



16 November 2022

Tēnā koe

On 19 October 2022, you emailed the Ministry of Social Development (the Ministry) requesting, under the Official Information Act 1982 (the Act), the following information:

For the past three years:

- *How many people have applied to have their benefit directed to someone else's account due to not having a bank account themselves?*
 - *How many of these were successful?*
- *How many people have been denied a benefit due to not having a bank account?*
- *How many people have been given a green card due to not having a bank account?*
- *And any other data you think might help with this estimation of how many people in NZ do not have access to bank accounts.*

When the Ministry comes across a situation in which a client does not have their own bank account, we work with them to find an option that best suits them to ensure they receive their full and correct entitlements. A client can nominate an agent to receive the payments into their bank accounts. This could be to an individual, like a family member or friend, or to an agency or community support provider, who can then get the transfer and give the money to the person. If a client is unable to obtain a valid identification in order to open a bank account, we would help them obtain the required identification. The Ministry can also provide alternative payment options for things such as direct debit for a client's telephone or electricity bills or automatic payments for set costs such as rent.

In regard to your questions, the Ministry does not have a standard reporting code for "no bank account" (or similar) for scenarios where a client does not have a bank account for any reason. As such, I am unable to provide you with this information as it is held in notes on individual case files. In order to provide

you with this information, Ministry staff would have to manually review a substantial number of files. I am therefore refusing your request under section 18(f) of the Act. The greater public interest is in the effective and efficient administration of the public service.

I have considered whether the Ministry would be able to respond to your request given extra time, or the ability to charge for the information requested. I have concluded that, in either case, the Ministry's ability to undertake its work would still be prejudiced.

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 the number of people without bank accounts, 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

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Issue Resolution