

18 May 2023



Thank you for your request made under the Official Information Act 1982 (OIA), received on 21 April 2023. You requested the following:

Could I please have a breakdown of government contributions to KiwiSaver accounts for the year ended 31 March 2021, broken down by the individual's income band and their KiwiSaver contribution rate (i.e. 3%, 4%, 6%, 8%, 10% and none).

Also, could I get the employers contributions to KiwiSaver accounts for the year ended 31 March 2021, broken down by the individual's income band and their KiwiSaver contribution rate.

The attached tables provide a breakdown of the government and employer contributions to KiwiSaver accounts, broken down by the individual's income bands and KiwiSaver contribution rates. The KiwiSaver member population is as at 31 March 2021. The contribution rate reflects the rate contributed through PAYE at the end of the 31 March 2021 tax year.

The income groupings are based on the total income for the 2021 tax year. The total income includes Portfolio Investment Entity (PIE) income. PIE income from KiwiSaver may be the only income for some members. These members have been treated like any other members and are grouped into the appropriate income group. Because this income is included, the numbers in the "no income info" group are low.

The "<=\$10,000'' income group also includes some people who have reported income loss for the year.

Please note, KiwiSaver members can apply for a savings suspension on a yearly basis. In some cases where this applies, members may also make contributions directly to their provider so that they continue to receive the government contributions. These contributions are not visible to Inland Revenue.

## **Publishing of OIA response**

Please note that Inland Revenue regularly publishes responses to requests that may be of interest to the wider public on its website. We consider this response is of public interest so will publish this response in due course. Your personal details or any information that would identify you will be removed prior to it being published.

Yours sincerely

Estelle Le Lievre Domain Lead, Performance and Reporting

Income band	3%	4%	6%	8%	10%	None	Total
<= \$10,000	7,990,338	1,786,568	432,770	1,072,788	645,164	70,110,915	82,038,544
\$10,001 - \$20,000	17,372,473	4,303,797	1,130,353	2,583,094	1,240,737	19,133,166	45,763,620
\$20,001 - \$30,000	28,085,372	7,461,618	1,741,208	3,974,064	1,743,767	11,429,788	54,435,816
\$30,001 - \$40,000	40,396,180	11,761,068	2,462,342	5,458,391	2,255,858	7,961,741	70,295,579
\$40,001 - \$50,000	60,063,651	19,503,029	3,742,980	8,663,609	3,563,406	8,856,439	104,393,114
\$50,001 - \$60,000	63,516,022	22,964,364	3,942,612	9,735,121	4,061,259	8,460,066	112,679,445
\$60,001 - \$70,000	52,626,783	20,788,105	3,161,059	8,022,700	3,335,649	6,975,512	94,909,807
\$70,001 - \$80,000	41,038,210	17,033,405	2,379,172	6,392,133	2,724,916	5,680,254	75,248,091
\$80,001 - \$90,000	30,803,845	13,495,368	1,724,828	4,868,359	2,063,259	3,983,967	56,939,627
\$90,001 - \$100,000	22,333,109	10,019,168	1,337,037	3,663,527	1,600,490	2,854,991	41,808,321
\$100,001 - \$110,000	15,242,637	7,163,116	984,684	2,508,495	1,197,034	1,937,386	29,033,353
\$110,001 - \$120,000	10,726,748	5,184,980	704,358	1,786,416	848,970	1,343,539	20,595,011
>= \$120,001	40,969,022	19,595,824	2,920,713	7,478,761	3,517,640	6,385,387	80,867,347
No Income Info	-	-	-	-	-	42,932	42,932
Total	431,164,391	161,060,410	26,664,117	66,207,456	28,798,148	155,156,085	869,050,607

## Government contributions by income band and contribution rate

Income band	3%	4%	6%	8%	10%	None	Total
<= \$10,000	6,935,001	1,175,563	352,266	590,065	399,865	1,213,093	10,665,852
\$10,001 - \$20,000	23,513,189	4,789,404	1,466,508	2,492,166	1,424,900	2,921,731	36,607,899
\$20,001 - \$30,000	46,805,367	10,731,978	2,895,555	5,225,750	2,562,685	4,958,075	73,179,409
\$30,001 - \$40,000	79,998,241	21,507,249	5,060,902	9,786,495	4,469,246	8,109,278	128,931,410
\$40,001 - \$50,000	136,747,002	43,505,183	8,997,919	19,492,147	8,523,832	13,264,284	230,530,367
\$50,001 - \$60,000	165,284,401	60,492,469	10,917,855	25,976,446	11,438,938	15,675,279	289,785,389
\$60,001 - \$70,000	147,473,059	59,677,283	9,553,657	23,677,740	10,227,534	13,943,511	264,552,782
\$70,001 - \$80,000	126,061,410	54,548,901	8,101,330	21,229,811	9,471,956	11,757,958	231,171,367
\$80,001 - \$90,000	105,424,027	48,845,886	6,682,560	18,181,889	8,071,322	9,645,625	196,851,309
\$90,001 - \$100,000	82,639,000	39,775,364	5,822,001	15,103,042	6,893,152	7,355,725	157,588,284
\$100,001 - \$110,000	61,583,952	31,410,007	4,760,173	11,677,061	5,619,354	5,061,957	120,112,503
\$110,001 - \$120,000	47,484,970	25,010,710	3,799,626	9,235,651	4,442,748	3,589,890	93,563,595
>= \$120,001	278,275,691	149,007,484	27,933,962	68,123,746	30,559,990	18,597,296	572,498,171
No Income Info	-	-	-	-	-	-	-
Total	1,308,225,309	550,477,480	96,344,313	230,792,009	104,105,521	116,093,702	2,406,038,335

## Employer contributions by income band and contribution rate