

# What are Working for Families?

This is a quick guide to show you what types of payments you may be entitled to and how to apply for them.

Working for Families are payments to help make it easier for you to work and raise a family. They're payments for families with dependent children aged 18 or under. There are different Working for Families payments and you may qualify for 1 or more, depending on your personal situation.

## Who can receive Working for Families?

To be eligible for Working for Families, you must:

- be aged 16 years or older and the person responsible for the day-to-day care of the children, and
- care for the children on more than a temporary basis (for example, not a child minder)

The children must:

- be 18 years or under, and
- not be financially independent.

One of these residency requirements must be met:

- You were a New Zealand resident and present in New Zealand continuously for at least 12 months at any time. You must also be a New Zealand tax resident for the period you are claiming payments. However, you or your spouse, civil union or de facto partner can not be claiming the transitional tax resident exemption.
- Your child or children are both resident and present in New Zealand throughout the period you are claiming Working for Families payments.

## The Working for Families payments

### Family tax credit

This payment offers financial support for most families. The amount of payment depends on your family situation.

### In-work tax credit

In-work tax credit is for families who are in paid work. You can not get in-work tax credit if you get an income-tested benefit or student allowance.

From 1 April 2021, 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 an income-tested benefit or student allowance, your payments will stop.

### Minimum family tax credit

Minimum family tax credit tops up your family income to a minimum amount after tax each week. To get this, at least 1 parent must be working for salary or wages. A 2-parent family must work at least 30 hours a week between them, and a single parent must work at least 20 hours a week.

### Best Start

Best Start helps families with the costs in a child's first 3 years.

You can not get Best Start while you receive paid parental leave payments for the same child. If you're entitled to both, your Best Start payments will start after your paid parental leave payments finish.

For more information, go to [ird.govt.nz/working-for-families/types](https://ird.govt.nz/working-for-families/types)

## How to apply for Working for Families

If your main income is a benefit from Work and Income, you'll generally get your family tax credit and Best Start payments from them.

If you do not get a benefit, or if you want us to pay your entitlement, you can apply online in your myIR account or you can call us on 0800 227 773 Monday to Friday 8am to 6pm if you have no access to our online service.

When we receive your application, we'll work out your weekly or fortnightly payments and send you a Notice of entitlement.

If you choose to get your Working for Families at the end of the year, we'll send you a letter confirming your application. Your Working for Families will be worked out as a lump sum after the end of the tax year.

## How to make sure you get the right amount

Changes in your family's situation may change your payments. It's important you let us know if:

- a child comes into, or leaves, your care
- the amount or type of your family income changes (including starting paid parental leave), and
- your partner's details change.

It's also important you let us know if you're going to get more overtime or a bonus payment.

You can update your family's details online in myIR, by writing to us, or calling us on 0800 227 773.

If you do not let us know when your situation changes, you may get less Working for Families than you should, or you may have to pay some back.

## You may be entitled to extra help

### Paid parental leave

Paid parental leave is available to eligible parents and other primary carers (such as adoptive parents, Home for Life parents, whāngai and grandparents) when they take parental leave or stop working to care for their newborn or a child under the age of 6 who they now have primary responsibility for.

### Entitlement for paid parental leave

<b>Paid for up to...</b>	<b>for a newborn child...</b>	<b>for a child that comes into the customers care...</b>
26 weeks	with a due date or born on or after 1 July 2020	on or after 1 July 2020

If your baby is born prematurely (before the 37th week of pregnancy) you'll qualify for additional pre-term payments. These payments cover the time between your baby's date of birth up to the end of the 36th week. Your regular PPL entitlement will start after this.

To find out more about paid parental leave, including information about pre-term payments, go to [employment.govt.nz/leave-and-holidays/parentalleave](https://employment.govt.nz/leave-and-holidays/parentalleave) or call the Ministry of Business, Innovation & Employment on 0800 209 020.

## For more information

To check what Working for Families you may be able to get, go to [ird.govt.nz/working-for-families](https://ird.govt.nz/working-for-families) or you can call us on 0800 227 773 Monday to Friday 8am to 6pm.

Language assistance - if you want to speak in your own language, you can ask for an interpreter when you call us.

When calling, answer any of the phone questions or prompts you're able to complete. When a customer service officer answers your call, ask for the language you want to use and we'll set this up for the rest of your call.



### ird.govt.nz

Go to our website for information and to use our services and tools.

- **Log in or register for myIR** - manage your tax and entitlements online.
- **Calculators and tools** - use our calculators, worksheets and tools, for example, to check your tax code, find filing and payment dates, calculate your student loan repayment.
- **Forms and guides** - download our forms and guides.

#### Forgotten your user ID or password?

Request these online from the myIR login screen and we'll send them to the email address we hold for you.



**Te Kāwanatanga o Aotearoa**  
New Zealand Government