



16 June 2026

OIA 1348-26

Tēnā koe

I refer to your request received on 12 May 2026, which has been considered under the Official Information Act 1982 (OIA). You requested the following information:

I am interested in information about how the dollar amounts in each category and step of the Common Payment Framework were decided.

Please provide copies of any documentation, including but not limited to emails and meeting notes, relating to this. Please transfer my request to any other agencies involved.

Your request was subsequently refined on 21 May 2026 to the following:

An overview of the development process for the Common Payment Framework (CPF) payment categories along with the following documents:

- Summary document – This document explains how the CPF payment categories were tested and refined across four versions to make sure it produced fair, consistent, and workable payment outcomes across agencies.*
- Four versions of the CPF payment categories that are discussed in the summary document.*

As your request was amended within 7 working days of receipt, the statutory deadline for our response was amended to 19 June 2026 (section 15(1A) of the OIA refers).

Information being released

Please find enclosed the following documents:

Item	Date	Document Description	Decision
001	22/09/2025	Discussion of the Common Payment Framework testing	Released in full
002	27/08/2025	Payment categories – Version 1	Released in full
003	22/09/2025	Payment categories – Version 2	Released in full
004	21/10/2025	Payment categories – Version 3	Released in full
005	22/10/2025	Payment categories – Version 4	Released in full

Context

The Common Payment Framework (the Framework) was developed as part of the Government's response to the Royal Commission of Inquiry into Abuse in State Care to support a more consistent, transparent, and equitable approach to financial redress across agencies. The Framework introduces a set of payment categories and definitions to guide decision-making following a claim assessment, with the aim of ensuring that survivors with similar experiences receive broadly comparable payments regardless of which redress agency assesses their claim. Its design was informed by the findings of the Royal Commission, advice from the ministerially appointed Redress Design Group, and consideration of international redress approaches.

The development of the Framework payment categories involved an iterative design and testing process using historical claims data from relevant agencies. This work was undertaken in the context of [Cabinet decisions](#) to improve consistency and increase redress payments, including increasing the average payment for survivors of abuse in State care to \$30,000 to better reflect the Government's policy intent.

The draft payment categories were applied to previously assessed claims to assess whether the Framework produced results consistent with the policy intent and historic practice and to help ensure equity with those who have already resolved their claims. Testing focused on whether the categories generated an appropriate average payment, reflected the range and nature of abuse types considered by agencies, produced expected outcomes for different claim profiles, and could be applied consistently across the system.

Across successive versions, the payment categories were progressively refined to address issues identified through testing. Early testing identified a number of inconsistencies, including instances where some claimants would receive lower payments than anticipated, and where certain payment levels or category placements did not align with existing agency practice. Subsequent iterations adjusted category thresholds, clarified distinctions between different types of abuse (including state and non-state abuse), and improved the alignment of payment steps with historic claims data. These changes contributed to improved consistency with historic outcomes and closer alignment with the intended average payment level.

Further refinements focused on strengthening the internal logic and coherence of the Framework, including ensuring consistent relationships across categories, clarifying definitions and descriptors, and adjusting higher payment thresholds to better recognise the most serious abuse. Testing also identified where some changes had unintended impacts on overall payment distribution, which led to further recalibration. The final version simplified elements that were difficult to apply in practice, refined the frequency and duration matrix to avoid anomalous outcomes, and confirmed category placements that supported consistent application.

Final testing indicated that the Framework produced payment outcomes closely aligned with the policy intent, including an overall distribution consistent with historical payment patterns and an average payment broadly in line with expectations. The testing also demonstrated that the Framework could be applied consistently across agencies and that the categories adequately captured the types

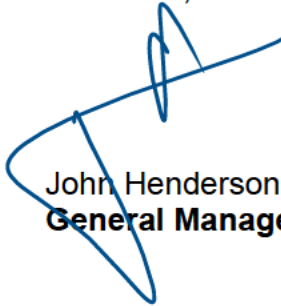
of abuse reflected in the testing data. While the Framework necessarily involves a degree of standardisation and cannot capture all individual circumstances, it provides a clear and consistent basis for determining payments while supporting broadly comparable outcomes for survivors.

The development of the Framework reflects a coordinated policy process refined through operational testing. Two briefings that provide a fulsome narrative of the Framework's development and design principles can be found on the Redress New Zealand website [here](#).

We may publish this OIA response on www.abuseinquiryresponse.govt.nz (with your personal details having been removed). Publishing responses to OIA requests increases the availability of information to the public and is consistent with the purpose of the OIA to enable effective participation in the making and administration of law and policies, and to promote the accountability of Ministers and officials.

You have the right to seek an investigation and review by the Ombudsman of this decision. Information about how to make a complaint is available via www.ombudsman.parliament.nz or freephone 0800 802 602.

Nāku noa, nā



John Henderson
General Manager Enabling Services

Published by the Crown Response Office

Discussion of Common Payment Framework testing

(began drafting 22 September 2025 and finalised document in December 2025)

Questions the working group drafted to inform what we were hoping to obtain from testing

- Do the draft categories lead to an average payment of \$30k? What is the range of payments tested? Median? What is the distribution of payments - do they broadly look like a bell curve?
- Do the current definitions encompass all abuse that agencies wish to include under their claims process? What types of abuse are not covered?
- What types of claims have a significantly different payment outcomes under the draft categories than we would anticipate?
- What is the payment range/profile for claims that include conduct post 25 September 1990 relating to residences or bush programmes?
- [To a lesser extent - Are the definitions and payment category descriptors able to be used by agencies and able to be applied in a consistent way across agencies?]

Links to testing

All four versions of the categories can be found here [Versions of categories](#)

The source data and testing results can be found in these folders [CPF Testing 2](#) and [CPF Testing - 4a](#) and this link will have other relevant emails [Testing and framework edits](#)

Version 1

- Testing involved recording information relating to the previously approved payment, the key allegations and duration/frequency of these and then comparing the approved payments with what they would receive under the new draft categories.
- MSD tested 118 claims, being all individualised claim assessments that they assessed in 2024. MoE tested 26 claims (being a little more than one third of MoE settled claims) and Oranga Tamariki tested 16 claims, being all claims they have offered a payment to date.
- Key data from the testing included:
 - Mean - \$29,140
 - Median - \$35,000

- Mode - \$35,000
- The testing showed a number of variances required amendments in the next version:
 - For both MSD and MoE, there were multiple instances of a claimant with supported allegations of infrequent state actor abuse receiving less under the CPF. \$7,500 is considered too low for infrequent state.
 - Testing showed that the significant majority of claims assessed as moderate/infrequent state actor abuse received a lower payment under the CPF than what we would have anticipated (i.e. taking into account previous payment and 50% increase).
 - The mode of MSD claims is \$35,000 (39 of 118 claims). Of these, 38 were for medium inaction (serious, infrequent abuse by non-carers) which would have typically received \$16-\$20k from MSD. A payment of \$35k appears too high compared with what these claims were originally approved for (even with a 50% increase adjustment) and arguably the system requires a mode of \$30,000 to help ensure a similar distribution to past claims.

Version 2

Main Changes for version 2 that were tested:

- The version used for testing can be found here [20250922 Payment Categories \(version 2 - tracked changes\).docx](#)
- There is now a differentiation between low level infrequent abuse occurring by a non-state carer (\$7,500) vs state care with infrequent non-state receiving \$10,000.
- Moved moderate frequent abuse by non-state carers from Cat 1 Step 4 to Cat 1 step 3 to more closely reflect where payment would sit in existing claims agency categories (especially MSD).
- Infrequent moderate carer abuse has been moved up from Cat 1, Step 3 to Cat 2, Step 1 and moderate frequent moved from Cat 2, Step 1 to Cat 2, Step 2. This should fix some of the differentials that the testing showed where a number of claims received less under the common payment framework. It also ensures that the \$30k step in the category is more aligned to an 'average' historic claim under MSD's process.
- Infrequent serious abuse by non-state carers has been moved down from cat 2 step 3 to cat 2 step 2 to more align with where these claims would be assessed under existing claims agency categories (especially MSD).
- With infrequent serious abuse by non-state carers being moved down, "high end of frequent" non-state carer moderate abuse has been proposed for step 3 of

category 2 to fill this step. This allows for some differentiation between low end and high end frequency.

- Moderate chronic abuse by state carers has been moved up from Cat 2, Step 3 to Cat 3, Step 1 to reflect the severity of this abuse and more align with MSD's current approach that would require step 2s for all Category 3 abuse and above including moderate chronic abuse.
- Further minor changes to be clearer around the length of time of abuse.

Outcomes from testing of version 2

- MSD increased their data set to 201 claims, MoE to 29 claims and Oranga Tamariki remained at 16 claims.
- The results from the testing improved with the average payment being \$30,264 and the median and mode both being \$30,000.
- However, on a closer review of the categories, we realised that there were some inconsistencies with the logical narrative of where some abuse characteristics were placed.

Version 3

- Amendments were made to the categories to reflect the logical narrative flow. This included making sure that 'non-state actor' abuse was always \$5,000 less than the relevant "state carer" abuse, that there was always a corresponding abuse type/duration for both 'state' and 'non-state' and Cat 4, Step 3 was amended as it doesn't align with the intent of the Framework to pay more for multiple types of serious abuse.
- The decision was also made to change the wording of severity of abuse to "less severe", "more severe" and "significantly severe" from "low", "moderate" and "serious" - this did not impact upon testing.
- Category 5 was also amended so that the top category provides for payments "over \$75,000" (an increase from "over \$65,000") to enable the Framework to more appropriately recognise the most serious abuse claims. The descriptor was also amended to provide more specificity about what would fit in category 5 – consistent serious and moderate abuse over a period of 10 years or more. When considering this, consideration was given to MSD claims which have historically received the highest payments.
- Finally, some boxes in frequency matrix were proposed to change to reduce the possibility of outcomes that did not seem reasonable – for example, more severe abuse every day for under 6 months receives \$25,000 and more severe abuse occurs occasionally for just over 2 years receives \$30,000.

Outcomes from version 3

- Prior to version 3 testing being complete, it became clear that some of the amendments to align the non-state actor abuse to \$5,000 less than the corresponding state actor abuse had influenced the average payment.
- The main issue was that by placing infrequent serious state non-state carer in step 3 of category 2 (\$35k), the average was too high given the test sample contained a large group of claimants that were in this step.
- The testing from MSD showed a mean payment of \$33,998 with the median and mode being \$35,000.

Version 4

- This version moved infrequent serious non-state abuse back to \$30k and also removed the “frequent high” concept given it was somewhat confusing and only related to more severe abuse, rather than all abuse severity levels.
- We also confirmed that testing was needed for the proposed changes in the frequency matrix – changing so top duration box is “more than 4 years (rather than more than 3 years)” and there is a corresponding widening of the previous duration so that it is now “more than 2 years and up to 3 years”.

Outcomes from version 4 testing

- Very few claims were impacted by the changes to the frequency matrix. MSD identified two claims of the 201 sample that would be adversely affected. Therefore, it makes sense to adopt the proposed changes to the matrix to prevent potentially unreasonable outcomes and to ensure that those who are being categorised as chronic have abuse that is more chronic in nature.
- The final testing sample had good results:
 - Average - \$30,597
 - Median - \$30,000
 - Mode - \$30,000

The distribution of the sample is a bell curve shape, which is what we had anticipated and hoped for given that current MSD payments have historically been a bell curve shape.

- This testing also showed that the Framework works as intended for the majority of survivors who will receive a 50% increase on the payment for their abuse experienced, putting aside any additional payments for BORA or detention. This can be seen in the analysis spreadsheet for the testing (ID&BORA excl. Top-up).
- We considered the small group in the testing sample who did not receive the same or more under the Framework. Most of these outcomes are due to

moving from more nuanced payment frameworks that allow some variation in payment for claims that may have aggravating circumstances to simple fixed payment points within categories that are easier to apply and understand. For example, there were three MSD claims (MSD 20,71 & 105) which alleged serious abuse by non-state carers over an infrequent period, but it appears there were aggravating circumstances which led MSD to place the claims high in the band. Under the CPF, these aggravating circumstances are not considered. There were also some anomalies with OT and MoE – potentially their payment determinations have more discretion (more so than MSD).

- Also, the testing sample showed that most claims that may be impacted by BORA would receive a payment consistent with what Crown Law has previously advised on as being appropriate. For example, the range of payments for bush programme claims was \$25,000 - \$40,000. Residential claims had a wider range with some lower payments (\$10,000 or \$15,000), but potentially the payments may still be sufficient to remedy potential breaches. For any that are not, there is of course the discretionary payment guidelines.
- Throughout the testing process, the testing agencies did not identify any allegations that were recorded in the testing spreadsheets that did not fit within the definitions.

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Common Payment Framework Categories Working Draft

Redress Category	Characteristics of in care experience	Payment Amount
<p style="text-align: center;">Category 1 Less Severe</p> <p>(\$7,500 to \$20,000)</p>	<p>Low level abuse or neglect by non-state carers or other young people which was infrequent or at lower end of frequent</p> <p>OR</p> <p>Low level abuse or neglect by carers that has occurred infrequently</p>	\$7,500
	<p>Low level abuse or neglect by carers that has occurred frequently</p> <p>OR</p> <p>Low level abuse or neglect committed by non-state carers or other young people which was at the higher end of frequent</p>	\$15,000
	<p>Low level abuse or neglect by carers that was chronic</p> <p>OR</p> <p>Moderate level abuse or neglect by carers that was infrequent</p> <p>OR</p> <p>Low level chronic abuse or neglect, or moderate infrequent abuse or neglect by non-state carers or other young people</p>	\$20,000

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Category 2 Greater Severity (\$25,000 to \$35,000)	Moderate level abuse or neglect by carers that was frequent OR Moderate level abuse or neglect committed by non-state carers or other young people that was frequent	\$25,000
	Moderate level abuse or neglect by non-state carers or other young people that was chronic	\$30,000
	Moderate level abuse or neglect by carers that was chronic OR Infrequent serious level abuse or neglect by non-state carers or other young people	\$35,000
Category 3 Significant Severity (\$40,000 to \$50,000)	Infrequent serious level abuse or neglect by carers OR Serious level abuse or neglect committed by non-state carers or other young people that was at the lower end of frequent.	\$40,000
	Frequent serious level abuse or neglect by carers	\$45,000
	Serious level abuse or neglect committed by non-state carers or other young people that was at the higher end of frequent or lower end of chronic	\$50,000

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<p>Category 4 Extreme Severity (\$55,000 to \$65,000)</p>	<p>Serious level abuse or neglect by carers that was chronic</p> <p>OR</p> <p>Serious level abuse or neglect committed by non-state carers or other young people that was at the higher end of chronic</p>	\$55,000
	<p>Chronic serious abuse or neglect by carers over a period of at least 5 years</p> <p>OR</p> <p>Chronic serious level abuse or neglect committed by non-state carers or other young people over a period of more than 5 years</p>	\$60,000
	<p>Chronic and serious abuse or neglect over a period of more than 5 years. The survivor will typically have endured multiple types of serious abuse in that period.</p>	\$65,000
<p>Category 5 Extraordinary Severity Over \$65,000</p>	<p>This category is reserved to recognise survivors where there are clear aggravating factors and/or exceptional circumstances to the level of abuse described in category 4.</p>	Over \$65,000

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**Common Payment Framework Categories
Working Draft (Version 2)**

Redress Category	Step	Characteristics of in care experience	Payment Amount
Category 1 Less Severe (\$7,500 to \$20,000)	1	Low level abuse or neglect by non-state carers or other young people which was infrequent OR	\$7,500
	2	Low level abuse or neglect by carers that has occurred infrequently. OR Low level abuse or neglect committed by non-state carers or other young people which was frequent	\$10,000
	3	Low level abuse or neglect by carers that has occurred frequently OR Moderate infrequent abuse or neglect by non-state carers or other young people	\$15,000
	4	Low level abuse or neglect by carers that was chronic	\$20,000

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Category 2 Greater Severity (\$25,000 to \$35,000)	1	Moderate level abuse or neglect by carers that was infrequent OR Low level chronic abuse or neglect by non-state carers or other young people, OR moderate level abuse or neglect committed by non-state carers or other young people that was low frequent	\$25,000
	2	Moderate level abuse or neglect by carers that was frequent OR Infrequent serious level abuse or neglect by non-state carers or other young people	\$30,000
	3	Moderate level abuse or neglect by non-state carers or other young people at the high end of frequent ¹	\$35,000

¹ High End Frequent is defined as All the time/1 to 2 years; Often/2 to 3 years or Sometimes/More than 3 years

Category 3 Significant Severity (\$40,000 to \$50,000)	1	Moderate level abuse or neglect by carers that was chronic up to 3 years OR Infrequent serious level abuse or neglect by carers OR Moderate level abuse or neglect by non-state carers or other young people that was chronic OR Frequent serious level abuse or neglect committed by non-state carers or other young people.	\$40,000
	2	Moderate level abuse or neglect by carers that lasted 3 years or more OR Frequent serious level abuse or neglect by carers	\$45,000
	3	Serious level abuse or neglect committed by non-state carers or other young people over a period of 2 to 3 years	\$50,000

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Category 4 Extreme Severity (\$55,000 to \$65,000)	1	Serious level abuse or neglect by carers that was chronic OR Serious level abuse or neglect committed by non-state carers or other young people over a period of 3 to 5 years	\$55,000
	2	Chronic serious abuse or neglect by carers over a period of more than 5 years OR Chronic serious level abuse or neglect committed by non-state carers or other young people over a period of more than 5 years	\$60,000
	3	Chronic and serious abuse or neglect by carers over a period of more than 5 years. The survivor will typically have endured multiple types of serious abuse in that period.	\$65,000
Category 5 Extraordinary Severity Over \$65,000	1	This category is reserved to recognise survivors where there are clear aggravating factors and/or exceptional circumstances to the level of abuse described in category 4.	Over \$65,000

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Version 3 (to be tested)

Category One: **Less Severe** (\$7,500 to \$20,000)

Step	Characteristics of in care experience	Payment Amount	Old terms	MSD current \$
1	Less severe abuse or neglect by non-state carers or other young people which was infrequent	\$7,500	Low non-state Infreq	\$6k
2	Less severe abuse or neglect by carers which was infrequent; OR Less severe abuse or neglect by non-state carers or other young people which was frequent	\$10,000	Low state infreq Low non-state freq	\$6-10k \$6-10k
3	Less severe abuse or neglect by carers which was frequent; OR	\$15,000	Low state freq	\$10k-\$15k
4	Less severe abuse or neglect by non-state carers or other young people which was chronic; OR More severe abuse or neglect by non-state carers or other young people which was infrequent.	\$20,000	Low non-state chronic Mod non-state infreq	 \$10k-\$15k

Category Two: **More Severe** (\$25,000 to \$35,000)

Step	Characteristics of in care experience	Payment Amount		
1	More severe abuse or neglect by carers which was infrequent; OR Less severe abuse or neglect by carers which was chronic; OR More severe abuse or neglect by non-state carers or other young people which was frequent	\$25,000	Mod state infreq Low state chronic Mod non-state freq	\$15k/\$16k
2	More severe abuse or neglect by carers which was frequent; OR	\$30,000	Mod state frequent	\$20k

	More severe abuse or neglect by non-state carers or other young people which was at the high end of frequent. 1;		Mod non state freq high	\$20k
3	<p>More severe abuse or neglect by carers which was at the high end of frequent OR</p> <p>Significantly severe abuse or neglect by non-state carers or other young people which was infrequent; OR</p> <p>More severe abuse or neglect by non-state carers or other young people which was chronic (more than 2 and up to 3 years); OR</p>	\$35,000	<p>Mod state freq high</p> <p>Serious non-state infreq</p> <p>Mod non-state chronic (2-3 yrs)</p>	

Category Three: **Significant Severity** (\$40,000 to \$50,000)

Step	Characteristics of in care experience	Payment Amount		
1	<p>More severe level abuse or neglect by carers which was chronic (more than 2 and up to 3 years); OR</p> <p>Significantly severe abuse or neglect by carers which was infrequent; OR</p> <p>More severe abuse or neglect by non-state carers or other young people which was chronic (more than 3 years); OR</p> <p>Significantly severe abuse or neglect committed by non-state carers or other young people which was frequent.</p>	\$40,000	<p>Mod state chronic (2-3 yrs)</p> <p>Serious state infreq</p> <p>Mod non-state Chronic (more than 3 years)</p> <p>Serious non-state freq</p>	<p>\$20k</p> <p>\$26k</p> <p>\$26k +</p> <p>\$26k+</p>
2	<p>More severe abuse or neglect by carers which was chronic (more than 3 years); OR</p> <p>Significantly severe abuse or neglect by carers which was frequent</p>	\$45,000	<p>Mod state chronic (more than 3yrs)</p> <p>Serious state frequent</p>	<p>\$26k +</p> <p>\$30k</p>
3	Significantly severe abuse or neglect committed by non-state carers or other	\$50,000	Serious non-state chronic (2-3 years)	\$26k

¹ High End Frequent is defined as All the time/more than 1 year and up to 2 years; Often/more than 2 years and up to 3 years.

young people which was chronic (more than 2 and up to 3 years)			
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Category Four: **Extreme Severity** (\$55,000 to \$65,000)

Step	Characteristics of in care experience	Payment Amount		
1	Significantly severe abuse or neglect by carers that was chronic (more than 2 and up to 3 years); OR Significantly severe abuse or neglect committed by non-state carers or other young people which was chronic (more than 3 and up to 5 years)	\$55,000	Serious state chronic (2-3 years) Serious non-state chronic (3-5 yrs)	
2	Significantly severe abuse or neglect by carers which was chronic (more than 3 and up to 5 years); OR Significantly severe abuse or neglect committed by non-state carers or other young people which was chronic (more than 5 years)	\$60,000	Serious state chronic (3-5 yrs) Serious non-state chronic (more than 5yrs)	
3	Significantly severe abuse or neglect by carers that was chronic (more than 5 years).	\$65,000	Serious state chronic (more than 5 yrs).	

Category Five: **Extraordinary Severity** (\$75,000 and over)

Step	Characteristics of in care experience	Payment Amount
1	This category is reserved for extraordinary claims to recognise where there are clear aggravating factors and/or exceptional circumstances to the level of abuse described in category 4. To be placed in the category, survivors will usually have experienced consistent significantly severe and more severe abuse of 10 years or more. Payment is determined having regard to the individual circumstances of the claim.	\$75,000 and over

Once	Infrequent				
Sometimes (eg , "occasionally", "at times")	Infrequent (\$25,000)	Infrequent (\$25,000)	Infrequent (\$25,000)	Frequent (\$25,000)	Frequent (\$30,000)
Often (eg "a lot", "every week", "regularly")	Infrequent (\$25,000)	Infrequent (\$25,000)	Frequent (\$30,000)	Frequent (High) (\$35,000)	Chronic (\$45,000_
All the time (eg "every day", "always")	Infrequent (\$25,000)	Frequent (\$30,000)	Frequent (High) (\$35,000)	Chronic (\$40,000)	Chronic (\$45,000)
	0 to 6 months	More than 6 months and up to 1 year	More than 1 year and up to 2 years	More than 2 years and up to 3 years	More than 3 years

Duration of abusive period³

Some examples needing attention/decisions (Moderate/More Severe):

Frequency and Duration	Frequency and Duration	Payment Difference
Abuse every day for under 6 months receives \$25,000	Abuse occurring occasionally/at times over 2 years receives \$30,000. \$25,000 if the matrix is amended as above	\$5,000 Same (this is more justifiable)
Abuse every day for 2 years receives \$35,000	Abuse occurring occasionally for 3 years receives \$30,000. \$25,000 if the matrix is amended as above.	\$5,000 \$10,000 (this is more justifiable)

³ Which is not necessarily the full period of time in care.

Abuse every day for 2 years receives \$35,000	Abuse occurring "a-lot" for more than 3 years receives \$45,000	\$10,000 – if this is an area of concern for MSD, increasing the time for the end box to "more than 3 years" could be an option. See comment above.	
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Released under the Official Information Act 1982

Version 4 (to be tested)

Category One: **Less Severe** (\$7,500 to \$20,000)

Step	Characteristics of in care experience	Payment Amount	Old terms	MSD current \$
1	Less severe abuse or neglect by non-state carers or other young people which was infrequent	\$7,500	Low non-state Infreq	\$6k
2	Less severe abuse or neglect by carers which was infrequent; OR Less severe abuse or neglect by non-state carers or other young people which was frequent	\$10,000	Low state infreq Low non-state freq	\$6-10k \$6-10k
3	Less severe abuse or neglect by carers which was frequent;	\$15,000	Low state freq	\$10k-\$15k
4	Less severe abuse or neglect by non-state carers or other young people which was chronic; OR More severe abuse or neglect by non-state carers or other young people which was infrequent.	\$20,000	Low non-state chronic Mod non-state infreq	 \$10k-\$15k

Category Two: **More Severe** (\$25,000 to \$35,000)

Step	Characteristics of in care experience	Payment Amount		
1	More severe abuse or neglect by carers which was infrequent; OR Less severe abuse or neglect by carers which was chronic; OR More severe abuse or neglect by non-state carers or other young people which was frequent	\$25,000	Mod state infreq Low state chronic Mod non-state freq	\$15k/\$16k
2	More severe abuse or neglect by carers which was frequent; OR	\$30,000	Mod state frequent	\$20k

	Significantly severe abuse or neglect by non-state carers or other young people which was infrequent; OR		Serious non-state infreq	16k-\$20k
3	More severe abuse or neglect by non-state carers or other young people which was chronic (more than 2 and up to 3 years);	\$35,000	Mod non-state chronic (2-3 yrs)	

Category Three: **Significant Severity** (\$40,000 to \$50,000)

Step	Characteristics of in care experience	Payment Amount		
1	<p>More severe level abuse or neglect by carers which was chronic (more than 2 and up to 3 years); OR</p> <p>Significantly severe abuse or neglect by carers which was infrequent; OR</p> <p>More severe abuse or neglect by non-state carers or other young people which was chronic (more than 3 years); OR</p> <p>Significantly severe abuse or neglect committed by non-state carers or other young people which was frequent.</p>	\$40,000	<p>Mod state chronic (2-3 yrs)</p> <p>Serious state infreq</p> <p>Mod non-state Chronic (more than 3 years)</p> <p>Serious non-state freq</p>	<p>\$20k</p> <p>\$26k</p> <p>\$26k +</p> <p>\$26k+</p>
2	<p>More severe abuse or neglect by carers which was chronic (more than 3 years); OR</p> <p>Significantly severe abuse or neglect by carers which was frequent</p>	\$45,000	<p>Mod state chronic (more than 3yrs)</p> <p>Serious state frequent</p>	<p>\$26k +</p> <p>\$30k</p>
3	Significantly severe abuse or neglect committed by non-state carers or other young people which was chronic (more than 2 and up to 3 years)	\$50,000	Serious non-state chronic (2-3 years)	\$26k

Category Four: **Extreme Severity** (\$55,000 to \$65,000)

Step	Characteristics of in care experience	Payment Amount		
1	Significantly severe abuse or neglect by carers that was chronic (more than 2 and up to 3 years); OR Significantly severe abuse or neglect committed by non-state carers or other young people which was chronic (more than 3 and up to 5 years)	\$55,000	Serious state chronic (2-3 years) Serious non-state chronic (3-5 yrs)	
2	Significantly severe abuse or neglect by carers which was chronic (more than 3 and up to 5 years); OR Significantly severe abuse or neglect committed by non-state carers or other young people which was chronic (more than 5 years)	\$60,000	Serious state chronic (3-5 yrs) Serious non-state chronic (more than 5yrs)	
3	Significantly severe abuse or neglect by carers that was chronic (more than 5 years).	\$65,000	Serious state chronic (more than 5 yrs).	

Category Five: **Extraordinary Severity** (\$75,000 and over)

Step	Characteristics of in care experience	Payment Amount
1	This category is reserved for extraordinary claims to recognise where there are clear aggravating factors and/or exceptional circumstances to the level of abuse described in category 4. To be placed in the category, survivors will usually have experienced consistent significantly severe and more severe abuse of 10 years or more. Payment is determined having regard to the individual circumstances of the claim.	\$75,000 and over

Once	Infrequent				
Sometimes (eg , "occasionally", "at times")	Infrequent (\$25,000)	Infrequent (\$25,000)	Infrequent (\$25,000)	Infrequent (\$25,000)	Frequent (\$30,000)
Often (eg "a lot", "every week", "regularly")	Infrequent (\$25,000)	Infrequent (\$25,000)	Frequent (\$30,000)	Frequent (\$30,000)	Chronic (\$45,000)
All the time (eg "every day", "always")	Infrequent (\$25,000)	Frequent (\$30,000)	Frequent (\$30,000)	Chronic (\$40,000)	Chronic (\$45,000)
	0 to 6 months	More than 6 months and up to 1 year	More than 1 year and up to 2 years	More than 2 years and up to 3 years	More than 3 years

Duration of abusive period²

Some examples needing attention/decisions (Moderate/More Severe):

Frequency and Duration	Frequency and Duration	Payment Difference
Abuse every day for under 6 months receives \$25,000	Abuse occurring occasionally/at times over 2 years receives \$30,000. \$25,000 if the matrix is amended as above	\$5,000 Same (this is more justifiable)
Abuse every day for 2 years receives \$30,000	Abuse occurring occasionally for 3 years receives \$30,000. \$25,000 if the matrix is amended as above.	\$0 \$5,000
Abuse every day for 2 years receives \$30,000	Abuse occurring "a-lot" for more than 3 years receives \$45,000	\$15,000 – if this is an area of concern for MSD (which we understand it is), increasing the time

² Which is not necessarily the full period of time in care.

		for the end box to “more than 3 years” could be an option. See comment above. Please test this.	
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