

FINANCIAL SUPPORT

An information booklet for family carers



Information of interest to family, whanau and aiga carers about Income Support.

Carers New Zealand thanks Work and Income for its assistance with this resource. We also thank the carers, health professionals, and others who made suggestions to improve our original draft.

We have developed this toolkit as part of the CareTools information series for family carers. These resources are available free at our website, www.carers.net.nz, or you can request print copies (contact details below).

We welcome your suggestions for future versions of the Financial Support booklet.

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Information about Work and Income Assistance

For

Family Carers, Whanau, and Aiga

More Information is available from:

www.workandincome.govt.nz

Or by phoning 0800 559 009

*Note: All information about pay rates is current as at 01 April 2009 and is subject to change.
Any income that a client (and partner) earns may affect the benefit rate payable.
For the most up-to-date information phone the Work and Income 0800 number or visit the
Work and Income website.*

Work and Income assistance

In this guide you'll find a range of assistance available to carers from Work and Income. We suggest you talk to Work and Income to make sure you're getting everything you're entitled to based on your or your family's circumstances.

Remember, if you're getting money from Work and Income it's important that you tell them about any changes that might affect your payments, like if you start paid work, or your family circumstances change. That way they can make sure you're paid the right amount of money, and don't miss out on any extra payments or get into debt.

As well as income support, Work and Income has a range of employment and support services which you can access, and they'll help you plan and move into training or paid work when you're ready.

Contacting Work and Income

For more information, or to make an appointment call Work and Income on 0800 559 009, or you can visit www.workandincome.govt.nz

MAIN BENEFIT FOR CARERS

Domestic Purposes Benefit (Care of Sick or Infirm)

The Domestic Purposes Benefit (Care of Sick or Infirm) is for people who are caring full-time at home for someone (other than their partner) who would otherwise need:

Hospital care

Rest home care

Residential disability care

Care of the kind referred to in section 141 of the Children, Young Persons and Their Families Act 1989, which is extended care services provided for severely disabled children and young persons

Care of an equivalent kind

Note: the Domestic Purposes Benefit Care of sick or infirm can be paid to a parent who is required to provide full time care and attention at home to their dependant child who has a significant disability and as a result has high care needs of a type listed above.

To qualify for the Domestic Purposes Benefit (Care of Sick or Infirm) you must be:

- 16 years or older
- caring full-time for someone at home (other than your partner) who would otherwise be hospitalised,
- a New Zealand citizen or permanent resident (ie. not be in New Zealand unlawfully or here on a temporary permit)
- generally be ordinarily resident in New Zealand (if you are not ordinarily resident there may be other ways Work and Income can help).

Weekly Rates

Category	After tax amount
Single 16 – 17 years	\$192.58
Single 18+ years	\$237.97
Sole parent	\$312.62
Half Married Rate or Civil Union Rate	\$198.31

Please note: Rates subject to change

EXTRA HELP FOR CARERS

Some of these types of assistance may also be available to the people you support.

Disability Allowance

The Disability Allowance is a non-taxable payment for people who have ongoing additional costs because of a disability. This could be you, the person receiving support or a dependent child.

To qualify for the Disability Allowance you need to:

- meet an income test
- have a disability which is likely to last at least six months
- have ongoing additional costs because of disability
- be a New Zealand citizen or permanent resident (ie not be in New Zealand unlawfully or here on a temporary permit)
- generally be ordinarily resident in New Zealand.

When Disability Allowance is for a child, it is paid to their caregiver.

Rates

The Disability Allowance covers actual additional costs directly related to a disability. The amount paid is estimated in relation to the actual costs that have been or will be incurred on a regular basis.

The maximum that can be paid for the Disability Allowance is currently \$55.88 per week per person.

Special Disability Allowance

A Special Disability Allowance can be paid to a person in the community when:

they are receiving New Zealand Superannuation, Veterans Pension, Invalids Benefit, Unemployment Benefit, Sickness Benefit or a related Emergency Benefit and

their partner is a patient in a hospital or residential care

the partner is receiving a reduced rate of benefit..

Special Disability Allowance should be granted from the date your partner enters hospital or the date your partner meets the financial qualifications for Residential Care Subsidy.

Rates

The Special Disability Allowance is \$34.87 per week. It is a non-taxable allowance.

Accommodation Supplement

The Accommodation Supplement is a non-taxable payment to help towards your accommodation costs. You don't have to be getting a benefit to receive the Accommodation Supplement.

To qualify for the Accommodation Supplement you need to:

- meet a cash asset and an income test
- have accommodation costs over a certain amount
- be a New Zealand citizen or permanent resident (ie not be in New Zealand unlawfully or here on a temporary permit)
- usually be ordinarily resident in New Zealand (you don't need to have lived in New Zealand for a certain amount of time like other income support).

You won't qualify for the Accommodation Supplement if you:

- pay rent to live in a property owned or managed by Housing New Zealand
- don't live in the house you are paying accommodation costs for
- are 16-17 years old and financially dependent on someone else
- get an Independent Circumstances Allowance or an Allowance under the Student Allowances Regulations 1998
- don't qualify for the basic Student Allowance or Independent Circumstances Allowance because of your or your parents' income
- are getting a Residential Care Supplement or making payments under mortgage security to Housing New Zealand at a rate less than the prime interest rate.

Weekly Rates

Accommodation Supplement rates vary depending on your accommodation costs, your income, living situation and the area you live in.

To find out if you qualify please call the Work and Income general enquires number 0800-559-009

Temporary Additional Support

Temporary Additional Support is a non-taxable supplementary payment. It provides assistance as a last resort to help people in financial hardship who can't meet their costs from their income or any other resources. Temporary Additional Support can be paid for a maximum of 13 weeks.

You do not have to be receiving a benefit from Work and Income to receive Temporary Additional Support.

To receive Temporary Additional Support you must:

- be aged 16 years or more
- meet a cash asset test
- be a New Zealand citizen or permanent resident (i.e. not be in New Zealand unlawfully or here on a temporary permit) **and**
- generally be ordinarily resident in New Zealand.

Here are the sorts of things Work and Income looks at when working out if you qualify for Temporary Additional Support:

- whether you have taken all necessary steps to get other assistance towards your costs
- whether you have taken reasonable steps to reduce your costs or increase your income, where possible
- the types of costs you are paying for

For more information about Temporary Additional Support please call the Work and Income general enquires number 0800-559-009

Special Needs Grants

A Special Needs Grant is a one-off recoverable or non-recoverable payment to help meet an immediate need. You don't need to be receiving a benefit from Work and Income to receive a Special Needs Grant.

To receive a Special Needs Grant you need to:

- meet an income and asset test
- have an essential and emergency need, or need help to pay for a specific circumstance
- not be able to meet the need from your own resources or through other sources
- be a New Zealand citizen or permanent resident (ie not be in New Zealand unlawfully or here on a temporary permit)
- generally be ordinarily resident in New Zealand.

You will need to provide proof of your income and assets, for example, current pay slips or bank statements.

For more information about Special Needs Grants, please call the Work and Income general enquires number 0800-559-009

Advances

If you receive a benefit and need help to pay for an essential item you may be able to get an advance of up to 6 weeks of your net benefit entitlement. When you apply for an advance, Work and Income will look at whether an advance is the best way to meet your immediate need, and will talk to you about other sources of financial help and your ability to repay the advance.

To receive an advance on your benefit you need to:

- be receiving a benefit or pension
- meet an income and asset test
- have an immediate and essential need.

You need to provide proof of your assets and income, for example bank statements, and be able to identify a particular immediate need for an essential item or service. Payments are usually made directly to the supplier.

For more detailed information about a benefit advance please call the Work and Income general enquires number 0800-559-009

Recoverable Assistance Programme

The Recoverable Assistance Programme is for people not receiving a benefit who need extra help to pay for an essential item or service. The maximum you can receive is six weeks the rate of the Invalids Benefit, and it has to be paid back.

To qualify you need to be able to identify a particular immediate need for an essential item or service. Work and Income will look at whether a Recoverable Assistance Payment would best meet your immediate need and will talk with you about other sources of assistance, and your ability to repay the Recoverable Assistance Payment.

To receive Recoverable Assistance Payments you need to:

- meet an income and asset test
- have an immediate and essential need **and**
- be a New Zealand Citizen or Permanent Resident (ie not be in New Zealand unlawfully or here on a temporary permit) **and**
- generally be ordinarily resident in New Zealand.

You will need to provide proof of your income and assets, for example, bank statements. Payments are usually made direct to the supplier.

For more detailed information about Recoverable Assistance Payments, please call the Work and Income general enquires number 0800-559-009

Funeral Grant

A Funeral Grant is a non-taxable lump sum payment to help towards funeral costs. Anyone can apply on behalf of the deceased person and the assistance is non-recoverable.

For a Funeral Grant to be paid, the deceased needs to:

- have been a New Zealand citizen or permanent resident **and**
- generally have been ordinarily resident in New Zealand when they died
- not be entitled to a funeral grant under the Injury Prevention, Rehabilitation, and Compensation Act 2001 **or**
- not be entitled to a funeral grant under the War Pensions Regulations 1956 or other similar source.
- meet an income and asset test based on their circumstances at the time they died.

Rates

The rate of the Funeral Grant will depend on the circumstances of the deceased.

OTHER ASSISTANCE WHEN CARING FOR CHILDREN

Orphans Benefit and Unsupported Childs Benefit

If you are raising someone else's child, Work and Income may be able to help in a small way by meeting some of the costs involved in their upbringing.

The Orphans Benefit can help support the child when their parents have died or can't be found, or when they can't look after their child because they have a long-term illness or incapacity.

The Unsupported Child's Benefit can help support the child when their parents can't support them because of a family breakdown.

The child you are looking after must be:

- under 18 **and**
- single **and**
- financially dependent on you.

To receive an Orphans Benefit or an Unsupported Childs Benefit, you must:

- be aged 18 years or older and the main caregiver of the child **and**
- expect to care for the child for 12 months or more
- not be the child's natural or adoptive parent or the step-parent if you are applying for the Unsupported Child's Benefit.

Both you and the child must also normally live in New Zealand.

To receive either an Orphans Benefit or an Unsupported Child's Benefit you cannot be in receipt of any financial assistance for the child through Child Youth and Family (CYF).

Weekly Rates

Category	After tax amount
Child aged under 5 years	\$132.32
Child aged 5 – 9 years	\$153.55
Child aged 10 – 13 years	\$169.45
Child aged 14+	\$185.25

Child Disability Allowance

The Child Disability Allowance is a non-taxable allowance for the main caregiver of a dependent child who has a serious disability. It is paid because of the extra care that

may be needed by a child who has a physical, sensory, psychiatric or intellectual disability.

There is no income or asset test for the Child Disability Allowance.

To qualify for a Child Disability Allowance you must:

- usually be 16 years or over
- be the main caregiver of a dependent child with a disability (or if there is no main caregiver, have the care and control of the child for the time being)
- be a New Zealand citizen or permanent resident (ie not be in New Zealand unlawfully or here on a temporary permit)
- usually be ordinarily resident in New Zealand.

In addition to this the child must:

- generally be ordinarily resident in New Zealand
- be a dependent child
- have a physical, sensory, psychiatric or intellectual disability
- need constant care and attention because of their disability
- be likely to need care permanently or need care for more than 12 months
- meet the criteria for living arrangements.

Child Disability Allowance can continue until the child turns 18, however when a child turns 16 they may be able to receive an Invalid's Benefit. Child Disability Allowance would stop if Invalid's Benefit is granted.

NOTE: A dependent child may qualify for both the Child Disability Allowance and Disability Allowance.

Rate

The Child Disability Allowance is currently paid at \$42.11 per week.

Please note: Rates subject to change

ASSISTANCE FOR PERSON BEING CARED FOR

Invalid's Benefit

The Invalid's Benefit is for people who are not able to work because they are permanently and severely restricted in their capacity for work.

To qualify for an Invalid's Benefit the person needs to:

- be 16 years old or over
- have lived in New Zealand two years or more
- be a New Zealand citizen or permanent resident (ie. not be in New Zealand unlawfully or here on a temporary permit)
- be ordinarily resident in New Zealand on the date of application.

To qualify medically for an Invalid's Benefit the person needs to be assessed as either:

- being *permanently* and *severely* restricted in their capacity to work due to sickness, or injury or disability from accident, or congenital defect, or
- be totally blind.

Permanent means the sickness, injury or disability is expected to continue for at least 2 years, or the illness is terminal and the applicant is not expected to live more than 2 years.

Severe means the person can't regularly work 15 hours or more a week in open employment (any employment other than sheltered employment).

If the applicant's medical condition permanently affects their ability to work but is not severe, the applicant won't be able to get an Invalid's Benefit but may be able to get an Emergency Benefit. Where the medical condition limits their capacity to work on a temporary basis or for an indefinite period, the applicant may be able to get the Sickness Benefit instead.

Weekly Rates

Category		After tax amount
Single 16-17 years		\$192.58
Single 18+ years		\$237.97
Married or Civil Union couple with or without children	Couple	\$396.62
	Each	\$198.31
Sole parent		\$312.62
Hospital rate		\$34.87

Please note: Rates subject to change

Sickness Benefit

The Sickness Benefit is for people who can't work because of sickness, injury, disability or pregnancy.

To receive the Sickness Benefit the applicant needs to be:

- 18 or over *or*
- 16-17 and living with a partner and children you support.

They must also be:

- in a job but have had to stop working or reduced their hours and income because of sickness, injury or pregnancy *or*
- unemployed or working part-time, and find it hard to look for and do full-time work because of sickness, injury, pregnancy or disability *and*
- be a New Zealand citizen or permanent resident (ie not be in New Zealand unlawfully or here on a temporary permit) and
- be ordinarily resident in New Zealand on the date of application.

The applicant and their partner's income will need to be under a certain level. A medical certificate is required as proof of their sickness, injury, disability or pregnancy.

Weekly Rates

Category	After tax amount
Single 18-19 years at home	\$126.92
Single 18-19 years away from home	\$158.65
Single 20-24 years	\$158.65
Single 25 years+	\$190.39
Married or Civil Union couple with or without children	Couple \$317.30
	Each \$158.65
Sole parent	\$272.70
Hospital rate	\$34.87

Please note: Rates subject to change



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This resource has been developed in association with Work & Income and will be regularly reviewed and updated.