

Social Protection in the Cook Islands

A Case Study

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Data provided by Ministry of Internal Affairs; National Superannuation Fund Office; and Statistics Office of the Ministry of Finance and Economic Management.

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Partnerships for Social Protection (P4SP) contributes to greater coverage of quality, sustainable social protection systems in Pacific island countries and Timor-Leste, that reduce poverty and exclusion, address vulnerabilities through the life-course, and stimulate economic growth.

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Contents

| | |
|---|-----|
| Contents..... | i |
| List of figures..... | ii |
| List of tables..... | iii |
| List of abbreviations..... | iii |
| Executive summary..... | 1 |
| 1 Introduction..... | 3 |
| 2 Background and Context..... | 3 |
| 3 An overview of the Social Protection system in the Cook Islands..... | 6 |
| 4 The tax-financed social protection system..... | 8 |
| 4.1 Social protection benefits for children..... | 8 |
| 4.1.1 Description of the schemes..... | 8 |
| 4.1.2 Analysis of the value of transfers, coverage and impacts..... | 10 |
| 4.2 Social protection benefits for people with disability and their caregivers..... | 14 |
| 4.2.1 Description of the schemes..... | 14 |
| 4.2.2 Analysis of the value of transfers, coverage and impacts..... | 14 |
| 4.3 Social protection benefits for persons of working age..... | 18 |
| 4.4 Social protection benefits for older persons..... | 18 |
| 4.5 Support for people living in hardship..... | 25 |
| 4.6 Coverage and impacts of the overall tax-financed social protection system..... | 26 |
| 5 The future of social assistance in the Cook Islands..... | 29 |
| Annex 1: COVID-19 Social Protection Responses..... | 30 |
| Annex 2: Summary of the Cook Islands National Superannuation Fund Benefits..... | 32 |
| Annex 3: Detailed description of tax-financed benefits..... | 33 |
| References..... | 35 |

List of figures

| | |
|--|----|
| Figure 1: Map of the Cook Islands in the Pacific region..... | 4 |
| Figure 2: The proportion of the population living in relative poverty, by age distribution, 2016 | 5 |
| Figure 3: Timeline of the introduction of social protection benefits in the Cook Islands | 6 |
| Figure 4: The Cook Islands' Social Protection System across the life cycle..... | 7 |
| Figure 5: Comparison of expenditure in Cook Islands with other Pacific island countries..... | 8 |
| Figure 6: Comparison of the value of the Child Benefit with similar benefits in other countries, as a percentage of GDP per capita, 2021 | 10 |
| Figure 7: Percentage change in the real value of the Child Benefit over time, when adjusted for inflation, in NZ dollar prices for 2000 | 11 |
| Figure 8: Coverage of the Child Benefit across all households in the Cook Islands, 2016..... | 12 |
| Figure 9: Global comparison of expenditure on child benefits, 2021 | 12 |
| Figure 10: Increases in per capita household consumption resulting from the Child Benefit among recipients across the welfare distribution, 2016 | 13 |
| Figure 11: Proportion of persons of working age in receipt of disability benefits across low- and middle-income countries | 15 |
| Figure 12: The value of the Cook Islands' Infirm Benefit with disability benefits for working age adults across low- and middle-income countries as a percentage of GDP per capita | 16 |
| Figure 13: The real value, in terms of purchasing power, of the Infirm Benefit between 2000 and 2021 | 17 |
| Figure 14: Comparison of the value of Cook Islands' Old Age Pension with other tax—financed pensions globally, as a percentage of GDP per capita, 2021 | 20 |
| Figure 15: Real value, in terms of purchasing power, of the Old Age Pension between 2000 and 2021 (using values for both those aged 60-69 years and those aged 70+)..... | 21 |
| Figure 16: Coverage of Old Age Pension across deciles of population (as direct or indirect recipients), 2016 | 22 |
| Figure 17: Level of investment in old age pension as a percentage of GDP across low- and middle-income countries, 2021 | 23 |
| Figure 18: Increases in per capita household consumption across the welfare distribution due to the Old Age Pension, 2016 | 24 |
| Figure 19 The real value, in terms of purchasing power, of the Destitute Benefit between 2000 and 2021 | 26 |
| Figure 20 Coverage of the Child Benefit, Old Age Pension and Power Subsidy, by welfare decile, 2016 | 27 |
| Figure 21: Impact of the Child Benefit, Old Age Pension and Power Subsidy on consumption, by welfare decile, 2016 | 28 |
| Figure 22: Contribution of schemes to poverty reduction, 2016 | 28 |
| Figure 23: Impact of the Child Benefit, Old Age Pension and Power Subsidy combined on poverty, by age, 2016 | 29 |

List of tables

| | |
|---|----|
| Table 1: Description of schemes for children..... | 9 |
| Table 2: Description of schemes for people with disability | 14 |
| Table 3:Description of Maternity Leave Fund | 18 |
| Table 4: Description of Old Age Pension..... | 18 |
| Table 5: Description of schemes for people in hardship..... | 25 |
| Table A1.1: The Cook Islands Economic Response Plan: Support for Individuals..... | 30 |
| Table A2.1 Summary of the Cook Islands National Superannuation Fund Benefits..... | 32 |
| Table A3.1 Detailed description of tax-financed benefits..... | 33 |

List of abbreviations

| | |
|---------------|---|
| ADB | Asian Development Bank |
| GDP | Gross Domestic Product |
| HIES | Household Income and Expenditure Survey |
| ILO | International Labour Organisation |
| INTAFF | Ministry of Internal Affairs (the Cook Islands) |
| MFEM | Ministry of Finance & Economic Management (the Cook Islands) |
| NZ | New Zealand |
| OECD | Organisation for Economic Co-operation and Development |
| P4SP | Partnerships for Social Protection |
| SPC | The Pacific Community (formerly the South Pacific Commission) |
| UNICEF | United Nations Children’s Fund |
| UNDP | United Nations Development Program |

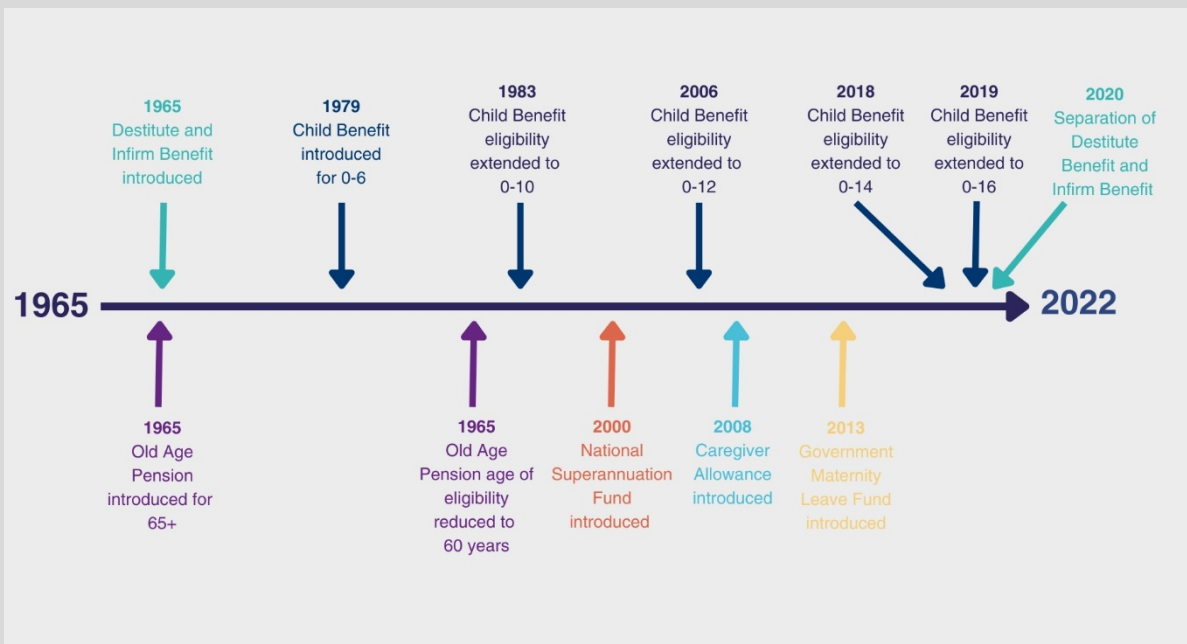
Executive summary

Partnerships for Social Protection (P4SP) commissioned this analysis to better understand the Cook Islands social protection system, how it has evolved, and the impacts it has had on the wellbeing of Cook Islanders. It comprised a review of existing literature, and the collection and analysis of administrative data provided by the Government of the Cook Islands (the Government) and the 2015-16 Household Income and Expenditure Survey (HIES) dataset (Pacific Community and the Cook Islands Statistics Office, 2022).

The Cook Islands has an extensive and long-standing social protection system, with both tax-financed and contributory schemes.

Since its inception in 1965, the Cook Islands social protection system has evolved and expanded, with new schemes incrementally introduced (see below). Large, universal schemes for vulnerable life stages, such as the Child Benefit and Old Age Pension, are complemented by additional means-tested support for those facing hardship, such as the Infirm Benefit, Destitute Allowance, and the Power Subsidy. Directly or indirectly, tax-financed schemes reach an estimated 91 per cent of citizens, costing 4.3 per cent of Gross Domestic Product (GDP) in 2021.

The evolution of the Cook Islands social protection system¹

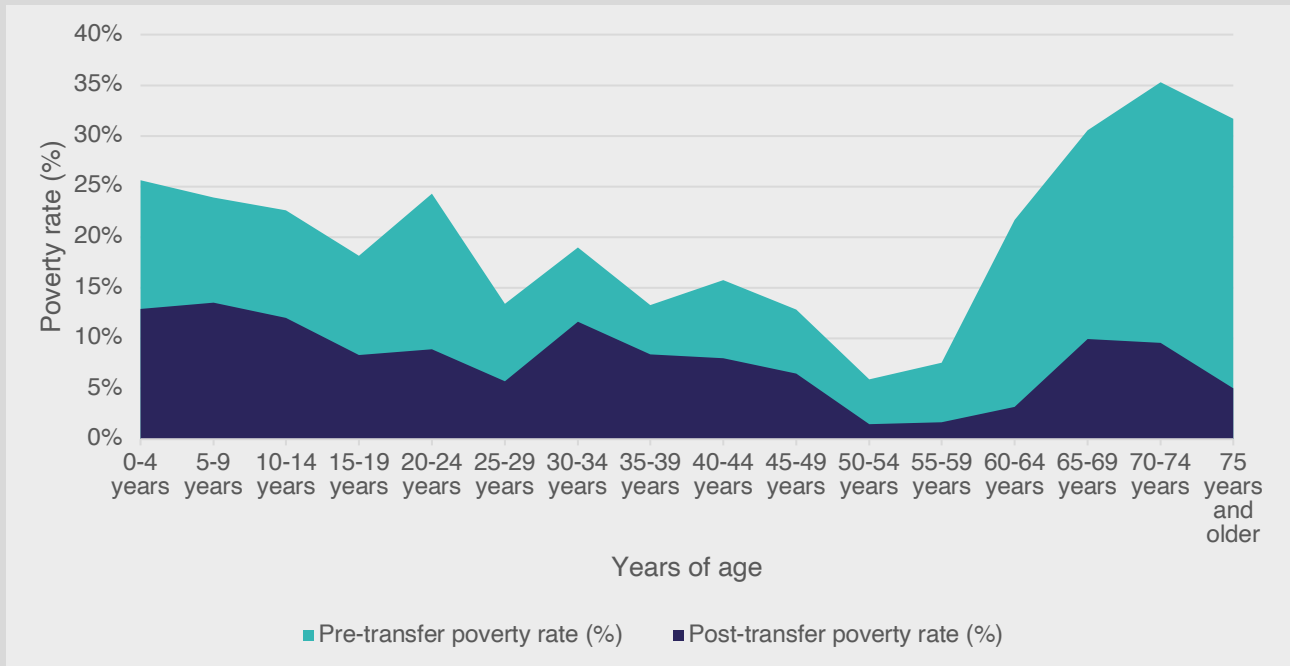


¹ In June 2023, within the Budget Appropriation 2023-2024, there were increases for social welfare benefits that included an increase for the Caregivers Allowance from NZ\$200 to NZ\$300 per month and a further increase from 1 July 2024 to \$400 per month, Destitute Benefit increased from NZ\$200 to NZ\$400 per month and the Power Subsidy increased from NZ\$66 to NZ\$86 per quarter (Ministry of Finance & Economic Management—the Cook Islands [MFEM], 2023a).

The social protection system in the Cook Islands is having a positive impact on poverty and inequality.

Combined, the Child Benefit, the Old Age Pension and the Power Subsidy are estimated to have reduced the national poverty rate by 57 per cent in 2016 and reduced inequality by 9.2 per cent,² mostly due to the Child Benefit and Old Age Pension (see below).³ However, the impact of the means-tested Power Subsidy is negligible.

Impact of the Child Benefit, Old Age Pension and Power Subsidy combined on poverty, by age, 2016



Source: Simulation, using HIES (Pacific Community and the Cook Islands Statistics Office, 2022).

The Cook Islands system is a positive story of continuous improvement

The Cook Islands social protection system reflects the cumulative value of many years of investment in, and expansion of, the national social protection system. The Government is continuing to strengthen the system; for example, a new management information system is being designed, and a Social Assistance Policy is being drafted. The new Policy is an opportunity to reflect on how best to ensure equitable access to social assistance for key categories of the population, such as people facing hardship and children with disability.

As this report shows, the Cook Islands offers a positive example of the important role social protection can play in increasing individual and family wellbeing as well as reducing poverty and inequality. It offers a potential blueprint for how countries can develop comprehensive systems over time.

² The inequality rate is measured by the Gini coefficient, which fell from 0.467 to 0.424. The impacts of other social protection benefits cannot be measured as they are not noted in the 2015-16 HIES.

³ The 2016 poverty rate is estimated to be 19.6 per cent if the Child Benefit, Old Age Pension and Power Subsidy are removed, an increase from 8.4 per cent.

1 Introduction

The Cook Islands has an extensive and long-standing social protection system. The first social protection schemes were established in 1965 when the Cook Islands became an independent self-governing nation in free association with New Zealand. The first Prime Minister of the Cook Islands, Albert Henry, recognised the importance of social protection for the most vulnerable members of society and its role in advancing social and economic development.

The Cook Islands social protection system has been designed to offer support to people throughout their lives, in line with quality systems in many high-income, and some middle-income, countries. Within the Cook Islands social protection system, the largest schemes are offered on a universal – or almost universal – basis, complemented by some smaller, means-tested welfare benefits. The system is also multi-tiered, offering a combination of contributory and tax financed- schemes. As this case study shows, the system has had a major positive impact on wellbeing, significantly reducing poverty and offering a high proportion of the population a minimum level of secure income.

This case study aims to provide an overview of the Cook Islands social protection system, how it has evolved and its impacts on the wellbeing of Cook Islanders. It comprises a review of existing literature, and the collection and analysis of quantitative information. The quantitative analysis draws on both administrative data provided by the Government of the Cook Islands (referencing 2021 benefit levels) and the dataset of the 2015-16 Household Income and Expenditure Survey (HIES) (Pacific Community and the Cook Islands Statistics Office, 2022). Not all social protection schemes could be modelled for impacts, so descriptions and analysis of coverage and impacts are presented to the extent that the data makes possible.

2 Background and Context

The Cook Islands comprises 15 islands spread over 2.2 million square kilometers of ocean, with a total population of 15,040. The country is divided into two groups of islands: the Southern and Northern Group islands. Most of the population resides on the island of Rarotonga, which has a population of approximately 11,000. The population of the Southern Group islands is approximately 3,000, spread across seven islands (two of which are uninhabited), while the Northern Group islands is home to approximately 1,100 people across seven atoll islands (one of which is uninhabited). Cook Islanders hold New Zealand passports, can live and work in New Zealand without restriction and a significant diaspora population resides in New Zealand and in Australia.

The Cook Islands has enjoyed significant levels of economic growth over recent years. Gross domestic product (GDP per capita increased from NZ\$13,300 in 2000 to NZ\$28,500 in 2019 (Asian Development Bank, 2021). Tourism is the main industry and, prior to the COVID-19 pandemic, accounted for 65 per cent of GDP (MFEM, 2020). Overall, labor force participation is high at 70 per cent (63 per cent among women and 78 per cent among men) and unemployment is low at 1.3 per cent in 2019 (Government of the Cook Islands, International Labour Organisation [ILO] and Pacific Community [SPC], 2020).

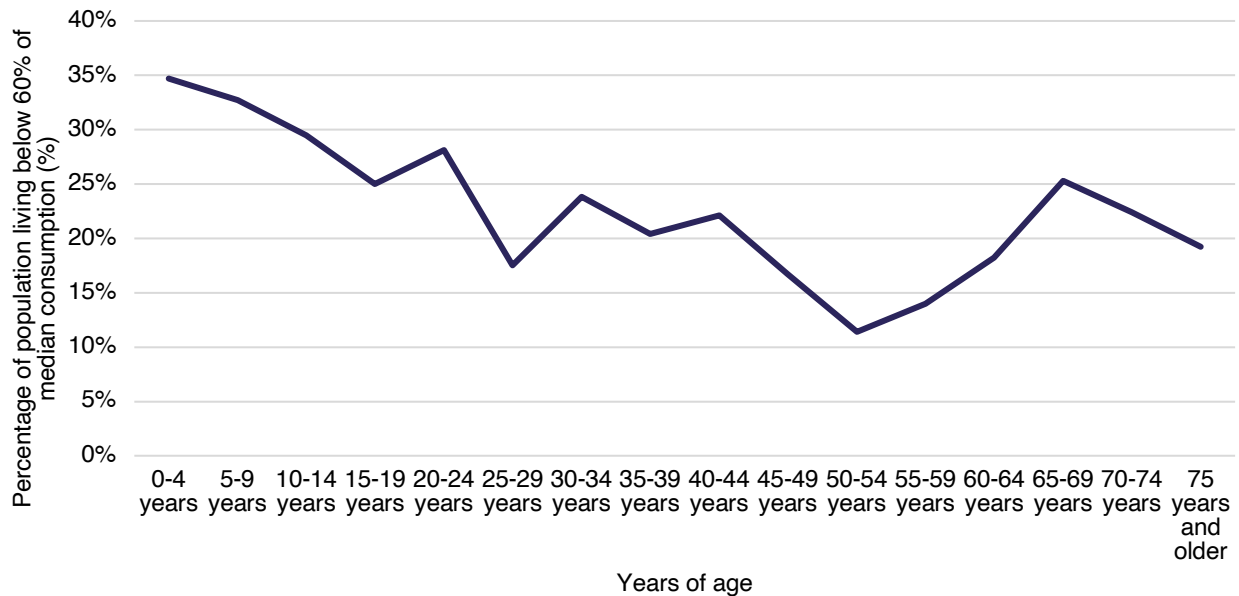
Figure 1: Map of the Cook Islands in the Pacific region



Source: SPC

The national poverty rate has fallen in line with economic growth, from 28 per cent in 2006 to 8 per cent in 2016 (Development Pathways, 2020). However, as a high-income country, it is probably preferable to use a conventional Organisation for Economic Co-operation and Development (OECD) relative poverty line, equivalent to 60 per cent of median consumption, which would give a national poverty rate of 23 per cent. As Figure 2 shows, the risk of living in poverty is highest among children and young people and, to a lesser extent, among older people. As in other countries, it is likely that poverty rates increased during and after the COVID-19 pandemic. However, the Government of the Cook Islands undertook a range of measures to reduce the impact of the pandemic on the population, rolling out support through the social protection system (Government of the Cook Islands Ministry of Finance & Economic Management [MFEM] 2023b; Asian Development Bank, 2022).

Figure 2: The proportion of the population living in relative poverty, by age distribution, 2016



Source: Calculated using HIES 2015-16 (Pacific Community and the Cook Islands Statistics Office, 2022). Uses a poverty line equivalent to 60 per cent of median consumption.

A significant proportion of the population identify as having a disability. The 2016 census indicates that 24 per cent of the population over the age of 10 years reported having some form of physical disability or a health problem lasting more than six months. Among those 24 per cent, 11 per cent were between the ages of 10 to 14 years, 71 per cent were between the ages of 15 to 59 years and 18 per cent were over the age of 60 years (Government of the Cook Islands National Statistics Office, 2017).

In addition to social protection, the Cook Islands provide good quality, low-cost public services. Primary and secondary education are almost free, except an annual NZ\$20-40 administrative fee, although early childhood care services are less affordable, particularly for children under three years of age. Health services are highly subsidised and are provided free to children under 17 years of age, people over 60 years and recipients of Infirm and Destitute benefits. A Special Assistance Fund supports people with disability to purchase assistive devices or improve accessibility of their home.

The Cook Islands National Sustainable Development Agenda 2020+ (Te Ara Akapapa’anga Nui 2021 – 2121) and the Te Kaveinga Iti 5-Year Score Card sets the direction for the country’s priorities, with a focus on wellbeing for all (Government of the Cook Islands, 2021). The agenda does not explicitly mention social protection, but social protection is integral to achieving many of the goals, including:

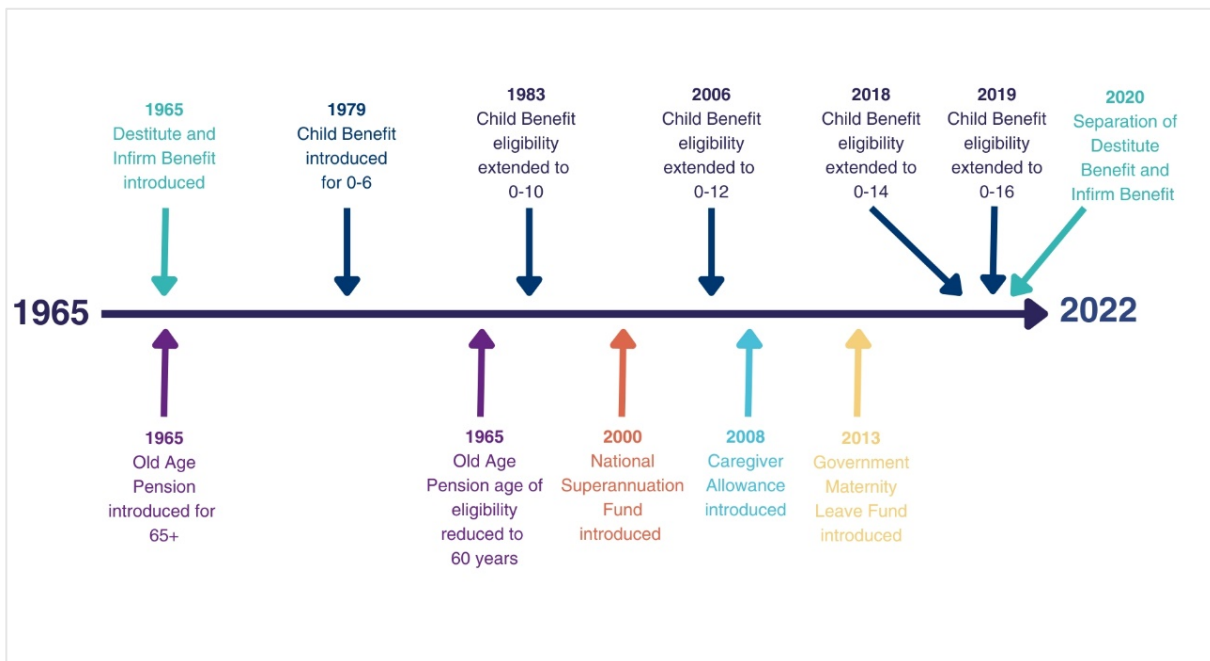
- **Goal 1, Wellbeing for All** and the sub-goals of looking after our families, looking after our elderly and looking after our parents and children;
- **Goal 2, Welfare and Equity** and the sub-goal of alleviating economic hardship and improving the distribution of wealth; and
- **Goal 9, Our Inclusiveness** (Gender, Equity and Social Inclusion) and the sub-goal to advance gender equality in the workplace.

3 An overview of the Social Protection system in the Cook Islands

The Cook Islands social protection system is multi-tiered, comprising both contributory and tax-financed schemes. As indicated by Figure 3, the first schemes introduced in 1965 were the Old Age Pension, the Infirm Benefit and the Destitute Benefit, followed by the Child Benefit (1979) and the Caregiver Allowance (2008). The benefits have expanded their coverage over the years, largely by adjusting the age of eligibility over time, as whilst the age for the pension was lowered, the age for the child benefit increased. In addition, there have been consistent increases in the value of transfers. Large, universal schemes for vulnerable life stages, such as the Child Benefit and Old Age Pension, are complemented by additional means-tested support for those facing hardship, such as the Infirm Benefit, Destitute Allowance, and the Power Subsidy. Directly or indirectly, tax-financed schemes reach an estimated 91 per cent of citizens, costing 4.3 per cent of GDP in 2021. The Cook Islands has also established the Maternity Leave Fund which provides six weeks of paid leave for women employed in the private sector.

Contributory social protection is provided through the Cook Islands National Superannuation Fund, which commenced in 2000.

Figure 3: Timeline of the introduction of social protection benefits in the Cook Islands⁴

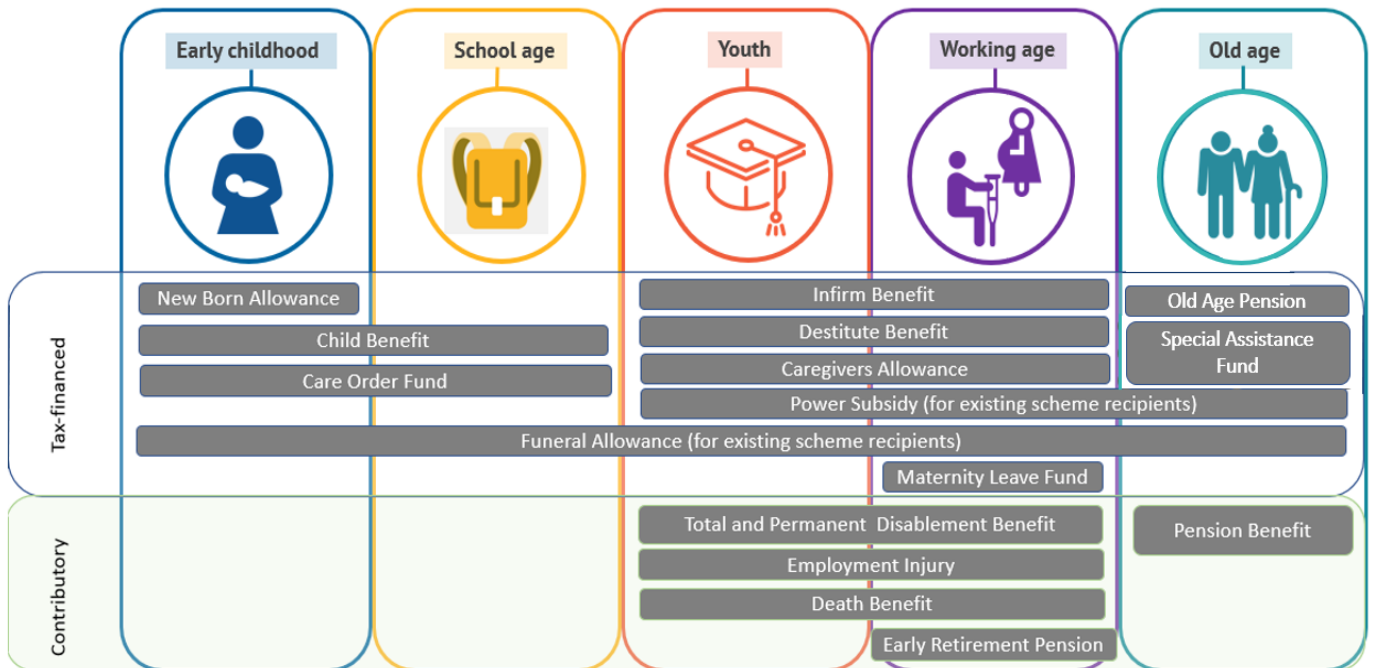


⁴ In June 2023, within the Budget Appropriation 2023-2024 there were increases for social welfare benefits that included an increase for the Caregivers Allowance from NZ\$200 to NZ\$300 per month and a further increase from 1 July 2024 to \$400 per month, Destitute Benefit increased from NZ\$200 to NZ\$400 per month and the Power Subsidy increased from NZ\$66 to NZ\$86 per quarter.

The social protection system offers support to citizens across the lifecycle, as indicated by Figure 4. The two main schemes – the Child Benefit and Old Age Pension – are universal.

There are evidently some minor gaps in protection for those experiencing unemployment and sickness. Additionally, given adolescence and youth can be vulnerable life stages, there would also be value in better understanding how young people transition from childhood benefits into working age benefits, and whether there are gaps in that life-stage.

Figure 4: The Cook Islands’ social protection system across the life cycle.



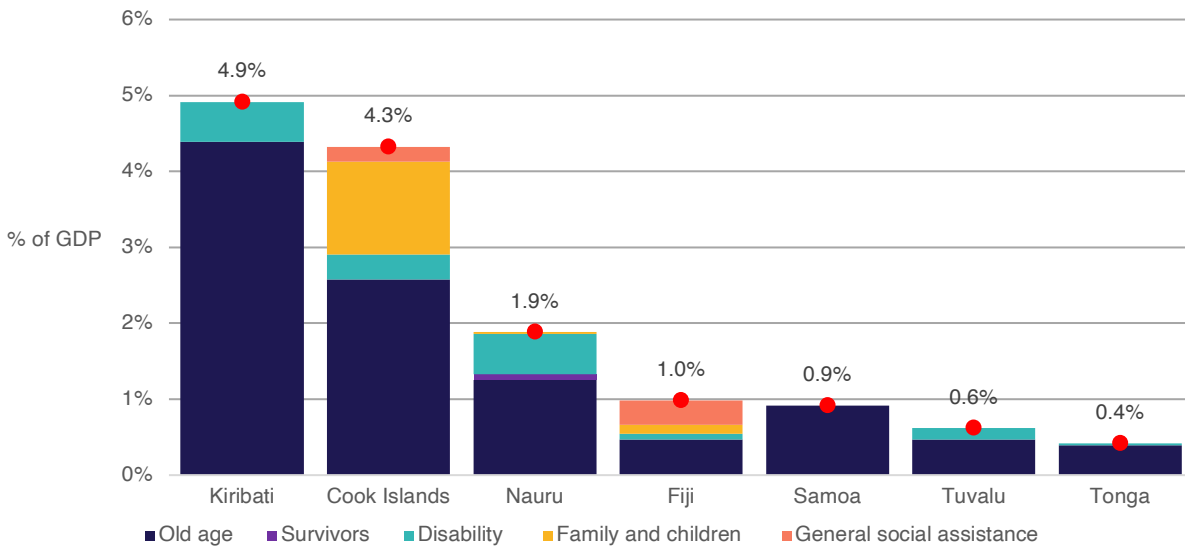
In many societies, government-funded social protection is complemented by social and cultural practices that support vulnerable people and reduce hardship. However, these practices are evolving in the context of high levels of out-migration, tourism and economic growth (UNDP, 2021; UNICEF Pacific & Government of the Cook Islands Ministry of Internal Affairs & Economic Policy Research Institute, 2020). Figure 5 demonstrates the level of GDP expenditure in the Cook Islands compared with other Pacific Island countries.

Membership of the Cook Islands National Superannuation Fund is compulsory for anyone employed in the Cook Islands or employed outside of the Cook Islands by an employer in the Cook Islands. There were 12,008 members in 2019, an increase from 10,485 members in 2017 (ILO, 2019). The fund provides a Pension Benefit, Early Retirement Pension Benefit, Total and Permanent Disablement Benefit, Death Benefit and Foreign Worker Withdrawal (see Annex 2).

In 2019, only 364 members received benefits from the Fund, for a total of NZ\$4.5 million in payments. The Pension Benefit is paid from the age of 60 years and the Early Retirement Pension Benefit from 55 years. If a Pension Benefit member’s balance is less than NZ\$45,000 it is paid as a lump sum but, if it is more than NZ\$45,000, members may choose to receive 25 per cent as a lump sum and also receive a monthly pension. Payments for the Total and Permanent Disablement Benefit, Death Benefit and Foreign Worker Withdrawal payments are lump sums.

Prior to the establishment of the superannuation fund, a New Zealand funded public servant pension was in place which is still being received by eligible retired civil servants.

Figure 5: Comparison of expenditure in Cook Islands with other Pacific island countries



Source: Development Pathways

4 The tax-financed social protection system

The following sections provide greater detail on the Cook Islands’ tax-financed schemes. They examine the various benefits that are provided to Cook Islanders across the lifecycle, outlining their costs, the value of transfers, their coverage and impacts.

4.1 Social protection benefits for children

4.1.1 Description of the schemes

The Cook Islands has two major benefits for children: a universal Child Benefit and a Newborn Allowance, which are summarised in the table below. A smaller scheme, the Care Order Fund, is in place to support families who are fostering children under certain circumstances. Details of this scheme are included in Annex 3.

Table 1: Description of schemes for children

| Benefit | Description |
|---------------------------|---|
| Child benefit | The universal Child Benefit is the main social protection scheme for children in the Cook Islands. It provides NZ\$100 monthly to help with the maintenance and education costs of a child (2021 value). In 2021, there were 4,456 recipients (2,161 girls and 2,295 boys). |
| New Born Allowance | A one-off New Born Allowance of NZ\$1,000 is provided to parents (mother, father or guardian) when a child is born (2021 value). It is for the children of Cook Islanders or permanent residents born in the Cook Islands, although can be paid to children born overseas if their parents usually reside in the Cook Islands. In 2021, there were 193 recipients (87 girls and 106 boys). While not strictly social protection, it plays an important role in helping families cover initial costs of a new child. |

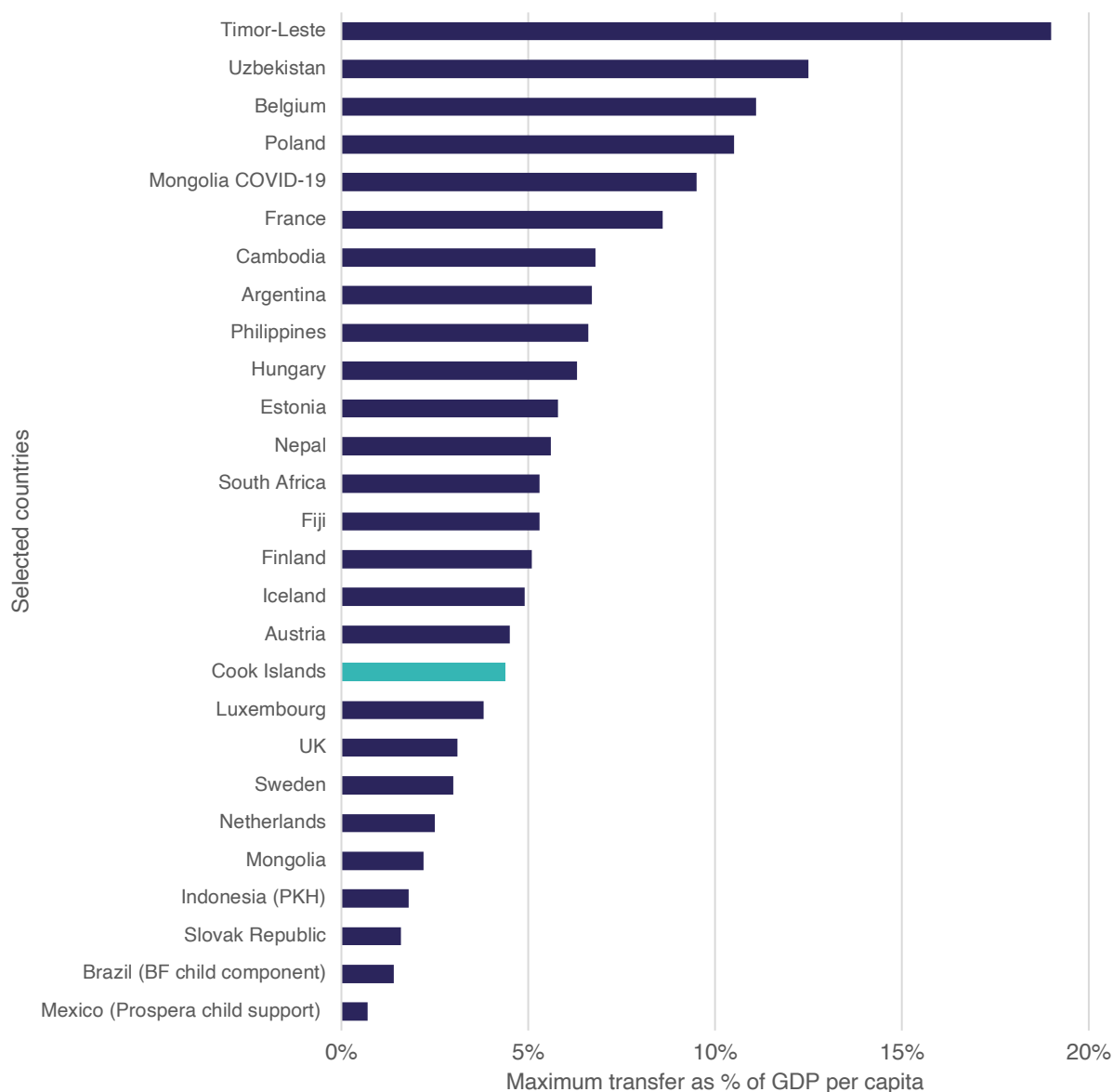
Source: Government of the Cook Islands, Ministry of Internal Affairs, 2022.

4.1.2 Analysis of the value of transfers, coverage and impacts

Child Benefit

Expenditure on the Child Benefit in the Cook Islands is equivalent to 4.4 per cent of GDP per capita, slightly below the median value for similar benefits offered by other countries (Figure 6).

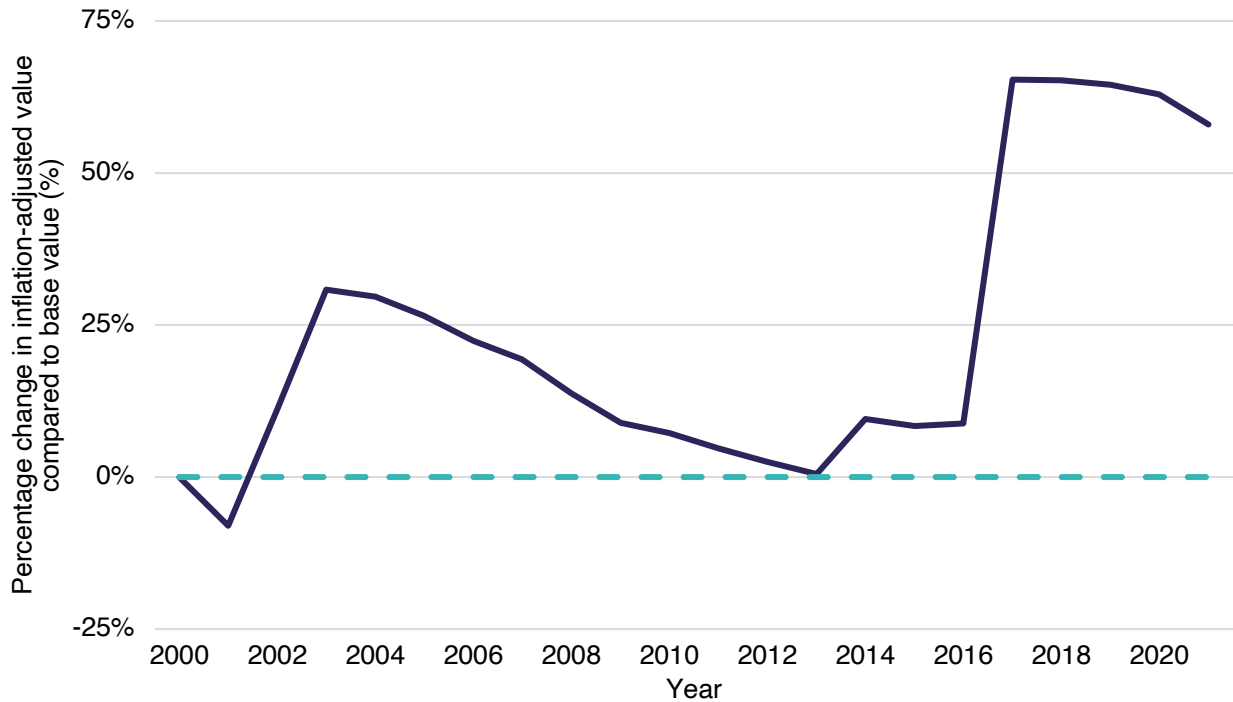
Figure 6: Comparison of the value of the Child Benefit with similar benefits in other countries, as a percentage of GDP per capita, 2021⁵



Source: Development Pathways’ database on child benefits

The real value of the Child Benefit – when adjusted for inflation – has moved up and down over the past 20 years. While it increased significantly in 2003, it subsequently fell. However, since 2013, the real value has risen to be around 60 per cent higher than in 2000. (Figure 7).

Figure 7: Percentage change in the real value of the Child Benefit over time, when adjusted for inflation, in NZ dollar prices from 2000

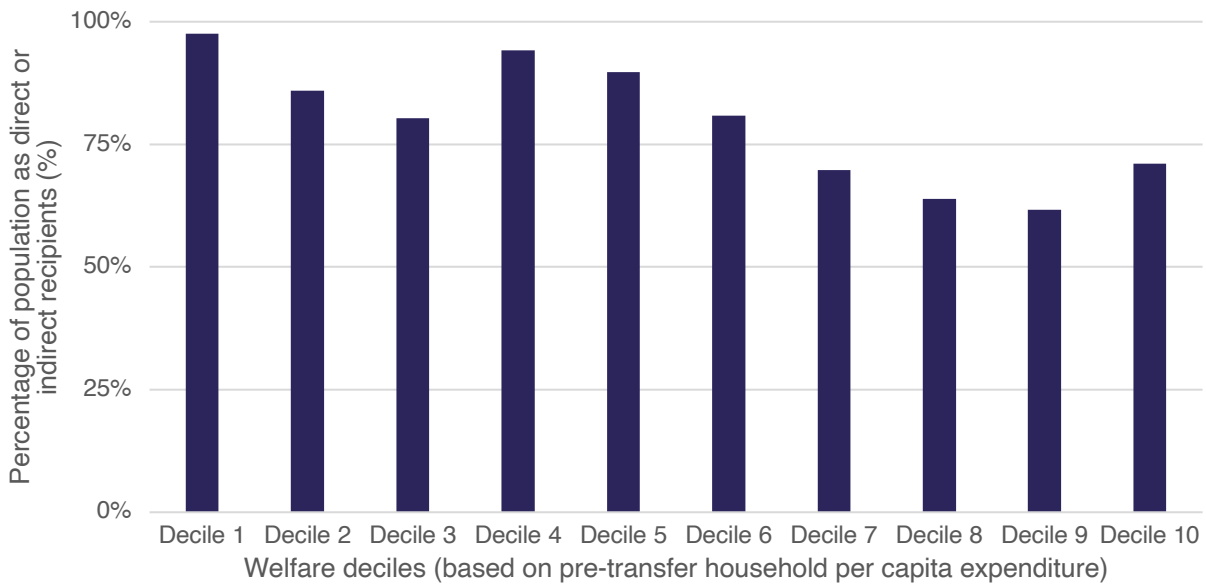


Source: Calculations based on data provided by the Ministry of Internal Affairs and inflation data from ADB. The graph starts at the 2000 transfer value, as this is the earliest available inflation data.

Overall, around 69 per cent of households in the Cook Islands include a recipient of the Child Benefit. The Child Benefit is provided from birth to 16 years. Notably, there is a gap at a critical age from 17-18 years until students finish school. The highest coverage is among low-income households, suggesting that it is effective at reaching those in greatest need. As Figure 88 indicates, almost every household in the lowest welfare decile of the population includes a recipient of the Child Benefit. Coverage is also high among middle-income families.

⁵ The GDP per capita value used is from 2021 and is NZ\$27,567 (US\$19,264). The GDP per capita value is taken from the UNData website using an exchange rate to NZ dollars from mid-2021: <https://data.un.org/>

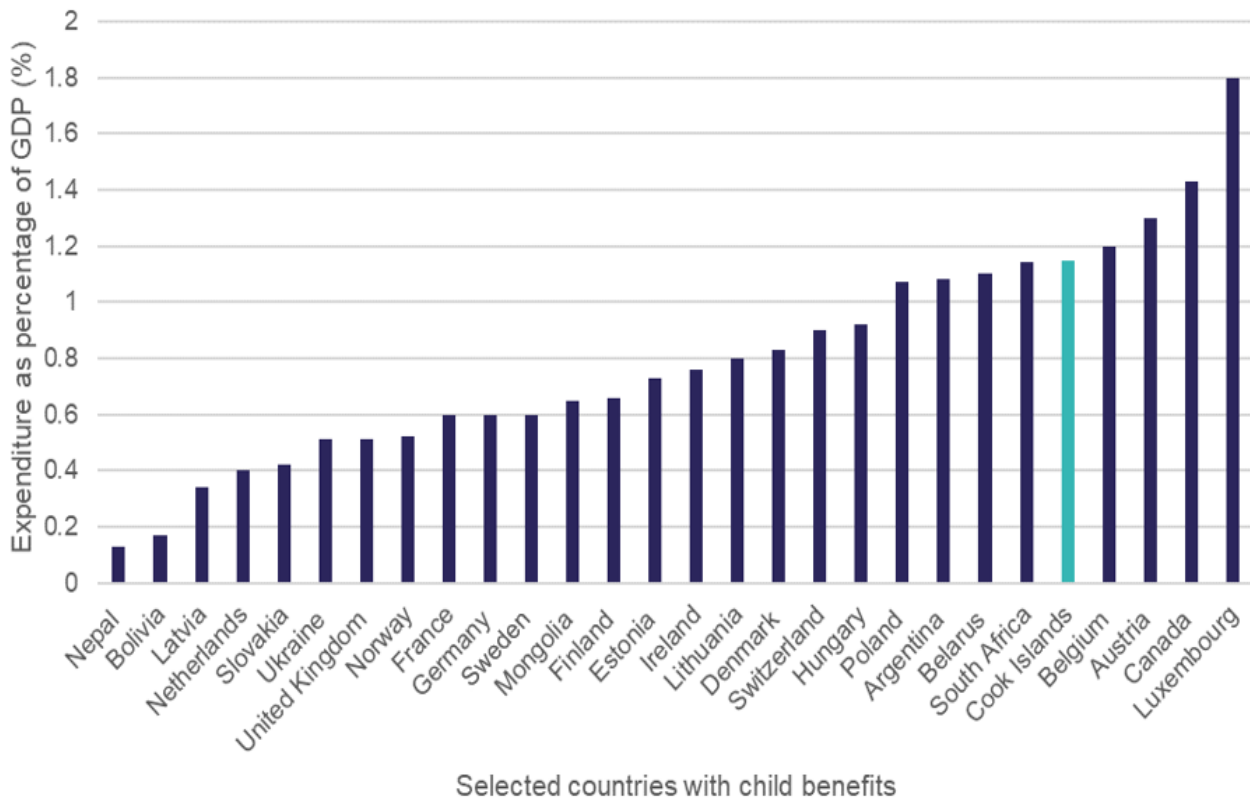
Figure 8: Coverage of the Child Benefit across all households in the Cook Islands, 2016



Source: Calculated using HIES 2015-16 (Pacific Community and the Cook Islands Statistics Office, 2022).

Total expenditure on the Child Benefit in 2021 was equivalent of 1.15 per cent of GDP. As Figure 99 shows, this compares favorably to other child benefits globally. In fact, only Belgium, Austria, Canada, and Luxembourg invest more in child benefits than the Cook Islands.

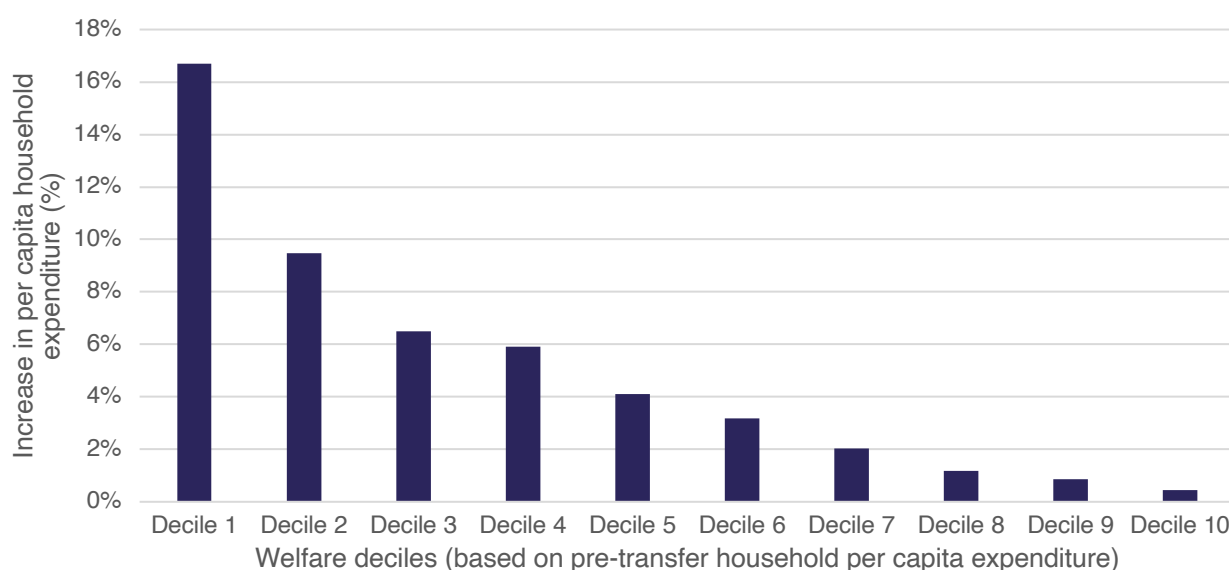
Figure 9: Global comparison of expenditure on child benefits, 2021



Source: Development Pathways (2022).

The Child Benefit makes a significant difference to the wellbeing of households. As shown in Figure 10, on average, household consumption increases by 3.5 per cent as a result of the Child Benefit, equivalent to one additional day of consumption per month. The median increase in consumption is 6.4 per cent, around two additional days of consumption. Among the poorest households, consumption increases by almost 17 per cent, equivalent to around five additional days of household consumption per month. The lowest increases are among wealthier households. A recent evaluation found the Child Benefit is largely used by low-income households to meet basic needs, including education costs, while households with higher incomes often save it for emergency purposes or to fund later education (UNICEF Pacific & Government of the Cook Islands Ministry of Internal Affairs & Economic Policy and Research Institute, 2020).

Figure 10: Increases in per capita household consumption resulting from the Child Benefit among recipients across the welfare distribution, 2016



Source: Calculated using HIES 2015-16 (Pacific Community and the Cook Islands Statistics Office, 2022).

The increased household consumption from the Child Benefit translates into lower poverty rates nationally. Overall, the Child Benefit reduces the national poverty rate – when measured as 60 per cent of median household expenditure – by 14 per cent.⁶ The Child Benefit is also responsible for a 16 per cent reduction in the child poverty rate,⁷ and contributes to lower inequality in the Cook Islands as measured by a 3.2 per cent reduction in the Gini coefficient, which measures wealth inequality for a given population group.⁸

⁶ When the national poverty rate, as used by the Government of the Cook Islands government is used, it falls from 11 per cent to 8 per cent.

⁷ When the national poverty rate for children, as used by the Government of the Cook Islands, is used it falls from 17 per cent to 12 per cent.

⁸ The Gini Coefficient falls from 0.437 to 0.423.

4.2 Social protection benefits for people with disability and their caregivers

4.2.1 Description of the schemes

The Cook Islands has two well-established, tax-financed benefit schemes to support people with disability, and their caregivers: the Infirm Benefit; and the Caregivers Allowance.

Disability support is provided to people with disability of a working age, or their caregivers. The Cook Islands does not offer a disability benefit to children with disability, meaning that families with children with disability, who experience significant additional costs due to their child's disability, are unable to access additional financial support beyond the Child Benefit.⁹

Table 2: Description of schemes for people with disability

| Benefit | Description |
|-----------------------------|--|
| Infirm Benefit | The Infirm Benefit is the main benefit for people with disability. It provides \$400 per month to support people who are unable to work due to disability or illness (2021 value). Eligibility is determined by a committee and applicants must provide a medical certificate. In 2021, there were 238 recipients. |
| Caregivers Allowance | The Caregivers Allowance compensates caregivers for a loss of income due to caring for people with disability, including older persons, who have a high level of care requirements. As of July 2023, the Caregivers Allowance increased from \$200 to \$300 per month and will experience a further increase from 1 July 2024 to \$400 per month. Recipients must be at least 18 years of age and cannot be engaged in full-time employment. There were 186 recipients (152 females and 34 males) in 2021. |

Source: Government of the Cook Islands, Ministry of Internal Affairs, 2022.

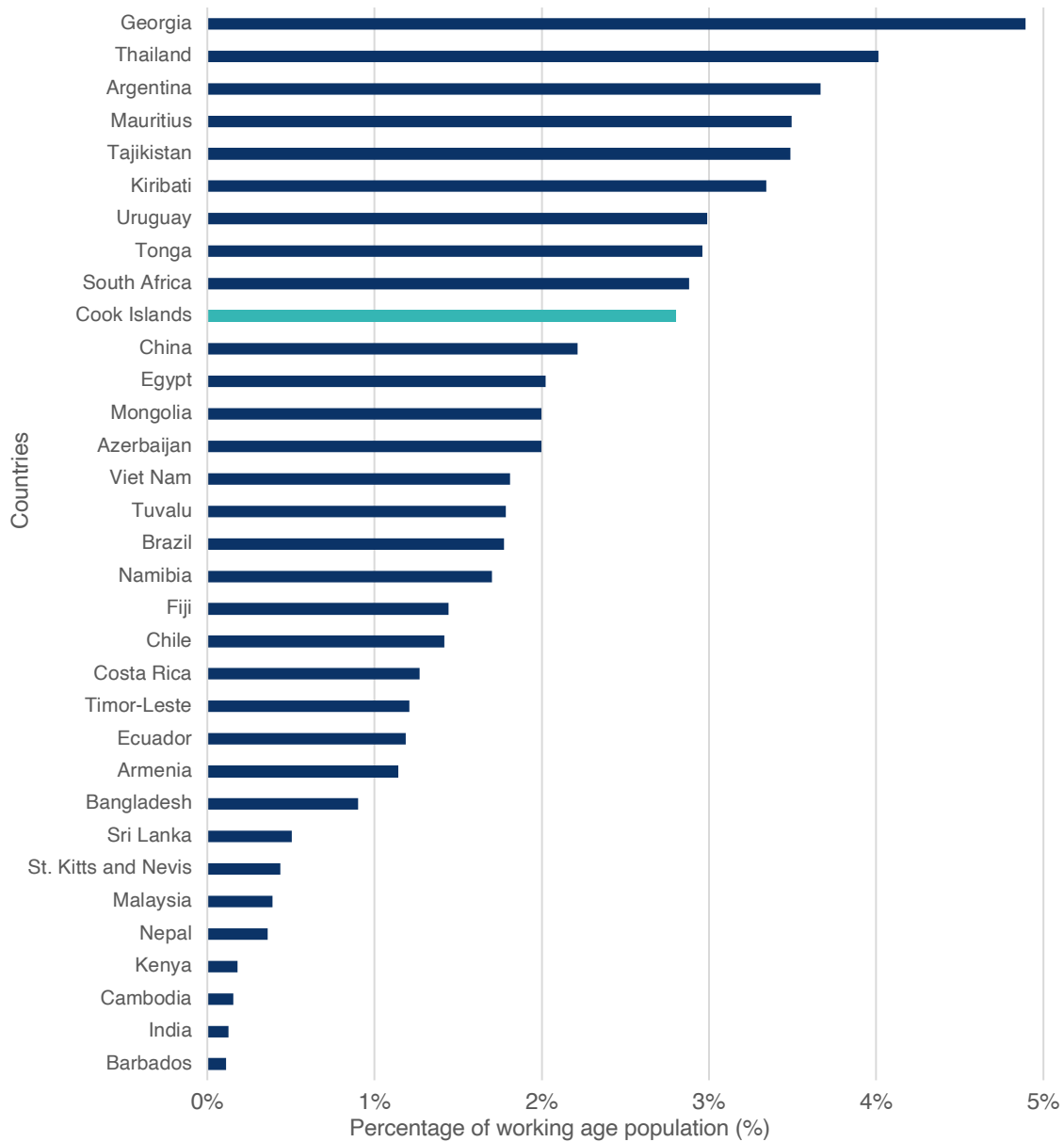
4.2.2 Analysis of the value of transfers, coverage and impacts

Infirm Benefit

Recipients of the Infirm Benefit equates to 2.8 per cent of the working age population. As shown in Figure 11, this is well above the coverage of the disability benefits of most other middle-income countries, as well as those in the region (e.g., Fiji and Tuvalu), although lower than the coverage of the disability benefit in Kiribati.

⁹ There are examples across some middle-income countries – and many high-income countries – of child disability benefits that could be used as a model for the Cook Islands. See, for example, Kidd et al (2019) and Knox-Vydmanov et al (forthcoming).

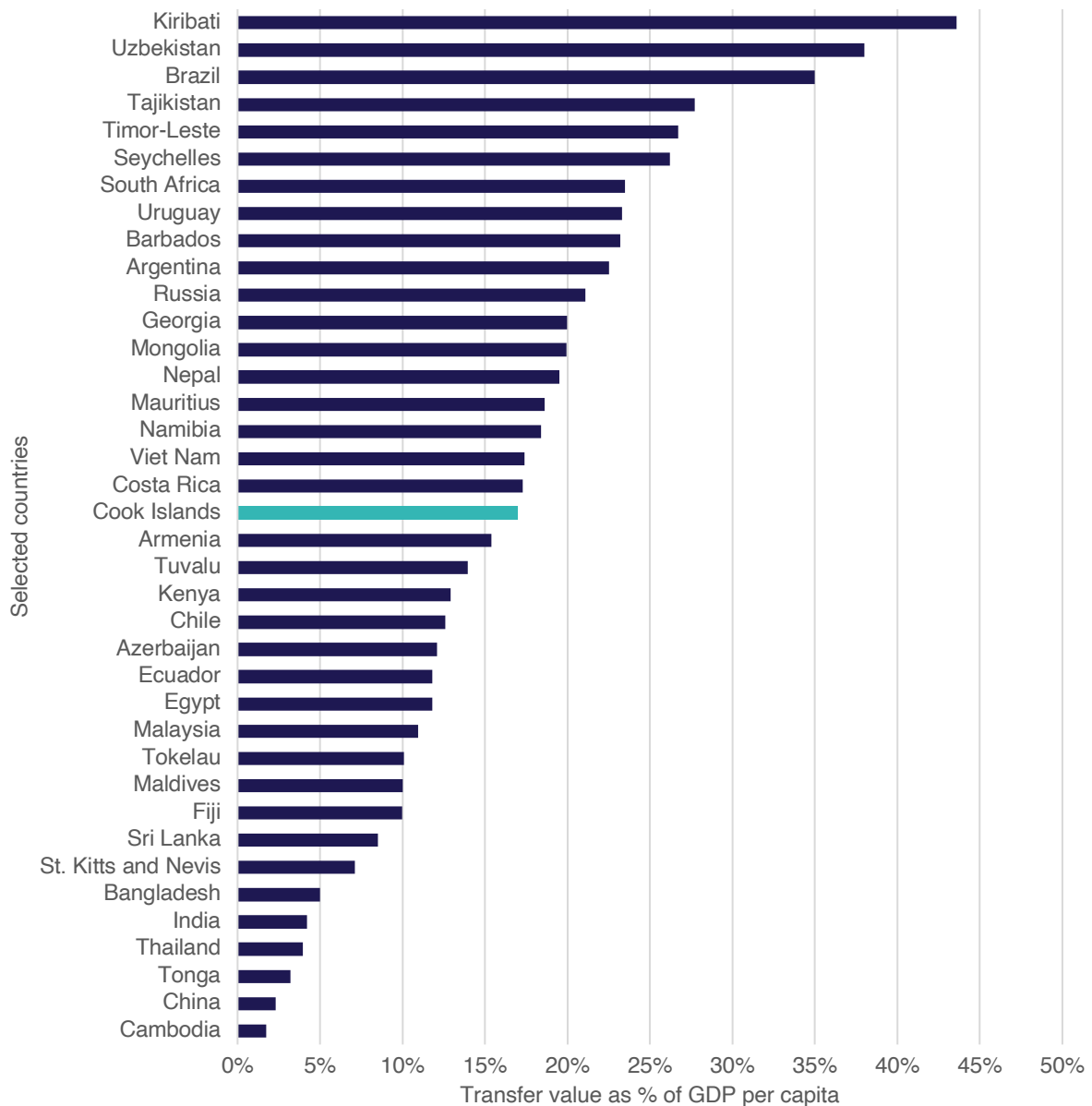
Figure 11: Proportion of persons of working age in receipt of disability benefits across low- and middle-income countries



Source: Kidd, Athias and Seglah (forthcoming) and calculations by the authors.

Following the 2020 split of the Infirm and Destitute Benefit into two schemes, the value of the Infirm Benefit was doubled and now offers recipients NZ\$400 per month, which is the equivalent of 17 per cent of GDP per capita. As Figure 12 shows, this places the value of the Infirm Benefit at around the median level of disability benefit values across low- and middle-income countries. The only country in the Pacific that offers a higher-value benefit is Kiribati.

Figure 12: The value of the Cook Islands’ Infirm Benefit with disability benefits for working age adults across low- and middle-income countries as a percentage of GDP per capita ¹⁰



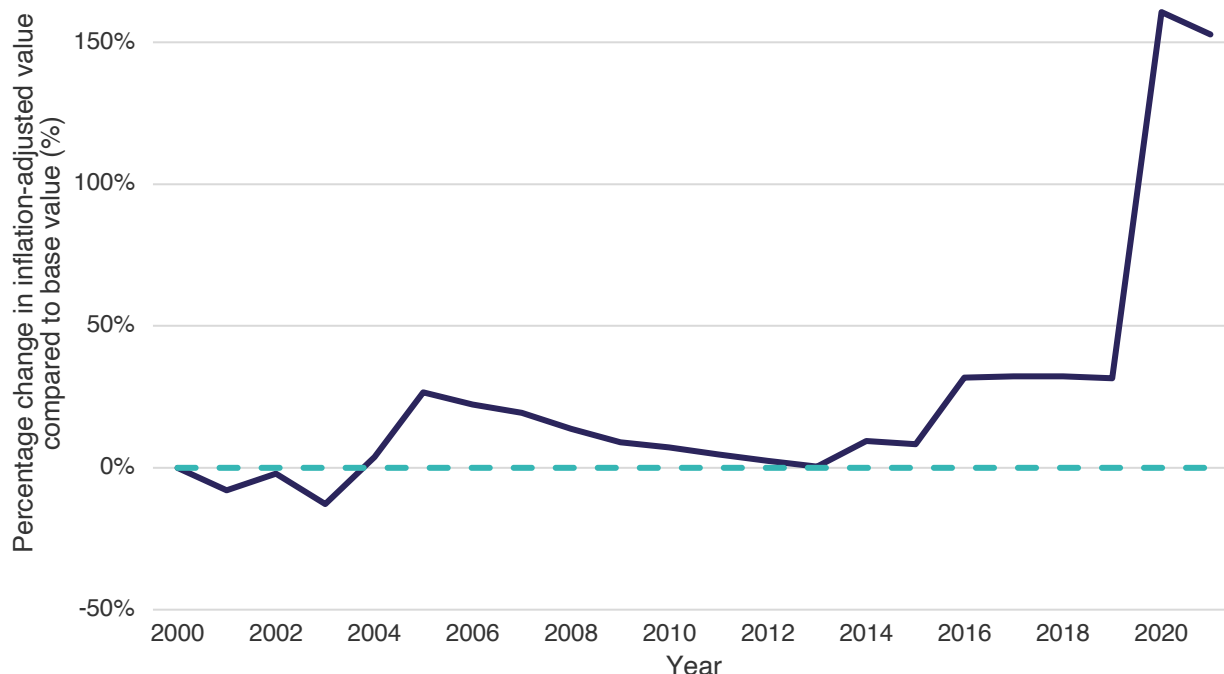
Source: Kidd, Athias and Seglah (forthcoming) and authors’ calculations.

The real value of the Infirm Benefit transfer has fluctuated since 2000 (Figure 13). It fell between 2005 and 2013 but increased significantly in 2020. By 2021 the real value was almost 75 per cent higher than in 2000, a very positive trajectory.

As there is no information on disability in the 2015-16 HIES, it is not possible to estimate the impacts of the scheme on household consumption, poverty and inequality (Pacific Community and the Cook Islands Statistics Office, 2022).

¹⁰ The GDP per capita value used is from 2021 and is NZ\$27,567 (US\$19,264). The GDP per capita value is taken from the UNData website, using an exchange rate to NZ dollars from mid-2021: <https://data.un.org>

Figure 13: The real value, in terms of purchasing power, of the Infirm Benefit between 2000 and 2021



Source: Authors' calculations based on administrative data.

Caregivers Allowance

Benefits for caregivers are common in high-income countries, but rare in middle-income countries. Therefore, this program should be regarded as an important example to other countries in the Pacific region and beyond.

The Caregivers Allowance is around 16 per cent of the minimum wage, although a person providing care for more than one individual can receive up to two allowance payments simultaneously. The value of the Caregivers Allowance is NZ\$200 per month, equivalent to 8.7 per cent of GDP per capita.¹¹ It is much lower than other benefits in the Cook Islands that offer income replacement and may not be sufficient to offer recipients an adequate standard of living, especially those who provide full-time care.

It is not possible to measure the impact of the Caregivers Allowance on recipient households due to an absence of information in the 2015-16 HIES (Pacific Community and the Cook Islands Statistics Office, 2022).

¹¹ The GDP per capita value used is from 2021 and is NZ\$27,567 (US\$19,264). The GDP per capita value is taken from the UNData website, using an exchange rate to NZ dollars from mid-2021: <https://data.un.org>.

4.3 Social protection benefits for persons of working age

The Maternity Leave Fund, established in 2012, is the only social protection benefit for people of working age (INTAFF, 2014). Few middle-income countries have Government-funded maternity benefits. Therefore, the Cook Islands' Maternity Leave Fund is an example of good practice that many other countries could follow, even if the current leave period of six weeks is relatively short. The Government's Economic Development Strategy 2030 identified the extension of maternity leave to 12 weeks as a priority (MFEM, 2021).

Table 3: Description of Maternity Leave Fund

| Benefit | Description |
|-----------------------------|---|
| Maternity Leave Fund | The Maternity Leave Fund provides women in private sector employment who are pregnant or who have just given birth with six weeks of paid leave. The Fund is paid at the minimum wage, NZ\$8.50 per hour (NZ\$1,360 per month), although employers can top-up the Government-paid benefits. ¹² In 2021, there were 67 recipients of the benefit. Public Servants are entitled to six weeks of paid leave at full pay, with many taking 12 weeks at half pay. |

Source: Government of the Cook Islands, Ministry of Internal Affairs, 2022.

4.4 Social protection benefits for older persons

The Old Age Pension is the only non-contributory social protection program for older persons in the Cook Islands.

Table 4: Description of Old Age Pension

| Benefit | Description |
|------------------------|---|
| Old Age Pension | The Old Age Pension is not means-tested and is available to Cook Islanders over 60 years who have lived in the country for at least 10 years (non-Cook Islanders must have lived in the country for at least 20 years), as long as they do not receive New Zealand's pension. As of 2021, it provides NZ\$520 per month for those aged 60-69 years and NZ\$720 per month for those over 70 years of age. In 2021 there were 1,876 recipients (966 female and 910 male). |

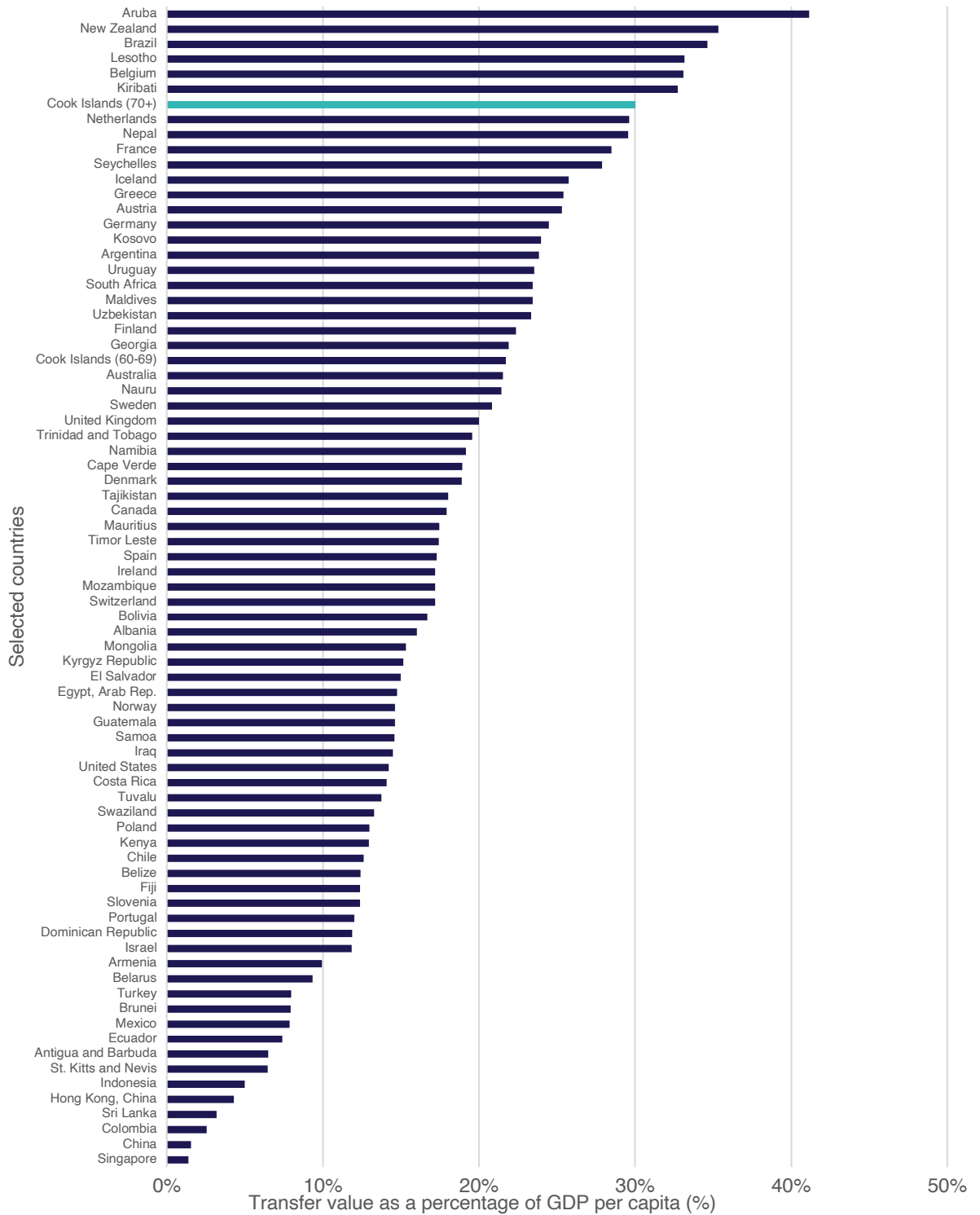
Source: Government of the Cook Islands, Ministry of Internal Affairs, 2022.

¹² This is based on an 8-hour day over a period of 4 weeks. The minimum wage was increased from \$8.00 per hour to \$8.50 per hour in July 2022 and further increased to \$9.00 in July 2023.

Since 2018, recipients of the New Zealand pension who live in the Cook Islands are not permitted to access both the Cook Islands Old Age Pension and the New Zealand pension. As the New Zealand pension is significantly higher in value, this resulted in approximately 200 people withdrawing from the Cook Islands pension. This implies the current coverage of the pension among over60s is almost 90 per cent.

Figure 144 compares the value of the Old Age Pension with a range of other countries, as a percentage of GDP per capita. The value of the Cook Islands pension was the equivalent of 21.7 per cent of GDP per capita for those aged 60-69 years in 2021 and 30.4 per cent of GDP per capita for over-70s. As a result, it is one of the most generous pensions globally for over-70s.

Figure 14: Comparison of the value of Cook Islands’ Old Age Pension with other tax—financed pensions globally, as a percentage of GDP per capita, 2021¹³

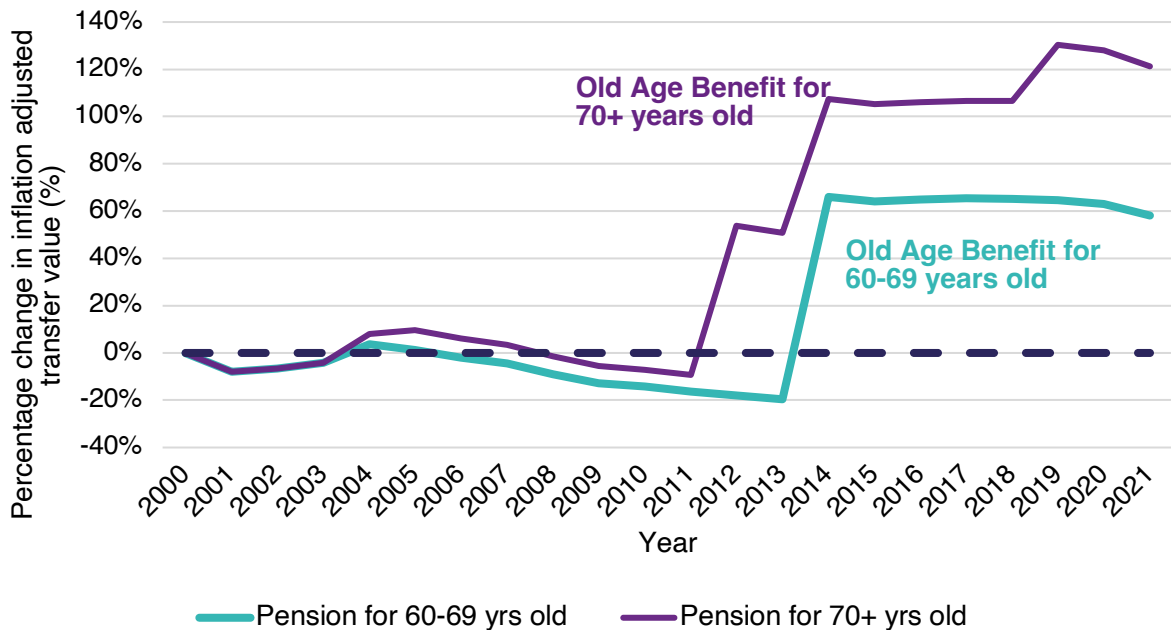


Source: Development Pathways’ Social Security Database (2022).

¹³ The GDP per capita value used is from 2021 and is NZ\$27,567 (US\$19,264), sourced from the UNData website, using a mid-2021 exchange rate to NZ dollars (<https://data.un.org>). The transfer values are also from 2021, NZ\$500 per month for 60-69 years and NZ\$720 for over 70 years.

Figure 15 shows the real value of the Old Age Pension has increased significantly in recent years. While the transfer value remained relatively constant between 2000 and 2010 – apart from the increase in 2004 for the 70+ pension – in 2012 the Government began a systematic process of increasing the transfer value, so that the 70+ pension is 121 per cent higher and the transfer for 60–69-year-olds is 58 per cent higher in terms of equivalent purchasing power.

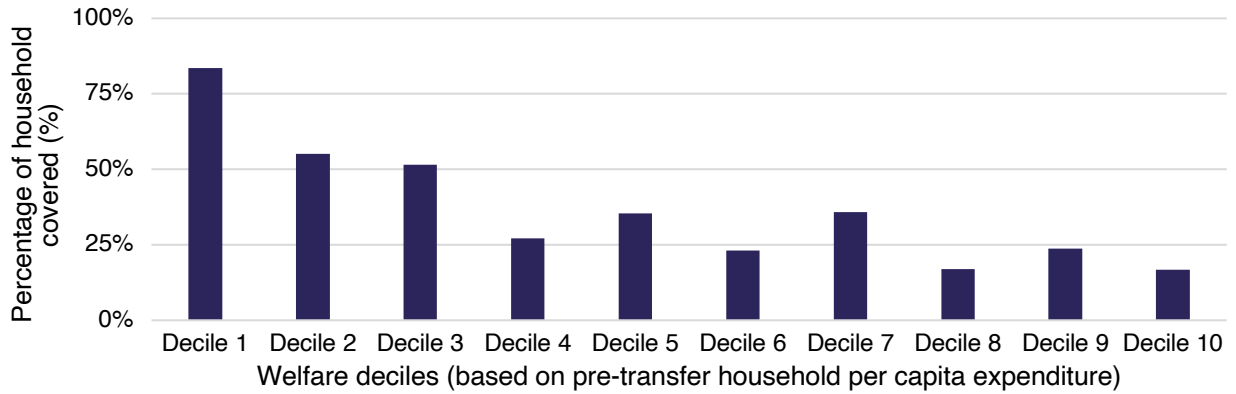
Figure 15: Real value, in terms of purchasing power, of the Old Age Pension between 2000 and 2021 (using values for both those aged 60-69 years and those aged 70+)



Source: Authors' calculations based on administrative data.

The Old Age Pension is particularly important in offering support to the poorest households in the Cook Islands (see Figure 16). In 2016, 37 per cent of households in the Cook Islands included an old age pensioner. As Figure 166 demonstrates, among those in the lowest welfare decile of the population, over 80 per cent of individuals were either direct or indirect recipients of the Old Age Pension in 2016 (i.e., they lived in a household with a pensioner in 2016).

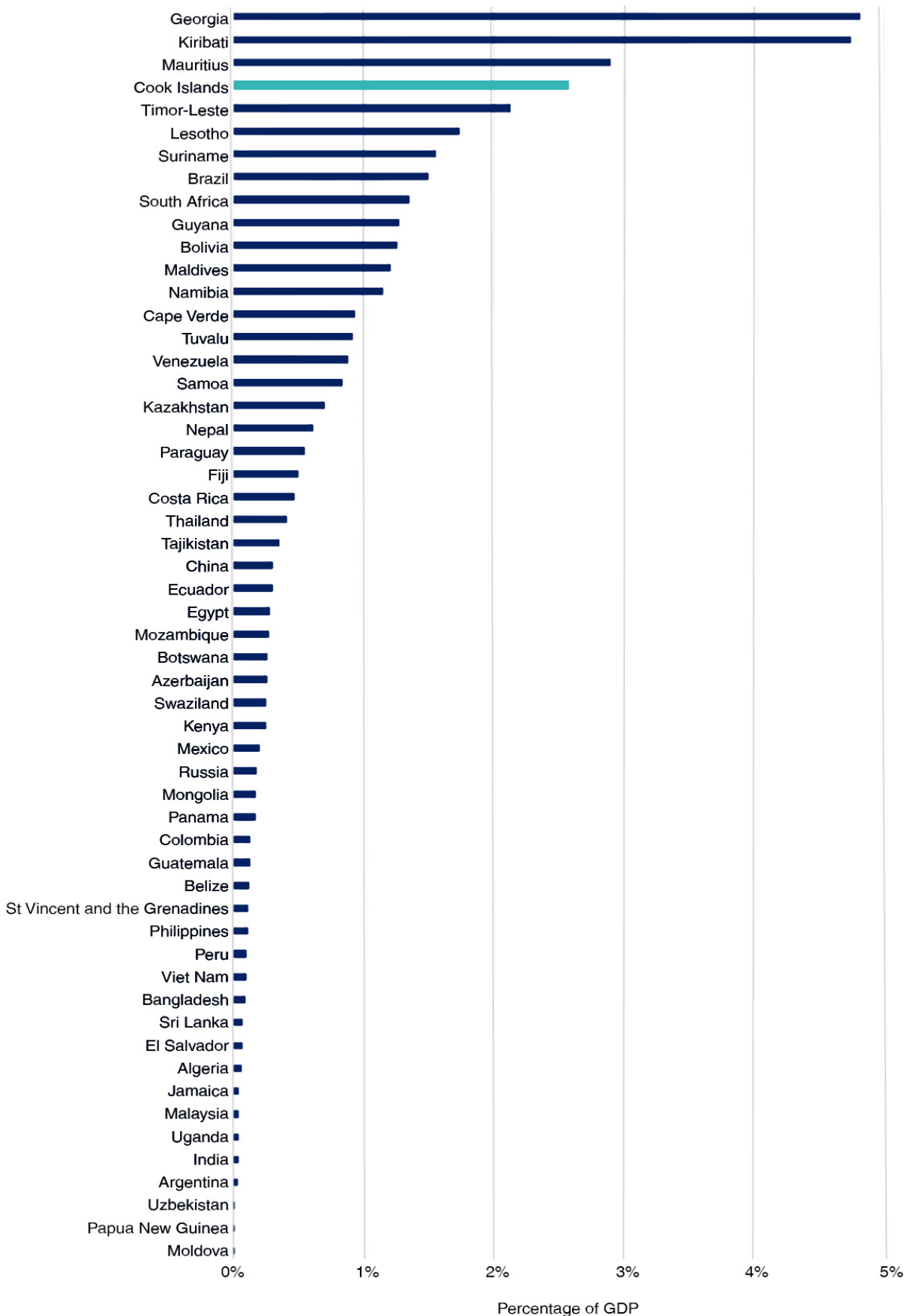
Figure 16: Coverage of Old Age Pension across deciles of population (as direct or indirect recipients), 2016



Source: Calculated using HIES 2015-16 (Pacific Community and the Cook Islands Statistics Office, 2022).

Total expenditure on the Old Age Pension is equivalent to 2.57 per cent of GDP. As Figure 17 shows, this means the Cook Islands invests more in its Old Age Pension than almost all low- and middle-income countries. In the Pacific region, the only country that invests more is Kiribati.

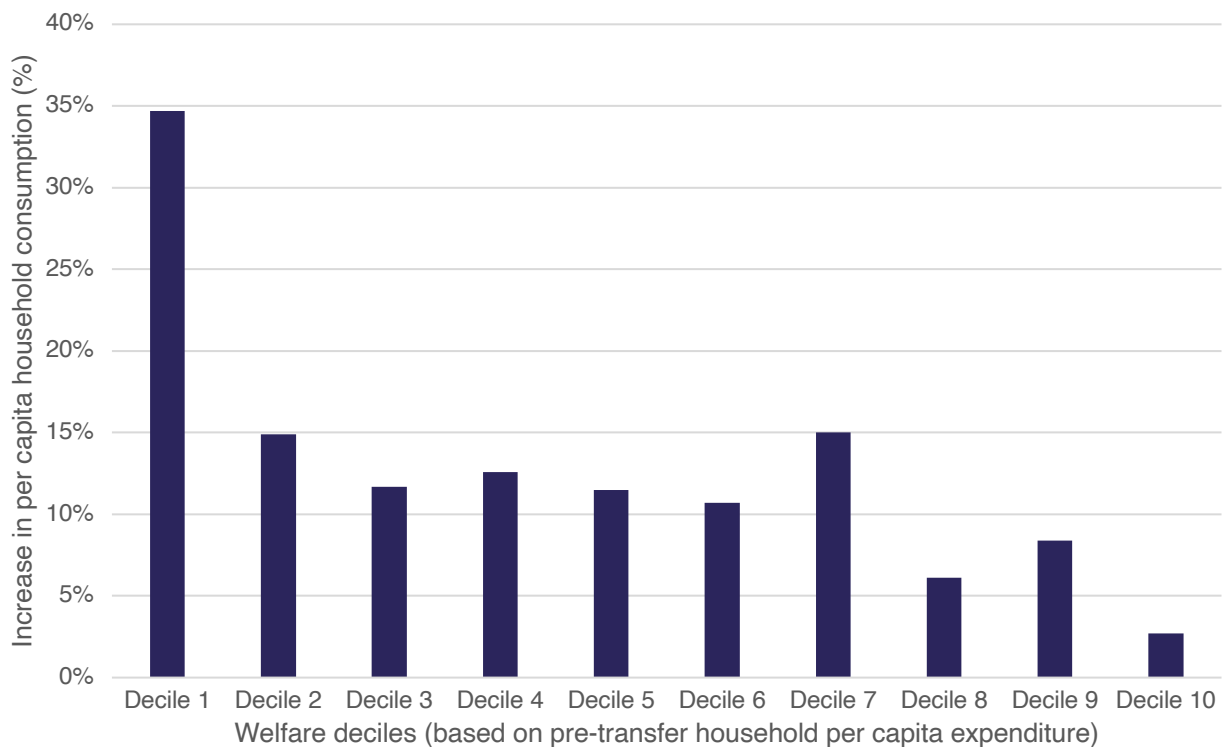
Figure 17: Level of investment in old age pension as a percentage of GDP across low- and middle-income countries, 2021



Source: Development Pathways' Social Security Database (2022)

The Old Age Pension has a significant impact on the wellbeing of Cook Islanders. The average increase in per capita household consumption due to the pension is 9.3 per cent, or an additional 2.8 days of consumption per month for each person in the household (see Figure 18). As with the Child Benefit, despite its almost universal nature, the greatest benefits are among those in the lowest welfare decile of the population where monthly consumption in 2016 was increased by almost 35 per cent, or an additional 10.5 days of consumption per month for each person in the household. A recent study has shown that the Old Age Pension is often used by grandparents to support the needs of their grandchildren (UNICEF Pacific & Government of the Cook Islands Ministry of Internal Affairs & Economic Policy and Research Institute, 2020).

Figure 18: Increases in per capita household consumption across the welfare distribution due to the Old Age Pension, 2016



Source: Calculated using HIES 2015-16 (Pacific Community and the Cook Islands Statistics Office, 2022).

The increase in household consumption resulting from the Old Age Pension translates into reductions in poverty and inequality across the Cook Islands. The national poverty rate – when measured using a poverty line equivalent to 60 per cent of median consumption – falls by 23 per

cent¹⁴ while the poverty rate among older persons falls by 49 per cent.¹⁵ The Gini Coefficient is 8.6 per cent lower due to the Old Age Pension.¹⁶

4.5 Support for people living in hardship

Targeted support is provided for people facing hardship through the Destitute Benefit, the Power Subsidy and Funeral Allowance schemes.

Table 5: Description of schemes for people in hardship

| Benefit | Description |
|--------------------------|---|
| Destitute Benefit | The Destitute Benefit is a targeted scheme for people who are facing hardship and unable to work. It was previously linked with the Infirm Benefit. As of 2023, the scheme provides NZ\$200 twice a month to Cook Islanders or permanent residents over 18 years. In 2021, there were 32 (27 female and 5 male) recipients of the Destitute Benefit. |
| Power Subsidy | The Power Subsidy is a means-tested top-up for recipients of the Old Age Pension, Infirm Benefit or Destitute Benefit who have no other source of income. ¹⁷ It is provided as payment of NZ\$86 per quarter – or NZ\$22 per month – paid directly to the power company (as of June 2023). In 2021, 283 households received the Power Subsidy. |
| Funeral Allowance | Next of kin of social welfare recipients can apply for one-off Funeral Allowance support, with the value depending on what scheme the deceased person was receiving. ¹⁸ More detail is at Annex 3. |

Source: Government of the Cook Islands, Ministry of Internal Affairs, 2022.

As Figure 19 illustrates, the real value of the Destitute Benefit has fluctuated, but overall has only increased by 26 per cent since 2000.

¹⁴ When the national poverty rate, as used by the Cook Islands government is used, it falls from 16 per cent to 8.2 per cent.

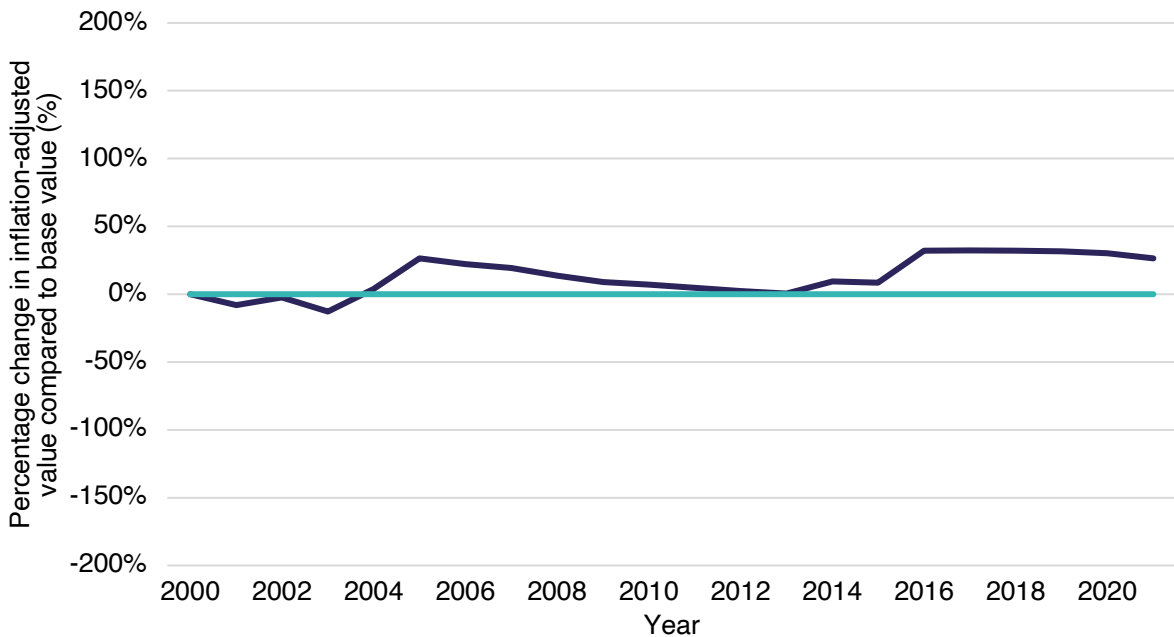
¹⁵ When the national poverty rate for older persons, as used by the Cook Islands government, is used it falls from 28 per cent to 7 per cent.

¹⁶ The Gini Coefficient reduced from 0.465 to 0.425.

¹⁷ To qualify for the Power Subsidy recipients must be: recipients of the Destitute Benefit, Infirm Benefit or Old Age Pension who live alone with a monthly income of less than NZ\$700; two Old Age Pension recipients with an income less than NZ\$1,400 a month; or recipients of Destitute and Infirm Allowance or Old Age Pension recipients that live in a household with an income less than NZ\$15,000 a year.

¹⁸ The following schemes are eligible: Old Age Pension, New Zealand pension, Destitute or Infirm Benefits, and Child Benefit.

Figure 19: The real value, in terms of purchasing power, of the Destitute Benefit between 2000 and 2021



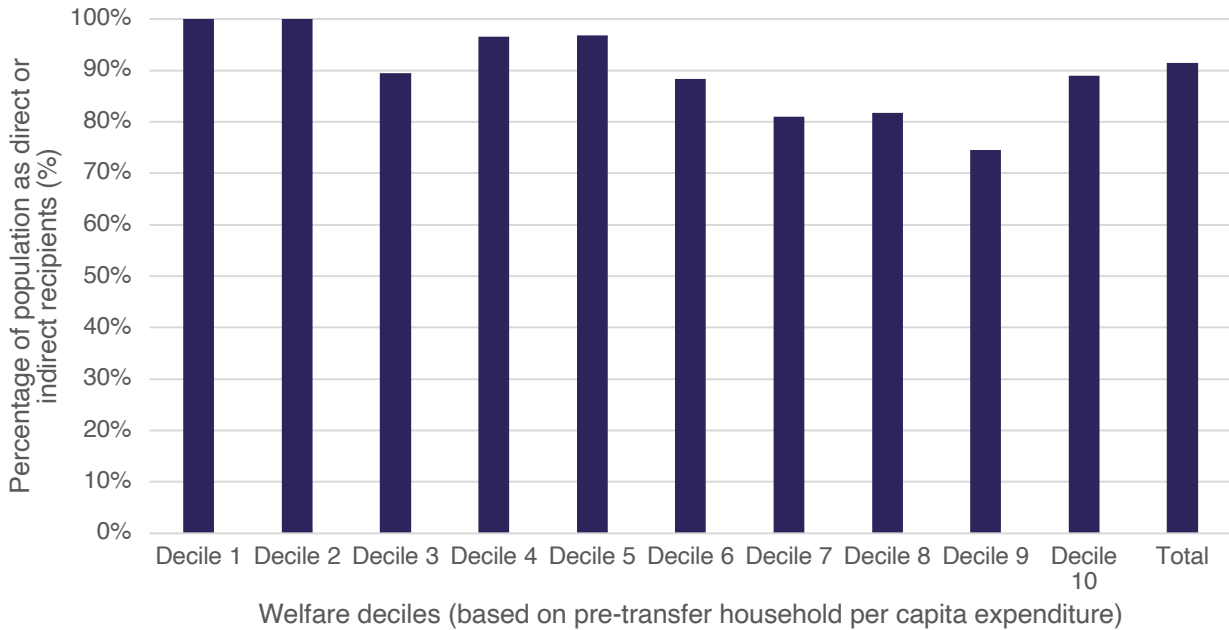
Source: Authors' calculations based on administrative data.

4.6 Coverage and impacts of the overall tax-financed social protection system

The Cook Islands social protection system is achieving impressive reach across the population. Combined, the Child Benefit, the Old-Age Pension and the Power Subsidy reach 91 per cent of the population either directly or indirectly. If the other benefits were included – in particularly the Infirm Benefit – the coverage would be even higher.¹⁹ Further, as shown in Figure 20, these programs together, deliver what is essentially full coverage of low-income households through either direct, or indirect support. In doing so, the social protection system seems to be effectively reaching the more vulnerable members of society.

¹⁹ As other benefits are not noted in the 2016 HIES, it was not possible to include them in the analysis.

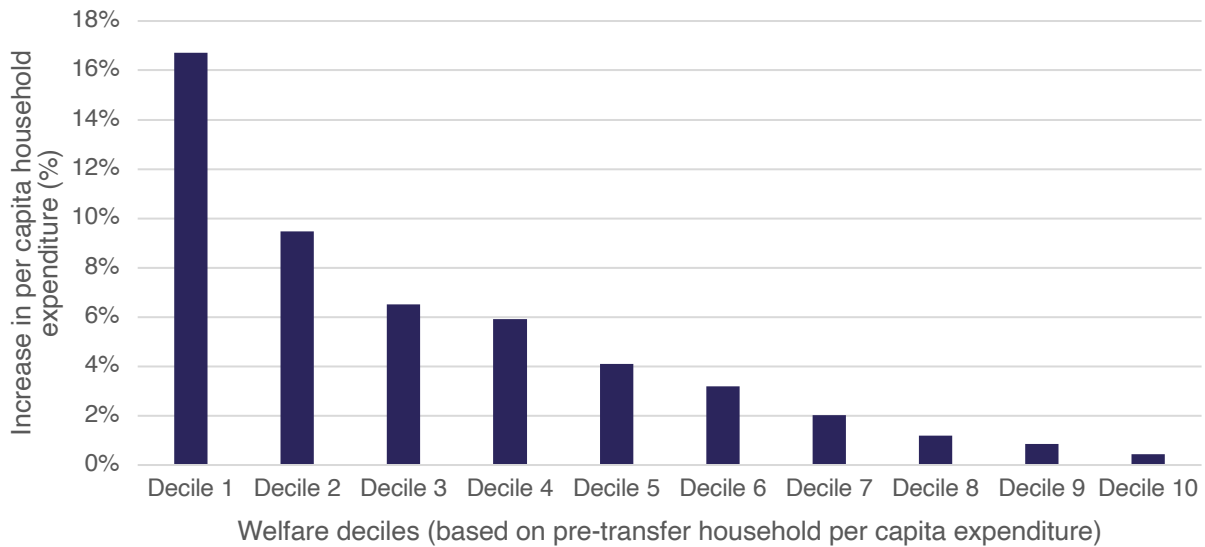
Figure 20: Coverage of the Child Benefit, Old Age Pension and Power Subsidy, by welfare decile, 2016



Source: Calculated using HIES 2015-16 (Pacific Community and the Cook Islands Statistics Office, 2022).

The social protection system is having a significant positive impact on the wellbeing of Cook Islanders. The average increase in per capita household consumption due to the Child Benefit, Old-Age Pension and Power Subsidy combined is 12.3 per cent, or an additional 3.7 days of consumption per month for each person in the household (Figure 21). Further, the greatest benefits are among those in the lowest welfare decile of the population, with an increase in monthly consumption of 17 per cent, or an additional 5.1 days of consumption per month for each person in the household. The data indicates that social assistance has positively impacted people’s lives by increasing financial stability, supporting basic needs, and giving people a sense of reassurance and dignity (UNICEF Pacific & Government of the Cook Islands Ministry of Internal Affairs & Economic Policy and Research Institute, 2020).

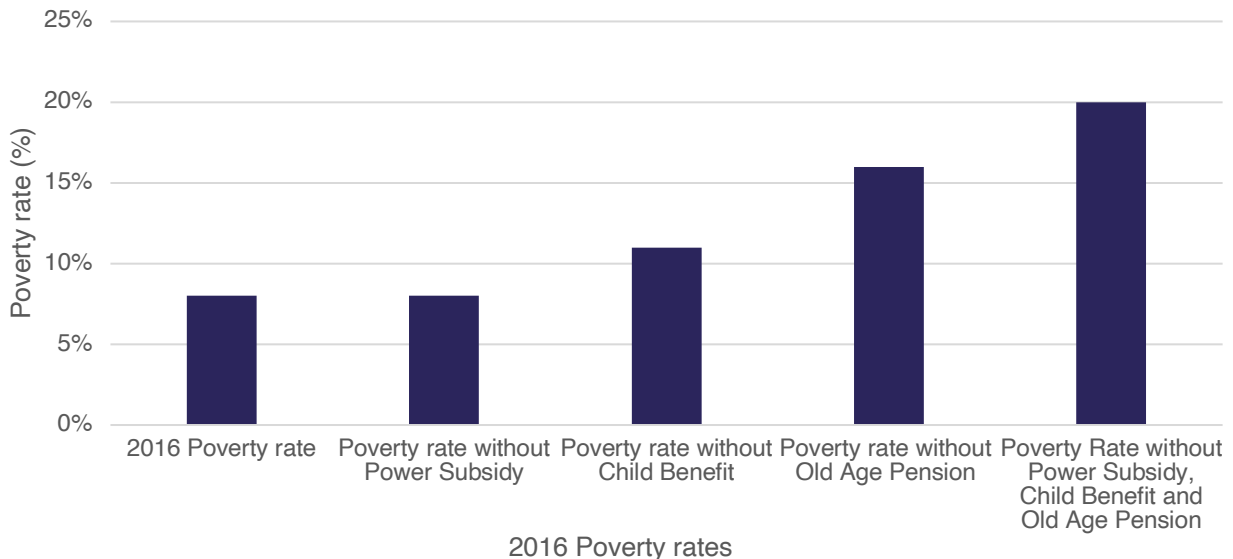
Figure 21: Impact of the Child Benefit, Old Age Pension and Power Subsidy on consumption, by welfare decile, 2016



Source: Calculated using HIES 2015-16 (Pacific Community and the Cook Islands Statistics Office, 2022).

Critically, the social protection system is playing an important role in reducing poverty and inequality in the Cook Islands. In 2016, the national poverty rate was 8.4 per cent; without the Child Benefit, Old-Age Pension and the Power Subsidy, it would have been 19.6 per cent. In effect, the three benefits have reduced the national poverty rate by 57 per cent. As Figure 22 shows, the most impactful benefit has been the Old Age Pension, followed by the Child Benefit, while the poverty-targeted Power Subsidy contributed very little to poverty reduction.

Figure 22: Contribution of schemes to poverty reduction, 2016

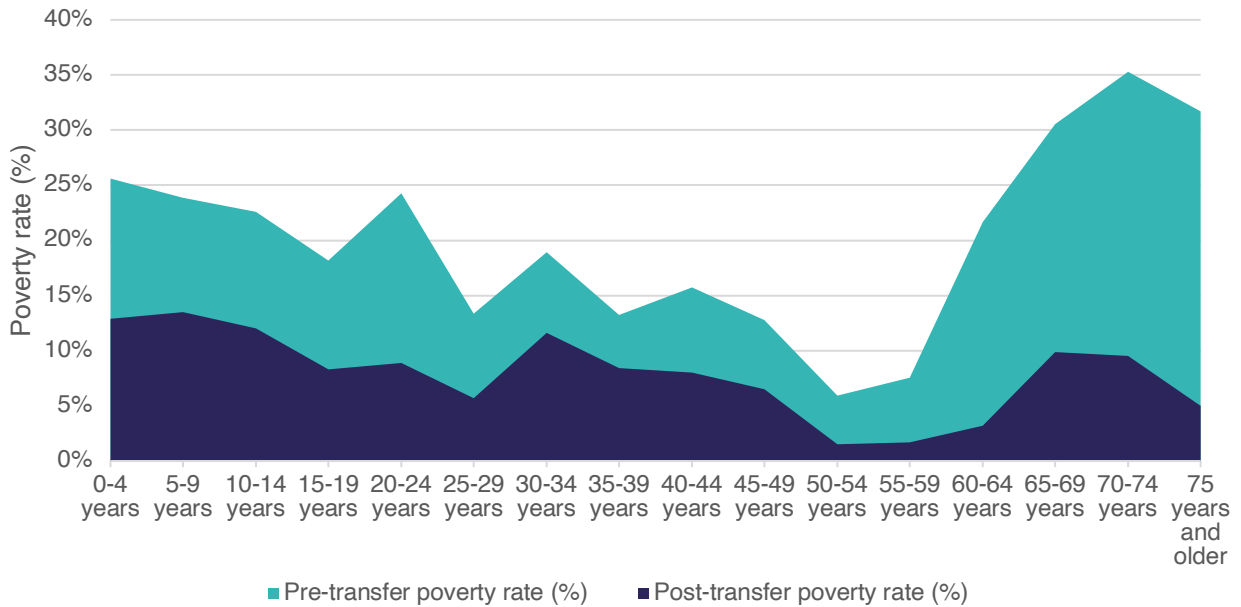


Source: Calculated using HIES 2015-16 (Pacific Community and the Cook Islands Statistics Office, 2022).

The impact on reducing poverty is particularly high for children aged 0-14 years and older people aged 60 years and above (Figure 23). This is unsurprising given that universal transfers are

available for both age groups. Combined, these three programs also contribute to a 9.2 per cent reduction in inequality, as measured by the Gini Coefficient.²⁰

Figure 23: Impact of the Child Benefit, Old Age Pension and Power Subsidy combined on poverty, by age, 2016



Source: Calculated using HIES 2015-16 (Pacific Community and the Cook Islands Statistics Office, 2022).

5 The future of social assistance in the Cook Islands

This analysis demonstrates the important role that the Cook Islands social protection system plays in reducing vulnerability and disadvantage across the lifecycle. The bedrock of the Cook Islands system are the universal Child Benefit and Old Age Pension, which are key to achieving widespread coverage of the population and effectively reaching those in the lowest welfare deciles.

The Government of the Cook Islands is planning further enhancements to the social protection system to better support wellbeing and reduce vulnerability. The Ministry of Internal Affairs are implementing a management information system to manage their social assistance schemes and are developing a Social Assistance Policy to enhance the the delivery of these schemes.

The Cook Islands experience of strengthening social assistance over the past 50 years offers valuable insights and lessons for other countries in the Pacific and beyond. It shows the cumulative value of investing in a strong social protection system over time. This type of analysis can be highly valuable to government, as it provides evidence of the importance of social assistance in supporting the vulnerable, reinforcing social cohesion and enhancing wellbeing of populations.

²⁰ The Gini Coefficient falls from 0.467 to 0.424.

Annex 1: COVID-19 Social Protection Responses

In early 2020, the Government of the Cook Islands introduced a rapid health, social, and economic response to the COVID-19 pandemic, to support livelihoods and local businesses. Social protection initiatives were a key component of the *COVID-19 Economic Response Plan* and were introduced to mitigate the adverse impacts of the pandemic. The existing social protection system was used to rapidly roll out initiatives to support vulnerable people, households and formal workers through the Ministry of Internal Affairs, Ministry of Finance and Economic Management and the Office of the Cook Islands National Superannuation Fund. Details of the benefits are listed in Table A1.1: The Cook Islands Economic Response Plan: Support for Individuals .

Table A1.1: The Cook Islands Economic Response Plan: Support for Individuals

| Initiative | Target Group | Description of Support |
|---------------------------------------|--|---|
| Support for Welfare Recipients | Vulnerable people/social assistance recipients | April 2020. One-off payment of NZ\$400 to recipients of the Old Age Pension, Caregivers Allowance, Destitute Benefit, and Infirm Benefit. |
| School Closure Support | Children | April 2020. One-off payment of NZ\$100 for each fortnight that school holidays were extended. |
| Wage Subsidy | Formal workers | March 2020 to 30 April 2021 and August 2021 to April 2022. Minimum wage support increased to 40 hours per week at NZ\$8.00 per hour, equivalent to NZ\$320 per week for a full-time employee working more than 20 hours per week, and NZ\$160 per week for part-time employees working between 5 and 19 hours per week. |
| Unemployment Benefit | Newly unemployed workers | April 2020 to June 2021. Support for people unemployed due to COVID-19. Initially NZ\$266 per week for four weeks, along with assistance from the Ministry of Internal Affairs (INTAFF) to find work. There were three one-month extensions, with the rate reduced to NZ\$150 per week. |
| Employment Services | Unemployed | April 2020–ongoing. INTAFF provided people seeking employment with a list of jobs submitted by employers. This went online on 31 July 2020, at www.employment.gov.ck |
| Training Subsidy | Formal workers and businesses | July 2020 to June 2021. Equivalent financial support as the wage subsidy for businesses to fund employees on approved training initiatives at the Cook Islands Tertiary Training Institute, Ministry of Education, or the University of the South Pacific Cook Islands Campus. |

| Initiative | Target Group | Description of Support |
|---|---|--|
| Fees Free Initiative | People wanting to study | July 2020 to July 2021 and January 2022 to June 2022. Government funding for the cost of upskilling training courses for recipients of the training subsidy and other students not under the training subsidy. |
| Electricity Discount | Universal | March 2020 to March 2021. Series of discounts on monthly electricity charges for domestic customers in Rarotonga and Aitutaki; 100 per cent discount March to June 2020, NZ\$100 discount for July to December 2020, and 60 per cent discount from January to March 2021. |
| Emergency Hardship Fund | People facing hardship | June 2020 to June 2021. A temporary fund for people facing hardship who do not qualify for any of the other assistance. One-off payment of NZ\$600 or four fortnightly payments of NZ\$150 over two months for individuals, with NZ\$25 per fortnight for each eligible family member, up to a family of five. |
| Quarantine Support | Returning Cook Islands residents | March 2020 to March 2021. Minimum wage support for returning Cook Islands residents in quarantine in Rarotonga. |
| Reduced Superannuation Contributions | Formal workers and businesses | April 2020 to March 2021. Compulsory employer and employee contributions to the Cook Islands National Superannuation Fund were reduced from 5 per cent to 3 per cent during April to June 2020 and subsequently reduced to 1% |
| Sole Trader Cash Grants | Sole Traders | April 2020 to April 2021. Up to three NZ\$3,000 cash grants for sole traders with registered businesses that had a 30 per cent loss of income where it is the primary source of income. |
| Isolation Income Support | People under Isolation or Quarantine Orders | February 2022 to April 2022. Minimum wage support for full-time and part-time workers who are required to isolate at home. |

Source: Government of the Cook Islands Ministry of Finance & Economic Management, 2023.

Annex 2: Summary of the Cook Islands National Superannuation Fund Benefits

Table A2.1 Summary of the Cook Islands National Superannuation Fund Benefits

| Type and Purpose of Benefit | Payment Basis |
|--|---|
| Pension Benefit | From the age of 60 years, payment determined by account balance; paid as lump sum if balance is less than NZ\$15,000, if more than NZ\$15,000, 25 per cent can be paid as a lump sum and NZ\$67 for every NZ\$1,000 in their pension fund. |
| Early Retirement Pension Benefit | From the age of 55 years, payment determined by account balance: paid as lump sum if balance is less than NZ\$15,000, if more than NZ\$15,000, 25 per cent can be paid as a lump sum and NZ\$63 for every NZ\$1,000 in their pension fund. |
| Total and Permanent Disablement Benefit | A member who becomes totally and permanently disabled before 55 years is paid a lump sum depending on their age. |
| Death Benefit | If a member dies, their nominee, next of kin, Legal Personal Representative or authorised representative may apply for a proportion of the deceased's member's Compulsory Account to assist with funeral expenses, up to a maximum of NZ\$5,000. |
| Foreign Worker Withdrawal | Foreign Workers who have worked for less than three years are entitled to a benefit on their permanent departure from the Cook Islands, including a lump sum equal to the total of their employee and employer contributions plus investment earnings in the period and any balance in their Voluntary Account. |

Source: The Cook Islands National Superannuation Fund, 2020

Annex 3: Detailed description of tax-financed benefits

Table A3.1 Detailed description of tax-financed benefits

| Scheme | Number of recipients (2021) | Type of Scheme | Transfer Value (NZ\$) | Eligibility criteria | Expenditure (as % of GDP in 2021) |
|---------------------------------|-----------------------------|----------------|---|--|-----------------------------------|
| Benefits for children | | | | | |
| Child Benefit | 4,456 | Universal | NZ\$50 twice monthly | All children aged 0-16 years of age who are of the Cook Island descent or a permanent resident. | 1.15% |
| New Born Allowance | 193 | Universal | NZ\$1,000, one-off lump sum | New Born babies must be of the Cook Islands descent or a child of a permanent resident. | 0.04% |
| Care Order Fund | n/a | Means-tested | Case-by-case basis | Support is administered by Child and Family Services and provided to families providing foster care to a child. | n/a |
| Disability benefits | | | | | |
| Caregiver Allowance | 186 | Means-tested | NZ\$150, twice monthly (2023 value) | The caregiver should provide 3-5 hours of care a day and hold a medical certificate for the person being cared for. Caregivers can receive allowance for up to two people requiring care. | 0.01% |
| Infirm Benefit | 238 | Means-tested | NZ\$200, twice monthly | For people over 16 years of age who are unable to support themselves due to a disability. Recipients must hold a medical certificate. | 0.24% |
| Benefits for working age | | | | | |
| Maternity Allowance | 67 | Universal | NZ\$320 per week for 6 weeks (paid to employer) | Working women who are pregnant and are a Cook Islander, have permanent residence, or a spouse, or are a child of Cook Islander. Excludes casual or foreign workers. | 0.02% |
| Old-age benefits | | | | | |
| Old Age Pension | 1,876 | Universal | NZ\$250 twice monthly for 60-69 (2021 value) NZ\$350 twice monthly for 70+, per month (2021 value) | Pensioner must have lived in the Cook Islands for at least 10 years (for Cook Islanders) or 20 years (for non-Cook Islanders), from the age of 18, and not receive a pension from another country. The amount is reduced if the person has another source of income. | 2.57% |
| Special Assistance Fund | 43 | Means-tested | Up to NZ\$5,000 every 5 years | For Old Age Pensioners who live alone with only a pension as a source of income and suffering due to illness. It is provided to make improvements to their home for accessibility purposes, or for assistive devices. | 0.05% |

| Scheme | Number of recipients (2021) | Type of Scheme | Transfer Value (NZ\$) | Eligibility criteria | Expenditure (as % of GDP in 2021) |
|--|-----------------------------|----------------|--|--|-----------------------------------|
| Social assistance benefits for those living in hardship | | | | | |
| Power Subsidy | 283 | Means-tested | NZ\$86 per quarter (2023 value) | For Destitute, Infirm Benefit, and Old Age Pension recipients living alone with a monthly income of less than NZ\$700, for Old Age Pension recipients with an income of less than NZ\$1,400 a month or receiving the Destitute or Infirm Allowance, and for Old Age Pension recipients that live in a household with an income of less than NZ\$15,000 a year. | 0.01% |
| Destitute Benefit | 32 | Means-tested | NZ\$200 twice monthly | For people over 18 years of age who face hardship or are unable to support themselves. Recipients must be unable to generate income. Requires approval through a committee. | 0.02% |
| Funeral Allowance | 103 | Means-tested | Between NZ\$600-NZ\$2,400 one-off lump sum | Provided for those who receive one of the following social welfare benefits: Old Age Pension, New Zealand pension, Destitute or Infirm Benefits, and Child Benefit | 0.04% |
| Christmas Bonus | 6,743 | Variable | NZ\$50 annually | Provided to recipients of the Child Benefit, Destitute Benefit, Infirm Benefit, Caregivers Allowance and Old Age Pension. | 0.07% |

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