

22 September 2026



Dear 

Thank you for your request made under the Official Information Act 1982 (OIA), received on 26 August 2026. You requested the following:

Our team is currently investigating indicators of financial hardship within the Waitaki District. As part of this work, we are exploring KiwiSaver withdrawal data as a potential measure of financial stress and economic wellbeing. I note that Inland Revenue publishes regional-level KiwiSaver withdrawal statistics, including the value of withdrawals and the number of members making withdrawals each year. However for our analysis we are seeking this information at the territorial authority level for the Waitaki District. Could you please provide the following information for the Waitaki District territorial authority area for each year ended 30 June 2012 through to 30 June 2026: For each year, please provide:

- Number of KiwiSaver significant financial hardship withdrawals; total amount withdrawn (NZD).*
- Number of KiwiSaver first home purchase withdrawals and total amount withdrawn (NZD).*

I also note the disclaimer accompanying the published regional data, which states that the information is provided to Inland Revenue by KiwiSaver scheme providers and may not represent 100% of all withdrawals of these types. To assist with interpretation of the data, could you also provide information on:

- The completeness and reliability of the withdrawal data reported by KiwiSaver scheme providers.*
- Whether all KiwiSaver providers are required to report significant financial hardship and first home purchase withdrawals to Inland Revenue.*
- Any known limitations, gaps, or reporting issues that may affect the accuracy or coverage of the data.*
- Any reasons why scheme providers may not report complete or accurate withdrawal information.*

If territorial authority-level data is not available for Waitaki District, I would appreciate advice on the most granular geographic level at which this information can be provided or where this information could be sourced.

Data quality and reliability

Inland Revenue's withdrawal statistics are based on information reported by KiwiSaver scheme providers. While providers are required to report significant financial hardship and first-home withdrawals, Inland Revenue cannot confirm that every withdrawal has been reported. For this reason, the data we receive may not represent 100% of all withdrawals.

Known limitations include late approvals, reversals, corrections after data extraction, incorrect or incomplete messages from providers, and unsuccessful message processing. These factors may result in some withdrawal data being omitted, delayed or subsequently amended.

While Inland Revenue cannot independently verify that every withdrawal is included, the data provides an accurate representation of withdrawals in these categories.

Information released

The territorial-level information relating to hardship and first home withdrawals within the Waitaki District you requested is provided in the following tables, for the years ending 30 June 2012 to 30 June 2026:

Table 1 contains information on the number of KiwiSaver significant financial hardship withdrawals and total amount withdrawn (NZD) for the Waitaki District, annually.

Table 1

Year ending 30 June	Number of customers making withdrawals	Total amount withdrawn
2012	15	\$51,410
2013	14	\$25,110
2014	24	\$86,690
2015	38	\$264,890
2016	68	\$435,240
2017	52	\$268,830
2018	76	\$460,710
2019	44	\$230,870
2020	65	\$450,490
2021	73	\$590,740
2022	58	\$460,600
2023	86	\$777,540
2024	123	\$1,104,760
2025	165	\$1,605,000
2026	191	\$1,671,750

Table 2 contains information on the number of KiwiSaver first home purchase withdrawals and total amount withdrawn (NZD) for the Waitaki District, annually.

Table 2

Year ending 30 June	Number of customers making withdrawals	Total amount withdrawn
2012	43	\$372,240
2013	35	\$408,990
2014	67	\$717,010
2015	102	\$1,525,270
2016	136	\$2,425,010
2017	180	\$3,316,070
2018	169	\$3,544,210
2019	266	\$6,030,470
2020	189	\$4,624,240
2021	276	\$7,207,310
2022	148	\$4,103,830
2023	112	\$3,418,020
2024	161	\$5,970,570
2025	206	\$8,320,320
2026	203	\$7,583,970

Please note the following caveats apply to the data provided.

- The figures are based on information provided to Inland Revenue by KiwiSaver scheme providers and may not represent all withdrawals of these types, and the withdrawal totals are rounded to the nearest \$10.
- Data for the 2025 and earlier years was extracted from our systems on 4 September 2026. Current data for the 2026-year, which was extracted and available as at 19 August 2026, has also been provided.
- The number of withdrawals is a distinct count of members who made either first home or significant financial hardship withdrawals during the year ended 30 June. Members may withdraw under both categories, or make multiple withdrawals under one category, within the same period.
- The data provided does not include any reversals, corrections, or approvals received since it was extracted from our system.
- Address information is based on members' addresses as at 30 June in the year the withdrawal was made. The data only includes members for whom Inland Revenue held

a valid address for the relevant period. Not all members have valid address information, and Inland Revenue relies on customers to advise address changes. A valid address does not necessarily mean the address was correct or current for the relevant period.

- The data provided in the column titled *number of customers making withdrawals* is consistent with the type of data published and publicly available for our regional-level KiwiSaver statistics.

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
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