

13 August 2026

[REDACTED]
[REDACTED]

Dear [REDACTED]

Thank you for your request made under the Official Information Act 1982 (OIA), received on 16 July 2026. You requested the following:

Please supply the following information under the Official Information Act (OIA):

1. *The total number of KiwiSaver Withdrawal applications made by members since 1 January 2020 to present date, aggregated by provider, sorted by month/year of application date*
2. *Of the total number of KiwiSaver Withdrawal applications made since 1 January 2020 to present date,*
 - a) *the total number approved, by provider*
 - b) *including general reason for application*
 - c) *length of time from application date to approval date*
 - d) *key demographic information per application suitable for public disclosure (e.g. region/area, applicant gender, applicant age, employment status)*
 - e) *if possible, the dollar value withdrawn proportionate to available balance, by application*
3. *Of the total number of KiwiSaver Withdrawal applications made since 1 January 2020 to present date,*
 - a) *the total number declined, by provider*
 - b) *including general reason for application*
 - c) *including reason for decline*
 - d) *length of time from application date to decline date*
 - e) *key demographic information per application suitable for public disclosure (e.g. region/area, applicant gender, applicant age, employment status)*
 - f) *if possible, the withdrawal value requested, by application*

Total number of KiwiSaver withdrawal applications and total number of applications declined

Inland Revenue only receives information from KiwiSaver Scheme providers for withdrawal applications that have been approved. Therefore, your request for the total number of applications received and total number of applications declined is refused under section 18(g) of the OIA, as this information is not held by Inland Revenue and I do not believe it is held by another agency.

Total number of KiwiSaver withdrawals approved, by provider

Information related to the total number of KiwiSaver withdrawals approved by provider is considered sensitive revenue information under section 18 of the Tax Administration Act 1994 (TAA) because it is reasonably capable of being used to identify an entity. Your request for this information is therefore refused under section 18(c)(i) of the OIA, as making the requested information available would be contrary to the provisions of a specified enactment, namely Inland Revenue's confidentiality obligation in section 18 of the TAA. Disclosure of this information does not fall within any of the exceptions to the confidentiality obligation listed in sections 18D to 18J of the TAA.

However, I can advise on the total numbers of approved withdrawals:

Total numbers of approved withdrawals for the period 1 January 2020 – 30 June 2026:

	2020	2021	2022	2023	2024	2025	2026*
Total KiwiSaver withdrawal applications approved	71,958	68,179	50,628	64,133	89,312	107,591	54,966

*2026 data is incomplete due to the information being retrieved until 30 June 2026.

Length of time from application date to approval date

This part of your request is refused under section 18(g) of the OIA, as the information is not held by Inland Revenue and I do not believe it is held by another agency.

Key demographic information per application suitable for public disclosure (e.g. region/area, applicant gender, applicant age, employment status)

The following key demographic information has been provided in the tables attached in **Appendix A**:

- Approved withdrawals by region by calendar year,
- Approved withdrawals by withdrawal reason by calendar year,
- Approved withdrawals by inferred gender by calendar year,
- Approved withdrawals by applicant age group by calendar year, and
- Approved withdrawals by applicant employment status by calendar year.

To protect the privacy of individual persons, data fewer than six has been removed 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 TAA. As such, data fewer than six is refused under section 18(c)(i) of the OIA, as releasing this information would be contrary to section 18(1) of the TAA. Where data has been removed this has been replaced with a "<6" within the tables.

Inland Revenue does not specifically collect gender information. For statistical purposes, Inland Revenue uses the customers self-identified title as a proxy. For the purposes of this response, gender has been allocated in the following manner:

- Male includes MR, MASTER, LORD, REVFR, SIR
- Female includes MISS, MRS, MS, LADY, RMTHR, SISTER, DAME
- Other/Unknown includes CAPT, COL, DR, MX, PROF, REV, HON, JUDGE, MAJOR

Inland Revenue only receives withdrawal reason information for two categories – financial hardship and first home withdrawal. Further reasons for financial hardship withdrawal are unknown due to applications being completed with a KiwiSaver provider and not Inland Revenue.

The dollar value withdrawn proportionate to available balance, by application

This part of your request is refused under section 18(g) of the OIA, as the information is not held by Inland Revenue and I do not believe it is held by another agency. Inland Revenue does not receive information on KiwiSaver balances or available balance vs approved withdrawal amount.

Right of review

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

Publishing of OIA response

We intend to publish our response to your request on Inland Revenue's website (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 again for your request.

Yours sincerely



Sharyn Rea

Segment Management Lead, Customer and Compliance Services - Individuals

Appendix A – Key demographic information

Table 1: Approved withdrawals by region by calendar year

Calendar year	Withdrawal Region	Member count
2020	Auckland Region	26,641
	Bay Of Plenty Region	4,047
	Canterbury Region	10,815
	Chatham Islands Region	<6
	Gisborne Region	501
	Hawkes Bay Region	2,077
	Manawatu-Wanganui Region	3,266
	Marlborough Region	624
	Nelson Region	722
	No Region Info	700
	Northland Region	1,974
	Otago Region	2,812
	Southland Region	1,444
	Taranaki Region	1,564
	Tasman Region	629
	Waikato Region	6,603
	Wellington Region	7,096
	West Coast Region	441
	2020 Total	71,958
2021	Auckland Region	24,758
	Bay Of Plenty Region	4,087
	Canterbury Region	9,839
	Chatham Islands Region	<6
	Gisborne Region	553
	Hawkes Bay Region	2,150
	Manawatu-Wanganui Region	2,839

Calendar year	Withdrawal Region	Member count
	Marlborough Region	584
	Nelson Region	629
	No Region Info	414
	Northland Region	1,896
	Otago Region	2,945
	Southland Region	1,349
	Taranaki Region	1,498
	Tasman Region	594
	Waikato Region	6,087
	Wellington Region	7,534
	West Coast Region	418
2021 Total		68,179
2022	Auckland Region	19,028
	Bay Of Plenty Region	2,851
	Canterbury Region	7,198
	Chatham Islands Region	<6
	Gisborne Region	415
	Hawkes Bay Region	1,579
	Manawatu-Wanganui Region	2,360
	Marlborough Region	361
	Nelson Region	476
	No Region Info	303
	Northland Region	1,496
	Otago Region	2,053
	Southland Region	1,018
	Taranaki Region	1,052
	Tasman Region	383
	Waikato Region	4,463
	Wellington Region	5,312

Calendar year	Withdrawal Region	Member count
	West Coast Region	277
2022 Total		50,628
2023	Auckland Region	24,612
	Bay Of Plenty Region	3,772
	Canterbury Region	8,126
	Chatham Islands Region	<6
	Gisborne Region	606
	Hawkes Bay Region	2,330
	Manawatu-Wanganui Region	3,131
	Marlborough Region	494
	Nelson Region	549
	No Region Info	421
	Northland Region	1,975
	Otago Region	2,475
	Southland Region	1,220
	Taranaki Region	1,410
	Tasman Region	450
	Waikato Region	5,928
	Wellington Region	6,294
	West Coast Region	337
2023 Total		64,133
2024	Auckland Region	34,651
	Bay Of Plenty Region	5,399
	Canterbury Region	10,942
	Chatham Islands Region	<6
	Gisborne Region	911
	Hawkes Bay Region	3,138
	Manawatu-Wanganui Region	4,256
	Marlborough Region	655

Calendar year	Withdrawal Region	Member count
	Nelson Region	783
	No Region Info	517
	Northland Region	2,720
	Otago Region	3,225
	Southland Region	1,583
	Taranaki Region	2,038
	Tasman Region	641
	Waikato Region	8,488
	Wellington Region	8,885
	West Coast Region	476
2024 Total		89,312
2025	Auckland Region	41,332
	Bay Of Plenty Region	6,487
	Canterbury Region	13,285
	Chatham Islands Region	9
	Gisborne Region	1,173
	Hawkes Bay Region	3,847
	Manawatu-Wanganui Region	5,340
	Marlborough Region	856
	Nelson Region	938
	No Region Info	617
	Northland Region	3,499
	Otago Region	3,809
	Southland Region	1,882
	Taranaki Region	2,253
	Tasman Region	793
	Waikato Region	10,327
	Wellington Region	10,607
	West Coast Region	537

Calendar year	Withdrawal Region	Member count
2025 Total		107,591
2026	Auckland Region	21,509
	Bay Of Plenty Region	3,367
	Canterbury Region	6,667
	Chatham Islands Region	<6
	Gisborne Region	533
	Hawkes Bay Region	1,925
	Manawatu-Wanganui Region	2,780
	Marlborough Region	458
	Nelson Region	453
	No Region Info	372
	Northland Region	1,741
	Otago Region	1,846
	Southland Region	981
	Taranaki Region	1,184
	Tasman Region	379
	Waikato Region	5,396
	Wellington Region	5,101
	West Coast Region	272
2026 Total		54,966
Grand Total		506,767

Table 2: Approved withdrawals by withdrawal reason by calendar year

Calendar year	Withdrawal reason	Member count
2020	Financial Hardship	23,869
	First Home	48,089
2020 Total		71,958
2021	Financial Hardship	18,889
	First Home	49,290
2021 Total		68,179
2022	Financial Hardship	19,462
	First Home	31,166
2022 Total		50,628
2023	Financial Hardship	31,159
	First Home	32,974
2023 Total		64,133
2024	Financial Hardship	48,917
	First Home	40,395
2024 Total		89,312
2025	Financial Hardship	60,116
	First Home	47,475
2025 Total		107,591
2026	Financial Hardship	30,167
	First Home	24,799
2026 Total		54,966
Grand Total		506,767

Table 3: Approved withdrawals by inferred gender by calendar year

Calendar year	Inferred Gender	Total
2020	Female	34,626
	Male	37,235
	Other/Unknown	97
2020 Total		71,958
2021	Female	32,834
	Male	35,248
	Other/Unknown	97
2021 Total		68,179
2022	Female	24,979
	Male	25,566
	Other/Unknown	83
2022 Total		50,628
2023	Female	31,587
	Male	32,408
	Other/Unknown	138
2023 Total		64,133
2024	Female	43,570
	Male	45,528
	Other/Unknown	214
2024 Total		89,312
2025	Female	52,166
	Male	55,039
	Other/Unknown	386
2025 Total		107,591
2026	Female	26,645
	Male	28,048
	Other/Unknown	273
2026 Total		54,966
Grand Total		506,767

Table 4: Approved withdrawals by applicant age group by calendar year

Calendar year	Member age group	Member count
2020	a. Age 0-17	<6
	b. Age 18-24	6,963
	c. Age 25-34	32,479
	d. Age 35-44	16,620
	e. Age 45-54	10,543
	f. Age 55-64	5,312
	g. Age 65+	40
2020 Total		71,958
2021	a. Age 0-17	<6
	b. Age 18-24	6,620
	c. Age 25-34	32,779
	d. Age 35-44	15,649
	e. Age 45-54	8,841
	f. Age 55-64	4,265
	g. Age 65+	24
2021 Total		68,179
2022	a. Age 0-17	<6
	b. Age 18-24	4,588
	c. Age 25-34	21,503
	d. Age 35-44	12,806
	e. Age 45-54	7,525
	f. Age 55-64	4,177
	g. Age 65+	25
2022 Total		50,628
2023	a. Age 0-17	<6
	b. Age 18-24	5,138
	c. Age 25-34	24,995
	d. Age 35-44	17,332
	e. Age 45-54	10,519

Calendar year	Member age group	Member count
	f. Age 55-64	6,126
	g. Age 65+	19
2023 Total		64,133
2024	a. Age 0-17	<6
	b. Age 18-24	7,003
	c. Age 25-34	33,770
	d. Age 35-44	24,396
	e. Age 45-54	15,031
	f. Age 55-64	9,094
	g. Age 65+	15
2024 Total		89,312
2025	a. Age 0-17	11
	b. Age 18-24	8,102
	c. Age 25-34	39,218
	d. Age 35-44	30,542
	e. Age 45-54	18,467
	f. Age 55-64	11,224
	g. Age 65+	27
2025 Total		107,591
2026	a. Age 0-17	0
	b. Age 18-24	4,072
	c. Age 25-34	19,569
	d. Age 35-44	15,937
	e. Age 45-54	9,688
	f. Age 55-64	5,687
	g. Age 65+	13
2026 Total		54,966
Grand Total		506,767

Table 5: Approved withdrawals by applicant employment status by calendar year

Calendar year	Employment status	Member count
2020	Employee	64,319
	Self Employed	1,078
	Self Employed/Employee	4,201
	Unknown	2,360
2020 Total		71,958
2021	Employee	61,354
	Self Employed	613
	Self Employed/Employee	4,796
	Unknown	1,416
2021 Total		68,179
2022	Employee	45,559
	Self Employed	678
	Self Employed/Employee	3,103
	Unknown	1,288
2022 Total		50,628
2023	Employee	57,521
	Self Employed	1,156
	Self Employed/Employee	3,338
	Unknown	2,118
2023 Total		64,133
2024	Employee	80,136
	Self Employed	1,557
	Self Employed/Employee	4,193
	Unknown	3,426
2024 Total		89,312
2025	Employee	97,908
	Self Employed	1,069
	Self Employed/Employee	3,692
	Unknown	4,922

Calendar year	Employment status	Member count
2025 Total		107,591
2026	Employee	49,812
	Self Employed	361
	Self Employed/Employee	1,218
	Unknown	3,575
2026 Total		54,966
Grand Total		506,767