TE ARA AHUNGA ORA
Retirement Commission

Level 15
19 Victoria Street West
Auckland CBD
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www.retirement.govt.nz

Tel: 09 356 0052

3 September 2026

[redacted]

[redacted]

Dear [redacted]

Official Information request and response

Thank you for your request under the Official Information Act ("OIA") dated 16th August 2026.

You have requested:

> *1. Any research, data, or reports held by Te Ara Ahunga Ora regarding outcomes for self-employed KiwiSaver members who apply for Significant Financial Hardship (SFH) withdrawals.*
>
> *2. Any analysis or commentary Te Ara Ahunga Ora has produced, whether in formal reports (including any Review of Retirement Income Policies) or otherwise, regarding barriers self-employed members face in accessing KiwiSaver settings designed for standard-employment income structures.*
>
> *3. Any correspondence between Te Ara Ahunga Ora and the Financial Markets Authority, MBIE, or any KiwiSaver provider or supervisor regarding self-employed members' experience of the SFH withdrawal process.*
>
> *4. Any complaints, feedback, or case studies received by Te Ara Ahunga Ora from members of the public regarding difficulties self-employed KiwiSaver members have experienced with hardship withdrawal assessments.*

Our response:

1. Te Ara Ahunga Ora does not hold any research, data or reports specifically about outcomes for self-employed KiwiSaver members who apply for Significant Financial Hardship (SFH) withdrawals, and this part of your request is refused under section 18(g) of the Official Information Act on the basis that the information is not held by us. We do not administer, assess or supervise KiwiSaver hardship withdrawals. Applications are assessed by scheme supervisors and providers, and any data on application volumes or outcomes is held by them rather than by us. As the information is more closely connected with the functions of those organisations, you may wish to direct this part of your request to the relevant KiwiSaver supervisors or to the Financial Markets Authority.

2. Te Ara Ahunga Ora has published analysis and commentary on the structural barriers self-employed people face within KiwiSaver, including the absence of employer contributions, the lack of automatic PAYE-based deductions for those taking drawings, and the effect of income volatility and cashflow pressure on the ability to save.

Te Ara Ahunga Ora has further research on self-employed retirement saving in preparation, examining barriers to KiwiSaver participation and contribution among self-employed New Zealanders. The research is scheduled for publication following the election and will be made available on our website at retirement.govt.nz. To the extent your request covers that research, it is refused under section 18(d) of the Official Information Act on the basis that the information will soon be publicly available.

The following publicly available documents are relevant to your request and can be accessed at the links below:

a. *2025 Review of Retirement Income Policies*

b. Improving-the-retirement-savings-of-the-self-employed_Final.pdf

3. Te Ara Ahunga Ora holds one email exchange relevant to this part of your request. It is attached and released to you subject to the redactions noted below. In June 2026 our Research Lead corresponded with Public Trust, in its capacity as a KiwiSaver supervisor, about how self-employed members experiencing hardship through health, injury or other temporary circumstances might access their savings without first winding up their business. The exchange covers how these applications are assessed case by case, the expenses that may or may not be considered, and the internal delegations Public Trust applies to larger applications.

   Direct contact details, and a passage describing the circumstances of particular hardship applications, have been withheld under section 9(2)(a) of the Official Information Act to protect the privacy of natural persons – the latter at Public Trust's request, as the circumstances are described in enough detail to risk identifying those involved. The names and roles of those involved are released. We are satisfied the public interest in release under section 9(1) does not outweigh those privacy interests.

   We hold no other correspondence relevant to this part of your request, including with the Financial Markets Authority, the Ministry of Business, Innovation and Employment, or any other KiwiSaver provider or supervisor.

4. Te Ara Ahunga Ora has not received any complaints, feedback or case studies from members of the public regarding difficulties self-employed KiwiSaver members have experienced with hardship withdrawal assessments. This part of your request is therefore refused under section 18(e) of the Official Information Act, on the basis that the documents alleged to contain the information requested do not exist. We are not the complaints body for KiwiSaver providers or supervisors, so concerns of this kind are not ordinarily raised with us.

If you have any questions about this response, or would like to discuss any part of it, please contact us. We are happy to explain how we reached our decision on each part of your request.

You have the right to refer this response to the Ombudsman if you are dissatisfied with it. More information on how to do this is here. Te Ara Ahunga Ora proactively releases information in accordance with the Government's commitment to the Open Government Partnership National Action Plan. This includes publishing responses to requests for information under the OIA. Please note that this response (with your name removed) will be published on the Te Ara Ahunga Ora website shortly and will remain on our website for 12 months.

Thank you for your interest in our work.

Yours sincerely

David Boyle

RETIREMENT COMMISSIONER / MANA AHUNGARUA