

Information on social security benefits for Australians living in New Zealand

The New Zealand and Australian governments have recently announced revisions to the Social Security Agreement between the two countries. If agreed by the two governments, the revised Agreement will change the way some benefits and pensions are paid to Australians living in New Zealand, and will affect eligibility for some other benefits.

What's changing?

The revised Social Security Agreement will affect a number of social security benefits paid to people who have lived in both Australia and New Zealand. The changes will take effect on 1 July 2002.

People receiving benefits or pensions under the existing Agreement are not affected by the changes. So if you apply for a benefit or pension in New Zealand before 1 July 2002 the current arrangements will apply to you until you go off that benefit or pension.

What's covered by the revised Agreement?

The revised Agreement covers the following benefits and pensions:

Australian benefits and pensions
Age Pension
Carer Payment (for the partners of Disability Support Pensioners*)
Disability Support Pension*

New Zealand benefits and pensions
New Zealand Superannuation
Veterans Pension
Invalids Benefit*

* For people with severe disabilities

How will the way benefits and pensions are paid change?

Under the revised Agreement New Zealand and Australia will each make a part-payment to people who are eligible for a benefit or pension covered by the Agreement and who have lived in both countries. The combined payment will be comparable to what you would get if you were receiving just the social security pension from New Zealand, as is the case now, allowing for fluctuations associated with changes to the exchange rate.

This means that Australians living in New Zealand who apply for New Zealand Superannuation, Veterans Pension or Invalids Benefit from Work and Income NZ after 1 July 2002 may be required to claim a part-payment of Age Pension or Disability Support Pension from Centrelink in Australia.

Whether you receive payments from both countries and how much you receive from each will depend on how long you lived in each country:

- between the ages of 20 and 65 years for the Australian Age Pension, New Zealand Superannuation and Veterans Pension
- between the age of 20 years and the age at which the disability occurred for Disability Support Pension and Invalids Benefit for people with severe disabilities, and Carer Payment (for their partners).

The amount people are eligible to receive will depend on their individual circumstances.

What benefits are affected by eligibility changes?

The changes may also affect you if you are a widow or sole parent, as from 1 July 2002 you will need to meet New Zealand residence and other criteria in order to qualify for Widows Benefit or Domestic Purposes Benefit. Your eligibility for these benefits is based on your own particular circumstances – the eligibility criteria look at things such as whether any dependent children were born in New Zealand, and how long you may have lived in New Zealand.

To check how the rules might apply to you, contact Work and Income NZ on 0800 777 577 or +64-4-916 2437 if calling from outside New Zealand (international call charges will apply). If you don't meet the eligibility criteria you may be entitled to other forms of social security assistance – Work and Income NZ will be able to tell you about these.

Eligibility criteria for Invalids Benefit (the equivalent of Disability Support Pension) will also change from 1 July 2002. To be eligible you must have:

- lived in both countries before the qualifying disability occurred

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- a severe disability, and
- your qualifying disability must have occurred in New Zealand or Australia.

Australians who do not meet these criteria will only qualify for Invalids Benefit if they meet New Zealand residency criteria. If you don't qualify, you may be entitled to other social security assistance.

For further information you can call Work and Income NZ free on 0800 777 577 or contact Centrelink in Australia.

How will the changes affect Australians who have lived in New Zealand and return to Australia to live?

Australian citizens who return to Australia after living in New Zealand and apply for a benefit or pension covered by the revised Agreement may be required to apply for a part-payment of the equivalent benefit from Work and Income NZ.

Australian citizens retain automatic access to all benefits and allowances in Australia, but you may have to serve a two year waiting period if you have not lived in Australia for at least two years in total at any time. However, if you are subject to the waiting period you can still obtain a Special Benefit if you meet the qualifications for that benefit.

If you require more detailed information on how the changes might affect you, you can call Work and Income NZ on 0800 777 577, or contact Centrelink in Australia.



This information has been provided by Department of Work and Income, Ministry of Social Policy, Ministry of Foreign Affairs and Trade, the New Zealand Immigration Service and the Department of Family and Community Services (Australia), Centrelink (Australia), the Department of Immigration and Multicultural Affairs (Australia).

February 2001