



24 March 2022



Dear 

Thank you for your request made under the Official Information Act 1982 (OIA), received on 24 February 2022. You requested the following data regarding KiwiSaver active members categorised into matrices comparing them by:

1. *Age vs Income*
2. *Age vs contribution rate*
3. *Contribution rate vs income*

On 4 March 2022 you confirmed you wanted the data to be presented in 3 sets of tables. On 8 March 2022, you clarified your request to have the data going back 10 years to see trends, however 3 years was fine if constrained with data. On 17 March 2022, we informed you that we did not record data on contribution rates at the level you are requesting prior to moving KiwiSaver to our new system in April 2020. Therefore, we would only be able to provide data for the 2020/21 financial year (1 July 2020 to 30 June 2021).

As such, I am refusing your request for data for the prior years under section 18(f) of the OIA as the information requested cannot be made available without substantial collation to present it in the requested format.

Tables showing the data requested are in the attachment. They are broken down into the three comparison categories you have requested. Caveats are advised under each table.

Right of Review

If you disagree with my decision on your OIA request, you can ask an Inland Revenue review officer to review my decision. To ask for an internal review, please email the Commissioner of Inland Revenue at: CommissionersCorrespondence@ird.govt.nz.

Alternatively, under section 28(3) of the OIA, you have the right to ask the Ombudsman to investigate and review my decision. You can contact the office of the Ombudsman by email at: info@ombudsman.parliament.nz.

Publishing of OIA response

Finally, please note that, Inland Revenue regularly publishes responses to requests that may be of interest to the wider public on its website. Your personal details or any information that would identify you, will be removed prior to it being published.

Thank you again for your request.

Yours sincerely



Estelle Lelievre

Domain Lead Performance and Reporting

OIA - KIWISAVER MATRIX BY AGE, INCOME AND CONTRIBUTION

Q:1	Cross-sectional data on the relationship between age and income
Q:2	Cross-sectional data on the relationship between age group and contribution rate
Q:3	Cross-sectional data on the relationship between income and contribution rate

RELEASED UNDER THE
OFFICIAL INFORMATION ACT

Question & Answer

Q:01 - Cross-sectional data on the relationship between age group and income band

AGE GROUP	INCOME BAND							No Income Info	Grand Total
	\$1 - \$20,000	\$20,001 - \$40,000	\$40,001 - \$60,000	\$60,001 - \$70,000	\$80,001 - \$100,000	\$100,001 - \$120,000	\$120,001+		
Age_00_24	377,306	88,924	54,813	9,512	1,024	186	152	112,476	644,393
Age_25_34	211,344	121,828	152,705	99,319	39,631	14,020	10,981	42,376	692,204
Age_35_44	167,049	81,194	96,054	82,086	51,991	26,219	38,955	34,064	577,612
Age_45_54	141,506	71,285	94,654	80,426	52,126	26,556	50,255	20,565	537,373
Age_55_64	146,394	64,067	87,778	68,849	41,477	20,107	35,555	12,572	476,799
Age_65_plus	43,213	59,700	27,365	22,037	13,787	7,358	10,516	2,468	186,444
No age info	3,482	1,222	1,822	1,322	782	517	627	328	10,102
GRAND TOTAL	1,090,294	488,220	515,191	363,551	200,818	94,963	147,041	224,849	3,124,927

Note:

- Data for the age is based on the date of birth as of the 30 June 2021.
- Income is based on the members income between 1 April 2019 to 31 March 2020.
- Age group 00_17 has been merged with age group 18_24 as otherwise some cells showed results for 10 or fewer members.

Question & Answer

Q:02 - Cross-sectional data on the relationship between age group and contribution rate

AGE GROUP	CONTRIBUTION RATE						Grand Total
	3%	4%	6%	8%	10%	No contribution from PAYE in June 2021 *	
Age_00_17	12,293	1,711	689	1,201	1,149	238,485	255,528
Age_18_24	145,811	37,213	14,832	22,505	13,746	154,758	388,865
Age_25_34	257,604	70,097	16,885	26,993	12,789	307,836	692,204
Age_35_44	231,078	66,747	11,119	17,165	7,579	243,924	577,612
Age_45_54	207,551	79,876	13,811	26,467	11,920	197,748	537,373
Age_55_64	135,703	70,880	12,277	36,296	21,202	200,441	476,799
Age_65_plus	21,160	15,375	1,464	9,993	5,821	132,631	186,444
No information	3,310	1,169	229	426	243	4,725	10,102
Grand Total	1,014,510	343,068	71,306	141,046	74,449	1,480,548	3,124,927

Note:

- Data for the age is based on the date of birth as of the 30 June 2021.
- Contribution rate is calculated from that member's final payday in June 2021. If the member did not contribute via PAYE in June 2021 they will appear as no contribution in this table, even if they contributed in other months or outside of the PAYE system.

Question & Answer

Q:03 - Cross-sectional data on the relationship between contribution rate and income band

CONTRIBUTION RATE	INCOME BAND							No Income Info	Grand Total
	\$1 - \$20,000	\$20,001 - \$40,000	\$40,001 - \$60,000	\$60,001 - \$70,000	\$80,001 - \$100,000	\$100,001 - \$120,000	\$120,001+		
3%	174,071	180,364	251,547	179,557	98,040	45,019	66,871	19,041	1,014,510
4%	34,167	47,879	86,958	73,113	44,167	21,487	32,563	2,734	343,068
6%	14,263	13,101	16,708	11,028	6,342	3,190	5,305	1,369	71,306
8%	17,310	22,604	36,929	27,155	15,902	7,587	12,434	1,125	141,046
10%	12,828	11,717	17,166	12,806	7,934	4,104	6,570	1,324	74,449
No contribution from PAYE in June 2021 *	837,655	212,555	105,883	59,892	28,433	13,576	23,298	199,256	1,480,548
Grand Total	1,090,294	488,220	515,191	363,551	200,818	94,963	147,041	224,849	3,124,927

Note:

- Income is based on the member's income between 1st of April 2019 to 31st of March 2020.
- Contribution rate is calculated from that member's final payday in June 2021. If the member did not contribute via PAYE in June 2021 they will appear as no-contribution in this table, even if they contributed in other months or outside of the PAYE system.