

Help for Kinship Carers

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



Work and Income
Te Hiranga Tangata

A service of the Ministry of Social Development



child, youth
and family



Inland Revenue
Te Tari Takekai



STUDYLINK
Hoto Akoranga

A service of the Ministry of Social Development



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About Kinship Care

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 booklet 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 booklet, please feel free to give one of us a call – there's a list of contact numbers at the back of this booklet.

Acknowledgements

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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 **Unsupported Child's Benefit** can help support the child if their parents can't support them because of a family breakdown
- 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
- Alternatively if you are 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 Unsupported Child's Benefit or Orphan's Benefit?

To qualify for either benefit, the child you are 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 Unsupported Child's Benefit or Orphans 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 will 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 will 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 will 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 16-17 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**.

Now that you have a child in your care; you may be able to get income support that you didn't qualify for before. Check with Work and Income to find out what you may be able to get.

Are you already getting income support?

If you are 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 Unsupported Child's Benefit or Orphan'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 are 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 Unsupported Child's Benefit or Orphan's Benefit if you qualify. Contact Work and Income to find out which is the best option for you.

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.

Help with childcare costs

There are two subsidies that can help with your childcare costs.

- The Childcare Subsidy is for pre-school children who attend an early childhood service. You could get up to 9 hours of childcare a week, and in some cases up to 50 hours a week if you are working, on an approved training course or ill for instance.
- The OSCAR Subsidy is for children aged 5 to 13 (or older if you receive Child Disability Allowance for the child). It helps towards the costs of before and after school care (up to 20 hours a week) and care during the school holidays (up to 50 hours a week). To get this subsidy you must be working, studying, training or doing a work-related activity through Work and Income or you or a member of your family have ill health or disability issues.

Your income, excluding Orphan's Benefit or Unsupported Child's Benefit payments, is counted for both of these subsidies (your assets aren't counted) – and you can't get these subsidies if you get Board Payments from Child, Youth and Family for the child. Payments are made directly to the childcare service.

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 or your partner have a Housing New Zealand Corporation tenancy agreement.

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 are 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.

Help from Child, Youth and Family

If the child you are looking after is in the custody of Child, Youth and Family, you will qualify for financial help from Child, Youth and Family instead of Work and Income.

You will get Foster Care Allowance (board payments) to help with the child's living costs. And depending on the child's situation you may be able to get other financial help for things like clothing, travel, medical costs and even birthday or Christmas presents.

Caregivers for agencies such as Barnados or Open Home Foundation will also get help from their agency for things like board, clothing and medical costs.

Support for caregivers

Child, Youth and Family also provides practical support for caregivers. You'll have a social worker who you can call for issues relating to the child, and a Caregiver Liaison social worker for support or advice. And you can go on training courses to learn more about things like dealing with difficult behaviour. The services are free.

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 social services to children and their families. They 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
- budgeting services
- respite care.

The services vary depending on where you live – so to find out what's available in your area contact your local Citizens Advice Bureau or

Child, Youth and Family office. You'll find their numbers in the white pages of your phone book.

There are also training courses you could go on to learn about things like caring for children with difficulties (provided by Child, Youth and Family and the New Zealand Family and Foster Care Federation). You don't have to be a caregiver for Child, Youth and Family or another agency to attend. To find out more contact the Caregiver Liaison social worker through your nearest Child, Youth and Family office.

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 Unsupported Child's Benefit, Orphan'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 NZ Super.

You cannot claim family tax credit for any children for whom you receive an Unsupported Child's Benefit or Orphan'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 NZ Super 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 Unsupported Child's Benefit or Orphan'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 NZ Super, a student allowance and income from self-employment will affect payments.

You cannot claim minimum family tax credit for any dependent children for whom you receive an Unsupported Child's Benefit or Orphan'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.raisinggrandchildren.org.nz or call 09-480 6530 or email parenting2@xtra.co.nz

New Zealand Family and Foster Care Federation Inc

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 03-216 5269, fax 03-216 5208 or email lorayne.c@xtra.co.nz

Plunket

Plunket can provide support and information for people with children aged under 6. 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									
Unsupported Child's or Orphan'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		•	•						
	In-Work Tax Credit	Parental Tax Credit	Minimum Family Tax Credit	Family Tax Credit	Child Disability Allowance	Disability Allowance	Childcare Subsidy or OSCAR Subsidy	Community Services Card – child can use family card	Community Services Card – child has own card
	Other financial support								

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.

Want to know more?

To find out more about anything in this booklet contact Work and Income, Child, Youth and Family or Inland Revenue on the numbers below – or check out their websites – you'll find most of what you need to know there.

Work and Income

www.workandincome.govt.nz or

General enquiries	0800 559 009
Superannuitants	0800 552 002
Community Services Card	0800 999 999
Deaf-Link free-fax	0800 621 621
Deaf-Link 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