

Appendix 3: Further details of proposed savings options

Options	Savings estimate ¹ S, M, L ²	MSD confidence in savings estimate	Scale of impact on incomes	Est. time to deliver from policy decisions	Is there an international, particularly OECD, comparator?	Proposal shifts costs (e.g. to other Votes, communities)	Additional comments
1.	s9(2)(f)(iv)						
s9(2)(f)(iv)							
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2.	s9(2)(f)(iv)						
s9(2)(f)(iv)							

¹ Costing ranges would be sought and could be provided in future advice/in any templates submitted in February. Current indication does not account for any costs to implement the option (e.g. from FTE or IT requirements), or due to grandparenting arrangements if relevant.

² Over forecast period:

Small impact <\$10 million

Medium between \$10 million and \$100 million

Large >\$100 million

3A: Increasing the accuracy of how income is charged for benefits and supplementary assistance.	L Estimated at \$300 million per year.	Medium	TBC – Would need to determine the impact on overpayments which leads to client debt, and underpayments which leads to arrears. Analysis indicates this is heavily skewed to overpayment under the current regime.	TBC	Yes – Australia and the United Kingdom have forms of automation for income charging in income support settings.	No.	Requires policy and others changes to enable the sharing of this information for this purpose (i.e. Inland Revenue Payday filing information), and administration (via Automated Decision Making).
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