

Help when you're caring for someone else's child



Work and Income
Te Hiranga Tangata

A service of the Ministry of Social Development

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> A guide for people who are raising someone else's child

in association with:



About this brochure

If you are raising someone else's child and giving them a home, you may be able to get financial support to help with the upbringing of the child.

This brochure tells you about the different types of financial support you may be able to get. It's a general guide as details can change at times. What you can actually get depends on your and the child's situation. The information doesn't apply to your own children – and it's not for professional caregivers or childcare organisations.

To find out more about anything in this brochure, please feel free to give one of us a call – there's a list of contact numbers at the back of this brochure.

Acknowledgements

This brochure was developed by Work and Income and Child, Youth and Family, with input from Inland Revenue and StudyLink.

We would particularly like to thank the Grandparents Raising Grandchildren Trust for suggesting this brochure and helping us prepare it.

Grandparents Raising Grandchildren Trust

Phone: **09-480 6530**

Email: **office@grg.org.nz**

Website: **www.grg.org.nz**



Help from Work and Income

Work and Income offers financial assistance for people who are caring for someone else's child. The payments are made to you, the caregiver, to help with the costs of providing for the child.

- The **Orphan's Benefit** can help support the child when their parents have died or can't be found, or when they can't look after the child because they have a long term illness
- The **Unsupported Child's Benefit** can help support the child if their parents can't support them because of a family breakdown
- Alternatively, if you're single and caring for the child, you may qualify for your own benefit at the sole parent rate of payment. Please ask us about this.

We can grant you financial assistance from the date you first contact us, if you complete your application within 20 working days of that date.

Who can get an Orphan's Benefit or Unsupported Child's Benefit?

To qualify for either benefit, the child you're looking after must be under 18, single and financially dependent on you – and you must:

- be 18 years or over *and*
- be the main caregiver of the child and expect to care for the child for at least 12 months *and*
- not be the child's natural or adoptive parent.

These benefits are not based on your income or any money the child gets from working after school or in the holidays. But other income the child gets such as from a family trust, ACC, investments or their parents estate could affect whether you qualify and the amount you can get.

You won't be able to get the Orphan's Benefit or Unsupported Child's Benefit at the same time as Board payments from Child, Youth and Family or Working for Families Tax Credits from Inland Revenue (except in-work tax credit) for the same child.

For the Unsupported Child's Benefit...

You'll need to apply for Child Support from the child's parents. This money goes to the government to help cover what we pay you. You'll also need to attend a Family Meeting (if you haven't already had a Family Group Conference) to confirm that there has been a family breakdown and that you'll be the main caregiver for the next 12 months.

Step-parents won't be able to get an Unsupported Child's Benefit.

Is the child 16 or 17 years old?

In some cases, a child may qualify for their own income support. To find out more call Work and Income on **0800 559 009** or your local Youth Service provider (www.youthservice.govt.nz).

Additional help when getting the Orphan's Benefit or Unsupported Child's Benefit

Unless you've received (or have been approved to receive) an upfront payment as part of the Home for Life support package, when you're granted either of these benefits you'll be paid an **Establishment Grant**. This is a one-off contribution to help with the costs when a child first comes into your care, such as a bed, bedding and clothing.

Every year between mid-January and the end of February you can apply for the **School and Year Start-up Payment** to help with yearly costs, in particular pre-school or school-related costs such as a school uniform and stationery.

Help from Work and Income

cont...

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

What to bring when you apply for the Orphan's Benefit or Unsupported Child's Benefit

- A full birth certificate for the child
- A copy of the custody or guardianship agreement
- Details about the child's income.

For the Orphan's Benefit, you'll also need to bring copies of the parents' death certificates (if this applies). If you don't have some of these documents or may find them difficult to get, please talk with us.

For the Unsupported Child's Benefit, you'll also need to bring (if you have them) Family Group Conference Outcomes, Court Orders or Court Approved Plans and names, addresses, phone numbers of the child's parents and their places of work.

Payment

How much money you get depends on how old the child is and other income they may get.

To find out how much you could get visit our website **www.workandincome.govt.nz**

You'll usually receive your first payment two to four weeks from the date you apply or start looking after the child (whichever is later). You'll need to apply as soon as you become the child's main caregiver as we can't backdate payments.

Are you already getting income support?

If you're already getting a benefit or pension from Work and Income you may be able to include the child in your payments – or you can choose to get an Orphan's Benefit or Unsupported Child's Benefit for the child (if you qualify).

Do you get a benefit?

By including the child in your benefit you could get more in your benefit payments – and qualify for family tax credit from Work and Income as well.

You may be able to have your family tax credit paid with your benefit. What you can actually get depends on the benefit you're getting (and whether you already have children in your care).

Any extra help you get could also be affected.

The best thing to do is contact Work and Income so they can work out the best option for you.

Do you get a pension?

It's different for people getting New Zealand Superannuation or Veteran's Pension – your payments stay the same whether or not you include the child in your payments.

If you're getting a pension you may qualify for Working for Families Tax Credits from Inland Revenue, depending on your income. You'll need to apply by calling **0800 227 773** or visiting **www.ird.govt.nz**. Remember, any extra income you get can affect your other payments.

If you get a pension it's probably better for you to get the Orphan's Benefit or Unsupported Child's Benefit if you qualify. Contact Work and Income to find out which is the best option for you.

Are you already getting income support? cont...

Do you get a Student Allowance?

StudyLink can tell you more about your options now that you are caring for a child. Give them a call on **0800 889 900**.

Other types of income support

You may be able to get other income support from Work and Income on top of your benefit or pension. This extra financial help may also be available to people who are not getting a benefit or pension.

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.
- *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.

For more information about childcare assistance ask us for our *Help with childcare costs* brochure or visit our website **www.workandincome.govt.nz** or call **0800 559 009**.

Other types of income support cont...

Accommodation Supplement

The Accommodation Supplement helps towards your rent, board or the cost of owning your home. It depends on things like your income, assets and housing costs. You can't get this allowance if you and/or your partner are tenants living in a social housing property. (Social housing properties are provided by Housing New Zealand and, from 14 April 2014, registered community housing providers.)

To find out more about income support from Work and Income visit www.workandincome.govt.nz or call **0800 559 009**.

Help for people with disabilities

There are two allowances that can help if the child you're caring for has a disability.

- The Disability Allowance is for people who have a disability and need ongoing medical care and help with everyday tasks. It helps with things like doctors' visits, medicines or special food, and can also be paid to adults with disabilities. Your income is counted for this allowance.
- The Child Disability Allowance can help if the child has a serious disability and needs extra care and attention. Your income isn't counted towards whether you qualify for the Child Disability Allowance.

You may be able to get both allowances for the child at the same time. Your assets aren't counted for these allowances.

You may also be eligible for help with childcare costs if you or your child, or another dependent child, have ill health or a disability. (Ill health can include age-related ailments.)

You can't get a Disability Allowance or Child Disability Allowance if you get Board Payments from Child, Youth and Family for the child.

Community Services Card

With this card you'll pay less on doctors' fees and prescriptions. The child will get their own card if you get an Unsupported Child's Benefit, Orphan's Benefit or Child Disability Allowance for them. And you'll get one if you get a benefit for yourself (you can use your card for other children in your care).

Superannuitants and people not on a benefit will need to apply for a card because there are income limits (there are no asset limits).

Please note the child can't use your Community Services Card if they have their own card – and the card can't be used for a child who gets Board Payments from Child, Youth and Family.

Help for hardship or emergencies

Work and Income has a range of emergency and hardship payments that may be able to help if you have an urgent need that you can't afford to pay for right now. And there's also Temporary Additional Support if you're finding it hard financially. It's a weekly payment to help meet your essential costs while you try to reduce these costs or increase your income.

There are income and asset limits for these payments – and you can only get them in certain situations. So if you're in hardship or have an emergency, give Work and Income a call on **0800 559 009** to make a time to meet.

Tell us about changes

You'll need to tell us when your circumstances change as it may affect your payments. This might include situations where the child leaves your care, goes back to live with their parents, leaves school or starts work, gets other income support, is adopted by you, or goes overseas or into hospital.

Help from Child, Youth and Family

If the child or young person you are caring for is in the custody of Child, Youth and Family, you'll get financial assistance from them.

A fortnightly care allowance covers board, personal items and pocket money for the child you are caring for. The amount will vary according to the child's age.

Child, Youth and Family also provides caregivers with a quarterly clothing allowance and a Christmas and birthday allowance. Where agreed, health and education costs will be met and, depending on the needs of the child or young person, other costs may be paid or reimbursed.

Support for caregivers

Child, Youth and Family provides practical support for caregivers. You'll have a social worker who you can call for issues relating to your child, and a caregiver social worker who can give support or advice.

To find out more about help from Child, Youth and Family call **0508 326 459** or visit **www.cyf.govt.nz**

Help from community agencies

There's a range of community agencies that offer services to children and their families. These can be national providers, voluntary groups and iwi.

Services that may be available in your area include:

- holiday programmes for children and young people with behavioural issues
- counselling services for children and families
- parenting programmes
- budgeting services
- respite care.

The services will vary depending on where you live, so to find out what's available in your area, contact: Fostering Kids, Grandparents Raising Grandchildren, Citizens' Advice Bureau, search online, or look in the white pages of your phone book.

If you want to learn more about caregiving and develop your skills, there is a range of courses provided by Fostering Kids and Child, Youth and Family. Their National Caregiver Training programme offers workshops which can help you gain a national qualification.

These workshops are free and available to anyone in New Zealand who is caring for someone else's child or young person. This includes whānau caregivers.

Workshops are run throughout the country and cover a range of topics including: Child development, attachment and resilience, understanding and managing behaviour and first aid. For more information go online www.fosteringkids.org.nz or www.cyf.govt.nz

Help from Inland Revenue

If you have children in your care who are financially dependent on you, and who are 18 years or younger, you may qualify for Working for Families Tax Credits from Inland Revenue.

Working for Families Tax Credits is made up of four types of payments and you may qualify for one or more, depending on your personal situation. If you claim an Orphan's Benefit, Unsupported Child's Benefit or Foster Care Allowance, the only type of Working for Families Tax Credits you may get is in-work tax credit, but you must also work a minimum number of hours each week.

Family tax credit

Inland Revenue pays family tax credit to working families, or when you receive a student allowance or New Zealand Superannuation.

You can't claim family tax credit for any children for whom you receive an Orphan's Benefit or Unsupported Child's Benefit from Work and Income or Foster Care Allowance from Child, Youth and Family.

In-work tax credit

This is for families who normally work a minimum number of hours each week, as follows:

- a two-parent family where one or both parents between them normally work 30 hours a week;
- a single-parent family normally working 20 hours or more a week.

Provided the working hours condition is met, in-work tax credit is also available when parents are self-employed, receiving New Zealand Superannuation or a Veteran's Pension. It's not available to families receiving an income-tested benefit or student allowance.

In-work tax credit can be paid for children for whom you receive an Orphan's Benefit or Unsupported Child's Benefit from Work and Income, or Foster Care Allowance from Child, Youth and Family, but the amount you receive may be lower.

Minimum family tax credit

This payment ensures that the total income for families with dependent children does not fall below a certain amount each year. To get this payment, at least one parent must be working for salary or wages for a minimum number of hours each week.

Minimum family tax credit is not available to families receiving an income-tested benefit or a Veteran's Pension. Receiving New Zealand Superannuation a student allowance and income from self-employment will affect payments.

You can't claim minimum family tax credit for any dependent children for whom you receive an Orphan's Benefit or Unsupported Child's Benefit from Work and Income or Foster Care Allowance from Child, Youth and Family.

Parental tax credit

This payment helps with the costs of a new baby – for eight weeks after the baby is born.

For more information about Working for Families Tax Credits, call Inland Revenue on **0800 227 773** or visit **www.ird.govt.nz**

Other agencies who can help

There are lots of other agencies who may be able to help with support and advice if you need it. Here are some of the agencies you may like to contact.

Citizens Advice Bureau

You can get free information, independent advice and support from Citizens Advice Bureau about any topic – legal, consumer, housing, immigration, benefit or personal problems, to name a few. No problem is too big or small – and everything that’s discussed is confidential. To contact your nearest Citizens Advice Bureau call **0800 FOR CAB** (0800 367 222) or visit **www.cab.org.nz**

Grandparents Raising Grandchildren Trust

If you’re a grandparent/kin raising a grandchild you can get lots of support through Grandparents Raising Grandchildren Trust. For more details visit **www.grg.org.nz**, call **09 480 6530** or **0800 472 637** ext 1 (member support) or email **office@grg.org.nz**

Fostering Kids

This organisation has lots of information for foster parents. So if you’re a foster parent who needs a bit of support or advice call **0800 693 323**, email **admin@fosteringkids.org.nz**, or go online **www.fosteringkids.org.nz**

Plunket

Plunket can provide support and information for people with children aged under six. They can help with lots of things including car seats. Plunket has clinics in most New Zealand communities. To find out more visit **www.plunket.org.nz** (or call Plunketline on **0800 933 922**).

Accident Compensation Corporation (ACC)

The child may be able to get help from ACC if their parents have died as a result of an accident. They may be able to get a funeral grant or weekly compensation for instance – and you may be able to get help with childcare. To find out more contact your local ACC branch – see the blue pages of your phone book.

If the child has been sexually abused they may be able to get help with counselling. To find out more about this contact ACC's sensitive claims team on **0800 735 566**.

Do you need legal advice?

You may qualify for Legal Aid to help with your legal costs. Your lawyer or local Community Law Centre can tell you whether you may qualify for it.

Your options

This chart shows the different combinations of financial support you may be able to get when you're caring for someone else's child. It's only a guide as you may be able to get other types of financial help not listed here. What you can actually get depends on your and the child's situation.

Main support for the child

Orphan's Benefit or Unsupported Child's Benefit
(Work and Income)

Board Payments
(Child, Youth and Family)

Include child in own benefit or pension
(Work and Income)

None of the above

The ● shows the different combinations of financial help you may be able to get when you have a child in your care – ask about them.

Other financial support									
In-Work Tax Credit								•	•
Parental Tax Credit									
Minimum Family Tax Credit									
Family Tax Credit							•		
Child Disability Allowance							•		•
Disability Allowance							•		•
Childcare Assistance							•		•
Community Services Card – child can use family card							•		
Community Services Card – child has own card									•
Establishment Grant									•
School and Year Start-up Payment									•
Extraordinary Care Fund									•

To find out more about anything in this brochure contact Work and Income, Child, Youth and Family or Inland Revenue on the numbers below – or check out the websites.



Work and Income

www.workandincome.govt.nz



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 want to speak to us in another language, please ask when you call.

Superannuitants 0800 552 002

Community Services Card 0800 999 999



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

Text 029 286 7170

Email MSD_Deaf_Services@msd.govt.nz

StudyLink

www.studylink.govt.nz 0800 889 900

Child, Youth and Family

www.cyf.govt.nz 0508 326 459

(0508 FAMILY)

Inland Revenue

www.ird.govt.nz 0800 227 773

Printed in New Zealand on paper sourced from well-managed sustainable forests using mineral oil free, soy-based vegetable inks.