

# A guide to help from Work and Income



**Work and Income**  
Te Hiranga Tangata

*A service of the Ministry of Social Development*

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# A guide to getting help

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Work and Income provides employment services and financial help throughout New Zealand.

We're focused on people achieving a better future for themselves and their families through helping them find suitable work. We also support those who, for a range of reasons, are temporarily or permanently unable to work.

The following is a guide to our services and financial assistance. There are different conditions and requirements that apply before assistance can be given.

More information can be found on  
**[www.workandincome.govt.nz](http://www.workandincome.govt.nz)**

# Benefits

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## ***Your obligations if you get financial assistance***

If you get a benefit, you'll need to meet a number of different obligations. These can include:

- looking for or preparing for work
- taking reasonable steps to make sure any dependent children in your care access health services and education
- telling us about changes in your circumstances, such as your income, work or relationship status.

If you apply for a benefit, the obligations and anything else you'll need to do are listed in the application forms.

**Jobseeker Support:** This benefit can help if you're temporarily out of work or working fewer hours than usual. You may qualify for this benefit if:

- you can work full time and you're taking steps to look for work, *or*
- you're 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.

**Sole Parent Support:** This is for sole parents and caregivers of dependent children under the age of 14 years. Sole Parent Support has different obligations based on the age of your youngest child:

- if you have children **under five** you'll be expected to prepare for work, and may be asked to do specific work preparation activities
- if you have a **youngest child aged five to 13 years** you'll be expected to look for part-time work.

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**Supported Living Payment:** You may be able to get this benefit if you're:

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

**Emergency Benefit and Emergency Maintenance Allowance:** These benefits are for people who, for various reasons, don't qualify for another type of benefit.

**Orphan's Benefit:** This is for people looking after someone else's child because their parents have died or can't be found, or they can't look after their child because they have a long-term illness.

**Unsupported Child's Benefit:** This payment is for people looking after someone else's child because the child's parents can't support them due to a family breakdown.

If you're 16 to 18 years old with a dependent child, or 16 or 17 years old, visit [www.youthservice.govt.nz](http://www.youthservice.govt.nz) or contact **0800 559 009** and say 'youth' when asked why you're calling.

If you're a veteran or you're aged 65 years or over visit [www.seniors.msd.govt.nz](http://www.seniors.msd.govt.nz) or call **0800 552 002** from 8am to 5pm, Monday to Friday.

If you're studying an approved course visit [www.studylink.govt.nz](http://www.studylink.govt.nz) or call **0800 88 99 00** from 8am to 5pm, Monday to Friday.

## Help to get you working

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If you need Work and Income help and you're required to look for or prepare for work, you'll need to show us you're actively taking steps to get ready for and find a job. In addition to your own efforts, we may be able to help you:

- **Get ready for work** – if you need practical help with things like interview techniques, writing a CV, or how to look for vacancies, we run workshops and offer practical advice. There's also support available if you have family or personal issues to sort out before you can start work, or in the first few weeks of work.
- **Gain work experience** – if you've never worked, or have been out of work for a while, we can help with work experience, job introductions and opportunities to take part in community projects.
- **Build work confidence** – some people may need extra support to feel confident about working. We have special programmes to help you identify your skills and become ready for work.
- **Gain work skills** – if your situation has changed, or there aren't many jobs in your field, you may need to gain new skills. We can introduce you to a wide range of training opportunities.
- **Find a job** – we actively work with employers to list job vacancies and find jobs that may suit you. As well as your own job search efforts, we'll refer you to jobs and you can check listings at our offices. We'll also help you gain the skills you need to go about finding your own job opportunities.

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- **Start a business** – if you have experience you can build on and want to start your own business, we may be able to help with guidance, financial support and training in business skills.

### > **More information on help to get you working**

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There's a lot of information to help you prepare for and find work on our website, for example in our *Looking for a job* section. If you haven't got internet access call us on our Job Line **0800 779 009** or visit a service centre to get printed information.

## Support for employment and training

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These are some of the programmes you may be eligible for that will help you gain more skills and find work.

**Skills for Industry:** This programme provides a range of short industry-specific training. Skills for Industry programmes can be tailored to specific job opportunities, or to sectors where there is growing demand for workers.

**Flexi Wage Self Employment:** This can help with the costs of starting a business, such as buying the first lot of stock and your weekly living expenses.

**Flexi Wage:** We may be able to pay a subsidy to an employer for wages and/or pay for training so you can get the skills you need to do the job.

**Business Training and Advice Grant:** This payment can help with the costs of paying for advice and training from professionals to help you start a business.

**Modification Grant:** If you have a disability this payment may be used to remove the physical barriers at your workplace so you can get work and keep working. We can pay for special equipment and/or modifications to the workplace.

**Training Incentive Allowance:** This payment is for sole parents on Sole Parent Support, the Supported Living Payment or the Emergency Maintenance Allowance who are training to improve their work skills.



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**Sole Parent Study Assistance:** This payment helps cover some costs for people on Sole Parent Support doing tertiary study at level four or above. People receiving this assistance will need to repay it.

**Course Participation Assistance:** If you're attending an employment or training programme and you're not eligible for the Training Incentive Allowance, we may be able to help with your course fees, childcare and transport costs.

**Activity in the Community:** This offers unpaid work experience opportunities in sponsored community projects and helps you learn work skills while you help the community. You may be able to get some expenses paid.

## When you start work

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When you've found work you may become eligible for some other types of help. These include:

**Transition to Work:** This payment can help with the costs of searching for or starting work, such as clothes for work or travel costs. It may also help bridge a gap between jobs or meet your living costs until you get your first pay.

**Work Bonus:** If you don't have any work obligations and you go off the benefit into work you may qualify for Work Bonus. This payment provides some financial support for the first few weeks you work.

**Other help:** Depending on your income, you may also qualify for ongoing financial help with costs like accommodation and childcare. When you contact us to tell us that you've found work we'll talk to you about what you might be able to get help with.

**Working for Families Tax Credits:** When you start work you may also be eligible for Working for Families Tax Credits. These are for families with dependent children aged 18 years or younger. Visit [www.ird.govt.nz](http://www.ird.govt.nz) or contact Inland Revenue on **0800 227 773**.

## Ongoing financial help

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People who are in financial hardship may be eligible for some ongoing financial assistance. Conditions apply, including needing to have income and/or assets under a certain amount.

**Accommodation Supplement:** This payment can help with rent, board or the cost of owning a home. You can't get it if you and/or your partner are tenants living in a social housing property. (Social housing properties are provided by Housing New Zealand and approved community housing providers.)

**Away from Home Allowance:** If you have children aged 16 to 17 years old who live away from home because they are on a tertiary or training course, this payment can help with their living costs.

**Child Disability Allowance:** If you're caring for a child under 18 years old who has a disability and needs constant care and attention you may get this payment. Your income or costs are not considered. A Disability Allowance may also be available.

**Childcare assistance:** Help with childcare costs can include:

- *Childcare Subsidy* – if you have pre-school children who go to an early childhood education service.
- *Guaranteed Childcare Assistance Payment* – provides childcare assistance for pre-school children while their young parents (16 to 18 years) are taking part in approved activities (such as school or training).
- *OSCAR Subsidy* – can help pay for your children's care before or after school and in the school holidays, if you have school-age children and you're working, training or taking part in a work-related activity.

## Ongoing financial help cont...

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- *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're enrolled in Family Start or Early Start you'll be assigned a family/whānau worker who will contact Work and Income for you.

The **Course Participation Assistance** or **Training Incentive Allowance** may also be available and used to cover childcare costs.

**Community Services Card:** The Community Services Card gives you and your family discounts on doctors' visits and prescription costs. It can also help towards the costs of services such as home insulation. You may be able to get a card if you are on a low to middle-income, even if you work.

**Disability Allowance:** This payment can help towards the extra costs you, your child or partner have because of a disability, for example, regular visits to the doctor or hospital, medicines, extra heating, special food or travel.

**New Employment Transition Grant:** Available if you've been working for six months or fewer and you miss out on income because you, your partner or child are sick, or you have problems with childcare arrangements. You need to have a dependent child or children to get this grant.

**Residential Care Subsidy:** This payment can help with the costs of long-term aged residential care in a rest home or hospital, if a person qualifies for it. The Ministry of Health pays it to the organisation providing the care.

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**Residential Support Subsidy:** This subsidy is available to people:

- with an intellectual, physical, sensory or psychiatric disability (including drug and alcohol addiction) or a disabling chronic health condition
- whose disability or condition arose before the age of 65 years, *and*
- who are assessed as needing full-time residential support.

The Ministry of Health pays it to the residential service provider to help with the cost of residential care.

**School and Year Start-up Payment:** This helps with the yearly costs of caring for someone else's child, in particular pre-school or school-related costs (such as a school uniform and stationery). Carers receiving the Orphan's Benefit or Unsupported Child's Benefit can apply for this between mid-January and the end of February every year.

**Special Disability Allowance:** The Special Disability Allowance may help with the costs of visiting your partner if they're in hospital (for at least 13 weeks) or getting a Residential Care Subsidy. You must already be getting financial assistance from Work and Income to get this payment.

**Temporary Additional Support:** Temporary Additional Support helps with essential costs for a short time when you have tried everything you can think of and you still can't pay for them.

## One-off payments

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There are a number of one-off payments that can be given in certain circumstances. An income and/or asset test will apply and some of these grants need to be paid back.

**Advance Payment of Benefit:** If there's something you need but can't pay for right now (such as rent or school uniforms) you may be able to get some of your benefit paid ahead of time. You need to pay it back and meet some other conditions.

**Establishment Grant:** If a child has recently come into your care, this helps with one-off costs such as a bed, bedding and clothing. It's paid to carers receiving Orphan's Benefit or Unsupported Child's Benefit who haven't received (or haven't been approved to receive) an upfront payment as part of the Home for Life support package.

**Funeral Grant:** If your partner, child or parent has died – or you're arranging the funeral for someone who doesn't have a surviving partner, child or parent – this payment can help with their funeral costs.

**Home Help:** This payment provides financial assistance for temporary part-time help with domestic tasks, such as housework, in certain circumstances. For example, if you've had a multiple birth or a domestic emergency.

**Housing support products:** People in social housing or with identified housing needs may be able to get some assistance towards specific costs associated with housing. Go to [www.housing.msd.govt.nz](http://www.housing.msd.govt.nz)

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**Recoverable Assistance Payment:** If you're not receiving a main benefit and you need something you can't afford to pay for right now (such as rent or school uniforms) you may be able to get this payment.

You need to pay it back and there are other conditions.

**Special Needs Grant:** This payment can help with urgent things that you really don't have any other way to pay for, such as food, bedding, and emergency dental or medical care.

You won't usually have to pay this grant back. There are other conditions so talk with us about your circumstances.

**Extraordinary Care Fund:** If you're caring for a child who's showing promise in a particular area or experiencing difficulties affecting their development, you can apply to the fund for a grant of up to \$2,000 each financial year to help the child achieve their potential.

## Next steps

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If you want to apply for help, we recommend that you get more information on the type of help you think might suit your situation.

Find out more from the Work and Income website or call **0800 559 009**. You can also pick up information from your nearest Work and Income service centre.

You can apply online. If you don't have internet access you can call us.



# What you can expect from us

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## **We will:**

- give you prompt and efficient service
- let you know about our services and how we can help
- give you information that is correct and easy to understand
- give you the assistance you are entitled to
- explain your rights and obligations
- explain why we ask you to do certain things
- listen carefully so we understand what you are telling us
- be understanding and caring about your needs
- be respectful, friendly and professional in the way we serve you
- tell you who may be able to help if we can't.

## **You have the right to:**

- be treated with courtesy and respect
- cultural sensitivity
- use any of our services
- be given information about the services we offer
- be given correct information and entitlements
- be listened to
- be given fair, non-judgemental service
- have your information kept private and confidential
- have any decisions we make explained to you
- have a support person there whenever you deal with us
- make a complaint or ask for a review if you disagree with us.

## What you can expect from us cont...

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### **So that we can help, you need to:**

- give us the information we need to assess your entitlements
- make sure any information you give us is correct
- tell us about any changes in your situation
- keep any agreements you have made with us
- meet any obligations you may have
- attend and be prepared for our meetings
- tell us if you're unable to keep an appointment
- treat our staff with courtesy and respect.

## Reviews and appeals

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If you're unhappy about a decision we've made, we want to resolve things quickly, so we have a special review process and a Benefit Review Committee.

Most misunderstandings can be resolved quickly and easily just by talking things over, so please try talking with us first. If you're still unhappy, you can go through our appeals process. Ask for our *Review Rights and Responsibilities* flyer.



***For more information  
or to apply visit:***

Work and Income on  
**[www.workandincome.govt.nz](http://www.workandincome.govt.nz)**



***If you don't have internet access***

call **0800 559 009** from 7am to 6pm,  
Monday to Friday and 8am to 1pm,  
Saturday, or contact your nearest  
service centre



***If you're deaf, hearing-impaired or  
find it hard to communicate by phone,***

you can contact us on:

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**Telephone typewriter (TTY)** 0800 111 113

**Text** 029 286 7170

**Email** [MSD\\_Deaf\\_Services@msd.govt.nz](mailto:MSD_Deaf_Services@msd.govt.nz)



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