



30 April 2024

Dear [REDACTED]

Thank you for your request made under the Official Information Act 1982 (OIA), received on 2 April 2024. You requested the following:

We are requesting the gender split statistics for debt that has been forgiven in the 2021, 2022 and 2023 financial years. We request the data showing the total amount of debt forgiven for each of these years and the gender split for this debt. To be precise, how much debt was forgiven for men, how much debt was forgiven for women in these years? Please include the total debt forgiven for all other entities which do not show a gender difference, such as Ltd companies, Trusts and other relevant entities.

I am releasing the information requested outlined in the table below. The breakdown shows debt forgiven in the 2021, 2022, and 2023 financial years as at April 2024.

To break the information down into the categories requested, the data for each year had to be re-run. The reports are real time and the totals previously reported at each year end cannot be recreated. The amount shown in the table below as forgiven for each of the financial years is therefore different from the amount reported in each respective Inland Revenue Annual Report.

	Financial Year	2021	2022	2023
Customer Type		Forgiveness value (\$m)		
Individuals	Female	71.5	64.7	110.6
	Male	156.1	124.3	104.1
	Unknown	1.4	0.4	0.9
Non-Individuals	Company	429.9	416.3	407.3
	Trust	48.8	12.2	18.6
	Other	11.7	10.4	21.6
Total*		719.3	628.3	663.1

*This breakdown includes student loan write-offs which are treated differently in the Annual Reports as Student Loans are designated at fair value as required by accounting standards.

Publishing of OIA response

We intend to publish our response to your request on Inland Revenue's website (www.ird.govt.nz) as this information may be of interest to other members of the public. This letter, with your personal details removed, will be published in its entirety. Publishing responses increases the availability of information to the public and is consistent with the OIA's purpose of enabling more effective participation in the making and administration of laws and policies and promoting the accountability of officials.

Thank you for your request.

Yours sincerely



Richard Philp

Customer Segment Leader