

New Zealand

Policies as of 1 January 2022. Updated via a country survey and desk review.

Currency: New Zealand dollar (NZ\$; NZD)

Profile structure

The profiles are organized in **six branches**:

- Old age, invalidity and survivors
- Health and long-term care benefits
- Sickness and maternity
- Accidents at work and occupational diseases
- Unemployment
- Family and household benefits

Each branch includes the **following categories**:

- Branch overview
- Regulatory framework
- Coverage
- Source of funds
- Benefit details
- Administrative organization

Old age, invalidity and survivors

Branch overview

Type of programme

Universal system

Social assistance

Note: Net amounts are reported for benefits that can be considered a primary source of income and are taxable at the applied primary tax rate.

Regulatory framework

Year	Law name and number	Amendments
2014	Public Act No. 56 (on Veterans' Support)	2015 and 2016
2018	Social Security Act, Public Act No. 32	Numerous between 2018 and 2021

Coverage

Programme	Mandatory coverage	Citizenship conditions
Universal	Legal residents of New Zealand.	All legal residents are covered, including non-citizens.
Social assistance	Legal residents of New Zealand.	All legal residents are covered, including non-citizens.

Source of funds

Programme name and persons covered	Persons covered	Notes
Universal	All covered persons	The total cost is financed from general revenues.
Social assistance	All covered persons	The total cost is financed from general revenues.

Old-age benefits

Old-age pension (Superannuation) – Universal

Qualifying conditions

Age requirements	65	Legislated increases: None foreseen.
Minimum qualifying period	With at least 10 years of residence and physical presence in New Zealand since age 20, including at least five years of residence and physical presence in New Zealand or the Realm of New Zealand after age 50, and a resident on the date of application.	Legislated increases: Gradually raising to 20 years by 2042 starting in July 2024 (as per the New Zealand Superannuation and Retirement Income (Fair Residency) Amendment Act 2021).
Employment conditions	Employment may continue.	
Payment of benefit abroad	For up to 26 weeks if the beneficiary is not abroad for more than 30 weeks, unless their return is delayed due to unforeseen circumstances outside of their control. May be payable abroad for longer than 26 weeks, depending on the beneficiary's length of residence in New Zealand and the applicable reciprocal agreements and domestic legislation.	
Benefit details		
Benefit calculation rules	Progressive amount (income-related)	
Amount	NZ\$436.94 (if single and living alone), NZ\$403.33 (if single and sharing accommodation), or NZ\$336.11 (if in a married, civil-union, or de facto couple) (net) a week. The pension may be reduced by NZ\$1 for every NZ\$1 in pension benefits the beneficiary receives from foreign governments.	
Benefit adjustments	Legally mandated. Adjusted annually on April 1 based on changes in the consumer price index for the previous year, with a further adjustment based on the net average ordinary time weekly wage. The net average ordinary time weekly wage is determined by the quarterly employment survey published by Statistics New Zealand.	
Benefit supplements or sub-benefits		
Name	Qualifying conditions	Amount
Old-age assistance supplement	An accommodation supplement, a disability allowance, a special needs grant, and other benefits may be paid to old-age pensioners who meet certain conditions.	The amount of additional assistance varies depending on the beneficiary's earnings, family situation, living conditions, and other factors.

Invalidity benefits

Disability pension Supported Living Payment – Social assistance

Qualifying conditions		
Qualifying conditions	Paid to citizens or permanent residents aged 16 or older with at least two years of residence who are assessed with a limited capacity for work (less than 15 hours a week for more than two years) due to a serious disability or mental health condition or are caring for a person who would otherwise need full-time professional care.	
Means test	Reduction based on income or assets	See amount below.
Employment conditions	See benefit amount below.	
Payment of benefit abroad	Temporarily under certain conditions.	
Benefit details		
Benefit calculation rules	Progressive amount (income-related)	
Amount	Up to NZ\$281.15 (if single, aged 16 or 17, and without children), NZ\$336.65 (if single, aged 18 or older, and without children), NZ\$455.58 (if single with children), NZ\$289.12 (if in a married, civil-union, or de facto couple with children), or NZ\$275.27 (if in a married, civil-union, or de facto couple without children) (net) a week. The benefit is reduced by NZ\$0.30 for every NZ\$1 of gross annual earnings above NZ\$8,320 and by NZ\$0.70 for every NZ\$1 of gross annual earnings above NZ\$13,000. The personal earnings of totally blind persons are exempt.	
Benefit adjustments	Legally mandated. Adjusted annually on April 1 based on changes in the average wage	

	growth for the previous calendar year.
Schedule of payments	Weekly.
Benefit duration	As long as conditions are fulfilled.
Reduced benefit for a partial disability	
See the Jobseeker Support under Sickness and maternity.	

Disability assistance benefits – Social assistance

Qualifying conditions	
Qualifying conditions	An accommodation supplement, a family tax credit, an advance payment of benefit, a training incentive allowance, employment transition assistance, a disability allowance, a temporary additional support payment, a special needs grant, and other benefits may be paid to disability pensioners who meet certain conditions.
Means test	Means test Must meet an income and asset test.
Benefit details	
Benefit calculation rules	Progressive amount (income-related)
Amount	The amount of additional assistance varies depending on the beneficiary's earnings, family situation, living conditions, and other factors. Certain supplements require costs above a certain threshold (accommodation supplement and temporary additional support).
Benefit adjustments	The training incentive allowance, the disability allowance, the advance payment of benefit, the special needs grant, and the temporary additional support are adjusted annually on April 1st based on changes in the consumer price index. There is no legal obligation to review for the accommodation supplement and the employment transition assistance and they are adjusted as a consequence of any changes to main benefit rates.
Benefit duration	As long as conditions are fulfilled. The advance payment of benefit and the special needs grant are paid as lump sums.

Caregiver allowance – Social assistance

Qualifying conditions	
Qualifying conditions	Paid to citizens or permanent residents aged 18 without a dependent child or 20 or older with a dependent child (aged 16 to 17 under exceptional circumstances) with at least two years of residence who provide full-time care for persons with a permanent serious disability (at least two years) or mental health condition and severely restricted in their capacity for work. The person receiving care must not be the caregiver's spouse or partner. A medical practitioner reviews the degree of disability every two years.
Means test	Reduction based on income or assets See Disability pension (Supported Living Payment) above.
Benefit details	
Benefit calculation rules	Progressive amount (income-related)
Amount	Calculated in the same way as the Disability pension (Supported Living Payment) above.
Benefit adjustments	Legally mandated. Adjusted annually on April 1 based on changes in the average wage growth for the previous calendar year.
Schedule of payments	Weekly.
Benefit duration	As long as conditions are fulfilled.

Lump-sum compensation – Accident Compensation Scheme (Non-work injury; universal)

Benefits are provided for non-work injuries (these are reported under Accidents at work and occupational diseases).

Weekly compensation – Accident Compensation Scheme (Non-work injury; universal)

Benefits are provided for non-work injuries (these are reported under Accidents at work and occupational diseases).

Survivor benefits

Jobseeker Support – Social assistance

See under Unemployment.

Sole parent support – Social assistance

See under Family and household benefits.

Orphan's benefit – Social assistance

Qualifying conditions

Qualifying conditions	The caregiver must be aged 18 or older and expect to care for the child for at least 12 months, expects to be the principle temporary caregiver for a short-term or uncertain period. The child must be a resident and physically present in New Zealand; or the caregiver must be a resident and continuously physically present in New Zealand for at least 12 months.	
Eligible survivors	Primary caregiver of an orphan younger than age 18 whose biological or adoptive parents are deceased, cannot be found, or are incapable of caring for the child due to a serious long-term disability.	
Means test	Reduction based on income or assets	See benefit amount below.

Benefit details

Benefit calculation rules	Progressive amount (income-related)	
Amount	Up to NZ\$265.62 a week (depending on age, for each eligible orphan). The benefit is reduced by NZ\$1 for every NZ\$1 of unearned income the child receives above 50% of the basic annual orphan's benefit rate. (The caregiver's income is not taken into account.)	
Benefit adjustments	Not legally mandated. Reviewed annually with no specific interval set out by law.	
Schedule of payments	Weekly.	
Benefit duration	Age restrictions apply; see qualifying conditions	

Benefit supplements or sub-benefits

Name	Qualifying conditions	Amount
Survivor assistance benefits (means tested)	An accommodation supplement, temporary additional support, an advance payment of benefit, a training incentive allowance, transition-to-work assistance, a disability allowance, a special needs grant, and other benefits may be paid to survivor pensioners who meet certain conditions.	The amount of additional assistance depends on earnings, family situation, living conditions, and other factors.
Birthday and Holiday Allowance	Paid to the beneficiary of the orphans benefit.	50% of the orphan's benefit amount is aid. The supplements are paid annually in December and two weeks before the orphan's birthday.

Funeral grant – Social assistance

Qualifying conditions

Qualifying conditions	The deceased must have been a resident of New Zealand at the time of death.	
Eligible survivors	Deceased's partner, spouse, child, parent, guardian, or, in the absence of the above, to the person who paid for the funeral.	
Means test	Asset and income test	There is an income and asset test based on the deceased's circumstances before death and the survivor's age, number of children, and relationship with the deceased.

Benefit details

Benefit calculation rules	Progressive amount (income-related)	
Amount	A lump sum of up to NZ\$2,152.66 is paid to the surviving spouse, partner, or dependent	

	child for funeral costs.
Benefit adjustments	Legally mandated. Annually on April 1 based on changes in the consumer price index for the previous calendar year by convention.

Administrative organization

Organization	Role in relation to programme	Related programmes
Ministry of Social Development	<p>General supervision and regulation; Programme administration and delivery.</p> <p>Note: Administers pensions and benefits through its local offices.</p>	Social assistance, Universal

Health and long-term care benefits

Branch overview

Type of programme	Programme name
Universal system	
Social assistance	Community Services Card (CSC)

Regulatory framework

Year	Law name and number	Amendments
2018	Social Security Act, Public Act No. 32	Numerous between 2018 and 2021

Coverage

Programme	Mandatory coverage	Citizenship conditions
Universal	Legal residents of New Zealand and certain other persons.	All legal residents are covered, including non-citizens.
Community Services Card (CSC; social assistance)	Needy legal residents of New Zealand and certain other persons.	All legal residents are covered, including non-citizens.

Source of funds

Programme name	Persons covered	Notes
Universal	All covered persons	The total cost is financed from general revenues.
Community Services Card (CSC; social assistance)	All covered persons	The total cost is financed from general revenues.

Health benefits

Medical benefits – Universal

Qualifying conditions

Qualifying conditions	Must have legally resided or have a stated intent to remain in New Zealand for at least two years. No residency requirement for subsidized treatment for accidents under the Accident Compensation Corporation.
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Benefit details

Services covered	Free services include inpatient care in public hospitals, maternity care, and most laboratory services. Partial subsidies are provided for general practice visits for persons aged at least 14. Most general practice visits are free for children up to age 13. Free basic dental care for children up to age 18. Special subsidies are provided for persons who are high health care users, low-income individuals and families, or those who need intensive medical care (see High User Health Card, and Community Services Card, below).
Approved service providers and service conditions	Public hospitals, general practices, maternity care, laboratory services, and dental care.

Cost sharing	Partial subsidy for general practice visits and for approved prescribed medicines, depending on a patient's number of co-payments, income, and frequency of use. No reimbursement is provided for dental treatment, physical therapy, or work-related injuries. Subsequent items are fully subsidized after a patient or family makes 20 co-payments of NZ\$5 for each item a year. Costs for care in a private hospital are not subsidised
Additional information	The Accident Compensation Corporation (ACC) subsidizes treatment for accident-related injuries regardless of residential status.

Community Services Card (CSC) – Community Services Card (CSC; social assistance)

Qualifying conditions			
Qualifying conditions	Provided to low-income individuals and families. Must be aged 16 or older, and not a dependent child. Must be a New Zealand citizen, permanent resident, or have applied for refugee or protection status.		
Means test	<table border="1"> <tr> <td>Income test</td> <td>Annual income must not exceed a certain threshold which varies depending on the relationship status and living situation.</td> </tr> </table>	Income test	Annual income must not exceed a certain threshold which varies depending on the relationship status and living situation.
Income test	Annual income must not exceed a certain threshold which varies depending on the relationship status and living situation.		
Benefit details			
Services covered	Low-income individuals and their dependents younger than age 18 have access to a Community Services Card (CSC) for reduced general practice fees, prescription charges, after hours doctor visits, specialist visits, children's eyeglasses (aged under 16), emergency dental care, travel and lodging support for certain hospitalizations, and home help.		
Approved service providers and service conditions	Persons must be enrolled with the general practice, and the practice must offer the CSC scheme.		
Cost sharing	Up to A\$20 for a standard day-time consultation.		
Additional information	Children aged under 14 will usually qualify for free general practice visits regardless of CSC (see above).		

High Use Health Card (HUHC) – Universal

Qualifying conditions	
Qualifying conditions	Provided to persons who have made 12 or more doctor's visits in the last 12 months. The High Use Health Card (HUHC) is for individual use only.
Benefit details	
Services covered	For HUHC cardholders, general practice visits are subsidized at NZ\$15 a visit for adults aged 18 or older, and NZ\$20 a visit for children aged 6 to 17. No reimbursement is provided for dental treatment, physical therapy, or work-related injuries
Approved service providers and service conditions	See services covered
Cost sharing	See services covered.
Additional information	Children aged under 14 will usually qualify for free general practice visits regardless of HUHC (see above).

Long-term care benefits

Caregiver allowance – Social assistance

See under Old age, invalidity, and survivors.

Administrative organization

Organization	Role in relation to programme	Related programme(s)
Ministry of Social Development, Community Services Card Service Centre	General supervision and regulation; Programme administration and delivery. Note: Administers Community Services Cards.	Community Services Card (CSC; social assistance)
Ministry of Health, Sector Services	Programme administration and delivery.	Community Services Card (CSC; social assistance), Universal

Sickness and maternity

Branch overview

Type of programme	Programme name
Universal system	Paid parental leave
Social assistance	Jobseeker Support

Note: Additional benefits are provided for nonwork-related injuries, which are listed under Accidents at work and occupational diseases.

Regulatory framework

Year	Law name and number	Amendments
2018	Social Security Act, Public Act No. 32	Numerous between 2018 and 2021

Coverage

Programme	Mandatory coverage	Citizenship conditions
Paid parental leave (universal)	Employed and self-employed persons legally residing in New Zealand.	No information.
Jobseeker Support (social assistance)	Citizens or permanent residents of New Zealand.	Citizens and permanent residents are covered.

Source of funds

Programme name	Persons covered	Notes
Paid parental leave (universal)	All covered persons	The total cost is financed from general revenues.
Jobseeker Support (social assistance)	All covered persons	The total cost is financed from general revenues.

Sickness benefits

Sickness benefit – Jobseeker Support (social assistance)

Qualifying conditions	
Qualifying conditions	Must be aged 18 or older (aged 209 or older with a dependent child); have at least two years of continuous residence; and have stopped working, have reduced hours and income, or be unemployed or working part-time and be unable to perform full-time work due to sickness, injury, pregnancy, or disability. A medical professional must periodically assess the illness. For persons with less than two years of residency, a benefit may be paid in cases of hardship. For nonpermanent residents, an income- and asset-tested emergency benefit may be paid in cases of hardship.
Means test	Reduction based on income or assets See calculation under Jobseeker Support (social assistance) under Unemployment.
Benefit details	
Benefit calculation rules	Progressive amount (income-related)
Amount	Calculated in the same way as the Jobseeker Support (social assistance) under Unemployment.
Benefit adjustments	Legally mandated. Annually on April 1 based on changes in the average wage growth for the previous calendar year.
Benefit duration	There is no limit on the period of eligibility, but the beneficiary must reapply every 52 weeks.
Waiting period	A waiting period of up to two weeks, depending on the beneficiary's previous income.

Weekly Compensation – Accident Compensation Scheme (Non-work injury; universal)

Additional cash benefits for non-work-related injuries are reported under Accidents at work and occupational diseases.

Maternity benefits

Maternity benefit (Jobseeker Support) – Jobseeker Support (social assistance)

Qualifying conditions

Qualifying conditions	Must be aged 18 or older (aged 19 or older with a dependent child); have at least two years of continuous residence; and have stopped working, have reduced hours and income, or be unemployed or working part-time and be unable to perform full-time work due to sickness, injury, pregnancy, or disability.	
Means test	Reduction based on income or assets	See calculation under Jobseeker Support (social assistance) under Unemployment.

Benefit details

Benefit calculation rules	Progressive amount (income-related)	
Amount	May be paid to a single pregnant woman at the sickness benefit (Jobseeker Support) rate (see benefit calculation under Unemployment) after the 26th week of pregnancy (or earlier if the woman is unable to work due to pregnancy complications, an illness, or disability).	
Minimum benefit	See calculation under Jobseeker Support (social assistance) under Unemployment.	
Maximum benefit	See calculation under Jobseeker Support (social assistance) under Unemployment.	
Benefit adjustments	Legally mandated. Adjusted annually on April 1 based on changes in average wage growth for the previous calendar year.	
Benefit duration	For up to 26 weeks. Payment may continue for up to 13 weeks after childbirth.	

Paid parental leave – Paid parental leave (universal)

Qualifying conditions

Qualifying conditions	Must have worked an average of at least 10 hours a week for at least 26 of the 52 weeks before the expected date of childbirth or the date the adopted child came into the parent's care.
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Benefit details

Benefit calculation rules	Wage-replacement rate
Amount	100% of the reference earnings. Self-employed persons who earn less than the equivalent of 10 hours a week at the highest adult minimum wage receive the minimum gross weekly benefit (see Annex).
Minimum benefit	NZ\$200 (self-employed persons; see benefit adjustments).
Maximum benefit	NZ\$606.46 a week (see benefit adjustments).
Reference earnings for benefit calculation	The employee's average gross weekly earnings in the best 26 of the 52 weeks of earnings before childbirth or adoption.
Benefit adjustments	Legally mandated. The maximum benefit is adjusted annually on July 1 based on the increase in net average ordinary time weekly earnings. Net average ordinary time weekly earnings are determined by the quarterly employment survey published by Statistics New Zealand. The minimum benefit for self-employed persons is adjusted annually on July 1 based on the increase in the highest minimum wage (see Annex).
Benefit duration	For up to 18 weeks.
Details on how parents share or split parental leave	The benefit is paid to one parent or shared between both parents if they are both eligible. Partial or full entitlement is transferable to a qualifying spouse or partner.

Administrative organization

Organization	Role in relation to programme	Related programmes	Additional information
Ministry of Social Development, Work and Income	Programme administration and delivery.	Jobseeker Support (social assistance)	Works through its service centers.
Inland Revenue Department	Programme administration and delivery. Note: Administers statutory paid parental leave benefits.	Paid parental leave (universal)	

Accidents at work and occupational diseases

Branch overview

Type of programme	Programme name	Additional information
Employer-liability system	Accident Compensation Scheme (Work injury)	Provided through public carriers, the programme operates as Social insurance but with contributions from an employer levy to cover injury treatment and income compensation.
Universal system	Accident Compensation Scheme (Non-work injury)	The programme operates as the Accident Compensation Scheme (Work injury) reported here above. However, the cost of the program for nonearners is financed from general revenues. For earners, a contribution rate is set each year based on the average lifetime cost of injuries of all those covered.

Regulatory framework

Year	Law name and number	Amendments
2001 implemented in 2002	Accident Compensation Act	2003, 2005, 2007, 2008, and 2010

Coverage

Programme	Mandatory coverage	Citizenship conditions
Accident Compensation Scheme (Work injury; employer liability)	Citizens, residents and legal workers in New Zealand.	All legal residents are covered, including non-citizens.
Accident Compensation Scheme (Non-work injury; universal)	Citizens and residents of, and temporary visitors to, New Zealand.	All legal residents are covered, including non-citizens.

Source of funds

Programme name and persons covered [1]	Contributions	Government contributions
Accident Compensation Scheme (Work injury; employer liability)		
Employees (+)	<p>Covered person: None.</p> <p>Employer: Contribution rates are set each year to cover the lifetime cost of injuries, based on experience ratings and injury risk groups, which take into account both the industry and the employer's performances in injury prevention and returning employees to work.</p>	None; contributes as an employer.
Self-employed	Contribution rates are set each year to cover the lifetime cost of injuries, based on experience ratings and injury risk groups.	None.
Accident Compensation Scheme (Non-work injury; universal)		
Employees (+)	<p>Covered person: A contribution rate is set each year based on the average lifetime cost of injuries of all those covered.</p> <p>Employer: None.</p>	The cost of the programme for nonearners is financed from general revenues.
Self-employed	A contribution rate is set each year based on the average lifetime cost of injuries of all those covered.	The cost of the programme for nonearners is financed from general revenues.

[1] Employees (+) refers to all persons who are covered who are **not self-employed** (employees, pensioners, and other protected groups where applicable, such as students, unemployed persons, etc).

Temporary work-injury benefits

Weekly Compensation – Accident Compensation Scheme (Work injury; employer liability)

The benefit is paid also for permanent disability.	
Qualifying conditions	
Qualifying conditions	Must be assessed with a work injury or occupational disease, and be substantially unable to perform usual work as a result of the work injury or occupational disease. A medical practitioner must provide a medical certificate.
Benefit details	
Benefit calculation rules	Wage-replacement rate

Amount	80% of the reference earnings until he or she is able to return to work. The benefit is reduced by NZ\$1 for every NZ\$1 of earnings above 100% of the worker's weekly earnings used to calculate benefits if the worker returns to work with reduced hours.
Minimum benefit	NZ\$640 gross a week.
Maximum benefit	NZ\$2,100.68 gross a week.
Reference earnings for benefit calculation	The worker's average gross weekly earnings in the period before the incapacity began.
Benefit adjustments	Legally mandated. Increased annually on July 1st based on changes in the labour cost index.
Benefit duration	For as long as a certified incapacity lasts, or up to the standard retirement age.
Waiting period	A one-week waiting period for non-work related injuries. For work-related injuries, the employer pays benefits for the first week. Employers may make an additional weekly payment to increase the employee's income during incapacity to the level of his or her normal wage. The additional payment is exempt from the benefit reduction.
Additional information	The benefit is paid also for permanent disability.

Weekly Compensation – Accident Compensation Scheme (Non-work injury; universal)

See temporary disability benefit under Accident Compensation Scheme (Work injury) above.

Permanent work-injury benefits

Weekly Compensation – Accident Compensation Scheme (Work injury; employer liability)

See Weekly Compensation under Accident Compensation Scheme (Work injury) above.

Weekly Compensation – Accident Compensation Scheme (Non-work injury; universal)

See Weekly Compensation under Accident Compensation Scheme (Work injury) above.

Lump-sum compensation – Accident Compensation Scheme (Work injury; employer liability)

Qualifying conditions	
Qualifying conditions	Must be assessed with a work injury or occupational disease, and be substantially unable to perform usual work as a result of the work injury or occupational disease. Assessment for entitlement begins two years after the injury occurred or occupational disease began, or once the condition stabilizes, whichever is earlier. Medical practitioners assess the degree of incapacity.
Benefit details	
Benefit calculation rules	Flat-rate amount
Amount	Paid based on the assessed degree of incapacity: a lump sum which ranges from NZ \$4,000 (gross) for an assessed incapacity of 10% to NZ\$146,000 (gross) for an assessed incapacity of at least 80%. Benefits may increase if the initial assessed level of incapacity increases.
Waiting period	A one-week waiting period for non-work related injuries

Permanent disability pension (Independence allowance) – Accident Compensation Scheme (Work injury; employer liability)

Qualifying conditions	
Qualifying conditions	Must be assessed with a work injury or occupational disease, and be substantially unable to perform usual work as a result of the work injury or occupational disease. A medical practitioner must provide a medical certificate. For noise-induced hearing loss, must be assessed with at least a 6% injury-related loss. Medical practitioners assess the degree of incapacity. The allowance is paid in addition to other cash assistance for any long-term incapacity resulting from an injury suffered before 1 April 2002.
Benefit details	
Benefit calculation rules	Flat-rate amount

Amount	The allowance varies depending on the assessed degree of incapacity: from NZ\$191.36 (gross) for an assessed incapacity of 10% to NZ\$1,148.81 (gross) for an assessed incapacity of at least 80%.
Schedule of payments	Quarterly
Benefit duration	Until rehabilitation or death.
Waiting period	A one-week waiting period for non-work related injuries

Lump-sum compensation – Accident Compensation Scheme (Non-work injury; universal)

See Permanent disability compensation (Lump-sum payment) (Work injury) above.

Weekly compensation – Accident Compensation Scheme (Non-work injury; universal)

See Permanent disability compensation (Independence allowance) (Work injury) above.

Medical work-injury benefits

Medical benefits – Accident Compensation Scheme (Work injury; employer liability)

Qualifying conditions	
Qualifying conditions	Must be assessed with a work injury or occupational disease, and be substantially unable to perform usual work as a result of the work injury or occupational disease. A medical practitioner must provide a medical certificate. For noise-induced hearing loss, must be assessed with at least a 6% injury-related loss.
Accidents during commute	Covered.
Benefit details	
Services covered	The worker pays for the full cost of benefits that are not specified. The full cost of elective surgery performed by a contracted provider is fully funded; partially funded if performed by a non-contracted provider.
Cost sharing	A co-payment may be required for medical care and physical rehabilitation, according to a schedule in law.

Medical benefits for social rehabilitation – Accident Compensation Scheme (Work injury; employer liability)

Qualifying conditions	
Qualifying conditions	Must be assessed with a work injury or occupational disease, and be substantially unable to perform usual work as a result of the work injury or occupational disease. A medical practitioner must provide a medical certificate. For noise-induced hearing loss, must be assessed with at least a 6% injury-related loss.
Benefit details	
Services covered	Attendant care, household help, childcare, assistive devices and appliances, modification of motor vehicles and residence, and travel-related costs are provided if there is an assessed need.

Medical benefits for vocational rehabilitation – Accident Compensation Scheme (Work injury; employer liability)

Qualifying conditions	
Qualifying conditions	Must be assessed with a work injury or occupational disease, and be substantially unable to perform usual work as a result of the work injury or occupational disease. A medical practitioner must provide a medical certificate. For noise-induced hearing loss, must be assessed with at least a 6% injury-related loss.
Benefit details	
Services covered	Provided for up to three years (may be extended) to those entitled to compensation for loss of earnings and potential earnings.

Medical benefits – Accident Compensation Scheme (Non-work injury; universal)

See Medical care under Accident Compensation Scheme (Work injury). The benefits non-work injuries are the same as those for work injuries. Paid after a one-week waiting period.

Medical benefits – Accident Compensation Scheme (Non-work injury; universal)

See Medical benefits (Social rehabilitation under Accident Compensation Scheme (Work injury). The benefits non-work injuries are the same as those for work injuries. Paid after a one-week waiting period.

Medical benefits – Accident Compensation Scheme (Non-work injury; universal)

See Medical benefits (Vocational rehabilitation) under Accident Compensation Scheme (Work injury). The benefits non-work injuries are the same as those for work injuries. Paid after a one-week waiting period.

Survivor's work-injury benefits

Survivor pension – Accident Compensation Scheme (Work injury; employer liability)

Qualifying conditions

Qualifying conditions	The deceased must have been assessed with a work injury or occupational disease, and be substantially unable to perform usual work as a result of the work injury or occupational disease. A medical practitioner must provide a medical certificate. For noise-induced hearing loss, must have been assessed with at least a 6% injury-related loss.
Eligible survivors	A widow(er), children younger than age 18 (age 21 if a full-time student; no limit if disabled, dependent on the deceased, and with earnings lower than a set amount), and other dependents with average weekly earnings over a 12 month-period less than the minimum full-time earner rate.

Benefit details

Benefit calculation rules See the calculation of pensions under the earlier branch(es).

Benefit amount

Spouse/partner	60% of the temporary disability benefit the deceased would have received for a total incapacity. The spouse can choose between survivor benefits under superannuation or work injury.	Minimum: No information.	Maximum: No information.
Dependent children	20% (40% for a full orphan) of the temporary disability benefit the deceased would have received for a total incapacity.	Minimum: No information.	Maximum: No information.
Other dependents	20% of the temporary disability benefit the deceased would have received for a total incapacity	Minimum: No information.	Maximum: No information.
Combined maximum for all survivors	80% of the deceased's weekly earnings.		
Benefit duration	The benefit is paid for up to five years, until the date the deceased's youngest child reaches age 18, or until the date that the spouse no longer cares for the deceased's children younger than age 18 or any other eligible dependent, whichever is later.		

Survivor pension – Accident Compensation Scheme (Non-work injury; universal)

See Survivor pension under Accident Compensation Scheme (Work injury).

Survivor's grant – Accident Compensation Scheme (Work injury; employer liability)

Qualifying conditions			
Qualifying conditions	The deceased must have been assessed with a work injury or occupational disease, and be substantially unable to perform usual work as a result of the work injury or occupational disease. A medical practitioner must provide a medical certificate. For noise-induced hearing loss, must be assessed with at least a 6% injury-related loss.		
Eligible survivors	A widow(er), children younger than age 18 or other dependents.		
Benefit details			
Benefit calculation rules	Flat-rate amount		
Benefit amount			
<i>Spouse/partner</i>	A lump sum of NZ\$6,668.03 (gross).	Minimum: See amount.	Maximum: See amount.
<i>Dependent children</i>	A lump sum NZ\$3,334.04 (gross) to each eligible child.	Minimum: See amount.	Maximum: See amount.
<i>Other dependents</i>	A lump sum NZ\$3,334.04 (gross) to each eligible other dependent.	Minimum: See amount.	Maximum: See amount.

Survivor's grant – Accident Compensation Scheme (Non-work injury; universal)

See Survivor's grant under Accident Compensation Scheme (Work injury).

Child care – Accident Compensation Scheme (Work injury; employer liability)

Qualifying conditions	
Qualifying conditions	The deceased must have been assessed with a work injury or occupational disease, and be substantially unable to perform usual work as a result of the work injury or occupational disease. A medical practitioner must provide a medical certificate. For noise-induced hearing loss, must have been assessed with at least a 6% injury-related loss.
Benefit details	
Benefit calculation rules	Progressive amount (income-related)
Amount	NZ\$160.15 (gross) a week (for one child); NZ\$96.09 (gross) each a week (for two children); NZ\$224.22 (gross) a week (for three or more children) (as of 1 July 2022).

Child care – Accident Compensation Scheme (Non-work injury; universal)

See Child care under Accident Compensation Scheme (Work injury).

Funeral grant – Accident Compensation Scheme (Work injury; employer liability)

Qualifying conditions	
Qualifying conditions	The deceased must have been assessed with a work injury or occupational disease, and be substantially unable to perform usual work as a result of the work injury or occupational disease. A medical practitioner must provide a medical certificate. For noise-induced hearing loss, must have been assessed with at least a 6% injury-related loss.
Eligible survivors	A named survivor.
Benefit details	
Benefit calculation rules	Flat-rate amount
Amount	A lump sum of up to NZ\$7,024.80 (gross) (as of 1 July 2022).

Funeral grant – Accident Compensation Scheme (Non-work injury; universal)

See Funeral grant under Accident Compensation Scheme (Work injury).

Administrative organization

Organization	Role in relation to programme	Related programmes	Additional information
Ministry of Business, Innovation, and Employment	<p>General supervision and regulation.</p> <p>Note: Oversees the programme and legislation.</p>	Accident Compensation Scheme (Non-work injury; universal), Accident Compensation Scheme (Work injury; employer liability)	
New Zealand Treasury	<p>General supervision and regulation.</p> <p>Note: Monitors the performance of the Accident Compensation Corporation.</p>	Accident Compensation Scheme (Non-work injury; universal), Accident Compensation Scheme (Work injury; employer liability)	Employers may self-manage claims.
Accident Compensation Corporation	Programme administration and delivery.	Accident Compensation Scheme (Non-work injury; universal), Accident Compensation Scheme (Work injury; employer liability)	

Unemployment

Branch overview

Type of programme

Social assistance

Regulatory framework

Year	Law name and number	Amendments
2018	Social Security Act, Public Act No. 32	Numerous between 2018 and 2021

Coverage

Programme	Mandatory coverage	Citizenship conditions
Social assistance	Citizens or permanent residents of New Zealand. Exclusions: Pensioners, full-time students, and striking workers.	Citizens and permanent residents are covered.

Source of funds

Programme name	Persons covered	Notes
Social assistance	All covered persons	The total cost is financed from general revenues.

Unemployment benefits

Jobseeker Support – Social assistance

Qualifying conditions

Qualifying conditions	Must be aged 18 or older (aged 20 or older with a dependent child); have at least two years of continuous residence; be available for and actively seeking full-time work and must comply with the work test, which includes acceptance of any offer of suitable employment. The unemployed person is ineligible for benefits for the first 13 weeks in cases of voluntary unemployment or dismissal for serious misconduct (during which time a provisional benefit may be paid if specified tasks are performed for six weeks). For citizens or permanent residents with less than two years of residency in New Zealand, a benefit may be paid in cases of hardship. For nonpermanent residents, an income- and asset-tested emergency benefit may be paid in cases of hardship.	
Means test	Reduction based on income or assets	See benefit amount below.

Benefit details

Benefit calculation rules	Flat-rate amount	
Amount	Up to NZ\$278.50 (net) a week if aged 25 or older, single, and with no children; NZ\$239.70 (net) a week if aged 20 to 24 or if aged 18 or 19 and living away from home; NZ\$200.91 (net) a week if aged 18 or 19 and living with a parent. Up to NZ\$470.22 (net) a week if single with children; up to NZ\$240.65 (net) a week for each member of a married, civil-union or de-facto couple with children or NZ\$226.81 (net) a week without children. The benefit is reduced by NZ\$0.70 for every NZ\$1 of gross weekly earnings above NZ\$160 for beneficiaries who are not single parents. For single parents, the benefit is reduced by NZ\$0.30 for every NZ\$1 of weekly income from NZ\$160 to NZ\$250; and by NZ\$0.70 for every NZ\$1 of weekly income above NZ\$250.	
Benefit adjustments	Legally mandated. Adjusted annually on April 1 based on changes in the average wage growth for the previous calendar year.	

Benefit duration	There is no limit on the period of eligibility for the unemployment benefit but the beneficiary must reapply every 52 weeks.
Waiting period	A waiting period of up to two weeks, depending on the beneficiary's previous income and family circumstances.

Administrative organization

Organization	Role in relation to programme	Related programmes	Additional information
Ministry of Social Development, Work and Income	<p>General supervision and regulation; Programme administration and delivery.</p> <p>Note: Administers benefits through its service centers and provides a one entry point for financial assistance and employment services via its "Work and Income" service line.</p>	Social assistance	Works through its service centers.

Family and household benefits

Branch overview

Type of programme
Universal system
Social assistance

Note: It is possible to be eligible for more than one tax credit and allowance.

Regulatory framework

Year	Law name and number	Amendments
1964 implemented in 1965	Social Security Act, Public Act No. 136	Numerous between 1967 and 2018
2004 implemented in 2005	Taxation – Working for Families – Act, No. 52	
2007 implemented in 2008	Income Tax Act, No. 97	2014 (Taxation – Parental Tax Credit – Act, No. 28), 2017 (Families Package Act No. 51 of 20 December, on Best Start Tax Credit), and other

Coverage

Programme	Mandatory coverage	Citizenship conditions
Universal	Citizens and legal permanent residents of New Zealand.	Citizens and permanent residents are covered.
Social assistance	Citizens and legal permanent residents of New Zealand.	Citizens and permanent residents are covered.

Source of funds

Programme name	Persons covered	Notes
Universal	All covered persons	The total cost is financed from general revenues.
Social assistance	All covered persons	The total cost is financed from general revenues.

Family and household benefits

Sole parent support – Social assistance

Qualifying conditions

Qualifying conditions	Paid to a single parent aged 20 or older with a dependent child younger than age 14. Must be available for part-time work or participate in employment training or job placement seminars depending on the age of the parent's youngest dependent child. Must have at least two years of continuous residence.	
Means test	Reduction based on income or assets	See benefit amount below.

Benefit details

Benefit calculation rules	Progressive amount (income-related)
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Amount	NZ\$406.78 (net) a week for single parents (depending on previous income and family circumstances). Other rates depend on age, relationship status, number of dependents, and income. The benefits are reduced by NZ\$0.30 for every NZ\$1 of gross annual earnings above NZ\$8,320 and by NZ\$0.70 for every NZ\$1 of gross annual earnings above NZ\$13,000.
Benefit adjustments	Legally mandated. Adjusted annually on April 1st based on changes in the average wage growth for the previous calendar year.
Benefit duration	There is no limit on the period of eligibility, but the beneficiary must reapply every 52 weeks. Age restrictions apply (see qualifying conditions). There is a waiting period of up to 2 weeks.

Jobseeker Support – Social assistance

See under Unemployment.

Young parent payment – Social assistance

Qualifying conditions

Qualifying conditions	Paid to parents aged 16 to 18 with dependent children. Single parents aged 16 to 17 must be in exceptional circumstances (neither living with nor supported by parents or guardians), divorced or separated, or living at home or financially supported by parents or guardians with earnings below a certain threshold. Parents aged 16 to 18 who are married or in a civil union do not have to be in exceptional circumstances but neither partner must receive certain other benefits in his or her own right. Must be undertaking or available to undertake full-time secondary or tertiary studies, approved training, or approved work-based learning; or must be exempt from this condition due to personal circumstances. Must have at least two years of continuous residence. For persons with less than two years of residence, a benefit may be paid in cases of hardship. For nonpermanent residents, an income- and asset-tested emergency benefit may be paid in cases of hardship.	
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Means test	Reduction based on income or assets	See benefit amount below.
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Benefit details

Benefit calculation rules	Progressive amount (income-related)	
Amount	Up to NZ\$406.78 (net) a week to a single person aged 18 or aged 16 to 17 and receiving no support from his or her parents. Up to NZ\$240.65 (net) a week for each member of a married, civil-union or de-facto couple. The benefit is reduced by NZ\$1 for every NZ\$1 of additional income above NZ\$227.18 a week. Accommodation, utilities, and other related expenses may be paid directly from the benefit payment; a food allowance is credited to a payment card; and a cash allowance is paid.	
Benefit adjustments	Legally mandated. Adjusted annually on April 1st based on changes in the average wage growth for the previous calendar year.	
Benefit duration	As long as conditions are fulfilled.	

Emergency maintenance allowance – Social assistance

Qualifying conditions

Qualifying conditions	Paid to single parents who are ineligible for the sole parent support, jobseeker support, supported living payment, youth payment, or young parent payment, and who would experience hardship without the benefit.	
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Means test	Reduction based on income or assets	See benefit amount below.
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Benefit details

Benefit calculation rules	Progressive amount (income-related)	
Amount	Up to NZ\$406.78 (net) a week. The benefit is reduced by NZ\$0.30 for every NZ\$1 of gross annual earnings above NZ\$8,320 and by NZ\$0.70 for every NZ\$1 of gross annual earnings above NZ\$13,000.	
Benefit adjustments	Not legally mandated.	
Benefit duration	As long as conditions are fulfilled. There is a waiting period of up to 2 weeks.	

Child disability allowance – Universal

Qualifying conditions	
Qualifying conditions	Paid to the principal caregiver of a dependent child younger than age 18 with a serious disability.
Benefit details	
Benefit calculation rules	Flat-rate amount
Amount	NZ\$49.83 a week
Benefit adjustments	Not legally mandated. Adjusted annually on April 1st based on changes in consumer price Index for the previous calendar year by convention.
Benefit duration	Age restrictions apply (see qualifying conditions).

Unsupported child's benefit – Universal

Qualifying conditions	
Qualifying conditions	Paid for a child younger than age 18 who is financially dependent on the caregiver, and the child's parents (biological, adoptive, or step) are unable to care for him or her. The primary caregiver must be aged 18 or older and expect to care for the child for at least 12 months, or expects to be the principle temporary caregiver for a short-term or uncertain period.
Benefit details	
Benefit calculation rules	Flat-rate amount
Amount	Up to NZ\$265.62 a week for each eligible unsupported child (depending on age).
Benefit adjustments	Legally mandated. Adjusted annually on April 1st based on changes in consumer price Index for the previous calendar year by convention.
Benefit duration	Age restrictions apply (see qualifying conditions).

Youth payment – Social assistance

Qualifying conditions	
Qualifying conditions	Must be aged 16 to 17 with no dependent children. Must be single and in exceptional circumstances (neither living with nor supported by parents or another guardian) or divorced or separated, or must be married or in a recognized union with a person who is not receiving certain benefits in his or her own right. Must be undertaking or available to undertake full-time secondary or tertiary studies, approved training, or approved work-based learning; or must be exempt from this condition due to personal circumstances. Must have at least two years of continuous residence. For persons with less than two years of residence, a benefit may be paid in cases of hardship. For nonpermanent residents, an income- and asset-tested emergency benefit may be paid in cases of hardship.
Means test	Reduction based on income or assets
	See benefit amount below.
Benefit details	
Benefit calculation rules	Progressive amount (income-related)
Amount	Up to NZ\$239.70 (net) a week. The benefit is reduced by NZ\$1 for every NZ\$1 of additional income above NZ\$227.18 a week.
Benefit adjustments	Legally mandated. Adjusted annually on April 1st based on changes in the average wage growth for the previous calendar year.
Benefit duration	As long as conditions are fulfilled.

Family tax credit – Social assistance

Qualifying conditions	
Qualifying conditions	Paid to families with dependent children up to age 17 (age 18 if a student). The principal caregiver or the child must meet a residence test.
Means test	Reduction based on income or assets
	See benefit amount below.
Benefit details	
Benefit calculation rules	Progressive amount (income-related)

Amount	NZ\$5,878 (N\$6,642 as of 1 April 2022) per year for the first child and NZ\$4,745 (\$5,412 as of 1 April 2022) per year for each additional child. The total benefit is reduced by NZ\$0.25 (NZ\$0.27 as of 1 April 2022) for every NZ\$1 of gross annual earnings above NZ\$42,700.
Benefit adjustments	Legally mandated. Automatically adjusted for inflation when the cumulative increase in the consumer price index reaches 5%.
Benefit duration	Age restrictions apply (see qualifying conditions).

In-work tax credit – Social assistance

Qualifying conditions

Qualifying conditions	Paid to working families with dependent children up to age 17 (age 18 if a student). Families must earn an income from employment in each week they receive the benefit. Parents receiving paid parental leave or accident compensation for an injury suffered after 1 January 2006, can meet the employment test. The principal caregiver or the child must meet a family income and a residence test. The benefit cannot be combined with an income-tested benefit or a student allowance.	
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Means test	Reduction based on income or assets	See benefit amount below.
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Benefit details

Benefit calculation rules	Progressive amount (income-related)
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Amount	Up to NZ\$3,770 per year for up to three eligible children. An additional NZ\$780 per year is paid for the 4th and each additional child. The total benefit is reduced by NZ\$0.25 (NZ\$0.27 as of 1 April 2022) for every NZ\$1 of gross annual earnings above NZ\$42,700. The in-work tax credit only abates after any family tax credit entitlement is reduced to 0.
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Benefit adjustments	Legally mandated. Reviewed every three years and it is adjusted at the discretion of the Government.
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Benefit duration	Age restrictions apply (see qualifying conditions).
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Additional information	Since April 2021 families can continue receiving the in-work tax credit for two weeks if they no longer earn income from employment.
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Minimum family tax credit – Social assistance

Qualifying conditions

Qualifying conditions	Paid to working families with dependent children up to age 17 (age 18 if a student) with annual income less than NZ\$31,096 (net) (N\$32,864 as of 1 April 2022). Families must earn an income from employment in each week they receive the benefit. Parents receiving paid parental leave or accident compensation for an injury suffered after 1 January 2006, can meet the employment test. Parents receiving paid parental leave or accident compensation for an injury suffered after 1 January 2006, can meet the work hours test. The principal caregiver or the child must meet a residence test. The benefit cannot be combined with an income-tested benefit or a student allowance.	
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Means test	Income test	Must have annual income less than NZ\$31,096 (N\$32,864 as of 1 April 2022) (net).
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Benefit details

Benefit calculation rules	Progressive amount (income-related)
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Amount	A guaranteed gross income for working families up to N\$31,096 (net) (N\$32,864 as of 1 April 2022) a year is paid.
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Benefit adjustments	Legally mandated. Adjusted annually.
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Benefit duration	Age restrictions apply (see qualifying conditions).
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Best Start tax credit – Social assistance

Qualifying conditions

Qualifying conditions	Paid to families with a child born on or after 1 July 2018. The benefit is paid after all paid parental leave entitlement ends. The principal caregiver or the child must meet a residence test.
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Means test	Reduction based on income or assets	See benefit amount below.
Benefit details		
Benefit calculation rules	Progressive amount (income-related)	
Amount	NZ\$3,120 per year (NZ\$3,388 as of 1 April 2022) for each eligible child. For a child aged 1 or older, the benefit is reduced by NZ\$0.21 for every NZ\$1 of gross annual earnings above NZ \$79,000; for a child younger than age 1, there is no reduction.	
Benefit adjustments	Legally mandated. Automatically adjusted for inflation when the cumulative increase in the consumer price index reaches 5%.	
Benefit duration	Age restrictions apply (see qualifying conditions).	

Administrative organization

Organization	Role in relation to programme	Related programmes	Additional information
Ministry of Social Development, Work and Income	<p>Programme administration and delivery.</p> <p>Note: Administers the family tax credit and best start tax credit for families that also receive an income-tested benefit.</p>	Social assistance, Universal	Works through its service centers.
Inland Revenue Department	<p>General supervision and regulation; Programme administration and delivery.</p> <p>Note: Administers the in-work tax credit, minimum family tax credit, best start tax credit, and family tax credit for families who do not receive an income-tested benefit from the Ministry of Social Development.</p>	Social assistance, Universal	