



14 October 2025

Tēnā koe

Official Information Act request

Thank you for your email of 3 September 2025, requesting information from the Ministry of Social Development (the Ministry) about civil attachment orders.

I have considered your request under the Official Information Act 1982 (the Act). Please find my decision on each part of your request set out separately below. Some sections are grouped together for clarity.

- 1. The total number of active civil attachment orders on current benefits as at end of December 2021, December 2022, December 2023, December 2024 and August 2025.*
- 2. What are the total weekly amounts paid via attachment order for civil debt, and what is the total value of those attachment orders as at end of December 2021, December 2022, December 2023, December 2024 and August 2025.*
- 3. What is the total number of clients with attachment orders against benefits as at end of December 2021, December 2022, December 2023, December 2024 and August 2025.*
- 4. What is the total number of clients receiving sole parent benefits with attachment orders as at end of December 2021, December 2022, December 2023, December 2024 and August 2025.*
- 5. Can the answers for questions 1 – 4 be categorised by gender, age, ethnicity and region?*

Please refer to Tables 1-5 in the attached **Appendix** which provides the information you have requested.

- 6. What is the process that is followed if the MSD is notified of an attachment order against a benefit and implementing the order would breach the protected earnings threshold of 60% of the beneficiary's income?*

To calculate protected earnings, the Ministry takes the following into account:

- Net Main Benefit
- Accommodation Supplement (AS)
- Special Benefit (SPB)
- Temporary Additional Support (TAS)

- Disability Allowance (DA)
- Winter Energy Payment (WEP) – Between 1st of May and 1st of October

The Ministry then calculates protected earnings of 40% from the total net Main Benefit and Supplementary Assistance.

Attachment orders against clients' benefits must not exceed 40% of their net benefit. Where it is calculated that deduction amount is going to exceed 40% of the client's net benefit, the Ministry must check which deductions have priority over others and where possible, must reduce them to allow the Civil Attachment to remain at the set weekly amount.

Certain forms of deductions take priority over others. The following list provides the priority from highest to lowest:

- Child Support deductions made under the Child Support Act 1991
- Inland Revenue tax deductions
- Work and Income debt repayments including Liable Parent Contributions (LPC), child maintenance debts and Major Repairs Advances (MRA)
- Attachment orders made under the Family Proceedings Act 1980
- Court attachment orders made under the Summary Proceedings Act 1957
- Court attachment orders issued under the District Courts Act 2016
- Student Loan repayments

8. *A breakdown of the top 25 organisations receiving the highest weekly amount of civil attachment order payments, as at end of December 2021, December 2022, December 2023, December 2024 and August 2025. Also showing:*
- the total monetary value of those attachment orders for each time for each of these organisations.*
 - the total weekly value of all payments to each of the organisations.*
 - the total number of clients with deductions to these organisations at each point in time.*
 - the most common weekly deductions for these civil attachment orders for each organisation, at each point between the bands of \$0-\$10, \$10.01-\$20, and up.*

Please refer to Table 6 in the attached **Appendix** which provides the information you have requested.

7. *In each of 2021, 2022, 2023, 2024 and between January and August 2025, how many times did MSD staff advise MOJ that it was not possible to load a deduction for an attachment order because of each of the following reasons:*
- The prescribed rate of protected earnings.*
 - The discrepancy or error had been identified.*
8. *e. how many times did MSD staff advise MOJ that it was not possible to load a deduction for an attachment order related to these organisations because of each of the following reasons:*
- The prescribed rate of protected earnings.*

ii. A discrepancy or error had been identified.

I am refusing the above parts of your request under section 18(f) of the Act, as it requires substantial collation. In order to provide you with this information, the Ministry would need to divert personnel from their core duties and allocate extra time to complete this task. The diversion of these resources would impair the Ministry's ability to continue standard operations and would be an inefficient use of the Ministry's resources. 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 requests 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.

I will be publishing this decision letter, with your personal details deleted, on the Ministry's website in due course.

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 my decision on your request, 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

pp.



Anna Graham
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Ministerial and Executive Services