



University of Auckland
Standard
ACADEMIC CV 2023

NAME: **Susan St John**

CURRENT POSITION: Leader [Pensions and Intergenerational Equity \(PIE\) Hub](#), **Economic Policy Centre, Auckland Business School**

DEPARTMENT: **Economics**

FACULTY: **Business and Economics**

EDUCATIONAL QUALIFICATIONS:

2004 University of Auckland, PhD
1979 University of Auckland, MA (Hons)
1976 University of Auckland, BA
1966 University of Auckland, BSc (Chemistry)

PREVIOUS AND CURRENT APPOINTMENTS:

2023-2024 Honorary Academic, Economic Policy Centre. PIE Hub leader
2020-2021 Associate Professor, Director of the RPRC
2016-2019 Honorary academic, Economics dept. Director of the RPRC
2008-2015 Associate Professor, Department of Economics, University of Auckland,
2006- 2014 Co-Director Retirement Policy and Research Centre
1999 Senior lecturer over the bar, Department of Economics, University of Auckland
1987 Appointed Senior Lecturer, Department of Economics, University of Auckland
1981 Appointed Lecturer, Department of Economics, University of Auckland
1970 Teacher, Chemistry and Maths, Otumoetai College, Tauranga
1969 Teacher, Chemistry and Maths, Penrose High School, Auckland
1967-68 Teacher, Chemistry and Maths, Kaikora Valley High School, Dunedin
1966 Teacher trainee Auckland Teachers Training College

SIGNIFICANT DISTINCTIONS / AWARDS:

2019 Companion of the New Zealand Order of Merit, CNZM for services to social policy
2010 Queens Service Order QSO for services to social policy
1995 MBA Teacher of the Term
1994 MBA Teacher of the Year

RESEARCH SPECIALTIES / CAREER:

My research and teaching interests focused on public sector and retirement policy issues, including decumulation of savings and annuity issues, tax and poverty issues, and applied macroeconomics. My doctoral research focused on the retirement of middle-income baby-boomers and integrated reforms to managing the risks of longevity. My Masters thesis was on the cost allocation of Accident Compensation New Zealand. Areas of interest include taxation of saving, pensions, long-term care insurance, levies and experience rating in accident compensation, family law and economics, economics of the welfare state, and income support. I have developed various local, national, and international forums for policy debates in welfare, accident compensation, and retirement incomes. I

was director of the University of Auckland Retirement Policy and Research Centre for 16 years and in 2022- 2024 the interim leader of the Pensions Intergenerational Equity (PIE hub of the new Economic Policy Centre (PIE). Current projects include an analysis of annuities in New Zealand, the family tax credit system, overseas pensions and their treatment in New Zealand, child poverty in New Zealand and family income assistance, income and asset testing for long-term care, the welfare state and targeting, the role of home equity release, international pension systems, the economic implications of New Zealand's Accident Compensation, and tax reforms including the taxation of housing.

My blogs and media and regular publications updates can be found at

<https://susanstjohn.auckland.ac.nz/>

Publications for [PIE, Economic Policy Centre](#) including RPRC archives

Books

- Dale, M. O'Brien & S. St John (Eds.), (2014) *Our Children Our Choice*. Auckland: Child Poverty Action Group Inc
- Dale, M. O'Brien & S. St John (Eds.), (2011) *Left Further Behind*. Auckland: Child Poverty Action Group Inc
- St John, S. & Fargher, S. (2004). *Macroeconomics and the Contemporary New Zealand Economy*, 3rd ed., Auckland, Pearson Addison Wesley, 450pp.
- St John S. & Stewart, J. (2001). *Economic Concepts and Applications*. Lecturer's Guide, 2nd ed., Auckland, Pearson Addison Wesley/Education, 57pp.
- St John, S. & Stewart, J. (2001). *Student learning guide, Economic Concepts and Applications*, 2nd ed., Auckland NZ, Addison Wesley/Pearson Education, 132pp.
- Scollay, R. & St John, S. (2000). *Macroeconomics and the Contemporary New Zealand Economy*, 2nd ed., Auckland, Addison Wesley/Pearson Education, 680pp.
- Scollay, R. & St John, S. (2000). *CD Lecturer's guide Macroeconomics and the Contemporary New Zealand Economy*, 2nd ed., Auckland, NZ Addison Wesley/Pearson Education,
- St John, S. & Stewart, J. (2000). *Economic Concepts and Applications*, 2nd ed., Auckland, Addison Wesley/Pearson Education, 540pp.
- Dalziel, P., Boston, J. & St John, S. (1999). (eds), *Redesigning the Welfare State in New Zealand: Problems, Policies, Prospects*. Auckland, Oxford University Press, 356pp.
- Dalziel, P., Boston, J. & St John, S. (2000). (eds), *Redesigning the Welfare State in New Zealand: Problems, Policies, Prospects*. Auckland, Oxford University Press, 356pp. Japanese Edition.
- Else, A., & St John, S. (1998). *A Super Future? The Price of Growing Older in New Zealand*. Auckland, Tandem Press, 237pp.
- St John, S., & Stewart, J. (1997). *Economic Concept and Applications*, Auckland, Longman Paul, 540pp.
- Scollay, R. & St John, S. (1996). *Macroeconomics and the Contemporary New Zealand Economy*, Longman Paul, 706pp.
- Scollay, R., St John, S., & Horsman, J. (1993). *Macroeconomics: Principles and New Zealand Policy Issues*, Auckland, Longman Paul, 368pp.
- St John, S., & Ashton, T. (1993). *Private Pensions in New Zealand, Can they avert the crisis?* Institute of Policy Studies, Victoria University of Wellington, 224pp.
- Horsman, J., & St John, S. (1992). *Economic Concepts: An Introduction*. Auckland, Longman Paul, 480pp.

Ashton, T., & St John, S. (1988). *Superannuation in New Zealand. Averting the Crisis*, Wellington: Institute of Policy Studies. 130pp.

Ashton, T. & St John, S. (1985). *Insights into Excises: A focus on the taxation of alcohol, tobacco and motor fuels*, Institute of Policy Studies, Victoria University of Wellington, 76pp.

Refereed Journal Articles

St John, S. (2020) [Reflections on the Woodhouse Legacy for the 21st Century](#), 51/2 VUWLR p 293-312

St John, S and Cotterell, G (2019) [National's family incomes support policy: A new paradigm shift or more of the same?](#) Themed issue: National's social policy legacy. *New Zealand Sociology* 34 (2).

St John S.& So, Y (2018) [How effective are 2018 policy settings for the worst-off children?](#) Working paper 18/2, Institute for Governance and Policy Studies, Victoria University of Wellington

St John, S & So Y.(2017) [Does the living wage ensure an adequate income for families?](#) Policy Quarterly, Nov, Victoria School of Governance, Wellington

St John, S (2015) [Reflections on the Budget 2015 Child Hardship Package](#), Policy Quarterly, Vol 11 No 3,Victoria School of Governance, Wellington

St John, S (2015), Improving the Affordability of New Zealand Superannuation, *Psychosociological Issues in Human Resource Management* 3(1): 81–100.

St John, S (2014) [Putting Children at the Centre: Making policy as if children mattered](#), *Educational Philosophy and Theory*, DOI: [10.1080/00131857.2014.931005](https://doi.org/10.1080/00131857.2014.931005)

St John (2014) [What Has New Zealand's Retirement Policy Framework to Offer the International Debate](#) *Victoria School of Governance Policy Quarterly* August 10(3).

Wilson, S., Stebbing, A, Spies-Butcher, B & S. St John, et al. (2013). "Wage-Earners' Welfare after Economic Reform: Refurbishing, Retrenching or Hollowing Out Social Protection in Australia and New Zealand?" Special Issue of *Social Policy and Administration* on social policy developments in Oceania).

St John, S., (2013) Preventing, Mitigating or Solving Child Income Poverty? The Expert Advisory Group 2012 Report, *Victoria School of Governance Policy Quarterly* Vol.9(2)

St John, Dale & Ashton (2012) [A new approach to funding the costs of New Zealand's ageing population](#), *New Zealand Population Review*, Vol 38, 2012.

Dale, M. & St John, S., (2012). New Zealand's overseas pensions. *Institute of Policy Studies Quarterly Review*, May 8(2):54-63

Lamm, F. McDonnell, N., & St John, S. (2012) The Rhetoric versus the Reality: New Zealand's Experience Rating, *New Zealand Journal of Employment Relations* 38(2):21-40

St John, S., & Dale, M. (2012). Evidence-based Evaluation: Working for Families. *Institute of Policy Studies Quarterly Review*, February 8(1):39-51

St John, S., & Chen, Y.-P. (2010). Aging of the elderly: An intragenerational funding approach to long-term care. *European Papers on the New Welfare*, 15 (October), 11.

St John, S. & Dale, M. (2010). The New Zealand experience of child-based work incentives, *European Journal of Social Security* 12,(3)

- St John, S. (2010). [ACC: The lessons from history](#) *Policy Quarterly*, Institute of Policy Studies Victoria University of Wellington. 6(2), 23-29.
- St John, S. (2007). KiwiSaver and the tax treatment of retirement saving in NZ. *NZ Economics Papers* 41(2), pp. 143-160.
- St John, S. (2007). New Zealand's experiment in tax neutrality for retirement saving, *The Geneva Papers* 32, pp. 532-552.
- St John, S. (2007). Farewell to tax neutrality: the implications for an aging population. *Economic and Labour Relations Review*, 18(1) pp. 27-52
- St John, S. (2006). 'New Zealand's financial assistance for poor children: Are work incentives the answer?' *European Journal of Social Security*, 8, (3), pp. 299-316
- McClelland, A., St John, S. (2006). 'Social policy responses to globalisation in Australia and New Zealand, 1980-2005', *Australian Journal of Political Science*, 41, (2), pp. 177-191
- St John, S. Wynd, D.(2006). 'The Impact of Economic Policy on New Zealand Children', Review in *Children NZ Issues: Journal of the Children's Issues Centre*, 10, (1), pp. 13-17
- St John, S. (2005). [Retirement income policy in New Zealand](#). *The Economic and Labour Relations Review*, 15(2), pp. 217-239.
- St John, S. (2005). 'Reassessing the links with health and the welfare state'. The Future of Accident Compensation *Victoria University of Wellington Law Review*, 35 (4), pp. 779-782
- St John, S. (2003). 'Summary': Looking back at Accident Compensation: finding lessons for the future. *Victoria University of Wellington Law Review*, 34 (2), pp. 443-447
- St John, S. & Willmore, L.(2001). 'Two legs are better than three: New Zealand as a model for old age pensions.' *World Development* 29, 8, pp. 1291-1305,
- Shirley, I. & St John, S.(1998). 'Family Policy and the Decline of the Welfare State in New Zealand.' *British Review Studies*, No. 10, December, pp. 39-61.
- St John, S. (1997). 'The Measure of Success for Beyond Dependency, Aims, Methods and Evaluation'. *Journal of the Social Policy Agency*, Issue 8, March, pp. 61-66.
- Boston, J., St John, S., & Stephens, B.(1997). The quest for social responsibility. *Social Policy Journal of New Zealand* (7), pp. 2-16,
- St John, S. (1993) 'Tax and Welfare Reforms in New Zealand' *The Australian Economic Review* p 37-42 4th Quarter
- St John, S. (1991). 'The Core Family Unit. Women and the 1991 Budget.' *Journal of Women's Studies*, Vol. 7 No. 2, November, pp. 1-13.
- St John, S. & Berry, P.R. (1985) 'Percentage of Anaesthetic Fee Refunded to Patients by Schedule-using Private Medical Insurers.'" *New Zealand Medical Journal*, 98, No. 783, pp. 593-595.
- St John, S. (1981). 'Safety Incentives in the New Zealand Accident Compensation Scheme.' *New Zealand Economic Papers*, 15.
- St John, S. (1981). 'A Note on the Price of Alcohol 1960-1980'. *New Zealand Economic Papers*, 15.

Book Chapters

- St John (2017)[Tax and family assistance in Progressive thinking on Tax](#). Eds R.Thomas and K.Windelov, PSA October 2017
- St John, S (2016) : Can older citizens lead the way to a universal basic income? In *Basic Income in the Antipodes: Perspectives from the 'Other Side of the World'*. (Editors: Jenni Mays, Greg Marston and John Tomlinson)

- St John, S., & Dale, M. C. (2015). Critical policy perspectives on the law regarding age pensions and benefits In K. Diesfeld (Ed.), *Essentials of Elder Law in New Zealand*. Auckland: Thomson Reuters.
- St John, S. (2014) *Recalibrating New Zealand. The Piketty phenomenon: New Zealand perspectives*, Bridget Williams books, Wellington
- O'Brien, M and St John, S (2014) [Adequate incomes and child poverty in Our Children Our Choice](#) *Our Children our Choice* [Child Poverty Action Group](#)
- St John, S. (2011). 'Working for families' In M. Dale, M. O'Brien & S. St John (Eds.), *Left Further Behind*. Auckland: Child Poverty Action Group Inc
- St John, S, O'Brien, M, M. Dale (2011). 'Child poverty and inequality' In M. Dale, M. O'Brien & S. St John (Eds.), *Left Further Behind*. Auckland: Child Poverty Action Group Inc.
- St John, S, Familton, A and M.Claire Dale (2011). 'Paid Parental Leave in New Zealand: catching up with Australia?' In M. Dale, M. O'Brien & S. St John (Eds.), *Left Further Behind*. Auckland: Child Poverty Action Group Inc.
- St John, S, Fletcher, M. (2011). 'Reforming Child Support' In M. Dale, M. O'Brien & S. St John (Eds.), *Left Further Behind*. Auckland: Child Poverty Action Group Inc.
- St John, S, Familton, A. (2011). "Tax Reform and the macro economy: Heaven help the children'. In M. Dale, M. O'Brien & S. St John (Eds.), *Left Further Behind*. Auckland: Child Poverty Action Group Inc.
- St John, S., Dale, M.C. eds (2010). What work are we counting in our family policy. *Rethinking welfare for the 21st century: Forum Proceedings*. RPRC, University of Auckland
- St John, S. (2010). Discussion: Equity issues in pension design and pension reform: a comparative perspective by Peter Whiteford In J. Davey, G. Rashbrooke & R. Stephens (Eds.), *Retirement Income policy and intergenerational equity* Wellington: Institute of Policy Studies
- St John, S. (2010). Intragenerational differences and intergenerational equity. In J. Davey, G. Rashbrooke & R. Stephens (Eds.), *Retirement Income policy and intergenerational equity* (pp. 175-182).
- St John, S., Dale, M.C. (2010). *What work are we counting in our family policy*. Rethinking welfare for the 21st century: Forum Proceedings.
- Ashton, T., & St John, S. (2008). 'New Zealand: The expansion of the state in a liberal welfare regime', in Béland D & B. Gran (eds.), *Fragmented Welfare Regimes: The Public-Private Dichotomy in Social Policy*. UK: Palgrave.
- St John, S. (2008). 'Working for families: work, families and poverty', in N. Lunt & M. O'Brien (eds.), *New welfare, New Zealand*, pp. 78-91, Thompson Press.
- St John, S. (2008). 'Child poverty and family incomes policy in New Zealand', in K. Dew and A. Matheson (ed.), *Health Inequalities and Need in Aotearoa New Zealand*, Otago, The University of Otago Press, pp. 107-118.
- St John, S. (2004). 'Redesigning the welfare state in New Zealand', in C. Jones Finer & P. Smyth (eds.), *Social policy and the Commonwealth. Prospects for social inclusion*. Hampshire: Palgrave Macmillan,
- St John, S. (2001). 'Pension provision in New Zealand', in R. Disney & P. Johnson (eds.), *Pension Systems and Retirement Incomes across OECD Countries*. UK: Edward Elgar Publishing Limited, pp. 260-295.
- St John, S & Gran, B., (2001). 'The world's social laboratory: Women friendly aspects of New Zealand pensions', in J. Ginn, D. Street & S. Arber (eds.) *Women, Work and Pensions*. Buckingham, Open University Press, pp. 199-215.
- Boston, J., & St John, S. (1999). 'Targeting versus universality. Social assistance for all or just for the poor?' in P. Dalziel, J. Boston and S. St John (eds.) *Redesigning the Welfare State in New Zealand: Problems Policies Prospects*. Auckland, Oxford University Press, pp. 93-113.
- Boston, J., St John, S. (1999). 'The role of government.', in P. Dalziel, J. Boston and S. St John (eds.) *Redesigning the Welfare State in New Zealand: Problems Policies Prospects*. Auckland, Oxford University Press, pp. 75-92.

- Dalziel, P., Boston, J., St John, S., (1999). 'Rebuilding an effective welfare state', in P. Dalziel, J. Boston and S. St John (eds.) *Redesigning the Welfare State in New Zealand: Problems Policies Prospects*. Auckland, Oxford University Press, pp. 301-316.
- St John, S. (1999). 'Accident Compensation. A fairer scheme?' in P. Dalziel, J. Boston and S. St John (eds.) *Redesigning the Welfare State in New Zealand: Problems Policies Prospects*. Auckland, Oxford University Press, pp. 154-176.
- St John, S. (1999). 'Superannuation. Where angels fear to tread', in P. Dalziel, J. Boston and S. St John (eds.) *Redesigning the Welfare State in New Zealand: Problems Policies Prospects*. Auckland, Oxford University Press, pp. 278-298.
- St John, S. (1999). 'Stability of retirement income policy', in A. Grimes and C. Smith (eds.) *Stability of Retirement Income Policy. Institute of Policy Studies Policy Paper 3*, Super 2000 Taskforce and Institute of Policy Studies, Wellington, pp. 20-22.
- Scollay, R., and St John, S., (1997). 'Appendix on IS/LM Analysis.' In R. Scollay and S. St John (eds.) *Macroeconomics and the Contemporary New Zealand Economy*, Longman Paul, Auckland pp. 633-6
- Shirley, I., Koopman-Boyden, P., POOLE, I., ST JOHN, S., (1997). 'New Zealand.' In S. Kamerman and A. Kaln (eds.) *Family Change and Family Policies, Vol. 1*, Oxford, Series editor, M. Flora, Mannheim Centre for European Social Research, University of Mannheim, pp. 210-273.
- St John, S. (1994). 'The state and welfare', in A. Sharp (ed.) *Leap into the Dark*, Auckland University Press.
- St John, S. (1993). 'Income Security in a Dynamic and Changing Economy' *New Zealand a Nation that can work again The proceedings of the Waipuna Seminar* ed Mike Moore, Wellington
- St John, S. (1993). 'Income support for an ageing society', in Peggy Koopman-Boyden (ed.) *New Zealand's Ageing Society*. Daphne Brassels Associates, Wellington.
- St John, S. (1993). 'The Tax/Benefit Interface.' Claudia Scott (ed.) *Women and Taxation*. Institute of Policy Studies, Victoria University of Wellington.
- St John, S. (1992). 'National Superannuation: How not to make policy.' In Boston, J. & Dalziel, P. (eds.), *A Decent Society? A Critique of National's Economic and Social Policies*, Oxford Press.
- St John, S. (1991). 'Retirement Income', in Hawke, G. (ed.) *A Modest Safety Net? The Future of the Welfare State?* Wellington, Institute of Policy Studies, pp. 50-63.
- St John, S. (1989). 'Family allowance benefits and possible directions for reform', in Michael James (ed.) *The Welfare State: Foundations and Alternatives*, Centre for Independent Studies, Australia, pp.175-183. March

Conference and forum Proceedings

- RPRC (2019) [The 2019 Retirement Income Review and you](#) Proceedings, Auckland Business School 17th April
- RPRC (2014) ['Retirement incomes policy. The future is now'](#), Proceedings, Auckland Business School 17th April
- St John, S Dale, M and Littlewood, M (2014) [Overseas pensions; a fairer future](#), Retirement Policy and Research Centre , 5th December Forum at Auckland Business School.
- St John, S Dale, M and Littlewood, M (2014) [Decumulation, making the options work](#), Retirement Policy and Research Centre , 5th December Auckland Business School
- [2013 RPRC September Forum: Does the UK's reform of pensions have lessons for New Zealand? \(275KB\)](#)
Proceedings document from the forum: Does the UK's reform of pensions have lessons for New Zealand? Monday 23 September 2013. (2013)
- [Forum: Overseas pensions: Justice delayed?](#) 6 June 2013. The Forum brought together academics, Ministry of Social Development (MSD) officials, politicians and affected pensioners, to debate the way forward.
- [Symposium: Spending the savings: Decumulation and middle-income retirement](#) 30 November 2012.
- Forum [SAYGO versus PAYGO: Does it matter?](#) 26 June 2012.

- St John, S., Dale, M.C. eds (2010). *Rethinking welfare for the 21st century: Forum Proceedings*. Retirement Policy research Centre
- St John, S. (2000). 'New Zealand's Unique approach to Retirement Income', *Proceedings of the 6th Asia/Oceania Regional Congress of Gerontology*. S. Choi, M. Chung, K. Cho and B. Han, (eds.) 'Gerontological Approaches to Care for the Aged in the 21st Century',
- St John, S. (1999). 'Stability of retirement income policy'. In "Stability of Retirement Income Policy." A. Grimes and C. Smith (eds.) *IPS Policy Paper 3*, Super 2000 Taskforce & IPS, Wellington.
- St John, S. (1995). 'Prospects for Equality: An Economic Perspective'. Family Law Conference, Vol. 1 Conference Session Papers, Wellington, pp. 21-40.

Conference presentations

- St John and Baucher. (August 2022) [PIE Policy Report 2022-2: Fair Economic Return Revisited](#). Presented at the housing affordability conference, EPC 9th Sept Auckland Business School, , [ppts FER 9th sept](#)
- St John, S (2019) [The Earned Income Tax Credit](#), CPAG Summit; Whereto from here, the Whakamana Tangata Report, Otago medical school, Wellington 18th November 2019
- St John. S (2019) [Intergenerational impacts: The sustainability of New Zealand Superannuation](#) 23rd Annual Colloquium of Superannuation Researchers, CEPAR and Risk and Actuarial Studies in the UNSW Business School, Sydney 2-3 December 2019
- St John, S (2019) [The wider picture, Senior courts conference: Stability and instability Christchurch](#), 8th June 2019
- St John, S (2019) [Poverty and Justice ,Transformational Justice conferences](#) 31st May and 11th June, Wellington
- St John, S (2018) [The Child Poverty Action Group rethinking welfare in the 21st century](#) Opening speech to CPAG Summit, University of Otago Wellington, 12th September 2018.
- St John, S. (2018) [Divestment and Decumulation – Planning for Post-Retirement](#) Panel Financials Services Council Conference Shaping Futures, Pullman 6-7th September 2018 .
- St John, S (2017) [Some personal reflections](#) Symposium Fifty years from the Woodhouse Report. A celebration and assessment of ACC, Policy Observatory, AUT, 11th December 2017
- St John, S (2016) [“New Zealand’s Kiwi Saver Lessons for Ireland”](#). Paper presented to Insurance Ireland summit, A universal pension for Ireland, September 13th, Dublin, Ireland
- CPAG, RPRC,(2015) [Welfare fit for families: Summit Proceedings](#) ,8th September 2015
- St John, S (2015) [The unique New Zealand system for retirement income: Too simple or simply genius?](#) Spotlight on Retirement Incomes Policy. Lunchtime seminar presented by the Australian Social Policy Association (ASPA) and the Brotherhood of St Laurence (BSL).Melbourne 15th October 2015
- St John,S (2015) Future proofing New Zealand Superannuation, 23rd Annual Colloquium of Superannuation Researchers7, 5-6th July 2015 CPS Research Group and the School of Risk and Actuarial Studies, UNSW, Sydney
- St John, S (2015), Working for Families/incomes, Summit: [Welfare fit for families in a changing world, Sept 8th, Auckland University](#), 8th September
- St John (2014) [Spending the savings of an ageing population: why do we care?](#) Head of School Seminar, School of Population Health Tamaki Campus 25th March
- St John (2014) [New Zealand KiwiSaver: Automatic Enrolment Experiences - Lessons for the UK, Ireland and US Presentation](#), 8th 22nd Annual Colloquium of Superannuation Researchers7, 8th July 2014 CPS Research Group and the School of Risk and Actuarial Studies, UNSW, Sydney
- St John, S (2013) "Putting children at the centre' Children in Crisis, Waikato University, Kingsgate hotel Hamilton , 7-9th October

- St John, S (2013) "The SAYGO PAYGO debate is there another view?", for Annual Colloquium of Superannuation Researchers, hosted by the Centre for Pensions and Superannuation Research Group and the School of Risk and Actuarial Studies, University of New South Wales, 9-10th July 2013: Sydney
- St John, S (2012): Fiscal sustainability in an ageing population: Adapting universal provision Affording our Futures Conference, University of Victoria, 10-11th December
- St John,S (2012) "Achieving sustainable retirement policy in New Zealand", for Annual Colloquium of Superannuation Researchers, hosted by the Centre for Pensions and Superannuation Research Group and the School of Risk and Actuarial Studies, University of New South Wales, 12-13 July 2012: Sydney.
- St John, S., & Dale, M. (2011). Spreading the costs of an ageing population Population Association of New Zealand 2011 CONFERENCE New Zealand's Demographic Futures: Where to From Here? 28- 29 November 2011, University of Auckland
- St John, S., & Dale, M. (2011). Preparing for the health and long-term care costs of an ageing population in New Zealand. Paper presented at the The 19th Annual Colloquium of Superannuation Researchers. Financing the retirement needs of an ageing population Centre for Pensions and Superannuation, University of New South Wales, Australia, 14 – 15 July 2011.
- Dale, M. C. St John, S., & (2011). "Funding the long goodnight: the rapidly growing market for long-term care of the elderly", *New Zealand Association of Economists' Annual Conference*, 29 June - 1 July 2011 Wellington.
- St John,S., & Dale, M. (2011). Funding the long good night: more intragenerational risk sharing. Paper presented at the The New Zealand Association of Economists Annual Conference 2011.
- St John,S, "Decumulation and the use of assets in retirement, focusing on the role of annuities, equity release, and new investment vehicles", at the Retirement Income Policy seminar series, Institute of Policy Studies, Victoria University, 14 April 2011: Wellington.
- St John, S (2010). Reforming New Zealand Superannuation for a mobile trans-Tasman population. Paper by St John, S., & Dale, M. (2010) presented at the *18th Australian Colloquium of Superannuation Researchers: Retirement saving choices: challenges for individuals, industry and public policy: UNSW July 12th -13th*
- St John, S (2010). Evidence based valuation of social policy. Paper by St John, S., & Dale, M. (2010). presented at the NZ Association of Economists Annual Conference; July 2 2010
- St John, S. (2008). "KiwiSaver and the Ageing population: the next steps" *The 2008 Annual ASFONZ conference: Sustainable workplace saving*, Auckland 27-28th August
- St John, S. (2008). "New Zealand's welfare model and the Third Way, Lessons for Australia' *A future for the Australian welfare state? Continuity and change from Howard to Rudd* Macquarie University Sydney, 25th July
- St John, S. (2007). 'Farewell to tax neutrality?' *The 15th Australian Colloquium of Superannuation Researchers: Financial Consequences of Longevity UNSW Sydney*, 18 July.
- St John, S. (2006). 'Does KiwiSaver improve the unique New Zealand mix of retirement policies?' *The 14th Australian Colloquium of Superannuation Researchers: Choice in Retirement Funding, UNSW Sydney*, 20-21 July
- St John, S. (2005). '*New Zealand's financial assistance for poor children: lessons for other countries*'. Social Policy Association conference, Bath University, Bath, UK, 26-29 June, 2005.
- Ashton, T., & St John, S. (2005). 'Financing of long term residential care in New Zealand: Swimming against the tide.' Paper presented by T Ashton at the *Fifth World Congress of the International Association of Health Economists*, Barcelona, 10-13 July, 2005.
- St John, S. (2005). 'Policies for drawing down retirement saving in New Zealand: implications for the ageing of the population.' Paper presented at the *Ageing population conference 2005. Sixty five and not out!* St Anne's College, Oxford, UK, Oxford Institute of Ageing. 7- 9 September

- St John, S., & Chen, Y.-P. (2005). 'Coping with Improved Longevity: Shifting the Balance from Intergenerational to Intragenerational Financing.' Paper presented at the World Ageing and Generations Congress. *Demographic change: Challenges and Opportunities for business, political and society*, St Gallen/Switzerland. 29 September – 1 October
- St John, S. (2004). 'Planning for the drawdown phase of retirement saving in New Zealand.' Paper to the *12th Australian Colloquium of Superannuation Researchers*: "Shortchanged? Pension Fund Governance and Retirement Provision", UNSW Sydney, 12-13 July
- St John, S. (2003). 'Pensions and annuities. Have we lost the plot?' *Network conference, Public Policy*, Wellington, 30-31 January
- St John, S. (2003). 'Financial Assistance for the young: 1986-2003'. *Social Policy Research and Evaluation Conference*, Wellington, 29 - 30 April, 2003.
- St John, S. (2003). 'What is wrong with the New Zealand model for pensions?', *Eleventh Annual Colloquium of Superannuation Researchers,, University of New South Wales, Australia,, 7-8 July*. <http://www.fce.unsw.edu.au/research/centres/cps.htm>, 2003.
- St John, S. (2003). Panelist: 'Making children more visible', *The New Zealand Association of Sociologists annual conference*, AUT, 11 December
- St John, S. (2002). Panel contribution, Presentation on 'NZ pensions', Forum on pensions and savings. *UN conference Financing for development*, Monterrey Mexico. March 18,
- St John, S. (2002). 'Pensions and Annuities in New Zealand: Have we lost the plot?' Paper presented to "Superannuation and retirement incomes: back to the future", the *10th Annual Colloquium of Superannuation Researchers*, UNSW, Sydney, 8 - 9 July. <http://www.fce.unsw.edu.au/research/centres/cps.htm>
- St John, S. (2001). 'Redesigning the welfare state in New Zealand.' Paper presented at the *Promoting social inclusion in the Commonwealth: the UK, Asia, Australia and New Zealand*, Brisbane, 4 - 5 October,
- St John, S. (2001). 'Economist's perspective prospects for equality.' *The Property (Relationships) Act 1976 Spotlight Seminar*, Butterworths Professional Education, Auckland 14 August, and Wellington 22 August
- St John, S. (2001). 'New Zealand goes it alone in superannuation policy.' Paper presented at the *Reform of Superannuation and Pensions. The 9th Annual Colloquium of Superannuation Researchers*, 9 - 10 July, UNSW Sydney,
- St John, S. (2001). 'Superannuation and retirement policy issues: implications for New Zealand social policy', *Successful Government Policy*, Institute for International Research Conference, Wellington, 24 Oct
- St John, S. (2000). 'Two legs are better than three: New Zealand as a model for old age pensions.' Paper to the *Year 2000 International Research Conference on Social Security*, Helsinki, "Social Security in the Global Village", 25-27 September
- St John, S. (1999). 'Income Support for Older People in New Zealand' , *Asia and Pacific Regional Conference*, International Council on Social Welfare, Sydney 14-17 September,
- St John, S. (1999). 'New Zealand's Unique Approach to Retirement Income.' Paper to the *6th Asia/Oceania Regional Congress of the International Association of Gerontology*, Seoul Republic of Korea, 7-11 June
- St John, S. (1999). 'Retirement Policy Issues We Are Not talking About'. Paper to the New Zealand Association of Economists (Inc) Annual Conference, Rotorua. 30 June - 2 July,
- St John, S. (1999). 'Community Responsibility.' Paper to the CTU Conference: *Rebuilding ACC Beyond 2000*, Wellington, 23 July
- St John, S. (1999). 'Issues for an Ageing Population', *AIC Conference on Ageing*, Wellington, 27 August
- St John, S. (1999). 'Retirement Income Policy Stability Options: Commentary on the Stability Paper.' Paper to the Retirement Income Policy Stability Options seminar conducted by the Institute of Policy Studies in association with the Super 2000 Taskforce, Wellington, 1 October
- St John, S. (1999). 'Social and Economic Policy.' A Child Poverty Action Group address to the conference "The First Decade: marking the 10th anniversary of the United Nation Convention on the Rights of the Child" University of Auckland, 25 November

- St John, S. (1998). 'Where to from Here? Superannuation Policy in New Zealand.' Paper to the New Zealand Association of Economists (Inc.) Annual Conference, Wellington 2-4 September
- St John, S. (1998). 'Looking into the Issues Superannuation and Funds Management Today and Tomorrow.' Paper to Institute for International Research IIR 7th Annual Superfunds and Funds Management Conference Wellington, 9-10 November
- St John, S. (1997). 'Wrong Turns In the Welfare Maze' Beyond Poverty Conference published in Mike O'Brien and C, Brier (eds) Proceedings of the beyond Poverty Conference, Peoples Centre and Massey University Albany. March,
- St John, S., and Shirley, I.,(1997). 'The state of the family', to the Family and State Colloquium, International Social Science Institute Edinburgh, 24-25th May

Technical reports, articles and working papers

- St John, S & Baucher S. (2022) [PIE Policy Report 2022-2: Fair Economic Return Revisited.](#) Presented at the housing affordability conference, EPC 9th Sept Auckland Business School, power point presentation, [ppts FER 9th sept](#)
- St John, S (2022) [Policy Report – The Irish Autoenrolment](#) RPRC PR 2022-1 in AE-Ireland by TOR Financial Consulting Ltd. It draws on the New Zealand experience with KiwiSaver and its relevance for women.
- Susan St John and Terry Baucher, [The Fair Economic Return: Restoring equity to the social fabric of New Zealand.](#) RPRC working paper 2021-1 30th June
- Dale, MC and St John, S (2020) [Women and Retirement in a post COVID-19 world](#) Report prepared for TOR consulting, September 2020
- St John, S and Dale, C. (2019) [Intergenerational impacts: the sustainability of New Zealand Superannuation:](#) Paper for the 2019 Retirement Income Review on Terms of Ref 6: An assessment of the impact of current retirement income policies on current and future generations, with due consideration given to the fiscal sustainability of current New Zealand superannuation settings.
- St John, S and Dale, C. (2019) [Decumulation: Time to act:](#) Paper for the 2019 Retirement Income Review on Terms of Ref 8: An Assessment of decumulation of retirement savings and other assets, including how the Government can ensure New Zealanders make the most of their money in the decumulation.
- St John, S with J MacCalister and A Johnson, [The Accommodation supplement: the wrong tool to fix the house.](#) Monograph Child Poverty Action Group , 20th May 2019
- St John, S (2018) [Feedback on the 'strawman' proposal for Irish pension reform from New Zealand experience,](#) 3st October 2018. Prepared for Insurance Ireland and TOR Financial Consulting for Consultations by the Department of Finance and Department of Employment Affairs and Social Protection
- St John, S with J MacCalister and A Johnson, [The Accommodation supplement: the wrong tool to fix the house.](#) Monograph Child Poverty Action Group , 20th May 2019
- St John, S. with Cotterell, G., Dale C., and So, Y. (2017) [Further fraying of the welfare safety net,](#) CPAG, Launch December 18th 2017.
- St John, S (2018) [Feedback on the 'strawman' proposal for Irish pension reform from New Zealand experience,](#) 3st October 2018. Prepared for Insurance Ireland and TOR Financial Consulting for Consultations by the Department of Finance and Department of Employment Affairs and Social Protection
- St John S.& So, Y (2018) [How effective are 2018 policy settings for the worst-off children?](#) Working paper 18/2, Institute for Governance and Policy Studies, Victoria University of Wellington
- Dale, M and St John, S (2016) [New Zealand Superannuation policy and overseas state pensions.](#) Paper prepared for the Retirement Commissioner's three-yearly review 2016.
- St John, S (2015) [How NZ can maintain equitable superannuation](#) NZ herald Brand Insight, July 5th

- St John, S (2015) "Decumulation policy in New Zealand" in Beyond April 2015: the long view on UK pension reform REFORM, London, UK.
- St John, S (2015) Improving the affordability of New Zealand Superannuation Working Paper 2015-1. Auckland: Retirement Policy and Research Centre, the University of Auckland.
- St John, S., M. Littlewood, C Dale. (2014). Now we are six. Lessons from New Zealand's KiwiSaver. Working paper 2014-1. Auckland, Retirement Policy and Research Centre.
- St John, S. MacLennan, C., Anderson, H & R Fountain (2014) The complexities of relationship in the welfare system and the consequences for children. CPAG, Auckland.
- St John, S (2013) Save as you go or pay as you go? The age old policy debate Working paper 2013-1). Auckland Retirement Policy and Research Centre.
- St John, S (2012): *Fiscal sustainability in an ageing population: Adapting universal provision background paper for External panel* Affording our Futures Conference, University of Victoria
- Dale, St John, & Hanna (2012) Financing of Long-term Care and Long-term Care Insurance for the Aged: A Literature-based Comparison of Seven OECD Countries. Working Paper 2012-2. Retirement Policy and Research Centre, The University of Auckland.
- St John, S., Dale, M., & Littlewood, M. (2011). *KiwiSaver: the first four years* (Working paper 2011-2). Auckland Retirement Policy and Research Centre.
- St John, S and Familton, (2011) A Paid Parental Leave in New Zealand: catching up with Australia? January 2011 Child Poverty Action Group (Inc) Backgrounder 01/11
- St John, S., & Dale, M. (2010). Option 1. *Reforming New Zealand Superannuation for a mobile trans-Tasman population.* (Working paper 2010-2). Auckland: Retirement Policy and Research Centre
- St John, S., & Dale, M. Littlewood, M (2010a). *KiwiSaver the first three years: Lessons for Ireland?* (Working paper 2010-2). Auckland: Retirement Policy and Research Centre.
- St John, S (2011) Improving the affordability and equity of New Zealand Superannuation RPRC Pension Briefing 2010-7
- Dale, M. C., St John, S., & Littlewood, M. (2010). New Zealand Superannuation and overseas pensions: reform options 1 and 2 (Briefing Paper). Auckland: Retirement Policy and Research Centre.
- St John, S. (2009). The Annuities Market in New Zealand: Ministry of Economic Development, For the 2009 Capital markets Taskforce Report: MED Wellington
- St John, S., Dale M., & Littlewood, M. (2009). *An evaluation of 'In Work Benefits' in New Zealand: Use of the In Work Tax Credit to encourage labour supply: implications for an ageing population.* Prepared for The Economic and Social Research Institute (ESRI) Cabinet Office, Government of Japan International Collaboration Project 2008: "Macroeconomic Perspective in Population Decline"
- St John, S., Rankin, K. (2009). *Escaping the welfare mess?*. Working paper, no 267 Economics Department: Auckland University.
- St John, S., Littlewood, M., Meehan, L. (2008). The distributional impact of recent changes to KiwiSaver. Working Paper 2008-2. Retirement Policy and Research Centre, Business School University of Auckland
- St John, S., Wynd, D. (2008). (Eds.), *Left behind. How social and income inequalities damage New Zealand children.* Pp 160 Auckland, Child Poverty Action Group NZ.
- Craig, D.A., St John, S. (2007). 'Child health: The macro and policy context', In: Craig, E (ed.), *New Zealand Child and Youth Health Indicator Handbook.*, Auckland, NZ Child and Youth Epidemiology Service, p.12-16
- St John, S. (2006). *'The Policy Implications of decumulation in Retirement in New Zealand'*, A paper prepared for the Retirement Commission, 39pp. <http://www.retirement.org.nz/files/DecumulationSSTJOHN-Final.pdf>.

- St John, S.M. (2005). 'Pensions taxation and retirement incomes in New Zealand', *Pensions taxation and retirement incomes in New Zealand*, SP2005-08, The Economic and Social Research Institute, Dublin Ireland, 8pp. 28 July. Available at <http://www.cass.city.ac.uk/pi/>
- St John, S. (2004). 'Financial assistance for the young: 1986-2008' *Policy Discussion Paper No. 25*, Department of Economics, pp. 1-15, August
- St John, S., & Craig, D., (2004). *Cut price kids: Does the 2004 'Working for Families' budget work for children?* pp 80, Auckland: Child Poverty Action Group.
- St John, S. (2003). *The role of annuities in the New Zealand retirement incomes policy mix*. Wellington: Report prepared for the Periodic Report Group. Available from: <http://www.treasury.govt.nz/prg/background.asp>
- St John, S. and RANKIN, K., (2002). 'Entrenching the welfare mess', *Policy Discussion Paper No. 24*: Economics Department Auckland University.
- St John, S. (2001). 'Financial assistance for the young: New Zealand's incoherent welfare state.' *Policy Discussion Paper No. 23*, Department of Economics, University of Auckland
- St John, S., Dale, C., O'Brian, B., Blaiklock, A., & Milne, S. (2001). *Our children: the priority for policy*, Child Poverty Action Group, Auckland, New Zealand. New edition, *Our children*, CPAG <http://www.cpag.org.nz/>
- St John, S. (1999). 'Community Responsibility', *Rebuilding ACC Beyond 2000*. Papers on accident compensation and rehabilitation policy in New Zealand, CTU, Wellington, July
- St John, S. (1999). 'Economic and social policy.' *The First Decade Conference to mark the 10th anniversary of the United Nation Convention on the Rights of the Child, 25th November*, Proceedings Beth Wood and Alison Blaiklock (eds.) Action for children in Aotearoa.
- St John, S. & Rankin, K., (1998). 'Quantifying the Welfare Mess', *Policy Discussion Series Paper No. 22*, Department of Economics, University of Auckland, 43pp.
- St John, S. (1997). 'Retirement income and women.' Keynote speech, Proceedings of Conference Ministry of Women's Affairs June 1996. pp. 26-41
- St John, S. (1996). 'The Welfare Mess Revisited', *Policy Discussion Papers. No. 21*, Department of Economics, University of Auckland, 1996.
- St John, S. & Heynes, A., (1994). 'The Welfare Mess', *Policy Discussion Papers. No. 15*, May 1993 - updated December. Department of Economics, University of Auckland
- St John, S. (1994). 'Delivering Financial Assistance to Families: An Analysis of New Zealand's Policies. The Case for Reform', *Policy Discussion Papers No. 18*, Department of Economics, University of Auckland, December,
- St John, S. & Ashton, T., (1993). *Private Pensions in the OECD countries New Zealand*, Social Policy Studies No. 11, OECD Paris. Also *Les Regimes De Retraite Prives Dans Les Pays De L OECD Nouvelle Zelande*.
- St John, S. (1992). 'Women and Superannuation. A Comparative Study. The USA, Australia and the UK.' *Ministry of Women's Affairs Occasional Paper*. November
- St John, S. (1991). 'Reform of the GRI surcharge', New Zealand Planning Council, Wellington.
- St John, S. (1991). An integrated superannuation policy for New Zealand. Some Reflections on the implications of the OECD conference, *Private Pensions and Public Policy*, Wellington, Life Offices' Association.
- St John, S. (1990). 'Financial Assistance for 16-19 year olds in 1990', *Working Papers Series No. 72*, Department of Economics, University of Auckland, 1990. Also published as a Discussion paper by the Ministry of Education,
- St John, S. (1989). 'Family Assistance 1981/2 to 1988/89. Recent directions in Family Policy', *Working Papers Series No. 52*, Department of Economics, University of Auckland, January,
- St John, S. (1985). 'Reforms to the New Zealand tax and benefit systems using negative income tax', *Policy Discussion Papers Series No. 2*, Department of Economics, University of Auckland, August,

- St John, S. (1985). 'The impact of the 1985 budget changes on families', *Working Papers Series* No. 20, Department of Economics, University of Auckland, December
- St John, S. (1985). 'Interim report on the Financial Position of Families Incorporating the Effects of the 1985 Budget', *Working Papers Series* No. 12, Department of Economics, University of Auckland, March
- St John, S. (1983). 'Financial Assistance for Families and the 1983 Budget', *Working Papers Series* No. 8, Department of Economics, University of Auckland, December,
- St John, S. (1982). 'The Impact of the 1982 Budget and Associated Issues on the Position of Families.' Working Papers Series No. 5, Department of Economics, University of Auckland, Nov

Reviews

- St John, S. (2013). Review of Noriyuki Takayma (ed) *Reform of pensions for civil and military servants*, Journal of Pensions and Finance
- St John, S. (2006). Review of Creedy, J. and Sleeman, C., *Indirect taxes in New Zealand*, unpublished review for The Institute of Public Policy Wellington,
- St John, S. (2002). Review of Atkinson, N., *Rewarding Service; A history of the Government Superannuation Fund*, in *New Zealand Books* 12(4) October
- St John, S. (1998) Review of Thomson, D *A world without welfare* and McClure, *M A civilized community* New Zealand Books, December
- St John, S. (1994). Review of Henaghan, S.M. and B. Aitken (eds.) *Family Law Policy in New Zealand*, Universities Law Review, June,
- St John, S. (1996). Review of D Green *From welfare state to civil society* in the *New Zealand Political Review*, December
- St John, S. (1982.) Review of S. Easton, B.H. and N.J. Thompson, *An Introduction to the New Zealand Economy*, *New Zealand Economic Papers*, 16.

Seminars, invited academic presentations, and keynote speeches

- St John, S (2019) [The 2019 Sir Owen Woodhouse Memorial Lecture](#), Wellington law school, 16th October, Auckland Law school 22nd October, 2019.
- St John, S (2016) Families adrift: The social and economic climate of the 21st century guest presenter to [ANZ Transactional Analysis Association Conference](#) 'Rupture Repair Restore, Auckland 25th November 2016
- St John, S (2016) [Decumulation, Problems, policies and potentials?](#) Financial Advisers Boosters) Annual Conference Grosvenor Financial Services Group Ltd, Wellington 4th November 2016
- St John, S and A.Johnson (2015) Budget 2015 the impact on children, CPAG Annual budget breakfast, Western Springs community centre May 22nd, 2017
- St John, S (2015) The Economics of Child Poverty - The Community of St Lukes Church, 130 Remuera Road, Auckland, 5th May
- St John, S (2015) The unique New Zealand system for retirement income: Too simple or simply genius? Spotlight on Retirement Incomes Policy. Lunchtime seminar presented by the Australian Social Policy Association (ASPA) and the Brotherhood of St Laurence (BSL).Melbourne15th October
- S. St John (2015) Child Poverty tax and family income Law school, Guest lectures 443 Faculty of law, May 6th and May 14th
- St John (2104) Poverty and Inequality. Not in New Zealand? The Institute of Judicial Studies, Trends in New Zealand Society - Poverty, 13 & 14 March 2014, Rydges Hotel, Auckland.
- St John, S, (2014) [Lessons for Ireland from New Zealand's KiwiSaver](#). Presentation to stakeholders workshop: Response to the OECD pension proposals, Dublin Castle 11th February, Dublin, Ireland
- St John, S, (2014) New Zealand KiwiSaver: [Automatic Enrolment Experiences - Lessons for the UK](#), Friend Life, Lunch address 13th February to Employers, and Dinner address to Trustees, 13th February, London UK
- St. John, S (2013) "Women and the welfare state" 16th September, CPAG event CELEBRATING THE 75TH ANNIVERSARY OF THE SOCIAL SECURITY ACT 1938, , Cathedral Parnell, Auckland

- St John S (2013) Can saving for an ageing population save us? Abstract, Australian Demographic & Social Research Institute, ANU College of Arts & Social Sciences, 9th August 2013
- St John,S (2013) Helping the older population pay for itself: Decumulation policy in New Zealand, Research School of Finance, Actuarial Studies and Applied Statistics , Abstract, Australian National University, Canberra, 9th August 2013
- St John, S (2013) “Is that all there is?” Economic analysis of the 2013 budget, CPAG 12th Annual Budget Breakfast May 17th , Western Springs community centre
- St John, S (2013) Guest Presenter “Poverty and Inequality” at: Trends in New Zealand Society- Poverty, Institute of Judicial Studies, Auckland, 21 March, 2013
- St John, S (2013) Guest Presenter ‘ Child Poverty and the Justice system ’ at Trends in New Zealand Society- Poverty, Institute of Judicial Studies, Auckland, 22 March
- St John, S (2012) “Human Rights and child poverty: case study” Right to Health Conference, Wellington Medical School, 14th February invited speaker, Wellington.
- St John, S (2012) “Budget and children” at CPAG 12th Annual Budget Breakfast Is the Budget relaxed about child poverty? May 25th, University of Auckland
- St John, S (2012) “The costs of Child Poverty” Methodist Mission Synod, Susan St John, invited address, 17 March, Auckland
- St John,S. (2102) “Child poverty and Maori”, Mana Party AGM, invited speaker Mataikotare Marae, 24 March Rotorua
- ST John, S (2012) “Policy options”—Student loans conference Institute of Policy Studies, Victoria University of Wellington, invited speaker-18th April, Wellington
- St John,S 2012) The Eden Village Lectures, invited lecture, Rethinking the welfare state for the 21st century. 20 November
- St John,S (2012) Intergenerational Equity Issues for Investors Keynote Speaker at Investment Special Interest Group Meeting, 21 June, at New Zealand Institute of Chartered Accountants’ Conference Centre, Auckland.
- St John,S (2012) How prepared is NZ for the ageing population: Can KiwiSaver save us? Keynote Speaker, Christmas Gouwland Limited and ANZ Business & Investment Seminar, 15 August 2012, at Ellerslie Event Centre, Auckland
- St John, S (2011) “Budget and children” at CPAG 11th Annual Budget Breakfast Children: collateral damage. May 20th, University of Auckland and Whangarei, 1pm 20th May
- St John, S (2011) “Family assistance policy” at forum Dealing with Crisis. Australia and New Zealand policy compared. May 27th, University of Auckland
- St John,S. (2011) ‘An overview of ACC. What have we learned?’ May 17th and 18th Confernz: Reviewing ACC Wellington.
- St John, S., (with Littlewood, M., & Dale, M. C) (2010). KiwiSaver. The first three years: lessons for Ireland? Paper presented at the Pension Policy Research Group, School of Business, Aras an Phiarsaigh, Trinity College Dublin 4th June 2010.
- St John, S. (2009). “Super futures” address to the AGM of the Government Superannuitants Associations, Wellington, 5th September
- St John, S. (2009). “Are social and economic inequalities damaging our children?”, Child and Youth law conference, LexisNexis, Auckland 26th March
- St John, S. (2008). “CPAG v the Attorney General: the law as the last resort”, LEANZ, Auckland 11th November
- St John, S. (2008). Keynote address: “Left behind: Using the law to make every child count” Every Child Counts Conference 10-11th September
- St John, S. (2007). Keynote address: “How much ageing can we afford?” Gerontology conference, Hamilton, 14 -16 November

- St John, S. (2007). "KiwiSaver may be good for individuals but is it good for society?" Chancellor's Lecture Series, Massey University, 15 August
- St John, S. (2007). "The state of the people", The UN state of the world series, Continuing Education, University of Auckland. 9 October
- St John, S., & Littlewood, M.,(2007). "KiwiSaver issues", Business School Seminar Series Waikato University, 9 May
- St John, S. (2007). 'Transitioning from welfare to work: abatements and tax credits.' Where to for Welfare? Recent and proposed welfare reforms in New Zealand. Symposium, University of Auckland, 21 March
- St John, S. (2006). 'Policy implications of decumulation', Retirement Commission seminar, Wellington, 28 July
- St John, S., Discussant, Coleman, A., (2006). "The Life-Cycle Model Savings and Growth" Reserve Bank of NZ Workshop: Housing, savings and the household balance sheet. 14 November
- St John, S., & McClelland, A., (2005). 'Social policy responses to globalisation in Australia and New Zealand 1980-2003', Globalising the Antipodes: Policy and Politics in Australia and New Zealand, Monash University, Melbourne, Australia, 8-9 April
- St John, S. (2005). 'What can the New Zealand experience of universal pensions offer the UK debate?', Shaping a Stable Pensions Solution: Should state pensions be contributory or universal? <http://www.pensionspolicyinstitute.org.uk>. Pensions Policy Institute, Nuffield Foundation, London, UK 14 July,
- St John, S. (2005). 'Financial assistance for children. Lessons from New Zealand', Centre for research into families and relationships, University of Edinburgh, Scotland, f 18 August,
- St John, S. (2004). Presenter on panel for symposium on Hollowing out. A capable New Zealand: the role of ownership. 'The role of the New Zealand Superannuation fund' November 24th Auckland University, Auckland Policy Group, Economics and Sociology departments
- St John, S. (2004). Invited speaker Royal Society of New Zealand Rotorua branch Promoting Science and Technology in the Community "Will you still need me will you still feed me when I'm 84" 17th August
- St John, S. (2004). 'How can the economic position of children be improved? Are we wasting our children?' Winter lecture series (Public Lectures), University of Auckland, 20 July
- St John, S. (2004). Centre for Public Policy, University of Melbourne, 'New Zealand's Working for families package': 11th November
- St John, S. (2003). Invited seminar: The retirement of middle-income baby boomers', New Zealand Treasury, Wellington, 18 November
- St John, S. (2002). Invited lecture. 'Economic disparity', Family Court update: Property (relationship) Act. Institute of Judicial Studies. 8 February
- St John, S. (2001). 'The Economics Consequences of Demographic Change' to Statistics New Zealand seminar, Population Ageing in New Zealand, Auckland
- St John, S. (2000). 'Can we Afford to Age?', 2nd National Gerontology Conference, New Zealand, September
- St John S. (1999). Superannuation: A Conundrum for the Millennium', University of Auckland Winter Lecture Series, August.
- St John, S. (1999). Presentation 'A Super Future?' Insurance Institute's National Conference, Auckland 19-20 May
- St John, S. (1998). 'The New Zealand pensions system.' Conference participant and consultant, Institute of Fiscal Studies, London. 14 -18 March
- St John, S. (1997). Contributor as taskforce member to the Periodic Report Group Retirement Income Reports' A review of the current framework' and 'Building Stability',
- St John, S. (1997).Commentary in Health Proceedings of the Socio-economic Inequalities and Health Conference, Wellington 9-10 December 1996, Peter Crampton and Philippa Howden-Chapman (eds.)

Other works

St John, S. (1979). Cost allocation in the New Zealand Accident Compensation Scheme . Unpublished MA thesis (economics), University of Auckland.

St John, S. (2004). Managing the risks of ageing: the role of private pensions and annuities within a comprehensive retirement policy for New Zealand. Unpublished PhD thesis (economics), University of Auckland.

St John, S. (2003). 'Retirement trends: Thoughts from an economic perspective on an ageing population' an hour long teaching video on power point for University of Auckland Masters Paper *Genprac 777 Sociology & Psychology of Ageing*,

St John, S., Asher, I., & Robertson, D., (2002). Video: 'Child Poverty in Auckland'. With Professor Innes Asher, Diane Robertson, Auckland City Mission. Over 150 copies have been requested, and it has been widely used in tertiary institutions researching poverty. February,

Numerous publications in the New Zealand Herald, the Dominion Post, the Independent, the National Business Review , TV 1 and TV3, see <http://homes.eco.auckland.ac.nz/sstj003/>

Speeches and other contributions

St John S (2018) Reply to Eric Crampton [Working for families is a payment for children](#) The daily Blog 2nd August 2018

St John S (2018) Reply to Jane Clifton, Listener [Myths that hurt children](#) Daily Blog 27th August, 2018 Chris Trotter's reply [Working For Families: Keeping The Wheels Of Capitalism Turning](#) Daily Blog 28th August

St John, S (2018) [Working for Families under attack](#), Blog St John, 25th July 2018

St John, S (2018) [Working for Families perversely misunderstood](#), Newsroom 16th July 2018

St John S (2018) [Policy changes to a festering sore are sadly in the far distance](#): Daily Blog 11th July 2018

St John, S (2018) [Universal Super – No steps forward. Two steps back?](#) Daily Blog 16th June

St John, S (2018) [We can help solve child poverty – here is one crucial way how](#), Daily Blog, 5th June

St John, S (2018) [A-new-way-to-fix-our-housing-bubble](#), Newsroom, 13th June

St John, S and So, Y (2018) [Will children be given the help they need?](#) CPAG background paper, 10th May 2018

St John, S (2018) CPAG and PSA Budget breakfast presentation "[Does this budget turn the tide?](#)" The boatshed, Wellington, 17th May, 2018, and Daily Blog, 22nd May

St John, S (2018) CPAG presentation "[A budget analysis for children : Does this budget turn the tide?](#)" Whangarei, 23rd May, 2018

S John, S (2018) [Time for KiwiSaver default providers to smarten up](#) Daily Blog 1 November

St John (2018) : [Importance of Working for Families recognised, but problems not addressed](#) Press release on Tax Working Group Interim Report and [Commentary on interim TWG report CPAG](#), October 2018

RPRC (2018) [Support for bill proposing longer residency to access NZ Superannuation](#). The University of Auckland's Retirement Policy and Research Centre (RPRC) welcomes the recent bill proposing that residency requirements increase from 10 years to 20 years. 2th October 2018

RPRC (2018) [KiwiSaver default provider arrangements - important issues raised from the Independent Advisors 2018](#). The major concern is that new KiwiSaver members who do not make their own decisions are put into the default fund of one of nine selected default providers. (17 July 2018).

St John,S (2018) [Dobbing in is a frightful blot on the face of a failed welfare system](#) Daily Blog, October 1, 2018

St John, S (2017) [Can this budget turn the tide?](#) 18th CPAG Budget Breakfast, Mt Albert War Memorial Hall, 26th May 2017

St John,S (2015) [A step change for Children, Fix Working for Families, AUT Briefing papers, May 2015](#)

Asher, I and St John, S (2015) Poverty, unhealthy housing and poor health in NZ children What needs to be done? Presentation to New Zealand First conference, Rotorua, 1st August.

St John, S (2015) How NZ can maintain equitable superannuation NZ herald Brand Insight, July 5th

St John, S (2015) Interview on the future of New Zealand Superannuation, Insight Radio NZ forthcoming May 2015

St John,S and A.Johnson (2015) [Budget 2015 the impact on children](#), CPAG Annual budget breakfast, Western Springs community centre May 22nd, 2017

St John, S (2015) "Decumulation policy in New Zealand" in [Beyond April 2015: the long view on UK pension reform](#) REFORM, London, UK

St John, S (2015) The Economics of Child Poverty - The Community of St Lukes Church, 130 Remuera Road, Auckland, 5th May

St John, S (2014) Interview Financial Times UK, [Some employers are waking up to the benefits of bigger pensions contributions](#), March 25

St John (2014) Interview on [The New Zealand pension System](#) Pensions Insight 27th March 2014

St John (2014) Invited comment for the Financial Times [Soft compulsion and Retention](#)

St John (2014) Face TV interview child poverty, [Incomes and child poverty](#) screened 18th June 2014

St John (2014) '[What would we do if we really cared about child poverty and inequality](#)' Conference, Causes and consequences of inequality, Victoria School of Governance, Wellington, 19th June 2014

St John S June (2014) Guest speaker panel '[Child poverty in New Zealand](#)', 17th June 2014

St John (2014) Guest speaker 'Without Families and Communities the Economy Means Nothing', Rotary District 9920 Conference 2014, Tongariro National Park, 3rd May 2014

St John, S (2014) The continuing problem of child poverty in New Zealand and what we can do about it SYMPOSIUM ON WOMEN & CHILDREN A 'State of the Nation' discussion on life for Women & Children in New Zealand Friday July 4, 2014

St John (2104) Guest lecture, Policy research and the economics of ageing, U21 Graduate Research Conference 2014, University of Auckland 2nd July

St John (2014) Guest speaker 'Looking after the old and the young, can we do better?' Aorangi Club, Elleslie race course, June 24th 2014

S St John (2104) Forum on Inequality Matters; [Panel contribution](#) St Lukes Church, Remuera, August 7th

St John, S (2014) [Healthcare: How do we pay for it going forward? Wellness and healthcare for all New Zealanders](#). The Ballot Box series, Auckland Business School, University of Auckland, panel 22nd July, 2014

St John, S (2014) Guest speaker Catholic Caring Foundation dinner, 25th September, Pompallier Diocesan Centre 30 New Street Ponsonby

St John, S. (2014) [launch speech](#), September 9th My Roskill Kindergarten, 11am and Friendship House, Manurewa 7pm O'Brien, M and St John, S eds (2014) [Our Children Our Choice](#) Child Poverty Action Group. Radio Interviews [Focus on politics child poverty](#), 12th September

St John, S (2014) Guest speaker 'Without Families and Communities the Economy Means Nothing', Rotary District 9920 Conference 2014, Tongariro National Park, 3rd May 2014

St John, S (2014) Poverty and Inequality. Not in New Zealand? The Institute of Judicial Studies, Trends in New Zealand Society - Poverty, 13 & 14 March 2014, Rydges Hotel, Auckland.

- St John, (2013) Workshops on the Living standards framework, Victoria University, 10th 23rd October, 7th November 2013
- St John, S (2013) What can be done about child poverty? Invited speaker Probus Remuera Golf club, 3rd December 2013.
- St John, S (2013) Guest speaker Napier Family Centre AGM Children in policy, Eastern Institute of Technology 31st October 2013
- St John,S (2013) Meeting external panel The investment statement , Treasury, 24th October 2013
- St John,S (2013) Guest Speaker 'retirement policy' Grey Power Mt Roskill October 22 2013 St John,S (2103) Guest Speaker Grey Power Mt Roskill October 22 2013
- St John, S (2013) Guest Speaker Rotary, Greenfield Child Poverty 30 September2013
- St John, S (2013) Guest Speaker TEU International Women's day, "Should we be celebrating?" Breakfast, UNITEC, 8th March 2013
- ST John, S (2011) Guest speaker 'Issues for women' Auckland Girls Grammar School Old Girls Annual dinner, Romfords Auckland, 27th October
- St John, S. (2011). Decumulation options. Paper presented at the Institute of Policy Studies Seminar on decumulation 14th April Wellington
- St John, S. (2010). *Welfare reform: Alternative views on the options*. Paper presented at the Institute of Policy Studies Seminar on welfare reform 26th November Wellington
- St John, S. (2010c). *Family policy, care of children and social inclusion: The New Zealand experience*. Melbourne: Brotherhood of St Laurence, 25th October
- St John, S. (2010i). *Some personal musings*. Paper presented at the Women to Watch: Kate Edgar series, University of Auckland 19th July.
- St John, S. (2010j). *Why not fix child poverty?* Paper presented at the Fabian Society, University of Auckland 30th August.
- St John, S., & Dale, M. (2010). *Option 1. Reforming New Zealand Superannuation for a mobile trans-Tasman population*. presented at RPRC forums on overseas pensions February and August
- St John,S (2010) guest speaker CPAG 11th Annual Budget breakfast *Accounting for children?Tamaki campus, Auckland University, 21st May 2010*
- St John, S., & Familton, A. (2010). Improving the affordability and equity of New Zealand Superannuation, *PensionBriefing 2010-7*. Auckland: Retirement Policy and Research Centre, University of Auckland Business School
- St John, S., & Familton, A. (2011). *Paid parental leave in New Zealand: lessons from Australia* (CPAG backgounder 2010-1). Auckland: Child Poverty Action Group.
- Dale, M. C., St John, S., & Littlewood, M. (2010). *New Zealand Superannuation and overseas pensions: reform options 1 and 2* (Briefing Paper). Auckland: Retirement Policy and Research Centre.
- St John, S., & Familton, A. (2010). *Will removing GST on fresh fruit and vegetables achieve its stated aim?* (CPAG backgounder No. 2010-1). Auckland: Child Poverty Action Group.
- St John, S. (2010b). *AFFIDAVIT in the appeal CPAG v the Attorney General* Auckland, submitted to the court June 2010.
- St John, S 'Intergenerational and international equity' Retirement Conference; University of Victoria Institute of Public Policy Wellington July 21-22nd Wellington 2010
- St John, S. (2010). 'Does Working for Families work for Children" Conference *Welfare Reform* June 21-22nd Wellington
- St John, S. (2010). 'Interview with David Beatson' 7th April shown 21st April 2010 Triangle TV
- St John, S. (2010). Invited panellist LATE series on economics, Auckland Museum, 1 April
- St John, S. (2010). 'The 2010 Budget- Accounting for Children" the 11th annual budget CPAG breakfast Christchurch 23rd May
- St John, S. (1982). 'A Welfare state fit for the 21st century" the Lincoln Efford memorial Lecture at WEA, Christchurch 11th November
- St John, S. (2008). Guest speaker at the ACYA annual general meeting on the 26th September

St John, S. (2008). Hikoi of Hope invited address, the Anglican Cathedral Parnell, 21st September

St John S. (2009). "An economist's response" reply to Professor Elaine Graham University Distinguished Visitor, University of Manchester | *Health, Wealth or Wisdom? Religion and the Paradox of Prosperity-*" August the 13th School of theology Auckland University.

St John S. (2008). "Issues for Unions", Wellington CTU forum July 3rd

St John S. (2008). Budget 2008 The forgotten families invited article Dom Post 23rd May

St John, S. (2006). 'Family Incomes', Child Poverty in New Zealand: NZEI Seminar, Teachers Centre Epsom, 8 December 2006.

St John, S. (2006). 'The Working for Families package', National Caucus seminar, Beehive Wellington, 9 October

St John, S. (2006). 'Women missing out: insured retirement risks', Seminar: Reporting Research: Ageing in New Zealand, Wellington, 13 November

St John, S. (2006). 'Saving in New Zealand', invited panellist, Eriksens Superannuation & Investment Conference, Wellington 7 June

St John, S. (2006). "What happens when discrimination against children is perpetrated by the Crown?" Child and Youth Welfare Advisers' Forum, Lexis Nexis Wellington, 9 -10 October

St John, S. (2005). 'Does working for families address child poverty?' Guest speaker Methodist Mission Open Day, Christchurch, New Zealand, 2 February,

St John, S. (2005). 'The role of the community and child poverty'. Session with the Christchurch City Council, Christchurch, New Zealand, 2 February

ST JOHN, S., Panellist, Research on Ageing Forum, Ministry Social Development, Wellington, 25 February, 2005.

St John, S. (2005). 'Women and poverty'. Invited speaker, International Women's Day, "Global Peace and Justice Forum", Trades Hall, Auckland, 7 March,

St John, S. (2005). 'Why poor families struggle in the education sector'. Quality Public Education Coalition, Auckland, New Zealand, 19 March

St John, S. (2005). 'The impact of the budget on children'. Post-Budget Breakfast, Surplus to requirements Child Poverty Action Group, University of Auckland, Auckland, New Zealand, 20 May,

St John, S., 'What's in it for me? Election 2005'. Invited speaker, Student forum on politics, Students Centre, University of Otago, Dunedin, New Zealand, 21 August 2005.

St John, S. (2005). 'Long-term care for the elderly', *The Aged Care NZ forum*. Brightstar, Auckland, 25 - 26 October,

St John, S. (2005). 'New Zealand Accounting reforms'. Presentation to foreign delegation: Australian National University Study Tour: China-Australia Governance Program, University of Auckland, 16 November

St John, S. (2005). Key note address: 'Is Economics Useful', Post Primary economics teachers teaching day, Auckland University of Technology, Auckland. 18 November,

St John, S. (2005). Presentation to foreign delegation: 'New Zealand's Social Security System'. Chinese Delegation of Mayors, Access Asia Ltd., University of Auckland, 12 December

St John, S. (2004). Grey power annual Conference "Is New Zealand's Superannuation sustainable? Waipuna Lodge Auckland 5th April

St John, S. (2004). 'Assessing the options for the drawdown phase.' 5th Annual SuperFunds Summit, "Debating the policy initiatives and investment strategies for the savings industry" Wellington, 6-7 April

St John, S. (2003). Keynote speaker: 'How well is New Zealand addressing child poverty?' NZ Association of child and family support and community services conference, Christchurch, 4-5 September,

St John, S. (2003). 'Helping low and middle income people in retirement', Saving and fund management conference, Wellington, 29 April,

St John, S. (2003). 'The removal of asset testing and its implications', Residential Care Association Conference, Rotorua. 16-18 June,

ST JOHN, S., Referee for the MSD- 'What benefit dynamics data tell us about the prevalence and persistence of low income... children' and 'Children in poor families..': does the source of family income change the picture? 2002.

St John, S. (2002). 'Saving for the future. What women should be concerned about in an election year and beyond.' Address to Women and Superannuation AGM. Auckland 26 February; Wellington 17 April,

St John, S. (2002). 'Making children visible.' CPAG address, Greens Party conference, 2 June

St John, S. (2001). Oral presentation on family incomes. Ministry of Social Development, 23 November,

St John, S. (2001). Ministry of Women's Affairs, Consultation on section on incomes in 'Maori women', April

St John, S. (2001). Organiser, Chair, Panel speaker. 'A budget for breakfast', Post Budget Breakfast, Child Poverty Action Group and Public Health Association, The University of Auckland, 25 May,

St John, S. & Skilling, D., (1994) Tax assumptions underlying the Todd Report Printed in the New Zealand University Student's Response to the Todd Report Sept

St John, S. (1997). 'Retirement income and women.' Keynote speech, Proceedings of Conference Ministry of Women's Affairs June 1996. pp. 26-41.

Articles, blogs and invited Comments

see

[Associate Professor Susan St John –website University of Auckland](#)

St John, S (2019) [The interment of the WEAG report is complete](#) Daily Blog, 24th December 2019

St John, S (2019) [Pension for children is no panacea](#), Newsroom, 20th December, 2019

St John, S (2019) [Universality and a pension for children](#) Radio NZ, 18th December Jesse Muligan show,

St John, S (2019) [The real problem in Winston's case](#) Newsroom, 13 h November 2019

St John, S (2019) [Winston's trial this week should be a wake-up call for-everyone](#) Daily Blog 4th November 2019

St John, J (2019) oral submission to the Social Services and Community select committee, [Modernisation and simplification of NZ Superannuation](#) 16th December, 2019

St John, S (2019) [Poverty not an earthquake but still a crisis](#) Newsroom, 9th July

St John, S (2019) [Retirement policies falling under the radar screen](#) Daily Blog, 30th June

St John, S (2019) [Housing is a mess. Stop messing with solutions](#) Daily Blog , 21st June

St John, S (2019) [Break open the champagne](#), Daily Blog 5th June, [Wellbeing budget quietly rights a wrong](#), Newsroom 9th June

St john, S and Dale, C [Unfair superannuation partner rule finally dropped](#), RPRC, Scoop, 4th June 2019

St John, S & J. McCallister, [The cash benefit fuelling NZ's housing crisis](#) Newsroom 30th May 2019 and [Bad design of the Accommodation Supplement fuels NZ's housing crisis](#) Stuff, 3rd June, 2019

CPAG, Press release 2019, [Budget provides relief but nothing transformational for children in poverty](#) [Child poverty Action Group](#) , 2nd June 2019

St John, S and J Cartwright (2019) 'Get our children out of poverty' Tui Motu Issue 2356, 2019 May

St John, S (2019) [Poverty and Justice ,Transformational Justice conferences](#) 31st May and 11th June, Wellington

St John, S (2019) [Creditable but not good enough:](#) Wellbeing Budget 2019: The great Spinoff hot-take roundtable, May 30th 2019

St John, S (2019) Radio NZ, morning report and 1ZB, [the poverty reduction targets](#) 23rd May

St John, S (2019) [Media must interrogate menacing privacy breaches](#) Newsroom 21st May 2019

St John, S (2019) On welfare: [What I wish Sepuloni had said](#) Newsroom 15th May 2019

St John, S (2019) [I am not a conspiracy theorist but....](#) Daily Blog 6th May also [see Welfare system report: Advocates hope for more funding](#) , Radio NZ, 26th April 2019 and Press release: [CPAG welcomes WEAG recommendations to ensure dignity for all](#), 3rd May

St John, S (2019) [Paying too much to keep us warm?](#), Daily Blog 15th April 2019

St John, S (2019) [Grasping the chance to do it better.](#) Daily Blog 21st April and St John, S (2019) [CGT is dead - time to act on alternatives](#), Newsroom, 30th April

CPAG, St John, S (2019) New data on benefit sanctions show fairer treatment of those in need, April 2019 St John, S (2019) [Call for 'significant' benefit increases after jump in kids living in poor households](#), ZB Kate Hawkesby, 3rd April, 2019

St John, S (2019) Is this the best we can do? Critically examining the findings of the Tax Working Group. Panel discussion TOP, 11th March Grey Lynn RSA. See written version [Of course, the left wants a capital gains tax...](#) The Daily Blog and [CGT is dead - time to act on alternatives](#), Newsroom 26th April

[Susan St John says the minority report from the Tax Working Group should be taken seriously if the desire is to reduce inequality and improve housing affordability](#) Interest.co.nz, 28th March

St John, S (2019) [A New Zealand academic has renewed her call for government intervention to fix a “serious hole” in the country’s retirement income policies.](#) Good returns, 11th January 2019.

St John, S (2018) [Grading the government’s first year for children in poverty](#) Spinoff Dec 30th 2018.

St John, S (2018) [Will the Tax Working Group actually address housing inequality?](#) Daily Blog 4th December 2018

St John,S (2018) [Tax and inequality a commentary](#). Presentation to Tax Working Group Symposium Auckland 27th November, Wellington 28th November

St John, S (2018) [The Listener is manipulating NZers over retirement](#) Daily Blog 9th November 2018

St John, S (2018) [Time for KiwiSaver default providers to smarten up?](#) Daily Blog 2nd November 2018

St John (2018) Comments on Chpt7: Retirement savings. Response to the [Tax Working Group interim report](#) October 15th 2018

St John, S and Johnson, A (2018) [Feedback on the Tax Working Group’s Interim report](#) 30th October 2018

St John (2018) : [Importance of Working for Families recognised, but problems not addressed](#) Press release on Tax Working Group Interim Report and [Commentary on interim TWG report CPAG](#), October 2018

RPRC (2018) [Support for bill proposing longer residency to access NZ Superannuation](#). The University of Auckland’s Retirement Policy and Research Centre (RPRC) welcomes the recent bill proposing that residency requirements increase from 10 years to 20 years. 2th October 2018

RPRC (2018) [KiwiSaver default provider arrangements - important issues raised from the Independent Advisors 2018](#). The major concern is that new KiwiSaver members who do not make their own decisions are put into the default fund of one of nine selected default providers. (17 July 2018).

St John,S (2018) [Dobbing in is a frightful blot on the face of a failed welfare system](#) Daily Blog, October 1, 2018

St John, S (2018) [The Child Poverty Action Group rethinking welfare in the 21st century](#) Opening speech to CPAG Summit, University of Otago Wellington, 12th September 2018.

St John, S. (2018) [Divestment and Decumulation – Planning for Post-Retirement](#) Panel Financials Services Council Conference Shaping Futures, Pullman 6-7th September 2018 .

St John S (2018) Reply to Eric Crampton [Working for families is a payment for children](#) The daily Blog 2nd August 2018

St John S (2018) Reply to Jane Clifton, Listener [Myths that hurt children](#) Daily Blog 27th August, 2018 Chris Trotter’s reply [Working For Families: Keeping The Wheels Of Capitalism Turning](#) Daily Blog 28th August

St John, S (2018) [Working for Families under attack](#), Blog St John, 25th July 2018

St John, S (2018) [Working for Families perversely misunderstood](#), Newsroom 16th July 2018

St John S (2018) [Policy changes to a festering sore are sadly in the far distance](#): Daily Blog 11th July 2018

St John, S (2018) [Universal Super – No steps forward. Two steps back?](#) Daily Blog 16th June

St John, S (2018) [We can help solve child poverty – here is one crucial way how](#), Daily Blog, 5th June

St John, S (2018) [A-new-way-to-fix-our-housing-bubble](#), Newsroom, 13th June

St John, S (2018) CPAG and PSA Budget breakfast presentation "[Does this budget turn the tide?](#)" The boatshed, Wellington, 17th May, 2018, and Daily Blog, 22nd May

St John, S (2018) CPAG presentation "[A budget analysis for children : Does this budget turn the tide?](#)" Whangarei, 23rd May, 2018

St John, S and So, Y (2018) [Will children be given the help they need?](#) CPAG background paper, 10th May 2018

Johnson, A, and St John S (2018) [Submission to the Tax Working Group](#), 30th April

St John, S (2018) [Landlords, save your crocodile tears](#) Newsroom 19th April 2018

St John, S (2018) [The fiscal stranglehold](#) Daily Blog, 19th April, 2018

See also St John. S [Labour/Green Economics – these fiscal rules aren’t the beginning of the end](#), Daily Blog, 20th March, 2017

St John, S 2018, [The huge white elephant landlord in the tax living room](#), Daily blog 3 April.

St John, S (2018) [It needs to be more than a BBQ Jacinda](#), Daily Blog 13th March

St John, S (2018) [Progressive universalisation of Working for Families](#) A March background paper prepared for Child Poverty Action Group (CPAG)

St John, S (2018) [Submission on the Child Poverty Reduction Bill](#). prepared with others for Child Poverty Action Group (CPAG), March.

St John, S (2018) BFM interview on the [Salvation Army report](#), 15th February 2018

St John, S (2018) National digs itself into [child poverty hole](#), Newsroom 19th February, and [Can National stop digging please?](#) Daily Blog February 2018

St John, S (2018) [Submission on the 2018 Budget Policy Statement](#), and Oral submission to the Select Committee on Finance and Expenditure Committee, 27th January 2018.

St John, S (2018) [Labour’s policy rewards rich elderly](#), Newsroom. 24th January, 2018

St John,S and G. Cotterell,(2018) [Our social security safety net has unravelled](#), New Zealand Herald 22nd January 2018

St John, S. (2018) [Treasury mistakes with child poverty figures](#) 19th January 2018

St John, S (2018) [Use of Nudge theory: The Winter Energy Payment](#) Daily Blog 17th January 2018

St John, S (2017) am Show, [The families package](#), 7am 15th December, 2017

St John, S (2017) [Some personal reflections](#) Symposium Fifty years from the Woodhouse Report. A celebration and assessment of ACC, Policy Observatory, AUT, 11th December 2017

St John, S (2017) panel discussant- [Interpreting the figures: Child Poverty Monitor Launch](#), Auckland City mission, 7th December, 2017

St John, S (2017). [Woodhouse at 50](#), Safeguard Magazine, November/December issue 166

St John (2017) Critic and conscience seminar, Old Government House, 22nd November 2017

St John, S (2017) [Getting welfare right for the 21st century](#) St Johns Rotary, Remuera golf course, November 2nd 2017

St John, S (2017) [The David Wakim Memorial lecture](#), Columbus centre Ponsonby 5th Oct 2017

Media interview, [Loans are income claim by MSD](#), High Court Newshub, 27th October, 2017

St John, S (2017) [The role of Business in enhancing family life](#), Kerridge partners Leadership conference, Mantels Viaduct, 3rd November,

St John, S (2017) [Housing is the critical issue for the election](#) Daily Blog 19th September 2017

St John S & H Bull (2017) [CPAG submission](#) on The Making Tax Simpler Consultative document Inland Revenue, September 15th 2017

St John, S (2017) [Social investment: target efficiency and incentives](#). Beyond Social Investment, RPRC and CARE and CPAG conference 8th September 2017, University of Auckland

St John, S (2017) [Time to get rid of married/single distinctions](#) Daily Blog 6th September 2017

St John, s (2017) [The murky illogical world of life on a benefit](#) Newsroom, 1 September 2017

St John, S (2017) [Real cash injection needed to curb child poverty](#). NZ Herald 31st August

St John, S, So, Y (2017), [Does the living wage provide an adequate standard of living for families?](#) Policy Quarterly Volume 13 Number 3 2017 General Election.

St John, S (2017) "Working together: charity and advocacy for policy change", address to Board of Variety, Parenting centre Greenlane, 15th August, 2017

St John, S (2017) [Black and White or 50 shades of grey?](#) Daily Blog 13th August, 2017

July

St John, S (2017) [Let he who is without sin cast the first stone](#) Daily Blog 18th July 2017

St John, S (2017) [The Green's Breathtakingly bold benefit policies](#) Newsroom 20th July

St John, S, So, Y (2017) [Supporting family income I New Zealand and Australia](#), CPAG background paper

St John, S (2017) [Mean petty and wrong](#) Daily Blog 9th June 2017

St John, S (2017) [Time to break open New Zealand's decade's long poverty trap](#) Newsroom. Future learning, 30th May 2017, and, [Tough love not working](#) June UNINEWS

Asher I & St John, S (2017), [Child health and poverty in New Zealand](#) AUT Policy observatory, posted May 2017

St John, S (2017) "Tax and family assistance" in [Progressive thinking: Ten perspectives on tax](#), eds R Thomas and K Windelov, PSA, Wellington, May 22nd 2017

St John, S (2017) "Budget 2017: [Make child obesity and child poverty priorities](#)" NewsRoom, 22nd May, 2017, and "[What's in store for Working for Families?](#)" Newsroom, May 21st, 2017

St John, S. (2017) [NZ-Oz situation dumps on Kiwis](#), New Zealand Herald, 15th May 2017

St John, S (2017) [Let's have open slather on the 1990s](#) Daily Blog 3rd May 2017

St John, S (2017) [What century are we living in?](#) Daily Blog 6th April 2017

St John. S [Labour/Green Economics – these fiscal rules aren't the beginning of the end](#), Daily Blog, 20th March, 2017

St John, S (2017) [What would you do Prime Minister English?](#) Daily Blog March 19,2017

St John, S (2017) [Kiwis deserve better on superannuation](#), Christchurch Press 8th March 2017

St John, S & So Y. [Children and the Living wage](#), Background paperfor Child Poverty Action Group, March 2017

St John, S (2017) “Contemporary social issues in unit standards: Child Poverty” presentation to the Commerce and Economics Teachers Association (CETA), February 28th, St Cuthberts college

St John, S (2017) [Tax cuts in store but what is Joyce thinking?](#) Daily Blog / February 21, 2017

St John, S (2016) oral submission to select committee on the 2016 Budget Statement, 8th February, 2017

St John, S (2016) [Visionless and exclusionary. A good future, just for people like Bill](#) Daily Blog February 4, 2017

St John, S (2016) [Shades of I, Daniel Blake](#), Daily Blog 12th December, 2016

So, Y and St John, S Children and the Living Wage, CPAG backgrounder, 15th December.

St John, S (2016) [Scrap the unfair spousal provision](#). Press Release, 15th December RPRC

St John, S. RPRC (2016) [Quarterly Update, RPRC, 18th December, 2016](#)

Law lectures: Family Law: Child Poverty, Policy and the law, [Part 1](#) and [Part 2](#), Law school 17th October

St John (2016) [Time for Ireland to bite the bullet](#), Irish Times 1 November 2016

St John, S (2016) [We really don't know how lucky we are](#), New Zealand Herald, October 12th, 2016

St John, S (2016) [A Faire suck of the sauce bottle!](#) Daily blog, 9th October

St John, S Interview Radio NZ 12th October [Migrants' parents cost NZ 'tens of millions'](#) and [Deadline proposed to get 10 percent of children out of poverty](#) 3rd October

St John, S (2016) Irish Newstalk fm, Craig Fitzpatrick asks Susan St John: [“Could New Zealand have the answer to our growing pensions crisis?”](#) 13 September 2016

St John, S (2016) Countering targeting by using principles of basic income. [Social Security Summit 2016: Investing in children](#), University of Auckland, 2nd September 2016

St John, S (2016) [Auckland shows government’ policy failures writ large](#), Daily blog, September 2nd 2016

St John, S et al (2016) [Child poverty summit](#), Waatea 5th Estate 1st September 2016St John, S (2016) University of Auckland Ballot Box Speaker Series, Owen Glen Building, 30 August 2016

St John, S (2016) Guest lecture: [“Improving policies for families and children”](#), New Zealand Treasury, Wellington, August 22nd 2016

St John, S and Johnson A,(2016) [Hit housing bubble through tax](#) NZ Herald, August 12th 2016

St John, S (2016) [NZIFF FILM REVIEW: Tale of two films](#) Daily Blog, 1st August, 2016

St John, S (2016) [Rethinking retirement income doesn’t require superpowers](#), University of Auckland Business Review, (19) vol 1 2016

St John, S (2016) [Implications of discriminatory policies for women. The 'within gender gap'](#). Gender and retirement saving forum RPRC Auckland Business school, July 15 2016

St John, S (2016) [Excuse me Minister](#), daily Blog 13th July, 2016

St John, S (2016) [Longer parental leave would not help some babies](#) , NZ Herald 5th July 2016

St John, S (2016) [“Kathryn’s Story” highlights the need for major welfare overhaul”](#) , Daily Blog 2nd July

St John, S (2016) contributions to the 2016 Retirement review, [KiwiSaver](#), and [Decumulation](#), RPRC Commentary papers

St John, S and C. MacLennan (2016) Interview: [The Horror of Kathryn’s Story](#), Waatea Estate TV News, 30th June

St John, S (2016) [Some babies are more special than others](#). Daily Blog, June 17th

St John, S and N. Turner (2016) [Child Poverty Audit](#). Fabian Society, Auckland Business School - 22 June

St John, S and M.Timmins (2016) MSD Evidence Seminar: Welfare provisions for the 21st century. Wellington Ministry of Social Development, 2nd June

St John, S and I. Asher (2016) CPAG Post budget breakfast event Nelson, 1st June

St John, S (2016) interviewed for [Small number of taxpayers bear the brunt of New Zealand tax bill June 26th](#) Stuff.co.nz [Why you'll never be able to retire, NZ Herald June 26th](#)

St John, S. (2016) [The rules for the old too good for children?](#) Daily Blog, 30th May.

St John, S. (2016) [Family First child poverty report questioned by experts Larry Williams Drive by show 30th May](#)

St John, S. (2016) [Get married stay married and you won't be poor](#) Daily Blog, 31st May

St John, S. (2016) [Good Policy is rarely done on the run](#) Daily Blog, 29th April

St John, S (2016) ['How to save like a Kiwi'](#) AARP International Journal Spring 2016 (UK)

St John, S (2016) Fix Working for Families, Workshop Department of Social Work OtagoUniversity, Dunedin, 19th May

St John, S (2016) Guest lecture ['Is there an elephant in the room?'](#) Mt Eden's IKA lunchtime lecture 30 March

St John, S (2016) Paid Parental leave CPAG submission select committee, 16th March

St John, S and M. O'Brien Workshop on Working for Families, University of Auckland Business School, 17th March

St John, S and M. O'Brien Workshop on Working for Families, UNICEF, Wellington, 21st March

St John, S. (2016) [Jam tomorrow Jam yesterday. NEVER EVER JAM TODAY!](#) 26th March

St John, S (2016) [The looming demographic pensions disaster.](#) Daily Blog, 29th February

St John, S (2016) Brief of evidence in the Employment Court 10th Feb

St John, S (2016) [The danger of NZs demographics](#) Daily Blog, 31st January

St John, S (2016) [Why solving the gender pay gap begins at home.](#) Spinoff 28th January

St John, S (2015) [National does not understand what a work incentive requires, Daily Blog, 18th November](#)

St John, S (2015) [The bizarre financialisation of tertiary education](#) Daily Blog 29th October

St John, S (2015) [Women second class students in the neoliberal world,](#) Daily Blog 7th October

St John, S (2015) [Another week of neoliberal economics](#) Daily Blog 9th July

Asher, I and St John, S (2015) [Poverty, unhealthy housing and poor health in NZ children What needs to be done?](#) Presentation to New Zealand First conference, Rotorua, 1st August.

St John, S (2015) [How NZ can maintain equitable superannuation](#) NZ Herald Brand Insight, July 5th

St John, S (2015) [The cruelty of social welfare prosecutions against 'benefit fraudsters'](#) Daily Blog 9th July

St John, S (2015) CPAG oral and written submission on the Child Hardship Bill, Select committee, Wellington

St John, S (2015) [Sex-and-beneficiaries-19th-century-morality-in-21st-century](#) Daily Blog 22nd June

St John, S (2015) [OECD report indicates a better policy direction is needed,](#) CPAG press release, 16th June

St John, S (2015) Panel [Privatisation of Social Services](#) Mt Eden, IKA 9th June

St John, S (2015) [Coupledom rules](#) Daily Blog 8th June

St John, S (2015) Interview on the future of New Zealand Superannuation, Insight [Pensions and tensions between generations](#) Radio NZ, 7th June

St John, S (2015), [Why are we sending women with children to prison?](#) CPAG press release, 6th

St John, S (2015) [Can we please debate New Zealand Superannuation?](#) Daily Blog 28th May

St John, S (2015) [Carrot attack to get those lazy sole parents working](#) Daily Blog May 26th

St John, S and A. Johnson (2015) [Budget 2015 the impact on children,](#) CPAG Annual budget breakfast, Western Springs community centre May 22nd, 2017

St John,S (2015) The Economics of Child Poverty - The Community of St Lukes Church, 130 Remuera Road, Auckland, 5th May

St John,S (2015) Child Poverty tax and family income Law school, Guest lectures 443 Faculty of law, [May 6th](#) and [May 14th](#)

St John,S (2015) [A step change for Children, Fix Working for Families](#), AUT Briefing papers, May 2015

S St John (2015) [Of Mice and Men - try to see it](#), Daily Blog 14th April

S St John(2015) [Injustice will eventually be overcome](#). Daily Blog 2nd April

S St John(2015) [The Budget must get this one right: More income to fix child poverty](#). Daily Blog 27th March

S St John (2015) [Social Policies that affect women](#), UN International women's day Breakfast, Milord 6th March

S St John (2015) [Social Policies that affect women](#), UN International women's day Breakfast, Milord 6th March

S St John(2015) [Universal basic income: let's make a start with those over 65](#). Daily blog 19th February

St John, S (2015) [Child poverty is dwindling?](#) Daily Blog 12th February

St John, S (2015) "Decumulation policy in New Zealand" in [Beyond April 2015: the long view on UK pension reform REFORM](#), London, UK

St John, S (2015) [The bizarre financialisation of tertiary education](#) Daily Blog 29th October

St John, S (2015) [Women second class students in the neoliberal world](#), Daily Blog 7th October

St John, S (2015) [Another week of neoliberal economics](#) Daily Blog 9th July

St John, S (2015) [How NZ can maintain equitable superannuation](#) NZ herald Brand Insight, July 5th

St John,S (2015) [The cruelty of social welfare prosecutions against 'benefit fraudsters'](#) Daily Blog 9th July

St John,S (2015) [Sex-and-beneficiaries-19th-century-morality-in-21st-century](#) Daily Blog 22nd June

St John,S (2015) [Future proofing New Zealand Superannuation](#), 23rd Annual Colloquium of Superannuation Researchers7, 5-6th July 2015 CPS Research Group and the School of Risk and Actuarial Studies, UNSW, Sydney

St John,S (2015) [OECD report indicates a better policy direction is needed](#), CPAG press release, 16th June

St John,S (2015) Panel [Privatisation of Social Services](#) Mt Eden, IKA 9th June

St John,S (2015) [Coupledom rules](#) Daily Blog 8th June

St John,S (2015) Interview on the future of New Zealand Superannuation, Insight [Pensions and tensions between generations](#) Radio NZ , 7th June

St John,S (2015), [Why are we sending women with children to prison?](#) CPAG press release, 6th June

St John,S (2015) [Can we please debate New Zealand Superannuation?](#) Daily Blog 28th May

St John,S (2015) [Carrot attack to get those lazy sole parents working](#) Daily Blog May 26th

St John, S (2015) [Of Mice and Men- try to see it](#) Daily Blog 14th April

St John, S (2015) [Injustice will eventually be overcome](#) Daily Blog 2nd April

St John, S (2015) [The Budget must get this one right: More income to fix child poverty](#) Daily Blog 27th March

St John, S (2015) [Child poverty is dwindling?](#) Daily Blog 12th February

- St John (2014) [Social Policy still in the dark ages when it comes to relationships](#) Daily Blog, 15TH December
- St John (2014) [Economic ideology destroys us all](#) Daily Blog, 10TH December
- St John, S. (2014) [Real reasons to fear Government's new approach to child poverty](#), Daily Blog, 12th November
- St John (2014) [OIA protocols and official advice ignored to hide Child Poverty](#) Daily Blog, 21st October
- St John, S. (2014) [So has labour shifted too much to the left?](#) Daily Blog 25th September
- St John (2104) [Fancy putting children at the Centre](#), Daily blog 19th August
- St John, S (2014) [response](#) to Listener editorial, The benefit balance, 26th June 2014
- St John (2014) [Let them eat cake](#), Daily Blog, 2nd May
- St John, S, (2014) [Hear no poverty, see no poverty, speak no poverty](#) Daily Blog, 28h February
- St John, S (2014) [A very weak week indeed](#), Daily Blog, 7th March
- St John, S (2014) [So much for the success of welfare reform](#), Daily Blog, 31st January
- St John (2014) [19th century thinking about relationships - how we hate the poor](#), Daily Blog, 20th March
- St John (2014) [Ministry's concern for overseas state pensions welcomed](#) Retirement Policy and Research Centre Press release
- St John (2014) [Response to Brian Easton: Been counters](#) Listener 22nd March
- St John (2014) [The basic Income idea](#), Jim Mora programme, 14th April
- St John S, Littlewood M and MC Dale, [A commentary on recent proposals from Labour](#), *PensionCommentary 2014-1*, 30th June
- St John (2014) '[What Should Be Done About Child Poverty?](#)' Briefing papers: How is the public interest being served. AUT June 25th 2014
- St John S et al [New Zealand's treatment of pensioners whose spouses have overseas state pensions](#), RPRC Briefing paper and Press release [Policy must change on overseas pensions](#)
- St John, S and M C Dale [Pension injustices tarnishing our retirees' golden years](#), NZ Herald Dialogue page 18th July 2014
- St John (2104) [An annuity, based on the private incomes of old, would help the young stretch their KiwiSaver into old age](#). New Zealand Herald, 9th May, 2014
- St John (2104) [Super strain on Generation X will become too much](#), New Zealand Herald, 8th May, 2014
- St John (2104) [Don't let glow vanish from golden years](#), New Zealand Herald, 7th May, 2014
- St John (2014) The future of the retirement age, RadioLIVE, 4th May
- St John, S (2014) [Critic and conscience role in the university](#) interviewed by Dr Matheson Russell, Critic and Conscience project
- St John (2104) Poverty and Child Poverty Action; Economic Inequality: Effects on Children and Families A Forum on Issues and Solutions; [Panel contribution](#) St Columba Centre, Auckland, July 15th
- St John, S (2104) [Working for families is not working](#), NZ Herald, 9th July
- St John. S (2013) 'Get a job' mantra to solve child poverty has obvious flaws. Daily Blog, December 5th 2013.
- St John. S (2013) Subsidising the rich to save us is voodoo economics. Daily Blog.
- St John. S (2013) Getting working sole parents off benefits: who is really 'better off'? Daily Blog, 22nd November 2013.
- St John, S (2103) [Living wage a good idea but it is how it is done that matters](#), New Zealand Herald, 15th November, 2013

St John, S. (2013) [Let's have less handwringing and more realism on incomes policy](#). Daily Blog, 16th November 2013

St John, S (2013) [Justice for poor children a long time coming](#), Foreign Control Watch Dog 133,

St John,S (2013): [Nothing super about Dunne's new plan](#) New Zealand Herald 29th August 2013

Dale, C & St John S, (2013) [Putting the bite on a big gap in our aged healthcare](#) The New Zealand Herald, 12 April 2013

St John, S (2013) [Lets have policies for all children](#) The New Zealand Herald, 21 March 2013.

St John, S (2012) [A practical and just way to address child poverty](#) New Zealand Herald, 4th Spetember 2012

Dale, C & St John S (2012) [NZ needs to smarten up Super rules](#) New Zealand Herald, 27th June 2012

St John, S (2012) [Children off to a good start thanks to Aussie generosity](#) New Zealand Herald, 17th May 2012

St John, S (2012) [Achilles heel of National's welfare reform](#), New Zealand Herald, 2 March 2012

St John S (2011) [Bashing the beneficiary basher](#), Dominion Post, 8th December 2011

St John, S (2011) ['Gift duty 'switched from rich to poor'](#) Business Day, Sunday Star Times, 08 May 2011

St John, S (2011) ['Child poverty is a moral and ethical issue'](#) The Dominion Post, 08 December 2011

St John, S (2011) ['The future of ACC in jeopardy'](#) Press Release ACC group, 6th December 2011

St John, S (2011) Guest speaker ['Issues for women'](#) Auckland Girls Grammar School Old Girls Annual dinner, Romfords Auckland, 27th October

St John S (with D Wynd) [Reality ignored in parallel welfare universe](#) the New Zealand Herald and [Enlightening the Welfare Working Group](#) Dominion Post 30th March 2011.

St John, S. (2011) [Punitive policies hurting families](#) New Zealand Herald 1st Feb 2011

St John, S. (with Claire Dale). (2010). [Pension rules causing stress and ill-health](#). New Zealand Herald 17th August

St John, S. (2010). Govt's sums on welfare savings don't quite add up. New Zealand Herald 26th March

St John, S. (2010). Lessons from the Tax Working Group. *Children*. Journal of the Office of the Commissioner for Children, Autumn(72)

St John, S. (2010). Level of inequality just not acceptable, New Zealand Herald. Auckland.

St John, S. (2010). Missed opportunity. PSA Journal, Working for You March

St John, S. (2009). The New Zealand Herald, 31st March [Misgivings about the charitable model](#)

St John, S. (2008). Labour and National must agree to review KiwiSaver after the election, The New Zealand Herald, 14th October

St John, S. (2008). The poverty trap remains, The New Zealand Herald, 8 July

St John, S. (2008). The forgotten families, Invited commentary 2008 Budget, Dominion Post, 23 May

St John, S. (2008), POLETTI, S., Plight of most vulnerable unchanged by tax credits, The New Zealand Herald, 12 April

St John, S. (2007). The budget speech I'd like to hear from Dr Cullen Invited commentary, The New Zealand Herald, 17 May

St John, S. (2007). A rose by any other name. The Independent, 21 March.

St John, S. (2006). Savings Principle Abandoned, The New Zealand Herald, 14 December

St John, S. (2006). The Achilles Heel of Working for Families, Dominion Post, 8 October

St John, S. (2006). 'Hidden in the Numbers', TV1, 23 May

St John, S. (2006). "Student loans", Hong Kong TV, GST TV, Southern Screen documentary, TV1, 10 June

St John, S. (2006). 'The MSD 2004 living standards report: New Zealand's wake up call', The Independent, 26 July

St John, S. (2006). 'Child poverty worsens amongst the poorest', The New Zealand Herald, 4 January

St John, S. (2005). "Tax anomaly penalises pensioners", The Independent, 13 July,

St John, S. (2005). 'Don't ignore the poorest children', New Zealand Herald, 17 June,

St John, S. (2005). "Smoke and Mirrors", The Independent , 6 April,

St John, S. (2005). 'The CPAG win the right to take a case against the government', The New Zealand Herald, Prime Television, Christchurch Press, Radio New Zealand, IZB Christchurch, Radio Live, 28 November,

St John, S. (2005). 'The new single benefit'. Interview with Bruce Wallace, 'Money Matters', Radio New Zealand, 23 March,

St John, S. (2005). Numerous other interviews throughout the year, including The Observer, UK; Radio New Zealand; New Zealand Herald; Sunday Star Times; Otago Daily Times; TV1,

St John, S. (2004). Submission on social security (Long-term Residential Care) Amendment Bill Submission to the social services select committee, 23 April

St John, S. (2004). "Welcome first steps for poor but much more to be done', New Zealand Herald, 28 May

St John, S. (2004). 'Cullen has done well in evening things up.' Response to Bruce Logan's view that the Budget failed to move New Zealand from a dependency mindset towards a low-taxation, high-productivity culture. New Zealand Herald, 4 June

St John, S. (2004). 'Without long-term plans we'll have super problems.' Article in New Zealand Herald, 24 June

St John, S. (2004). Submission on New Zealand Superannuation Amendment Bill, Government Bill No 1191, Submission to the Select Committee.

St John, S. (2003). "Culture of neglect stunts our growth", New Zealand Herald, 22 April

ST JOHN, S., Crumbs or commitment? New Zealand Political Review Autumn, p 12-13. 2003.

St John, S. (2003). Submission to the Periodic Report Group on Superannuation, 30 May

St John, S. (2003). 'Oz wins hands down on income support for families', Article in The Independent, 24 September,

St John, S. (2002) Rejoinders to Kerr by SSJ in The Independent (23 Jan 2002; 27 Feb 2002; 2 Apr 2002) and the Business Herald (24 Jan).

St John, S. (2002). 'Good Intentions Are Not Enough- what does income splitting really mean?' Web-based Scoop column. 13 August,

St John, S. (2002). 'Child Poverty', Address to the Global Peace and Justice Forum, 2 September

St John, S., Asher, I., Robertson, D., (2002). 'Children are Still the Main Casualties', Article in New Zealand Herald, 23 December

St John, S. (2001). Submission to the Finance and Expenditure Select Committee on The New Zealand Superannuation Bill, 9 February

St John, S. (2001). 'Children have been the Losers'. Letter in The Listener, 12 March

St John, S. (2001). 'Next Budget should put children first, not last.' New Zealand Herald, 14 May

St John, S. (2001). 'Children and The Budget', published as 'Assistance Regime keeps poor families poor', in The Independent, 13 June

St John, S. (2001). 'Time to revisit benefits as well as tax regimes.' Article in The Independent 25 July

St John, S. (2001). 'Simplistic view of Govt spending.' Article in The Independent, 12 September

St John, S. (2001). 'NZ Government Spending below OECD Average.' Letter in The Independent, 12 September

St John, S., Asher, I., & Robertson, D., 'Children the silent needy as poverty casts its blight.' Dialogue article in New Zealand Herald, 27 December 2001.

- St John, S. (2000). 'The new fund announced last week is in danger of being grossly oversold.' Article in The Independent, 18 October
- St John, S. (1999). 'In the Poverty Trap. Redundant workers lose their entitlements to weekly Child Tax Credit payments.' New Zealand Herald, 23 October
- St John, S. (1999). 'Parties must strive to take wobbles out of super farce.' Article published in New Zealand Herald, 7 December
- St John, S. (1998). 'The fallacy of low tax as a boost to economic growth', New Zealand Herald, 23 July
- St John, S. (1998). 'Superannuation Fragments Must be Stuck Together.' Article in New Zealand Herald, 2 October
- St John, S., Adair, V., (1998). 'Inland Revenue TV advert could be type of child abuse.' Article, New Zealand Herald, 3 November
- St John, S. (1996) 'Unwinding the Ideology of Targeting' Social Policy Review June Massey University
- St John, S. (1994). 'Asset testing for Long Term Care', New Zealand Society of Accountants, August,

Research Grants / Funding:

- 2013 Decumulation project phase 2 FRDF
- 2011 Project decumulation FRDF
- 2010 Overseas pensions project HRC
- 2009 Japanese Project on In Work Benefits
- 2008-2010 PBRF Project on labour market churning
- 2007-8 Retirement Policy and Research Centre \$2000 from the Human Rights Commission to fund a project on overseas pensions. Further \$15,000 under negotiation to extend project
- 2007-8 Retirement Policy and Research Centre. Amount: \$35,000, Top 100 Employers survey (with Michael Littlewood)
- 2006-2011 Retirement Policy and Research Centre. Amount: \$220,000, development of RPRC and PensionReforms site (with Michael Littlewood)
- 2006 Retirement Policy and Research Centre, Amount: \$5,700 From: UoA staff research fund. Project: Initiating an evaluation of KiwiSaver.
- 2006 Retirement Policy and Research Centre. Amount: \$4,300 From: Top up fund, UoA. Project: Initiating an evaluation of KiwiSaver.
- 2004 Grant for publication from CPAG for a joint research project with Dr David Craig to analyse Working for Families'. Amount: costs of publication Completed November 2004.
- 1998 Contract with Te Puni Kokori. Amount: \$2,000 Modelling effective marginal tax rates, formed the basis of a working paper and excel model (with Keith Rankin) finalised in 1998.

PROFESSIONAL SOCIETIES / SERVICE / OTHER ACTIVITIES:

Service to the Profession

- Appointed member of the Academic Advisory Panel of Insurance Ireland's Public Policy Research Council
- St John, S. Organising committee and chair: Justice delayed? Overseas pensions University of Auckland. 6th June 2013
- St John, S. Claire Dale and Michael Littlewood 2012 Organising committee and chair: Decumulation symposium: Spending the savings, RPRC, University of Auckland
- St John, S. Organising committee and chair: The future of ACC University of Auckland. 26th August 2011

- St John, S. Organising committee and chair: Welfare for the 21st century University of Auckland. 10th September, 2010
- St John, S., Littlewood, M., Dale, M Co-conveners. *Overseas pensions* , Symposium, Retirement Policy and Research Centre. University of Wellington. Forthcoming 26th August, 2010.
- St John, S., Littlewood, M., (2010). Co-conveners. *Overseas pensions* , Symposium, Retirement Policy and Research Centre. University of Auckland. 11th Feb,
- St John, S., Littlewood, M., (2009). Co-conveners. Paying for ACC , Symposium, Retirement Policy and Research Centre. University of Auckland. December 15,
- St John, S., Littlewood, M., (2009). Co-conveners. *Tax,saving, welfare and retirement* , Symposium, Retirement Policy and Research Centre. University of Auckland. 16 July,
- St John, S., Littlewood, M., (2008). Co-conveners. *Retirement income policies in New Zealand: looking back and looking forward*, Symposium, Retirement Policy and Research Centre. University of Auckland. 16 April,
- Tobin, R., Gaskins, R., Duncan, G., St John, S., (2007). Symposium committee: *Accident Compensation: Forty Years on - a Celebration of the Woodhouse Report "Compensation for Personal Injury in New Zealand. Report of the Royal Commission of Inquiry."* ACC Group Research Unit, University of Auckland, 13 December,
- St John, S. (2007). Symposium committee. *Where to for Welfare? Recent and proposed welfare reforms in New Zealand*. Public Policy Group, University of Auckland, 21 March, Associated webpage
- St John, S. (2005).Organiser, Seminar: *Poverty measurement*, Auckland University of Technology and University of Auckland, 26 May,
- Craig, D., & St John, S., (2004). Co-Organisers, Symposium: *A capable New Zealand economy: the risks of hollowing out*, Public Policy Group, 24 November,
- St John, S. (2003). Conference committee: the future of Accident Compensation: finding lessons for the future, Victoria University of Wellington Faculty of Law, Wellington, 4-5 December,
- St John, S. (2002). Conference committee and panel chairperson, Conference: *Looking back at Accident Compensation: finding lessons for the future*, Victoria University of Wellington Faculty of Law, Wellington, August,

Government and Public Service:

- 2013 Member of the investment statement external panel Treasury
- 2011-2012 Member Treasury Long term fiscal strategy group
- 2009 contribution to the tax Working Group as invited participant
- 2006 - 2009 Member of the Programme of Official Social Statistics, POSS, Statistics New Zealand.
- 1994 -2008 Co-founder, Child Poverty Action Group Inc., an interdisciplinary group. Also Economics Advisor, Executive member, Child Poverty Action Group Inc. See www.cpag.org.nz/
- 2007 Member of advisory board for the Retirement Commission's Review of Retirement Policies in New Zealand.
- 2004, 1999, 1993 Winter lectures, University of Auckland
- 2003 Member of the Household economic survey committee: Statistics New Zealand.
- 2003 Editor and coordinator of project on housing: *Room for improvement*, CPAG September.
- 1999-2008 Organizer and Speaker at various CPAG Budget breakfasts in association with dept of Pediatrics, Dept of General Practice and AUT
- 2003 Submissions to the Periodic Report Group on Superannuation.

2002 – 2008 Contributor as expert witness during 2002-2008 to the cross disciplinary development of the landmark Human Rights Act case taken by CPAG against the Crown re the Child Tax Credit and the In Work Payment. Comment in articles and interviews eg NZ Herald, Prime TV, Christchurch press, Radio NZ, IZB Christchurch radio live.

2001 Ministry of Social Development, presentation on family incomes, 23 November

2000 “Superannuation in New Zealand”, invited seminar to Inland Revenue Department.

1999 Member of steering committee on net worth and saving survey with the Office of the Retirement Commissioner and Statistics NZ.

1988 – 1998 Board member of the Institute of Policy Studies, Victoria University of Wellington.

1998 Consultant to international pensions project (head Professor Richard Disney) Institute of Fiscal Studies London

1997 Deputy chair Retirement Incomes Periodic Report Group. Contributor to the interim and final reports

1992-3 Consultant to the 1992 task force on retirement provision and the 1993 Accord process

1990 Consultant to the OECD on private pensions. Presenter: New Zealand pensions at the OECD, Paris, 1990

1988 Consultant to the Royal Commission on Social Policy and Incomes.

TEACHING: (University of Auckland)

1981 – 2003 Stage One: Macro 111

1994 – 2008 Stage Three: Public Economics Econ 361

1994 – 2008 Masters: Public Policy Econ 761

1986 – 2008 Masters: Public Policy Econ 763

1989 -1998 MBA teaching

1994 – 2004 Diploma of Business Administration: Economics.

1994 – 2004 Diploma of Business Administration: on line Economics

2009- 2015 Masters public policy and politics, Stage 3 public economics

University, School and Departmental Service

2007 Co-founder, ACC Group, University of Auckland

2006- Co-director Retirement Policy and Research Centre.

2006- Member of international editorial board of PensionReforms, Retirement Policy and Research Centre.

2006-2008 Member of the Programme of Official Social Statistics, POSS Statistics New Zealand.

2001-2008 Co-convener Public Policy Group, University of Auckland.

2005, 2006 and 2007 Editor 3 working papers arising from supervision of Summer scholarships

2003 Economics department, Staff student representative.

2002 - 2008 Economics department Librarian, Liaison officer. Representative Library committee.

1981- Member, New Zealand Association of Economists.

Other

2008-2011 Chief Plaintiff in the CPAG v Attorney General case heard in the Human Rights Tribunal June 2008 and appeal in High Court heard 2011 and appealed in 2013 in the Court of Appeal . Various affidavits and court appearances. For details see www.cpag.org.nz

2005 Visiting scholar 6 weeks Pensions Policy Institute, Kings College, London.

2005 Visiting scholar 2 weeks International Institute for Applied Systems Analysis, Luxemburg, Austria.

1997 Visiting scholar 6 weeks New Zealand Studies Edinburgh University

1995 Visitor to the US invited by the US government for a 4 weeks study tour.

1990 Consultant OECD, Paris meeting on private pensions