

Accommodation Supplement – self-reported receipt and other findings for people with potential eligibility

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Introduction

We asked respondents to the New Zealand Income Support Survey who were potentially eligible for the Accommodation Supplement some detailed questions about this payment, including questions about:

- awareness and understanding of the Accommodation Supplement
- self-reported receipt
- reasons for non-receipt (including reasons some people with potential eligibility had not applied for the payment).

The survey included people aged 18 to 64 on incomes that could potentially qualify them for income support payments such as the Accommodation Supplement and Working for Families (WFF) and excluded full-time students.

1,852 people from across the country responded to the survey between June and December 2022.

What is the Accommodation Supplement?

The Accommodation Supplement provides help with housing costs.

The Accommodation Supplement is a weekly payment that helps people with their rent, board, or mortgage costs if they own a home.¹ As part of the Families Package changes introduced in 2018, the payment rates for the Accommodation Supplement were changed, and the Accommodation Supplement payment “areas” were also changed.² The 2018 rates are still the current rates for the Accommodation Supplement, and are shown in the table below.

Family type	Area 1	Area 2	Area 3	Area 4
Single with no children	\$165	\$105	\$80	\$70
Couple without children, sole parent with 1 child	\$235	\$155	\$105	\$80
Couple with children, sole parents with two or more children	\$305	\$220	\$160	\$120

The cash asset limits above which people have no entitlement to the Accommodation Supplement are \$8,100 for a single person without children, and \$16,200 for couples and sole parents.³ People receiving a main benefit, as well as low- and middle-income people not receiving main benefits can receive Accommodation Supplement payments if their circumstances permit it.⁴

¹ For more information about the Accommodation Supplement, see: <https://www.workandincome.govt.nz/products/a-z-benefits/accommodation-supplement.html>

² For more information about the previous Accommodation Supplement rates, see: <https://www.workandincome.govt.nz/map/deskfile/extra-help-information/accommodation-supplement-tables/at-1-april-2017-08.html>

³ For cash asset limits, see: <https://www.workandincome.govt.nz/map/deskfile/extra-help-information/accommodation-supplement-tables/cash-asset-limit.html>

⁴ For the income cut out points as of the time of the survey, see: <https://www.workandincome.govt.nz/map/deskfile/extra-help-information/accommodation-supplement-tables/at-1-april-2022-11.html>

For the latest income cut out points, see: <https://www.workandincome.govt.nz/map/deskfile/extra-help-information/accommodation-supplement-tables/income-cut-out-points-for-non-beneficiaries-curren.html>

Approach to reporting results

Weighting

Results are weighted to be representative of the New Zealand population of working-age families on low- and middle-incomes.

Reporting of results

Some results are marked with a hash (#). Results with a hash should be reported with additional context in text (for example: "52 (\pm 15) percent respondents said..."). This is because these results have high margins of error and/or high relative sampling errors, and so should be used with care.

For more information about how this is determined, please read the methodology report. For confidence intervals, see the supporting excel tables.

Sub-group comparisons

Sub-group level comparisons are only reported when there are at least 300 respondents included in the total analysis and there are enough sub-groups where it is viable to produce the comparison. Two forms of sub-group comparison are commented on:

- comparison to the overall survey result (for example, comparing the result for respondents aged 18 to 24 against the overall survey result)
- comparison with other sub-groups in the same breakdown (for example, comparing the result for respondents aged 18 to 24 to the results for other age groups).

Differences that are statistically significant at the 95 percent confidence level using confidence intervals are commented on.

Differences compared to other sub-groups in the same breakdown are generally only commented on if they have not already been mentioned in comparison with the survey average.

On occasion, differences that are not statistically significant using confidence intervals but display interesting trends that may be of interest to readers are commented on.

Rounding of percentages and weighted figures

Due to rounding, percentages may not add up to 100 percent, and weighted figures may not add up to weighted totals.

Aggregation and suppression of sub-groups and categories

Where sub-group and/or category counts are small and/or have large confidence intervals and/or relative sampling errors, these are sometimes aggregated together, or suppressed and not displayed in graphs.

Reporting of ethnicity

A respondent can identify with more than one ethnicity. This results in totals for ethnic breakdowns adding up to more than 100 percent of respondents. Statistical testing for differences between ethnic sub-groups compares those in a selected ethnic group with those not in the group (including respondents who did not provide an ethnicity).

Reporting of gender

Respondents were asked about their gender, with the possible responses being male, female, another gender, don't know, or prefer not to say. In the reporting of results, we only report gender sub-group results for respondents who identified as male or female due to the small number of respondents who responded otherwise. This is to protect confidentiality.

Determining potential eligibility for the Accommodation Supplement

What did we ask respondents?

Respondents were asked the following questions to see if they appeared potentially eligible to receive the Accommodation Supplement:

- Is your (and your partner's combined) annual income [insert the Accommodation Supplement income cut-off for the respondent's family type] or less?
- Do you have cash assets of more than \$8,100 (if single) /\$16,200 (if in a couple)?
- Including all the time spent on home study and assignments, and time attending classes, in total, are you studying for more than 20 hours per week?
- Thinking about where you live, do you rent, pay board, own the house, or stay there for free? If you own the home, do you have a mortgage on the house?
- Who do you rent the house or dwelling from?
- How much do you (and your partner) spend each week on rent/board/mortgage repayments?

Respondents were also asked about their residency status:

- Are you (or your partner) a New Zealand citizen or permanent resident?
- If not, do you (or your partner) hold a residence class visa? An example of this is if you (or your partner) are an Australian citizen or resident.

If yes to either of the previous two questions:

- Have you (or your partner) lived in New Zealand for at least two years at any one time since becoming a New Zealand citizen or permanent resident/holding a residence class visa?
- Do you (or your partner) normally live in New Zealand?

Around 53 percent of respondents appeared to be potentially eligible for Accommodation Supplement

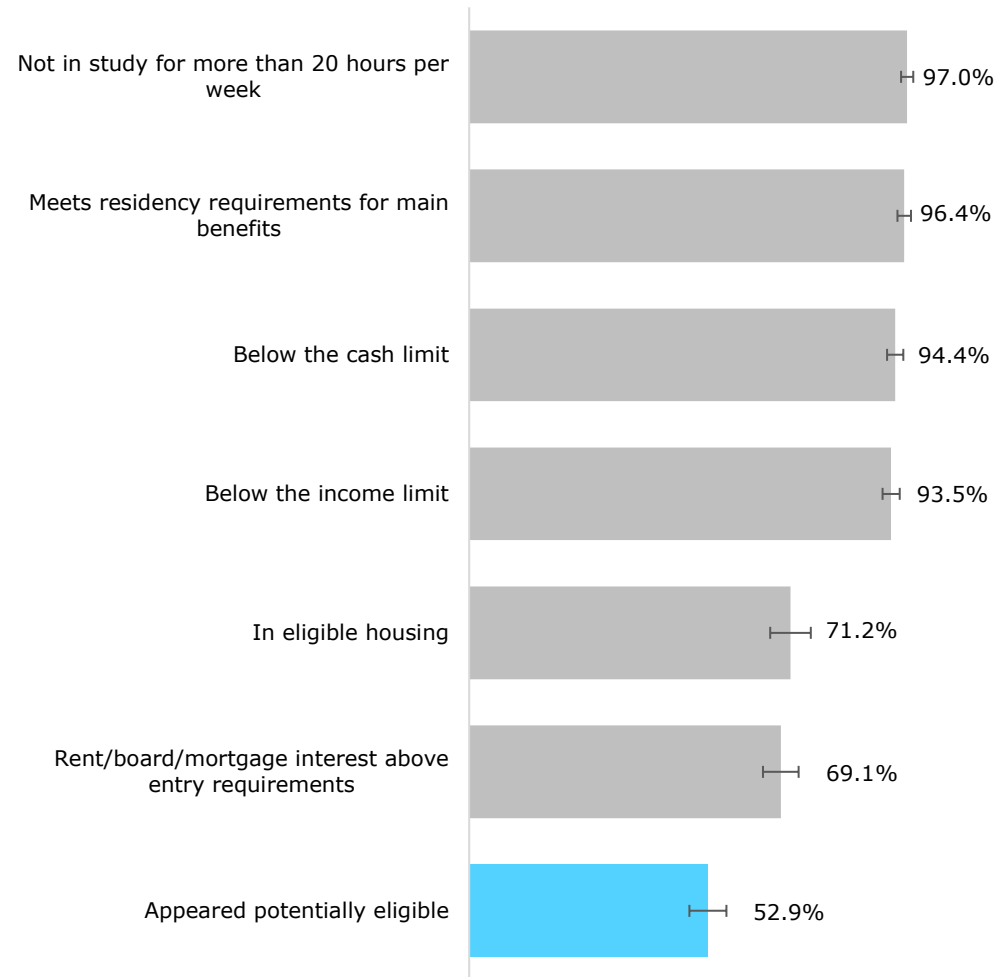
Almost all respondents to the survey:

- were not in study for more than 20 hours per week
- met residency requirements for main benefit payments
- met the income and cash limits for the Accommodation Supplement.

71.2 percent of respondents were in private housing, or in other housing where they could be eligible for the Accommodation Supplement (such as council housing, or housing provided by other entities not covered within the Social Housing Scheme).

69.1 percent of respondents were paying rent, board or mortgage repayments that qualified them for the Accommodation Supplement.

Combining these criteria, **52.9 percent** of respondents appeared **potentially eligible** for the Accommodation Supplement.



Note: Total families = 1,852, total weighted families = 976,926

Awareness and understanding of the Accommodation Supplement for respondents who were potentially eligible

What did we ask respondents?

Respondents were asked the following questions:

- Before today, were you aware of the Accommodation Supplement?

If aware of the Accommodation Supplement:

- Looking at the Showcard, who do you think can receive the Accommodation Supplement? Respondents were asked to respond "Yes", "No", or "Don't know" to the following options: People receiving a main benefit, low / middle / high income workers not receiving a main benefit.

If respondents said they were unaware of the payment but appeared potentially eligible, they were asked this question later in the survey:

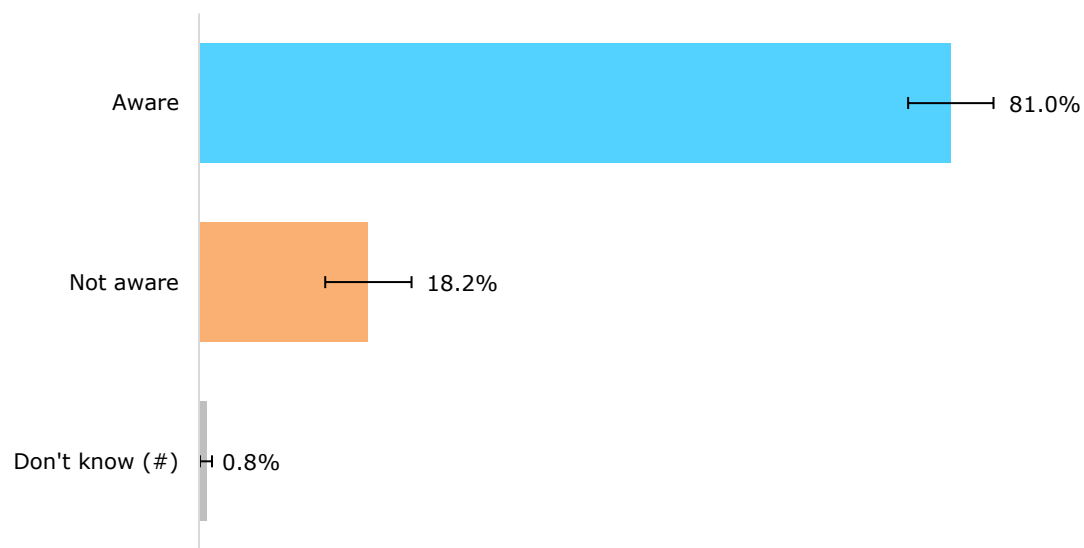
- Earlier, you said that before today you weren't aware of this payment (the Accommodation Supplement). Now that we have talked about it a bit more, does it sound familiar to you?

Almost one in five respondents who were potentially eligible for the Accommodation Supplement said they were not aware of the payment

81 percent of respondents who were potentially eligible said that they **were aware** of the Accommodation Supplement.

18.2 percent said they **were not aware**.

0.8 (± 0.7) percent said they didn't know.

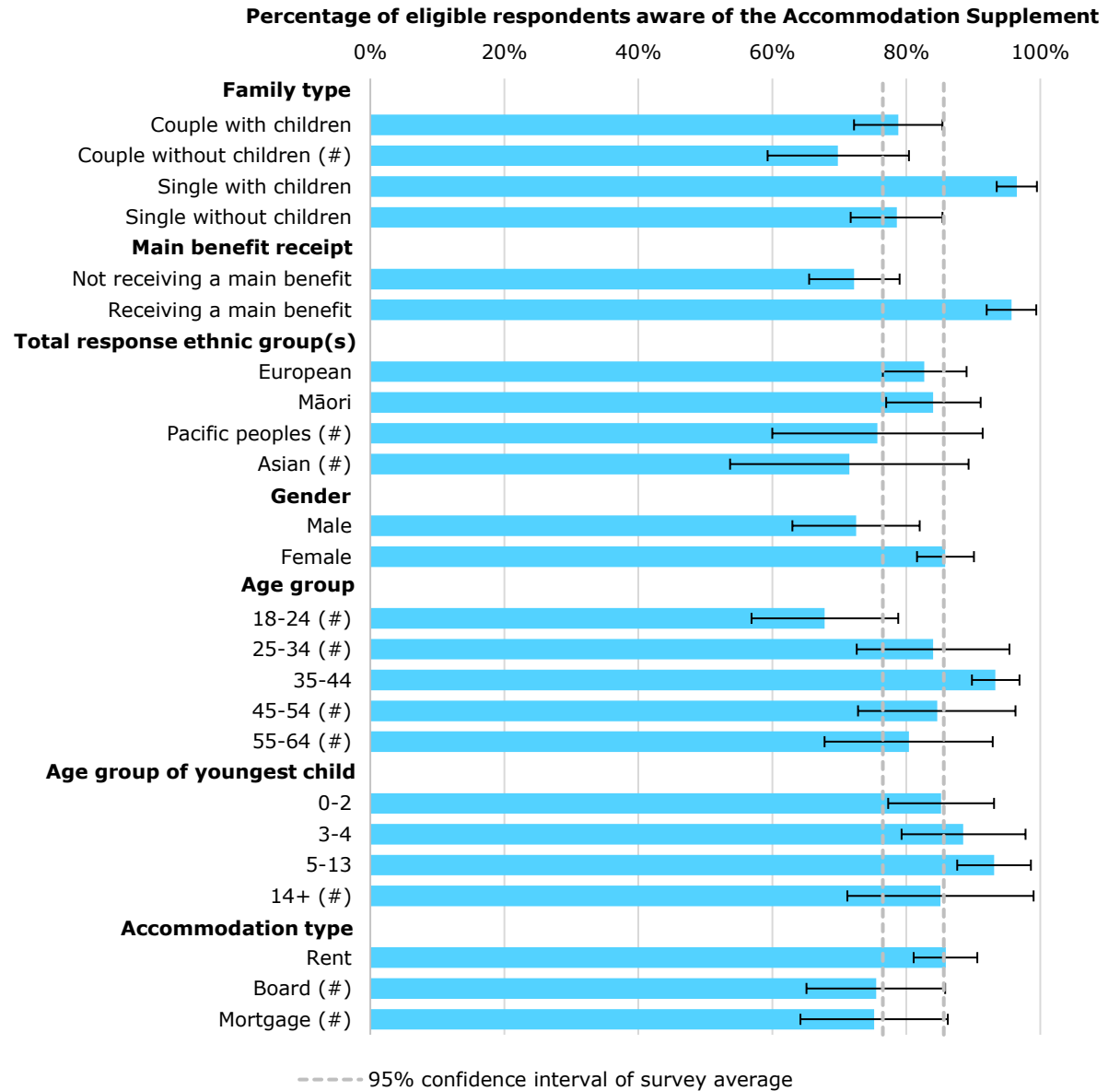


Note: Total families = 915, total weighted families = 516,392.

There were few statistically significant differences in the proportion aware of the Accommodation Supplement across sub-groups

Awareness of the Accommodation Supplement among respondents who were potentially eligible for the Accommodation Supplement was statistically significantly **higher** than the survey average for those who:

- were single with children
- were receiving a main benefit
- were aged 35 to 44
- had a youngest child aged five to 13.



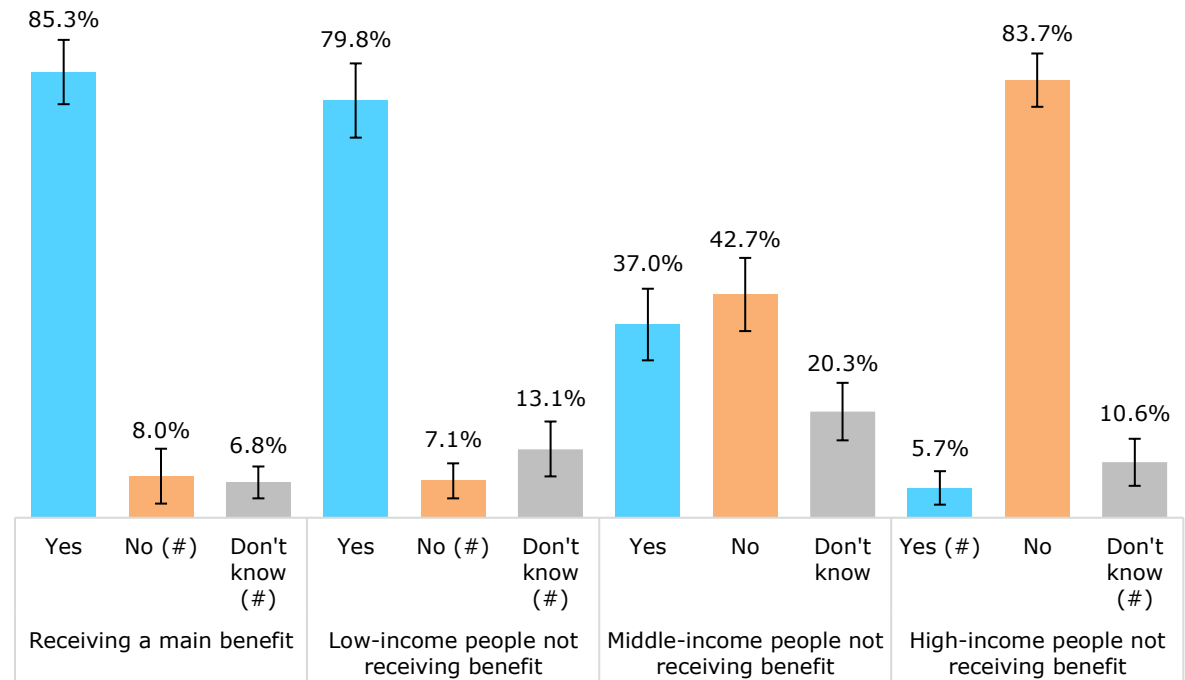
Most respondents who were potentially eligible and were aware of the Accommodation Supplement understood this payment can be received by low-income families who are not receiving a main benefit

85.3 percent of respondents who were potentially eligible and were aware of the Accommodation Supplement understood that people receiving a main benefit **can receive** the payment.

79.8 percent understood that low-income people not receiving a main benefit **can receive** the payment.

37 percent said middle-income people not receiving a main benefit **can receive** the payment, while **42.7 percent** said they **can not**.

83.7 percent understood that high-income people not receiving a main benefit **can not** receive the payment.



Note 1: Total families = 679, total weighted families = 379,021.

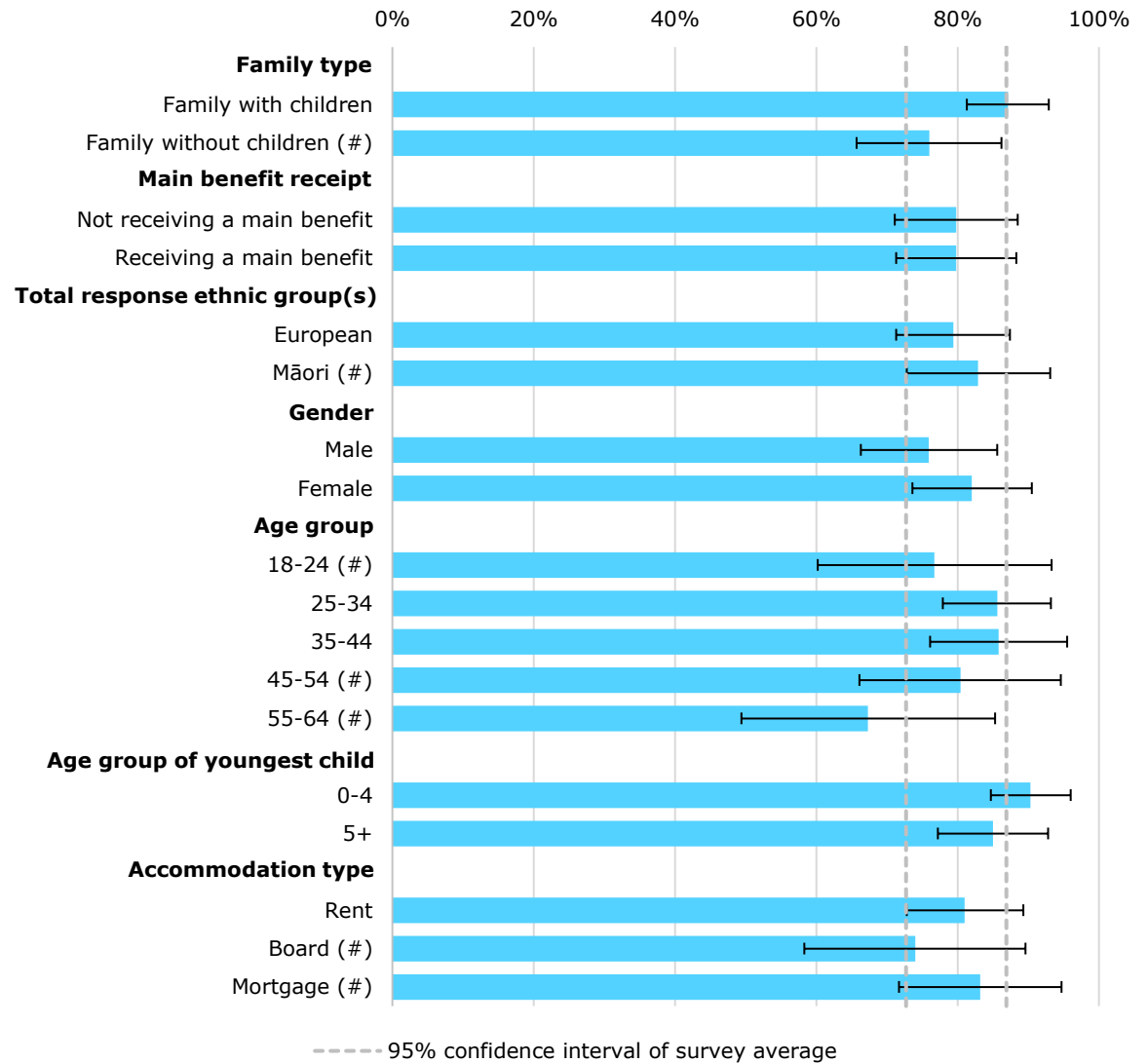
Note 2: 66 respondents who were aware of the Accommodation Supplement were not asked this question, as they did not say they were aware of the payment when first asked and therefore were not routed to this question.

The level of understanding that the Accommodation Supplement can be received by low-income families who are not receiving a main benefit was high and consistent across sub-groups

The proportion of respondents who said they understood that the Accommodation Supplement can be received by low-income families who are not receiving a main benefit ranged between 67 and 91 percent depending on sub-group.

While no statistically significant differences were detected, families where the respondent was aged 55 to 64 seemed slightly less likely to understand that the Accommodation Supplement can be received by low-income families who are not receiving a main benefit. Understanding seemed slightly higher for families who had a youngest child aged zero to four.

Percentage of aware and eligible respondents who understood Accommodation Supplement can be received by low-income families



Self-reported receipt by those with potential eligibility

What did we ask respondents?

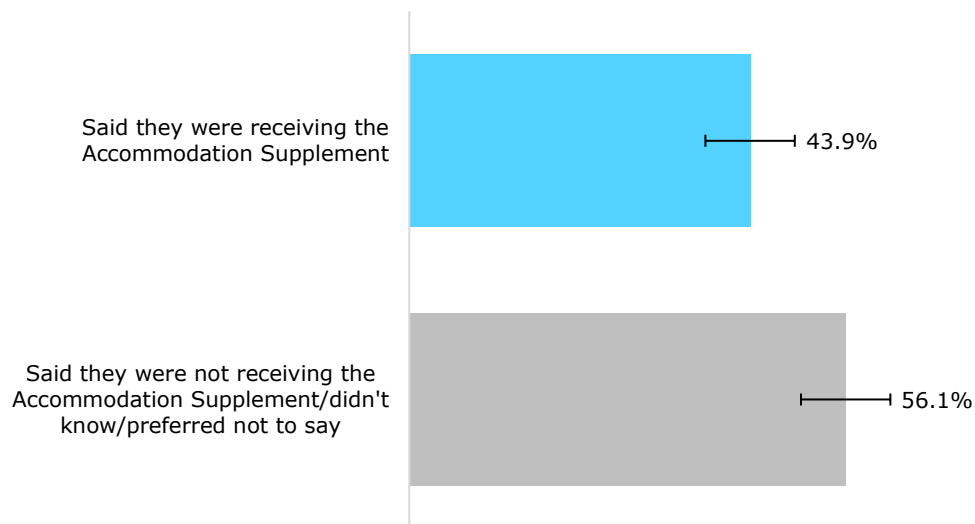
People were asked the following question to determine whether they were in receipt of the Accommodation Supplement:

- Are you currently receiving the Accommodation Supplement? Some people receive this as part of a benefit, while others receive it as a separate payment.

Around 44 percent of potentially eligible respondents said they were receiving the Accommodation Supplement

Out of the respondents who appeared potentially eligible for the Accommodation Supplement:

- **43.9 percent** said they **were receiving** the payment
- **56.1 percent** said they **were not receiving the payment, didn't know if they were, or preferred not to say.**



Note: Total families = 915, total weighted families = 516,392

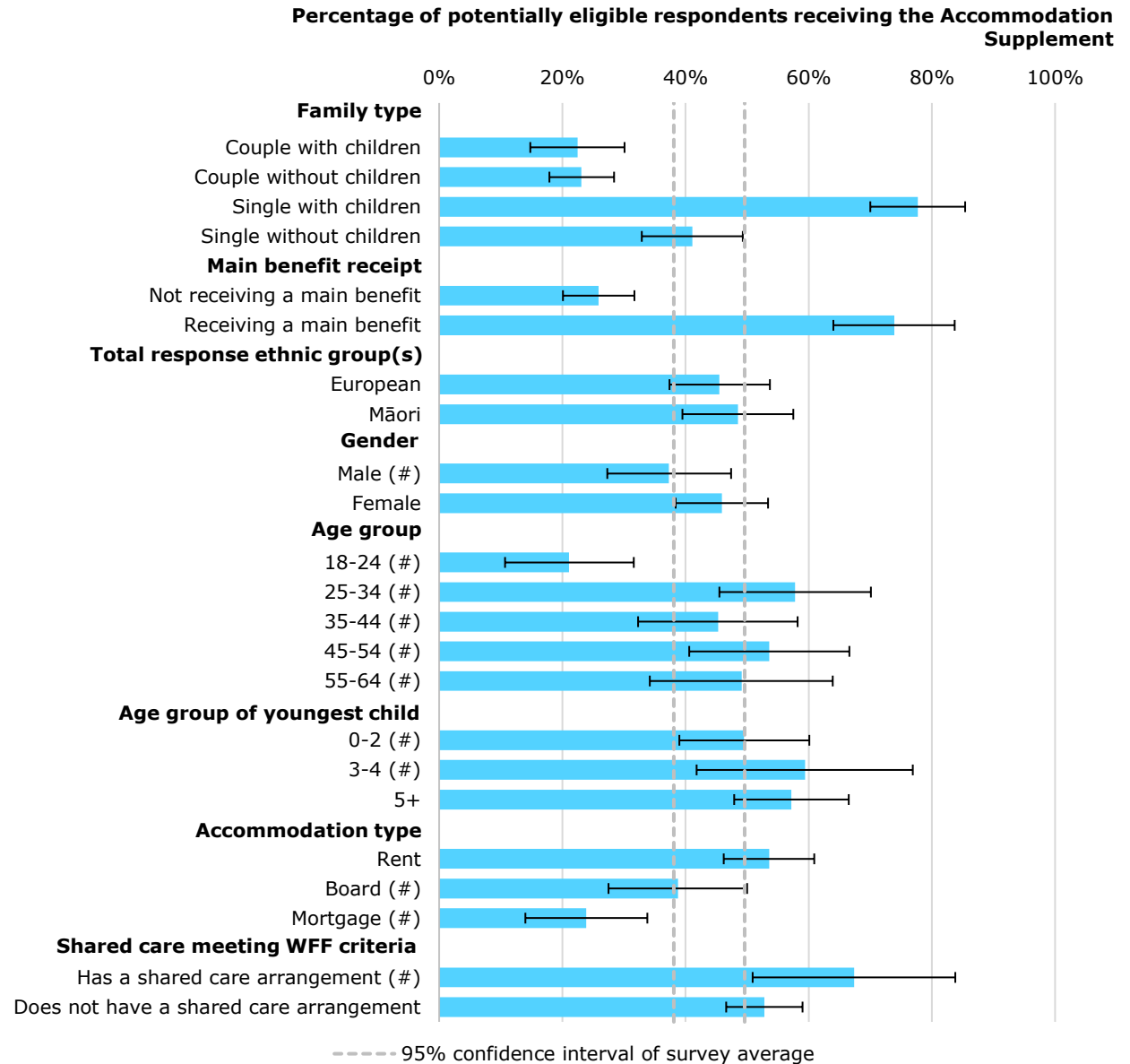
There were some statistically significant differences in the rate of self-reported receipt among those with potential eligibility

Compared to the survey average, respondents who were statistically significantly **more likely** to say they were receiving the Accommodation Supplement were:

- single with children
- receiving a main benefit
- had a shared care arrangement for a child in their care that met Working for Families criteria.

Respondents who were statistically significantly **less likely** to say they were receiving the Accommodation Supplement:

- were in a couple (either with or without children)
- were not receiving a main benefit
- were aged 18 to 24
- owned their own home and were paying a mortgage.



Reasons for not receiving the Accommodation Supplement among potentially eligible respondents

What did we ask respondents?

In addition to the earlier questions about awareness and self-reported receipt, people were asked the following questions to understand reasons for non-take-up of the Accommodation Supplement:

- Do you think you are eligible for the Accommodation Supplement?

If they did not think they were eligible:

- Why do you think you are not, or might not be, eligible?

If they thought they were eligible, or were not sure:

- Have you applied or reapplied for the Accommodation Supplement in the last 12 months?

If they did not apply:

- Do you intend to apply for the Accommodation Supplement over the next few months?

Regardless of application intentions:

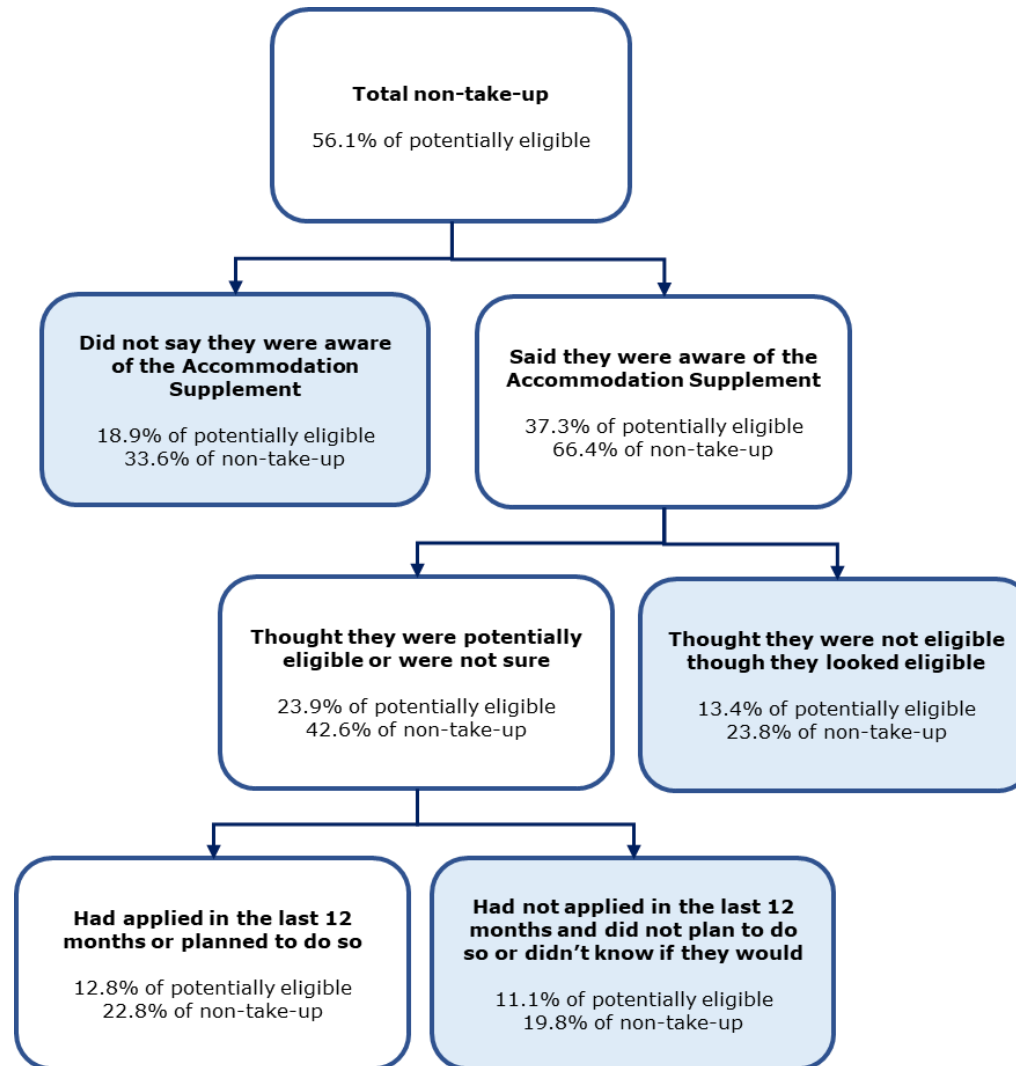
- Can you please tell me the reasons why you haven't applied for, or don't currently receive, the Accommodation Supplement?

Lack of awareness accounted for just over a third of the estimated non-take-up of the Accommodation Supplement

The following pages provide a breakdown of the reasons for not receiving the Accommodation Supplement for respondents that looked eligible.

Three key reasons that we identified for respondents not receiving the Accommodation Supplement included:

- not being aware of the Accommodation Supplement
- not believing they were eligible for the payment despite appearing eligible
- not applying for the payment despite being aware of the payment and having some degree of confidence about eligibility.



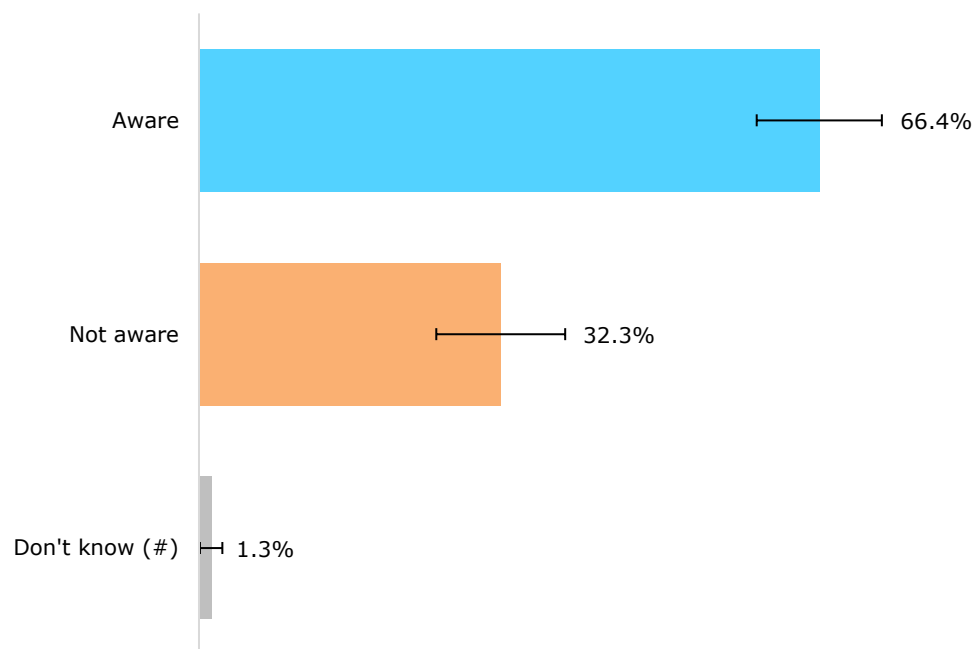
Note 1: Percentages do not add up to totals due to rounding.

Note 2: Total non-take-up includes respondents who weren't sure or preferred not to say if they were receiving the Accommodation Supplement.

Around 33 percent of respondents who appeared eligible for the Accommodation Supplement, but didn't say they received it, were not aware of the payment

Of the respondents who appeared eligible for the Accommodation Supplement, but didn't say they received it:

- **66.4 percent** said they **were aware** of the payment
- **32.3 percent** said they **were not aware**
- **1.3 (± 1.2) percent** said they didn't know.

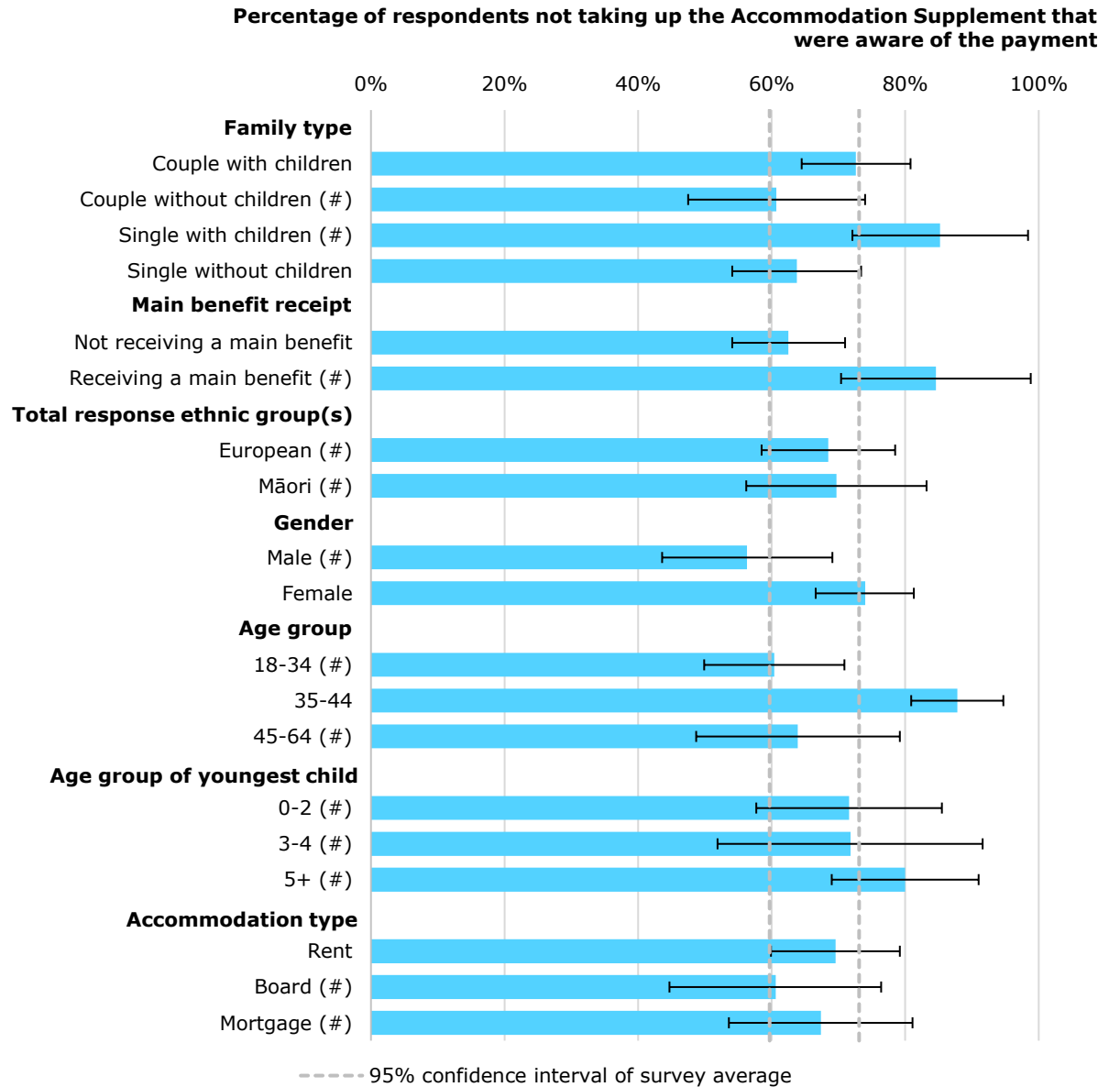


Note: Total families = 536, total weighted families = 289,846.

There were few statistically significant differences in awareness of the Accommodation Supplement among those not taking up the payment

Respondents not taking up the Accommodation Supplement who were aged 35 to 44 years old were statistically significantly **more likely** to be aware of the payment than the survey average.

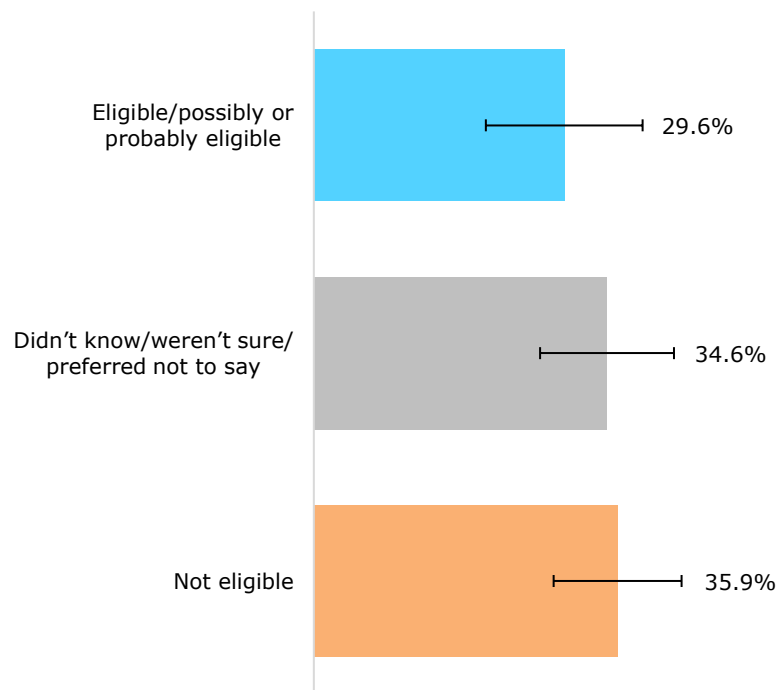
While not statistically significant, respondents who were not taking up the Accommodation Supplement who were single people with children, receiving a main benefit, or had a youngest child aged five or older, seemed slightly more likely to be aware of the payment.



Just under 36 percent of potentially eligible respondents not receiving but aware of the Accommodation Supplement believed they were not eligible for the payment

Of the potentially eligible respondents who didn't take up the Accommodation Supplement, but were aware of the payment:

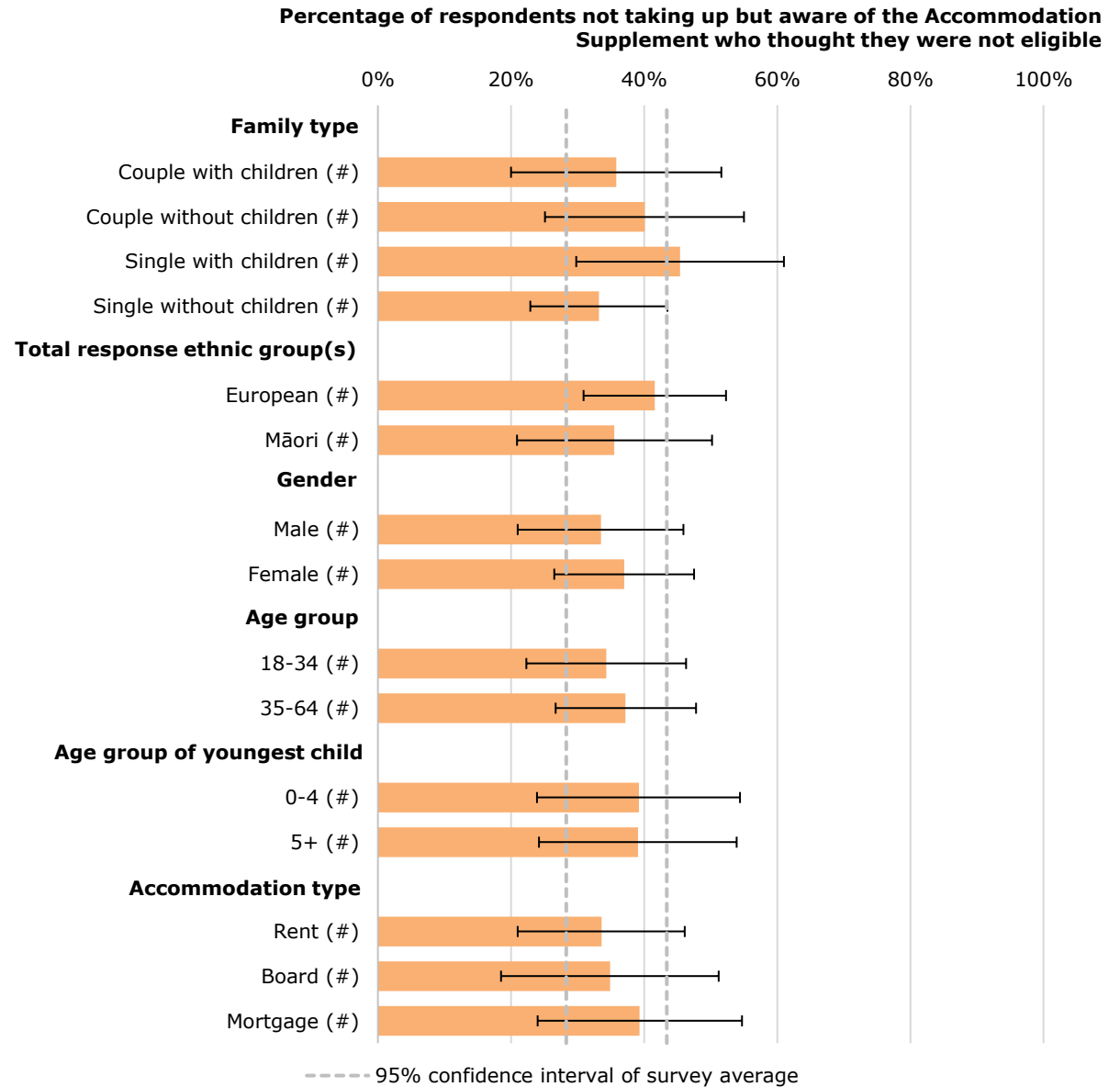
- **29.6 percent** believed that they were eligible or were possibly or probably eligible
- **34.6 percent** didn't know, weren't sure, or preferred not to say
- **35.9 percent** thought they were not eligible.



Note: Total families = 368, total weighted families = 192,444

There were no statistically significant differences in respondents' understanding of their eligibility

The proportion of potentially eligible respondents who were not receiving the Accommodation Supplement and aware of the payment, who said they thought their family was not eligible for the Accommodation Supplement ranged between 33 and 46 percent depending on sub-group. No statistically significant differences were found.

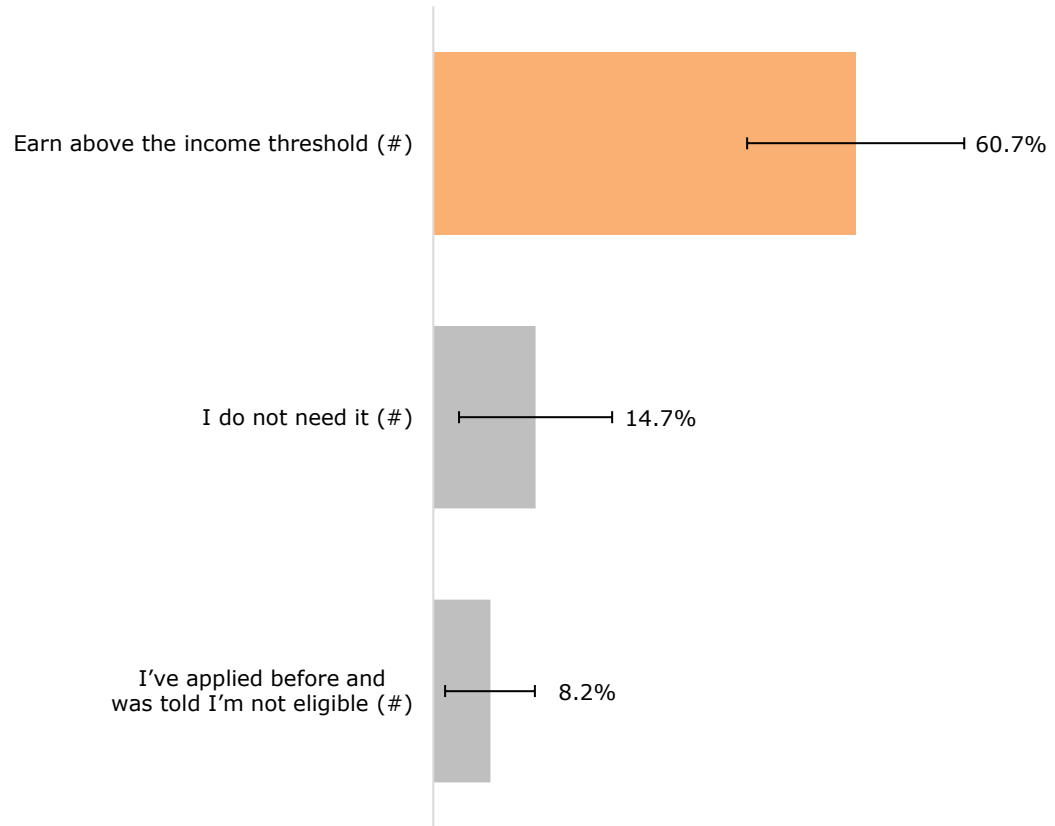


The most frequently reported reason why respondents thought they were not eligible for the Accommodation Supplement was that they earned above the income threshold

Of the potentially eligible respondents who didn't take up the Accommodation Supplement, were aware of the payment, and thought they were not eligible for the payment, **60.7 (± 15.6) percent** said that they thought they **earned above the income threshold**.

This is despite those respondents also saying that their family's income was below the income thresholds for the Accommodation Supplement at the time of their interview.

A smaller proportion of respondents said that they did not need the payment, or that they had applied before and been told they were not eligible.



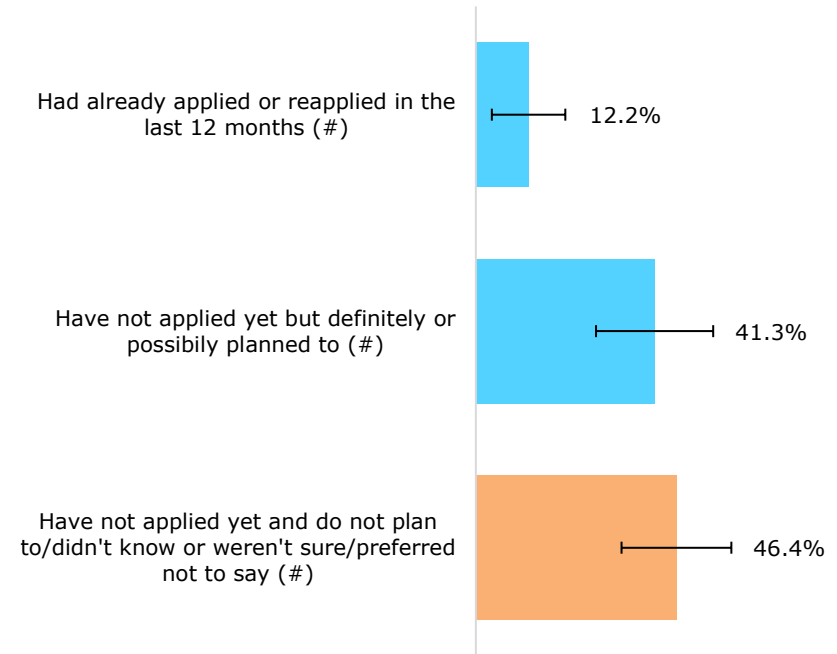
Note 1: Total families = 131, total weighted families = 68,992

Note 2: Respondents were able to give multiple responses as to why they thought they were not eligible for the Accommodation Supplement. This means counts and percentages for this graph will not match totals or add up to 100 percent.

Around 41 percent of respondents who thought they could possibly be eligible for the Accommodation Supplement intended to apply for the payment over the next few months

Of the potentially eligible respondents who were not receiving the Accommodation Supplement, were aware of the payment, and thought they could be possibly or probably eligible or didn't know:

- **12.2 (± 8.5) percent** had already applied or reapplied in the last 12 months
- **41.3 (± 13.6) percent** had not applied or reapplied in the last 12 months, **but definitely or possibly planned to apply**
- **46.4 (± 12.7) percent** had not applied or reapplied in the last month and had no plans to do so, didn't know, weren't sure or preferred not to say.



Note: Total families = 237, total weighted families = 123,453

Some reasons provided by respondents **for why they hadn't applied yet, or why they didn't think they got the Accommodation Supplement** were that they:

- didn't know they could get the payment, or didn't know where to find out more information/apply for the payment
- thought their housing costs were affordable and that they didn't need the payment
- had not thought about applying for the payment before
- found the application process too hard or too time consuming.