

11 September 2026



Thank you for your request made under the Official Information Act 1982 (OIA), received on 14 August 2026. You requested information related to enrolment, ethnicity, and age for KiwiSaver members aged 0-17 years old from 2007-2026. Your full request is attached to this response as **Appendix A**.

Information released

As part of Inland Revenue's (IR) Business Transformation, KiwiSaver data was moved to a new system in April 2020. IR's current systems and reporting tools cannot identify or report the requested pre-2020 information from the historical KiwiSaver records and data it holds. Your request for information before 2020 is therefore refused under section 18(g) of the OIA because IR does not hold the information in the form requested.

The information IR can provide for your requests, from the year ended 30 June 2020 onwards, is attached as **Appendix B**.

Appendix B consists of two datasets relating to:

- The number of active/provisional KiwiSaver members, by age as at 30 June each year (questions 1 & 2), and
- Enrolments by enrolment year and age at enrolment (questions 4 & 5).

Population data, ethnicity data and information held by Statistics NZ

IR does not collect or hold any data about, or related to, ethnicity, and has not undertaken, commissioned, or received analysis of child KiwiSaver participation by ethnicity. IR also does not hold population figures broken down by age and ethnicity as requested in question 3.

Statistics NZ were consulted and also confirmed that they do not hold or publish a complete set of annual population figures by age and ethnicity that corresponds to the requested KiwiSaver membership data.

Accordingly, where your requests for KiwiSaver membership information relate to ethnicity data, the availability of ethnicity data, or population figures broken down by age and ethnicity, they are refused under section 18(g) of the OIA as the information is not held by IR nor do we believe it to be held by another agency.

While Statistics NZ do not hold a complete set of annual population figures by age and ethnicity relevant to your request, they do publish a range of publicly available data through their standard

data products, *Infoshare* and *Aotearoa Data Explorer*, linked below, which may assist your research:

- <https://infoshare.stats.govt.nz/>
- <https://explore.data.stats.govt.nz/>

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, Individuals

APPENDIX A

270IA1163

Kia ora, I am making a request for official information under the Official Information Act 1982. I am a New Zealand citizen and am therefore eligible to make this request under section 12 of the Official Information Act 1982. I am undertaking research into KiwiSaver participation among children and young people in New Zealand, particularly: the extent to which children are enrolled in KiwiSaver; the age at which children are first enrolled; whether participation and age at first enrolment differ by ethnicity; and how these patterns have changed year by year since KiwiSaver commenced. I am seeking aggregate statistical information only. I am not requesting names, IRD numbers, dates of birth, addresses or any other information that could identify an individual.

- 1. KiwiSaver membership by age and ethnicity For KiwiSaver members aged 0–17, please provide, if held or readily extractable, the number of members broken down by: age or age group; and ethnicity. My preferred age groups are: 0–1 years 2–4 years 5–9 years 10–14 years 15 years 16 years 17 years. For ethnicity, my preference is the standard categories used by Inland Revenue or the relevant source dataset, including, where available: Māori Pacific peoples European Asian Middle Eastern, Latin American and African any other ethnicity categories used in the relevant dataset. If using these particular age groups or ethnicity categories would materially increase the work required, I am happy to receive the information using age groups and ethnicity categories already available to Inland Revenue.*
- 2. Year-by-year membership data from 2007 For the information requested in section 1, please provide a separate result for every individual year from the commencement of KiwiSaver in 2007 through to the most recent year for which data is available. For clarity, I am requesting separate annual results for: 2007, 2008, 2009, 2010, and each subsequent individual year through to the latest year available, rather than a cumulative total, combined multi-year period or selected-year snapshots. I am happy for Inland Revenue to use its existing calendar-year, financial-year, tax-year or other annual reporting periods. The purpose of requesting individual annual results is to allow changes in childhood KiwiSaver participation over time to be examined, including whether patterns differ between Māori and other ethnicity groups. If providing a complete year-by-year series from 2007 would require substantial collation or research, please provide the longest year-by-year series that is readily extractable.*
- 3. Population figures for calculating participation rates If Inland Revenue holds or can readily provide corresponding population figures for children by age and ethnicity for the same individual annual periods, please also provide those figures. The purpose is to allow participation rates to be calculated rather than relying solely on raw KiwiSaver membership numbers. I am not asking Inland Revenue to undertake new statistical analysis or calculate bespoke participation rates if those calculations are not already held or readily produced. Providing the underlying membership and corresponding population counts would be sufficient. If Inland Revenue does not hold the relevant population information, please advise whether the appropriate information would need to be obtained from Statistics New Zealand or another agency.*
- 4. Child's age when first enrolled in KiwiSaver For people whose KiwiSaver membership was first established before they turned 18, please provide, if held or readily extractable, the number of members according to the age they were when they first joined KiwiSaver. To*

avoid ambiguity, I am seeking the child's age at the date their KiwiSaver membership was first established, rather than their current age. If possible, I would prefer this information by individual age: under 1 year 1 year 2 years 3 years 4 years 5 years and each subsequent individual age through to 17 years. If individual ages would materially increase the work required, please provide the closest age groups already available to Inland Revenue. Where ethnicity information can be linked to this information, please also provide the number first enrolled at each age or age group broken down by ethnicity, using Inland Revenue's existing ethnicity classifications where practicable.

5. *Year-by-year age-at-first-enrolment data from 2007 For the information requested in section 4, please provide a separate result for every individual year from 2007 through to the most recent year for which data is available. In other words, where the information is held or readily extractable, I am seeking: year × child's age when first enrolled × ethnicity. For example, this would allow the number of Māori children first enrolled while under 1 year old in one year to be compared with the corresponding number in the following year, and similarly for other ages and ethnicity groups. I am seeking separate results for 2007, 2008, 2009, 2010, and each subsequent individual year through to the latest available year, rather than combined or selected-year results. If providing the complete year-by-year series would require substantial collation or research, please provide the longest year-by-year series that is readily extractable. If Inland Revenue does not hold a child's age at first enrolment directly but holds information from which age at first enrolment is already calculated or can be readily extracted, please advise whether the requested aggregate information can be provided on that basis.*
6. *Availability of ethnicity information If Inland Revenue does not hold ethnicity information that can be linked to KiwiSaver membership, or cannot provide the requested age-by-ethnicity or age-at-first-enrolment-by-ethnicity information, please advise: whether Inland Revenue holds any other aggregate information that could assist in understanding KiwiSaver participation among Māori children and children of other ethnicities; whether relevant ethnicity information is held by or sourced from another government agency; whether, to Inland Revenue's knowledge, linked administrative data capable of supporting this analysis is available through Statistics New Zealand's Integrated Data Infrastructure or another government research dataset; and whether Inland Revenue has previously undertaken, received or commissioned analysis of KiwiSaver participation among children by ethnicity or by age at first enrolment.*
7. *Privacy and practical handling of the request I am happy for Inland Revenue to: combine age groups where necessary; use its existing ethnicity classifications; suppress small numbers; use its existing annual reporting periods; or otherwise modify the requested tables where necessary to protect individual privacy or materially reduce the work required. If any part of this request would require substantial collation or research, I would appreciate Inland Revenue providing the information that is readily available, rather than treating the request as all-or-nothing. If narrowing or modifying part of the request would enable useful information to be provided, I would appreciate the opportunity to discuss that with Inland Revenue before that part of the request is declined. The purpose of this request is exploratory. I am seeking to establish: the extent of KiwiSaver participation among children;*

the ages at which children are first being enrolled; whether participation or age at first enrolment differs materially by ethnicity; and whether these patterns have increased, decreased or otherwise changed year by year since KiwiSaver commenced. I am not proceeding from an assumption that such differences exist.

Appendix B

Number of active/provisional KiwiSaver members, by age as at 30 June

Age Band	Jun-20	Jun-21	Jun-22	Jun-23	Jun-24	Jun-25	Jun-26
a. 0-1 years	1,683	1,816	1,786	1,639	1,723	2,104	3,751
b. 2-4 years	7,084	6,632	6,001	5,660	5,579	5,975	7,896
c. 5-9 years	59,011	47,316	37,261	28,495	20,998	17,384	19,603
d. 10-14 years	123,670	115,110	103,653	90,035	78,522	66,283	58,771
e. 15 years	26,599	26,740	27,565	27,740	24,610	22,137	19,404
f. 16 years	29,542	27,381	27,645	28,506	28,617	25,639	24,391
g. 17 years	33,920	30,637	28,615	28,948	29,666	29,963	28,204
h. Age 18-24	388,114	389,366	393,583	396,792	396,562	393,183	396,125
i. Age 25-34	681,001	695,282	710,376	736,790	743,716	740,044	732,908
j. Age 35-44	551,577	580,160	614,716	662,755	702,330	736,759	770,158
k. Age 45-54	526,135	539,507	553,445	568,015	580,285	590,741	599,760
l. Age 55-64	461,387	478,554	494,848	510,778	524,845	537,575	549,373
m. Age 65+	164,855	186,265	204,690	214,067	222,416	237,442	257,287
No data	155	161	168	174	174	177	626
Total	3,054,733	3,124,927	3,204,352	3,300,394	3,360,043	3,405,406	3,468,257

Technical notes:

1. Members who were automatically enrolled have a provisional period of 8 weeks in which they can decide to opt out.

Source:

1: Inland Revenue administrative data.

Member age as at enrolment

	Jun-20	Jun-21	Jun-22	Jun-23	Jun-24	Jun-25	Jun-26
a. Under 1 year	890	1,015	932	861	948	1,235	2,173
b. 1 year	432	535	409	414	483	543	1,169
c. 2 years	390	449	342	307	370	462	974
d. 3 years	362	412	304	254	298	437	945
e. 4 years	324	422	302	239	276	359	972
f. 5 years	287	417	308	251	273	340	887
g. 6 years	253	333	285	257	302	339	854
h. 7 years	266	299	265	250	313	349	916
i. 8 years	248	291	262	218	310	362	966
j. 9 years	234	320	245	211	262	385	1,026
k. 10 years	185	299	258	209	253	331	1,038
l. 11 years	232	284	243	234	278	359	1,074
m. 12 years	248	233	243	212	278	363	1,067
n. 13 years	363	276	290	284	329	426	1,342
o. 14 years	737	306	351	358	392	448	1,346
p. 15 years	1,717	458	536	608	526	643	1,690
q. 16 years	3,937	1,093	1,203	1,280	1,182	1,373	2,623
r. 17 years	4,889	1,582	2,122	1,999	1,570	1,799	2,761
s. Age 18-24	24,802	29,309	36,702	38,261	36,106	35,297	41,763
t. Age 25-34	19,049	20,514	25,148	40,362	29,570	22,818	22,461
u. Age 35-44	16,419	17,688	22,498	30,761	25,944	20,320	20,631
v. Age 45-54	13,719	14,319	15,750	17,171	14,357	11,317	11,138
w. 55-64	8,311	8,802	8,830	7,571	6,782	6,078	5,680
x. Age 65+	3,378	3,655	3,565	2,373	1,761	1,873	2,207
No data	448	274	370	32	31	22	25
Total	102,120	103,585	121,763	144,977	123,194	108,278	127,728

Technical notes:

- 1: All enrolments from 1 July to 30 June, by enrolment year and age at enrolment.
- 2: Members who were automatically enrolled have a provisional period of 8 weeks in which they can decide to opt out.

Source:

- 1: Inland Revenue administrative data.