



4 July 2025

[Redacted]
[Redacted]

Dear [Redacted]

Thank you for your request made under the Official Information Act 1982 (OIA), received on 10 June 2025. You requested the following:

Please provide, as soon as possible, the number of people who owe money to Inland Revenue as at 30 June 2024. If this can be broken down into residents and non-residents, and then by type, including (but not limited to):

Overpaid entitlements:

- *Overpayment of Working for Families tax credits*

Unmet obligations:

- *Income tax*
- *Child support*
- *Overdue student loans*

Loans:

- *Student loans*

Penalties:

- *Admin penalties*

On 13 June 2025, you clarified your request to not include businesses and other entity debts.

The information you have requested is enclosed as **Appendix A**.

Customer counts are distinct customers who have an overdue balance within each account type. If a customer has a debt in multiple account types (e.g. Income tax and Working for Families tax credits) they will be counted once for each account type.

Inland Revenue doesn't hold information on residency. The classification of customers as either New Zealand or overseas based is determined using the most current information available in our records at the time. This includes data such as addresses, tax residency status, and information received from other government departments through information sharing agreements.

Income tax, Working for Families tax credits and child support

Unpaid income tax and Working for Families tax credits attract both penalties and use of money interest, while unpaid child support attracts late penalties only.

Student Loans

A student loan assessment refers to the assessed amount that was overdue at the time of reporting. This figure is not the total amount borrowed.

Late payment interest is different from standard loan interest. It only applies to overdue balances.

Payments made towards a student loan assessment are typically used to cover:

- The original loan amount (principal),
- Any interest charged on the loan, and
- Administration fees.

More information about student loan assessments and data can be found on the following websites:

- [Student loans](#)
- [Statistics on the Student Loan Scheme](#)

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



Teressa Dillion

Domain Lead – Performance and Reporting

Appendix A – Total individual debtors to Inland Revenue, broken down by account type

Account Type	NZ Based				Overseas based				Total			
	# Debtors	Assessment	Penalties and interest	Total	# Debtors	Assessment	Penalties and interest	Total	# Debtors	Assessment	Penalties and interest	Total
Income Tax	301,000	\$1,297.9m	\$590.0m	\$1,887.9m	29,000	\$44.5m	\$111.8m	\$156.3m	330,000	\$1,342.4m	\$701.8m	\$2,044.2m
Working for Families	55,000	\$203.4m	\$61.0m	\$264.4m	1,000	\$6.9m	\$2.2m	\$9.1m	57,000	\$210.3m	\$63.1m	\$273.5m
	# Debtors	Assessment	Late payment interest	Total	# Debtors	Assessment	Late payment interest	Total	# Debtors	Assessment	Late payment interest	Total
Student Loans	27,000	\$109.7m	\$65.8m	\$175.6m	78,000	\$1,266.9m	\$932.5m	\$2,199.3m	105,000	\$1,376.6m	\$988.3m	\$2,374.9m
	# Debtors	Assessment	Late payment penalties	Total	# Debtors	Assessment	Late payment penalties	Total	# Debtors	Assessment	Late payment penalties	Total
Child Support	67,000	\$402.3m	\$262.3m	\$664.7m	10,000	\$178.1m	\$162.4m	\$340.6m	77,000	\$580.5m	\$424.8m	\$1,005.2m