

# Unemployment Benefit

For people who are  
out of work



**Work and Income**  
Te Hiranga Tangata

*A service of the Ministry of Social Development*

We help you to plan ahead for your future independence and find permanent full-time work.

## **Who will help me?**

When you contact us, we will discuss the options available to you for work, training and income support. For instance, we'll help you identify and develop your work skills and refer you to jobs that look suitable. We may put you in contact with one of our Work Brokers. They go out and find job opportunities for people looking for work.

## **Work services available**

### **Getting ready for work**

If you need practical help with things like interview techniques, writing a CV, or how to look for vacancies, we run workshops and offer practical advice. There's also support available if you have family or personal issues to sort out before you can start work.

### **Gaining work experience**

If you've never worked, or have been out of work for a while, we can help with work experience, job introductions and opportunities to take part in community projects. Voluntary work is another good way to gain skills.

### **Building work confidence**

Some people may need extra support to feel confident about working. We have special programmes to help you identify your skills and become ready for work.

## **Gaining work skills**

If your situation has changed, or there are few jobs in your field, you may need to gain new skills. We can introduce you to a wide range of training opportunities.

## **Finding a job**

We actively work with employers to list job vacancies and find jobs that may suit you. We'll refer you to jobs and you can check listings at our offices. We'll also help you gain the skills you need to go about finding your own job opportunities.

## **Creating opportunities**

We may be able to pay grants and/or wage subsidies to encourage employers to provide job opportunities for people. You can talk to us about this.

## **Starting a business**

If you have experience you can build on and want to start your own business, we may be able to help with guidance, financial support and training in business skills.

## **Staying in work**

If there are problems when you start a new job, we'll try and help you overcome them. We may be able to support you in other ways as well (for instance with a bit of extra financial help) as you adjust to your new working life.

## Can I get the Unemployment Benefit?

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.

To qualify you need to be:

- aged 18 years or over *or*
- aged 16-17 years (and living with a partner and children you support) *and*
- not working full time, but actively looking for a full time job and able to start work now.

You also need to be:

- a New Zealand citizen or permanent resident who normally lives here *and*
- you'll usually need to have been here for at least two years at any one time since becoming a New Zealand citizen or permanent resident.

You may still qualify if you are a full-time trainee on an approved work-related course.

Ask your training provider if your course is approved, or call us to check. The course must usually be less than 12 weeks long to qualify.

You must still take steps to meet your job search requirements.

When you apply for the benefit we may ask you to develop the **Job Seeker Agreement** with us where you agree to look for work or prepare for work – and we agree to help with payments and work services.

**If you have a partner** they may be included in your Unemployment Benefit and may also be asked to develop the Job Seeker Agreement with us. They may also need to:

- look for full-time work (30 hours or more per week) if you have no children at home or your youngest child is aged 18 years or over
- look for part-time work (15-29 hours per week) if your youngest child is aged 6-17 years of age *or*
- work with us to plan for their future if your youngest child is aged under 6 years.

**If you don't meet your obligations to look for and prepare for work**, your payments may be affected. Always tell us straight away if there is any reason why you or your partner can't meet your obligations – we may be able to give you an exemption so that your payments are not affected.

If there is a more permanent reason why you can't work, another type of income support may suit you better.

## Payments

How much you will be paid depends on your individual situation. Here's a guide to what you may be able to get weekly after tax.

If you are...	Weekly payments (after tax)
Single under 20 at home	\$129.41
Single under 20 away from home	\$161.76
Single 20-24 years	\$161.76
Single 25 years or over	\$194.12
Married, civil union or de facto couple with or without children each	\$161.76
Sole parent	\$278.04

*You may get less if you have other income.  
If you have children you may also be able to get family tax credit or extra allowances as well.  
Tax deducted is at the M rate.*

Rates at 1 April 2010

Your benefit is paid into your bank account every week. You will usually get your first payment within 2-3 weeks after you apply, or from the date your training course starts. You may have to wait longer if you have recently been in work, and:

- left your job without a good reason
- lost your job because of misconduct
- got holiday pay or another payment at the end of your job
- are getting sick pay from your employer.

## **Other income, including part-time, temporary or seasonal work**

You and your partner can earn up to \$80 a week (before tax) between you before your benefit is affected. When you earn more than this, the deduction is usually 70c for each dollar over the \$80 limit.

Please note that any income you have may affect any extra allowances you get from us, even if it's under the \$80 limit. How this income affects your allowances can vary, so please ask us for more details about this.

**If you're a parent** we may be able to help towards childcare costs to make starting work easier.

**If you are a job seeker in part-time work** you must still keep looking for full-time work (30 hours or more a week).

**If your job is for less than 26 weeks, for example seasonal work**, we may be able to restart your payments straight away.

Any time you take on full-time work your benefit stops – but you may still be able to get help with things like accommodation or childcare costs.

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



If you have any questions,  
you can call us free on  
**0800 559 009.**

## Other help

If you have dependent children aged 18 years or under, you'll also get **family tax credit** while on a benefit. You may be able to have your family tax credit paid with your benefit – please ask us about this.

When you get the Unemployment Benefit you'll get the Community Services Card to help with the costs of going to the doctor and getting prescriptions.

There are other allowances and extra payments as well – such as the **Accommodation Supplement** and the **Childcare Subsidy**. Ask for a copy of our *Need extra help with costs?* and *How can we help you?* brochures.

## Important

**Make sure you bring everything you need to your meeting.** There is a list of all the basic things you need to bring in our *How can we help you?* brochure.

**If you are a trainee** you also need to get a training statement filled in by your course provider before we meet (they usually have a supply of forms – or we can send you one).

**Remember**, if you don't think you qualify for this benefit, there may be some other way we can help, so please ask us.



**If you have any questions,**  
call us on **0800 559 009** from  
7am to 6pm Monday to Friday  
and Saturday 8am to 1pm or  
contact your Case Manager at  
your nearest Service Centre.

**If you are deaf or find it hard to  
communicate by phone,** you can  
send a message to our Deaf Link  
free-fax on **0800 621 621** or email  
**MSD\_Deaf\_Services@msd.govt.nz**

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