

Need extra  
help with  
costs?



**Work and Income**  
Te Hiranga Tangata

*A service of the Ministry of Social Development*

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### > *A guide to allowances and extra payments for people on a benefit*

While you're planning ahead for your return to work you might need some extra help at times to meet your expenses. That's where we can assist you.

## Accommodation costs

You may be able to get the Accommodation Supplement to help with your rent, board or the cost of owning a home.

To qualify for the Accommodation Supplement, your accommodation costs must be more than a certain amount, and your assets must be under certain limits (because you get a benefit your income will be under the income limit). You must also be a New Zealand citizen or permanent resident and normally live here.

You won't qualify 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.) For more details about help that might be available, call us on **0800 559 009**.

If you are a low income ratepayer you may qualify for a rates rebate of up to \$500 under the Rates Rebate Scheme. For more details about the Rates Rebate Scheme contact your local council.

You need to advise us if you receive a rates rebate. Please contact us to find out how a rebate may affect your Accommodation Supplement.

## Accommodation costs cont...

**Your weekly accommodation costs must be over a certain amount...**

If you are...	Your rent or 62% of your boarding costs must be over...	If you own your own home, your costs must be over...
Single with no children	\$53	\$63
Married, civil union or de facto couple with no children	\$88	\$105
Sole parent	\$98	\$118
Married, civil union or de facto couple with children	\$111	\$133

*Rates as at 1 April 2015*

**Your assets must be under the top limit...**

If you are...	Your top limit is...
Single with no children	\$8,100
Married, civil union or de facto couple, or sole parent	\$16,200

*Rates as at 1 April 2015*

Assets are anything you or your partner own, such as Bonus Bonds, savings, shares, stocks, debentures and loans to others.

## Childcare costs

The **Childcare Subsidy** helps pay childcare costs for children aged under five years (or under six years if you get the **Child Disability Allowance** for them). You could get up to nine hours of childcare a week and in some cases you could get up to 50 hours a week if you are working, on an approved training course or ill. The payment is made directly to the early childhood centre – the amount is shown on the next page.

The **OSCAR Subsidy** (Out of School Care and Recreational Subsidy) is for children aged five to 13 years. It helps towards the costs of before and after school care (up to 20 hours a week) and care during the school holidays (up to 50 hours a week). To get this subsidy you must be working, training or doing a work-related activity. The payment is made directly to the OSCAR service.

Your child has to attend an OSCAR service at least three hours a week. You won't qualify if your partner can take care of your child.

## Childcare costs cont...

Here's what you may be able to get for the Childcare or OSCAR Subsidy for each child per hour, depending on your family income.

Number of children	Gross weekly income	Childcare Subsidy (per hour, per child)
1	Less than \$1,200.00	\$4.00
	\$1,200.00 to \$1,299.99	\$2.79
	\$1,300.00 to \$1,399.99	\$1.55
	\$1,400.00 or more	nil
2	Less than \$1,380.00	\$4.00
	\$1,380.00 to \$1,489.99	\$2.79
	\$1,490.00 to \$1,599.99	\$1.55
	\$1,600.00 or more	nil
3 or more	Less than \$1,540.00	\$4.00
	\$1,540.00 to \$1,669.99	\$2.79
	\$1,670.00 to \$1,799.99	\$1.55
	\$1,800.00 or more	nil

Rates as at 1 April 2015

The **Guaranteed Childcare Assistance Payment (GCAP)** is paid to young parents aged under 19 years who are taking part in education, training or work-based learning and have a child under five years old. It pays up to \$6 an hour, for up to 50 hours a week and is not income tested. There are some limits on who can get this so you will need to talk to your local Youth Service provider or Work and Income to find out if you qualify.

## Health costs

The **Community Services Card** can help with the costs of visiting your doctor and getting prescriptions. It is a family card so you can use it for dependent children aged under 18 years.

If you already have a card you can keep using it – and when it runs out you can apply for another one.

To qualify your yearly income must be under a certain limit – depending on your personal situation. To find out if you qualify, call our Community Services Card national centre on **0800 999 999**.

You may also qualify for the **Pharmaceutical Subsidy Card** if you or your children need a lot of prescriptions each year. To find out more about this card, talk to your pharmacist.

If you don't qualify for the Community Services Card you may be able to get the **High Use Health Card** if you visit the doctor often for an on-going medical condition. You can't use it for other family members. Ask your doctor about this card.

## Help for people with disabilities

The **Disability Allowance** helps with the extra costs you, your partner or child have because of a disability that is likely to last at least six months.

The amount you get depends upon the cost of things like ongoing visits to the doctor, medicines, extra clothing and travel.

**To qualify, your weekly income before tax must be under these limits...**

If you are...	Your weekly income before tax must be under...
Single aged 16 or 17 years with no dependent children	\$518.76
Single aged 18 years or over with no dependent children	\$616.71
Married, civil union or de facto couple with or without children	\$914.71
Sole parent with one dependent child	\$723.49
Any other sole parent	\$762.26

*Rates as at 1 April 2015*

The **Child Disability Allowance** can help if you are the main caregiver of a dependent child who has a serious physical or intellectual disability. It is not taxed and doesn't depend on your income or costs. The child must be aged under 18 years, and need constant care and attention for at least 12 months because of their disability.

You may be able to get both the Child Disability Allowance and the Disability Allowance for the same child.

## Training costs

We may be able to help with things like fees, textbooks or childcare if you want to do some training to increase your chances of getting a job.

The course must meet certain standards. It must also be work-related such as a university, polytechnic or business course that will give you skills you need for work.

To qualify you must be getting Sole Parent Support, Supported Living Payment or be a sole parent getting Young Parent Payment.

If you receive Sole Parent Support or you are a sole parent getting Young Parent Payment, you may qualify for **Sole Parent Study Assistance**.

## Living costs away from home

If you have dependent children aged 16 or 17 years living away from home to go on a tertiary or training course, you may be able to get the **Away from Home Allowance** to help with their living costs.

To qualify your child must be attending an approved course. How much you get depends on your income, where the child lives and what their accommodation costs are. Please ask us for more details.

## Help for families

If you have dependent children aged 18 years or younger you can get family tax credit while on a benefit.

Family tax credit is ongoing financial support for families with children and is paid by us when you get a benefit. How much you get depends on the age of your children. Here's how much you'll get.

<b>If your oldest child is...</b>	<b>Your weekly payment will be...</b>
aged 16, 17 or 18 years	\$101
aged 15 years or younger	\$92
<b>For each other child who is...</b>	<b>Your weekly payment will be...</b>
aged 16, 17 or 18 years	\$91
aged 13, 14 or 15 years	\$73
aged 12 years or younger	\$64

When your benefit stops you may still qualify for family tax credit as well as other Working for Families Tax Credits from Inland Revenue. We'll tell Inland Revenue that your benefit has stopped so you don't have to, and they'll be in touch about your payments.



***For more information visit:***

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



***If you have any questions:***

Call us on **0800 559 009** from  
7am to 6pm Monday to Friday  
and Saturday 8am to 1pm,  
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:

**Deaf Link free-fax** 0800 621 621

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

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