



8 March 2023

Tēnā koe

On 20 December 2022, you emailed the Ministry of Social Development (the Ministry) requesting, under the Official Information Act 1982 (the Act), the following information:

- 1a: All Internal correspondence including emails regarding requesting a 52 Week income summary*
- 1b: Official processes and guidelines for requesting a 52 week income summary*
- 1c: All internal documentation about why a 52 week income summary should be requested*
- 2a: What is the internal process for calculating the amount of an overpayment*
- 2b: What circumstances can an overpayment be written off when it results from a genuine oversight or error from a client rather than an intentional act.*

*For Questions 3a onwards please provide this data by month for the last 15 years and broken down by region, age range, benefit type and ethnicity.*

*(Age range can be interpreted anyway you chose, so long as it is reasonable and in line with commonly used age brackets)*

- 3a: The number of times a 52 week income summary has been requested*
- 3b: The number of times a 52 week income summary has resulted in an underpayment*
- 3c: The number of times a 52 week income summary has resulted in an overpayment*
- 3d: How many times was a 52 week income summary requested when a client was self-disclosing a possible overpayment.*

- 4a: *For all underpayments, what is the average amount that has been underpaid*
- 4b: *For all overpayments, what is the average amount that has been overpaid*
- 4c: *For all overpayments, how was this amount calculated*
- 4d: *For all overpayments, how many have had a review of decision requested*
- 4e: *For all review of decisions, how many resulted in the overpayment amount being found to be an error*
- 4f: *For all overpayments being found to be an error, what was the average amount that was calculated incorrectly.*
- 4g: *For all overpayments being found to be an error, what is the reason for the error*
- 4h: *For all overpayments being found to be an error, how many were written off as a result of said error*
- 5a: *For all overpayments, how many were found to be intentional and/or fraudulent*
- 5b: *For all overpayments, how many were found to be non-intentional*
- 5c: *For all overpayments found to be non-intentional, how many were written off under section 208*
- 5d: *For all overpayments found to be non-intentional, and were later repaid, why were these not written off as per Section 208*
- 6a: *For interpreting the criteria noted in Section 208, please provide internal documentation discussing this, including emails and policy guidelines.*

On 2 February 2023, the Ministry emailed you to advise that more time was required to respond to your request. In accordance with section 15(1) and 15A of the Act, the Ministry's decision will be with you no later than 8 March 2023. The reason for the extension is that the consultations necessary to make a decision are such that a proper response cannot be provided within the original time limit.

I will address your questions in the following categories: policy and guidelines for requesting an income summary, overpayments, underpayments and the debt write-off criteria. As a result, some of your questions will not appear in the order that you have chronologically numbered them.

## **Policy and guidelines for requesting an income summary**

### *1a: All Internal correspondence including emails regarding requesting a 52 Week income summary*

Your request for all internal correspondence is very broad, and substantial manual collation would be required to locate and prepare all documents within scope of your request. As such, I refuse 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.

### *1b: Official processes and guidelines for requesting a 52 week income summary*

The Ministry may request a review of financial assistance at any time that it is required, which can include a review of income inside a 52-week period. This information is required to ensure that we are paying clients the full entitlement(s) that they are eligible for.

The reasons that a review may be requested are provided for in Section 304 of the Social Security Act 2018, available here:

[www.legislation.govt.nz/act/public/2018/0032/latest/DLM6783773.html](http://www.legislation.govt.nz/act/public/2018/0032/latest/DLM6783773.html).

When the Ministry completes an income review, clients may be asked to provide verification for all income earned during the period being assessed. Please note that the period being assessed will depend on the individual circumstances of the client. The Ministry uses income reviews to ensure that a client has been receiving the correct rate of payment throughout the period being assessed.

### *1c: All internal documentation about why a 52 week income summary should be requested*

The Ministry has interpreted your request for internal documents, processes and guidelines to be specific to income summaries only. As such, the Ministry has identified the following processes and guidelines on our Intranet in scope of your request. Please find these attached:

- *Income and Asset Details*
- *Review of Annual Income*
- *Review of Annual Income – client groups*

Please note that a review of Annual Income is different to a 52-week income summary. The Ministry has included this information as we believe that it addresses the intent of your request.

An Annual Review includes both a review of circumstances and a review of income. The review of circumstances occurs 26 weeks after the commencement date of the client's benefit and the review of income occurs 52 weeks after the commencement date of the client's benefit. These reviews together are the Annual Review. This is different to requesting verification of income for a specified period for clients receiving other payment types, which can be requested at any time.

Manuals and Procedures (MAP) is an internal website used by Ministry staff when interpreting and applying Ministry policies. There is a public version of MAP on the Work and Income website which is a copy of the internal website.

You can view information about situations where a 52-week income summary may be required for main benefits and supplementary assistances at the following links:

- Accommodation Supplement
  - [www.workandincome.govt.nz/map/income-support/extra-help/accommodation-supplement/changes-and-reviews-accommodation-supplement/change-in-income-01.html](http://www.workandincome.govt.nz/map/income-support/extra-help/accommodation-supplement/changes-and-reviews-accommodation-supplement/change-in-income-01.html)
- Disability Allowance
  - [www.workandincome.govt.nz/map/income-support/extra-help/disability-allowance/changes-and-reviews-disability-allowance/changes-and-reviews.html](http://www.workandincome.govt.nz/map/income-support/extra-help/disability-allowance/changes-and-reviews-disability-allowance/changes-and-reviews.html)
- Emergency Benefit
  - [www.workandincome.govt.nz/map/income-support/main-benefits/emergency-benefit/changes-and-reviews-emergency-benefit/changes-and-reviews.html](http://www.workandincome.govt.nz/map/income-support/main-benefits/emergency-benefit/changes-and-reviews-emergency-benefit/changes-and-reviews.html)
- Emergency Maintenance Allowance
  - [www.workandincome.govt.nz/map/income-support/main-benefits/emergency-maintenance-allowance/changes-and-reviews-emergency-maintenance-allowance/changes-and-reviews.html](http://www.workandincome.govt.nz/map/income-support/main-benefits/emergency-maintenance-allowance/changes-and-reviews-emergency-maintenance-allowance/changes-and-reviews.html)
- Jobseeker Support:
  - [www.workandincome.govt.nz/map/income-support/main-benefits/jobseeker-support/changes-and-reviews-jobseeker-support/changes-and-reviews.html](http://www.workandincome.govt.nz/map/income-support/main-benefits/jobseeker-support/changes-and-reviews-jobseeker-support/changes-and-reviews.html)
- New Zealand Superannuation

- [www.workandincome.govt.nz/map/income-support/main-benefits/new-zealand-superannuation/changes-and-reviews-new-zealand-superannuation/changes-and-reviews.html](http://www.workandincome.govt.nz/map/income-support/main-benefits/new-zealand-superannuation/changes-and-reviews-new-zealand-superannuation/changes-and-reviews.html)
- Orphan's Benefit and Unsupported Child Benefit
  - [www.workandincome.govt.nz/map/income-support/main-benefits/orphans-benefit-and-unsupported-childs-benefit/changes-and-reviews-ob-and-ucb/changes-and-reviews.html](http://www.workandincome.govt.nz/map/income-support/main-benefits/orphans-benefit-and-unsupported-childs-benefit/changes-and-reviews-ob-and-ucb/changes-and-reviews.html)
- Sole Parent Support
  - [www.workandincome.govt.nz/map/income-support/main-benefits/sole-parent-support/changes-and-reviews-sole-parent-support/changes-and-reviews.html](http://www.workandincome.govt.nz/map/income-support/main-benefits/sole-parent-support/changes-and-reviews-sole-parent-support/changes-and-reviews.html)
- Supported Living Payment
  - [www.workandincome.govt.nz/map/income-support/main-benefits/supported-living-payment/changes-and-reviews-supported-living-payment/changes-and-reviews.html](http://www.workandincome.govt.nz/map/income-support/main-benefits/supported-living-payment/changes-and-reviews-supported-living-payment/changes-and-reviews.html)
- Temporary Additional Support
  - [www.workandincome.govt.nz/map/income-support/extra-help/temporary-additional-support/changes-and-reviews-temporary-additional-support/change-in-income-01.html](http://www.workandincome.govt.nz/map/income-support/extra-help/temporary-additional-support/changes-and-reviews-temporary-additional-support/change-in-income-01.html)
  - [www.workandincome.govt.nz/map/income-support/extra-help/temporary-additional-support/changes-and-reviews-temporary-additional-support/change-in-assets-01.html](http://www.workandincome.govt.nz/map/income-support/extra-help/temporary-additional-support/changes-and-reviews-temporary-additional-support/change-in-assets-01.html)
- Veteran's Pension
  - [www.workandincome.govt.nz/map/income-support/main-benefits/new-zealand-superannuation/changes-and-reviews-new-zealand-superannuation/changes-and-reviews.html](http://www.workandincome.govt.nz/map/income-support/main-benefits/new-zealand-superannuation/changes-and-reviews-new-zealand-superannuation/changes-and-reviews.html)

Please note that the information provided is not only limited to current circumstances and eligibility. A review can be completed for both past and present entitlement. This can include situations where the Ministry receives information from another agency.

*3a: The number of times a 52 week income summary has been requested*

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. As such, I refuse 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.

## **Overpayments**

An overpayment debt is established when a client received more than what they were entitled to.

This can happen in situations where:

- Income was not declared or recorded correctly before the payment was received.
- There is a change in income.
- A change in circumstances occurs, such as entering employment or a new relationship, going overseas, or other circumstances affecting benefit entitlement.

*2a: What is the internal process for calculating the amount of an overpayment*

*4c: For all overpayments, how was this amount calculated*

An overpayment or underpayment is calculated by comparing what a client would have been eligible and entitled to receive (for either each week or over the annual period to be assessed) against the actual amount paid to the client for the same period.

When calculating an overpayment or underpayment resulting from a person's income, the Ministry calculates the income they received and determines the income abatement threshold specific to their type of assistance. More information about charging income can be found on the public version of MAP on the Work and Income website. As an example, information about charging income for Jobseeker Support can be found here: [www.workandincome.govt.nz/map/income-support/main-benefits/jobseeker-support/charging-income-01.html](http://www.workandincome.govt.nz/map/income-support/main-benefits/jobseeker-support/charging-income-01.html). This link is for Jobseeker Support, but similar pages are available for each benefit type.

If you are interested in viewing an example of a weekly income deduction calculation, the Ministry has made examples available on the Work and Income website. I have provided you with the following links to examples for single or couple clients receiving Jobseeker Support:

- [www.workandincome.govt.nz/map/income-support/main-benefits/jobseeker-support/weekly-income-example-single-clients-and-couples-01.html](http://www.workandincome.govt.nz/map/income-support/main-benefits/jobseeker-support/weekly-income-example-single-clients-and-couples-01.html).

- [www.workandincome.govt.nz/map/income-support/main-benefits/jobseeker-support/single-clients-and-couples-charging-income-01.html](http://www.workandincome.govt.nz/map/income-support/main-benefits/jobseeker-support/single-clients-and-couples-charging-income-01.html)

Please note that the income limits and abatement thresholds are dependent on a client's individual circumstances.

Once the client's correct entitlement for the review period has been determined, the Ministry measures this against the actual amount the client received.

The outcome is calculated using the following equation:

- Actual amount paid to the client – client's entitlement for the period = outcome (no change to entitlement, underpayment, or overpayment).

The Ministry uses the above income calculation to determine whether a client was paid correctly, underpaid, or overpaid.

*3c: The number of times a 52 week income summary has resulted in an overpayment*

*3d: How many times was a 52 week income summary requested when a client was self-disclosing a possible overpayment.*

*4b: For all overpayments, what is the average amount that has been overpaid*

*4f: For all overpayments being found to be an error, what was the average amount that was calculated incorrectly.*

*4g: For all overpayments being found to be an error, what is the reason for the error*

*4h: For all overpayments being found to be an error, how many were written off as a result of said error*

*5a: For all overpayments, how many were found to be intentional and/or fraudulent*

*5b: For all overpayments, how many were found to be non-intentional*

*5c: For all overpayments found to be non-intentional, how many were written off under section 208*

*5d: For all overpayments found to be non-intentional, and were later repaid, why were these not written off as per Section 208*

The information you have requested about the amount overpaid, the cause of the overpayment itself, whether a debt write-off was the result of an error,

and how many overpayments were or were not written off under regulation 208 is not centrally recorded by the Ministry.

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. As such, I refuse 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.

*4d: For all overpayments, how many have had a review of decision requested*

Please see the attached **Excel spreadsheet** which contains the following data tables:

- **Table 1:** The number of Review of Decisions lodged with the Benefit Review Committee where action reviewed relates to Overpayments from 1 July 2006 to 30 June 2022, by financial year ending June and action reviewed
- **Table 2:** The number of Review of Decisions lodged with the Benefit Review Committee where action reviewed relates to Overpayments from 1 July 2006 to 30 June 2022, by financial year ending June, and client gender
- **Table 3:** The number of Review of Decisions lodged with the Benefit Review Committee where action reviewed relates to Overpayments from 1 July 2006 to 30 June 2022, by financial year ending June, client age range
- **Table 4:** The number of Review of Decisions lodged with the Benefit Review Committee where action reviewed relates to Overpayments from 1 July 2006 to 30 June 2022, by financial year ending June, and client Benefit type
- **Tables 5a to 5g:** The number of Review of Decisions lodged with the Benefit Review Committee where action reviewed relates to Overpayments from 1 July 2008 to 30 June 2022, by financial year ending June, and total response ethnicity

*4e: For all review of decisions, how many resulted in the overpayment amount being found to be an error*



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. As such, I refuse 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.

### **Underpayments**

*3b: The number of times a 52 week income summary has resulted in an underpayment*

*4a: For all underpayments, what is the average amount that has been underpaid*

The information you have requested about the amount underpaid and the reason for underpayment is not centrally recorded by the Ministry.

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. As such, I refuse 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.

### **Debt write-off criteria**

*2b: What circumstances can an overpayment be written off when it results from a genuine oversight or error from a client rather than an intentional act.*

Every debt established on or after 26 September 2002 must be checked against the debt write-off criteria to decide if the debt or part of the debt is recoverable. You can view the debt write-off criteria on the Work and Income website, including where debt is the result of an error or a client did not intentionally contribute to the debt, here: [www.workandincome.govt.nz/map/income-support/core-policy/current-client-debt/debt-write-off-criteria.html](http://www.workandincome.govt.nz/map/income-support/core-policy/current-client-debt/debt-write-off-criteria.html).

6a: For interpreting the criteria noted in Section 208, please provide internal documentation discussing this, including emails and policy guidelines.

You can view guidelines for debt write-offs under regulation 208 of the Social Security Act 2018 on the Work and Income website. The 'Current client debt' page contains information in scope of your request, available here: [www.workandincome.govt.nz/map/income-support/core-policy/current-client-debt/index.html](http://www.workandincome.govt.nz/map/income-support/core-policy/current-client-debt/index.html).

You may also be interested in the 'Establishing debt' and 'Changing and reviewing debts' pages also available in the above link.

The Ministry also identified communication on the Ministry's intranet titled 'What's New for December 2021'. As only one section of this update refers to the criteria noted in regulation 208 of the Social Security Act 2018, I have provided the following excerpt. The rest of the document is withheld as it is outside of the scope of your request.

#### *What's New for December 2021 – Debt write off under regulation 208*

"Clients often review debts that have been established by the Ministry. Every debt must be checked against the criteria of regulation 208 of the Social Security Regulations 2018 to decide if the debt, or part of the debt is recoverable. All the criteria under regulation 208 must be met for a debt, or part of the debt to be not recoverable.

At a BRC [Benefit Review Committee] hearing for a panel to find that a debt is not recoverable, it must have tested the debt against all the criteria set out in regulation 208 and must be satisfied that each of those criteria have been met. The BRC must consider:

- was the debt the result of an error made by the Ministry
- the client did not intentionally contribute to the error
- the client received the money in good faith
- the client changed their position that they were entitled to the money
- that it is inequitable in all circumstances to require repayment

[www.workandincome.govt.nz/map/income-support/core-policy/current-client-debt/debt-the-result-of-an-error-01.html](http://www.workandincome.govt.nz/map/income-support/core-policy/current-client-debt/debt-the-result-of-an-error-01.html)

[https://www.legislation.govt.nz/regulation/public/2018/0202/latest/LM\\_S96767.html](https://www.legislation.govt.nz/regulation/public/2018/0202/latest/LM_S96767.html)."

The Ministry is unable to provide all internal correspondence regarding regulation 208, as the scope of this part of your request is very broad, and substantial manual collation would be required to locate and prepare all documents within scope of your request. As such, I refuse 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 and attachments 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](mailto:OIA_Requests@msd.govt.nz).

If you are not satisfied with this response regarding 52-week income summaries and overpayments, 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](http://www.ombudsman.parliament.nz) or 0800 802 602.

Ngā mihi nui

*Bridget Saunders*

Bridget Saunders  
**Manager Issue Resolution  
Service Delivery**

## Income and asset details

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Income and asset evidence ensures we are paying our clients their full and correct entitlement and starting their main benefit from the correct date.

On this Page:

### When evidence is required

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Evidence of income and assets is required when a client:

applies for [on-going financial assistance](#) [redacted]  
[redacted] (including public housing applications)

applies for [one-off financial assistance](#) [redacted]  
[redacted] (if not receiving ongoing assistance)

declares changes/new income and assets (excluding employment related income for clients receiving on-going assistance)

has a [review of annual income](#) [redacted]

has an annual review of Childcare Assistance

has an annual review of Income Related Rent (only required in some cases) see: [Verification of income](#) [redacted]

### Low Trust

Low Trust clients must provide evidence of any new or changed income and assets to their local office.

### Acceptable income evidence

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Income evidence must show the:

name of the person who has earned the income  
employer's name  
hours worked, and  
gross and net amounts paid to the person.

When a client ceases work, income evidence must also show the:

last day of work  
gross holiday pay (and/or any redundancy or other severance type pay), and  
previous 26 and 52 weeks gross income.

Examples of acceptable evidence for income are:

#### Salary/wages

a letter from the employer  
an employment contract  
payslip(s)  
an IRD online printout  
full financial statements or letter from accountant for self-employment.

If the income evidence does not show the clients gross holiday pay this will need to be provided separately.

#### Child Support

notice of entitlement from Inland Revenue or online statement from myIR  
letter from paying parent if they have a private arrangement.

#### Rental Property

Inland Revenue statement  
accountant's statement or letter  
documents to support rental income and outgoings  
full financial statements.

## Ex gratia and compensation payments

a letter from the organisation which made the payment including:

the payment amount  
date received  
organisation that made the payment, or

a bank statement, or  
screenshot from their online banking.

## ACC – Accident compensation

a letter from ACC.

There are many types of income, but these are not always charged the same way. Some income/payments a client receives are excluded as income. For more information see: [Types of income.](#)

## Acceptable asset evidence

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Asset evidence must show:

the name of the person who owns the asset  
a description of the asset  
the value of the asset  
any money owed against the asset.

Examples of acceptable evidence for assets are:

term deposit statement  
bank account statement showing the current balance of all bank accounts  
share certificate  
latest valuation and mortgage balance on a rental property's net equity - see more information below.

## Net equity

To determine net equity of a house, boat, vehicle or caravan, we will need the:

latest rates or GV (Government Valuation) notice for the property to determine its value or the amount insured whichever is greater  
current balance on all mortgages owed against the property  
the insured value of the leisure boat or caravan, or  
a written valuation from a boat or caravan dealer  
the estimated value of the vehicle

For more information see: [Net equity.](#)

## Applying for on going financial assistance

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If the client ceases employment and does not have or is unable to provide their income evidence; you can contact the employer and ask them to complete the [Employment and earnings information for applications form \(V06\)](#). You can only do this when the client has given their consent.

If a client re-applies for a main benefit within 26 weeks of the date their benefit was cancelled due to entering temporary employment, we do not require their previous 26 and/or 52 weeks gross income. However, the client's final pay details are required in order to determine the date of event and entitlement date.

If written evidence of income is not immediately available, you should accept what the client has indicated on their application, advise them of the possible overpayment if the information is incorrect and give the person four weeks to provide the evidence.

Ensure that the conversation you had with the client is recorded on the client's file, including the date by which the client must return the evidence.

## Ways we can accept income and asset evidence

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## Post/Fax

## Online

MyMSD document upload

Email - you must copy the full email, including the sender, receiver, date and time details, onto the clients file.

## Face to face

## Legislation

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Income (definition) [schedule 2 \[http://www.legislation.govt.nz/act/public/2018/0032/latest/DLM6784375.html\]](http://www.legislation.govt.nz/act/public/2018/0032/latest/DLM6784375.html), Social Security Act 2018

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Content owner: [Work and Income National Office](#) Last updated: 02 May 2022

Released under the Official Information Act (1982)

## Review of Annual Income

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The Review of Annual Income (due-paid assessment) ensures that clients receiving a benefit where income can be charged annually have received the correct rate of payment throughout the year. Centralised Services is responsible for completing due-paid assessments.

On this Page:

### Clients that can have a Review of Annual Income

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Clients receiving a benefit where income can be charged annually have a Review of Annual Income if they have earned income that has abated their benefit. This is called a due-paid assessment. Benefits that can have income charged annually are:

Sole Parent Support

Supported Living Payment

Jobseeker Support, only:

Sole parents

Grandparented clients

Emergency Benefit – only where the analogous benefit is SPS or SLP

Emergency Maintenance Allowance

New Zealand Superannuation or Veterans Pension – non qualified spouse/partner included (also includes Veterans Pension for under 65 year olds)

Income is assessed against the client's benefit for the 52 week period after the commencement date, and every 52 weeks thereafter, using income earned in that same period.

If the client has transferred between benefits where income can be charged annually, the commencement date is the commencement date of their first benefit, not the date they transferred.

### Review of Annual Income Process

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Clients who have income recorded that has abated their benefit during the year are sent a letter 10 working days after the 52 week income period that is being reviewed ends. Depending on their circumstances, they will be sent a letter that asks them to:

Provide verification for all income earned during the 52 week period: The client will be sent a reminder letter after 10 working days if they have not returned verification. If verification is not returned within 20 working days, their benefit will automatically suspend.

Confirm that the income we have recorded is correct: If it's correct, they don't need to do anything and we'll complete the review based on the information we already hold. If their income is different then they'll need to provide verification.

Clients can provide verification by post directly to Centralised Services for processing, or drop it into their service centre.

**Note:** If the client's suspension date falls within the week before or including 26 December, it will be moved to the first Monday following 2 January of the following year. SWIFTT will calculate the new suspension date automatically.

### SWIFTT

If a client needs to verify their income, this will show in the SSTA screen in SWIFTT when their letter has been sent. For these clients, the 'Next Review/Reapp' field will display 'Income Review' and the suspension date. For clients who are only asked to confirm their income, this field will remain blank because there is no suspension date.

The review can also be viewed and cleared in SRENA by selecting 'Income Review' in the 'Review Type' drop-down box. For more information on what type of Review of Annual Income a client will have, refer to:

[Review of Annual Income client groups](#)

### Low Trust Clients

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Low trust client management clients will need to verify their income at an appointment with their case manager. At this appointment:

confirm that the client understands Work and Income's definition of income

verify all income the client has earned during the 52 week period

scan, save and link the verification to an 'Annual income due/paid assessment' Client Event, and assign this to the 'Centralised annual income due/paid assessments Ready for Processing' queue.

If more information is needed (for example, the client has not provided verification for the entire period that they were earning income), the client will need to book another appointment. Any verification that the client provides at their first appointment must be scanned, saved and linked to an 'Annual income due/paid assessment' → 'Additional information required' Client Event. Note in the Client Event what further verification the client has been asked to provide, and assign the Client Event to the 'Centralised annual income due/paid assessments Work on Hold' queue.

**Note:** you may consider an extension if there are no appointments available before the client's suspension date.

## Extensions

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If a client can't provide verification before their suspension date then they may be granted an extension.

They need to have a good and sufficient reason, for example:

the client has been in hospital

the client was overseas on approved travel when their letter was sent

the client's employer is not able to provide them with income information within the timeframe.

In general, 10 working days is an appropriate extension. However, there may be some cases when it is reasonable to give the client more time. If granting more than 25 working days, you must discuss this with your manager.

**Note:** the new suspension date should be added for the Monday following the extension date

### To grant an extension:

Record the reason for the extension in an 'Annual income due/paid assessment' Client Event and assign this to the 'Centralised annual income due/paid assessments Work on Hold' queue.

Clear the review in SWIFTT

Add a future suspension using reason code 'lack of representation'

Advise the client of the new suspension date.

## Queuing work to Centralised Services

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Clients that need to provide verification of their income may bring this into a service centre. You need to:

Check that income information for the entire 52 week period has been provided. If not, advise the client what further information is required.

If the client has provided all information, scan, save and link the verification to an 'Annual income due/paid assessment' Client Event.

Assign the Client Event to the 'Centralised annual income due/paid assessments Ready for Processing' queue.

Clear the review in SWIFTT as returned.

### If more verification is needed

Scan, save and link the verification that has been provided to a 'Annual income due/paid assessment' → 'Additional information required' Client Event. Note the verification that the client has been asked to provide.

Assign the Client Event to the 'Centralised annual income due/paid assessments Work on Hold' queue.

## Benefit suspended or expired at the time of review

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A client will not be sent letter if their benefit is suspended or expired at the time their letter is due to be sent (10 working days after their 52 week period ends).

However, an expiry date will still be added onto their record in SWIFTT if they need to provide verification. This means that the SSTA screen will display when the client's Review of Income is due and, if this date has passed, stop you from resuming the benefit without clearing the review in SWIFTT.

### Clients that need to verify their income - process for service centre staff

If the client's Review of Annual Income was not sent and the client makes contact to resume their benefit, you need to:

Print the letter in the Launch Correspondence tab

Consider whether it is appropriate to grant an extension, depending on their suspension date. If an extension is granted, clear the review in SWIFTT, add a future suspension date and advise the client of their new suspension date



**Note:** if the client makes contact to resume their benefit after the date the review of circumstances was due, SWIFTT will display an error message if you try to resume their benefit.

### **Clients that confirm their income - process for Centralised Services**

Clients who can confirm their income do not have expiries in SWIFTT. Centralised Services will monitor a report to identify when these clients have their benefit resumed. Centralised Services will send these clients their letter.

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Released under the Official Information Act (1982)

## Review of Annual Income client groups

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This page describes the different client groups for the Review of Annual Income process.

### Clients who will not need a due-paid assessment

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No income recorded in the past 52 week period

Income recorded but benefit rate not abated at any point in the past 52 week period.

### Clients who must provide verification of their income

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Income has been recorded and benefit has been abated during past 52 week period, and

Deliberate or doubtful debt established at any point in time, or

Debt level about \$10,000 at any point in time, or

Outgoings are greater than 70% of income (including benefit and supps)

Benefit has been suspended due to excess income during past 52 week period

Income not updated in past two years

All clients receiving Emergency Benefit or Emergency Maintenance Allowance

Low Trust Client Management clients – Low Trust clients will also need to book an appointment

### Clients who can confirm their income

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Income recorded and benefit has been abated (but not suspended due to excess income) during past 52 week period

Any other client not defined in the other two groups.

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