MINISTRY OF SOCIAL DEVELOPMENT
TE MANATŪ WHAKAHIATO ORA

Working Paper: Financial incentives to work

The gap between benefit and in-work incomes 2003-2022

May 2022

Contents

Introduction

Why financial incentives to work are important

Financial incentives to participate in paid work are an important consideration for tax and welfare policy. They are one part of the 'iron triangle' used to highlight trade-offs between incentives to work, income adequacy and fiscal cost.

Poor financial incentives to work can result in poverty 'traps', preventing people from moving into work and increasing their income. They can also affect the incentives to increase the level of hours worked or decisions to exit work, particularly for those in low-paid or precarious work. Providing financial incentives that support employment outcomes is therefore an important poverty alleviation tool, particularly in the context of the Government's 10-year child poverty reduction targets.

There is extensive literature which indicates that financial incentives to work do affect some people's decisions to work. Studies published alongside this report provide overviews of this literature and new evidence for New Zealand (NZ) (Rea et al, 2022; Motu 2022). Most evidence suggests that there are behavioural responses to financial incentives, particularly at the extensive margin (i.e. decisions to work at all), and stronger impacts for single males and for second earners in a couple. However, it is important to note that financial incentives are just one factor in these decisions. For many people, other factors such as mental and physical health, job quality and accommodations, preferences to care for children, the availability of suitable jobs and childcare, are also factors in decisions about whether to be in paid work, and how much paid work to do.

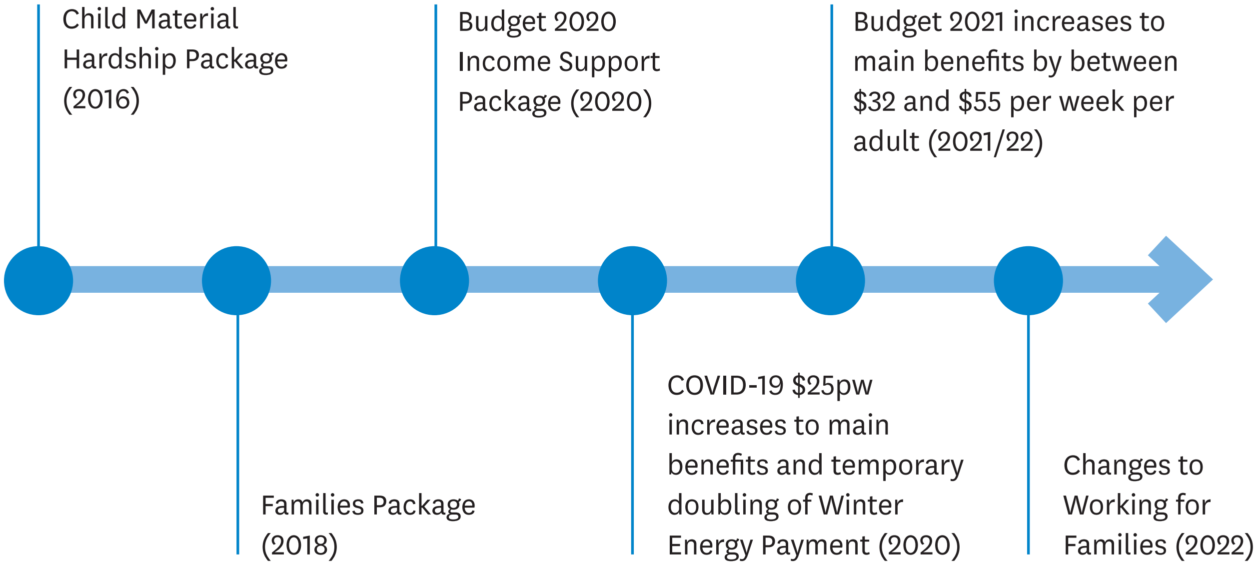
Objectives of this report

This report will:

- Compare the incomes of people on benefit with those in low wage work (i.e. the gap between benefit and work) between 2003-2022 to demonstrate how the financial incentives to work have changed over time.
- Consider how housing and childcare costs affect the financial incentives to work.
- Compare trends in replacement rates with OECD countries.

This report updates analysis on the financial incentives to work that was published in the Victoria University Policy Quarterly (Raven, 2015). It extends that analysis by incorporating the recent income support changes made between 2016 and 2022, as highlighted in table 1 below. There has been public interest in how these changes to income support settings, some of the most significant ever seen in NZ, have affected the financial incentives to work.

Table 1: Recent income support changes



Key findings

- The financial incentives to work have increased between 2003 and 2022, with the recent income support changes partially reducing the incentives to work, particularly for couples.
- While financial incentives to work have increased since 2003, there are still reasonably poor financial incentives to increase the level of hours worked for many low-income families.
- The trends observed in NZ are broadly comparable with those seen in the OECD.
- The financial incentives to work are reduced significantly if low- to middle-income families have childcare costs and/or are not taking up their Accommodation Supplement entitlement.

Methodology

The approach

This report uses example families to compare the trends in financial incentives to work over time. This is done by analysing how much inflation adjusted income (after abatement and taxes) individuals and families receive while on benefit compared to the incomes at different levels of wages and hours worked.

This analysis is primarily focused on work decisions at the extensive margins (i.e. decisions to work at all or not work) rather than intensive margins (i.e. decisions to increase/decrease hours of work). We focus in on in-work incomes at 20 or 40 hours of work per adult, with earnings at the minimum wage, low-paid work (120 percent of minimum wage) and average earnings.

Incomes include core rates of income support (that is main benefits and any entitlements for Working for Families (WFF) or Winter Energy Payment) as well as any earnings from wages. We assume the families live in South Auckland and pay average rents of Accommodation Supplement recipients adjusted by family size. The analysis then provides variations with housing costs, childcare costs and take-up of in work supports, which is more dependent on individual circumstances. The analysis assumes full take-up of the core income support payments.

Example families

A limitation with using example families is that they are generally simplified to allow broad conclusions to be made around incomes under certain assumptions. They are unable to represent the true complexity of families' lives and circumstances, and decisions people make around working. For example, families can be eligible for a variety of different payments paid at different rates (particularly due to differences in housing tenure and costs). Another component is that people have different degrees of access to employment and can earn different wage rates. We try and account for this by assuming different family circumstances and wage rates to help ensure the modelled scenarios are representative of the payments and earnings prospects of the population on benefits and in low wage work.

Another limitation is that they may not be representative of the population of interest. This analysis attempts to use example families based on the most common family types accessing the benefit system to minimise any bias in the analysis (as shown in table 2). The most common family type for those with children receiving a main benefit is a one child family, with a child aged between 0-12. The example families are summarised below, and provide good coverage by relationship status and age of children.

Sole Parent one child	Couple one child	Sole parent two children	Couple two children	Single person	Couple
5yo child	5yo Child	3yo and 8yo	3yo and 8yo	No Child	No children
Sole Parent Support	Jobseeker Support	Sole Parent Support	Jobseeker Support	Jobseeker Support	Jobseeker Support

Table 2: Characteristics of main benefit population (Nov-21)

Main Benefit Recipients	357,000	100%
Without children	**247,000**	**69%**
With children	**109,251**	**31%**
1 child	**51,403**	**47%**
2 children	**32,186**	**29%**
3+ children	**25,662**	**23%**
Age of youngest child		
< 5	**48,328**	**44%**
5 to 12	**42,023**	**38%**
13+	**18,900**	**17%**

Sole Parent with one child

Weekly income by work status

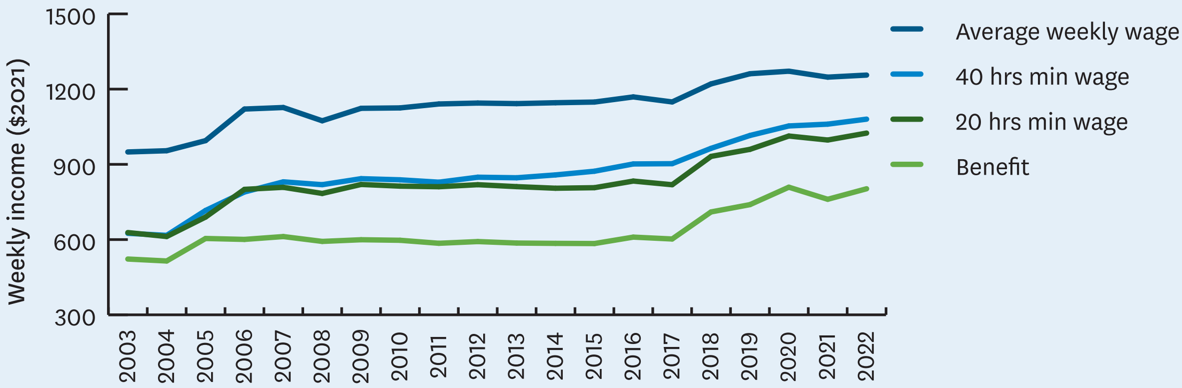
We start by comparing the inflation adjusted incomes between 2003 and 2022 of a sole parent with one child in different employment situations (graph below). We calculate the incomes for this sole parent either:

- receiving a main benefit and not in paid work,
- working 20 or 40 hours work on the minimum wage; or
- earning the average weekly wage.

The results show that there has been real income growth over the last two decades for our modelled sole parents with one child scenarios, regardless of whether they were on benefit or in work. Real incomes grew by 60%-70% for those on the minimum wage, around 50% for those receiving a main benefit and around 30% for average wage earners.

Incomes for a sole parent on benefit or working 20 hours in part-time work receiving the Minimum Family Tax Credit (MFTC) remained relatively flat up until the more recent income support changes. There was consistent income growth for 40 hours on minimum wage and average wage earners, with the recent increases to the minimum wage to $20 per hour having a relatively large impact.

Sole parent one child
– weekly income by work status ($2021)



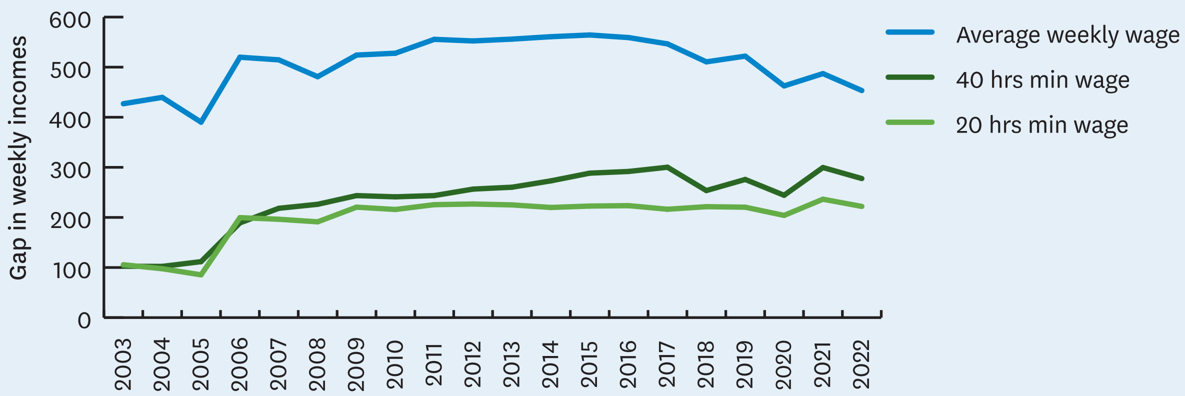
Gap between benefit and in-work incomes

The next graph shows the real value of the gap between weekly core benefit and in-work incomes for sole parent one child families. For example, in 2003 a sole parent with one child was $100 per week better off working 40 hours a week on the minimum wage, and this increases to almost $300 per week in 2022.

The analysis shows that the income gap between receiving a main benefit and work has:

- since 2006, remained relatively constant at $200 per week better off working 20 hours a week on the minimum wage compared to receiving a main benefit, primarily because of the design of the MFTC.
- increased at 40 hours on minimum wage to almost $300 per week, this is because the minimum wage has increased, particularly in more recent years; and
- increased initially at average weekly wage levels from around $450 per week better off to around $550 per week, with declines in the gap to around $450 per week since 2018. This recent decline is primarily because the recent income support changes are targeted towards the lowest income families.

Sole parent one child
– real value of gap between benefit and work incomes ($2021)



Couple with one child

Weekly income by work status

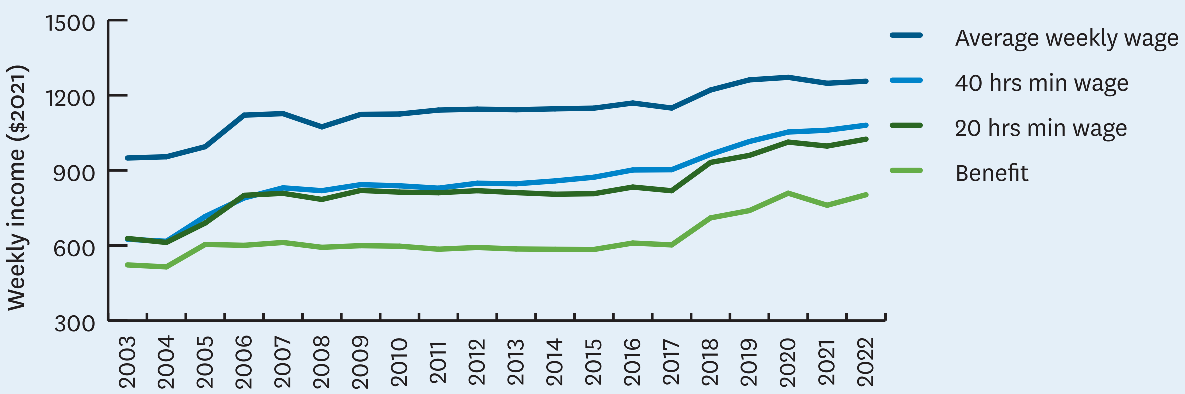
Next we compare the incomes of a couple with one child across different employment situations. We calculate the incomes of a couple with one child:

- receiving a main benefit and not in paid work
- one person in the couple working 40 hours on the minimum wage,
- one person in the couple working 40 hours on the minimum wage and the other person is working part-time (20 hours a week) on the minimum wage.
- same as the above but instead both members of the couple are in low paid work, calculated as 120 percent of the minimum wage (a common low-wage threshold).

The graph below shows that the incomes for such couples on benefit remained broadly flat in real terms at around $700 per week up until the introduction of the Families Package in 2018. Since the Families Package in 2018 incomes on benefit have increased by around $250 per week to around $950 per week.

In comparison, there has been steady and consistent income increases for low to middle income earning couples, which has resulted in a widening gap in incomes between beneficiaries and those in low-paid work (as shown in the graph on the next page).

Sole parent one child
– weekly income by work status ($2021)

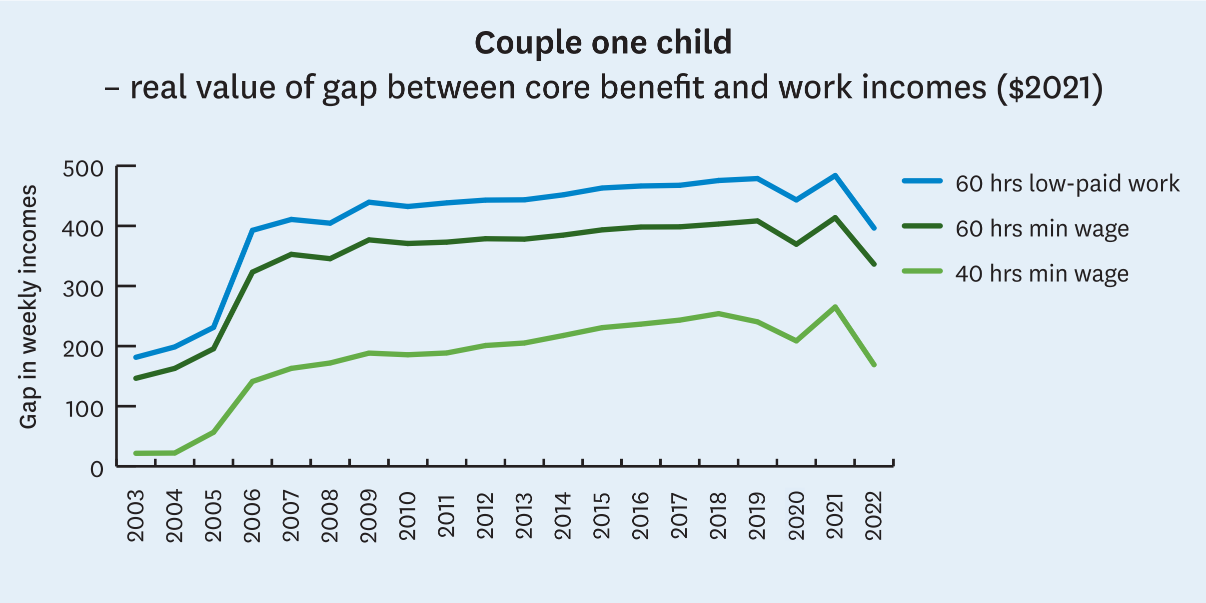


Gap between benefit and in-work incomes

The modelling shows the gap between benefit and in-work incomes for couples with one child has increased from around $20-$180 per week in the early 2000's, to $150-$400 per week in 2022.

Recent income support changes, particularly because of the larger main benefit increases for couples on 1 April 2022, almost reduce the gap back to around 2006 levels. However the gap between benefit and work remains significantly higher than before significant changes were made to WFF in 2005/06.

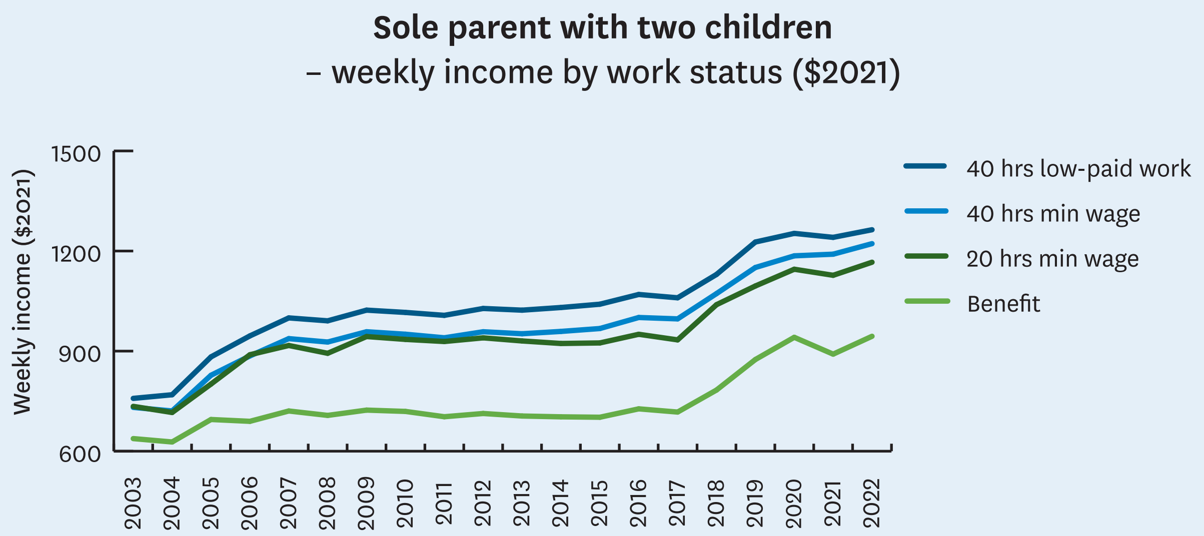
The gap between benefit and work for low paid single earner couples is lower when compared to sole parents, but there are stronger incentives for both parents to work full-time rather than remaining on a benefit (at least before any in-work costs are considered).

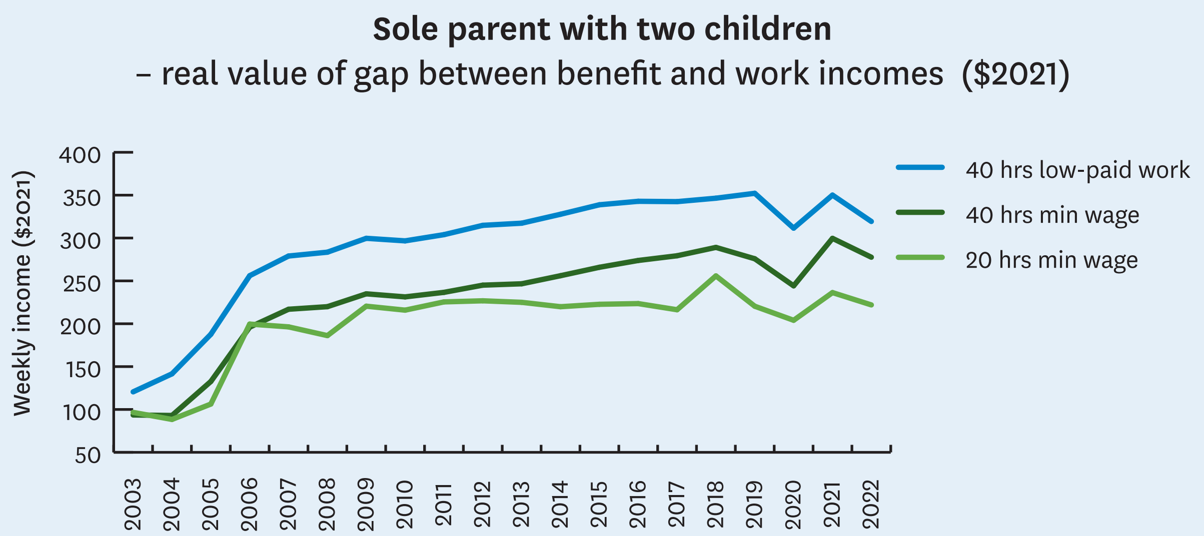


Sole Parent with two children

For sole parents with two children, there are similar trends to those seen in sole parent one child families, with real income growth across all employment situations.

Since 2003, modelling shows the incomes of sole parents with two children on benefit increased by around $300 per week in real terms, with most of the increases coming since 2018. For those in work, incomes increased by around $400 to $500 per week, which has resulted in a greater gap in incomes between those on benefit and those working compared to the early 2000's.



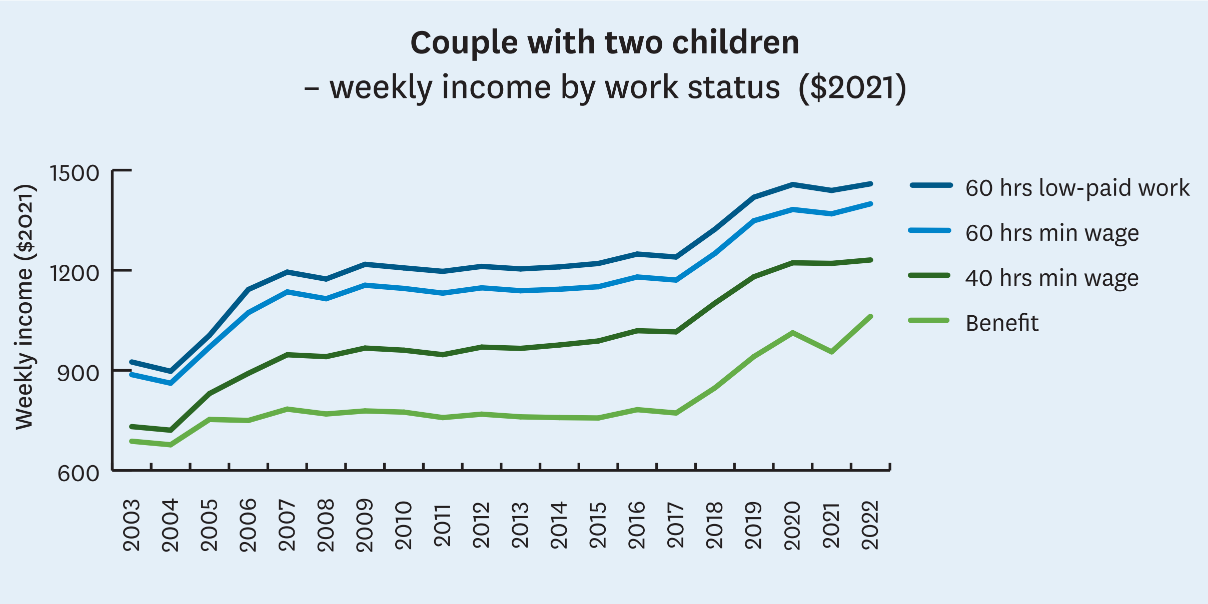


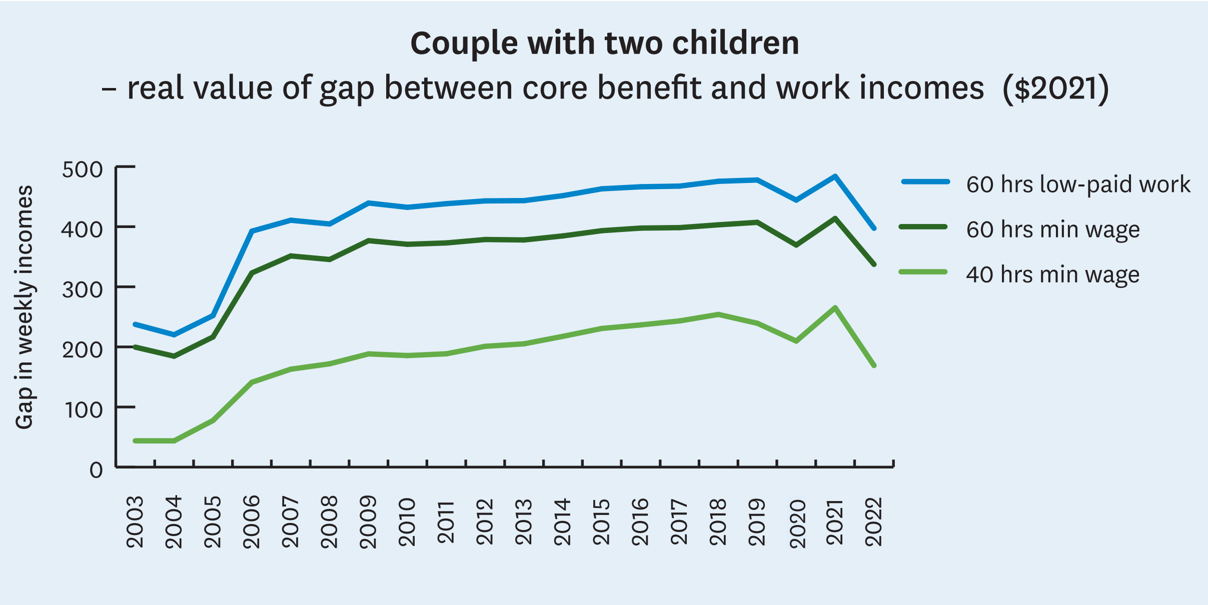
Couple with two children

The trends are also similar for couples, regardless of whether they have one or two children. There is a widening gap in incomes between those receiving a benefit and those in work for both one and two child couple families.

The income of a couple with two children on benefit has increased by around $400 per week, compared to increases of around $500 per week for those in work.

Recent income support changes, particularly the larger main benefits increases for couples on 1 April 2022, have reduced the gap between benefit and work but the gap remains higher when compared to pre 2005/06 WFF changes.

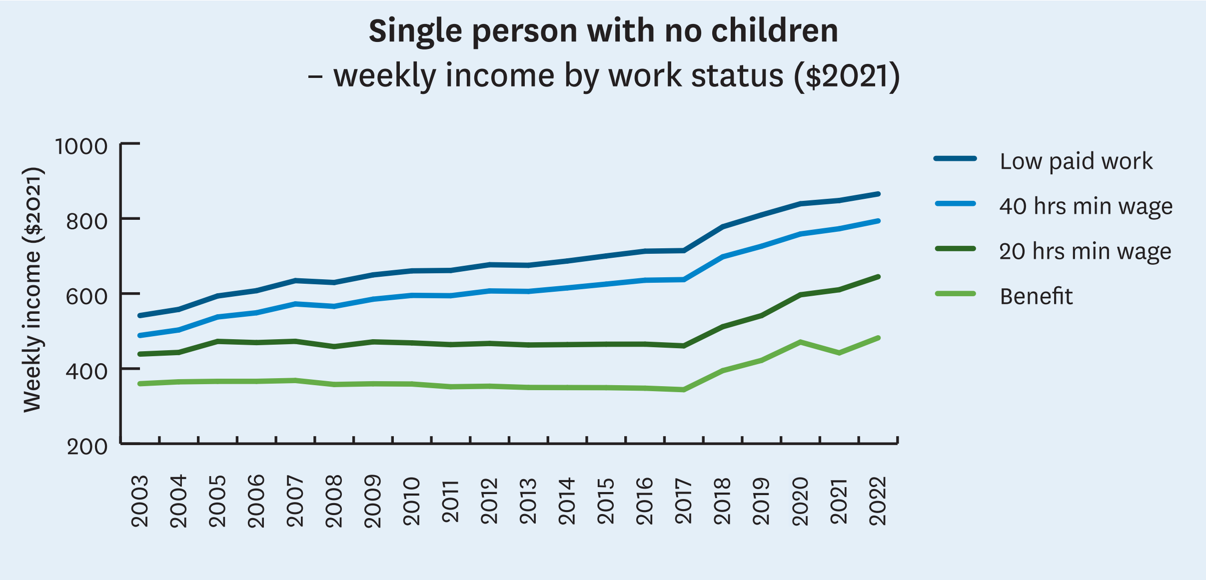


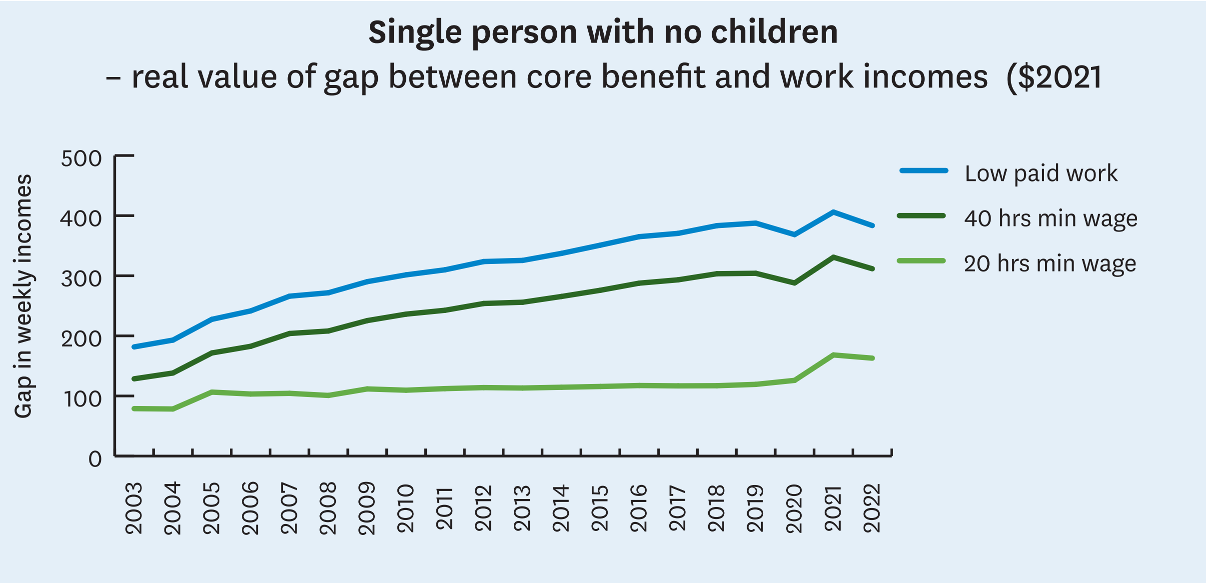


Single people without children

There has been real income growth for single people without children in different employment situations of between $200 to $300 per week. However, the incomes of those on benefit have not kept pace, with smaller increases in incomes of around $100 per week. This has significantly increased the gap between benefit and full-time work. The gap between benefit and work has increased by more for single people than other family types.

The recent main benefit increases reduce this gap slightly, however the gap between benefit and full-time work remains significantly higher when compared to the early 2000's.



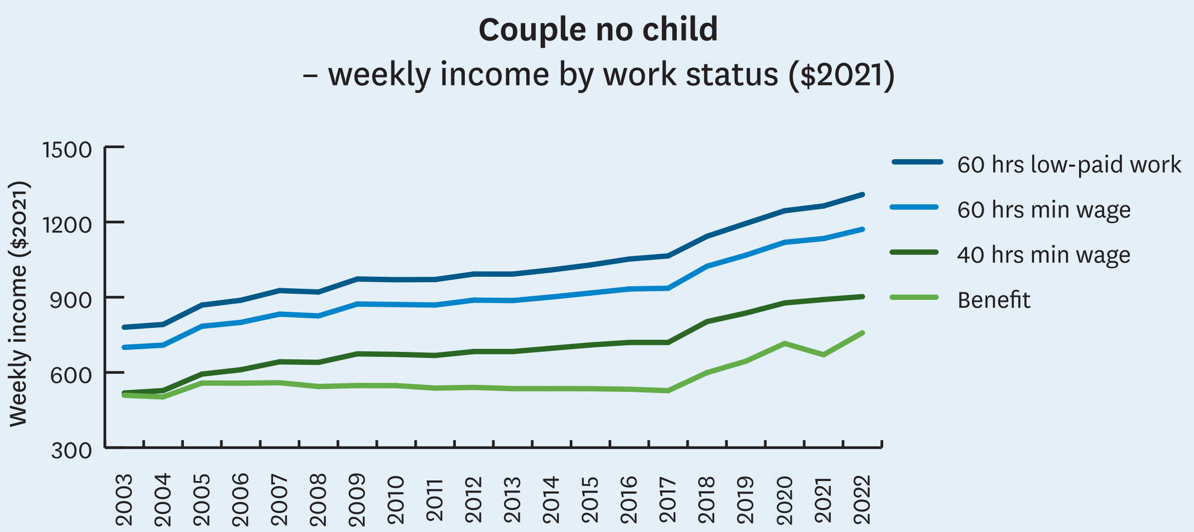


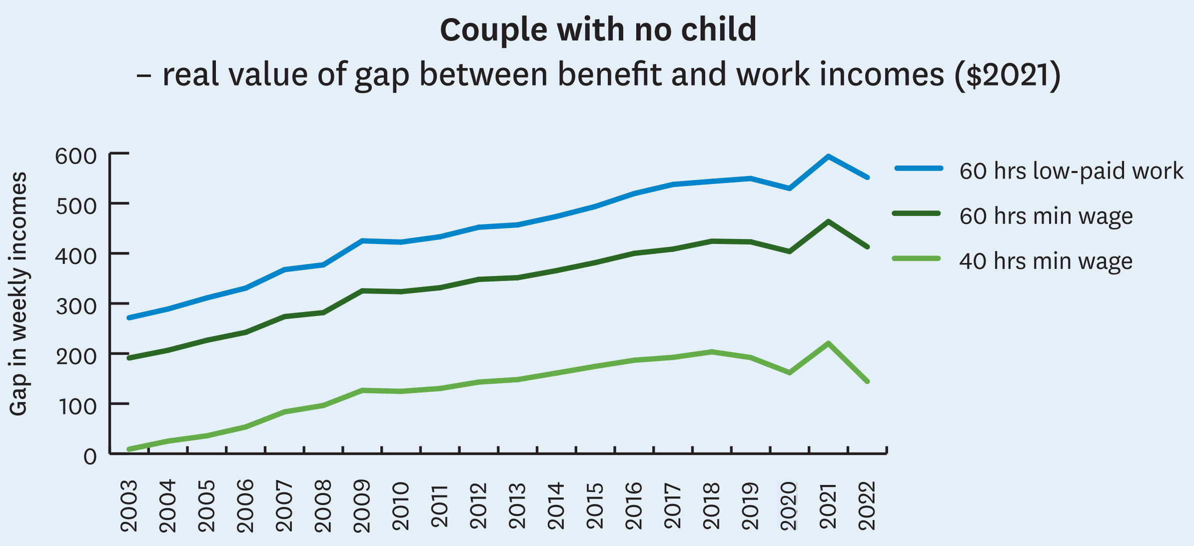
Couple without children

Similarly, there has been income growth for couples without children in work of around $400 to $500 per week. The incomes of those on benefit have not kept pace with increases in income of around $250 per week.

While the gap between benefit and in-work incomes have increased since the early 2000's, the gap between benefit and working 40 hours on the minimum wage reduced significantly in 2022 as main benefits increased by relatively more for couples on 1 April 2022.

A couple with one person working 40 hours on the minimum wage in 2022 will be around $140 per week better off than receiving a main benefit (without taking into consideration any in work costs), down from $220 per week in 2021.





Replacement rates

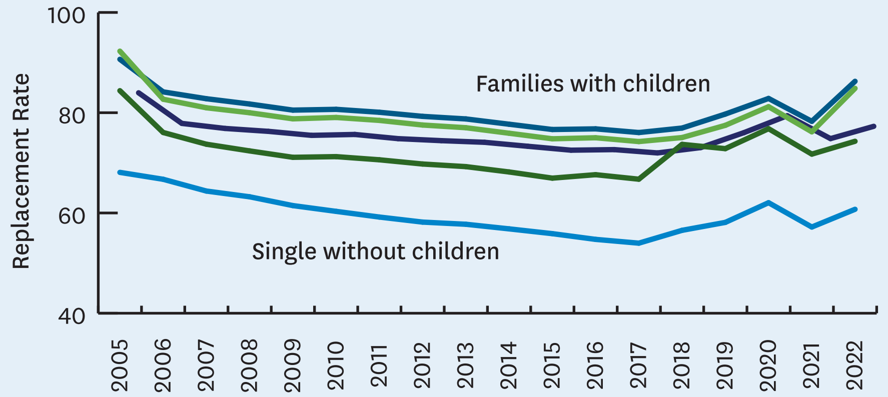
What is a replacement rate?

Another way to analyse work incentives is through replacement rates, which shows the level of out-of-work incomes relative to the level of in-work incomes (rather than the dollar gap between the two). They also allow you to compare financial incentives to work across family types more easily. High replacement rates mean that working provides very little additional income compared to not working, and low replacement rates mean greater returns from working.

How have replacement rates changed in NZ?

In general, trends in replacement rates show similar trends to the dollar gap between benefit and work. The graph below shows that replacement rates were higher in 2003-05 (meaning lower incentives to work), and declined steadily between 2006-2018/19 (meaning higher incentives to work). Replacement rates increased with the recent income support changes. This is relatively consistent across all family types analysed.

Replacement rates at 40 hours minimum wage, by family type

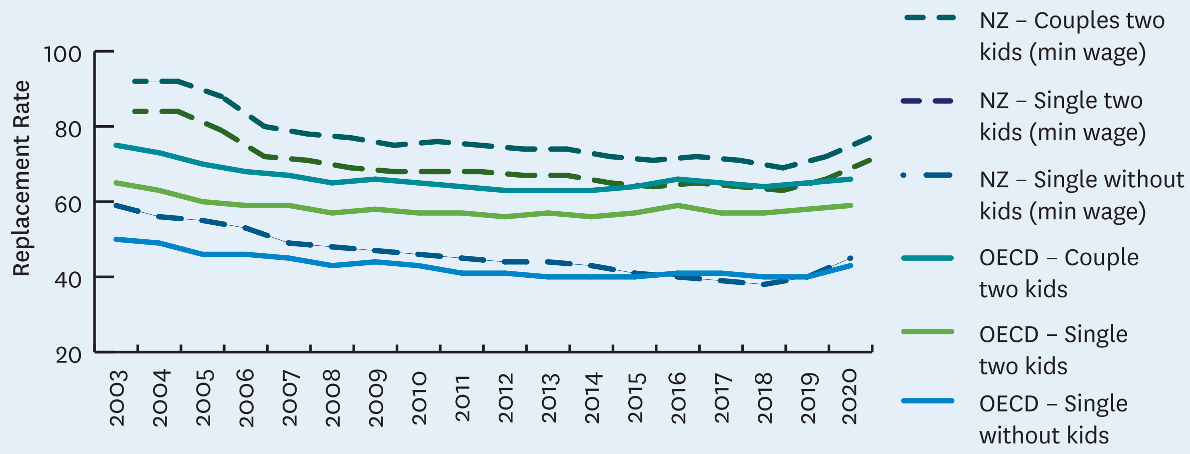


How do replacement rates compare with OECD countries?

It is useful to compare trends in replacement rates with those in other OECD countries. Comparisons of incomes across countries are difficult as the design and implementation of overseas social security systems varies widely. There are different structures of payments with most countries having a mix of unemployment insurance, unemployment benefits and/or social assistance. Because of these complexities, this analysis only compares trends in replacement rates without housing costs. A full comparison of where NZ replacement rates sit relative to other countries would require further research.

Consistent with NZ, replacement rates declined on average in the OECD between 2003 and 2020, with a small increase in replacement rates in 2020. There is no OECD data available for 2021 and 2022. An update may show greater reductions in replacement rates for NZ compared to the OECD because of the recent income support changes in NZ. However, this also requires further investigation as other countries have also made changes to tax and transfer settings, partly in response to the economic impacts of COVID-19.

OECD trends in replacement rates – unemployment duration 60 months and previous in-work earnings of 67% of the average wage



Budget constraints of example families

What is a budget constraint

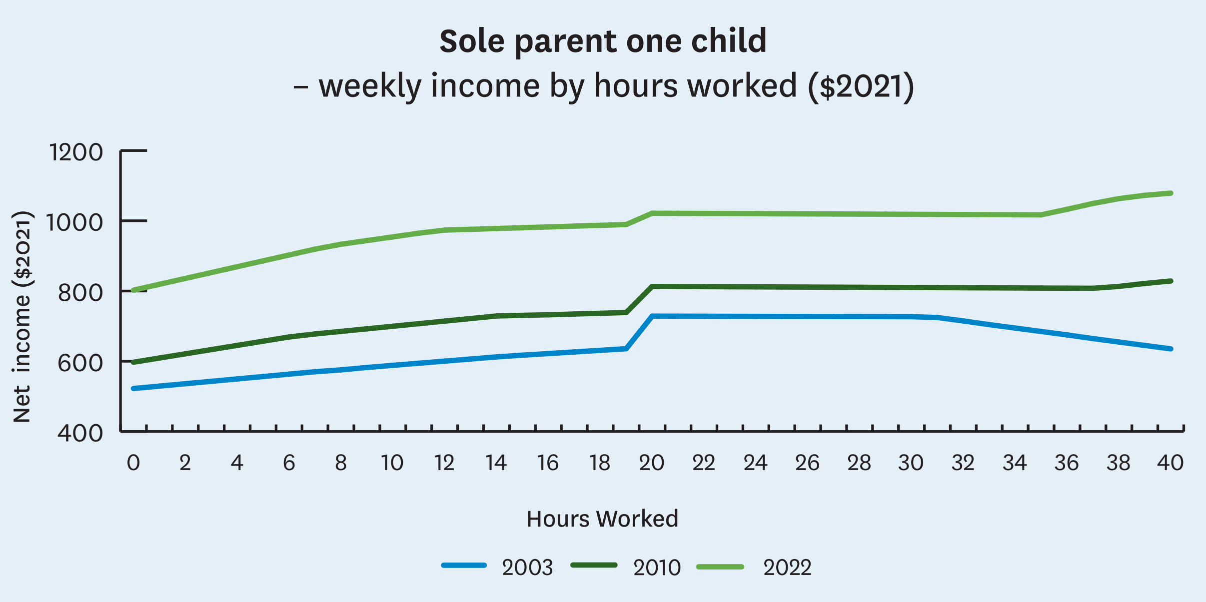
So far we have looked at the level of incomes at specific levels of hours worked (e.g. 40 hours work). However, in reality there are many different levels of income and number of hours worked depending on an individual's employment circumstances.

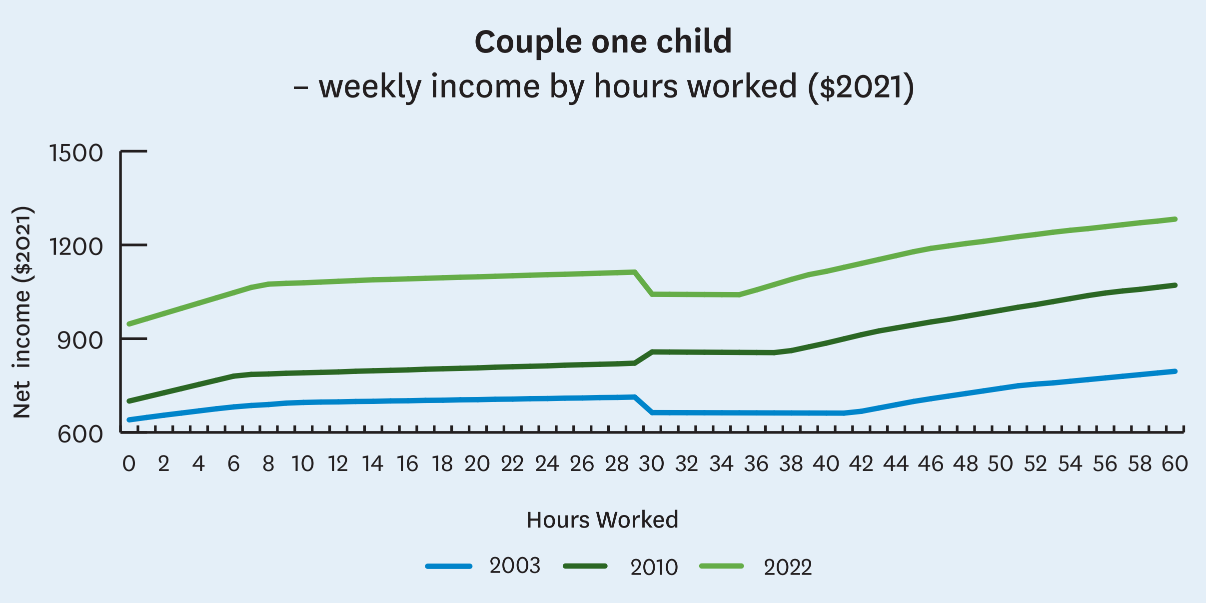
A 'budget constraint' shows net incomes for different hours of paid employment, and is particularly useful for looking at how incomes change when someone increases or decreases their hours of work. A budget constraint is often used to analyse what is commonly referred to as decisions to work at the intensive margin (i.e. whether to work more/less hours) rather than at the extensive margin (i.e. decisions to work at all, which the previous analysis focused on). Again, it is important to note that each individual's budget constraint will be different due to differences in levels of earnings, housing costs and other factors that determine eligibility and rates of income support payments.

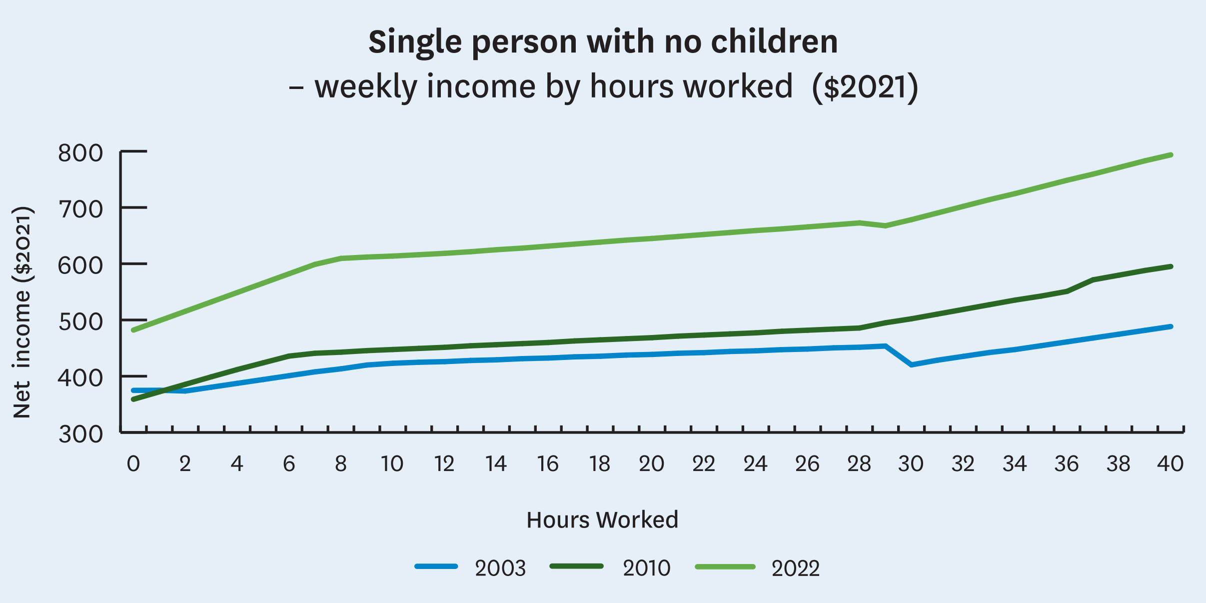
How have budget constraints changed over time

The graphs on the following page show the incomes of people at different hours worked if they earned the minimum wage. This is done for various family types for 2003, 2010 and 2022, adjusted for inflation. The level of income generally gradually increases as hours worked increase. However at certain levels of hours worked (e.g. 20 hours worked for sole parents and 30 hours for couples) there can be large changes in incomes because of becoming eligible/ineligible for some payments.

So far we know the gap between benefit and work has generally increased over time for a certain number of hours worked. However the budget constraints show that there are relatively small financial incentives to work more hours over the income ranges where main benefits are abated by 70 percent, where sole parents are in receipt of the MFTC and/or the primary recipient in a couple no longer qualifies for a benefit due to working more than 30 hours per week. While there are weak financial incentives over some income ranges in particular, the financial incentives to work more hours are still generally stronger now when compared with 2003 across most family types.


Sole parent one child
– weekly income by hours worked ($2021)
Net income ($2021)
1200
1000
800
600
400
0 2 4 6 8 10 12 14 16 18 20 22 24 26 28 30 32 34 36 38 40
Hours Worked
2003
2010
2022


Couple one child
– weekly income by hours worked ($2021)
Net income ($2021)
1500
1200
900
600
0 2 4 6 8 10 12 14 16 18 20 22 24 26 28 30 32 34 36 38 40 42 44 46 48 50 52 54 56 58 60
Hours Worked
2003
2010
2022


Single person with no children
– weekly income by hours worked ($2021)
Net income ($2021)
800
700
600
500
400
300
0 2 4 6 8 10 12 14 16 18 20 22 24 26 28 30 32 34 36 38 40
Hours Worked
2003
2010
2022

The impact of housing costs on the gap between benefit and work

Introduction

Both people in work and those receiving a benefit can also receive financial assistance to meet housing costs. Around two thirds of main benefit recipients receive AS, with the remaining receiving IRRS (just under 15 percent) and the rest receive no housing assistance (around 20 percent).Because of large variations in housing circumstances, it is important to see the impact housing costs has on the gap between benefit and work.

So far the analysis has used rent information for AS recipients from MSD's administrative data. It has assumed each family lives in South Auckland and pays the average rental costs faced by AS recipients for that particular family type. It has then calculated how much AS each family is entitled to based on their income when on benefit or working 40 or 60 hours on the minimum wage. We now look at whether the financial incentives to work change depending on whether someone has housing costs and receives AS.

Sole Parents

If a sole parent family has no, or minimal, housing costs then it significantly increases their incomes to spend on other goods and services. However in terms of the financial incentives to work, it makes little difference to the gap between benefit and work for a sole parent with one child working 40 hours a week on the minimum wage. This is because the amount of support received through AS is almost the same for this sole parent, regardless of whether they are on benefit or working 40 hours. AS begins to abate once hours worked and/or income levels increase.

Couple with children

While AS has relatively small impacts on the gap between benefit and work for sole parents working 40 hours on the minimum wage, it does reduce the gap for higher income earners and couples on dual incomes because they receive substantially lower levels of AS than they do on benefit (due to AS abatement). This means AS settings play an important role in ensuring 'work pays' for low to middle-income working families. This conclusion would hold across all family types, not just couples with children.

The impact of childcare costs on the gap between benefit and work

Background

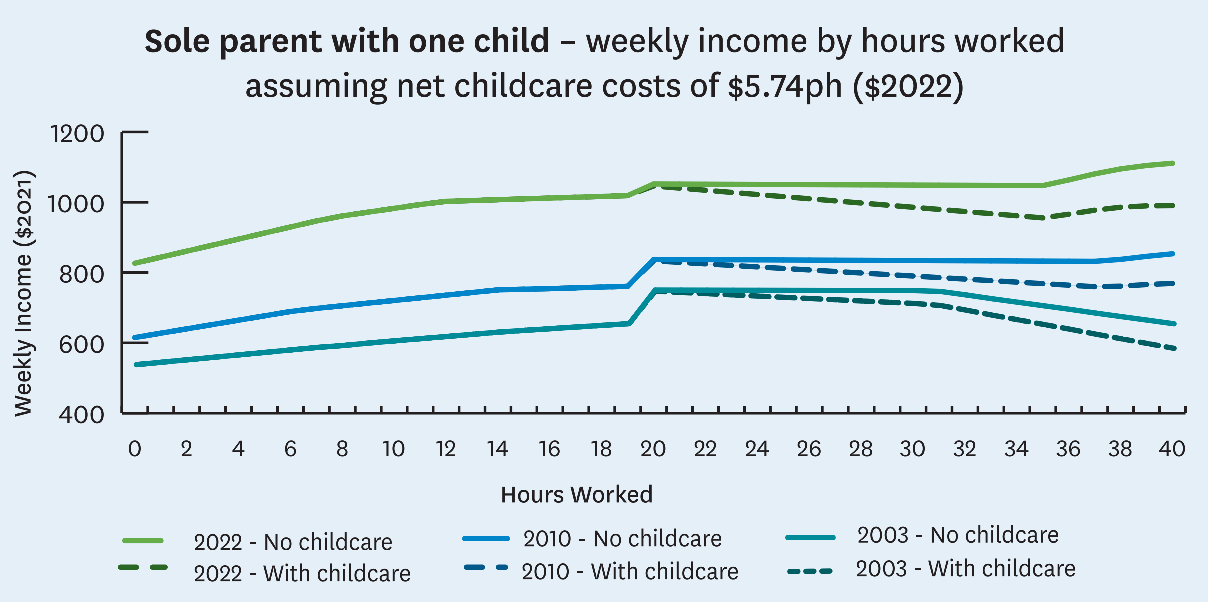
The analysis so far hasn't considered any in-work costs, and the biggest of these for many families with children is childcare costs. While there is limited data on childcare costs faced by parents, the 2017 Childcare in NZ Survey shows that there are a range of childcare arrangements in place by parents, including formal care, informal care, a mix of formal/informal care and no childcare. Around 38 percent of parents rely on the help of family members, such as grandparents, to help provide childcare. The use of informal care is reasonably common across both working sole parents and couples, and low through to higher income families.

The limited data on costs of formal childcare, the range of childcare arrangements, and the availability of various government funding, such as 20 hours Early Childhood Education (ECE) and childcare subsidies, make scenarios on childcare costs difficult and sensitive to the assumptions used. The following analysis should be treated as indicative only, but provides a snapshot of how childcare costs can affect the incentives to work.

Sole parent one child

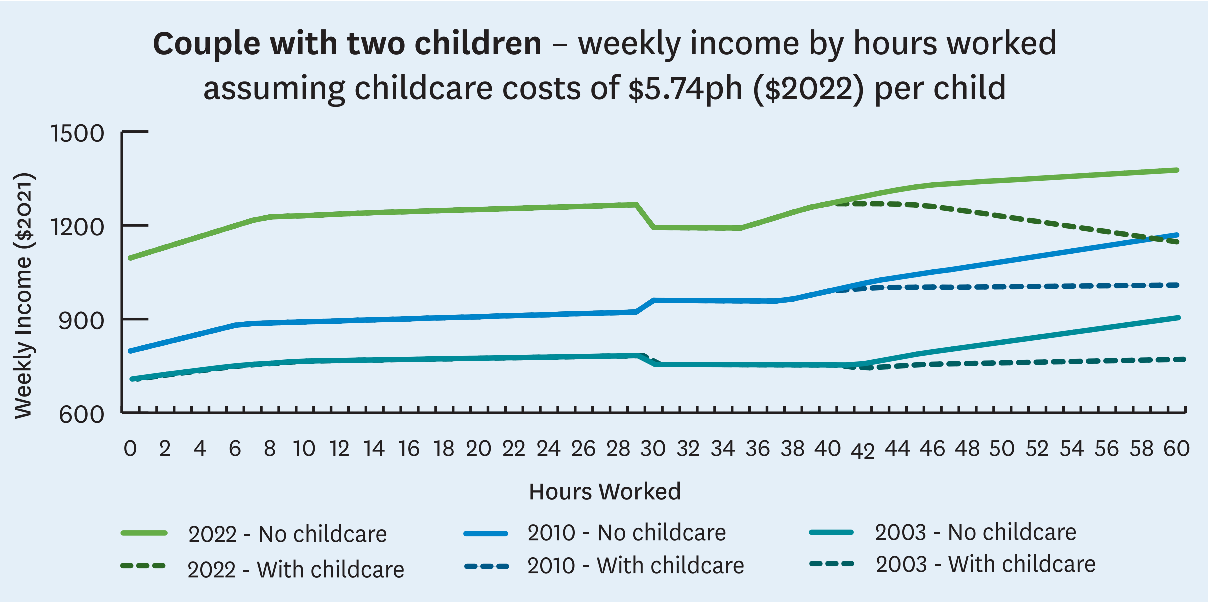
This scenario compares the budget constraints with and without childcare costs for a sole parent who has one child and net childcare costs from 20 hours of work at $5.05 per hour (the average hourly ECE cost in 2017) adjusted for ECE inflation between 2003 and 2022. For simplicity, it assumes 20 hours ECE free and no take-up of MSD's childcare subsidies. This scenario shows that the financial incentives to work are reduced significantly if there are childcare costs (the dotted line), particularly at higher levels of hours worked when the sole parent is facing high abatement of other supports (e.g. MFTC). It can mean sole parents working full-time are financially better off to reduce their work hours down to part-time work.

The poor financial incentives to work for sole parents with childcare costs has been an issue since at least 2003, but is now more prominent due to childcare costs increasing by more than inflation. The financial incentives to work reduce significantly as the cost of childcare increases and/or the number of children in ECE increases.



Couple with two children

This scenario assumes a couple with two children and assumes net childcare costs from 40 hours of work at $5.05 per hour in $2017 (adjusted for ECE inflation) per child. The conclusions are similar to the sole parent scenario with childcare costs having significant negative impacts on the incentives to work, particularly higher up the income distribution where the second earner is assumed to enter work.



The impact of take-up of supplementary assistance on the gap between benefit and work

Introduction

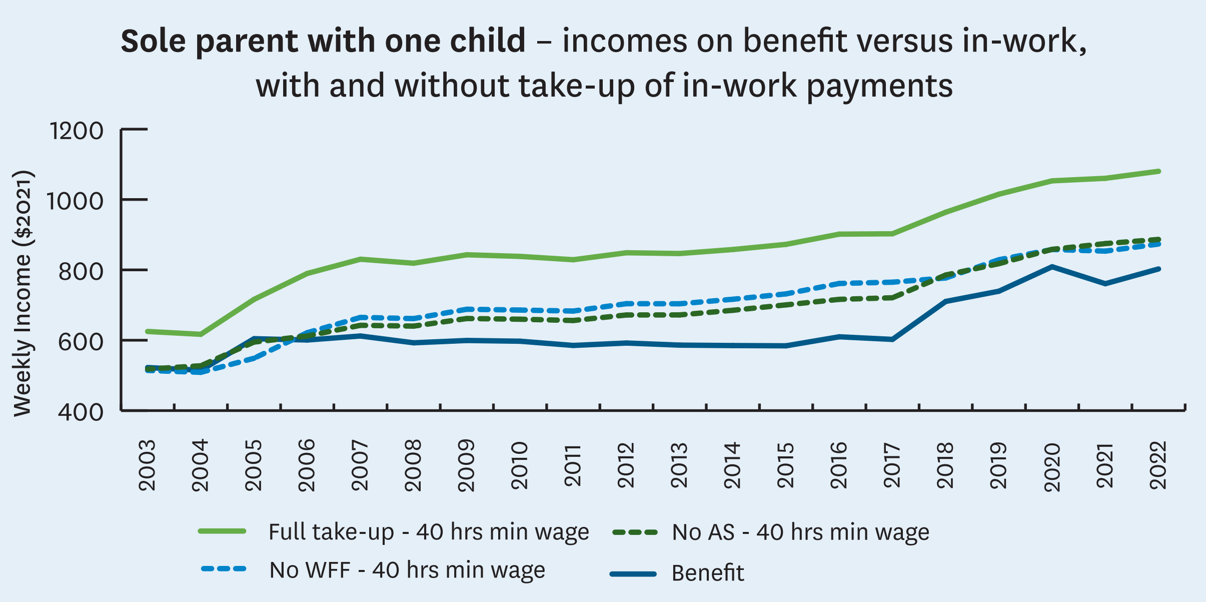
The analysis has so far assumed that people are taking up their full and correct entitlements to maximise their income. However we know there are many people who do not take-up all of the payments that they are entitlement to, particularly working families. For example, in 2019 MSD modelled the take-up rate of AS among families not on benefit – which shows that in the year to June 2019, around 100,000 households may have been eligible for AS but did not receive it, with the majority being from households with income from employment. There are many reasons for low take-up, including a lack of awareness of the supports available, the stigma associated with applying for support, and difficulty accessing supports.

The tables on the following page show the income when on benefit and when working 40 hours at the minimum wage, but without take-up of key in-work supports of the AS and WFF. Further detailed research to estimate non-take-up for AS is underway. New findings on take-up of WFF suggest 2020 take-up rates of around 87 percent overall and 81 percent for families not supported by a main benefit, and higher non-take-up among some sub-groups of families (McLeod and Wilson, 2022). The New Zealand Income Support Survey currently in the field will help us understand why non-take-up occurs.

https://msd.govt.nz/about-msd-and-our-work/work-programmes/income-support-survey/english/index.html

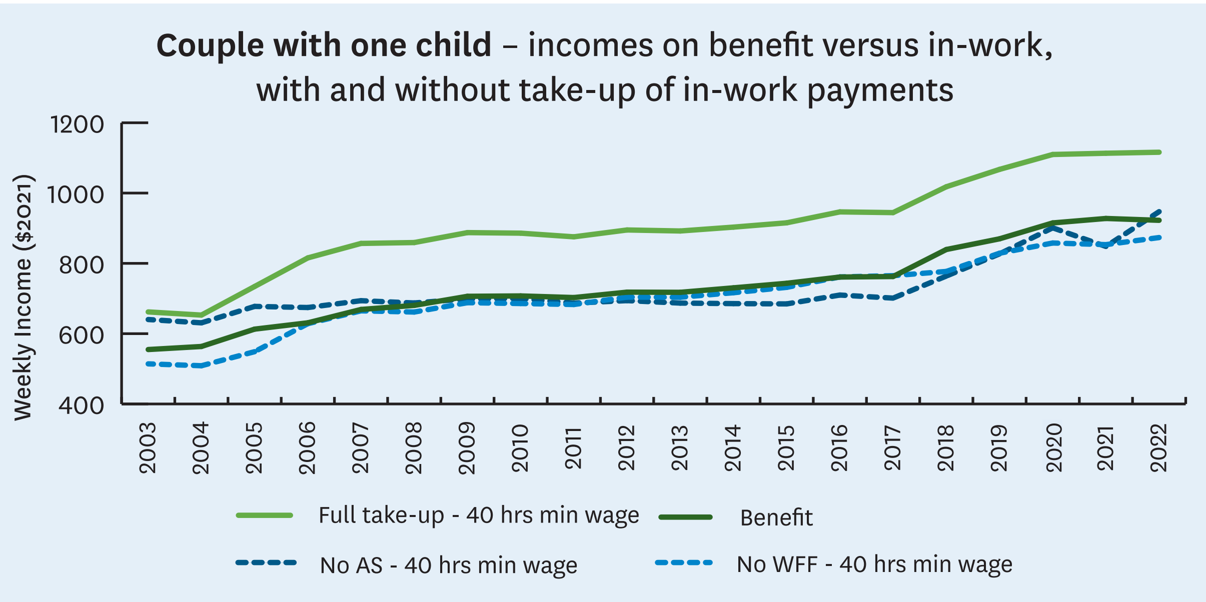
Sole parent with one child

For sole parents with one child, the gap between benefit and work reduces significantly without take-up of AS or WFF while working. This gap has also reduced in recent years because the increases in incomes from income support changes have been more targeted towards people receiving a benefit.



Couples with children

For couples with one child, no take-up of AS or WFF when one person in the couple works 40 hours on the minimum wage would mean they could be better off on a main benefit (and receiving AS and/or FTC) instead. This is because couples with children are entitled to higher rates of AS and WFF than sole parent one child families. This has the potential to have quite significant impacts on the financial incentives to work, and disincentives to remain in work.



Conclusions and policy implications

The gap between benefit and in-work incomes, and the financial incentives to work, increased between 2003 and 2022, particularly for single people without children. The recent main benefit increases reduced the gap, and for couples with children the gap goes back to 2006 levels due to main benefit rates increasing by more for couples. A large reason for the increases in incentives to work between 2003 and 2022 is because wages outpaced inflation, with main benefits only increasing by inflation between 2003-16.

While the financial incentives to work have increased since 2003, there are reasonably poor financial incentives to increase the level of hours worked for many families. Some areas of particular concern are where main benefits abate at 70 percent, when a sole parent is in receipt of the MFTC, and in situations where a couple loses their entitlement to a main benefit because of the 30 hour benefit rule (which prevents primary benefit recipients from working over 30 hours).

If a family has childcare costs, this can also result in significant negative effects on the financial incentives to work. In some cases, high childcare costs can result in sole parents being worse off working full-time on the minimum wage than if they remained in part-time work with no/minimal childcare costs. It can also mean couples are financially better off as a single earning couple (with no childcare costs), rather than both parents working and having childcare costs. However, caution should be taken with this analysis because there is limited data available on childcare costs and information from the New Zealand Childcare Survey shows many parents right across the income spectrum use informal childcare (with or without formal care as well).

The trends in the financial incentives to work seen in NZ are broadly consistent with the average trend across OECD countries. Further research is required to determine whether replacement rates are higher or lower than other comparable OECD countries and how NZ compares with other OECD countries when more up-to-date data for 2021 and 2022 becomes available.

Low take-up of AS for working families, which there is some evidence for, can have significant negative impacts on the financial incentives to work (or incentives to remain in employment) for individuals and families.

Policy implications

Given these findings, some possible policy areas to review if an objective was to improve the financial incentives to work are:

- main benefit abatement settings, in particular the 70 percent abatement rate
- the MFTC and the interface between benefit and work
- WFF abatement settings and the desired targeting of these payments to working families
- the 30-hour full-time employment rule, particularly for couples on a benefit
- improving take-up rates of AS for working families, and improving take-up of WFF by working families
- supports available to help with childcare costs
- Indexation of rates and income thresholds for all income support payments to prevent erosion of relativities over time.

Appendix One – Including Childcare Subsidies

Childcare Subsidies

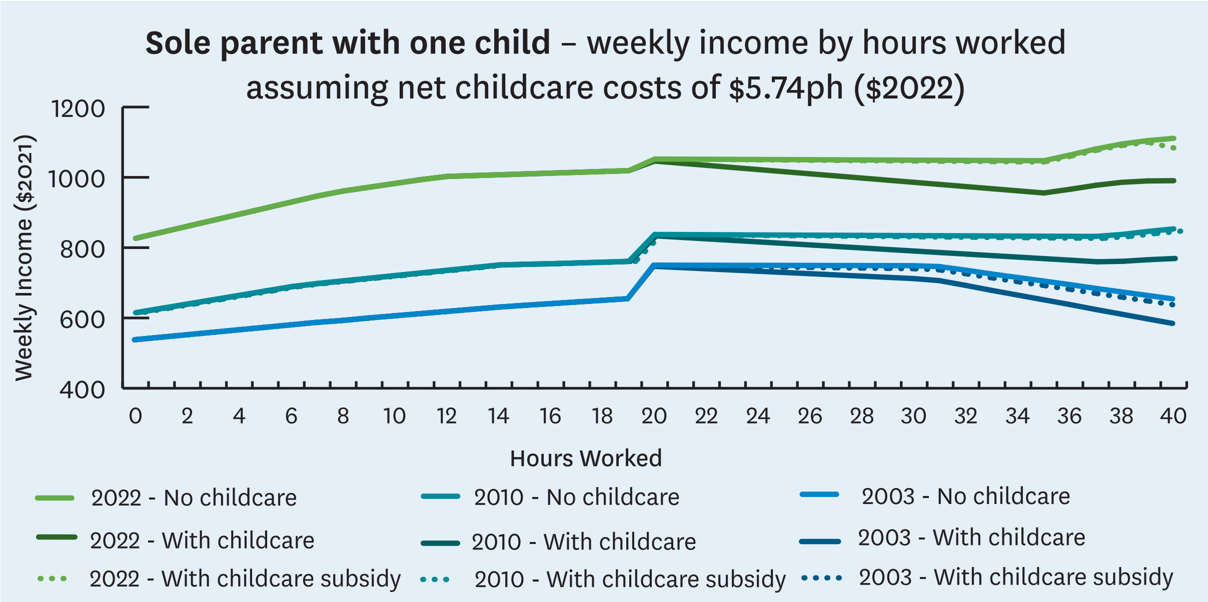
This analysis has shown that high childcare costs can result in:

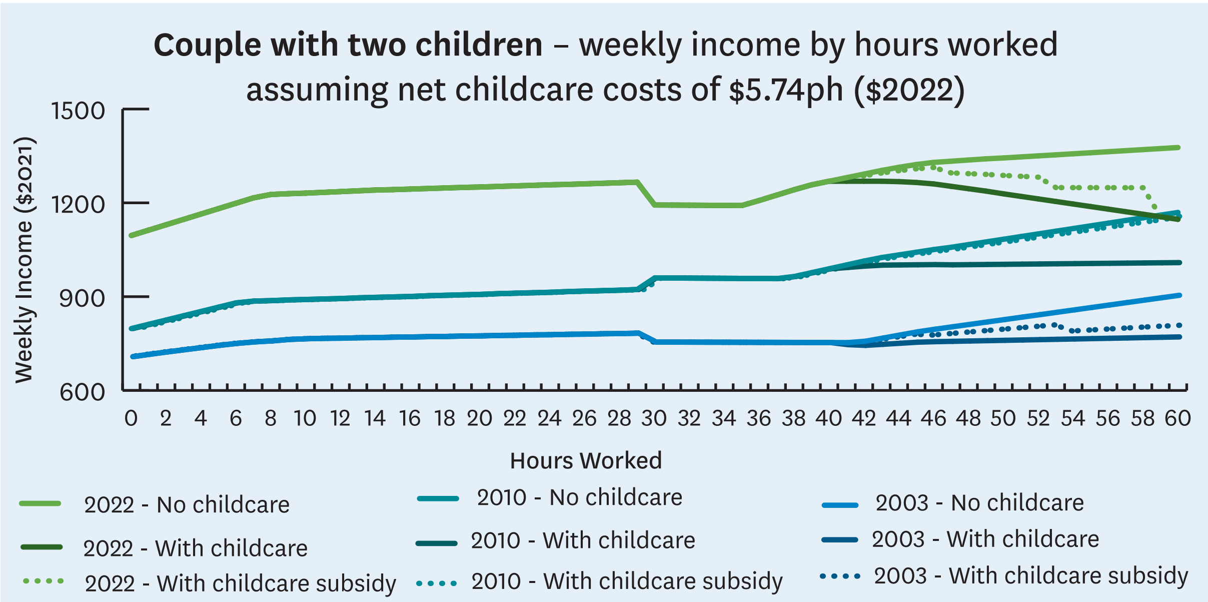
- sole parents being worse off working full-time on the minimum wage than if they were in part-time work with no/minimal childcare costs
- second earners in couples being worse off entering low wage work than staying at home looking after their children.

To help minimise childcare costs MSD pays childcare assistance to ECE providers for eligible low to middle-income families. To see the impact of Childcare Assistance, we compare the budget constraints of the same example families earning the minimum wage with and without childcare subsidies (see graphs on the following page). The bold line in the budget constraints below represent no childcare costs, the dotted line with childcare costs included and the dashed line with Childcare Assistance included. In summary:

- Sole parents with one child paying average childcare costs will largely have almost all of their childcare costs subsidised by MSD's Childcare Assistance as they are eligible to receive the highest subsidy rate. This occurs across all of 2003, 2010 and 2022.
- Dual earning couples with two children paying average childcare costs will now generally only have a relatively small portion of their childcare costs subsidised by Childcare Assistance. This is very different to 2010 where the same family would have had their entire childcare costs subsidised. Childcare Assistance rates were more generous for middle-income working families in 2010 because of a 2007 policy to ensure 60 percent of couples with children qualify for the subsidy. A lack of regular adjustment has meant the income thresholds have eroded significantly since 2010.

While these are scenario families only, it is possible to conclude from this analysis that childcare subsidies have eroded since at least 2010, particularly for relatively higher income families and those with greater childcare costs (either because of having more children, or higher fees). Therefore while MSD's Childcare Assistance programme can reduce the financial disincentives to work for some families, childcare costs remain a significant barrier to ensuring a sufficient gap between benefit and work for many families.


Sole parent with one child – weekly income by hours worked
assuming net childcare costs of $5.74ph ($2022)
Weekly Income ($2021)
1200
1000
800
600
400
0 2 4 6 8 10 12 14 16 18 20 22 24 26 28 30 32 34 36 38 40
Hours Worked
2022 - No childcare
2022 - With childcare
2022 - With childcare subsidy
2010 - No childcare
2010 - With childcare
2010 - With childcare subsidy
2003 - No childcare
2003 - With childcare
2003 - With childcare subsidy


Couple with two children – weekly income by hours worked
assuming net childcare costs of $5.74ph ($2022)
Weekly Income ($2021)
1500
1200
900
600
0 2 4 6 8 10 12 14 16 18 20 22 24 26 28 30 32 34 36 38 40 42 44 46 48 50 52 54 56 58 60
Hours Worked
2022 - No childcare
2022 - With childcare
2022 - With childcare subsidy
2010 - No childcare
2010 - With childcare
2010 - With childcare subsidy
2003 - No childcare
2003 - With childcare
2003 - With childcare subsidy

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