



28 May 2024

[Redacted]

Dear [Redacted]

Thank you for your request made under the Official Information Act 1982 (OIA), received on 30 April 2024. You requested the following:

*Kiwisaver withdrawal statistics by Region - that shows the number and dollar amount of Kiwisaver withdrawals by region (here) - and was hoping you could provide me with a timeseries version (monthly or annually) of this dataset going back as far as available.*

The information you have requested is enclosed as **Appendix A**. To protect the privacy of individual persons, this information cannot be broken down monthly as it increases the risk of being able to identify an individual, which is contrary to the confidentiality provisions set out in section 18 of the Tax Administration Act (TAA). As such, your request for regional data is refused under section 18(c)(i) of the OIA, as releasing this information would be contrary to section 18 of the TAA.

Data back to the financial year 2020/21 is the most up-to-date information Inland Revenue has, as this is the year KiwiSaver data was transitioned into its new system. These figures can change over time as new information is sent through from providers. Inland Revenue intends to publish 2024 data at the end of September 2024.

**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](mailto: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](mailto:info@ombudsman.parliament.nz).

If you choose to have an internal review, you can still ask the Ombudsman for a review.

**Publishing of OIA response**

We intend to publish our response to your request on Inland Revenue's website ([www.ird.govt.nz](http://www.ird.govt.nz)) as this information may be of interest to other members of the public. This letter, with your personal details removed, may 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



Andrew Robertson

**Group Lead – Customer and Compliance Services - Individuals**

APPENDIX A

Annual KiwiSaver fund withdrawals, by region

Financial Year	Withdrawal Reason	Region	Count of KiwiSaver Members	Total Amount Withdrawn
2020	Significant financial hardship	Auckland Region	7720	\$54,607,200
2020	Significant financial hardship	Bay Of Plenty Region	1020	\$6,579,100
2020	Significant financial hardship	Canterbury Region	2220	\$15,795,000
2020	Significant financial hardship	Gisborne Region	180	\$1,077,400
2020	Significant financial hardship	Hawkes Bay Region	600	\$3,876,100
2020	Significant financial hardship	Manawatu-Wanganui Region	830	\$4,983,300
2020	Significant financial hardship	Marlborough Region	110	\$668,100
2020	Significant financial hardship	Nelson Region	120	\$653,500
2020	Significant financial hardship	Other	430	\$3,525,100
2020	Significant financial hardship	Northland Region	600	\$3,946,600
2020	Significant financial hardship	Otago Region	500	\$3,426,800
2020	Significant financial hardship	Southland Region	290	\$1,816,500
2020	Significant financial hardship	Taranaki Region	370	\$2,330,900
2020	Significant financial hardship	Tasman Region	100	\$630,500
2020	Significant financial hardship	Waikato Region	1530	\$10,629,500
2020	Significant financial hardship	Wellington Region	1510	\$10,264,200
2020	Significant financial hardship	West Coast Region	80	\$506,000
2020	First home purchase	Auckland Region	12940	\$378,277,600
2020	First home purchase	Bay Of Plenty Region	2480	\$63,254,800
2020	First home purchase	Canterbury Region	7010	\$183,649,700
2020	First home purchase	Gisborne Region	330	\$8,079,300
2020	First home purchase	Hawkes Bay Region	1310	\$32,434,000
2020	First home purchase	Manawatu-Wanganui Region	2190	\$51,978,200
2020	First home purchase	Marlborough Region	410	\$9,839,900
2020	First home purchase	Nelson Region	500	\$12,058,000
2020	First home purchase	Other	110	\$2,997,600
2020	First home purchase	Northland Region	1090	\$26,958,000
2020	First home purchase	Otago Region	1780	\$43,392,900
2020	First home purchase	Southland Region	910	\$21,127,600
2020	First home purchase	Taranaki Region	940	\$23,631,700
2020	First home purchase	Tasman Region	400	\$9,903,200
2020	First home purchase	Waikato Region	4160	\$104,817,800
2020	First home purchase	Wellington Region	4530	\$134,651,400
2020	First home purchase	West Coast Region	290	\$7,550,600
2021	Significant financial hardship	Auckland Region	8380	\$62,978,000
2021	Significant financial hardship	Bay Of Plenty Region	1170	\$8,581,600
2021	Significant financial hardship	Canterbury Region	2320	\$17,885,500
2021	Significant financial hardship	Gisborne Region	170	\$1,057,800
2021	Significant financial hardship	Hawkes Bay Region	600	\$4,212,800
2021	Significant financial hardship	Manawatu-Wanganui Region	860	\$5,516,100
2021	Significant financial hardship	Marlborough Region	160	\$1,226,400
2021	Significant financial hardship	Nelson Region	150	\$970,400
2021	Significant financial hardship	Other	290	\$2,536,400
2021	Significant financial hardship	Northland Region	720	\$5,411,300
2021	Significant financial hardship	Otago Region	600	\$4,262,800
2021	Significant financial hardship	Southland Region	330	\$2,050,000
2021	Significant financial hardship	Taranaki Region	450	\$3,008,600
2021	Significant financial hardship	Tasman Region	110	\$896,700
2021	Significant financial hardship	Waikato Region	1890	\$13,783,900
2021	Significant financial hardship	Wellington Region	1640	\$12,702,300
2021	Significant financial hardship	West Coast Region	110	\$851,200
2021	First home purchase	Auckland Region	19070	\$613,410,600
2021	First home purchase	Bay Of Plenty Region	3100	\$83,476,700
2021	First home purchase	Canterbury Region	8770	\$252,051,200
2021	First home purchase	Gisborne Region	360	\$10,475,600
2021	First home purchase	Hawkes Bay Region	1510	\$41,795,500
2021	First home purchase	Manawatu-Wanganui Region	2350	\$64,286,700
2021	First home purchase	Marlborough Region	480	\$13,107,400
2021	First home purchase	Nelson Region	600	\$16,430,100
2021	First home purchase	Other	150	\$4,178,100
2021	First home purchase	Northland Region	1360	\$36,152,900
2021	First home purchase	Otago Region	2520	\$68,397,700
2021	First home purchase	Southland Region	1160	\$29,729,300
2021	First home purchase	Taranaki Region	1220	\$32,688,700
2021	First home purchase	Tasman Region	530	\$15,009,500
2021	First home purchase	Waikato Region	5060	\$138,894,000
2021	First home purchase	Wellington Region	5870	\$193,320,800
2021	First home purchase	West Coast Region	400	\$11,120,800
2022	Significant financial hardship	Auckland Region	5460	\$39,047,800

2022	Significant financial hardship	Bay Of Plenty Region	950	\$7,099,500
2022	Significant financial hardship	Canterbury Region	1790	\$13,042,300
2022	Significant financial hardship	Gisborne Region	160	\$1,011,900
2022	Significant financial hardship	Hawkes Bay Region	500	\$3,413,800
2022	Significant financial hardship	Manawatu-Wanganui Region	740	\$5,285,200
2022	Significant financial hardship	Marlborough Region	150	\$1,066,600
2022	Significant financial hardship	Nelson Region	100	\$626,200
2022	Significant financial hardship	Other	180	\$1,467,700
2022	Significant financial hardship	Northland Region	570	\$4,116,600
2022	Significant financial hardship	Otago Region	470	\$3,249,200
2022	Significant financial hardship	Southland Region	270	\$1,791,100
2022	Significant financial hardship	Taranaki Region	360	\$2,597,500
2022	Significant financial hardship	Tasman Region	100	\$747,000
2022	Significant financial hardship	Waikato Region	1390	\$9,903,700
2022	Significant financial hardship	Wellington Region	1220	\$9,431,400
2022	Significant financial hardship	West Coast Region	70	\$527,600
2022	First home purchase	Auckland Region	13380	\$455,849,700
2022	First home purchase	Bay Of Plenty Region	2210	\$67,969,400
2022	First home purchase	Canterbury Region	6180	\$188,738,500
2022	First home purchase	Gisborne Region	310	\$9,342,600
2022	First home purchase	Hawkes Bay Region	1210	\$36,501,900
2022	First home purchase	Manawatu-Wanganui Region	1740	\$51,604,500
2022	First home purchase	Marlborough Region	310	\$9,944,800
2022	First home purchase	Nelson Region	410	\$12,417,400
2022	First home purchase	Other	130	\$4,154,600
2022	First home purchase	Northland Region	990	\$30,649,300
2022	First home purchase	Otago Region	1780	\$53,751,700
2022	First home purchase	Southland Region	810	\$23,651,600
2022	First home purchase	Taranaki Region	810	\$24,218,600
2022	First home purchase	Tasman Region	360	\$10,605,200
2022	First home purchase	Waikato Region	3420	\$103,323,700
2022	First home purchase	Wellington Region	4440	\$158,114,100
2022	First home purchase	West Coast Region	250	\$8,332,700
2023	Significant financial hardship	Auckland Region	8510	\$72,878,800
2023	Significant financial hardship	Bay Of Plenty Region	1260	\$10,627,400
2023	Significant financial hardship	Canterbury Region	2190	\$18,093,200
2023	Significant financial hardship	Gisborne Region	240	\$1,716,100
2023	Significant financial hardship	Hawkes Bay Region	890	\$7,497,200
2023	Significant financial hardship	Manawatu-Wanganui Region	1020	\$7,717,600
2023	Significant financial hardship	Marlborough Region	140	\$1,479,900
2023	Significant financial hardship	Nelson Region	130	\$938,500
2023	Significant financial hardship	Other	230	\$2,065,100
2023	Significant financial hardship	Northland Region	830	\$7,005,600
2023	Significant financial hardship	Otago Region	620	\$4,940,900
2023	Significant financial hardship	Southland Region	340	\$2,599,400
2023	Significant financial hardship	Taranaki Region	460	\$3,870,400
2023	Significant financial hardship	Tasman Region	110	\$1,277,000
2023	Significant financial hardship	Waikato Region	1890	\$15,617,400
2023	Significant financial hardship	Wellington Region	1670	\$13,959,300
2023	Significant financial hardship	West Coast Region	90	\$681,100
2023	First home purchase	Auckland Region	10120	\$344,364,500
2023	First home purchase	Bay Of Plenty Region	1680	\$50,675,200
2023	First home purchase	Canterbury Region	4780	\$145,467,900
2023	First home purchase	Gisborne Region	230	\$7,224,400
2023	First home purchase	Hawkes Bay Region	940	\$28,092,200
2023	First home purchase	Manawatu-Wanganui Region	1500	\$44,160,100
2023	First home purchase	Marlborough Region	200	\$6,394,200
2023	First home purchase	Nelson Region	330	\$9,971,400
2023	First home purchase	Other	120	\$3,849,400
2023	First home purchase	Northland Region	720	\$21,851,300
2023	First home purchase	Otago Region	1450	\$43,127,700
2023	First home purchase	Southland Region	680	\$19,691,800
2023	First home purchase	Taranaki Region	630	\$19,697,000
2023	First home purchase	Tasman Region	250	\$8,755,700
2023	First home purchase	Waikato Region	2720	\$83,520,600
2023	First home purchase	Wellington Region	3590	\$129,266,400
2023	First home purchase	West Coast Region	220	\$6,999,600

#### Notes

1. Figures are provided by financial year - July to June.
2. Counts are distinct counts of KiwiSaver members who made a withdrawal under each reason type, during each financial year
3. It is possible for members to withdraw funds under both categories in any year
4. Region has been determined using the address information held by Inland Revenue as at the end of the financial year when the withdrawal was made
5. Other contains members without a valid New Zealand post code and any members from Chatham Islands
6. Figures have been provided by scheme providers to Inland Revenue and may not be 100% of all of these type of fund withdrawals
7. These figures do not cover all types of withdrawals. For example, Inland Revenue does not capture retirement withdrawals.
8. Counts are rounded to the nearest 10
9. Dollar amounts are rounded to the nearest \$100