27OIA1002

21 July 2026

[redacted]

Dear [redacted]

Thank you for your request made under the Official Information Act 1982 (OIA), received on 1 July 2026. You requested the following:

> *Total tax paid by working super annuitants for FY26 ending 31 March 2026-For the FY26 Financial year (1/04/25 - 31/03/26), what are the total number of people and the total tax paid by working super annuitants. These are all people receiving NZ superannuation that are also continuing to work and pay tax.*

As 2025-26 individual income tax return filing can be extended up to 31 March 2027, Inland Revenue does not yet hold total tax paid by working super annuitants for the 2025-26 tax year. Therefore, this part of your request is refused under section 18(g) of the OIA, as the information is not held. Given your explanation for wanting the data, we are providing information based on data from the 2024-25 tax year (1 April 2024 to 31 March 2025), as this is the most recent year for which complete data is available.

For comparison purposes, the table on the following page outlines the total New Zealand Super annuitant recipient population for the year, separated into recipients who meet the definition of working and those who were not working. Any amount of New Zealand Superannuation received during the year will include a taxpayer in the count, even if they only received New Zealand Superannuation for part of the year.

We defined working New Zealand Superannuation recipients as individuals who receive any amount of New Zealand Superannuation in the March year and, in addition to their New Zealand Superannuation income, have one or more of the following sources of income:

1. PAYE earnings (including Paid Parental Leave and ACC compensation but excluding Student Allowances and taxable welfare payments);
2. Self-employment income or loss;
3. Shareholder salaries;
4. Partnership income or loss;
5. Look-through company income or loss.

Partnership and look-through company income may, in some cases, be derived from passive investments (for example, a forestry partnership). However, distinguishing between passive and labour-derived income is beyond the scope of this analysis, and these income sources have therefore been treated as indicative of workforce participation.

**Income tax and New Zealand Superannuation income of working New Zealand Superannuation recipients**

New Zealand Superannuation income is reported to Inland Revenue on a gross (before tax) basis.

The tax on all taxable income figures presented show tax paid on individuals' total taxable income for 2024-25. This includes tax on earnings from work, from New Zealand Superannuation and from other non-working income sources such as welfare transfers, investment income (rent, interest, dividends) or distributions from trusts.

Tax attributable to New Zealand Superannuation (Tax on NZ super) has been separately estimated as the difference between income tax calculated including New Zealand Superannuation income and income tax calculated excluding New Zealand Superannuation income. This estimate reflects the extent to which New Zealand Superannuation payments of the selected taxpayers are effectively returned to the government through taxation of New Zealand Superannuation by assuming it was the last amount received and therefore has tax estimated at the individual's marginal tax rate.

The table below shows the number and income of working (Working super annuitants) and non-working New Zealand Superannuation recipients (Non-working super annuitants); the income tax paid on their total income, and the estimated tax paid on their New Zealand Superannuation: The counts are rounded to 100 and monetary figures are rounded to the nearest million dollars.

| Recipient group | Number of recipients | NZ super gross income ($M) | Tax on all taxable income($M) | Tax on NZ super($M) |
|---|---|---|---|---|
| **Working super annuitants** | 268,800 | $6,382 | $5,610 | $1,559 |
| **Non-working super annuitants** | 632,300 | $16,260 | $4,235 | $2,608 |
| **Total** | **901,100** | **$22,642** | **$9,844** | **$4,166** |

You can infer tax on "other income" to be the difference between the two tax columns: for the working group this calculation is $4,051 million, and for the non-working group it is $1,627 million.

The net superannuation received is the difference between the 'NZ super gross income' column and the 'Tax on NZ super' column which as discussed above was calculated at marginal tax rates. For the 'Working super annuitants' group this calculation is $4,823 million, and for the 'Non-working super annuitants' group it is $13,652 million.

In summary, the working group in 2024-25 received $772 million more in net superannuation than they paid in income tax on their other earnings, which averages to a net transfer of $2,872 per person. For the non-working group this figure is a net transfer of $12,025 million, averaging $19,018 per person.

**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

Sandra Watson
**Policy Lead, Forecasting & Analysis**