

Working and raising a family?

See if you qualify for extra money...



WORKING FOR
families

Me whakaruruhau te iwi

Inland Revenue · Work and Income



Working for Families helps make it easier for you to work and raise a family.

To find out more, go to ird.govt.nz/working-for-families

Help with family costs

Working for Families is paid to families with dependent children aged 18 years or under to help with the day-to-day cost of raising a family.

Family tax credit

This payment depends on how much you earn, how many dependent children you have, and any shared care arrangements. You may not qualify for this payment if you receive a Foster Care Allowance, Orphans' Benefit, Unsupported Child's Benefit, Oranga Tamariki–Ministry for Children parent's allowance or board payments.

The most you can get each week from 1 April 2026:

Children	Weekly rate
Eldest child	\$152.00
Each other child	\$123.00

Work and Income can pay the family tax credit to families receiving a benefit.

In-work tax credit

This is a payment for families who are normally in paid work.

This payment depends on how much you earn, how many dependent children you have, and any shared care arrangements.

The in-work tax credit has temporarily increased from 1 April 2026, for more information go to ird.govt.nz/iwtc

The most you can get each week from 1 April 2026:

Children	Weekly rate
First 3 children	\$147.00
Each other child	\$15.00

You'll keep receiving the in-work tax credit payments for up to 2 weeks during an unpaid break from work. For example, changing jobs, leaving employment, or unpaid time such as school holidays.

If you or your partner start receiving a main benefit or student allowance, your payments will stop.

Go to ird.govt.nz/working-for-families to find out more.

Minimum family tax credit

If your family income is \$36,604 or less a year after tax, you may be able to get the minimum family tax credit. This payment tops up your family's income to at least \$703 a week after tax. To get this payment, at least 1 parent must be working the required hours for salary or wages. A single parent must be working at least 20 hours a week and in a 2-parent family, 1 or both parents must be working at least 30 hours a week between them.

Best Start tax credit

Best Start is a payment to help with costs in a child's first 3 years. Payment starts at \$77 a week, per child.

From 1 April 2026

For children born on or after 1 April 2026, the \$77 per week is reduced when the family income exceeds \$79,000.

Before 1 April 2026

For children born before 1 April 2026, the first year of Best Start of \$77 per week, is not dependent on your family income.

For the second and third year of the child's life, the \$77 per week is reduced when family income exceeds \$79,000 in each of these years.

Working for Families and the independent earner tax credit

You cannot receive Working for Families and independent earner tax credit at the same time.

If you're using a ME or ME SL tax code you'll need to change this with your employer when you apply for Working for Families

For more information go to ird.govt.nz/ietc

myIR

Manage your Working for Families account in myIR.

Get fast, secure access to update your details, bank account and see your payments at ird.govt.nz/myir.

Help with childcare costs

You may be eligible for FamilyBoost, this is a childcare payment to help eligible households pay for the cost of early childhood education.

Go to ird.govt.nz/FamilyBoost to find out more.

You may also qualify for help with your childcare costs from Work and Income.

Childcare assistance can include:

- **Childcare Subsidy** - helps families with pre-school children with the cost of pre-school childcare.
- **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 employment-related education 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 or in employment-related education or training.
- **Early Learning Payment** - helps pay the costs of early childhood education for children aged 18 months to 3 years in 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.
- **Flexible Childcare Assistance** – helps with the cost of informal childcare if you're working or in employment-related education or training during times when you can't access childcare programmes.

To find out more about Childcare assistance and how to apply, go to workandincome.govt.nz or phone **0800 559 009**. Have your client number handy if you have one.

Help with housing costs

An Accommodation Supplement from Work and Income can help with your rent, board or the cost of owning a home.

To qualify your income and assets must be below certain amounts. You do not qualify if you're living in a social housing property.

To find out about Accommodation Supplement and how to apply, go to workandincome.govt.nz or phone **0800 559 009**. Have your client number handy if you have one.

Other help when you're working

Here's some of the other government assistance you may qualify for.

Health costs

The Community Services Card can help with the costs of visiting your doctor and getting prescriptions. It is a family card so you can use it for dependent children aged under 18 years.

If you already have a card you can keep using it – and when it runs out you can apply for another one.

Your yearly income must be under a certain amount and depends on your personal situation. To find out if you qualify refer to workandincome.govt.nz/products/a-z-benefits/community-services-card.html

You may also qualify for the **Pharmaceutical Subsidy Card** if you or your children need a lot of prescriptions each year. To find out more about this card, talk to your pharmacist.

Help for people with health conditions

The **Disability Allowance** helps with the extra costs you, your partner or child have because of a health condition or disability that is likely to last at least 6 months.

The amount you get depends upon the cost of things like ongoing visits to the doctor, medicines, extra clothing and travel. Your weekly income before tax must be under certain amounts to qualify.

The **Child Disability Allowance** may be available if you're caring for a child under 18 years old who has a serious disability and needs constant care and attention. Your income or costs are not considered. You may be able to get both Child Disability Allowance and Disability Allowance for the same child.

Refer workandincome.govt.nz

One-off payments

If you're struggling to meet your living costs, or get an unexpected bill, Work and Income may be able to give you a one-off payment.

What payment you may be able to get depends on if you are getting a benefit or not, what costs you have, your income and any money or assets you and your partner have. Some of these grants need to be paid back.

For more information call Work and Income on 0800 559 009 or check workandincome.govt.nz



To see if you are eligible for further assistance through Working for Families go to:

Inland Revenue if you receive salary/wages

- Working for Families 0800 227 773 Monday to Friday 8am - 6pm.
- ird.govt.nz/working-for-families
- Check or update your details in your myIR account, go to ird.govt.nz/myir

Or

Work and Income if you receive a benefit

- 0800 559 009 Monday to Friday 7am - 6pm, Saturday 8am - 1pm
- workandincome.govt.nz/childcare

Language Assistance

If you want to speak in your own language, you can ask for an interpreter when you call.

Other options

If you're deaf or find it hard communicating by phone, you can:

- email MSD_Deaf_Services@msd.govt.nz
- call through New Zealand Relay on TTY 0800 4 713 713.