



18 JUL 2016

Dear

On 16 June 2016 you emailed the Ministry requesting, under the Official Information Act 1982, the following information:

- *The number of non-qualifying spouses who are in receipt of New Zealand Superannuation.*

On 21 June 2016, a Ministry official emailed you to seek clarification of your request and you advised that you would like to know the number of people in receipt of NZS as a comparison.

New Zealand Superannuation (NZS) provides a retirement income for eligible clients who have reached 65 years of age. It is paid at a flat rate and is not adjusted for income, assets or employment status unless a non-qualifying spouse is included in the NZS or supplementary assistance is being paid. Further information regarding NZS is available on the Ministry's website at the following link:

[www.msd.govt.nz/about-msd-and-our-work/publications-resources/regulatory-impact-statements/portability-of-new-zealand-superannuation.html](http://www.msd.govt.nz/about-msd-and-our-work/publications-resources/regulatory-impact-statements/portability-of-new-zealand-superannuation.html)

If the NZS client is married, in a civil union or de facto relationship, and their partner is under the qualifying age, the partner cannot receive NZS in his or her own right, but can be included in the clients NZS.

The table below shows the total number of people who were receiving NZS as a non-qualifying spouse as at the end of March 2016, broken down by age range.

|                                   | <b>Client Age</b> | <b>Non-qualified Spouses</b> | <b>New Zealand Superannuitants</b> | <b>Total</b>   |
|-----------------------------------|-------------------|------------------------------|------------------------------------|----------------|
| <b>New Zealand Superannuation</b> | <b>20-29</b>      | 7                            | 0                                  | 7              |
|                                   | <b>30-39</b>      | 66                           | 0                                  | 66             |
|                                   | <b>40-49</b>      | 405                          | 0                                  | 405            |
|                                   | <b>50-59</b>      | 3,338                        | 0                                  | 3,338          |
|                                   | <b>60-64</b>      | 8,226                        | 1,673*                             | 9,899          |
|                                   | <b>65+</b>        | 794                          | 682,294                            | 683,088        |
| <b>Total</b>                      |                   | <b>12,836</b>                | <b>683,967</b>                     | <b>696,803</b> |

**Note:**

- \*New Zealand Superannuitants who are captured in the age group 60-64 are not in receipt of NZS prior to age 65. Those individuals have been granted NZS with commencement date of when they turn 65. The Ministry captures the individuals as being granted as soon as the grant is completed, even if commencement date is in the future.

Section 70 of the Social Security Act 1964 provides that where a person does receive a retirement type overseas pension that is administered by or on behalf of the government of the overseas country paying the pension, that person's New Zealand Superannuation will be reduced by the amount of the overseas pension, as calculated in accordance with regulations. Section 70 also requires that where an overseas pension is in excess of that person's New Zealand Superannuation entitlement, the amount of that excess must be deducted from their spouse's New Zealand Superannuation.

Section 69G of the Social Security Act 1964 requires recipients of a New Zealand benefit or pension to take reasonable steps to apply for any overseas pension that they may be entitled to receive.

I hope you find this information helpful. You have the right to seek an investigation and review of my response by the Ombudsman, whose address for contact purposes is:

The Ombudsman  
Office of the Ombudsman  
PO Box 10-152  
WELLINGTON 6143

Yours sincerely

A handwritten signature in black ink, appearing to read 'Ruth Bound', with a stylized flourish at the end.

Ruth Bound  
**Deputy Chief Executive, Service Delivery**