Work and Income

The Nuts and bots





What's Work & Income

- The financial safety net of people who are unable to work due to a health condition or disability as well as those out of a job;
- One in Eight Working-age adults (18 to 64 years) live on a Welfare Benefit;
- One in Five children in NZ live in a house hold with no one in paid work.
- The evidence supporting the Health Benefits of Good Work is compelling;



Financial Support

Jobseeker Support

- people available and looking for full-time work
- temporary deferral for sickness
- long term/ permanent condition with capacity to work

Sole Parent Support

sole parents with dependent children under 14 years

Supported Living Payment

- people with serious health conditions or disability unable to work 15 hours or more a week within the next 2 years
- caregivers looking after seriously ill people



The Financial Reality

Benefit Rates		April 2019		
		N	et per week	Gross per year
•	JS<25yr	•	\$182.47	\$10,601
•	JS>25yr	•	\$218.98	\$12,722
•	JS couple (children)	•	\$391.00	\$22,717
•	SLP single	•	\$273.70	\$16,063
•	SLP Couple (children)	•	\$482.20	\$28,017
•	SPS (children)	•	\$339.69	\$20,222



Supported Living Payment

- permanently and severely restricted in capacity to work because of a health condition, injury or disability. This means:
- have a condition affecting capacity to work for more than 2 years, OR
- have a life expectancy of less than 2 years AND
- can't regularly work 15 hours or more a week in open employment
- totally blind.

As part of an application for Supported Living Payment additional information that confirms the condition and the impact it has on a person's ability to work may be required.



Work and Income Medical Certificates

- Work Capacity Medical Certificate (Available for E-lodgement through HealthLink via the PMS)
- Supported Living Payment medical certificate for a person being cared for (Carer's Benefit)
- Disability Certificate (for Disability Allowance)
- Disability Certificate Counselling
- Disability Allowance Medical Alarm Assessment
- Child Disability Allowance Medical Certificate



Health related assistance

- Disability Allowance income tested allowance for the additional costs of a disability – \$64.29 per week
- Child Disability Allowance a benefit to acknowledge the extra care and attention the principal care giver provides a child with a significant disability or health condition – not income tested – about "care" and not "cost" - \$48.45 per week



What do we know being out of work?

- Loss of Income
- Destructive on self-respect
- Risks of ill-health
- The "psychological scar" persists
- Trans-generational effects
- Suicide in young men > 6mths out of work is increased 40x (Wessely, 2004)
- Impact on children
- All up unemployment is bad for your patients and their families

Questions

- Any questions?
- And Thank You!

