Ministry of Social Development

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Date

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Hon Louise Upston  
Minister for Social Development and Employment

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Date

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Hon Casey Costello  
Minister for Seniors

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Date

**In early April 2024, we provided you with information to support your discussion about upgrading the SuperGold Card**

- 5 Our advice to you [REP 24/3/268 refers] outlined some initial areas of exploration for upgrading the card. These included technological upgrades to the card itself, an expansion of the Government funded entitlements/benefits the card offers, or both.
- 6 You were interested to know more about the businesses offering SGC discounts, their number and how they are used by card holders in rural or city areas. You also discussed the importance of older peoples' awareness about the available SGC information and discounts and showed interest for officials to explore the possibility of having an information hub for seniors' easier navigation of support and serviced covered by the SGC.

**Two short-term initiatives to improve the SGC**

- 7 We have explored two potential initiatives in line with your interests that could be implemented in the short term.

9(2)(f)(iv)





**In addition, there are five medium to long term areas that officials could explore**

- 12 Several other potential ways of upgrading the card came up in your discussion at the meeting including:
- upgrading the SGC App and website
  - investigating the feasibility of upgrading the SGC to be a primary form of identification (ID) as an alternative to a driver’s licence or passport
  - exploring opportunities to grow the number of SuperGold Card businesses, particularly those outside the main city centres
  - upgrading the technology of the card to enable it to be used digitally in a range of ways also came up as a topic of interest, particularly as future cohorts of older people will be more digitally literate.
- 13 However, it was also noted that any upgrades which carry a significant cost would be challenging to implement in the short-term due to the current fiscal environment.
- 14 Some of these initiatives align with card holders’ responses in the 2024 SuperGold cardholder survey. For example, card holders are interested in being able to search by specific products or services and in finding out about deals in their local area. The key findings are attached as **Appendix One**.
- 15 Based on your discussion, officials have undertaken an initial analysis of areas that could explored further in the medium and long-term, as detailed below. Subject to your direction, officials can provide you with advice on the feasibility of each of the areas you indicate an interest in, including the financial, privacy, legal, and consultation implications.



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9(2)(f)(iv)

9(2)(f)(iv)

### **Next steps**

- 21 Subject to your agreement, officials will progress work on the short-term areas of work, and additionally, will commence analysis of the feasibility of

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<sup>2</sup> This option includes considering providing a discount on the price of the Kiwi Access Card to SGC holders, to address the issue of some older people not holding primary ID.

the medium- and long-term focus areas you indicate an interest in and report you back in due course.

## **Appendix**

22 Appendix 1: Key insights summary of 2024 SuperGold cardholder research.

Author: Maryam Ghorbanpour, Policy Analyst, Older Peoples Policy

Responsible manager: Miriam Mathews, Acting Policy Manager, Older Peoples Policy Team

Released under the Official Information Act (1982)



## Annex one: Key insights summary of 2024 SuperGold cardholder research

- 1 More seniors agree that discounts on essentials are valuable and that instant discounts are appealing. However, there are differences within the cohort on discount hunting and in how actively they are searching for deals and discounts i.e., while all seniors like discounts that are offered to them, not all go out of their way and sacrifice convenience when out shopping.
- 2 When seniors are grouped based on attitudes towards discounts and retirement, six distinct groups (segments) emerge.
- 3 Almost half of seniors rated the card 7 or higher out of 10 (Averaging 5.7). Scores were higher in urban areas than in rural areas.
- 4 Two thirds of cardholders have used their SuperGold Card in the last month (up 10 percent from the 2022 research). Those aged 70-75 are more likely to have used their SuperGold card in the last month (71 percent did so).
- 5 Most cardholders use their card one to four times a month.
- 6 Discounts on everyday essentials are the most used SuperGold Card Benefit followed by free public transport.
- 7 90 percent of cardholders were at least somewhat aware of where to get SuperGold discounts however only 6 percent were fully aware.
- 8 For those cardholders that do not remember to use their card, reminders at the place or in the moment of purchase are the key ways that they would prefer to be reminded e.g. signage in stores (78 percent) and being proactively asked by staff at check-out (63 percent)
- 9 Almost Four in five (78 percent) are aware of the SuperGold website, and of those aware, four in five have visited the site.
- 10 Of those cardholders that visited the SuperGold website three quarters found it relatively easy or very easy to use.
- 11 Fewer than half (47 percent) are aware of the SuperGold mobile app, and of those aware, only 43 percent have used it.
- 12 Of those cardholders that used the SuperGold app 85 percent found it relatively easy or very easy to use.
- 13 In response to the question: "*Thinking of the perfect app, which of the following features should a SuperGold app include to be useful to you?*" Seniors would like to be able to search by specific products or services and hear about deals in their local area. 43 percent of seniors would like to use the app as their digital SuperGold Card.
- 14 Point of sale and newsletters are the channels where SuperGold messaging is most likely to be noticed.