



**MINISTRY OF SOCIAL
DEVELOPMENT**
TE MANATŪ WHAKAHIATO ORA

30 March 2026

Tēnā koe

Official Information Act Request

Thank you for your email of 12 March 2026, requesting information about deprivation of income and assets.

I have considered your request under the Official Information Act 1982 (the Act).

Please refer to the attached **Appendix One** for the Ministry of Social Development's (the Ministry) procedures for Deprivation of Income and Assets.

In addition, please refer to the below **Appendix Two** for links related to Deprivation of Income and assets in our MAP.

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

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

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

A handwritten signature in black ink, appearing to read 'Anna Graham'.

pp.

Anna Graham
General Manager
Ministerial and Executive Services

Appendix Two– MAP Links

Core Policy

- [Deprivation of income - Map](#)
- [Deprivation and Child Support - Map](#)
- [Income from assets - Map](#)
- [Business assets and depreciation - Map](#)
- [Significant lump sums deposited in a superannuation scheme account - Map](#)
- [Gifts and koha - Map](#)
- [Payment made by instalment - Map](#)
- [Lottery prizes and gambling wins - Map](#)
- [Treatment of specific assets - Map](#)
- [Compassionate grants - Map](#)
- [Significant lump sums deposited in a KiwiSaver account - Map](#)

Social Housing

- [Deprivation of income - Map](#)
- [Asset thresholds and formula to work out assessable income from assets - Map](#)
- [Assessing the amount of deprived asset - Map](#)
- [Assessing the amount of deprived income - Map](#)
- [Superannuation scheme contributions - Map](#)
- [Income from assets - Map](#)
- [Estimating and adjusting net weekly income - Map](#)

Residential care Subsidy

- [Historic deprivation - Map](#)
- [Deprivation test - Map](#)
- [Deprivation of assets and income - Map](#)
- [Examples of deprivation - Map](#)
- [Available resources - Map](#)

- [Using discretion - Map](#)
- [Income from assets - Map](#)
- [Trusts - Map](#)
- [Personal loans to others - Map](#)
- [Income from an estate - Map](#)
- [Granny flats - Map](#)
- [Client is a trust beneficiary - Map](#)
- [Means assessment of income - Map](#)
- [Means assessment of assets - Map](#)
- [Excluding life interest from the means assessment - Map](#)
- [Residential Care Subsidy historic review refunds - Map](#)
- [Gifting - Map](#)
- [Sold or gifted assets to a trust - Map](#)
- [Income from a trust - Map](#)
- [Life interest as an asset or income stream - Map](#)
- [Excess gifting outside the 5 year gifting period - Map](#)
- [KiwiSaver - Map](#)
- [Example of using Reserve Bank interest rate - Map](#)
- [Outstanding debt - Map](#)
- [Assets sold or gifted - Map](#)

Students

- [Deprivation of income - Map](#) – Student allowance – eligibility and entitlement
- [Income stops - Map](#) – Jobseeker student hardship
- [Superannuation funds - Map](#)
- [Partner's income - Map](#) – links to deprivation page of income page
- [Business income - Map](#)
- [Student Allowance appeals - Map](#)
- [Cash assets earmarked for fees - Map](#) – Jobseeker student hardship

- [Income that is personal income - Map](#)
- [Investments - Map](#)

Card services

- [Income test - Map](#)
- [Definition of income - Map](#)

Other Benefit assistance and extra help

- [Client in hardship - Map](#) – Emergency Benefit
- [Income stops - Map](#) – Jobseeker Support
- [Cancelling Special Benefit - Map](#)
- [On strike - Map](#) – Jobseeker Support
- [Income stops - Map](#) – Youth Payment
- [Hardship criteria - Map](#) – Emergency Maintenance Allowance
- [Cash assets gifted - Map](#) – Accommodation Supplement