# A-Z of Benefits

**This document is an A-Z of benefits that are available from Work and Income New Zealand. This document has been copied from the Work and Income website so that it is more accessible.**

**The original information can be found online at** [www.workandincome.govt.nz/individuals/a-z-benefits/index.html](http://www.workandincome.govt.nz/individuals/a-z-benefits/index.html)

# 3k to Christchurch

The $3K to Christchurch initiative is aimed at connecting clients nationwide to jobs in the Christchurch area.

If you are a Work and Income clients (or people who have applied and are eligible for a work-tested benefit) you may be able to get a one-off incentive payment of $3,000 to relocate to the Christchurch area to take up full-time work.

The Christchurch area refers to the areas covered by the Ashburton, Hurunui, Selwyn, and Waimakariri District Councils and the Christchurch City Council.

The payment is available to clients who have a confirmed full-time job offer in the Christchurch area, and who are ready and willing to move there.

The job needs to be for at least 30 hours a week and be for longer than 91 days.

The payment is non-recoverable. It doesn't need to be repaid unless the person who received it:

* leaves their job within the first three months without good and sufficient reason, and
* reapplies for a benefit within the first three months

Other financial support is still available (within existing eligibility criteria) to clients that receive the $3,000 incentive, such as Job Streams and Transition to Work grants (except for relocation costs).

We are actively promoting the initiative and raising awareness of the job opportunities in the Christchurch area.

Canterbury Councils information and map

How to apply?

You can look for suitable, full-time jobs in the Christchurch area. (Full-time jobs listed by Work and Income may qualify for the payment as well as jobs advertised directly by Christchurch employers or agencies.) Talk with your case manager if you would like help searching for work.

Once you have a confirmed, full-time job offer, you can:

* Complete the application form below or you can call us on 0800 559 009 and we can send you one. You can also collect one from any of our service centres.
* Call Work and Income on 0800 559 009 to arrange an appointment or talk with your case manager at your next appointment if you need help with the form.
* When you come to your appointment to apply for the grant, please bring a copy of your confirmed job offer including the start date for the role, the number of hours and the duration of the contract to assist in the processing of your application.

# A

## Accommodation Supplement

Accommodation Supplement is a weekly payment which helps people with their rent, board or the cost of owning a home.

Who can get it?

You may get an Accommodation Supplement if you:

* have accommodation costs
* are aged 16 years or more
* are a New Zealand citizen or permanent resident
* normally live in New Zealand and intend to stay here
* are not paying rent for a social housing property. (Social housing properties are provided by Housing New Zealand and approved community housing providers.)

It also depends on:

* how much you and your spouse or partner earn
* any money or assets you and your spouse or partner have.

How much you can get?

How much you will get on the Accommodation Supplement will depend on:

* your income
* your assets
* your accommodation costs
* your family circumstances
* where you live.

## Advance Payment of Benefit

If you are getting a benefit and have an immediate need for something essential you may be able to get an advance payment of your benefit. We generally pay the supplier for the goods or services you need (eg appliances, furniture, bedding, rent or school uniforms). You’ll need to pay us back but may be able to do this in instalments.

You may get an Advance Payment of Benefit if you:

* have an immediate and essential need
* •are receiving a benefit.

It also depends on:

•how much you and your spouse or partner earn

•any money or assets you and your spouse or partner have.

How much you can get?

This depends on what you need.

How we work with you?

We want to make sure everyone receiving a hardship payment is also getting help with managing their money to improve their situation.

Managing your money

One or two payments a year

If you are applying for hardship payments once or twice a year and have a Payment Card, you may be able to apply over the phone.

Payment cards

The current eligibility criteria for payment of a hardship grant will continue to apply. Your financial need must be both immediate and essential. In granting hardship assistance, we will consider the effect on you if you cannot pay for the item immediately.

Three, four, or five payments a year

If you need to get a hardship payment three to five times over 12 months you will have to:

* go into a service centre to apply
* show you have taken reasonable steps to increase your income, reduce your costs, or improve your financial management. This could include arranging automatic payments for bills, consolidating debt to reduce repayment costs and cancelling non-essential payments or services
* show you have taken some budgeting steps, like completing your own budget or seeking advice from budgeting services.

The things you are required to do will depend on your individual needs.

If you don’t meet these additional requirements you may be declined further assistance.

Six or more payments a year

The sixth time you apply for hardship assistance in a 12 month period you will have an intensive interview with a case manager. Any grants you apply for will have to be approved by a Service Centre Manager.

## Assistance to transition into employment

Assistance to transition into employment (before 1 July 2014 called Transition to Work Grant) helps people with the costs of moving into a job.

Costs that assistance to transition into employment can assist with

The costs the assistance can help people with are:

* job interview costs such as clothing and travel
* interpreter
* tools or clothing needed for work
* relocation costs
* living expenses until your first pay.

**Dress for Success programme**

Dress for Success provides support for women looking for a way into work. This programme is available only in Auckland, Wellington, Christchurch, Northland, Waikato, Rotorua and New Plymouth.

Dress to Impress programme

Dress to Impress provides support for men in Northland looking for a way into work.

Who can get it?

You may get assistance to transition into employment if you:

* are aged 16 years or over
* are looking for a job, moving into a job, or between jobs
* meet the residence qualifications.

Assistance to transition into employment cannot be granted for employment, job seeking or job placement in a location other than New Zealand.

It also depends on:

* how much you and your spouse or partner earn
* any income or cash assets you and your spouse or partner have.

How much you can get?

This depends on your actual and reasonable essential costs to job search and/or move into employment of up to $1,500 (in total) in a 52-week period.

## Away from Home Allowance

Away from Home Allowance is a weekly payment which helps carers with the living costs for 16 or 17 year olds who are living away from home while on a tertiary or training course. We pay the allowance to the carer of the young person.

Who can get it?

You may get an Away from Home Allowance if:

* you are the main carer of a 16 or 17 year-old young person
* you are eligible for a family tax credit for the young person
* the young person is dependent on you
* the young person is living away from home while on a tertiary course or approved employment related training.

How much you can get

This depends on yours and the young person’s circumstances.

# B

## Business Training and Advice Grant

Business Training and Advice Grant helps people getting government assistance who want to start up their own business. It helps towards the cost of training and advice you need to start a business. You could also use it if you need the services of a business adviser

Who can get it

You may get the Business Training and Advice Grant if:

* you or your spouse are getting some form of government assistance
* you are planning to take up, or are already getting, Flexi-Wage self-employment subsidy
* you are a New Zealand citizen or permanent resident.

# C

## Child Disability Allowance

Child Disability Allowance is a fortnightly payment made to the main carer of a child or young person with a serious disability. It is paid in recognition of the extra care and attention needed for that child.

Who can get it?

You may get a Child Disability Allowance if:

* you are the main carer of the child (or if there is no main carer, you have care of the child for the time being)
* you are a New Zealand citizen or permanent resident
* the child has been assessed as needing constant care and attention for at least 12 months because of a serious disability
* the child or young person is under 18.

Both you and the child should also normally live in New Zealand and intend to stay here.

This information is a guide only. Contact us to talk about your individual circumstances.

How much you can get

This payment is not affected by:

* how much you and your spouse or partner earn
* any money or assets you and your spouse or partner have.

## Childcare Subsidy

Childcare Subsidy is a payment that helps families with the cost of pre-school childcare.

Who can get it

You may get a Childcare Subsidy if you are:

* the main carer of a dependent child
* a New Zealand citizen or permanent resident

You should also normally live in New Zealand and intend to stay here.

It also depends on how much you and your spouse or partner earn.

The child must be:

* under five years old (or under six years if you get a Child Disability Allowance for them)
* attending an early childhood programme for three or more hours a week.

A Childcare Subsidy is normally paid for up to nine hours of childcare a week. In some situations you may be able to get up to 50 hours a week. We can tell you about these situations when you contact us.

If you are claiming 20 hours Early Childhood Education you can’t get Childcare Subsidy for those hours.

## Civil Defence Payment

A Civil Defence payment helps people, who have been evacuated due to a civil defence emergency, with costs for accommodation, food, bedding, clothing and loss of income.

Who can get it

You may get a Civil Defence payment if you:

* live in an area where a civil defence emergency has been declared
* have been required to leave your home because of the emergency (you have been evacuated) or were away from your home at the time of the emergency and can’t return to your home due to the emergency.

It also depends on you not being able to cover your costs from either:

* insurance (or you haven’t been paid yet)
* access to other aid (such as public donations or other government or charitable relief funds)

You must also be a New Zealand citizen or permanent resident who normally lives in New Zealand and intends to stay here.

In most cases it doesn’t matter what you earn or own and Civil Defence payments don’t usually affect other benefits.

Payments for accommodation costs can’t be made where suitable free accommodation is available or where a person is reasonably able to return to their home but chooses not to do so.

Providers of accommodation to evacuees may be reimbursed for some of the evacuee’s accommodation costs.

This information is a guide only. Contact us to talk about your individual circumstances. Even if you can’t get a Civil Defence payment, you may be able to get other help.

How much can you get?

This depends on your current circumstances.

View our maximum current rates

In exceptional circumstances, you may be able to get more than the maximum rate.

## Civilian Amputee Assistance

Civilian Amputee Assistance helps amputees, or those born without a limb(s), with some of their costs when they need to go to an Artificial Limb Centre.

What you can claim

You can claim:

* travel costs including public transport, taxi fares (where public transport can’t be used), private cars or air fares, depending on your circumstances
* costs of meals during travel times or overnight stays
* accommodation costs if your appointment times or the distance travelled mean that you have to stay overnight
* loss of earnings if you have no sick leave left

If you are aged under 15 or can’t travel by yourself you can also claim the costs of someone going with you. You can claim for their travel, accommodation and meals but not for their loss of earnings.

You can only claim for costs that can’t be met by District Health Boards or any other funding scheme. Generally, the District Health Boards will cover initial artificial limb fitting travel costs if you’re still in hospital.

If you’ve lost a limb due to an accident you can get compensation. Contact ACC (Accident Compensation Corporation) about this.

Who can get it?

You may get Civilian Amputee Assistance if you need to go to an Artificial Limb Centre to have an artificial limb fitted, adjusted or repaired.

How much you can get?

This depends on your circumstances and the costs you claim.

## Community Costs

Community Costs is a weekly payment which helps people in a short-term residential treatment programme meet their essential ongoing costs in the community.

What's it for

Community Costs aim to help make it easier for people to go back into the community at the end of their treatment and can help pay for essential costs such as:

* accommodation cost
* childcare costs
* storage costs
* hire purchases for essential items.

Who can get it

You may get Community Costs if you:

* are aged 16 years or more
* have ongoing costs in the community that are essential
* have no other way of meeting these costs
* •are in a short-term residential treatment programme (less than 39 weeks).

It also depends on:

* how much you and your spouse or partner earn
* any money or assets you and your spouse or partner have.

You must also:

* be a New Zealand citizen or permanent resident
* have lived in New Zealand for at least 2 years at any one time since becoming a New Zealand citizen or resident (unless you are a refugee).

You should also normally live in New Zealand and intend to stay here.

How much you can get

This depends on your circumstances and the costs you claim.

## Community Services Card

The Community Services Card can help you and your family with the costs of health care. You'll pay less on some health services and prescriptions.

How it can be used

The Community Services Card can reduce the cost of:

* prescription fees
* fees for afterhours doctor visits
* visits to a doctor who is not your regular doctor
* glasses for children under 16
* emergency dental care provided by hospitals and approved dental contractors (ask the dental provider if they are an approved contractor)
* travel and accommodation for treatment at a public hospital outside your area when you have been referred (at least 80km away for adults and 25km for children)
* home help

You can use your card for your dependent children aged under 18 years.

If you are getting one of the following types of help you (or your child, in some cases) will automatically be issued with a Community Services Card.

* Child Disability Allowance
* Jobseeker Support
* Sole Parent Support
* Supported Living Payment
* Emergency Benefit
* Orphans Benefit
* Residential Care Subsidy
* Student Allowance
* Unsupported Childs Benefit
* Veterans Pension
* Youth Payment
* Young Parent Payment.

We administer the Community Services Card on behalf of the Ministry of Health.

Who can get it

You may get the Community Services Card if you are:

* 18 years old or over (or 16-17 years old in full-time tertiary study)
* on a low to middle income (the amount depends on your family situation)
* a New Zealand citizen or permanent resident

You should also normally live in New Zealand and intend to stay here.

You may also get the card if you have refugee or protection status or have applied for refugee or protection status.

If you cannot get the Community Services Card you may be able to get some other type of help for your health costs. Ask your pharmacist about the Prescription Subsidy Card or your doctor about a High Use Health Card. Our brochure below has more details.

If you have a Community Services Card and are transferring to NZ Super then your current card can be used to its expiry date, but you will need to reapply when it expires. NZ Super is counted as income and you need to update your income details.

# D

## Disability Allowance

Disability Allowance is a weekly payment for people who have regular, ongoing costs because of a disability, such as visits to the doctor or hospital, medicines, extra clothing or travel.

Who can get it?

You may get a Disability Allowance if you:

* have a disability that is likely to last at least six months
* have regular, ongoing costs because of your disability which are not fully covered by another agency
* are a New Zealand citizen or permanent resident
* normally live in New Zealand and intend to stay here.

It also depends on how much you and your spouse or partner earn.

How much you can get?

This depends on your circumstances.

# E

## Early Learning Payment

The Early Learning Payment helps pay the costs of Early Childhood Education for children aged 18 months to three years who are from families enrolled in selected Family Start or Early Start Programmes. If you are enrolled in Family Start or Early Start you will be assigned a family/whänau worker who will contact Work and Income for you.

## Education and employment-related training

Education and employment-related training helps people with course fees for:

Short-term courses

* Clients with specific deficiencies in employment skills may be able to have their course fees paid.

Longer education or training courses

* Clients at risk of long-term benefit dependency and with specific deficiencies in employment skills may be able to have their course fees paid for.

Who can get it?

Depending on the length of the course, you may get assistance for education and employment-related training course fees if you:

* are on a benefit or stand-down for a benefit
* are attending an approved course
* have to pay for the course
* have extra costs because of the course.

Eligibility for assistance may also depend on:

* how much you and your spouse or partner earn
* any money or assets you and your spouse or partner have.

How much you can get?

For Course Participation Assistance (CPA):

* Up to a maximum of $1,000 in a 52 week period. More than one grant may be made during this time but the total cannot exceed $1,000.

For Training Incentive Allowance (TIA):

* Depending on your circumstances, up to a maximum of $4,240.80 in total may be paid for course fees, transport, books, stationery and any additional caring costs you may have.

## Emergency Benefit

Emergency Benefit is assistance that may be paid to people who cannot support themselves and who do not qualify for any other payments. Please contact Work and Income New Zealand for more information.

## Emergency Maintenance Allowance

Emergency Maintenance Allowance is assistance that may be paid to sole parents who do not qualify for any other payments. Please contact Work and Income New Zealand for more information.

## Employment Transition Grant

Employment Transition Grant is a weekly payment which helps some people who have completed a Supported Living Payment Employment Trial.

Who can get it?

You may get an Employment Transition Grant if you:

* have completed a Supported Living Payment Employment Trial
* can no longer get a Supported Living Payment
* are earning less than the Supported Living Payment after completing the trial
* regularly work 15 hours or more per week (not in sheltered employment) but you can’t carry on working these hours without the grant.

It also depends on how much you and your spouse or partner earn.

## Establishment Grant

The Establishment Grant is a one-off payment to carers of someone else's child to help with the costs when a child first comes into their care, such as a bed, bedding and clothing.

Who can get it?

You'll automatically receive an Establishment Grant when you get Unsupported Child's Benefit or Orphan's Benefit.

The Establishment Grant is not available to carers who:

* applied for the Orphan’s Benefit or Unsupported Child’s Benefit before 13 January 2014
* received (or have been approved to receive) an upfront payment for the child as part of the Child, Youth and Family Home for Life support package

A carer will only be paid the Establishment Grant once for the child. If the child leaves the person’s care (resulting in the Orphan’s Benefit or Unsupported Child’s Benefit being stopped) and then returns after a period of time, the Establishment Grant won’t be paid to that carer again.

You'll receive a one-off payment of $350 for each child.

How to apply?

You'll automatically get this payment when you get Unsupported Child’s Benefit or Orphan’s Benefit. You don't have to apply for it.

Other payments

School and Year Start-up Payments

If you get the Unsupported Child’s Benefit or Orphan’s Benefit you’ll be able to apply for the School and Year Start-up Payment to help with the costs that mostly happen at the beginning of the year, in particular pre-school and school-related costs such as clothing, school fees and stationery.

Extraordinary Care Fund

From 4 August, if you get the Unsupported Child’s Benefit or Orphan’s Benefit you’ll be able to apply for additional financial assistance in special circumstances from the Extraordinary Care Fund. The fund is designed to assist with costs for children who are either experiencing difficulties that impact on their development or who are showing promise.

# F

## Flexi wage

Flexi-Wage helps people getting government assistance who want to start up their own business.

Who can get it?

You may get the Flexi-Wage for Self-Employment if:

* you or your spouse are getting some form of government assistance
* you are not currently bankrupt
* you are a New Zealand citizen or permanent resident.

How much you can get?

This depends on the needs of your business and your personal financial situation.

How to apply?

You need to talk to your case manager and they’ll tell you what to do. This will include preparing a business plan and having it independently assessed.

## Funeral Grant

A Funeral Grant can help with some of the funeral costs of someone close to you who has died.

Who can get it?

You may get a Funeral Grant if you are either:

* the partner, spouse, child, parent or guardian of the deceased person
* arranging the funeral of someone with no partner, spouse or child.

The deceased person should normally have lived in New Zealand.

There are some situations where you can’t get this grant if you have already received certain payments (we can tell you what these payments are).

We can help you with necessary costs such as:

* professional services for preparing the body for cremation or burial (for example, embalming)
* the cost of a casket
* newspaper notice costs
* hearse fees
* compulsory fees for buying a burial plot
* cremation fees

There are some costs we can’t help you with. If you want to check if a cost can be included, contact us.

How much you can get?

This depends on what money or assets the deceased person had.

If you are their partner, spouse, parent or guardian it also depends on:

* how much you earn
* any money or assets you have.

# G

## Guaranteed Childcare Assistance Payment

If you are under 19 and have a child under five, and are in full-time education, training or work-based learning, you may be able to get the Guaranteed Childcare Assistance Payment (GCAP) to assist with the cost of childcare

Who can get it?

You may be able to get GCAP if you are:

* receiving a Young Parent Payment (or 16 – 18 years old and included as a partner of a specified beneficiary)
* in full-time education, training or work-based learning
* the main caregiver for a child under the age of five

Or, if you are not on a benefit, and you are:

* under 18
* attending secondary school full-time
* the main caregiver for a child under the age of five
* either living with, and supported by your parents or guardian, or married or in a civil union or de facto relationship.

If you have a partner, in order to receive GCAP there needs to be a good reason why your partner can’t provide childcare. For example, a good reason could be that they are studying, working or actively seeking work.

This information is a guide only. Contact your Youth Service provider if you have one, otherwise contact us to talk about your individual circumstances.

How much you can get?

GCAP covers the actual childcare service costs, up to $6.00 an hour and up to 50 hours a week for each child and can be paid for the hours you're:

•in full-time education, training or work-based learning (including travel time)

•meeting your youth activity obligations, if you have them (eg attending a parenting course)

•working part-time (for up to 15 hours a week).

GCAP is usually paid straight to the early childhood centre or service.

What type of childcare?

Your child/children need to be attending an approved early childhood education programme. Approved programmes include:

* early childhood education and care services including: ◦childcare centres
* kindergartens
* play centres
* Kohanga Reo
* home-based education and care services

What isn't covered?

GCAP can’t be used:

* to pay for an informal carer
* if you are receiving a Childcare Subsidy or Early Learning Payment
* for the same hours you are receiving 20 Hours ECE (paid by the Ministry of Education).

Term breaks (including Christmas holidays)

If you are still eligible for GCAP after a term break, it can be paid to ensure your child retains their place at the childcare centre.

Absences

GCAP will continue to be paid (if an absence fee is charged) if you or your child is temporarily sick or away

# H

## Home Help

If you're a parent or carer we may be able to help you with the cost of home help to complete household tasks or training in parenting skills.

Who can get it?

You may get Home Help if you have had a multiple birth or have adopted three or more children.

You may also get it if you have a domestic emergency or need domestic support.

If you have a domestic emergency or need domestic support it also depends on any money or assets you and your spouse or partner have. You must also:

* have no immediate family or anyone else living with you able to help you
* have a current Community Services Card.

You must be a New Zealand citizen or permanent resident.

You should also normally live in New Zealand and intend to stay here.

# J

## Jobseeker Support

Jobseeker Support helps people find work and provides them with a weekly payment.

Who can get it?

You may get Jobseeker Support if:

* you can work full time and you’re taking steps to look for work, OR
* you are willing to work full time but you’re temporarily unable to work or you need to work fewer hours - for example, because of your health condition, injury or disability.

To get Jobseeker Support you generally need to be:

* not in employment and looking for a job, OR
* in part-time employment seeking more work, OR
* not in work, or working less than full time due to a health condition, injury or disability.

You also need to be:

* willing to accept suitable employment
* aged 18 years or over, or 19 and over if you have dependent children
* a New Zealand citizen or permanent resident who has lived here for at least two years at any one time since becoming a citizen or permanent resident, and who normally lives here.

If you meet the above criteria except for the one about how long you’ve lived in New Zealand, talk to us.

To get Jobseeker Support, and to keep receiving the weekly payments, you’ll need to do some required activities and meet a number of obligations.

Support you can get

When on Jobseeker Support you can get support to:

* identify and develop your skills
* gain work experience and build work confidence
* write a CV and prepare for interviews
* find a job or maybe start a business
* •sort out any barriers that may prevent you from working.

What you need to do?

Pre-benefit activities

You may be required to complete ‘pre-benefit activities’ before receiving a benefit.

Your obligations

While on Jobseeker Support you’ll need to meet obligations to continue receiving the payments.

The obligations are different for different people. For example, if you have a health condition, injury or disability you may not have to meet some work obligations until your situation changes.

The main obligations you need to meet are to:

* work with us (or others we refer you to) to find a suitable job
* attend any job training courses or work assessments we request
* attend any interviews for suitable jobs and accept any suitable work offers
* show us you’re making an effort to find work
* take and pass a drug test if required by employers or training providers
* take reasonable steps to make sure any dependent children in your care access health services and education
* tell us if you’re travelling overseas, before you go, no matter how long you plan to be away or why you’re travelling - if you don't your benefit will automatically stop the day after you leave
* tell us if there are changes to your situation – for example, to your income or relationship
* clear any Ministry of Justice-issued arrest warrants for criminal matters.

Your obligations when you're receiving a benefit

Your partner

If you have a partner, their situation will be considered in your application and they may be required to complete pre-benefit activities. Your partner may also need to meet a number of obligations, depending on their circumstances.

If your partner is aged 16 or 17 (or 16 to 18 years if you have dependent children) they must work with a local Youth Service provider and meet obligations such as being in full-time education, training or work-based learning.

Having an additional child

If you have another dependent child while receiving Jobseeker Support, you’ll be expected to prepare for work before that child turns one year old.

You'll be required to then look for work from when the child turns one, depending on the age of your next youngest child.

What happens if you don’t meet your obligations?

If you can’t meet your obligations, please talk to us. Unless you have a good reason for not meeting them, your benefit could reduce or stop.

On Jobseeker Support for more than 12 months

If you still require Jobseeker Support after 52 weeks you’ll have to re-apply for your benefit. We’ll let you know when you have to re-apply and tell you what you need to do.

When you re-apply, you’ll also need to complete a Comprehensive Work Assessment. This will identify what steps you've taken to find work and what help you might need from us to be more successful in getting a job.

What happens if you don’t reapply in time?

Your benefit will be stopped if you don’t reapply in time. In some cases you may be able to have an extension but you need to contact us immediately and explain your circumstances.

What does your partner need to do?

If you have a partner, then your partner will need to complete their section of your reapplication form.

If you don’t reapply for Jobseeker Support after 52 weeks, your partner’s portion of your benefit will also stop.

Partners with work obligations need to participate in and complete their own Comprehensive Work Assessment.

Payments

Payments depend on your situation.

Extra financial help

When you apply, you’ll be asked to give information that will help us to know whether you also qualify for any additional financial assistance, such as the Accommodation Supplement.

If you get Jobseeker Support, you’ll also receive a Community Services Card to help with the costs of prescriptions and going to the doctor.

If you have dependent children aged 18 or under, you will get Inland Revenue’s family tax credit while you’re on a benefit. You may be able to have your family tax credit paid with your benefit.

How long before you get your first payment?

Usually you receive your first payment two or three weeks after you’ve applied, but this can be longer depending on your situation – for example, if you received holiday or redundancy pay, or you left your last job without good reason.

If you’ve just finished a job that went for fewer than 26 weeks – for example, seasonal work – we may be able to restart your payments straight away.

Child support

If you’re a sole parent, any child support the other parent pays goes to the Government to help cover what you get from us. You can find out what they pay and ask for a review if you think it’s not enough. Once your benefit stops, the child support goes directly to you.

Other income

If you’re a sole parent, you can get up to $5,200 a year (before tax) in additional money before your benefit payment is affected and $20 more a week if you have childcare costs.

If you’re not a sole parent you can get up to $80 a week (before tax) before your benefit payment is affected. If you have a partner, the $80 applies to your combined earnings.

Any income you get that’s not from Work and Income may affect extra financial help you get from us.

Support when you work

Depending on your income, when you work you may be able to get help with costs such as accommodation and childcare, or Working for Families Tax Credits from Inland Revenue.

When you take on full-time work (30 hours or more a week), your benefit will stop, although you may still be able to get extra financial assistance.

Tell us if you start work

You must tell us straight away if you start work and we’ll talk to you about the impact on your payments and what else you may be eligible for.

# L

## Live Organ Donor Assistance

Live Organ Donor Assistance is a payment which helps people who are donating a kidney or liver tissue for transplant within New Zealand with loss of income and/or childcare costs. It does not provide full compensation for loss of income.

Who can get it?

You may be able to get Live Organ Donor Assistance if you have:

* been assessed as an appropriate donor by a District Health Board
* given your free and informed consent to become a live kidney donor or liver tissue donor
* lost income or have extra childcare costs because of your operation.

To get help with childcare costs you must have children under 14 and need extra childcare because of your operation.

Overseas donors may be able to get Live Organ Donor Assistance if their surgery is carried out in New Zealand.

How much you can get?

This depends on your age and family circumstances. You may get payments for up to 12 weeks during and after your operation.

# M

## Modification Grant

Modification Grant is a payment which helps people with disabilities pay for workplace changes or equipment that makes it easier for them to stay in or get work.

What it can be used for?

The Modification Grant pays for things like:

* ramps and handrails
* visual aids
* computer equipment
* other changes in your workplace.

Who can get it?

You may get a Modification Grant if:

* you have a disability that’s likely to last at least six months
* the modification will help you stay in work or get work
* you don’t get weekly payments from ACC
* you are a New Zealand citizen or permanent resident.

You should also normally live in New Zealand and intend to stay here.

How much you can get?

This depends on what you need.

# N

## New Employment Transition Grant

The New Employment Transition Grant is a payment which helps people who are no longer on a benefit and who can't work because of sickness or a breakdown in childcare arrangements.

Who can get it?

You may get a New Employment Transition Grant if you have a dependent child or children and either:

•you can't work because you, your spouse or partner, or your dependent child is sick and you have no sick leave available

•there has been a breakdown in childcare arrangements and you have no paid leave available.

You can only get the grant if your spouse or partner can’t care for the child.

You must also:

* have stopped getting a benefit within the last six months
* be a New Zealand citizen or permanent resident.

You should also normally live in New Zealand and intend to stay here.

## New Zealand Superannuation

New Zealand Superannuation is a fortnightly payment for people aged 65 and over. We’ll automatically send you a SuperGold card when your New Zealand Superannuation is granted.

Who can get it

You may get New Zealand Superannuation if you:

* are aged 65 or over
* are a New Zealand citizen or permanent resident
* normally live in New Zealand at the time you apply.

You must also have lived in New Zealand for at least 10 years since you turned 20. Five of those years must be since you turned 50.

Time spent overseas in certain countries and for certain reasons may be counted for New Zealand Superannuation (we can tell you more about this when you contact us).

How much you can get?

This depends on your current circumstances. These include:

* whether you are single, married or in a relationship
* your living situation if you are single
* whether your partner is included in your New Zealand Superannuation payments or not
* any overseas benefit or pension you may get.

# O

## Orphan’s Benefit

Orphan’s Benefit is a weekly payment which helps carers supporting a child or young person whose parents have died or can't be found, or can’t look after them because they have a long-term illness or incapacity.

Who can get it?

You may get the Orphan’s Benefit if the child or young person you care for is:

* 18 years old or younger
* financially dependent on you.

You must also:

* be 18 or older and the main carer of the child or young person
* expect to care for the child or young person for 12 months or more
* be a New Zealand citizen or permanent resident
* not be the child or young person's natural or adoptive parent.

You or the child or young person must normally live in New Zealand. If you are working and are granted the Orphans Benefit, you may also qualify for the In-work tax credit from Inland Revenue

**Out of School Care and Recreation (OSCAR) Subsidy**

Out of School Care and Recreation (OSCAR) Subsidy is a payment which helps families with the costs of before- and after-school programmes, and school holiday programmes. It helps with the costs of before- and after-school programmes for up to 20 hours a week, and school holiday programmes of up to 50 hours a week.

IMPORTANT: To receive your OSCAR subsidy from the day your child starts the programme, you need to submit your application to us before your child’s first day. This is especially important at school holidays.

Who can get it?

You may get an OSCAR Subsidy if you:

* are the main carer of a dependent child
* don’t have a partner who can provide childcare
* are a New Zealand citizen or permanent resident.

It also depends on how much you and your spouse or partner earn.

The child or young person must be:

* aged 5 to under 14 (or up to 18 years if you get a Child Disability Allowance for them)
* attending an approved OSCAR programme for three or more hours a week.

The child should also normally live in New Zealand.

How much you can get?

You can estimate the amount of OSCAR Subsidy you may be entitled to by using the calculator on the Working for Families website.

What are the benefits of choosing an OSCAR approved programme

The OSCAR Standards provide reassurance to parents and caregivers that a programme is properly run and takes place in a safe environment for children. In addition, parents and caregivers may qualify for an OSCAR Subsidy. Parents of children attending unapproved programmes cannot receive an OSCAR Subsidy.

# R

## Re-establishment grant (Special Needs Grant)

The Special Needs Grant - Re-establishment grant is a payment to help people in specific circumstances re-establish themselves in the community.

This depends on your individual circumstances. Re-establishment grants are considered on a case by case basis.

You must meet the qualifications for a Special Needs Grant. You must also be re-establishing yourself in the community and be:

* a refugee who isn't entitled to other forms of government assistance for refugees
* a sole parent who is the victim of family violence and is being assisted by a social service agency, for example Women's Refuge, to relocate after the initial separation and has no other resources
* a patient in hospital or residential home for more than 6 months
* just released from a custody period of 31 days or more.

**Recoverable Assistance Payment Grant**

Recoverable Assistance is a payment which helps people pay for something they need urgently when they have no other way of paying for it. This grant is generally paid for items such as appliances, school uniforms or rent arrears. Recoverable Assistance has to be paid back but may be paid back in instalments.

You may get a Recoverable Assistance Payment Grant if:

* your need is urgent and essential
* you have no other way to meet this cost
* you are a New Zealand citizen or permanent resident.

You should also normally live in New Zealand and intend to stay here.

It also depends on:

* how much you and your spouse or partner earn
* any money or assets you and your spouse or partner have.

How much you can get?

This depends on what you need.

How we work with you?

We want to make sure everyone receiving a hardship payment is also getting help with managing their money to improve their situation.

Managing your money

One or two payments a year

If you are applying for hardship payments once or twice a year and have a Payment Card, you may be able to apply over the phone.

Payment cards

The current eligibility criteria for payment of a hardship grant will continue to apply. Your financial need must be both immediate and essential. In granting hardship assistance, we will consider the effect on you if you cannot pay for the item immediately.

Three, four, or five payments a year

If you need to get a hardship payment three to five times over 12 months you will have to:

* go into a service centre to apply
* show you have taken reasonable steps to increase your income, reduce your costs, or improve your financial management. This could include arranging automatic payments for bills, consolidating debt to reduce repayment costs and cancelling non-essential payments or services
* show you have taken some budgeting steps, like completing your own budget or seeking advice from budgeting services.

The things you are required to do will depend on your individual needs.

If you don’t meet these additional requirements you may be declined further assistance.

Six or more payments a year

The sixth time you apply for hardship assistance in a 12 month period you will have an intensive interview with a case manager. Any grants you apply for will have to be approved by a Service Centre Manager.

## Residential Care Loan

Many people going into residential care want to keep their home. Rather than selling your home to pay for your care, we may be able to help you with a Residential Care Loan. This is an interest free loan paid to the hospital or rest home and is usually repaid when your home is sold.

Who can get it?

You may get a Residential Care Loan if you:

* own your home
* are assessed as needing residential care.

It also depends on any money or assets you and your spouse or partner have.

How much you can get?

If you get a benefit or pension, most of it goes to the hospital or rest home to help pay for your care. You keep a personal allowance.

## Residential Care Subsidy

If you need long-term residential care in a hospital or rest home, you may be able to get a Residential Care Subsidy from the Ministry of Health. This subsidy helps with the cost of this care. The subsidy is paid directly to the hospital or rest home by the Ministry of Health.

Who can get it?

The Ministry of Health determines if you get a Residential Care Subsidy.

You may get a Residential Care Subsidy if:

* you are assessed as needing long-term residential care in a hospital or rest home
* you need this care for an indefinite length of time
* the hospital or rest home is approved
* you are aged 65 or older (if you are 50-64 years old other conditions apply so please contact us).

It also depends on:

* how much you and your spouse or partner earn
* any money or assets you and your spouse or partner have.

How much you can get?

If you get a benefit or pension, most of it goes to the hospital or rest home to help pay for your care. You keep a personal allowance.

## Rural Assistance Payments

Financial assistance for farming families following an adverse event or natural disaster

Current adverse event

A medium level drought has been announced in Marlborough, Canterbury and Otago.

Rural Assistance Payments are currently available in;

* Marlborough (Marlborough and Kaikoura District Councils)
* Canterbury (Hurunui, Waimakariri, Selwyn, Ashburton, Mackenzie, Timaru, and Waimate District Councils, Christchurch City Council)
* Otago (Waitaki and Central Otago District Councils, Dunedin City Council).

The Government has approved a range of support measures for farmers in the region. Please visit the Drought 2015 page for further details on how Work and Income may be able to help.

Rural Assistance Payment overview

We all try to prepare ourselves and our families for times when something unexpected happens (for example, a flood, biosecurity incursion, drought or other natural disaster). One of the best ways to prepare for this is by planning ahead.

Unfortunately, sometimes, in spite of our preparations we need some extra help.

Rural Assistance Payments are the Governments’ way of providing this extra help to those farming families who need it.

What are Rural Assistance Payments for?

Rural Assistance Payments are provided to meet essential living expenses for farming families affected by an adverse event.

What is an adverse event?

Adverse events are climatic events, natural disasters or biosecurity incursions described as medium or large scale as defined by the Ministry of Primary Industry’s (MPI) adverse events recovery framework.

The Government scales adverse events through an adverse events recovery framework to decide what sort of assistance will be provided.

For more information on the adverse events recovery framework, see the:

Ministry of Primary Industry’s website

What are the conditions for payment?

* The applicant finds it difficult to meet essential living expenses through their farming business because of an adverse event.
* The applicant has no other significant income.
* Payments are cash and off-farm asset tested. Farm/orchard assets such as dairy company, meat company or fertiliser company shares are not included in the off-farm asset testing.

What are the payment details?

Payments are equivalent to the current rate of Jobseeker Support at the time of the event.

Payments can be made for one year from date of application or for a period as approved by the Minister for Social Development, whichever is the lesser.

Payments are approved from the Monday of the week of application.

You or your partner can earn $80.00 per week (before tax) before your Rural Assistance Payments are affected.

Payments should generally be made in a lump sum representing a four-week period. You will need to re-apply every four weeks if you need ongoing assistance.

Notes:

* Payments may need to be made weekly if there is any off-farm income that is likely to vary. In these cases the amount of off-farm income can be phoned in each week to enable the correct rate of payment. You may get less than the maximum rate if you have other non-farming income.
* If you have children you may also be able to get family tax credit or extra allowances.
* Tax is deducted at M rate.

# S

## School and Year Start-up Payment

The School and Year Start-up Payment is available to people who are caring for someone else's child and helps with the costs that mostly happen at the beginning of the year, in particular pre-school and school-related costs such as clothing, school fees and stationery.

Who can get it?

You can get a School and Year Start-up Payment if you are receiving Unsupported Child's Benefit or Orphan's Benefit.

You can get the payment for every child that you receive these benefits for.

How much you get?

The amount paid is based on the age of the child at the end of February.

|  |  |  |
| --- | --- | --- |
| **Age of child (at end of February)** | **2014** | **2015 and on-going** |
| 0 - 4 years | $250 | $400 |
| 5 - 9 years | $300 | $450 |
| 10 - 13 years | $350 | $500 |
| 14 years and over | $400 | $550 |

How to apply?

You can apply every year between mid-January and the end of February to receive the payment. For 2015, applications opened on 12 January and closed on 28 February.

If you have a good reason for not being able to apply during this time period, such as being in hospital, talk to us about your situation as we may still be able to make this payment to you.

Other payments

Establishment Grant

When you apply for the Unsupported Child’s Benefit or Orphan’s Benefit, you will automatically receive a one-off grant of $350 for each child. This is to help you with the costs when a child first comes into your care, such as a bed, bedding and clothing.

Extraordinary Care Fund

If you get the Unsupported Child’s Benefit or Orphan’s Benefit you can also apply for additional financial assistance in special circumstances from the Extraordinary Care Fund. The fund is designed to assist with costs for children who are either experiencing difficulties that impact on their development or who are showing promise.

## Seasonal Work Assistance

Assistance for seasonal workers who are no longer getting a benefit and have lost wages because of work missed due to bad weather.

Who can get it?

You may get Seasonal Work Assistance if you:

* stopped getting a benefit within the last 26 weeks to go into seasonal horticultural work
* have lost wages because you could not work due to bad weather
* are a New Zealand citizen or permanent resident.

It also depends on:

* how much you and your spouse or partner earn
* any money or assets you and your spouse or partner have.

You should also normally live in New Zealand and intend to stay here.

## Social Rehabilitation Assistance

Social Rehabilitation Assistance is a payment which helps people who are in a residential social rehabilitation programme and their benefit isn't enough to meet the fees. Payments are made directly to the programme provider.

Who can get it?

You may get Social Rehabilitation Assistance if you are in an approved social rehabilitation programme and getting a benefit.

If you are getting New Zealand Superannuation or Veteran’s Pension it also depends on how much you and your spouse or partner earn.

If you are going into a social rehabilitation programme but are not getting a benefit, contact us to find out if you qualify for one.

## Sole Parent Support

Sole Parent Support helps single parents and caregivers of dependent children get ready for future work, supports them to find part-time work and provides financial help through a weekly payment.

What is Sole Parent Support?

If you’re a single parent or caregiver with one or more dependent children aged under 14 years, Sole Parent Support:

* helps you get ready for future work (if your youngest child is younger than five years)
* supports you to find part-time work (if your youngest child is five years or over)
* provides financial help through a weekly payment
* may mean you can get help with education and training.

Who can get it?

You may be able to get Sole Parent Support if you’re a single parent or caregiver with one or more dependent children aged under 14 years.

You must also be:

* aged 19 or older
* not in a relationship
* without adequate financial support
* a New Zealand citizen or permanent resident who has been here for at least two years at any one time since becoming a citizen or permanent resident, and who normally lives here.

If you meet all the above criteria except for the one about how long you’ve lived in New Zealand, talk to us.

Only one parent or caregiver can get Sole Parent Support. Shared care of your child, or being unable to legally identify the other parent, could affect your payments.

This information is a guide only. For more detail about who can get it, read:

Sole Parent Support qualification criteria

Who may not qualify for Sole Parent Support

If your youngest child is 14 years or over, you won’t qualify for Sole Parent Support but you may qualify for another benefit, such as Jobseeker Support.

If you’re a sole parent aged 18 or younger, please visit:

Youth Service

What you need to do?

Parents and caregivers of dependent children aged under five years

If you get Sole Parent Support and have a child under five years you need to prepare for work. If you’re on Sole Parent Support when your youngest child turns five, you’ll need to look for part-time work.

Depending on your situation, we may ask you to take part in:

* a programme or seminar that will help you get ready for work
* employment-related training and planning.

You also need to take reasonable steps to make sure your dependent children are:

* enrolled with a general practitioner (GP) or a medical practice that’s part of a Primary Health Organisation (PHO)
* from the age of three until they start school, enrolled in and attending: ◦an approved early childhood education programme, or
* Te Aho o Te Kura Pounamu – The Correspondence School, or
* another approved parenting and early childhood home education programme

up to date with core Well Child/Tamariki Ora checks if aged under five.

Parents and caregivers of dependent children aged five to 13 years

If your youngest child is aged between five and 13 years, you need to be seeking and available for part-time employment (at least 15 hours a week) unless there’s a special reason (for example, a health condition, injury or disability) that prevents you from working.

We’ll need you to:

* work with us (or others we refer you to) to find a suitable job
* show us you’re making an effort to find work
* attend any job training courses or work assessments we request
* attend any interviews for suitable jobs and accept any suitable work offers
* take and pass a drug test if required by employers or training providers.

You’ll also need to take reasonable steps to make sure that:

* from the age of five or six (depending on when they start school), your children are enrolled in and attending school
* all your children are enrolled with a general practitioner (GP) or a medical practice that’s part of a Primary Health Organisation (PHO).

Having an additional child

If you have another dependent child while receiving Sole Parent Support, you’ll be expected to prepare for work before that child turns one year old.

You may be required to look for work from when the child turns one, depending on the age of your next youngest child.

Other requirements

You’ll also need to:

* tell us if you’re travelling overseas, before you go, no matter how long you plan to be away or why you’re travelling - if you don't your benefit will automatically stop the day after you leave
* tell us if there are changes to your situation – for example, to your income or if you start a relationship
* clear any Ministry of Justice-issued arrest warrants for criminal matters.

Payments

Payments depend on your situation.

View our maximum current rates

Other financial help

When you apply for Sole Parent Support you’ll be asked to give information that will help us to know whether you also need any additional financial assistance, such as the Accommodation Supplement.

Read more about Accommodation Supplement

How long before you get your first payment?

Usually you receive your first payment two or three weeks after you’ve applied. This can be longer if you received holiday or redundancy pay, or you left your last job without good reason.

If you're in hardship or an emergency situation, please talk to us as soon as possible.

Training and education assistance

If you’re doing a course to improve work skills or study, you may be able to get a Training Incentive Allowance or Sole Parent Study Assistance. Talk to us about this.

Other income

You can get up to $5,200 a year (before tax) in additional money (for example from working) before your benefit payment is affected, and $20 more a week if you have childcare costs.

Any income you get that’s not from Work and Income may affect extra financial help you receive from us.

Support when you work

If you work you may be able to get help with costs such as accommodation and childcare, or Working for Families Tax Credits from Inland Revenue.

You may also qualify for Work Bonus or Transition to Work payments that provide you with extra cash to help you out when first starting work. Work Bonus is an incentive payment available to some beneficiaries who choose to work even though they don’t have work obligations as a condition of their benefit.

Work bonus

You must tell us straight away if you start work and we’ll talk to you then about your payments.

You’ll also need to talk to Inland Revenue if you have a change in income to make sure you’re using the right tax codes.

Other income can also affect Working for Families Tax Credits, Student Loan repayments and child support. If your benefit stops because you find enough work you may be able to get Inland Revenue’s in-work tax credit.

**Sole Parent Support Study Assistance**

Extra recoverable assistance is available for clients who are receiving Sole Parent Support and who are undertaking study at level 4 or above.

Who can get it?

Sole Parent Support Study Assistance Loan can be paid if you:

* are receiving Sole Parent Support
* are studying at level 4 or above
* have costs which are directly related to your study

Sole Parent Support Study Assistance is not available to people who:

* are studying for a bachelors with honours, masters or doctorate degree
* are receiving (or entitled to receive) grandparented Training Incentive Allowance
* have not exhausted the Course Related Costs component of their Student Loan if they have entitlement.

How much can you get?

The maximum amount you can borrow is $500.00 in a 52 week period. This is interest and tax free. You can apply up to five times in a 52 week period, but you cannot receive more than $500.00 in total.

You can apply for the Sole Parent Support Study Assistance for expenses such as:

* transport to and from your course, including car running costs
* childcare costs (less any Childcare Assistance)
* baby sitting or other child minding costs
* books and stationery
* course equipment and materials
* other costs that we determine are necessary for your study.

Repaying the Sole Parent Support Study Assistance

You won't need to make any repayment until you finish your course or you stop receiving Sole Parent Support, whichever comes first. You'll need to negotiate the amount to be repaid with Work and Income. The minimum amount you must repay is $4.00 a week unless you have exceptional circumstances.

## Special Disability Allowance

Special Disability Allowance is a weekly payment for people who have a spouse or partner who is in a hospital or rest home (for at least 13 weeks) or who is getting a Residential Care Subsidy. It is paid to the spouse or partner who is not in care to help with the extra costs of having their spouse or partner in care.

Who can get it?

You may get a Special Disability Allowance if:

* you are getting a benefit or pension
* your spouse or partner is getting a Residential Care Subsidy or has been in hospital or a rest home for over 13 weeks.

## Special Needs Grant

A Special Needs Grant is a payment to help people in certain circumstances pay for something when they have no other way of paying for it. You don't usually have to pay them back either.

Who can get it?

This depends on your individual circumstances.

Generally, you may get a Special Needs Grant if you:

* have urgent and necessary needs
* have no other way to meet these costs
* are a New Zealand citizen or permanent resident.

You should also normally live in New Zealand and intend to stay here.

It may also depend on:

* how much you and your spouse or partner earn
* any money or assets you and your spouse or partner have.

How we work with you?

We want to make sure everyone receiving a hardship payment is also getting help to manage their money and improve their situation.

Managing your money

If you're receiving Youth Payment and Young Parent Payment, this information doesn't apply to you. Your Youth Service provider will help you with budgeting.

One or two payments a year

If you are applying for hardship payments once or twice a year and have a Payment Card, you may be able to apply over the phone.

Payment cards

The current eligibility criteria for paying a hardship grant will continue to apply. Your financial need must be both immediate and essential. In granting hardship assistance, we will consider the effect on you if you cannot pay for the item immediately.

Three, four, or five payments a year

If you need to get a hardship payment three to five times over 12 months you will have to:

* go into a service centre to apply
* show you have taken reasonable steps to increase your income, reduce your costs, or improve your financial management. This could include arranging automatic payments for bills, consolidating debt to reduce repayment costs and cancelling non-essential payments or services
* show you have taken some budgeting steps, like completing your own budget or seeking advice from budgeting services.

The things you are required to do will depend on your individual needs.

If you don’t meet these additional requirements you may be declined further assistance.

Six or more payments a year

The sixth time you apply for hardship assistance in a 12 month period you will have an intensive interview with a Case Manager, or Youth Service Provider if you have one. Any grants you apply for will have to be approved by a Service Centre Manager.

## Special Needs Grant – Long Acting Reversible Contraception

A Special Needs Grant is available to help with the additional costs of accessing subsidised long-acting reversible contraception (including removal)

The decision whether to use contraceptives or not and the type of contraception to use is entirely your personal decision, to be taken in consultation with a doctor or health organisation.

Long-acting reversible contraception includes:

•contraceptive injections

•contraceptive implants

•intra uterine devices (IUDs)

Your doctor can give more information on these options and which would be the most appropriate for you.

Who can get it?

This assistance is available to:

* women receiving Youth Payment or Young Parent Payment
* women on a benefit (including partners) with or without children (excludes Unemployment Benefit - Student Hardship)
* women aged 16 years and over who are the dependent children of beneficiaries.

Find out more about birth control from your doctor or health professional.

How much can you get?

The Special Needs Grant covers the additional costs (up to a maximum of $500 in any one year) of accessing subsidised long-acting reversible contraception where those costs are not already covered elsewhere, for example by PHARMAC or a District Health Board subsidy.

This could include costs of medical appointments, consultations and prescription fees (in excess of any subsidy paid). It may also cover the transport costs getting to and from appointments.

The cost of any unsubsidised contraceptive device cannot be included in the Special Needs Grant. The grant can cover the government prescription charge (generally $5) where the device is subsidised.

## Special Needs Grant International Custody Dispute Payment

The Special Needs Grant International Custody Dispute Payment is a weekly payment for parents with limited financial support who are involved in an international custody or access dispute over the care of their children.

Who can get it?

You may get the International Custody Dispute Payment if you:

* are the main carer of a dependent child or children
* are finding it hard financially
* have no other financial support reasonably available to you.

You must also be:

* in New Zealand under a temporary or limited purpose residency permit with a child to resolve a custody and access dispute, or
* a New Zealand citizen or permanent resident who is in another country because of a Hague convention application or order to resolve a custody dispute.

How much you can get?

This depends on your circumstances.

## Supported Living Payment

Supported Living Payment is assistance for people who have, or are caring for someone with a health condition, injury or disability.

Who can get it?

You may be able to get the Supported Living Payment if you are:

* permanently and severely restricted in your ability to work because of a health condition, injury or disability, OR
* totally blind, OR
* caring full-time for someone at home who would otherwise need hospital-level or residential care (or equivalent) who is not your husband, wife or partner.

You must also be a New Zealand citizen or permanent resident who normally lives here, and who has lived here for at least two years at one time since becoming a New Zealand citizen or permanent resident.

If not, please talk to us as you may qualify for the Emergency Benefit, or we may have an agreement with the country where you’ve been living.

If you have a health condition, injury or disability

To get the Supported Living Payment because of a health condition, injury or disability, you must be:

* permanently and severely restricted in your capacity to work because of a health condition, injury or disability. This means you: ◦have a condition affecting your capacity to work for more than two years, OR
* have a life expectancy of less than two years AND
* can’t regularly work 15 hours or more a week in open employment

OR

* are totally blind.

You must also be 16 years or older.

As part of your application for Supported Living Payment we’ll need you to give us information that confirms your condition and the impact it has on your ability to work.

If you want to work

People on Supported Living Payment aren't required to look for work, but we know that many disabled people and people with health conditions are keen to work with the right support.

If employment is an option for you, all Work and Income service centres are able to provide help to people on Supported Living Payment who would like to work.

Opt In

Extra help for people who want to get a job, do some training, or study. It is being trialled in 16 centres around New Zealand.

If you start work you may still be able to get financial help with costs such as accommodation and childcare. You may also qualify for Work Bonus or a Transition to Work Grant.

Transition to Work Grant is a payment which helps people with the costs of moving into a job.

Transition to Work Grant

Work Bonus is an incentive payment available to some people on a benefit who choose to work even though they don’t have work obligations as a condition of their benefit. We'll talk to you about this support when you contact us to tell us you've found work.

Work Bonus

If you have a partner

If you have a partner, their situation will be considered in your application. Your partner will also need to meet a number of obligations.

Obligations for getting Supported Living Payment

If you’re a full-time carer

To get the Supported Living Payment because you're a full-time carer, you need to be caring full-time for someone at home who isn't your husband, wife or partner. The person you’re caring for must otherwise need to receive hospital or residential-level care.

Examples of this level of care are:

* rest home care
* residential disability care
* extended care services for severely disabled children and young people
* inpatient or residential hospital care.

As part of the application process we’ll need to see medical information from the doctor or specialist of the person you’re caring for.

If you have a partner

If you’re a full-time carer for someone and you have a partner, your partner can’t be included in your Supported Living Payment. Talk to us if they need financial assistance.

Your obligations

To get the Supported Living Payment you’ll need to meet some obligations.

These include the need to:

* tell us if there are changes to your situation – for example to your income, work, relationship, or caring responsibilities
* provide us with medical information when requested
* take reasonable steps to make sure any dependent children in your care get health checks and education
* tell us if you’re travelling overseas before you leave, no matter how long you plan to be away for or why you’re travelling
* clear any Ministry of Justice-issued arrest warrants for criminal matters.

Having another child

If you have another dependent child while receiving the Supported Living Payment, your partner will be expected to prepare for work before that child turns one year old.

Your partner may be required to look for work from when the child turns one, depending on the age of your next youngest child.

Payments

How much money you get depends on your situation. For example, if you go into hospital long-term you may get less.

You may also qualify for extra financial help. The Supported Living Payment application form will collect information to help determine what other help you may be able to get.

How long before you get your first payment?

Usually you receive your first payment two or three weeks after you've applied. It may be longer if you've received sick or holiday pay from an employer.

What happens to my payments if I work?

You can get up to $5,200 a year (before tax) before your benefit is affected. If you have a partner, that $5,200 applies to your combined earnings. Any income you get that’s not from Work and Income may affect extra financial help you receive from us.

If you’re totally blind we won’t make any deductions for any extra income you earn.

# T

## Temporary Additional Support

Temporary Additional Support is a weekly payment which helps someone who can’t meet their essential living costs from what they earn or from other sources.

Who can get it?

You may get Temporary Additional Support if you:

* are over 16 years old
* are a New Zealand citizen or permanent resident
* have essential living costs that you have no other way to meet
* are not already getting Special Benefit.

You should also normally live in New Zealand and intend to stay here.

To work out if you can get this help we also look at:

* how much you and your spouse or partner earn
* any money or assets you and your spouse or partner have
* whether we can help you in other ways
* the types of costs you are paying for
* what you are doing to meet or reduce your costs.

Your obligations

If you or your partner have made an application for Temporary Additional Support, you must take all necessary steps to get other assistance towards costs and take reasonable steps to increase your income and reduce costs where possible.

How much you can get?

This depends on your current circumstances. This support may be paid for up to 13 weeks.

# U

## Unsupported Child’s Benefit

Unsupported Child’s Benefit is a weekly payment which helps carers supporting a child or young person whose parents can't care for them because of a family breakdown.

Who can get it

You may be able to get the Unsupported Child’s Benefit if the child or young person you care for is:

* 18 years old or younger
* financially dependent on you
* not able to be cared for by their parents.

You must:

* be 18 or older and the main carer of the child or young person
* expect to care for the child or young person for 12 months or more
* be a New Zealand citizen or permanent resident
* not be the child or young person's natural or adoptive parent or step-parent.

You or the child or young person must normally live in New Zealand. If you are working and are granted the Unsupported Childs Benefit, you may also qualify for the In-work tax credit from Inland Revenue

This information is a guide only. Contact us to talk about your individual circumstances.

Parent/caregiver involvement

When you apply for an Unsupported Child’s Benefit for a child, the parent/caregiver will be invited to discuss the situation. There are some circumstances where this won’t happen, for example, when a recent Child, Youth and Family Group Conference has been held.

How much you can get?

This depends on the child or young person’s age and any income they have.

# W

## Working for Families

Working for Families is a package designed to make it easier to work and raise a family.

You may be able to get:

* subsidies for pre-school and out-of-school care
* help with housing costs
* tax credits

# Y

## Young Parent Payment

Young Parent Payment is a weekly payment which helps young parents aged 16-18 year olds

Who can get it?

You may get the Young Parent Payment if you:

* are 16-18 years old
* have a dependent child or children
* are a New Zealand citizen or permanent resident.

If you are single and aged 16 or 17 years old, you may only receive Young Parent Payment if you are:

* in exceptional circumstances or
* living at home with, or being financially supported by, your parents or guardians and they earn less than the Family Tax Credit income cut-off point or
* divorced, your civil union has been dissolved, or you have separated from your de-facto partner.

If you are married, in a civil union or a de facto relationship you may get Young Parent Payment as long as you're not in a relationship with a specified beneficiary

You must also

* be in, or available for, full time education, training or work-based learning leading towards an NCEA level 2 qualification, or an equivalent or higher qualification
* be in a teen parent unit if your child is one year old, or from six months old if there is a place available for you
* work with a Youth Service provider who will help you manage your money
* attend a budgeting course
* attend a parenting course to develop your parenting skills
* enrol your child (or children) at a medical centre or with a doctor
* register your children under five with a WellChild, like Plunket, and make sure they have regular checkups with this provider
* have your child (or children) attend Early Childhood Education or other suitable childcare when you are in education, training or work-based learning or part-time work.

You should also normally live in New Zealand and intend to stay here.

You are considered to be in exceptional circumstances if:

* you have left the care of Child, Youth and Family, or
* your parents or guardian can't support you. This could be because they are in prison, in hospital, deceased, or overseas, or
* your relationship with your parents or guardians has broken down and no one can support you financially, or
* there is a good reason why you can no longer live with your parents or guardian, or be supported by them or anyone else.

You would not be considered to be in exceptional circumstances if you have the option of living with a parent or guardian but choose not to without a good and sufficient reason.

Parent/caregiver involvement

When you apply for a Young Parent Payment we usually discuss your situation with your parents or caregivers. There are some circumstances when this won't happen, for example, if you are married or in a civil union.

Education & Training

Most young people are better off if they finish their education or are in training for future work. When you meet with a Youth Service provider to discuss your application they will focus their conversations on what education or training you will return to, start or continue doing.

How much you can get?

This depends on your current circumstances.

## Youth Payment

Youth Payment is a weekly payment which helps young people aged 16 or 17 who can't live with their parents or guardian and aren't supported by them or anyone else

You may get Youth Payment if you:

* are 16 or 17
* have no dependent children
* are a New Zealand citizen or permanent resident.

If you are single, you may get Youth Payment if you:

* are in exceptional circumstances or
* are divorced, or your civil union has been dissolved or you have separated from your de-facto partner.

If you are married, in a civil union or de facto relationship, you may get Youth Payment as long as you're not in a relationship with a specified beneficiary

You must also:

* be in, or available for, full time education, training or work-based learning leading towards an NCEA level 2 qualification, or an equivalent or higher qualification
* work with a Youth Service provider who will help you manage your money
* attend a budgeting course.

Exceptional circumstances

You are considered to be in exceptional circumstances if:

* you have left the care of Child, Youth and Family, or
* your parents or guardian can't support you. This could be because they are in prison, in hospital, deceased, or overseas, or
* your relationship with your parents or guardians has broken down and no one can support you financially, or
* there is a good reason why you can no longer live with your parents or guardian, or be supported by them or anyone else.

You would not be considered to be in exceptional circumstances if you have the option of living with a parent or guardian but choose not to without a good and sufficient reason.

Parent/caregiver involvement

When you apply for a Youth Payment we usually discuss your situation with your parents or caregivers. There are some circumstances when this won't happen, for example, if you are married or in a civil union.

Education & Training

Most young people are better off if they finish their education or are in training for future work. When you meet with a Youth Service provider or specialist case worker to discuss your application, they will focus their conversations on what education or training you will return to, start or continue doing.

How much you can get?

This depends on your current circumstances.