



28 June 2023

Tēnā koe

On 6 June 2023, you emailed the Ministry of Social Development (the Ministry) requesting, under the Official Information Act 1982 (the Act), the following information:

The information the _____ is seeking: Currently as of 8 June 2023, how many beneficiaries have redirection from their benefits set up to pay a debt with Second Chance Finance Limited.

The Ministerial Direction on Redirection of Benefit Payments allows for the Ministry to redirect part or all of a client's benefit payment directly to another person or organisation. Redirection of benefit can only be done when there is good cause, such as to ensure payment of essential services such as rent or electricity. You may read more about how the Ministry administers redirection of benefit payments at the following link:

<https://www.workandincome.govt.nz/map/income-support/core-policy/redirection-of-benefit-payment/index.html>

Where a person has high outgoings, the Ministry will look to assist through services such as referrals to a financial mentor or budgeting advice, and extra help with essential living costs.

In regard to your request for the number of beneficiaries with redirections to Second Chance Finance Limited for debt repayments, please see Table One below.

Table One: Number of clients who have a benefit redirection to Second Chance Finance Limited as at 08 June 2023.

Payment Category	Total clients	Number of redirections	Total Amount
Debt Repayments	12	12	\$1,400

Notes:

- The amounts are weekly amounts redirected as at 08 June 2023.

- To protect confidentiality, the Ministry of Social Development uses processes to make it difficult to identify an individual person or entity from published data.
- These data tables have had random rounding to base three applied to all cell counts in the table.
- The impact of applying random rounding is that columns and rows may not add exactly to the given column or row totals.
- The published counts will never differ by more than two counts.

The principles and purposes of the Official Information Act 1982 under which you made your request are:

- to create greater openness and transparency about the plans, work and activities of the Government,
- to increase the ability of the public to participate in the making and administration of our laws and policies and
- to lead to greater accountability in the conduct of public affairs.

This Ministry fully supports those principles and purposes. The Ministry therefore intends to make the information contained in this letter and any attached documents available to the wider public. The Ministry will do this by publishing this letter on the Ministry's website. Your personal details will be deleted, and the Ministry will not publish any information that would identify you as the person who requested the information.

If you wish to discuss this response with us, please feel free to contact OIA_Requests@msd.govt.nz.

If you are not satisfied with this response regarding Second Chance Finance Limited, you have the right to seek an investigation and review by the Ombudsman. Information about how to make a complaint is available at www.ombudsman.parliament.nz or 0800 802 602.

Ngā mihi nui

Bridget Saunders

Bridget Saunders
**Manager Issues Resolution
Service Delivery**