



25 May 2022

[REDACTED]

Dear [REDACTED]

Thank you for your request made under the Official Information Act 1982 (OIA), received on 2 May 2022. You requested the following in relation to KiwiSaver (numbered for ease of response):

1. *Out of the current total population in New Zealand between the ages of 18 to 64, as of 2022, how many individuals have a KiwiSaver account?*
2. *Since the KiwiSaver was introduced in 2007 and until 2022, how many people had a Kiwisaver but then opted out of the programme?*

Question 1

As of 31 March 2022, the number of individuals between the ages 18 to 64, that have a KiwiSaver account is 2,732,278. The full data set is available at: <https://www.ird.govt.nz/about-us/tax-statistics/kiwisaver/datasets> under the file titled *KiwiSaver monthly data – March 2021 to March 2022*. This includes other age bands of 0-17, 65+, and those we do not hold age information for.

Question 2

KiwiSaver opt-out figures from July 2007 to June 2008 are provided from the 2008 KiwiSaver Annual Report found on Page 16, Table 2. This can be found at: <https://thehub.swa.govt.nz/assets/documents/KS%20annual%20report%201.pdf>. I am therefore refusing this portion of your request under section 18(d) of the OIA as the information is publicly available.

I have attached the KiwiSaver opt-out historical data from 1 July 2008 to 31 March 2022. July 2008 to March 2022 figures are provided in Attachment 1. The figure reported is people to date who have opted out and haven't subsequently joined. Please note the 'opted-out' figures represent a rolling total (refreshed each month) from when the data was first collected in 2007.

Up until August 2016, Inland Revenue only recorded annual statistics, and following this they were recorded on a monthly basis which is reflected in the attachment. Please refer to the caveats 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



Rebecca McStay
Segment Management Lead
Customer and Compliance Services - Individuals

[UNCLASSIFIED].

Technical notes:

1. Members who were automatically enrolled have a provisional period of 8 weeks in which they can decide to opt out.
2. Closed accounts - since July 2012 members may be eligible to withdraw from KiwiSaver due to retirement.

Status	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16	Jan-17	Feb-17	Mar-17	Apr-17	May-17	Jun-17	Jul-17
Closed	154,809	157,216	159,595	162,062	164,138	166,212	168,459	171,009	172,983	175,270	177,646	179,967
Opted Out	235,875	235,610	235,627	235,849	236,399	236,554	236,742	236,767	236,528	236,323	235,814	235,703
Total	390,684	392,826	395,222	397,911	400,537	402,766	405,201	407,776	409,511	411,593	413,460	415,670

*Note: From April 2020 KiwiSaver information is reported from a new system

*Note: We have made revisions to Opted out series for April-September 2020 months. These revisions are due to more up-to-date data, and the refinement of our methodologies as we learned more about the processing patterns o
We expect the future updates will affect the most recent months

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Aug-17	Sep-17	Oct-17	Nov-17	Dec-17	Jan-18	Feb-18	Mar-18	Apr-18	May-18	Jun-18	Jul-18	Aug-18	Sep-18
182,710	185,276	187,270	189,581	191,259	193,409	195,809	198,556	200,740	203,508	205,938	208,535	211,275	213,664
235,688	235,379	235,212	235,068	235,086	234,878	234,487	234,441	234,672	234,517	234,144	233,912	233,475	233,285
418,398	420,655	422,482	424,649	426,345	428,287	430,296	432,997	435,412	438,025	440,082	442,447	444,750	446,949

f the new system

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Oct-18	Nov-18	Dec-18	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19
216,120	219,245	221,825	224,120	226,821	229,841	231,808	234,563	236,806	239,125	241,520	243,824	245,909	248,246
233,318	233,203	233,525	233,754	233,466	233,229	233,401	233,100	232,431	231,584	231,147	230,966	230,755	230,629
449,438	452,448	455,350	457,874	460,287	463,070	465,209	467,663	469,237	470,709	472,667	474,790	476,664	478,875

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Dec-19	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21
250,399	252,017	254,035	257,880	260,193	261,934	265,086	268,909	272,056	274,605	278,215	283,744	287,642	292,341
231,222	230,321	229,633	228,894	220,239	220,683	221,162	221,800	222,588	223,092	223,418	223,965	224,546	225,114
481,621	482,338	483,668	486,774	480,432	482,617	486,248	490,709	494,644	497,697	501,633	507,709	512,188	517,455

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Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22
294,804	298,325	300,887	304,377	307,260	310,498	314,268	316,441	318,692	320,858	323,656	325,849	328,958	332,940
225,675	226,552	227,330	228,587	229,518	230,493	231,741	232,833	233,602	234,456	236,033	236,893	237,960	239,475
520,479	524,877	528,217	532,964	536,778	540,991	546,009	549,274	552,294	555,314	559,689	562,742	566,918	572,415