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DEVELOPMENT**
TE MANATŪ WHAKAHIATO ORA

Experiences of the 2018-2022 income support changes

Synthesis of post-2018 research findings

Authors

Sarah Graham and Bianca Hall.

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Disclaimer

The views and interpretations in this report are those of the authors and are not the official position of the Ministry of Social Development.

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Executive Summary

Substantial changes were made to the New Zealand income support system between 2018 and 2022, with the aim of improving outcomes for low- and middle-income families. These included the 2018 Families Package, income support increases in response to COVID-19, additional increases to main benefit rates, and the removal of policies that impacted sole parents.

As part of the [Families Package evaluation](#), Momsen (2021) created a baseline synthesis of research on peoples experiences with income support in New Zealand before the 2018 changes. The synthesis focused on gaining insights from families with dependent children, as while all family types could benefit from the Families Package, families with children gained the most in increased payments.

This updated synthesis builds on Momsen's (2021) work to examine the period since 2018. This report draws on research conducted since 2018 on people's experiences of the income support system and the changes to the income support system since 2018. Research on all family types has been included because additional changes to income support since the Families Package have been targeted to a wider group. The 15 studies synthesised included surveys, in-depth qualitative interviews, and mixed-methods studies.

Key findings

Awareness of income support payments remains varied

- The New Zealand Income Support Survey indicated that there was higher awareness of larger value and more commonly received payments (such as Accommodation Supplement, Disability Allowance, and Family Tax Credit), compared to smaller and/or less commonly received payments (such as Temporary Additional Support and the Minimum Family Tax Credit).
- While many people reported finding out about their entitlements from Work and Income staff or the Work and Income website, others relied on sources other than Work and Income such as friends, family, community members, and other government organisations or advocacy groups.
- Some participants in qualitative studies said that transparency over entitlements was an issue and felt that information was withheld from them.
- Lack of awareness is a barrier to accessing support.

People had more positive experiences when they were supported through the process of accessing income support, but negative experiences were still occurring

- While most participants in the New Zealand Income Support Survey who had interacted with Work and Income in the last 12 months said they had a positive or neutral experience, some areas for improvement were identified.
- Many people who found the process of applying for payments easy said this was because the process was simple, or because they were able to use MyMSD¹.

¹ MyMSD is MSD's online platform that clients can use to update their details and apply for some payments: [MyMSD - Work and Income](#)

- Some people reported negative experiences, often due to seeing a different case manager every visit and repeating their stories numerous times.
- Some people expressed feeling devalued and unheard by staff, which increased feelings of shame and stigma about accessing support.

The changes to income support were appreciated and helped improve income adequacy and wellbeing, especially for sole parents. However, many people reported that they still struggled to cover costs

- Section 192 previously imposed benefit deductions on sole parents receiving a benefit if they did not name the other parent of their child and apply for child support. The repeal of this Section in 2020 was appreciated by mothers.
- The removal of the subsequent child policy in November 2021 meant that mothers didn't have to meet part time work obligations until their youngest child was three. Mothers who were interviewed appreciated being able to spend more time with their children.
- Despite the increases to income support levels, many people reported that they still struggled to afford necessities. This led some into debt and increased their financial stress.
- People in several studies reported experiencing financial difficulty while receiving a main benefit as a member of a couple, ending relationships, or avoiding starting new relationships to avoid receiving less income support.
- Abatement of benefits and childcare costs are barriers to work. In-work income support payments were appreciated because they could help people overcome these barriers.

Some income support payments were seen as too narrowly targeted

- There is little research on perceptions of how income support payments are targeted.
- Many submitters in a public consultation on Working for Families tax credits said that all Working for Families payments should be available to those on benefit.
- Many participants in a survey run as part of the public consultation on the Working for Families tax credits said the tax credits should be less targeted.
- Some research participants said that income and asset thresholds for some Ministry of Social Development payments were too low and wanted to see them raised.

Introduction

Between 2018 and 2022, a series of reforms were made to Aotearoa New Zealand's income support system. These reforms were part of a wider Welfare Overhaul and contributed to Government targets to reduce child poverty rates by increasing parents' incomes.

In 2018, the Government introduced the Families Package which aimed to increase incomes for low- and middle-income families. The Families Package included the introduction of the Best Start payment for families with a child aged under three; the extension of paid parental leave; the introduction of the Winter Energy Payment for Superannuitants and people receiving main benefits; and increases to several existing payments including Accommodation Supplement and Family Tax Credit.

Further changes occurred in 2020. These included removing 'Section 192' deductions from the benefits of sole parents who did not apply for child support, and, increases to main benefit rates. There were additional increases to main benefit rates in 2021 and 2022, along with increases to Best Start tax credit and Family Tax Credit rates in 2022.

A full list of the changes can be found in [Appendix 1](#).

Alongside the changes to income support, the Ministry of Social Development (MSD) has introduced a new strategic direction: Te Pae Tawhiti. One of the key shifts that Te Pae Tawhiti is aiming to achieve is 'Mana manaaki - A positive experience every time' for people when they interact with MSD.

MSD has been monitoring and evaluating the Families Package and subsequent changes to income support. As part of this work programme, a baseline synthesis of research on experiences with the income support system before 2018 was prepared (Momsen, 2021). Momsen (2021) found that:

- awareness was high for some components of the income support system but found it difficult to find information on all the available support
- the application process for some of the income support components was difficult and time consuming
- in general, recipients did not feel that the income support system provided adequate support
- while some reported positive interactions, others found the experience unpleasant, humiliating, or frustrating.

The current report builds on the work of Momsen (2021) by synthesising research on people's experiences with the income support system since 2018. It explores whether experiences have improved following the changes to the income support system.

Methodology

Research questions

Similar research questions to those developed by Momsen (2021) were used to focus this synthesis. These were:

1. Were people aware of the income support available to them? And how has this changed since 2018?
2. How did people experience applying for and receiving income support payments? And how has this changed since 2018?
3. Did people feel the income support available made a difference to them? And how has this changed since 2018?
4. How did people feel about how income support payments were targeted?

Momsen (2021) focused only on questions 1, 2, and 3 due to a shortage of research relevant to question 4.

Literature search

A literature search was conducted between February 2023 and April 2023 to identify relevant studies that had collected data in New Zealand after 1 April 2018 using a survey or other qualitative methods.

Literature was identified using four techniques, which were applied iteratively and in parallel.

A first online search using Koha (MSDs library database) and Google Scholar was done using the same keywords used by Momsen (2021). These were "Families Package", "Income Support Package", "Accommodation Supplement", "Accommodation Benefit", "Independent Earner Tax Credit", "Transitional Assistance Payment", "Family Tax Credit", "Best Start tax credit", "Orphan's Benefit", "Unsupported Child's Benefit", "Foster Care Allowance", "Winter Energy Payment", "Paid Parental Leave", "Section 70A", "Section 192", "client experience", "awareness", and "take-up".

A second online search using the terms "Work and Income", "Income Support", and "Welfare System" was completed.

In addition, studies familiar to the researchers were also included, such as work commissioned or undertaken by MSD.

The reference sections of the studies included were then searched for any other publications that could be relevant and feed into the research synthesis.

Paper Selection

After the literature search, the researchers reviewed the studies identified to ensure that they were suitable for inclusion.

The inclusion criteria applied was that the studies needed to use survey or qualitative methodologies, be conducted in Aotearoa New Zealand, use data collected after March 2018, and provide information relevant to the research questions.

Populations of interest, methodologies, and sample sizes varied across the studies. Included were three one-off surveys, with the number of participants ranging from 269 to 1,852 (Humpage & Neuwelt-Kearns, 2020; Ministry of Social Development 2025; Oranga Tamariki Evidence Centre, 2022). Also included was one on-going survey that receives around 100,000 responses a year (Ministry of Social Development, 2023). Five studies used a mixed methods approach (combining a survey with interviews or focus groups) with the sample sizes ranging from 248 to 3,545 participants (Domett et al., 2023; Gray et al., 2021; Hodgetts et al., 2023; Inland Revenue & MSD, 2022; Oranga Tamariki, 2023). There were six qualitative studies, with between 10 and 31 participants recruited to share their experiences in interviews (Cram et al., 2025; Choi et al., 2021; Fairer Futures, 2023; Humpage & Moore, 2021; Keil, 2025; Ministry of Social Development, 2021).

The included studies are listed overleaf.

Analysis and synthesis

Once relevant studies had been identified, a theoretic (or top-down) thematic analysis was done to synthesise the studies. This was consistent with Momen's (2021) method, which was based on Braun and Clarke (2006).

Notes taken while reading the included papers were coded iteratively, and themes were then identified by their relevance to the research questions rather than their prevalence in the literature. The themes were grouped together by subtopic, then structured to sit under the main research questions.

Relevant quotes were pulled out from the research papers, coded under the appropriate theme, and then were chosen based on their relevance to the research questions.

Quotes were kept true to the original publications, including participant pseudonyms, descriptions, and demographics. Where no pseudonyms were provided, a description of the participant was added alongside quotes.

Summary of included studies

Publication	Methodology	Participant demographics	Method of recruitment	Commissioned by or affiliation	Period of data collection
Choi et al. (2021). <i>Life during lockdown: a qualitative study of low-income New Zealanders' experience during the COVID-19 pandemic.</i>	Qualitative: Semi-structured interviews with 27 low-income people.	Seven (26%) participants identified as Māori, 15 (56%) as New Zealand European, two as Dutch and one each as Cook Island Māori, Iranian, British, Indian, Fiji Indian, and Filipino. The average age was 52 years old. The sample included sole parents, people seeking asylum or refuge in New Zealand, and people with disabilities or long-term health conditions.	A purposeful sample of low-income New Zealanders aged 18 or older was selected. People were recruited through community organisations, including the City Mission in Auckland and Christchurch. The recruitment strategy included over-sampling of Māori, as they wanted to ensure a strong Indigenous voice in the data. Twenty-three participants were already on benefit prior to lockdown. The interviews took place over zoom.	University of Otago	June-July 2020
Domett et al., (2023). <i>Mako Mama – Mangopare Single Parents Project.</i>	Mixed methods: 3,545 respondents, single parents (child under 18) living in New Zealand responded to an online survey and seven focus groups were run with a total of 48 single parents.	27% of the sample were NZ Māori, 77% NZ European/Pākehā, 7% Pasifika, 8% Other European, 2% Asian and 3% other ethnicities. Women/Wāhine made up 96 percent of the sample, Men/Tāne 3 percent, and non-binary 1 percent.	People were invited to participate in an online survey advertised on social media. Participants for the focus groups were recruited through the survey and additional advertisement on social media. Researchers also did an interview on Breakfast TV as part of the recruitment campaign. The researchers did not seek to have a representative sample of all single parents.	Peter McKenzie Project, Project Gender, and Ngāti Kahungunu	2022

Publication	Methodology	Participant demographics	Method of recruitment	Commissioned by or affiliation	Period of data collection
Fairer Future. (2023). <i>Lifting the weight</i> .	Qualitative: Stories of seven peoples experiences of Debt to MSD.	Not reported.	Not reported.	Fairer Future	Not reported.
Gray et al., (2021). <i>Understanding welfare sanctions in Aotearoa New Zealand</i> .	Mixed methods: 248 people responded to a survey and 29 semi-structured interviews were done.	Interview participants ranged in age (between 24 and 65 years old) and benefit types. Participants had all received a benefit sanction. Around 60% of participants identified as NZ European, around 40% as Māori, around 10% as Pacific Islander, and less than 10% as Asian and other ethnicities. Participants were from throughout New Zealand, with the largest proportions from Auckland and Canterbury.	An online survey was circulated through social media. It was promoted on the Beneficiary Advisory Service's social media platforms and shared by other organisations. Recruitment for the interviews was undertaken via social media and organisations. A snowball method was applied, asking participants if they knew someone else who could participate. The sample was not intended to be representative.	Beneficiary Advisory Service, Christchurch, with funding from Lottery Community Sector Research Grant	December 2020-March 2021
Cram et al. (2025). <i>How young Māori mothers have experienced changes in income support since 2018</i> .	Kaupapa Māori: Conversational interviews and a survey with 31 young Māori mothers.	Mothers were Māori and aged between 22-28 years old. 17 were from Wellington and 14 were from the Hawkes Bay.	Mothers from the 'E-Hine' longitudinal qualitative study of teenage mothers were recontacted and invited to participate in the study. Recontacts started with personal contact attempts using contact information from directories, and social media. If they were uncontactable, further	Ministry of Social Development	February to June 2022

Publication	Methodology	Participant demographics	Method of recruitment	Commissioned by or affiliation	Period of data collection
			attempts were made to find their contact details. More participants were recruited through E Hine participants' networks and through community NGO's.		
Hodgetts et al. (2023). <i>Knowledge and experiences of government income-support efforts to alleviate in-work poverty.</i>	Mixed methods: In-depth qualitative interviews with 31 households experiencing in-work poverty and an online survey with 403 respondents was done.	Of the households interviewed, 15 were Māori, 8 recent migrants, and 8 pacific. In 10 of the households, one of the parents were Pākeha. In the survey, 73% of respondents were NZ European, 14.9% were Māori and the remaining 12.1% were Pacific, Asian, or other ethnicities. Participants were eligible for the survey if they were over 18 years old, working at least 10 hours a week, and earning up to the median wage of \$60,000.	Households were mostly recruited in for in-depth qualitative interviews in partnership with E Tū. The union provided a list of interested people and the sample was expanded through snowball sampling. The online survey data was collected via Clint, a paid survey company. Details of how the online survey was advertised were not reported.	Funded by the Health Research Council and led by Massey University	July 2021- July 2022
Humpage, L. and Neuwelt-Kearns, C. (2020). <i>Income support in the wake of Covid-19: survey.</i>	Survey: Online survey with 269 respondents who were either receiving a main benefit or a COVID-19 Income Relief Payment.	61 percent of participants identified as New Zealand European/Pākehā, 26 percent as Māori, 5 percent as Pasifika, 1 percent as Asian and 19 percent as 'Other'. The demographic of the sample was not representative of the	The survey was advertised by the collaborating organisations then forwarded on social media to relevant benefit recipients and those whose work was impacted by COVID-19.	University of Auckland and Child Poverty Action Group	August-September 2020

Publication	Methodology	Participant demographics	Method of recruitment	Commissioned by or affiliation	Period of data collection
		demographic make-up of main benefits.			
Humpage, L. and Moore, C. (2021). <i>Income Support in the Wake of Covid-19: interviews</i>	Qualitative: 12 semi-structured interviews with main benefit recipients.	Interviews were with 10 female participants and 2 males. The number of dependent children living at home with the participants ranged between 0 and 4. 6 participants identified as European/Pākeha, 4 participants identified as Māori, 1 identified as Niuean and one identified as Samoan.	Recruitment for the interviews was done in two ways. Firstly, some of the Humpage and Neuwelt-Kearns (2020) survey participants volunteered to take part in an interview when they responded to the survey. Secondly, the invitation to participate was advertised through advocacy groups (Action against poverty and Child Poverty Action Group) and social media networks.	University of Auckland and Child Poverty Action Group	November 2020
Inland Revenue and the Ministry of Social Development. (2022). <i>Tax policy report: Working for Families Review – Public Engagement.</i>	Public engagement: Survey with 585 respondents, 53 written submissions, and 16 in-person sessions with key stakeholders.	Not reported	Members of the public were given the opportunity to respond to an online survey and/or email in their written submission. MSD and IR also ran 16 sessions with key stakeholders. Most of the feedback was received from advocacy groups (who were concerned with child poverty and social policy), or individuals connected to these groups. It is not reported how the opportunity to participate was advertised. The sample was not intended to be representative.	Inland Revenue and Ministry of Social Development	May-June 2022
Keil, M. (2025). <i>Pacific mothers' experiences accessing and receiving social welfare support</i>	Talanoa: Conversational interviewing and	Mothers were of Samoan, Tongan, Fijian, Cook Island Māori, and Hawaiian heritage. 7	Participants were recruited in three ways: recruitment posters were displayed in numerous Auckland and	Ministry of Social Development	February to June 2022

Publication	Methodology	Participant demographics	Method of recruitment	Commissioned by or affiliation	Period of data collection
<i>from Work and Income since 2018.</i>	survey with 10 young Pacific mothers.	<p>identified with multiple ethnicities, including Māori and Pakeha.</p> <p>The mothers ranged in age from 19-43 years and had 1-3 children. 8 mothers were single at the time of the interview, and 2 were married.</p> <p>4 mothers lived in Auckland, 3 lived in Wellington, two lived in Hamilton, and one lived in Huntly.</p> <p>Mothers were single at the time of the interviews and two were married.</p>	Wellington premises, which included early childhood education centres, language nests, and community notice boards. The second way was through advertisement flyers to Pacific organisations; and thirdly some participants were recruited through e-mail and/or Facebook. 27 mothers responded. 10 mothers met the criteria and agreed to participate.		
Ministry of Social Development. (2021). <i>Listening to our Clients' Stories</i> . (Unpublished)	Qualitative: In-depth phone interviews with 26 MSD clients: 22 with main benefit recipients (including 1 refugee), 2 with NZ Super recipients, and 2 with StudyLink students.	<p>Ages ranged between 19 and 66 years old.</p> <p>Participants ranged in living situations and family types. 8 participants identified as Māori, 1 as Samoan/NZ, 1 as Samoan, as 11 NZ European, as 1 Indian, 2 as NZ Māori, 1 as NZ Filipino, and 1 as Cambodian.</p>	Potential participants were selected using administrative data to represent a range of needs & cohorts. 26 individuals agreed to participate. It is not reported how participants were invited to participate, or what the response rate was.	Ministry of Social Development	June 2021

Publication	Methodology	Participant demographics	Method of recruitment	Commissioned by or affiliation	Period of data collection
Ministry of Social Development. (2025). <i>New Zealand Income Support Survey</i> .	Survey: New Zealand wide nationally representative face-to-face survey with 1,852 participants aged 18-64 and on low- or middle-incomes.	1,005 participants identified as European, 568 as Māori, 286 as Pacific, 217 as Asian, 31 as MELAA, 34 as Other Ethnicities, and 16 gave no ethnicity information. A range of family types (single with or without children and partnered with or without children) and age groups were included. 1247 participants were not receiving a main benefit, while 605 participants were	Households from across New Zealand were randomly selected. From those selected households, one or more adults were invited to check their eligibility, and to take part in the survey. The response rate was 50 percent.	Inland Revenue and Ministry of Social Development	June-December 2022
Ministry of Social Development. (2023). <i>Heartbeat Survey</i> . (Unpublished)	Survey: Ongoing online survey since 2019 with clients who have recently interacted with Work and Income. Heartbeat receives around 100,000 responses each year.	Not reported	People who have interacted with Work and Income (face to face or via phone) and meet the criteria are sent an email invitation to complete the online survey. The overall response rate is 10 percent. The survey is ongoing.	Ministry of Social Development	2019 onwards
Oranga Tamariki Evidence Centre. (2022). <i>Caregivers raising children with the Orphan's Benefit and the Unsupported Child's Benefit</i> .	Survey: A telephone survey was done with 1,300 caregivers receiving the Orphan's Benefit or	For Orphan's Benefit, 52 percent of caregivers identified as Māori, 11 percent as Pacific, and 42 percent as New Zealand European. Around half (52 percent) or caregivers were 55 years or older. Half of the	To select participants, a stratified random sample was drawn for Māori and non-Pacific caregivers using administrative data. A census approach was used for Pacific caregivers. There was a 55 percent overall response rate, the results	Oranga Tamariki	August-September 2021

Publication	Methodology	Participant demographics	Method of recruitment	Commissioned by or affiliation	Period of data collection
	<p>Unsupported Child's Benefit.</p>	<p>caregivers received a main MSD benefit.</p> <p>For Unsupported Child's Benefit, 52 percent of caregivers identified as Māori, 10 percent as Pacific, and 50 percent as New Zealand European. Around half (51 percent) were 55 or older and just over half (54 percent) were receiving a main MSD benefit.</p>	<p>were weighted when it was appropriate to represent the population of caregivers.</p>		
<p>Oranga Tamariki. (2023). <i>Orphan's and Unsupported Child's Benefit: Caregiver Engagement Report</i></p>	<p>Mixed methods: Online survey with 2,078 respondents and five focus groups with a total of 36 caregivers.</p>	<p>Survey caregivers: 49% identified as Māori, 40% as Pākehā/New Zealand European, 4% as Pacific peoples and 4% as 'Other'. 36 percent of caregivers were between of 50-59 years.</p> <p>Focus group: 22 participants were Māori, and 14 were Pākehā/New Zealand European. 10 caregivers were between the ages of 50-59 years.</p>	<p>Caregivers receiving Orphan's Benefit or Unsupported Child's Benefit were invited to participate in an online or paper-based survey to share their opinions and experiences. The survey ran for two weeks.</p>	<p>Oranga Tamariki</p>	<p>June-August 2021</p>

Strengths and Limitations

A rich body of new work has been produced since the baseline evidence synthesis by Momsen (2021). A strength of the current review is that it draws on a variety of studies, including both surveys that sought to provide a representative picture of experiences and smaller in-depth studies that sought to provide deeper insights into peoples' experiences.

The findings should be considered in the context of the following limitations.

The qualitative studies included had small and selective samples. In some cases, people with strongly positive or strongly negative experiences may have been more motivated by these experiences to participate in the studies. This means findings from these studies cannot be generalised to all people receiving income support. These studies also do not tell us how common some of the experiences discussed are.

The available surveys varied in size and in the representativeness of the sample. The response rates achieved by the three studies that sought to be representative were 50 percent (MSD, 2025), 10 percent (MSD, 2023) and 55 percent (Oranga Tamariki, 2022). Lower response rates indicate greater potential for response bias, which could occur if those with stronger positive or stronger negative experiences were more likely to agree to participate, like with the qualitative studies.

A particular limitation of the New Zealand Income Support Survey (MSD, 2025) is that while it was nationally representative, it only included people living in private dwellings. This meant that it did not capture the experiences of people living in emergency or transitional housing, or other living situations such as sleeping rough or living in cars.

Because qualitative studies do not indicate how prevalent experiences are, and because the surveys in most cases did not repeat questions from previous surveys, quantifying the changes in people's experiences since 2018 is not possible.

While data in all the studies included was collected after 2018, it can be difficult in some of the qualitative studies to identify whether participants are speaking of recent experiences or experiences that occurred before 2018. This means that some of the experiences included may be from before 2018.

There is still limited research available on perceptions of how income support payments are targeted. This means future research will be required to fully explore perceptions of the targeting of payments.

Findings

Were people aware of the income support available to them? And how had this changed since 2018?

Momsen (2021) found that there were high levels of awareness of some components of the income support system. For example, awareness of Working for Families tax credits was high after the 2006 Working for Families reform, which was accompanied with a public awareness campaign.

However, some people found it difficult to find information on all the available support. In qualitative studies conducted between 2012 and 2018, people reported not knowing about MSD payments they were entitled to. Some felt that Work and Income staff did not make them aware of other payments they were eligible for. People also reported receiving inconsistent advice from Work and Income staff about their entitlements (Momsen, 2021).

Studies conducted since 2018 found similar results. People reported higher awareness of more common payments and payments of a larger value such as Accommodation Supplement, Disability Allowance, and Family Tax Credit. However, participants in several qualitative studies reported not knowing about their entitlements and felt that MSD was not always transparent about what they were eligible for.

Awareness of income support payments remained varied, and a lack of awareness was a barrier to accessing support

Some participants interviewed by Hodgetts et al. (2023) and Fairer Future (2023) commented that it was more common to be told about all the payments that could help to meet their needs by MSD than before 2018. Despite this, surveys show that some people remain unaware of some income support payments.

The 2022 New Zealand Income Support survey asked 1,852 people on low- and middle-incomes about their awareness and understanding of income support from MSD and Inland Revenue. This survey found that awareness was higher for larger and more common payments, compared to smaller supplementary payments. Disability Allowance and Accommodation Supplement are among the most common supplementary payments paid by MSD. The proportions of survey respondents aware of these payments were 70 percent and 63 percent respectively. In comparison, only 41 percent of respondents were aware of Temporary Additional Support, which is paid less often (MSD, 2025).

People receiving main benefits were more likely to be aware of supplementary payments, compared to low- and middle-income people who were not receiving a main benefit. For example, 88 percent of people receiving a main benefit were aware of the Accommodation Supplement but only 53 percent of those not receiving a main benefit were (MSD, 2025).

Respondents with children were also asked about their awareness of supplementary payments that are only available to those with children. Of the survey respondents with children, 83 percent were aware of Family Tax Credit (the most commonly paid supplementary payment for families with children), 58 percent were aware of Child Disability Allowance, 55 percent were aware of Childcare Assistance, 50 percent were

aware of Best Start, 39 percent were aware of the In Work Tax Credit, and only 29 percent were aware of the Minimum Family Tax Credit. Respondents who were receiving a main benefit were more likely to be aware of these payments, compared to low-and-middle income people not receiving a main benefit (MSD, 2025).

Respondents without children were asked about the Independent Earner Tax Credit, a payment for low-income single people of up to \$10 a week. Only 8 percent were aware of the payment.

Comparing New Zealand Income Support Survey results with results from a 2006 survey of low- and middle-income families with children showed small changes in awareness of Accommodation Supplement and Family Tax Credit. In the 2006 survey, 87 percent of respondents potentially eligible for Accommodation Supplement said they were aware of that payment, while in 2022, 90 percent said they were aware. In contrast, there was a small decrease in awareness for Family Tax Credit. In the 2006 survey, 95 percent of respondents with children who were potentially eligible for Family Assistance or Family Support (previous equivalents to Family Tax Credit) said that they were aware of the support available. In 2022, 91 percent of respondents with children who were potentially eligible for Family Tax Credit said that they were aware of the payment (MSD, 2025).

The New Zealand Income Support Survey also asked participants about their awareness of main benefit abatement thresholds. The findings showed that a lack of awareness was common. Only 11 percent of respondents receiving a main benefit provided an answer to the question "Thinking about any payments you may currently receive from Work and Income; how much do you think you can earn, per week, before your payments start to be reduced?" that was within \$20 of the correct main benefit abatement threshold of \$160. Many reported thresholds from before 2020 or said they didn't know how much they could earn before their main benefit started to abate when asked.

Awareness of relationship rules for main benefits and other financial assistance is another area where New Zealand Income Support Survey results indicated room for improvement. A small proportion of respondents who had a partner or dependent children (14 percent) said there had been a time in the past when they weren't sure if they should disclose that they have a partner to Work and Income or Inland Revenue. Around half (51 percent) of this group said it was because they were not sure about the relationship eligibility rules (MSD, 2025).

An online survey of 403 respondents with experience working in various low-income occupations conducted by Hodgetts et al. (2022) asked participants about their awareness of some income support payments. It was found that around a quarter (24-28 percent) of participants were not aware of childcare assistance, hardship assistance, Working for Families tax credits, and Temporary Additional Support.

A 2021 survey of carers receiving Unsupported Child's Benefit and Orphan's Benefit asked recipients about their awareness of other MSD payments available to carers. It was found that general awareness of these payments was still relatively high, despite some declines in awareness compared to a 2019 survey. Awareness of the 'School and Year Start Up-Payment', an annual supplementary payment for recipients of Orphan's Benefit and Unsupported Child's Benefit, had declined slightly since 2019, dropping 9 percentage points to 86 percent in 2021. Awareness was lower for the Extraordinary Care Fund, which granted payments per child if they show promise in a skill or talent, or

if the recipient was experiencing difficulties and needed extra support². Awareness had dropped by 11 percentage points since 2019, to 68 percent in 2021 (Oranga Tamariki Evidence Centre, 2022).

Lack of knowledge and understanding was a significant barrier to the uptake of main benefits and other financial assistance for people who needed support. For example, in the New Zealand Income Support Survey, 56 percent of respondents who were potentially eligible for the Accommodation Supplement were not receiving the payment. Of these people, 19 percent were not aware, didn't know, or were unsure of the Accommodation Supplement (MSD, 2025).

Not knowing about payments sooner, or not understanding the support available to them led some people to experience unnecessary stress and hardship (Cram et al., 2025; Domett et al., 2023; Hodgetts et al., 2022; McAllister 2021; Oranga Tamariki, 2023).

"We never got any payment support from the time he was eight months until he was five. We've had no financial support. We didn't know anything about it." - Focus group participant (Oranga Tamariki, 2023, p.8).

"I found out that if you're a single mother, and you don't have any physical help, you're entitled to 15 hours a week, domestic support through WINZ – it's actually called domestic support – and it took me months to find this kind of information. If I'd known this had been available, it would have stopped a lot of ill health on my part." - Focus group participant (Domett et al., 2023. P.26)

Many people said MSD needed to be more transparent about their entitlements

Participants in several studies felt that information was withheld from them, found it challenging to understand what main benefits and other financial assistance they were entitled to, or had difficulty navigating the systems to access support (Cram et al., 2025; Domett et al., 2023; Humpage & Moore, 2021; Keil, 2025; MSD, 2021).

Domett et al. (2023) found that 45 percent of low-income single mothers, 43 percent of wāhine Māori, and 39 percent of single fathers found it either 'very difficult' or 'difficult' to understand what main benefits they were entitled to. The percent of low-income Pacific single mothers who found it 'very difficult' or 'difficult' was significantly lower at 27 percent.

Oranga Tamariki (2023) found that caregivers receiving Orphan's Benefit and Unsupported Child's Benefit felt that the current information available surrounding benefits was hard to understand and follow. Most caregivers (61.2 percent) in this study said they felt they needed better information and more clarity/transparency regarding Orphan's Benefit and Unsupported Child's Benefit entitlements.

Some participants interviewed by Humpage and Moore (2021) felt that Work and Income had deliberately not told them about the support they could receive:

"... it was certainly a culture of [Work and Income] not telling you what you're entitled to. Of doing their best to make sure they give you the least possible money having to fight for what you might be entitled to." – Meredith (Humpage & Moore, 2021, p. 22).

² <https://www.workandincome.govt.nz/products/a-z-benefits/extraordinary-care-fund.html>

"Most of the time they don't actually tell you what you're entitled to, and those could be costs that you need." - Nan (Hodgetts et al., 2022, p. 34).

A participant interviewed by Cram et al. (2025) felt that the eligibility tool on MSD's website was uninformative and was unclear about the different main benefits and financial assistance types. Others said a lot of people don't know about the eligibility calculator and mentioned the tool was not mobile phone friendly.

A lack of transparency surrounding entitlements meant that some participants interviewed by Humpage and Moore (2021) had experienced, or knew of people who had experienced, incorrect assessments by MSD, or getting put on to the incorrect main benefit. One participant found out from a support group she could be exempt from work obligations as she was home-schooling her children. She went back to Work and Income to have her work obligations removed:

"... then I actually had to go and look up the regulations and find that part in the regulations that said that and then I took that back to [Work and Income] and said, actually, 'I'm not supposed to have work obligations according to your regulations. And after that they said 'Oh, okay. Yeah. All right. You don't have to have work obligations.'" - Maria, Sole Parent Support recipient (Humpage & Moore, 2021, p. 25).

She also commented that:

"[speaking with others] has shown me ... the incredible inconsistency with the decision making and, you know, there's this general feeling that 'oh, it depends on who you get on the day as to what the outcome will be.' And I think it's shocking." - Maria, Sole Parent Support recipient (Humpage & Moore, 2021, p. 25).

While many people reported finding out about their entitlements from the Work and Income website or Work and Income staff, others relied on sources other than Work and Income. The New Zealand Income Support Survey asked people who had applied, reapplied, or renewed a Work and Income payment in the last 12 months where they went to find out about different payments available from Work and Income, and how to apply. Just over half (52 percent) of respondents found out about payments through the Work and Income website a quarter (25 percent) found out from their case manager. (MSD, 2025), and 31 percent found out from their family/whānau/aiga.

In several qualitative studies, participants reported finding out about the types of support available, or their entitlements, from friends, family, community members, and other government organisations or advocacy groups (MSD, 2021; Cram et al., 2025; Hodgetts et al., 2022; Humpage & Moore, 2021; Oranga Tamariki, 2023):

"I didn't know I could get assistance because I was still working at the time as well, but then I was heavily pregnant and I was like, I need something else. I can't just do nothing. My Dad had suggested it, my Mum and Dad, and they were like, 'How about we take you into Work and Income and see if you can get a benefit?'" - Nadine (Cram et al., 2025, p. 16).

"So, you know, they didn't tell me any of these things about I can get a washing

machine and all that. I knew nothing about that. Other people told me that, support groups that I found. That's where I found that information" – Ryan, Supported Living Payment recipient (Humpage & Moore, 2021, p.15).

How did people experience applying for and receiving income support payments? And how had this changed since 2018?

A key theme identified by Momsen (2021) was recipients reporting demoralising experiences with the welfare system. Some people expressed dissatisfaction with what they saw as the judgemental, time consuming, or humiliating nature of the income support system. People who engaged with Work and Income or other government organisations called for more respect and care when they reached out for support. The most positive experiences were when the people felt like they were treated with respect, and Work and Income staff took actions that were correct (Momsen, 2021).

In studies since 2018, people have reported mixed experiences with Work and Income, with some noticing improvements in their experiences. Recent surveys have found that most people reported positive or neutral experiences and did not feel they were treated unfairly in recent interactions with Work and Income. Similar to Momsen (2021), participants in qualitative studies reported positive experiences accessing support when Work and Income staff or advocates supported them, and processes were simple. Recent improvements in online processes contributed to this. However, some participants in qualitative studies reported negative experiences like those reported in studies from before 2018. Negative experiences were often due to not having a consistent case manager, feeling that staff were a barrier to accessing support, and the processes being complex or time consuming. These negative experiences led to some people to avoid accessing support when they needed it (Cram et al., 2025; Hodgetts et al. 2022; Keil, 2025; MSD, 2025).

Participants surveyed generally reported positive or neutral experiences with MSD. Some interviewees had noticed improvements in their experiences accessing income support since 2018

Just over half (55 percent) the participants in the New Zealand Income Support Survey (MSD, 2025) who had applied or reapplied for any type of payment from Work and Income in the last 12 months said they had a positive experience, 15 percent had a negative experience, and 28 percent reported a neutral experience. Of those who had face-to-face or phone contact during their last interaction with Work and Income, 75 percent felt they were treated with respect. However, 25 percent felt they were treated unfairly.

The three most common reasons they felt they were treated unfairly were:

- their income or their whānau, aiga or family's income
- a mental health condition
- their appearance.

Results from MSD's Heartbeat Survey also show that respondents typically had positive experiences in their most recent interaction with MSD (MSD, 2023). The Heartbeat

Survey replaced the Service Quality Monitor in 2019. Because Heartbeat has different questions to the Service Quality Monitor, results cannot be directly compared with the results from before 2019.

The overall response rate for Heartbeat is 10 percent. This is relatively low, as response rates for email surveys, like Heartbeat, are typically between 25-30% (Menon & Muraleedharan, 2020). Low response rates can result in a greater potential for response bias. For example, those who respond to the survey may be more likely to have had a particularly positive or particularly negative experience that they want to share (Holtom, 2022).

The Heartbeat Survey results from January 2019 to June 2023 showed that on average, people rated their satisfaction with how easy it was to gain the information they needed as 4.1 out of 5. When it came to their experience of overall service during their last contact, the average rating was 7.8 out of 10 and the average rating for the experience with the person they spoke to was 8.4 out of 10 (MSD, 2023).

Since 2018, some research participants in qualitative studies had noticed improvements to their experiences with Work and Income (Cram et al., 2025; Keil, 2025; MSD, 2021). However, Hodgetts et al. (2022) found that those experiencing improvements were in the minority, with 79 percent of low-income working survey respondents not experiencing any improvements in the ease of access to government support in recent years.

While there have been improvements to the services available online through MyMSD, respondents still wanted to see more services available online, and more options for online applications (McAllister et al., 2021; Oranga Tamariki, 2023). Close to half (43 percent) of caregivers receiving the Orphan's Benefit or the Unsupported Child's Benefit wanted to be able to apply through the MSD website (Oranga Tamariki, 2023).

Like before 2018, some participants in qualitative studies saw positive experiences as an exception to the rule. One participant interviewed by Hodgetts et al. (2022) described how rare they felt it was to get a helpful staff member:

"Now, the lady over the phone is great but that's kind of like a rare experience cos many are just unhelpful" (Hodgetts et al., 2022, p. 35).

People had positive experiences accessing income support when they were well supported by Work and Income staff or advocates, and processes were simple

Analysis of Heartbeat Survey data has identified several common factors that informed whether people had a positive experience. These were when services delivered by MSD were clear and transparent, quick and easy, responsive and timely, empathetic, personalised, and MSD was proactive and ensured people received full support (MSD, 2023).

Participants in qualitative studies reported more positive experiences when Work and Income staff or advocates provided meaningful support to help them navigate the welfare system (Cram et al., 2025; Humpage & Moore, 2021; Hodgetts et al. 2023; Keil, 2025). When people did have dedicated case managers they viewed as a 'champion', they reported that barriers in the application process were removed, and their

entitlements were granted faster. Several people discussed the positive impact of good case managers on their lives:

"Just the way she treats me ... she didn't give me any special treatment or anything, she just listens to me and acts like she really cares. ... In the small time that she's been with me she's been able to sort out most of my stuff ... within a few days instead of weeks. But the other people, they never contact me back. That's been the most common experience for me ... working with people that don't care." – Bella (Kiel et al., 2023, p. 16).

"For me it was [like] more doors had opened so I could now focus on getting all the right things for my baby, I could focus on getting a house and that's what we did... So, it created a great opening for us" - Denise (Cram et al., 2025, p. 12).

"[my case manager] basically saved my life" – Daniel, Supported Living Payment recipient (Humpage & Moore, 2021, p. 20).

For Pacific and Māori mothers interviewed, being supported by a staff member of the same ethnicity contributed to them having a positive experience. There was a relief in knowing the staff member was part of, and understood, their culture (Cram et al., 2025; Keil, 2025). A Samoan mother had a particularly positive experience with her first case manager:

"My first case manager, the Samoan lady, I just felt at ease with her. ... She helped me with my application. ... I felt really comfortable with her ... it's like, 'Great, there's someone who understand my culture, my language, just who I am.' ... Her being Samoan made a big difference." – Jenna (Keil, 2025, p. 24).

People interviewed in qualitative studies reported more positive experiences when processes to access income support were less complex. In particular, people reported having positive experiences when they used MyMSD, and applied online, as the processes were simpler. MyMSD improved peoples' experiences with Work and Income as it reduced the need to go into an office, and allowed respondents to upload documents online, add their work hours, and ensure their payment was coming through that week. People thought using the MyMSD app was easier than calling up, and that calling was easier than going into an office. Online or over-the-phone users believed accessing the services in this way removed the stigma and judgement that they may have felt during an appointment (Cram et al., 2025; Hodgetts et al., 2022; Keil, 2025).

People had negative experiences when they had no consistent case manager, felt that staff were a barrier to support, or processes were complex and time-consuming

While surveys reported that most people had positive or neutral experiences with Work and Income, some participants interviewed had negative experiences, similar to those reported in studies from before 2018 by Momsen (2021).

One common factor in negative experiences of accessing support was a lack of consistent case management. Some people reported that they were seeing different case managers each time they interacted with Work and Income, meaning they repeated their story multiple times, and felt they were constantly being questioned (Domett et al., 2023; Fairer Future 2022; Humpage & Moore, 2021; Keil, 2025). Pacific mothers said

this made them feel demoralised and that staff were repeatedly asking them to tell their story to check if they were lying about their situations (Keil, 2025).

A participant interviewed by Cram et al. (2025) described interacting with different staff when they contacted Work and Income:

"Yeah, and I think people are so different. Sometimes you'll ring up and you'll get the loveliest most helpful person in the world who will say, 'That's easy, I'll just do this'. Then you ring up again and you get a totally different person for the exact same job, and they just make it hard. They're like, 'You need to go do this', and putting the onus on you; whereas they know they can actually do something right then and there themselves that would make it way easier for you." – Katarina (Cram et al., 2025, p16)

A participant interviewed by Humpage and Moore (2021) called for staff to treat people like individuals:

"People are people, they're individuals. They're not client numbers. I'm not [says client number] – I know it off by heart, you know – that's my client number ... but that's not me." Nina, who receives Supported Living Payment, (Humpage & Moore, 2021, p. 39).

Another common negative experience was feeling that Work and Income staff were a barrier to accessing support. Participants across multiple studies felt that Work and Income staff sometimes tried to prevent them from accessing their entitlements, and described some staff as being "unsupportive" and, at times, "directly obstructive". To cope, some adopted strategies such as bringing advocates, speaking to the manager, or ensuring staff knew they were aware of their entitlements (Choi et al., 2021; Cram et al., 2025; Domett et al., 2023; Hodgetts et al., 2022; Humpage & Moore, 2021; Keil, 2025):

"She made me feel that I shouldn't deserve to have a food grant... when I hung up, I said, 'I'm going to have to ring back and get someone to listen to the conversation I had with the lady'... the big boss lady (of WINZ) phoned me back and apologised." (M, A14) (Choi et al., 2021, p. 61).

Some people reported that after an interaction with Work and Income, they were left feeling undeserving of their entitlements or looked down on (Domett et al., 2023; Cram et al., 2025; Keil, 2025). This contributed to feelings of shame and increased the stigma they felt about requiring support from Work and Income:

"I feel ashamed every time I call for help, that's why I ... don't want to ask for more money with my accommodation supplement cause my rent went up again. ... I won't just have to show proof that my rent went up, I'll have to tell them my whole life story again, I'll have to prove to them that I don't earn enough to cover the increase in the rent and then explain why I'm not working more hours. ... Or I'll be shamed for not working more hours to cover the increase in rent." (Keil, 2025, p. 20).

"You just feel lower class than them if you know what I mean. You don't feel equal. I feel like they think they're better, because they're dictating what you're getting and what you're entitled to." Fleur (Cram et al., 2025, p. 23).

Single mothers, and young single mothers especially, felt judged by Work and Income staff for being single mothers on main benefit (Cram et al., 2025; Keil, 2025). They reported feeling that staff viewed them as untrustworthy. In Domett et al.'s (2023) study, 32 percent of low-income single mothers, and 35 percent of low-income wāhine Māori single mothers, said they had been treated unfairly or discriminated against by Work and Income because they were a single mother. Mothers also reported higher levels of unfair treatment or discrimination the longer they had been a single parent, or if they, or their child had a disability. Single mothers felt that Work and Income staff lacked empathy or compassion for them (Cram et al., 2025; Keil, 2025; Domett et al., 2023):

"WINZ treat single parents like second class citizens trying to rip off the system. The lack of recognition of the stress you are under as a single parent is just astounding. It's not just financial, it's also the fatigue from never getting a break, losing your social connections, and yeah just the stigma attached to being a single mum." - Focus group participant, (Domett et al., 2023, p 22).

Another common challenge identified across the studies was the time-consuming process to access support. Waiting for appointments could take up a large portion of the day for a short appointment. One participant, interviewed by Keil (2025), experienced waiting in the office for hours for their appointment:

"I'm sitting in the waiting room watching the time and my day fly by just waiting to be seen, I understand that things come up, that's why appointments get pushed out. ... But they need to do something to problem-solve it cause the solution can't be to disrespect our time by expecting us to be available all day or all morning or all afternoon." - Leslie (Keil, 2025, p. 28).

Mothers interviewed by Cram et al. (2025) and Kiel (2023) felt that the application process for some payments was complex and time consuming, particularly where a lot of information was required. Applying for Child Disability Allowance required supporting evidence from GPs and specialists, making the application process long and emotionally draining. There were extra costs involved and an added layer of complexity, especially during the holiday period when GP clinics and specialists may be closed (Cram et al., 2025; Kiel, 2023). One parent described the process of applying for Child Disability Allowance:

"For me, it was really hard emotionally and mentally dealing with, 'Okay, there's something wrong with my child and I'm just trying to help her.'" - Pania (Cram et al., 2025, p. 34).

Oranga Tamariki Evidence Centre (2022) found that almost three quarters of caregivers who applied for Orphan's Benefit or Unsupported Child's Benefit had issues with the application process. Caregivers had to provide a particularly large volume of information when applying for the Orphan's Benefit or Unsupported Child's Benefit. To receive the Orphan's Benefit, the applicant had to prove that the child's parents have died, cannot be found, or are unable to look after the child/ren due to long-term health conditions or incapacity. For the Unsupported Child's Benefit, the applicant had to prove there was a family breakdown. In some cases, a family breakdown assessment by Barnardos New

Zealand was required to determine eligibility and was used alongside other evidence to determine whether applicants meet the requirements to receive this payment (Oranga Tamariki Evidence Centre, 2022).

Some respondents were negatively impacted by slow processing times for applications and were unable to access support in a timely fashion. Long wait times sometimes left respondents in difficult situations as their needs were urgent and left unmet, leading to high levels of stress (Cram et al., 2025; Humpage & Moore, 2021; Keil, 2025; McAllister et al., 2021; Oranga Tamariki Evidence Centre, 2022). For example, one participant struggled to feed an extra person while waiting for a benefit to be approved:

"The 5-week process was a long time to go without extra money and an extra mouth to feed. A food grant would of went a long way while I waited." - Survey participant (Oranga Tamariki 2023, p. 12).

Negative experiences led to people avoiding accessing support when they needed it

Respondents across several studies said they did not apply for main benefits or financial assistance although they were aware of them because accessing them was too difficult, or they felt applying had limited benefit to them (Humpage & Moore, 2021; Hodgetts et al., 2022; Cram et al., 2025). Hodgetts et al. (2022) and Cram et al. (2025) found that participants preferred to find alternative options when available. Instead of applying to Work and Income for extra support, they would access food banks or the Salvation Army:

"I would try to get a food parcel from somewhere. I probably would not go to WINZ... A Food Bank? Yeah... But you would prefer to avoid engaging with Work and Income and get whatever it is you get out of the food parcel because of just the hassle. Definitely." – Beyonce (Hodgetts et al., 2022, p. 28).

The stress of dealing with Work and Income also acted as a deterrent. One participant refused to approach Work and Income about other entitlements they believed they might qualify for as they were worried about getting paid too much and getting asked to pay it back (Humpage & Neuwelt-Kearns, 2020).

Did people feel the income support available made a difference to them? And how had this changed since 2018?

Momsen (2021) found that people did not feel that the income support system, in general, provided adequate support. Participants in several studies reported not receiving enough money to cover their expenses from their income support payments. In addition, participants in multiple studies felt that starting paid work made things harder for them. This was due to the abatement of payments causing them to lose main benefit income or increased administrative burdens such as having to declare wages or reapply for payments when their work hours fluctuated.

Our findings show that changes to the income support system since 2018 improved the adequacy of support provided through the welfare system. However, many were still

struggling to cover their essential costs, which is consistent with recent cost of living increases.

The abatement of payments and increased administrative burden was still an issue for people moving into work. Living on a low income when receiving income support had negative impacts on participants in several studies, such as leading them to get into debt, live in poor housing conditions, and be unable to provide for their children. In addition, some main benefit recipients felt their relationships were negatively impacted by receiving income support or the relationship rules.

Income support was appreciated by recipients and changes to income support since 2018 had improved income adequacy and wellbeing, particularly for sole parents

Changes to income support in 2018 through the Families Package included increases to Accommodation Supplement, Family Tax Credit, the introduction of Best Start and the Winter Energy Payment. These changes eased financial pressure for some families (Cram et al., 2025; Keil, 2025).

"Rent in Auckland is so expensive so when the Accommodation Supplement rate went up, it just made a huge difference because it freed up a little more money to spend on our food shop or bills, there's always something that the money needs to go towards. ... And every dollar counts." - Natalie (Keil, 2025, p. 26)

Best Start had notable positive impacts on parents, improving their wellbeing and helping them transition into employment. It was spent on necessities for their babies like nappies, wipes, and formula (Cram et al., 2025).

"Makes a big difference. It's quite a big bit that we get. We get an extra \$60 and it is a big difference. It's a huge difference." - Tui (Cram et al., 2025, p. 12).

The Winter Energy Payment also made a difference for recipients, particularly in 2020 when the payment rate was temporarily doubled in response to the COVID-19 pandemic (Choi et al., 2020; Cram et al., 2025; Keil, 2025). The higher rate of Winter Energy Payment in 2020 allowed some people to heat their homes properly for the first time, reducing sickness over winter (Humpage & Moore, 2021).

"The Winter Energy Payment is always such a relief. ... I was able to ... buy a heater, I could buy my [child] some new warm clothes ... and it's just that little extra that helps in the cold months. ... Every bit counts"- Grace (Keil, 2025, p. 11).

"The Winter Energy Payment is something that I look forward to. ... It just helps because food is more expensive and so is gas. ... Even though it's only like an extra \$40, that's still four packs of meat or two bread and two milk and a butter, the staple items, because you want more warm ... comfort food during winter." - Taylor (Keil, 2025, p. 11).

Another change in response to COVID-19 was a \$25 increase to main benefit rates, including Orphan's Benefit and Unsupported Child's Benefit in April 2020. A Supported Living Payment recipient interviewed by Humpage and Moore (2021) described the \$25 increase as:

"a gift from heaven we get a \$25 dollar a week increase and a lot of people would say 'oh, that, what's that? That's lunch'. You know, for me, it's kinda — when I go to Pak 'n Save — not stressing out at the checkout." "I've never felt so looked after. And honestly, it makes a difference, individually, to people when they ... do things like that [increase benefits]." - Karen, Supported Living Payment recipient (Humpage & Moore, 2023, p. 10).

The percentage of caregivers receiving Orphan's Benefit or Unsupported Child's Benefit who felt that payment rates were enough to cover the costs of the child's care increased slightly from 2019 to 2021, corresponding with the \$25 increase. There was a 13percentage point increase for Orphan's Benefit recipients (from 45 percent in 2019 to 58 percent in 2021) and a two percentage point increase for Unsupported Child's Benefit recipients (from 47 percent in 2019 to 49 percent in 2021). However, these results show that payments were still experienced as inadequate for around half of the caregivers surveyed (Oranga Tamariki Evidence Centre, 2022).

The percentage of caregivers receiving the Unsupported Child's Benefit and receiving a main benefit who considered their total income to be inadequate decreased by 7 percentage points (from 53 percent in 2019 to 46 percent in 2021). These caregivers would have also benefitted from a \$25 increase to their main benefit in 2020, and a further \$20 increase to their main benefit in July 2021. The 2021 increases excluded Orphan's Benefit and Unsupported Child's Benefit. In 2022, benefit rates were increased by a further \$20-42 per adult and Orphans Benefit, Unsupported Child's Benefit, and Foster Care Allowance were increased by \$28-\$52 per child.

As well as increases in the amount of financial support available, the removal of Section 192 deductions in April 2020 was appreciated by sole parents. In the studies with mothers by Cram et al. (2025) and Keil (2025), this requirement had caused relationship stress between them and the father of their child. It also created financial stress for mothers when deductions were applied. Single mothers interviewed by Cram et al. (2025) reported feeling relief when the deductions were removed. One mother also found out that sanctions had been applied to her benefit incorrectly:

"Actually, this must have been maybe two years ago or a year and half ago, I actually got a call from someone in head office from Work and Income who wanted to have a chat with me and ask a couple of questions... They asked me why that was happening, and I said, 'They said because I had another child, that was the reason why'. They were like, 'I'm really sorry, this should never have happened', and they gave me \$6,000 for it." - Aria (Cram et al., 2025, p. 19)

Some mothers talked about the pressure they had felt to apply for child support when they did not feel like it was in their best interests (Cram et al., 2025; Keil, 2025):

"So with the Sole Parent Support, there's a pressure to also apply for Child Support. But, it wasn't something that I wanted to apply for because of the circumstances that we separated, I felt that we were better off doing ... a clean break ... because there was some level of abuse there. But I was definitely pressured into applying for child support and I didn't think there was a choice to be honest. It was just you had to fill in those forms and you had to apply for it. But in saying that, I also knew as I was filling in those forms, that I wasn't going to get it [because the child support money received would be used to offset the

cost of the benefit until July 2023]; they also said that.” - Leslie (Keil, 2025, p. 13).

The removal of the subsequent child policy in November 2021 was also appreciated by sole parents. The subsequent child policy had required sole parents receiving a main benefit to meet part-time work obligations after their youngest child turned one, if their next youngest child was aged three years or older. The removal of the policy meant parents did not have to meet part-time work obligations until the youngest child turned three. Mothers interviewed by Cram et al. (2025) said this allowed them to spend more time with their children, which was their priority.

Mothers interviewed by Cram et al. (2025) said that the Child Disability Allowance helped to meet their child’s needs:

“Very helpful for my son. I’m able to buy him clothing and things he needs that helps with his disability.” - Kahu (Cram et al., 2025, p. 12)

“Very helpful for [my] daughter who was born with autoimmune disease.”- Pania (Cram et al., 2025, p. 12).

Many people struggled to cover costs, which, alongside low incomes, led to increased debt and poorer housing conditions

Despite the recent increases to income support, many participants were struggling to afford necessities with the rising costs of living, loss of entitlements to other payments, or increasing debt repayments offsetting some of their income gains (Cram et al., 2025; Keil, 2025; Hodgetts et al., 2022; Fairer Future, 2023):

“I’ve never been paid enough to live, does that make sense? To actually be able to live a proper, normal lifestyle. I’ve always struggled.” - Kowhai (Cram et al., 2025, p. 24)

“You get a letter and say, “Hey, your rent’s going up 20 bucks” and it’s like, oh my gosh I’ve just budgeted... And they want to take another \$20 off me. Like taking it out of my baby’s mouth now to put a roof over their head... I went to WINZ, told them I got a rent increase of \$20. I know the maximum amount of accommodation supplement is \$305. I was getting \$250, and they only put me up \$13. So, I had to fork out \$7.00 of, you know... There’s no reason. Their reason is, “this is how our system works.” It drives me nuts... That’s seven loaves of bread and I’ve got four kids, like loaves of bread go out this house like nobody’s business.” - Trisha (Hodgetts et al., 2022, p. 39)

“My benefit went up, my rent went up, and the amount I had to repay went up. I wasn’t even much better off. I can never win.” - Igor (Fairer Future, 2023, p. 13).

“People who get the Temporary Additional Support [TAS] ... when they got the \$25 pay increase, a lot of that disappeared because the [income] tests [for TAS] got booted up because whatever extra income you get gets reduced straight away”. - Daniel, Supported Living Payment recipient (Humpage & Moore, 2021, p. 10).

In the 12 months to December 2022, the cost-of-living increased 8.2 percent for the average household. In the 12 months to March 2023 the cost of living increased by 7.7 percent for the average household. Food and housing costs were the main contributors of inflation for households. For beneficiary households, the cost of living increased by 6.7 percent in the 12 months to March 2023 (Stats NZ, 2023).

For individuals living in public housing, they found that when there was an increase in benefit income, their rent also increased. Because of this, of the 12 people receiving main benefits interviewed by Humpage and Moore (2021), four did not benefit from the \$25 increase in their main benefit rates in April 2020. Two received an increase of around \$3 a week.

Survey data showed that people who received income support were often unable to meet their basic needs due to low incomes:

- 96 percent of main benefit recipients surveyed by Humpage and Neuwelt-Kearns (2020) said they were unable to meet one or more basic household costs in the last six months due to a lack of money
- 46 percent of those surveyed by Hodgetts et al. (2022) agreed or strongly agreed that their incomes did not enable them to make ends meet
- 57 percent of the single mothers surveyed by Domett et al. (2023) said that it was very difficult or difficult to access one or more of their basic needs.

For mothers surveyed by Domett et al. (2023), the top factor that would help them to access basic needs for them and their whānau was being able to access more financial support. Only 52 percent of mothers reported that the main benefit payment they received helped them to access basic needs for their family.

Rates of income inadequacy from the included studies are higher than those in nationally representative surveys. In 2020, for example, 28 percent of StatsNZ Household Labour Force Survey respondents aged 18-64 who received a main benefit reported not having enough money to cover their costs (Prickett et al., 2023, Supplementary tables).

Participants who had their main benefit rates reduced by sanctions faced additional difficulties affording necessities such as food, power, and medication. Gray et al. (2021) found that participants who had main benefit sanctions had to rely on friends and families for support, as well as cut down on essentials. To cope, some engaged in other means to obtain money and essentials:

"So, I even went to prostitution for a while because there was no other way to earn any money." - Angela, sanctioned for not attending a meeting and not providing required documentation (Gray et al., 2021, p. 18).

Gray et al. (2021) found that sometimes sanctions were incorrectly applied to peoples' main benefits due to administrative errors. They identified three key administrative issues that resulted in sanctions being incorrectly applied: communication was not correctly recorded, communication had not been received, and difficulty in contacting Work and Income. One participant described their experience with sanctions being applied due to an administrative error:

"And another time they stopped my money because they said I hadn't filled out forms, but I'd actually gone in and I had filled out the forms and they had the forms. In fact, I knew they had the forms because they had mentioned some of

the information that was on that form.” - Angela, sanctioned for not attending a meeting, not providing required documentation (Gray et al., 2021, p. 30).

Not being able to meet their needs on a low income could lead participants to get into debt, sometimes with MSD through recoverable assistance or advance benefit payments. Thirteen percent of those surveyed by Hodgetts et al. (2022), had debts to MSD. Several mothers interviewed by Cram et al. (2025) had got into debt with MSD and found repaying debts financially stressful because their income was already low. Similarly, participants in Fairer Future (2023) felt trapped by their debts and couldn't see an end to paying them off. They felt that their debts to MSD contributed to them staying in poverty. A participant in Hodgetts et al. (2022) described being in debt as feeling like:

"Drowning. You're sinking and no-one is coming... Scrounging around for money, and it feels like you're constantly drowning in a pool of debt... That was another thing too, is that when I was getting topped up from WINZ and then I had my pay, I had my student loan..., they taxed higher; so I got secondary taxed." - Layla (Hodgetts et al., 2022, p. 47).

Some participants reported being unable to afford good quality housing, or housing at all, due to inadequate incomes (Humpage & Moore, 2021; Hodgetts et al., 2022):

"... the way I'm living at the moment [in his car], I can live comfortably on the Supported Living Benefit, but it's a ridiculous situation to live in [a car] last time I tried to live on a benefit [in a house] I was running a hundred dollars a week short the compromise I've made to be able to afford the health expenses I have and all that, is I've compromised on having a home." - Daniel, Support Living Payment recipient (Humpage & Moore, 2021, p. 11).

"It's cold... The mould...When the mildew dries on the window...and the windowsills, look at the curtain. I mean, I had to buy these curtains myself... When I first moved here..., they were thin [Curtains] white and stiff with Mongrel mob patches on it, and... at night if I had my light on and you would see my shadow through these curtains. I had to take out a loan to curtain up this house..." - Trish (Hodgetts et al., 2022, p. 41).

Parents felt that work obligations and low incomes negatively impacted their ability to be good parents

Mothers interviewed by Cram et al. (2025) felt that the priority of MSD to get main benefit recipients into work through enforcing work obligations conflicted with their personal priorities of parenting their children. Some mothers had turned to Work and Income for financial support so that they could prioritise looking after their children, but the work obligations they had to meet conflicted with this.

Some parents who had found work felt that they were not able to spend enough time with their children and it was impacting their relationship with them (Cram et al., 2025; Hodgetts et al., 2022). This was particularly the case for those working long hours (60+ a week) to avoid relying on financial support:

"As a parent that's probably the most heart-breaking thing; when your kid is suffering because you can't provide for them. That's just like hard...Yeah. Then

you go out and get all these extra jobs and your time is taken away from your kids. We were stressed. I was stressed and the kids were stressed. My eldest son, he was really just disconnected with me... Didn't have the time with him... I was literally burning the candle at both ends. Looking back on it, I was running on empty. I had burnout." – Ana (Hodgetts et al., 2022, p. 55).

"I wasn't able to be there and be a decent parent because I was working all these ridiculous long hours." - Suzanne (Cram et al., 2025, p. 28).

Parents in multiple studies reported feeling guilty about being unable to provide for their children as much as they would like to, due to their low income. Parents worried they were not able to provide the same opportunities to their children that other children have due to not being able to afford participant fees, sports gear, or other costs associated with extra-curricular activities. Other parents reported that they struggled to provide necessities, relying on food parcels, or going without food themselves to ensure their children could eat (Gray et al., 2021; Humpage & Moore, 2021; Hodgetts et al., 2022).

"You feel quite alone. And I think it does affect your self-worth, you know I think you feel sometimes that you're failing in so many other areas. Like, even with your kids, you know, sometimes you don't feel like you're giving them the upbringing you wanted to give them. Or just maybe you don't have the patience that you would like to have with them that day and it's not their fault And then you end up being upset with yourself because you didn't handle a situation the way you wanted. And at the end of the day, it always just comes back because you're always thinking about how you gonna — about managing money." – Maria, Sole Parent Support recipient (Humpage & Moore, 2021, p. 17).

Some people reported that their relationships were negatively impacted because of receiving income support, or relationship rules

Main benefit recipients in a couple receive lower per-person payments than single recipients because it is assumed that couples will share some costs. People in several studies reported struggling financially while in a relationship, ending relationships, or avoiding starting new relationships because being in a relationship meant they received less income support (Cram et al., 2025; Domett et al., 2023; Fairer Future, 2023).

"So, everything has to be based on him, and I like do find it a bit hard, especially when sometimes he's like 2 cents over a threshold... Yeah like they still decline us... because we're over the threshold but... it's just really crazy, it's just so much harder having a partner when you need assistance from [Work and Income] -Mere (Cram et al., 2025, p. 20).

"It's almost impossible and terrifying to date someone while I'm on a benefit, they're suddenly expected to start financially supporting you and your child if they start sleeping over, people use dobbing you into WINZ as threats! Being investigated by WINZ is an absolutely terrifying prospect, it's not worth it so you stay single." - Focus group participant (Domett et al., 2023, p. 51).

"I took a male friend in with me to WINZ to act as my support, but they thought we were in a relationship, which we were not. We both ended up being investigated for benefit fraud." - Focus group participant, July 27th 2022 (Domett et al., 2023, p. 60).

Domett et al. (2023) found that 51 percent of low-income single mothers surveyed said they avoided dating and/or entering a relationship, including living with someone, because of their main benefit payments. This percentage was higher for low-income disabled single mothers, with 57 percent avoiding dating and/or entering a relationship compared to 42 percent of non-disabled low-income single mothers.

Ten percent of participants in the New Zealand Income Support Survey who had a partner or dependent children said there had been a time in the past when they decided not to live with a partner, or delayed living together, because they thought it might reduce their main benefit or Working for Families payments (MSD, 2025).

Participants in several studies reported ending up with debts to MSD due to not declaring being in a relationship, or MSD incorrectly treating them as being in a relationship (Cram et al., 2025; Domett et al., 2023; Fairer Future, 2023). A participant in Fairer Future (2023) ended up in debt after MSD determined that he and the mother of his child were in a relationship when they were living together to co-parent their child. He called for modernisation of the relationship rules for main benefits to allow for non-traditional families:

"The rules on relationships in the welfare system need to be updated. You should be allowed to co-parent, or live with whānau, without being treated as being in a relationship in the nature of marriage." – Apanui (Fairer Future, 2023, p. 19).

People felt that encouragement from Work and Income staff to look for other sources of financial support before accessing hardship assistance put pressure on their relationships with their family (Gray et al., 2021; Keil, 2025). This was particularly the case for some Pacific mothers interviewed by Keil (2025) who felt guilt at asking their families for more help. They also felt shame telling Work and Income that their family couldn't help them because they were implying that their family wouldn't support them, when family providing support is an important feature of Pacific culture:

"Those questions ... 'You don't have family that you can ask to buy the groceries?' 'You can't ask them for a loan?' 'There isn't any back-up plan?' It's dehumanising and just plain shaming. ... Once I got off the phone and ... gathered myself together, I thought, 'What a manipulative question'. Because it's ... not just shaming you ... but shaming your whole family now. 'Yeah, I thought you're Pacific, aren't you guys caring and generous and giving? And yet there's no one in the aiga [i.e., family] you can turn to? ... So, it's almost calling into question my whole family support. ... I know I could definitely ask my mum. But she doesn't have much money. ... My siblings all live overseas, I have cousins here. I don't know if I could ask them ... maybe I'd turn up [at their house] and be like, 'Oh good, you guys are having lunch', 'Oh, I'm here at dinnertime'. You know do something like that. But ... I'd be so embarrassed to say [to my cousin], 'We're actually really short this week for food', 'I can't afford to buy the essentials.' ... So, it's not to say that we don't have the family support ... I just don't want to put that on them." - Leslie (Keil, 2025, p. 26).

Abatement of benefits and childcare costs could be barriers to work. In-work income support payments were appreciated because they could help people overcome these barriers

Domett et al. (2023) found that most single parents they surveyed wanted to find work if they were not working, or wanted to work more if they were already working. Fifty nine percent of the low-income single mothers in paid work wanted to work more than they currently were, and 91 percent of those not in work wanted to be. Eighty three percent of low-income single fathers either wanted paid work or wanted more paid work.

For some people, the abatement of income support payments as they moved into work were a disincentive to working, because they were left little better off than when they were supported by a main benefit (Domett et al., 2023; Hodgetts et al., 2023; Inland Revenue & MSD, 2022). Thirty eight percent of the mothers surveyed by Domett et al. (2023), who wanted more work (or any work), said that main benefit payments reducing was getting in the way of them working, or working more:

"I found it quite demoralizing hours with WINZ because... if you have something like temporary additional support because your living costs are high, that was taken away straightaway... Yeah, because my rent costs are high comparative to what I actually get... The moment that you work one hour, that temporary additional support gets taken away... That's always done on a gross rate, not what you actually get back in tax.... I used to get paid \$25 a week in temporary additional support which helped, and I've worked one hour for \$18.85 gross, I've just lost.... It doesn't work out..." – Marama (Hodgetts et al., 2022, p. 27).

"I think there's a sixty-dollar difference in the end of me being on a benefit or working. I know that straight away always fifty percent of my income goes on rent... I get the accommodation supplement but then of course that depends on income..." – Marama (Hodgetts et al., 2022, p.35).

Seventy eight percent of New Zealand Income Support Survey participants without children, and 86 percent with children, said ending up with more money after costs was an important or extremely important factor in deciding if they would take an opportunity to earn an extra \$100 per week (MSD, 2025).

Childcare responsibilities were a barrier to work for many parents. For single parents surveyed by Domett et al. (2023), childcare responsibilities were the most common factor preventing parents from working or working more. For New Zealand Income Support Survey respondents with children, balancing work with any care responsibilities was the most common non-financial factor rated as important or extremely important in decisions around paid work (MSD, 2025).

Some parents who participated in the New Zealand Income Support Survey reported struggling to find childcare, or struggling with the cost of childcare if they could find it.

Twenty four percent of New Zealand Income Support Survey respondents with children aged under 14 had not worked or worked fewer hours than they wanted in the last 12 months because of the cost of childcare. Twenty percent of those with partners said that their partner had not worked, or worked fewer hours than they wanted, because of the cost of childcare (MSD, 2025).

When in work, families on a low income may qualify for Family Tax Credit, In-work Tax Credit, Minimum Family Tax Credit, Best Start tax credit, Accommodation Supplement, Childcare Assistance, Temporary Additional Support, Disability Allowance, and/or Child Disability Allowance. These payments may help families overcome barriers to working like childcare and abating benefit payments. Fifty three percent of New Zealand Income Support Survey respondents with children agreed or strongly agreed that income support payments for families with children helped make working worthwhile for them and 70 percent said these payments helped them meet their family's needs (MSD, 2025). In addition, mothers interviewed by Cram et al. (2025) reported that the Best Start tax credit had helped with their transition to work and that Childcare Assistance was particularly helpful in enabling them to work:

"The fact that they helped me, that was 'bomb'. It also meant they covered her meals at childcare and then in after-school care they do an afternoon tea and stuff. Again, that really helped me. It meant I could continue working... So, I think this is really good." – Pania (Cram et al., 2025, p. 12).

"Childcare assistance is probably the easiest assistance in terms of information available and help to lodge the forms because the childcare centres actually encourage and assist you with the paperwork." – Maia (Cram et al., 2025, p. 12).

However, Hodgetts et al. (2022) found that people in precarious work, whose hours changed from week to week, faced problems with the inflexibility of MSD's systems when receiving income support. Having to constantly declare income and their income support payments changing regularly as a result was a huge source of stress. Similar concerns were raised in public submissions on the Working for Families Tax Credits Review (Inland Revenue & MSD, 2022).

How did people feel about how income support payments are targeted?

There is still little research on people's perceptions of how income support payments were targeted. Many submitters to a public consultation felt all Working for Families payments should be available to those on main benefit and that Working for Families should be less targeted. Some people felt the income and asset thresholds for some MSD payments were too low and wanted to see them raised.

Many submitters to a public consultation felt that the In-work Tax Credit should be available to families on benefit and that Working for Families tax credits were too narrowly targeted

Currently, the In-work Tax Credit is targeted to families not receiving a main benefit. Around half of stakeholders and submitters in the public consultation on Working for Families Tax Credits argued the In-work Tax Credit should be paid to all families, regardless of work and main benefit status. A minority of submitters cautioned against this due to the reduction in incentives to move off main benefit and into paid employment. (Inland Revenue & MSD, 2022):

"[T]he central premise of WFF around supporting only whānau that are in employment is discriminatory and does not achieve the intended goal of encouraging people into paid employment, or support whānau who are in

poverty.” – Submission to Working for Families public consultation (Inland Revenue & MSD, 2022, p.18).

“WFF discriminates against parents who receive benefits. There is a lack of acknowledgement of the importance of WFF tax credits in reducing child poverty. And WFF fails to acknowledge the valuable unpaid work of parenting. Families on benefits must receive the full package of WFF tax credits.” - Submission to Working for Families public consultation (Inland Revenue & MSD, 2022, p.5).

A survey that received 585 responses as part of the public consultation on Working for Families Tax Credits found that most respondents thought that Working for Families should be less targeted, to provide support for more families, and abate slowly, rather than being targeted to only the lowest income families and abating quickly (Inland Revenue & MSD, 2022).

Some people felt that MSD payments were too narrowly targeted

Participants in focus groups run by Domett et al. (2023) called for increases to main benefit thresholds:

“So, looking at the ‘what do we need’, and again it is going back to those thresholds with work and income. If they were to be taken from the gross amount to the net amount, we would then be more in line to be able to provide a healthy home, food, healthcare, we would be able to look after our children and our own health and well-being as well.” - Focus group participant, August 10th 2022 (Domett et al., 2023, p. 31).

“This whole thing of you can only earn \$100 a week or whatever and then they start taxing your benefit massively. Those thresholds need to be bigger. Benefits need to be more, child allowances need to be more, and you should be allowed to earn substantially more. It should be like an ease-off the benefit, not an immediate cut.” - Focus group participant (Domett et al., 2023, p. 43).

Currently, main benefits start to abate when a recipient earns \$160 or more a week. The threshold was increased in 2020 and 2021 but many (44 percent) main benefit recipients in the New Zealand Income Support Survey, like the participant quoted above, were not aware of how much they could earn per week before their payments started to abate (MSD, 2025).

One participant in Fairer Future (2023) felt the Accommodation Supplement asset limit was too low, particularly compared to the higher threshold for the Income Related Rent Subsidy, which is paid to people in public housing to ensure they pay a maximum of 25 percent of their income in rent:

“There is another inequity in the system that affects me. People who only pay 25% of their income in rent are allowed up to \$42,000 dollars in cash assets. Those getting the Accommodation Supplement face a much tighter limit of \$8,100. It’s not clear why the discrepancy is this large. It’s unfair in my view and means I need to draw down on my inheritance to have enough money to pay for food: because income support levels are too low to pay rent and food when you are not entitled to the Accommodation Supplement.” – Anne (Fairer Future, 2023, p. 24).

Discussion of findings

This report provided an update on the baseline research synthesis of people's experiences with income support by Momsen (2021). This synthesis focused on research conducted since 2018, with a focus on experiences of the recent income support changes. Fifteen studies are included drawing upon a range of methods, including survey based, qualitative, and mixed methods.

When interpreting the results, it is important to bear in mind that many of the qualitative studies that were included had small and selective samples meaning the findings are not generalisable. In addition, while the studies included were conducted since the 2018 changes, it is not always clear if participants shared their most recent experiences with income support in the study. Some participants could have been reporting on experiences they had before 2018. Finally, it's possible that people agreed to answer surveys or be interviewed because they had either strongly positive or strongly negative experiences to share.

Since 2018, some aspects of people's experiences of the income support system have improved, but negative experiences are still common.

Momsen (2021) found that, before 2018, people lacked awareness of some payment types, and complex processes for applications and a lack of transparency emerged as key areas for attention. Research since 2018 showed that awareness continued to vary for different payments, and participants still called for more transparency over entitlements. Some participants believed that information was withheld from them and found out about support and payments from sources other than Work and Income (Cram et al., 2025; Domett et al., 2023; Hodgetts et al., 2022; Humpage & Moore, 2021; Kiel, 2023; MSD, 2021; MSD, 2025; Oranga Tamariki Evidence Centre; 2022).

Some participants reported noticing improvements in their experience accessing income support since 2018 (Cram et al., 2025; Keil, 2025; MSD, 2021). Common factors that influenced whether the participant had a positive experience was when services by MSD were transparent, quick, easy, and staff were proactive and ensured they received full support. However, some participants in qualitative studies still spoke about feeling judged, unsupported, or undeserving of support (Cram et al., 2025; Hodgetts et al., 2023; Humpage & Moore, 2021; Keil, 2025; MSD, 2023). These themes are similar to Momsen's (2021) findings.

Overall, the changes to income support since 2018, which included increases to several payments, were appreciated by participants and helped to improve their income adequacy and their wellbeing. Despite this, participants across several studies still reported struggling to afford necessities (Choi et al., 2020; Cram et al., 2025; Domett et al., 2023; Hodgetts et al., 2022; Humpage & Moore, 2021; Keil, 2025;).

Despite a small increase in research since 2018, there continues to be little research available on people's perception of how income support payments are targeted. Many people who submitted to the public consultation of Working for Families payments felt the payments were too targeted, and some research participants thought the income and asset thresholds for some MSD payments were too low (Domett et al., 2023; Fairer Future, 2023; Inland Revenue & MSD, 2022). Further research is needed to provide a comprehensive picture of people's perceptions around the targeting of payments.

These findings suggest three main areas of focus to improve experiences with the income support system and are relevant for MSD's Te Pae Tawhiti transformation

The main areas suggested by this synthesis for future work to improve experiences are:

- 1. Increasing awareness of income support payments, eligibility requirements, and relationship rules.** People need to know what they are entitled to in order to access it. In addition, better awareness of eligibility requirements and relationship rules will reduce confusion around entitlements. Awareness could be improved by public campaigns promoting payments with poorer awareness; by improving the accessibility of information about payments, eligibility requirements, and relationship rules online; and by increasing transparency by MSD staff about what other payments people may be eligible for.
- 2. Improving consistency in MSD's delivery of services.** People need to have consistently good experiences for MSD to achieve the key shift 'Mana Manaaki – a positive experience every time'. Consistent client engagement practice for all client facing roles is identified as an area for consideration.
- 3. Ensuring income adequacy for those supported by main benefits or working on a low income.** With recent cost of living increases, ongoing work is needed to ensure that income support payment rates and abatement rates are at a level that provides people with an adequate income, particularly for couples. Improving awareness and consistency of MSDs services may also improve income adequacy, both for those who are not currently receiving payments that could help meet their needs, and for those who avoid accessing MSDs services due to negative previous experiences.

Similar areas for continued focus were identified by other work in the [Families Package evaluation](#) and the [New Zealand Income Support Survey](#).

The results of this synthesis are relevant for MSD's Te Pae Tawhiti transformation, a 9-year programme that began in 2023 to improve MSD's services. As part of Te Pae Tawhiti, work is already underway to improve the way services are delivered and ensure that MSD can fulfil its purpose of helping New Zealanders to be safe, strong, and independent. The results from this synthesis are informing work to design and deliver a consistent client engagement approach for all staff-client interactions.

Investing in repeating both this exercise of synthesising research on experiences of income support, and the New Zealand Income Support Survey would be useful mechanisms for assessing progress towards the aspirations of Te Pae Tawhiti in the future.

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Appendix 1: Summary of changes to income support from 2018 to 2023

Package	Date	Policy change
Families Package	April 2018	Increase of up to \$80 to Accommodation Supplement maximum rates and changes to Accommodation Supplement areas
		Increase to Accommodation Benefit rate of \$20 a week
	July 2018	Introduction of Best Start tax credit
		Introduction of Winter Energy Payment
		Extension Paid Parental Leave from 18 to 26 weeks in two stages (from 18 to 22 weeks from July 2018, and from 22 to 26 week from July 2020)
		Increase of \$20.31 a week to Orphan's Benefit, Unsupported Child's Benefit, and Foster Care Allowance rates
Increasing the Family Tax Credit by up to \$26.81 and raising the Working for Families abatement threshold and abatement rate		
Budget 2019	April 2020	Removal of section 192 deductions (formerly section 70a) from the benefits of sole parents who did not identify the other parent of their child and apply for child support
		Indexation of main benefits to movement in the net average wage, rather than the consumers price index
		Increase in the abatement thresholds for main benefits to \$90, \$115, and \$215
COVID-19 response	May 2020	Increase of \$25 a week to main benefit rates per adult
	July 2020	Winter Energy Payment rate temporarily doubled
Benefit abatement threshold increase	April 2021	Removal of the hours test for the In-work Tax Credit
		Increase of the abatement thresholds for main benefits to \$160 and \$250 a week
Budget 2021	July 2021	\$20 increase to main benefit rates per adult
		Some supplementary payments no longer counted as income towards Childcare Assistance entitlement

Package	Date	Policy change
Budget 2021	January 2022	Introduction of a new medical certificate system for Jobseeker Support clients with a health condition, injury, or a disability
	April 2022	Main benefit rates increased by \$20-\$42 per adult
		Orphan's Benefit, Unsupported Child's Benefit, and Foster Care Allowance rates increased by \$28.57 to \$51.92.
		Indexation of Childcare Assistance income thresholds to average wage growth
		Student allowance and Student Loan for living costs increased by \$25 a week
Working For Families tax credit changes		Increase of the Best Start tax credit rate from \$60 to \$65
		Increase of the Family Tax Credit rate by \$15 per week for the eldest child and \$13 per week for subsequent children
		Increase of the Family Tax Credit abatement rate from 25% to 27%.
Cost of Living package	April 2023	Increase to the income thresholds for Childcare Assistance
		Family Tax Credit rate increased by \$9 a week for the eldest child and \$7 a week for subsequent children
		Best Start tax credit rate increased by \$4 a week
		Main benefits, Superannuation payments, and student support rates increased in line with inflation
Budget 2022	July 2023	Child support payments passed on to sole parents receiving main benefits Obligation to apply for child support removed