

RESEARCH REPORT 2024

HOW YOUNG MĀORI MOTHERS HAVE EXPERIENCED CHANGES IN INCOME SUPPORT SINCE 2018

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He Mihi

E ngā mana, e ngā reo,

Tēnā koutou katoa

He mihi whānui tēnei ki a koutou e awahi nei i tēnei kaupapa

He putanga tēnei mahi arotakenga nā koutou

Nō reira e rau rangatira ma

Tēnā koutou, tēnā koutou, tēnā koutou katoa.

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He mihi mahana ki a koutou me o koutou whānau whānui

Researchers

Jordy Hermens has been central to this research project. She provided input into the study methodology; organised us as a team; recruited, engaged with and interviewed māmā; analysed interview transcripts; and drafted large portions of this report.

Beverly Te Huia recruited, engaged with and interviewed māmā, and supported the analysis of the interviews, and feed into the reporting.

Anna Adcock provided input into the study design and methodology, oversaw the analysis of the interviews, and contributed to the writing of this report.

Charissa Keenan advised on study design, connected us with māmā, and contributed to this report.

Fiona Cram oversaw this study, worked on the methodology, protocol and ethics application, and supported the analysis of the interviews and the writing of this report.

Our huge thanks to Moeata Keil for all her input into the methodology and for sharing her skills and advice with us as she was doing the parallel study with Pasifika māmā.

IMAGES

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DISCLAIMER

Care has been taken in the quotes used in this report to accurately report what participants said.

Our apologies if this is found not to be the case. Some editing of quotes has occurred to assist readability.

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Translations of Selected Māori Words

hapū	to be pregnant, subtribe
lwi	tribe
kai	food
kaitiakitanga	stewardship
kanohi ki te kanohi	face-to-face, in-person
kaupapa	agenda
kotahitanga	togetherness
mana motuhake	self-determination
manaakitanga	hospitality
mokopuna	grandchild/ren
Pākehā	New Zealanders of European descent
paru	dirty, soiled
pēpi	baby/babies
tamariki	children
te ao Māori	the Māori world
te reo Māori	the Māori language
te Tiriti o Waitangi	the Treaty of Waitangi
teina	younger, junior
tikanga	custom, protocols
tino rangatiratanga	self-determination
tūmanako	hope
wāhine toa	females who are brave, bold, or victorious
whakamā	reticence, shyness
whakapapa	genealogy
whakataukī	proverb
whakawhanaungatanga	process of establishing relationships, connecting to others
whānau	kinship collective
whanaungatanga	kinship, connectedness

Abbreviations

MSD	Ministry of Social Development
WEAG	Welfare Expert Advisory Group





Executive Summary

Beginning in 2018, the Government has implemented a series of welfare reforms to reduce child poverty, increase incomes, and improve wellbeing. In their Statement of Intent 2022-2026, the Ministry of Social Development signals their ongoing commitment to their strategic direction of Te Pae Tawhiti – Our Future (MSD, 2022a). Te Pae Tawhiti contains three organisational shifts: mana manaaki – a positive experience every time, kotahitanga – partnering for greater impact, and kia takatū tātou – supporting long-term social and economic development (MSD, 2023a). It is complemented by Te Pae Tata – the Māori strategy and action plan which describes how these shifts will be culturally responsive and improve outcomes for whānau, hapū and Iwi (MSD, 2020). Te Pae Tawhiti is the Ministry’s multi-year change programme to enhance the accessibility and integration of its services (MSD, 2023b).

Work and Income has therefore been on a journey toward achieving an improved working culture with a commitment to showing respect and genuine care (NZ Government, 2018a,b). In 2018, the Government’s changes to income support payments as part of the Families Package were implemented. These changes included:

- a new Best Start tax credit for children born on or after 1 July 2018
- increased paid parental leave
- increased Orphan’s Benefit and Unsupported Child’s Benefit payment rates
- introduction of the Winter Energy Payment
- increases to the Family Tax Credit, Accommodation Supplement and Accommodation Benefit.

In 2020, the Government introduced further income support changes to ameliorate poverty and hardship in Aotearoa. These included:

- increases to main benefit rates
- changes to abatement rates and eligibility requirements for some payments
- a temporary doubling of the Winter Energy Payment for 2020

- the removal of the hour’s test for the In-work Tax Credit
- the removal of section 192 (previously known as Section 70A in the Social Security Act (1964)) deductions.

Some of these changes were part of the Budget 2019 changes, while others were part of the COVID-19 response. More recent changes announced as part of Budget 2021 included:

- increases to main benefit rates in 2021 and 2022
- increases to Student Allowance rates from April 2022
- increases to Orphan’s Benefit, Unsupported Child’s Benefit and Foster Care Allowance rates from April 2022
- increases to Family Tax Credit and Best Start rates from April 2022
- changes to Childcare Assistance across 2021 and 2022
- a new medical certificate system for Jobseeker Support clients with a health condition, injury, or a disability from February 2022.

Additionally, increases to main benefit abatement thresholds took place in February 2020 and April 2021 (Graham & Arnesen, 2022).

The present study

In 2021, the Ministry of Social Development (MSD) commissioned Katoa Ltd to undertake an in-depth qualitative study to explore Māori and Pacific mothers’ experiences of changes in income support since 2018. This was an opportunity to approach the young Māori mothers who had participated in the E Hine study some ten years ago to see if/how their experiences with Work and Income had changed or stayed the same. This report presents findings from surveys and interviews with 31 young Māori māmā from the Hawkes Bay and Wellington regions regarding their first-hand awareness and experiences of removing section 192 deductions and their interactions with Work and Income New Zealand.¹ Many of the māmā had been participants in the E Hine study, a Kaupapa Māori qualitative longitudinal study that followed the journeys of 44 young Māori women from their pregnancy until their child was two years of age.

This Kaupapa Māori (by, with and for Māori) research inquiry saw being Māori as normal, and therefore pursued

¹A separate report presents the findings from the survey and interviews with Pacific young mothers (Keil, 2023).

a structural analysis rather than a focus on individual deficits (Smith L.T., 2012). Māmā were approached by a researcher and asked if they would be interested in participating in the study. Interested māmā were sent a survey about Work and Income payments, the income support packages, and changes since 2018. An in-depth semi-structured interview then explored their experiences. Ethical review was obtained from the Ministry of Social Development Research Ethics Panel. The survey and interview guide were designed to answer the following questions that MSD were interested in:

- How did mothers experience section 192 when it applied, and how did they experience its 2020 removal?
- What is the mothers' awareness of and experience of claiming different components of the 2018 Families Package and 2020 Income Support Packages and other payments?
- What difference did the changes to the payments make to mothers and their whānau/families?
- How have external factors influenced the experience of the changes in income support?

Findings

Five major themes were identified with subthemes and are presented in this report. These are summarised below.

1. Facilitators of positive experiences

- a. Meaningful support was provided by staff members who māmā felt cared about and listened to them. Access to Best Start payments were described by māmā as improving their wellbeing and helping them transition into employment.
- b. MyMSD was described by māmā as easy to use and a positive experience, as māmā were technologically savvy.
- c. Advocacy of people, including whānau, enabled the māmā to be resilient in the face of challenges and setbacks.

2. Barriers to accessing support

- a. Knowledge of entitlements was not shared with māmā in a timely fashion, and they were still finding out what they could ask for.
- b. Rejection of their support requests put the māmā off seeking further support.
- c. Section 192 sanctions, when they applied, did not sit well with the māmā, who felt their freedom of choice and financial security were negatively impacted.
- d. The impact of surveillance on relationships – including accusations of benefit fraud – could leave māmā feeling bullied and left with debt burdens they felt they did not deserve.

- e. Stigma and shame and feeling looked down on for being young and Māori made māmā feel whakamā and embarrassed about seeking support.

3. Trickle-down effects of inadequate support

- a. Financial stress from not receiving an adequate income had a negative impact on the wellbeing of māmā.
- b. Housing instability and lack of security was attributed by māmā to inadequate housing support.
- c. The mental health of māmā was impacted by financial hardship, feelings of inadequacy and a lack of financial independence.

4. Aspirations

- a. Prioritising motherhood and education was seen by māmā as the best way they could work to provide for their whānau and move beyond week-to-week survival with Work and Income.
- b. Motherhood as a catalyst for aspiring to do more; it was a powerful motivation for māmā to transition from surviving to thriving.

5. Reform ideas

- a. Support, empathy and advocacy were prioritised as key values of an improved Work and Income service.
- b. The māmā had many suggestions for changes that could be made to benefit payments and client debt. These centred on benefits that moved recipients from 'survive to thrive'.
- c. Improved communication was seen as central to improving access to information about entitlements, support, and benefit receipt.

Discussion

How did mothers experience section 192 when it applied, and how did they experience its 2020 removal?

Māmā had felt pressured to name the father of their baby, under the threat of section 192 sanctions that would reduce their benefit. Those impacted and other māmā were relieved that this had been repealed. Remaining policy issues that the māmā discussed included issues related to difficulties navigating relationship status rules and the need for the couple benefit rate to be lifted so the benefit system did not discriminate against these families.

What is the mothers' awareness of and experience of claiming different components of the 2018 Families Package and 2020 Income Support Packages and other payments? What difference did the changes to the payments make to mothers and their whānau/families?

Increases in benefit payments, and the new Best Start and Winter Energy Payment, increased the financial security of māmā. Māmā called for information about the benefits to be more accessible, as some did not know about everything that was available to them.

How have external factors influenced the experience of the changes in income support?

Increases in the cost of living were the biggest external challenge faced by māmā. Even through the real incomes of māmā receiving income support had improved, they felt that their benefits remained insufficient to meet their needs and they needed more support to manage financially. Māmā were ineligible for the Inland Revenue cost-of-living payment. The impact of the COVID-19 pandemic was mixed, with the māmā appreciating the ability to apply remotely for income support and the more straightforward approval process.

In summary, the māmā who participated in this study aspired to achieve higher education levels and gain meaningful careers. While pursuing their goals, they demonstrated incredible resilience, strength, and ambition. They wanted to support their whānau beyond surviving week-to-week financially; they wanted to provide their whānau with the ability to thrive. The māmā often expressed their views about the need to improve access to full Work and Income entitlements, not only for themselves but for the betterment of future young māmā. Their view was that sharing their experiences could assist in achieving reform. In Aotearoa, a culturally responsive welfare assistance approach centred on whānau, not primarily on finance, will work for the betterment of Māori. A culturally responsive approach to supporting young Māori parents must be founded in tikanga and Māori cultural traditions of raising children, and informed by Māori lived experience and voices.





Introduction

Ki te whei ao (To the glimmer of dawn)

Ki te ao mārama (To the bright light of day)

Tihei mauri ora! (There is life!)

In the Ministry of Social Development's (MSD) 2018-2022 Statement of Intent, the Chief Executive introduced what they described as "an ambitious and exciting new strategic direction" for the Ministry, that included making services easier to access and more effective (MSD, 2018, p. 5). This new approach was encapsulated in the whakataukī, Ko te pae tawhiti, whaia kia tata, ko te pae tata, whakamaua kia tina (seek out the distant horizons, while cherishing those accomplishments at hand) (MSD, 2018, p. 5). The people, whānau and communities served were to be kept firmly at the heart of what MSD did, with this being promoted through three key organisational shifts collectively known as Te Pae Tawhiti – Our Future.

The first of these key shifts is Mana manaaki – a positive experience every time. This key shift is about MSD treating the people it works with fairly and with respect. As described in the 2018-2022 Statement of Intent, culturally competent MSD staff will engage with and listen to people, learn about their experiences, and tailor services and supports that are a good fit with their circumstances. A goal is that people will "feel comfortable dealing with [MSD], be aware of all that is available to them and be confident they will receive it" (MSD, 2018, p. 21).

The second key shift is Kotahitanga – partnering for greater impact. In 2018 MSD set out "to develop a partnership strategy based on mutual respect, cooperation, integrity and good faith" (MSD, 2018, p. 22). The Ministry has been seeking to reduce barriers to social service access for clients, whānau and families and communities by strengthening its connections with other agencies, the wider social sector and its network of partners. This has included "allowing others to take a lead in some services", in recognition that MSD does not have all the answers or services people need (MSD, 2018, p. 22).

The third key shift is Kia takatū tātou – supporting long-term social and economic development. In 2018 MSD understood that the future of work may look very different than it looks now and, to prepare for this, they looked to support clients to "acquire adaptable, flexible and transferrable skills" (MSD, 2018, p. 23). They also planned the broadening of their role in community development

and increasing their understanding of and responsiveness to regional social and economic development aspirations. Their goal is to "help people live the lives they aspire to as part of an inclusive and prosperous New Zealand" (MSD, 2018, p. 23).

MSD signalled their ongoing commitment to Te Pae Tawhiti – Our Future in their Statement of Intent 2022-2026 (MSD, 2022a). The Ministry has also developed a Māori strategy and action plan, Te Pae Tata – Te Rautaki Māori me te Mahere Mahi, with its mission "to embed a Māori world view into our organisation that will honour our commitment as a Te Tiriti o Waitangi partner and prioritise the needs of whānau" (MSD, 2020, p. 7). The articulation of the three key shifts of Te Pae Tawhiti in Te Pae Tata reflects their enactment for Māori, with an emphasis being on actions speaking louder than words (MSD, 2020, p. 11):

Key shift 1: *We will earn the respect and trust of Māori*

Key shift 2: *We will form genuine partnerships with Māori*

Key shift 3: *We will support Māori aspirations*

As part of MSD, this strategic direction also guides the delivery of income support payments by Work and Income. An overview of changes to income support delivered by Work and Income since 2018 is provided next.

Income support changes delivered by Work and Income

In June 2018, Work and Income launched its Client Commitment poster that would go on display in its offices. This Client Commitment was aligned with Te Pae Tawhiti, with the practice statements being about knowing (ka mohio ki a koe – know you) and supporting (ka tautoko i a koe – support you) clients, in collaboration with them (ka mahi tahi – with you) (Work and Income, 2018). This, and the Government's establishment of the Welfare Expert Advisory Group in May 2018, signalled that transformation was underway.

Since 2018, Work and Income has delivered several changes to income support payments. In 2018, the Government's Families Package changes increased income

support payments delivered through the tax and benefit systems and introduced some new payments. These changes aimed to ameliorate the poverty and hardship experiences of New Zealanders, especially families with children. These changes included:

- a new Best Start tax credit for children born on or after 1 July 2018
- extended paid parental leave
- increased Orphan's Benefit and Unsupported Child's Benefit payment rates
- introduction of the Winter Energy Payment
- increases to the Family Tax Credit, Accommodation Supplement and Accommodation Benefit.

From April 2020, the Government introduced further income support changes to ameliorate poverty and hardship in Aotearoa/ New Zealand. These included:

- increases to main benefit rates
- changes to abatement rates and eligibility requirements for some payments
- a temporary doubling of the Winter Energy Payment for 2020
- the removal of the hour's test for the In-work Tax Credit
- the removal of section 192 deductions.

The removal of section 192 of the Social Security Act (2018) (formerly section 70A of the Social Security Act (1964)) was significant and meant that from 1 April 2020 there was no longer a sanction that reduced the rate of assistance if the person did not name the other parent and apply for child support. This change did not remove the obligation to apply for child support or remove retention of sole parent beneficiaries' child support – these provisions were removed later, from 1 July 2023 (see below). At the end of June 2018, nearly one in five sole parents in receipt of a Jobseeker Support or Sole Parent Support Benefit had not met the obligation to name the other parent, and had had their benefit reduced by \$22 for each dependent child. This was potentially reduced by an additional \$6 a week after 13 weeks. The section 192 reductions impacted around 25,500 children (Wilson, Harrow, & Cram, 2019); an estimated 2.3 percent of all children in Aotearoa/ New Zealand. This meant an average reduction of \$34 per week in the benefits of affected families and whānau; that is, 10 percent of the net weekly rate of Sole Parent Support in 2019. The removal of section 192 was significant for Māori because Māori women are over-represented among recipients of income support for sole parents (Welfare Expert Advisory Group, 2019).

Some sole parents did not know how to comply or what the penalties of non-compliance would be, while others did not want any contact with the other parent of their

child/ren (Wilson, Harrow, & Cram, 2019). Wilson and colleagues (2019) noted the likely deleterious impact of these reductions on child development. Noting the Government's intention to remove Section 192, they suggested the exploration of policy to pass on child support to parents, combined with a further examination of the income sharing and living arrangements of Māori and Pacific sole parents, to ensure that such a policy was culturally responsive. The Expert Advisory Group on Solutions to Child Poverty (2012) had recommended the passing on of child support payments as a practical measure to help mitigate against child poverty. This change was funded in the 2022 Budget and implemented from 1 July 2023. From that date, Sole Parent Support benefit recipients directly receive the child support paid for their child (Work and Income, 2022b). The obligation to apply for child support will no longer apply.

The subsequent child policy ended in November 2021 (Work and Income, 2021). This 2012 policy had meant that a parent's obligations and eligibility were based on their next youngest eligible child. This could lead to situations where a parent would have part- or full-time work obligations while having to raise very young children. This policy penalised benefit recipients for having another child. In removing this policy, parents can spend more quality time with their children in their early years, improving equity in the welfare system. These changes were envisioned to better support the people that needed this assistance, especially the most vulnerable, the children, by removing barriers to accessing financial assistance and ensuring that new policies were culturally responsive for Māori and Pacific families.

MSD's monitoring and evaluation of the reforms shows that the Families Package increased income for 71 percent of all families with children with a Māori parent or caregiver. Māori māmā with pēpi who were qualified for the new Best Start tax credit had the largest gains, receiving an extra \$9,600 by their child's third birthday, on average. Looking at the combined effect of the Families Package and other 2018-2022 income support changes, in real terms, total incomes after housing costs of people in all ethnic groups supported by main benefits were, on average, 48 percent higher in 2023 than in 2017. Child poverty measures for tamariki Māori fell. This continued a longer period of decline in the proportion of tamariki Māori in poverty and experiencing material hardship. Nevertheless, the findings indicate that income adequacy, and improving take-up and awareness of income support payments and people's experiences of claiming payments, remain areas for continued focus (MSD, 2023c).

Changes to income support, such as those that have occurred since 2018, show the Government's commitment to positive change and system reform. Work and Income are actively progressing towards an improved working culture, with a commitment to showing respect and genuine care (NZ Government, 2018a,b) and providing culturally responsive welfare assistance.

The present study

The present in-depth qualitative research was funded by the Ministry of Social Development. It forms part of the Ministry's ongoing research and evaluation work programme looking at the changes that have been made to income support since the introduction of the Families Package in 2018, including the repeal of section 192 in 2020. This report presents findings from a survey and interviews conducted with 31 Māori māmā in Wellington and Hawke's Bay in 2021-2022, regarding how they had experienced changes in income support since 2018.²

A Kaupapa Māori (by Māori, for Māori) methodology guided this study (Cram, 2009). This method of inquiry sees being Māori as normal, thereby avoiding a victim-blaming mentality and promoting a structural analysis of inequities (Smith G.H., 2012). Kaupapa Māori research seeks to promote and support the flourishing of whānau, as whānau are the fundamental building block of Māori society (Smith G.H., 1995). This Māori inquiry methodology addresses research issues from a uniquely Māori perspective and uses a wide range of methods and tools (Jahnke & Taiapa, 2003; Ware, 2014).³ This research sought to explore and understand what Māori young parents identified as their needs, and in doing so rewrite the western dominant narrative of young parenthood that does not resonate with the diverse cultural needs of Māori. This was to ensure that any solutions put forward from the research would be culturally responsive and meaningful (Ware, 2014).

Many of the māmā (n=20) in the present study had been participants in the influential Kaupapa Māori qualitative longitudinal study 'E Hine' that followed the journeys of 44 young (>20 years old) Māori women through pregnancy or early motherhood until their infants were two years old (2011-2014) (Lawton, et al., 2013). The young māmā in the E Hine study experienced many barriers to accessing adequate support from Work and Income (Cram et al., 2020). The present research followed up with these māmā and other māmā of a similar age in 2021-2022 to explore their lived experiences of income support and seeking support from Work and Income over the previous four years.

Māmā in the E Hine study (Adcock et al., 2018; Lawton, et al., 2013) were pregnant when they were 19 years old or younger in 2011-12, a time when section 192 reductions could be applied. The present research explored how they experienced these sanctions and what they thought about them stopping, along with their reactions to other changes in income support that have occurred since 2018. The survey and interview guide were designed to answer the following questions that MSD were interested in:

1. How did mothers experience section 192 when it applied, and how did they experience its 2020 removal?
2. What is the mothers' awareness of and experience of claiming different components of the 2018 Families Package and 2020 Income Support Packages and other payments?
3. What difference did the changes to the payments make to mothers and their whānau/families?
4. How have external factors influenced the experience of the changes in income support?

²The inclusion of both Māori and Pacific mothers acknowledges both the potential diversity of their experiences as well as the proportion of Māori children who have Pacific heritage, (close to one in five Māori children in 2018) and Pacific children who have Māori heritage (around one third in 2018) (Wilson & McLeod, 2021). However, the companion study with young Pacific mothers is reported separately (Keil, 2023).

³A Kaupapa Māori methodology requires that space in the study be made for a 'by Pasifika, for Pasifika' methodology, and hence the separate study and reporting of the experiences of Pasifika mothers (Keil, 2023).



Method

Ethical review for this research was obtained from the Ministry of Social Development Research Ethics Panel.

Participants

Thirty-one māmā from Wellington (n=17) and the Hawke's Bay (n=14) aged between 22 to 28 years old participated in both methods of data collection (survey and interview).⁴ Twenty māmā had been participants in the original E Hine study.

Recruitment

The māmā from the E Hine study had children who were now 9-11 years old. All had agreed at their last E Hine interview that they were willing to be contacted again by the researchers for further interviews. Many of the māmā from Hawke's Bay still lived in the same community and were often seen by one of the original research interviewers from the study. It was anticipated that those from Wellington would also be in or around the same communities, or known to the research team.

Recruitment of the E Hine māmā for this study took a multi-pronged approach that began with personal contact attempts using contact information from directories, Facebook and other social media channels. If participants were not personally contactable, attempts were made to find out their contact details from their whānau and other community contacts (for example, teen parent unit staff, community NGOs and social workers, etc.). Caution was taken to protect the confidentiality about participants' involvement in the E Hine study. Additional participants were recruited through participant networks and community NGOs.

Six māmā who agreed to participate in the study were sent surveys packs but either did not return the survey (five māmā) or did return it but were not able to be contacted for an interview (one māmā).

Data collection 1: Survey of benefit receipt

A survey and a benefits booklet were developed and refined with the support of five māmā who trialled them and provided feedback and advice. When participants agreed to participate in the study, a copy of the survey

and benefit booklet, a pen, return envelope and a block of chocolate was sent to them. The researcher in touch with them checked in to see if they needed help or support completing the survey.

The survey contained brief information about each payment being asked about (Families Package, Childcare Assistance, Disability Allowances, Temporary Additional Support, Sole Parent Support, Jobseeker Support, Supported Living Payment, Housing), with more information provided in an accompanying benefits booklet (with information taken from the Work and Income, Inland Revenue, and MSD websites) (available upon request). Participants were asked if they had received the payment, and if so, in which years (2018-2021). Participants were also able to add any comments they had about each payment included in the survey. The survey canvassed information that could then be used to develop a benefit timeline for each participant, for the last four years, without having to work through this in the interview (as this would have made the interview less conversational as well as overly long).

The survey took the māmā 30-60 minutes to complete, depending on their receipt of different benefits. The survey asked about main benefit payments (like Sole Parent Support), Families Package payments, childcare assistance, housing, other payments that MSD provided, as well as the look and feel of Work and Income. Each participant received a \$50 grocery voucher for completing the survey.

Data collection 2: conversational interviews

From the survey responses, a benefit timeline for each participant was created to use as an interview prompt to talk about what else was going on in their life, where else they got support from, and any other experiences and events that impacted on the well-being of themselves and their whānau during this time. We intended to ask interview questions within a bigger catch-up about the life and worlds of participants, so that we could understand their receipt of income support within the context of their day-to-day realities. Hence, a conversational approach to interviewing was used, wherein the interview schedule was flexible and allowed for the organic flow of conversation (Keil & Elizabeth, 2017). With a focus on reciprocity, turn-taking, and creating a safe non-hierarchical atmosphere, conversational interviewing

⁴One additional māmā from Hawkes Bay completed the survey but was not able to be interviewed within the study timeframe.

aligns well with Kaupapa Māori research and concepts such as whakawhanaungatanga. To check how this approach would work, the survey questions and interview schedule was first piloted with four of the wāhine who had provided feedback during the piloting of the survey. They were asked to provide feedback on the process, questions, and the time it took.

Interviews took place from April through to the start of July 2022. Fourteen māmā were interviewed in person, while the remaining 17 māmā were interviewed over Zoom (also see below, Study Limitations). Meetings with the māmā followed Māori rituals of encounter (Irwin, 1994). To start each interview, time was taken to build rapport with participants. This involved introductions (whakawhanaungatanga), providing participants with an overview of the purpose of the research, reviewing the participant information, and seeking participants' informed consent. Māmā were then asked about their benefit timeline, and how things had been over the past four years in particular. The researchers familiarised themselves with survey answers prior to each interview and prepared follow-up questions for specific areas. For example, if they said a benefit was helpful, at the interview māmā were asked about what made it helpful. The survey answers were used as a foundation to dive into deeper answers at the interview. The interviews took between 45 minutes to 3 hours, with two participants involved in two interview sessions in order for information to be gathered.

At the end of the interviews, māmā were given a \$100 grocery voucher as a thank you/koha for their involvement in the research. Support people who provided childcare support during the interview were also given a koha (\$50 when there were 1-2 children, \$80 for 3 or more children). Participants were asked if they would like to receive a copy of the research report and, if they did, the best way for them to receive this (for example, electronic or hard copy) was noted.

Analysis

Survey data was analysed descriptively and used to help create the benefit timeline for each participant, as well as contribute to the qualitative analysis. Audio-recordings of the interviews were transcribed verbatim. The transcripts were analysed using reflexive thematic analysis, which is a relational process – a dialogue between data, theory and interpretation (Braun & Clarke, 2020). Reflexive thematic analysis acknowledges the subjective, contextual and interpretive work of qualitative data analysis (Braun & Clarke, 2019). Participant talk was coded inductively,

and then the codes organised and re-organised until final themes are created (Braun & Clarke, 2019). The analysis enabled the researchers to highlight central concerns, and tensions within them, of the young women from a strengths-based position.

Study Limitations

The research explored the experiences of Māori mothers in 2022. It did not explore the experiences of Work and Income staff and case managers, or the guidance and constraints that shaped their experiences in performing their roles around that time. The Covid-19 pandemic, and the resulting high demand for income support and high rates of workforce absence, are factors that are likely to have influenced the results of this research.

The initial intention was to interview māmā in-person, in a place where they felt most comfortable. However, for 17 māmā in-person interviewing was disrupted by COVID-19 restrictions, COVID-19 infections, and general concerns about in-person meetings in the midst of COVID-19. While Zoom conversations capture information, they are no substitute for the sharing that takes place during an in-person exchange, particularly when people are meeting for the first time. They did, however, allow for interviews to be arranged quickly and safely. While we were concerned that these restrictions had limited the current study, we were also appreciative of the depth of sharing by māmā, especially about their challenges and their aspirations.

Given the small and selective sample of Māori māmā that took part in this research, and the restriction of the study to two geographic areas, the results and findings discussed are necessarily limited and reflective of the experiences of those who participated in this study. Many of the māmā had been recruited to the original E Hine study as young pregnant women aged 19 years old or younger. The findings should be interpreted with the understanding that these young māmā experienced many barriers to accessing adequate support from both the health system (Adcock et al., 2018; Lawton, et al., 2013) and Work and Income (Cram et al., 2020). Recruitment of some of the other māmā in the study from the networks of the E Hine participants also contributes to the selective nature of the sample. The analysis contained within this research does not attempt to establish generalisability of the views and experiences of the māmā in this study to those of Māori māmā more generally, or to those of all mothers. Rather, the data and analysis offers an in-depth and nuanced account of some of the issues and challenges experienced by a particular group of māmā.





Survey Benefit Information

The survey responses were tallied in Excel, with the check-box responses described below. Some qualitative responses from māmā are given about the impact of the increases in benefits, with the bulk of the qualitative comments and feedback included alongside the interview data in the analysis of themes that emerged. Figure 1 is included as an example of the other ways māmā gave feedback in their returned surveys.

Payments received

The most common assistance received was the Family Tax Credit (27 of the 31 māmā had received this payment at some time), followed by Sole Parent Support and Accommodation Supplement (received by 25 māmā). The least common forms of assistance were the Disability Allowance (received by five māmā), and Supported Living Payment (received by one māmā). Four benefits and supports had more than one māmā say they were unaware of them. These were the Out of School and Recreation (OSCAR) Subsidy (four māmā), Supported Living Payment (four māmā), Best Start (four māmā), and Winter Energy Payment (two māmā) (Table 3, Appendix D).

Duration of benefits

If a māmā received a benefit, it was received for an average of 3.1 years⁵ (s.d.=2 years). Sole Parent Support⁶ was the assistance received for the greatest average length of time (4.7 years), followed by OSCAR Subsidy (3.5 years), Family Tax Credit (3.4 years), and Childcare Subsidy (3.2 years) (Table 4, Appendix D).

Increase to benefits

Seventeen māmā provided a response to a question asking whether they had noticed an increase in their benefit within the last three years. Twelve respondents said they had noticed an increase, two said they had not, and three were unsure. (Table 6, Appendix D). Nine māmā responded to a question about whether the increase had

made a difference, with four saying that it had not. Five māmā responded in the positive, stating the increase had a positive impact on your own well-being (four māmā), reduced hardship (two māmā), changed how they used childcare (two māmā), had a positive impact on the wellbeing of their whānau (two māmā) and/or made it easier for them to work (one māmā). Improvements to Services.

For eleven participants who responded to a question asking them how they rated Work and Income now, the average score was 'about the same' (average score=2.9). For 16 māmā who responded to a question asking them to rate the look and feel of the Work and Income service centres, the average score was 'about the same' (average score⁷=2.9). For fourteen māmā who rated the help they got from Work and Income over the phone, the average score was just below 'about the same' (average score=3.4)

For eleven māmā who rated what they could do at Work and Income online or over the phone, the average score was 'much better' (average score=4.6). The six māmā who added comments mentioned their appreciation of MyMSD and being able to seek support over the phone. Only four māmā responded to a question asking them to rate Work and Income's job search obligations and meeting requirements. For these māmā the average score was just above 'about the same' (average rating=3.3) (Table 7, Appendix D).

Figure 1. Survey diagram extract from a māmā (Maria)



⁵Non-consecutive.

⁶Skewed by the tenure of the benefit. This was the only benefit received for >5 years, with a maximum of 11 years.

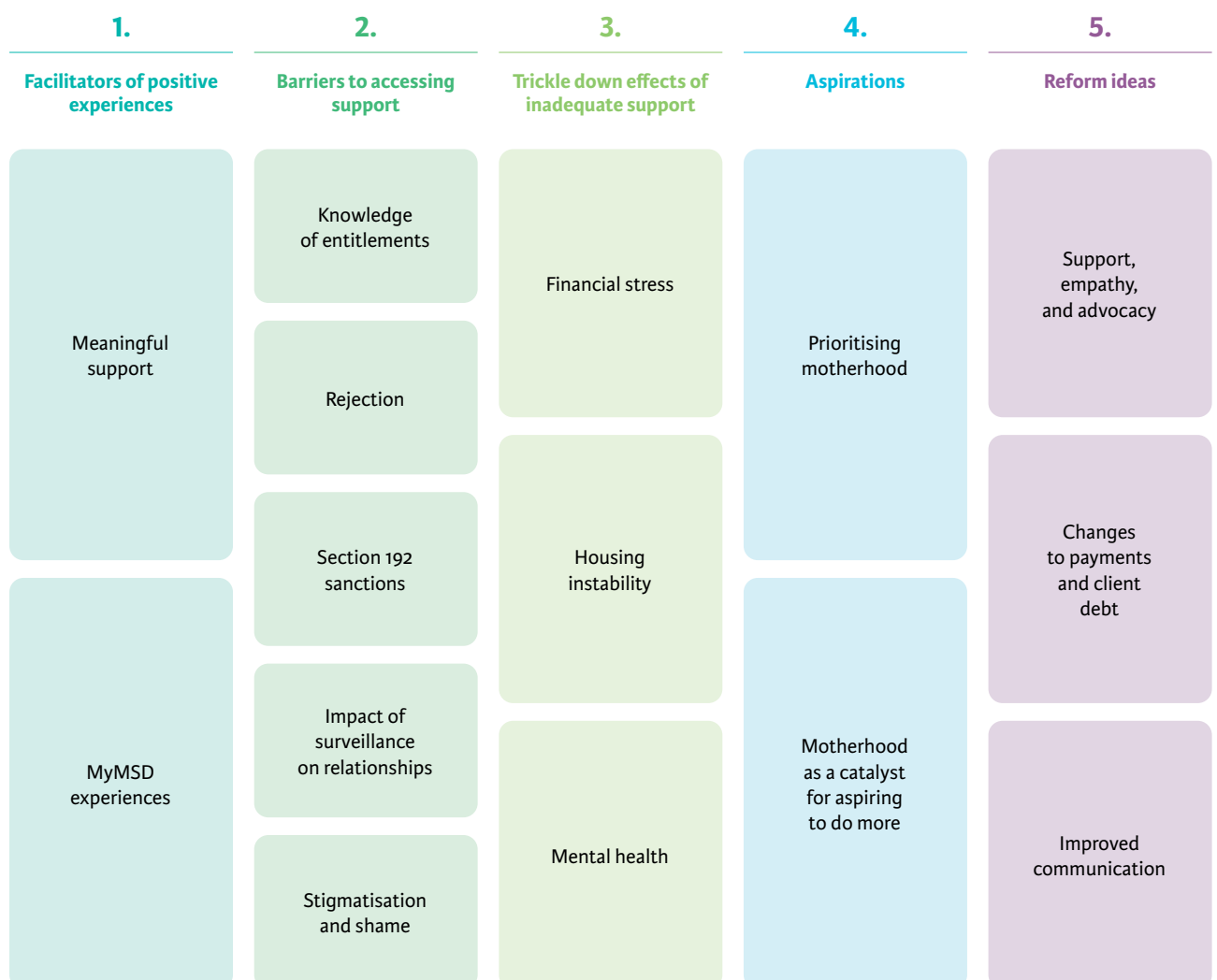
⁷Ratings were done on a 5-point scale that was coded as 5=much better, 4=better, 3=about the same, 2=worse, 1=much worse. 'Unsure' was not included in the calculation of the average score.



Interview Themes

The analysis of the interview transcripts resulted in five themes, each with two to five subthemes (Figure 2). The positive experiences of māmā are canvassed in the first theme, with the meaningful support and advocacy they received from champion staff or support people assisting them to best navigate the Work and Income system, as well as their experiences with using MyMSD, an online platform to interact with Work and Income (Theme 1). The second theme encompasses the barriers to getting adequate benefit support (Theme 2), and the repercussions on their financial security, trust in the income support system, housing stability, and mental health (Theme 3). The fourth theme turned to what they wanted to say about themselves and their aspirations (Theme 4). Finally, the fifth theme explored how māmā thought Work and Income might change to offer better support to Māori mothers and whānau (Theme 5).

Figure 2. Overview of themes and subthemes



1. Facilitators of Positive Experiences

The māmā shared positive experiences of what went right when they sought Work and Income support. Sometimes this was due to encountering someone who they viewed as a Work and Income champion – such as an assigned case manager or other staff member who looked after them – or having a support person and/or good family support to help with knowing and attaining their entitlements. Some māmā were supported by external agencies or people not within Work and Income including youth providers, teen parent units, midwives, health course providers, their partner, Iwi, friends, or employers.

People they viewed as Work and Income champions advocated for and supported the māmā, facilitating positive interactions and benefit application processes. Approval was often granted instantly, giving māmā much-needed support in their time of need. In addition, adequate benefit and grant payments facilitated their financial well-being and helped them to provide for their whānau. The māmā appreciated extra support, such as Best Start payments for their babies and childcare assistance that supported their transition into work. The MyMSD app received positive feedback from the majority of the māmā. They reported that it made things easily accessible online and removed the need to call and attend appointments in-person, enhancing positive experiences for the māmā in obtaining their full entitlements. These positive experiences resulted in good outcomes such as peace of mind that their tamariki were well cared for. In addition, the financial and mental well-being of māmā improved when they received their full benefit entitlements.

1.1 Meaningful support

The māmā were meaningfully supported when they received their full entitlements, including adequate benefit payments and easily accessible extra help such as food and clothing grants. The māmā found benefit and grant payments meaningful and of great help when the process was simple, supportive and effortless. This support included receiving Transition to Work Grants (Work and Income, 2022d) that helped the māmā transition to work by providing them with what they needed, such as clothing. A māmā found it helpful that Work and Income continued to make payments to her until her first work pay came through, as this financial support meant she did not need to struggle.

Work start grant. Just this year [2022] helped me big time. (Kimi)

When the māmā received housing support from Work and Income they said they were able to provide housing stability for their whānau. This included receiving the Accommodation Supplement which was beneficial to their finances in assisting them to meet their rental payments. Additionally, of great assistance were housing grant payments to pay for their rent in advance, rental bond, furniture, and moving costs. The māmā's were very grateful for this support.

Several of the māmā who went into work found the childcare assistance Work and Income provided very helpful in supporting them to find work and cover childcare costs. A māmā stated she was able to find good quality care due to the assistance, and two māmā said daycare provided great social interactions for their tamariki. Another māmā was grateful that she could get good quality care as the childcare provided a good education for her child that without the assistance would not be possible. Six of the māmā either found the application process for childcare assistance easy through Work and Income or found the childcare centres very knowledgeable and supportive of the process. A māmā received support from her teen parent unit to apply. The childcare assistance provided meaningful support for those going into work through peace of mind that their tamariki were being well cared for.

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)

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)

Two māmā received meaningful support through the Child Disability Allowance.

Very helpful for [my] daughter who was born with autoimmune disease. (Pania)

Very helpful for my son. I’m able to buy him clothing and things he needs that helps with his disability. (Kahu)

The Best Start payment was of great assistance to the māmā, making it easier for them to support their baby and buy necessities when their other living costs were rising. The payment made a huge difference to their financial well-being and a māmā said it would enable her to stay at home with her baby for longer and not rush back to work.

It was actually great, it helped us out heaps. It was there for three whole years. (Kiri)

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)

In-person appointments with Work and Income were positive experiences for māmā when they had appointments with people they viewed as champion Work and Income staff members or they had a support person present to assist and guide them with their application process, inform them about their entitlements, and advocate for them. The support people often knew the Work and Income system, which greatly helped the māmā to receive their full entitlements. For example, a māmā talked about how her mother, who was a social worker, helped her in her interactions with Work and Income. When this māmā contacted Work and Income by herself, she felt mistreated by staff who she found to be judgmental and rude, and she was declined the support that she was seeking. In contrast, when her mother spoke to Work and Income staff on her behalf, the māmā received the full support she was entitled to.

Several māmā who received great support in getting their full entitlements found the application process seamless and easy because the champion Work and Income staff they interacted with were very helpful. Other māmā praised the way that Work and Income champions removed barriers to them getting support by making the application process simple and approving things without any delays. When Work and Income staff were nice to them, it made them feel heard and supported. For example, a māmā said that because of her positive experience she did not feel like just another number in the Work and Income system. Other champion staff member qualities, as described by the māmā, included listening to māmā, being polite, doing their job properly, being lovely, having a positive attitude, and having a positive approach to asking questions.

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)

I have gotten nice ones where they talk to me like, How are you? What do you need help with? That's nice. It makes you feel like you're not [just] another person coming in. (Ataahua)

Māmā preferred having phone or online appointments as opposed to going into the office, as it was more convenient. This included phoning the contact centre, the call-back phone system, MyMSD, or emails or phone calls with their case manager. The māmā who had utilised these services had all experienced being connected to a champion staff member at the contact centre who provided great help, was understanding, and showed care in providing them with the support they needed. For example, a māmā called up for assistance with getting a car seat while hapū and said the staff member was so helpful – they were understanding of her context in providing her with support. This champion staff member approved the car seat assistance as well as a food grant. Another māmā recalled a champion staff member listening to and understanding what she needed and showing care for her while she was hapū. She said they had great social worker skills, and she felt heard because they were so helpful. The māmā expressed gratitude for the Work and Income champions who took them seriously, showed trust by asking minimal questions, and made things straightforward.

She was like, 'Do you need food assistance?' And, I said, 'Yeah'. And she asked how many kids I had. Then just like that she was like, 'Okay. Well, I'm going to put \$200 on your payment card'. That was that No questions asked, no nothing. That just made me feel so much better. (Roxanne)

Several māmā talked about positive experiences they had when they were assigned a case manager to assist them with their benefit or extra assistance, as the case manager knew their story so they did not have to repeat themselves to different staff members every time they made contact. Having an established relationship also made things easier and faster in terms of communication and accessing extra support.

Yeah, it's much easier now having one person assigned. I can just email her instead of having to call up an 0800 number, wait for an hour and then they call me back. It's much easier now just having one person deal with it. Then they already know your situation and you don't have to explain it every time. (Kara)

Assigned case managers were champions for the māmā when they explained things well, were direct and fast with communication, were helpful, positive, hands-on, thorough, understanding and really seemed to like their job. They ensured everything was automatic, avoiding having to reach out to the contact centre, and, importantly, they helped the māmā access their full entitlements. With case managers like these, māmā felt they were less likely to have requests for support declined. When the māmā felt adequately supported by Work and Income they expressed gratitude.

***Like I'm grateful that we have them and it's a thing that we need...
I am grateful for the support I have received. (Kora)***

A few māmā reported positive experiences with a Māori case worker. A māmā received an apology for the mistreatment she had experienced at a prior appointment along with her full entitlements and the support, care and compassion she needed. After their positive encounters with Māori champion case workers, the māmā said they felt positively towards Work and Income and their perceptions changed from negative to positive regarding gaining their full entitlements and feeling well supported.

I had a Māori male. He was lovely. He was really lovely. He told me he had eight children. Oh, my goodness, go you.... You can see the difference. Māori are really, really helpful towards Māori, but I find them all helpful towards everybody in general. And that's just the manaakitanga that we hold naturally within all Māori. Every Māori has it. But you get a different approach when they're non-Māori. (Nadine)

I got a lovely Māori lady. And the lovely Māori lady did everything she could to help me. (Maia)

Another critical component of receiving meaningful support for the māmā was the strength of their family support. Many of the māmā talked about having good family support, including support attending appointments, providing somewhere to live either cheaply or for a low boarding fee, giving entitlement advice, helping with childcare so they could save money, or lending money if needed.



Lucky, I had mum and dad. I don't know where I'd be without family support. That's for sure. (Roxanne)

I've done it all. I did it with support from my dad. My dad helped me raise my son while I worked. (Donna)

Some of the māmā were supported with childcare from their family as they could not afford the expense of putting the child/ren into a childcare centre or they worked hours that did not fit with childcare hours. This helped them to financially survive when they were not granted childcare support or when it was still not sufficient. A māmā described starting work at 5am, so her Aunty cared for her children and dropped them off to childcare when it opened at 8.30am. Other ways that family members supported the māmā included providing extra financial assistance when needed, such as buying baby items (for example, nappies, clothing and bedding) and household necessities. These māmā felt the support of their families sustained them in their journey with Work and Income.

1.2 MyMSD experiences

The majority of the māmā shared positive experiences about the MyMSD app. They really liked that the app was so easy to access and use. Positive feedback was received about the app creating better privacy, avoiding unnecessary questioning, enabling māmā to check their payments, and providing a clear payment breakdown for the benefit they received. Many māmā said it was so much easier doing things online, and a number liked that this avoided the need for, and stress of, face-to-face appointments. Several māmā liked that using the app meant they could also avoid calling Work and Income, while other māmā felt that even if they did need to call it was easier as they used the app first to get details before calling. Other comments from māmā were that the app removed the stigma and judgment they had experienced when applying for Work and Income support. Only two māmā did not know about the MyMSD app.

I mean the fact that they've even got an app. It definitely takes the pressure off because everyone seems to be a bit tech savvy these days. (Denise)

Now you can apply for food grants and stuff over the phone, over MSD online and you don't have to deal with them, that's great. (Kowhai)

Yeah. It's good. Being a forum where you're not actually face-to-face and you're not getting that judgement is so much better. (Nadine)

A suggestion made by several māmā was that Work and Income could improve the MyMSD functions so they could apply for more things online and remove the need to call for support. For example, a māmā wanted to be able to upload documents, such as clothing or furniture quotes, online to her grant application without needing to call and ask a staff member to activate that function in the app.

Their whole operation should be continuously growing and upgrading. They should always be making things easier to the public and getting that feedback, like this is a good thing, and making a lot of services easier for people that have children and being able to go online. (Hine)

1.3 Advocacy

Some of the māmā were focused on building a community to better support others who were embarking on their journey to receive Work and Income support or were also young mothers. A māmā suggested creating Work and Income workshops specifically for māmā to help build a community of support. Another māmā talked about coordinating with a māmā to share the care of their children around their respective work commitments, so they did not have to pay for childcare. They were building their māmā community together with a strong bond between them and their children. The end goal for two māmā was to uplift their community and support people to meet their full potential. These māmā now worked in health care and sometimes assisted patients who needed Work and Income support.

Because the goal for me and another māmā is community. Community, aspiration. (Suzanne)

Some māmā found Facebook groups regarding Work and Income support beneficial because they could ask for support anonymously, and a māmā had learned about being able to complain or ask for a review of a decision from a Facebook group. The Facebook forum was a private way to learn more about Work and Income support and sometimes case managers put advice in the forum. Other māmā shared their experiences so lessons could be learned, assisting the māmā using this forum to know about their own benefit entitlements.

Since being on that Facebook page actually I have learnt a lot about different ones [payments], because people ask different questions. I have a nosey on some of the posts. I've learnt a lot from that page actually; they have a lot of info on there. (Ataahua)

1.4 Summary

When they had the support of Work and Income staff members they viewed as champions or other advocates, the māmā reported they were able to easily access their benefit entitlements and get the support they needed. This then had roll-on impacts, including strengthening their financial well-being and making their transition to work easier. The MyMSD app enhanced positive experiences with Work and Income by allowing the māmā to apply for support quickly and easily, without facing the stigma and judgment they associated with requesting support in-person (discussed in a later sub-theme). Some māmā suggested that the functions of this app should be increased, as it could go further in providing more online services. Building a sense of community, including through Facebook support forums, also appealed to the māmā.

2. Barriers to Accessing Support

Negative experiences when attempting to access support from Work and Income stemmed from the māmā not being able to work out what payments they were entitled to or access the support they needed, or feeling like they were being treated poorly. Māmā talked about feeling stigmatised for being young, being mothers, and/or being Māori. As a consequence, many avoided Work and Income, even to the detriment of their financial security and their well-being.

2.1 Knowledge of entitlement

The māmā reported instances where they had found Work and Income staff members to be rude, judgmental, and/or interrogative. The māmā questioned whether such staff members had forgotten the role of the State to ensure adequate support for children via income support to parents. Inconsistent treatment from staff also left the māmā feeling uncertain about what they were entitled to and unsure of what entitlement support they would receive each time they made contact with 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)

The majority of the māmā reported great difficulty understanding exactly what Work and Income support they were entitled to.

A lot of the time, because they have to deal with so many people, they don't even want to hear it. I remember going in there and they're not asking me questions, they're not communicating with me, they're not asking me how did I get to this point and what I needed it for. I was literally a number in a system.
(Koha)

Many learned of their entitlements outside of Work and Income through their whānau and friends, or from other people such as colleagues or midwives. Or they found out about them later in life after observing the support that others received.

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)

I didn't know I could have this help. I've struggled in the past and just stayed struggling because I didn't know they could help with those kinds of things. I wish I knew because it would have helped back then. It's been and gone now. It was just nice to have someone tell you what you can have instead of asking and being a bit unsure about yourself. (Ataahua)

Some māmā learned about their entitlements over time from receiving benefits, while others appeared to have not known about some entitlements until they viewed the benefits booklet that accompanied the research survey.

I didn't know all of it till I read that book. It's like, 'Oh'... But most of it I did. (Maia)

Even when māmā knew or learned what they were entitled to, they said they often struggled to receive these entitlements and felt they had to fight for them. They said that Work and Income's criteria were narrow when applied by staff they found to be misunderstanding, judgmental and having no compassion for their circumstances when assessing their applications. As a result, the māmā talked about feeling unheard, uninformed, and unsupported by Work and Income. This left them reluctant to seek help when they needed it, and many went without. Others sought support elsewhere, such as asking friends and whānau for financial assistance, going into debt through loan providers, or picking up more hours at work if they or their partner were employed. For example, a māmā worked 60 hours a week (Suzanne) to get off the benefit and avoid Work and Income support as she had had a bad experience trying to access her entitlements.

My family tax credits were kind of sucky, only because I was working. Working fulltime it was really, really hard because I wasn't entitled to as much, but still kind of needed it. They were like, 'You're earning too much', and it's like, 'Yeah, but my bills are this, this, and this'. It was just not fun really. (Suzanne)

The māmā found the online eligibility tool uninformative about their entitlements. They said it needed to provide more information and clarity on the different types of benefits and help. Additionally, the māmā reported that trying to navigate the website to learn about entitlements was unhelpful.

Even on their website... it's quite hard... because you have to like click on a letter and then who the hell wants to go through a whole alphabet. Like even if you want assistance or something how are you supposed to do it just search it up and then it comes up with all this other stuff like nobody wants. (Mere)

Inconsistent information about entitlements and entitlement support was an issue for the māmā who accessed both StudyLink and Work and Income support, even though both agencies were part of the Ministry of Social Development. While some stated that StudyLink support was less than they had received from Work and Income, others reported being better supported by StudyLink than Work and Income. For example, a māmā who was declined support from Work and Income was then approved for the same support through StudyLink, on the same day. The māmā recommended that these two agencies coordinate to provide better universal entitlement support.

The māmā suggested that entitlement information and support be more easily accessible and simple to understand for young māmā and others. An idea was to categorise benefits together to make them easier to find. A māmā was even developing a Manu Bird Entitlement Tool for Work and Income to help facilitate access to entitlement information (see Appendix E), after her own experience of falling through the cracks when she sought support.

2.2 Rejection

When māmā were declined Work and Income support they felt rejected and like they were greedy and asking for too much. Some māmā, when asking for help, experienced such resistance that they felt like they were asking for money from the staff members' own pockets. The māmā said that being declined support left them feeling uncertain, anxious and even fearful of reaching out to Work and Income for help. The māmā did not want to apply for support as the thought of having to go through a lengthy application process to only be rejected for support in the end was not worth it.

Yes. I forgot who was telling me. Someone was telling me, but I had no idea about getting assistance for a disability for my son. Now I'm too scared I guess to even apply for that really... I kind of just try and avoid [Work and Income] now. I just try and avoid them. It's only really to renew my benefit and that's about it. (Roxanne)

Two māmā said they were rejected for support as their situations were not urgent enough. For example, a māmā requested Work and Income help with paying a power bill but this request was denied because her power was not being disconnected, it was only a power bill warning.

Yeah. I guess they don't want to be taken advantage of. I'm like, 'You're just the [expletive] middleman, man. It's not like I'm taking money out of your pocket'. You know what I mean. (Katarina)

Pania shared her story of being rejected due to being one point off the eligibility criteria when applying for a Disability Allowance. She has chronic kidney disease and requires many doctor and specialist appointments. She said her application for support had been reviewed and declined twice, so she had given up applying and was grateful to still be in a position to work to support herself and her whānau. She was studying and working to cover the costs of frequent appointments and travel.

Koha said she was denied her childcare subsidy application. She applied when she was hapū but she was unable to provide the requested evidence by the deadline as her waters broke and she gave birth. She said that even though she gave Work and Income hospital evidence of giving birth during this period, her application was rejected. This māmā then went without the support and had to work hard and turn to her parents to provide childcare. She said that being declined during this important birthing stage of her life made her feel like she had slipped through the cracks of the system, and she never intended to ask for Work and Income help again.

Mere described how a whāngai arrangement was not recognised by Work and Income, with this negatively impacting the support she could receive. The mother of her whāngai child had passed away and the father was uncontactable. However, she said she could not receive Work and Income support as she and her husband had no formal court documents to state the child is in their care formally, but they did receive Family Tax Credits from IRD.

Quite hard to get [the Orphan's Benefit and the Unsupported Child's Benefit]. We have a child in our care [husband's brother] but as nothing has been through the court or anything they will not give to us. (Mere)

Ariana described a strategy she used after being rejected numerous times. She said she asked to speak to the Manager when she called the contact centre and would be placed on hold. The person she had been speaking to would then return and approve her help request. Hine spoke of learning to talk her way around the staff at Work and Income in order to gain support, such as being confident and making the staff aware she knew exactly what she was entitled to. Even when they had strategies, however, māmā said they frequently avoided reaching out to Work and Income for help because they had been declined in the past.

Many māmā were highly driven to no longer receive the benefit, especially following negative rejection experiences. Many māmā identified the benefit support as temporary or transitional until, for example, they finished their studies or found work. They strived to detach themselves from Work and Income as soon as possible and many of the māmā had achieved this and were now working or no longer receiving the benefit. The māmā said it often felt like Work and Income did not really want to help them, that the system was not designed to support their success.



Yeah, and that was always my goal and drive, was to get off the benefit just because they were always hard to deal with... I was like yeah, I'll come in and it's just factory work but it's better than dealing with [Work and Income].
(Kiara)

I was just like, okay stuff yours. I'm just going to go earn my own money, get what I need with-out having to ask and get declined, when really, you're probably knowing we're entitled to it. (Kiri)

2.3 Section 192 sanctions

The section 192 sanctions had an impact on the financial well-being of some of the māmā and their relationships with their children's father. While most māmā were unaware of the sanctions, six māmā knew about them. Five of these māmā named their baby's father when they had not wanted to out of fear their benefits would be cut. One of these māmā said this had had a negative impact on their relationship.

I didn't want to because I didn't want him to pay child support... I tried to work around it because he was buying baby stuff; he'd buy baby nappies when I didn't have that income and all that sort of stuff. I felt pressured. I had to... Just to write his name down. I had to give his name and all that sort of stuff.... Yeah. My mum was there with me. My mum knew I didn't want to. She didn't want me to give his name, but at the end of the day I needed income... No, I ended up naming him. He was pretty mad. (Marama)

Two māmā who experienced the section 192 sanctions found it financially stressful having money deducted from their benefits at a time when they needed it most. One of these māmā went into a Work and Income office after having another child and was told that because she had another child, \$30 would be deducted from her benefit. She said they did not explain to her what the section 192 sanctions were and that she needed to name the father on the birth certificate. She left the office upset from being asked what she thought were unfair and personal questions and feeling negatively judged for having a child. Later, when she was no longer on the benefit, she learned what the section 192 sanctions were and received a refund of the monies that had been deducted from her benefit.

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)

The māmā asked were pleased these sanctions were no longer being imposed. Denise and Kiri expressed their happiness for future māmā not having to undergo this unfair and personal questioning regarding naming the father on the birth certificate. Marama felt that it removed the pressure that the sanctions unfairly placed on the māmā and father and, in particular, upon their relationship. Donna further stated that the removal was positive in not putting blame on the mother or pointing the finger at them to name the father. They felt that a māmā should be able to choose whether or not she wants to name the father, and that the sanctions should never have existed. This is because the sanctions made the lives of māmā difficult, as deducting money from their Sole Parent Benefit when they were just surviving week-to-week seemed unfair and a lot of money for them to go without.

Because he had no name for his father, that was the appointment where she said, 'Then I'm going to have to take \$30'... I feel it could have possibly had something to do with that he didn't have a name on the birth certificate. That's that whole thing going into being judged. That's the appointment that I recall leaving in absolute tears. I was almost ashamed and made to feel ashamed as well. (Aria)

2.4 Impact of surveillance on relationships

The majority of the māmā had wanted to remain in a relationship with the father of their baby but felt that Work and Income made it difficult for them to receive any meaningful financial support as a couple. The māmā who were in a relationship with the father also found the benefit income thresholds unrealistic. To them the thresholds did not allow any room for a family to thrive, only to survive. A māmā reported her partner's income being two cents over the income threshold, so they could not access the Work and Income support they needed to support their tamariki.

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)

Receiving minimal benefit support as a couple placed a strain on relationships, and often contributed to relationship breakdowns due to financial stress. Aria said that when she and her husband lost their jobs during the COVID-19 lockdowns they both received Jobseeker Support. They struggled to survive and went into debt when they had exhausted their savings. The Jobseeker Support, even when combined, did not cover their living expenses. Previously this māmā was single and she had received Sole Parent Support, which had been enough to cover her living expenses. So, she was very surprised that two Jobseeker Support benefits combined left them struggling to cover bills.⁸

The māmā also talked about how sometimes couples did not disclose their relationships, although this left people stressed and worried about being caught and charged with fraud. The māmā concluded that the welfare system was not designed to support parents who wanted to remain together; that it was set up to support primarily sole parents.

⁸As of 1 April 2022, the Sole Parent Support Benefit rate is \$440.96, while the Job seeker couples rate is \$566.00 (or \$283.00 per person) (Work and Income, 2022a).

I can imagine the stress, because when you fraud... you're just trying to get through the next stage, but at the same time you're condemned. Like, you know you feel the stigma attached to that and then now you're a liar, because now you're having to then remember, 'What the hell did I say yesterday?' It's all that whole mental space that it really messes with you. Then it has an effect on your relationship. Then you can't go nowhere, because you'll be seen. It's all that kind of stuff and I can't even imagine that. (Kimi)

Three māmā talked about having been investigated for benefit fraud because they had not declared their relationship while receiving Sole Parent Support (Box 1 below). Out of these three māmā, only one was given the opportunity to present her side of the story. The other two māmā felt they were blind-sided by surprise interrogations where they did not have support, and they now owed what was likely to be a lifetime of debt repayments to Work and Income.

Box 1. Accusations of benefit fraud

The first māmā was investigated and then convicted in court for committing benefit fraud. She said this was a misunderstanding as the couple, who were not living together, had decided the father would look after the tamariki full-time. However, instead of transferring the Sole Parent Support Benefit to his name she continued to receive it under her name as she had left her bank card with him. She learned of this non-transferral a year later. She was convicted and received home detention. She is now making high repayments of this debt, even though she maintains the children's father utilised the money to support the children when they were in his care.

The second māmā reported feeling very scared when she was asked to go into Work and Income for an interview about her relationship with the father of her baby. She said she was very upset when questioned and was highly concerned about her benefit being cut off. However, she provided evidence that she was not in a relationship with the father and the investigation ended. She believes this all occurred because the father bought a brand-new car, and someone reported her as lying about the relationship because they wrongly believed she was getting help from the father whilst receiving the benefit. In reality, she received no financial support from him and worked two jobs to survive.

The third māmā said Work and Income put her through an interrogative interview she did not know she was attending. She was only advised to come into the office for a chat, so she did not have a support person with her. During the interview evidence was put before her by Work and Income who claimed that she was in a relationship with the father, which she wasn't. She said she felt scared she was going to be arrested or lose her children. She also felt young and naive and forced to agree that they were in a relationship. The oddest thing was that once she signed a form declaring their relationship, out of pure fear, they paid her extra that week and gave her a one-off payment which she called a 'sweet package'. This māmā now has a large debt to pay off, which will take her a long time. She said she also finds it difficult to get support from Work and Income following this investigation.

Withholding the truth about their relationship status was not a decision that sat well with the māmā and the people they spoke of, as they prided themselves on honesty. Māmā said they wanted more support when they were in a relationship, to remove the need to lie and to help their whānau stay together. A māmā talked about how she had lied to Work and Income to receive adequate support to enable her to live and remain in the city where she was studying. Her partner's minimum wage income was not enough to support them. However, in Work and Income's eyes it was more than enough, and she could not access extra support.

Another issue for some of the māmā who were in a relationship was that the fathers of their babies provided no financial support for the family. They said being honest to Work and Income about their relationship and then receiving minimal support from their partner was a very real struggle financially. The lack of financial support from their partner gave the māmā little choice but to turn to Sole Parent Support.

He was not financially supporting me and my son... everything that I earned went to me and [son] and everything he earned went to him only, so [the fact that] they had to include that was frustrating because it wasn't a reflection of our living situation at all. Cause none of it, I didn't have anything or see any of that money. And that's hard, 'cause you're wanting to be honest about the reality of the situation, but that wasn't. (Kora)

Some māmā who experienced relationship breakdowns informed Work and Income to be able to receive Sole Parent Support. They were then asked what they thought were very unfair and personal questions aimed at catching them lying about their relationship status, instead of Work and Income providing helpful support. They felt like they were under surveillance, which they found nerve wrecking.

'Why are you not with the father?' That to me was a big one, and I go, 'Not that it has anything to do with you, I'm guessing', and my mum was like, 'Is that relevant?'... 'So, why did you separate?' and that's when I said, 'That doesn't have anything to do with you'. (Nadine)

2.5 Stigmatisation & shame

When they recalled their interactions with Work and Income when they were young parents, the māmā said they had experienced different forms of stigmatisation and felt negatively stereotyped for being young Māori māmā and receiving benefits. Their experiences included feeling judged and made to feel stupid and lazy for needing benefit support, judged as not being able to do any better than be a 'beneficiary', and looked down upon as being unequal to other working members of society. For example, a māmā felt judged by a staff member who assumed the father of her baby was not involved. Two māmā were even hesitant to identify as Māori on Work and Income forms as their experience was that negative judgment and stigma would follow. The māmā also felt judged when attending Work and Income appointments because of their appearance; including their tattoos, clothing and their general presentation.

I feel like there's a stigma that they put everyone into a box, like, 'Well you're a younger parent. You're doing it just to get money week-to-week'. That is not the case... I've worked incredibly hard and going into a place like that I felt extremely judged. I felt like I was put into a box, like, 'Oh another one of those'. 'Well actually no, you don't know my situation. I'm here not because I want to be, but because I have to be'. And when you're a māmā you have to do the best that you can for your child because that's what you signed up for. (Pania)

When they had first accessed Work and Income support, they felt their youthfulness contributed to a power imbalance between themselves and Work and Income staff. They had been vulnerable and accepted the help offered, and initially felt positive about Work and Income's intention to support them. However, after more appointments and interactions they had realised that support was difficult to obtain. Some māmā were declined any support until they turned 18, and a few māmā recalled being told to return once they turned 18. Two māmā were also told to wait until their baby was born to gain support.

I was only 17 then. I had to wait four months or something or three months or so before I could actually receive, 'cause I had to be of age and I had to be 18, and I was like, 'Oh my God'. (Nadine)

A māmā who was under 18 years old was told to return to her home to get her parents' support until she turned 18. As this was not a viable option for her, she went without support until her baby arrived. It is important to note that some young māmā were declined support in their teen years despite the availability of the Young Parent Payment (for 16- to 19-year-olds with children) and the Youth Payment (for 16- to 17-year-olds without children).

These negative experiences led some māmā to avoid asking Work and Income for support despite their needs. Others viewed Work and Income support as the very last resort they would turn to if all else failed. Even then, they reported that staff prompted them to seek alternative support when processing their applications, which only deterred the māmā more from seeking future support.

To be honest I didn't want to go on the benefit; that's what I tried to avoid, but because my baby was breastfed I couldn't mahi... Nah, I felt real embarrassed. (Marama)

The kind of treatment that the māmā felt they received from Work and Income was confirmed when they spoke to their Pākehā māmā friends who were also receiving the benefit, and seemingly receiving more support. Several māmā reported differential treatment between Pākehā and Māori māmā in the same circumstances. They felt they received less support because they were Māori and they did not have the same positive interactions with Work and Income that their Pākehā māmā friends spoke of; for example, being granted support easily without a difficult process. A māmā stated that the differential treatment of Māori by Work and Income was a result of colonisation in this country.

They weren't Māori at all. She had the same amount of kids as me, younger than me. She didn't have names on two of the birth certificates. The other two had no father on theirs. She was still entitled to far more than what I was. You talk about these things with your friends. Then I go home, and I wonder, 'How does that work?' There was always that feeling of that behind me as well. (Aria)

Stigmatisation sometimes also came from whānau members, friends and community members who the māmā felt judged them harshly for receiving Work and Income support. One of the māmā said her mother had said to her, "You're cheating cause if you go to [Work and Income], like that's paru you know," implying that receiving Work and Income support made her unclean or lesser. Other māmā received comments from their whānau that receiving Work and Income support meant they were weak and unable to provide for themselves, or that taking government support was culturally unacceptable.

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)

[They said,] 'Because you're living with us [on the papakāinga] and we're a part of the iwi and we're doing an iwi thing', and things like that. 'If they find out that you're on the benefit and you're living here it could be very bad'. And so, I jumped off the benefit and was supported by them and that was amazing. (Denise)



2.6 Summary

The stories shared by the māmā reflected the negative barriers they faced when attempting to access Work and Income support when they did not know what they were entitled to or were unaware of how to access entitlement knowledge and support. Māmā talked about avoiding Work and Income support altogether due to experiencing rejection/s regardless of how dire their lived reality was or how much their whānau was in need of Work and Income support.

The discrimination remembered by the māmā due to being young and Māori made them feel shame and whakamā and embarrassed about seeking support, to the point that many avoided asking for support. Those with Pākehā friends in similar circumstances to them were certain that some of the difficulties they had experienced with Work and Income were because they were Māori. Some māmā also received criticism from their whānau because they were on Work and Income benefits.

The section 192 sanctions negatively impacted some māmā, including being forced to name the father on the birth certificate, removing their freedom of choice based on the fear of having their benefit cut, and their financial lifeline at the time. The māmā who experienced the sanctions underwent financial hardship and stress due to benefit reductions and experienced negative impacts regarding their relationship with the father, especially when he did not want to be named.

3. Trickle-down effects of inadequate support

Financial insecurity detrimentally impacted the well-being, housing security, mental health and overall hauora of the māmā. Trying to survive weekly on their benefit payments was challenging and the māmā often sought additional help, such as clothing or food grants. If they were declined and could not fall back on whānau or friends their stress increased. The māmā described the negative impacts on their mental health and hauora when their interactions with Work and Income left them feeling anxious or depressed. This included any troubles they had accessing emergency housing or general housing support from Work and Income and having limited choices when it came to finding accommodation. Māmā were often unwilling to attend Work and Income appointments as they wanted to avoid these negative feelings.

3.1 Financial stress

The māmā expressed concern and stress about managing their finances while receiving Work and Income support. This was because their benefit was often not sufficient to cover their expenses and support their whānau. They described it as a struggle, and when they were either declined additional Work and Income support or were too whakamā to ask for help, they would often go without. In these situations, the māmā had to make difficult choices regarding what bills to pay each week, such as power, petrol, food, or whether to buy their children essential clothing. It was a struggle to stretch their budgets to cover living costs as these continued to rise; in particular, to cover expenses of clothing and schooling as their tamariki were growing.

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)

Food is not cheap since we've had a pandemic. (Ariana)

Some māmā reported feeling shame due to their inability to save whilst being on the benefit and said this was judged harshly by Work and Income. Most māmā said their priority was to use their finances to survive week-to-week and that there was no room to save for unexpected expenses. Mere was still questioned about why she could not save whilst on the benefit to buy school clothes for her child, which made her feel worse about her financial situation.

Even with clothing, like they ask so many questions, like, 'Why do you need it? Can you get help elsewhere? Why haven't you done this?' You know? Like it was coming to this certain season, 'Why didn't you save for it?' But, like, saving's not easy. (Mere)

The māmā were very resourceful and skilled at budgeting for their whānau and making their funds stretch as far as possible. For example, a māmā talked about being part of a food initiative that worked with supermarkets to take the food that is about to expire and distribute it to families in need. This also meant she was able to take leftovers home for her whānau. Another strategy the māmā used to survive was to borrow money from whānau for living expenses such as petrol, food and power. While some whānau members required this to be repaid many did not, which provided good support for the māmā in their time of need. Asking for help did not come naturally to all the māmā as they enjoyed their financial independence. A māmā even went to see a Budgeting Advisor, who was surprised she was able to survive. They advised she could not make any possible cuts to her budget and that the only way through was to increase her income. So, she went to find work. She was also clear that she would not have been able to make it through without her whānau offering extra support.

Personally, I think it's silly that the benefit rate for this is a set amount. It's definitely a struggle. (Roxanne)

The financial situations of some māmā were worsened by the children's fathers not providing any financial support. For example, a māmā said her partner required support as if he was another child so she could not rely on him for financial support. All of his working income went on himself, so she had to work harder to support their two children. When the māmā did get financial support from the fathers of their children, they were able to pool their financial resources and were better placed to support their tamariki.

Stop basing mother's welfare allowance on partners income. Feels like punishment for being honest. Often the dads don't financially contribute. (Kora)

In some cases, the māmā ended up owing a debt and making repayments from their benefit payments. Work and Income granted assistance that required repayment, such as rent and furniture assistance, resulting in such debt. A māmā also ended up owing \$10,000 in debt as she worked part-time, while receiving the Young Parent Payment. As her work was commission-based it was difficult to calculate how much she would earn, which she communicated to Work and Income. Even so, she accumulated this debt over time and did not learn about it until she switched to Sole Parent Support. She felt this was unfair and she was still repaying this debt. This māmā attempted to dispute the debt owed but failed, so just accepted having to make repayments for a long time. Two māmā found the debt they owed to Work and Income very difficult to calculate, so ended up owing money due to not understanding how the childcare subsidy worked. They ended up in debt to their childcare centres as well and found this difficult to pay on top of the weekly fees.

I tried to dispute it. Tried to say it wasn't right and all that sort of stuff because every time that I had declared it was a totally different story. It was so frustrating. (Donna)

The māmā said they received minimal support with the debt process from Work and Income. If payment options were inflexible, or unrealistic, these repayments had a negative impact on their financial well-being. Three māmā found the repayments financially stressful, and one māmā was not given any options regarding the fixed amount of her repayments. A māmā also shared how Work and Income debt limited her ability to apply for accessible support via the MyMSD app. She was advised to call to request support due to her debt being over \$1,000.

This can only work [getting MyMSD online support] if debt is none or under \$1,000, cannot request hardships over MyMSD, only sometimes can book an appointment online.... Felt as if hardship assistance was harder to get approved. (Donna)

Debts stress you out and they follow you around. (Kora)

A few māmā were offered realistic repayment options that had a minimal impact on the benefit they received. Only one of these māmā said that she understood the debt process.

3.2 Housing instability

Some māmā experienced housing insecurity and had difficulties when trying to gain emergency housing or general housing support from Work and Income. A lack of accommodation providers, long housing waitlist times, difficulties gaining private rental accommodation, and a lack of communication in regard to their housing support applications exacerbated housing insecurity. Not knowing their placement or waiting timeframe regarding the housing waitlist caused stress. For example, a māmā did not hear back until two months after applying for public housing.

Been on the housing list for over a year. Have to live in an overcrowded house. Not much help from WINZ at all. I have looked at private rentals but there is no way it would be affordable even though my partner works full-time. (Kahu)

A māmā who gained emergency housing stayed in a holiday park and felt that the accommodation provider was rude and judgmental because she was receiving a benefit. Another māmā was declined emergency housing support when she was homeless with three children due to having to isolate with COVID-19.

I had a two and half hour wait on the phone to speak to someone, and then they said, they couldn't help. So, I went to the actual place and told the security, 'Sorry, I shouldn't be here, I should be isolating, but I need to speak to someone because I'm homeless and I have nowhere to go. I have three kids'. He went and spoke to the manager and came back out and said, 'Sorry, you're just going to have to wait on-call and hope they help'. So, I got no help anywhere. (Adriane).

Some māmā lived in unsuitable, run down, and over-crowded homes due to a lack of housing support. The majority of the māmā found it difficult to find rental accommodation which they attributed to the stigma of them receiving a benefit, or simply the unaffordability of private rentals. They commonly faced rejection when applying for private rentals, and felt they received no housing support from Work and Income who put all the onus onto them to find housing. The difficulty the māmā faced in gaining housing stability impacted their whānau. A māmā was unable care for her children due to not being able to find a suitable home for all of them to reside together in, and was on a waitlist. Another māmā talked about seeking support with her rent and being declined support. She said she was told she would not be granted help until the rent was overdue, but she was seeking support prior, as she knew she did not have the funds to cover the upcoming rent payment. The lack of housing support negatively impacted on the housing security the māmā were able to provide for their whānau.

3.3 Mental health

Several māmā had experienced mental health issues, such as anxiety and depression, when trying to access Work and Income help and often did not seek help to avoid these issues. These experienced may have occurred outside the timeframe of the research, but the negative impacts still lingered.

My journey with [Work and Income], it was hard, like when I had my first boy and going in there for help, it gave me a lot of anxiety. And I was also nervous going in 'cause they were never helpful. They always declined me for things... And so that made me not want to go to them for any help at all... The less interactions for me with Work and Income, the less anxiety I had about them. (Kiara)

A māmā experienced anxiety from going into a Work and Income office and feeling like she was being treated poorly—judged, not listened to, and made to break down her story in full with a lack of privacy—and this negatively impacted her mental health. She now avoids office appointments and would only deal with Work and Income over the phone. Another māmā felt that every time she interacted with Work and Income, she had to be mentally prepared for the conversation given her previous negative experiences.

You've got to be on your tippy toes. I feel like you've got to be mentally prepared and have everything you need before you even want to speak to them – that's on the phone and going in. (Adriane)

Some māmā said their mental health issues were exacerbated by inadequate support from Work and Income. For example, a māmā said that when she applied to receive Work and Income support for her mental health, she received \$1 for her transportation costs. Then, when she experienced anxiety and needed to go to doctors, this did not cover her costs. Her anxiety was so severe she had to leave her job and go back on the benefit. For this māmā, her experience highlighted the urgent need for better mental health support for benefit recipients and for mental health expertise at Work and Income. She recommended mental health training for Work and Income staff, so they could understand and support those with mental health issues.

I thought when you had mental health issues you would qualify [for the Disability Allowance]. Struggling to do day to day tasks. You don't get a lot of money. (Kahu)

A few māmā had difficult post-partum health journeys following the birth of their baby/ies.

A lot of new mothers, young mothers experience post-natal depression. You'd lie if you didn't say you ever had some sort of depression as such. But because we're young, a lot of us come from broken families or cycles of different things especially, and they've got no direction as such. (Maia)

One of these māmā also experienced post-partum depression and stated that the anxiety of having to attend Work and Income appointments added to the anxiety she was already experiencing. She was also asked by a male staff member to stop breastfeeding her son at the Work and Income office and instead feed him in the toilet. She felt they did not understand the strong bond between a mother and child when they are babies.

Do you mind feeding your baby in the toilet? And I just was like so offended, and I was like, No. And I had tears streaming down my face. I was embarrassed 'cause it was packed. There were so many people around. He couldn't have made me feel more uncomfortable. And I was like, oh my gosh, stuff it, I'm just not gonna come to my appointment. And then they cut my benefit. They had cut it because I needed to update something. (Nadine)

This experience made her feel powerless, upset, and embarrassed and she left the office. Because of this, she did not hand in forms required and her benefit was cut, all while she had a baby and another child to provide for.

3.4 Summary

When the māmā did not receive adequate Work and Income support, it was difficult for them to survive from week-to-week. In the face of this financial stress the māmā sought help elsewhere, such as through whānau or the father of their children. It was evident that help outside of Work and Income was critical for some māmā to survive in the face of insufficient benefit payments or being declined support. However, this did not always sit well with the māmā who wanted financial independence. Financial stress meant that māmā sometimes had to make difficult decisions about what necessities to prioritise. Even with careful budgeting and trying to stay on top of things, some māmā ended up in debt to Work and Income and found it hard to pay this debt off. Financial insecurity also impacted their housing security, with some māmā experiencing challenges in finding suitable accommodation for themselves and their tamariki. All of these stressors negatively impacted the mental health and hauora of the māmā.

4. Aspirations

The young māmā showed resilience in raising their tamariki despite numerous adversities, including judgment, stigmatisation, and financial challenges. They continued to aspire to provide the best for their tamariki, some utilising their negative experiences as motivation to strive for better. They did this by prioritising motherhood and education and working towards their aspirations for their whānau.

4.1 Prioritising motherhood

The māmā talked about how they had not wanted to be in receipt of benefits. Ending up on the benefit was not something that they had ever aspired to. They had turned to Work and Income as a last resort to provide for their whānau and/or because they wanted to prioritise motherhood and being present for their young children. However, they had found that their prioritisation of motherhood and spending quality time with their babies had often conflicted with Work and Income obligations on them to prepare for and find work. The māmā also talked about how people tended to overlook the bond formed between mother and child through breastfeeding. They felt support for this should have been prioritised for whānau well-being.

I was like, I'll be a stay-at-home mum, and I never thought about work back then. (Tui)

I was by myself a lot of the time with my first baby, and I actually loved it... I loved that time with him. I think I really appreciated that time. (Kahukura)

When faced with this work dilemma, the māmā became fearful that their benefits might be cut if they did not meet the obligations set by Work and Income. Attending numerous appointments and seminars in order to retain Sole Parent Support was challenging for them, especially when Work and Income was not understanding of māmā having to take their children with them.

It is basically a Jobseeker Support but with kids [referring to Sole Parent Support]. (Suzanne)

Some māmā described feeling pressured to enter the workforce or training before they felt ready, and/or accepting the first job that came along regardless of suitability. While embarking on new work or training pathways meant they were happy to be able to remove themselves from the obligations and surveillance of Work and Income, they found themselves coming home exhausted or frustrated and this affected their parenting and relationship with their children.

I wasn't able to be there and be a decent parent because I was working all these ridiculous long hours. (Suzanne)

4.2 Motherhood as a catalyst for aspiring to do more

Many of the māmā were empowered and driven towards further study as young mothers because of their desire to provide for their whānau. Education was a priority, whether they were aiming to study, were currently studying, or had completed their studies and were qualified. Study was seen as a way of becoming more employable and not having to rely on a benefit, even if they had to delay their study plan until they found childcare.

Yeah. I just can't wait to be qualified and not have to deal with [Work and Income] anymore. (Kowhai)

Being able to attend a teen parent unit had provided some of the māmā with the impetus to take their education seriously. Māmā like Kora trusted in their own ability and desire to continue their education whilst raising their children.

I remember a lot of people would be looking at me, like 'Why are you pushing this baby in a pram in the middle of the city at twenty past seven in the morning?' sort of thing. Those were the kind of things that were like, 'You know what? I'm going to go and have a great day, because I'm going to go and sit this test and I'm going to pass, and you're going to watch me smile tomorrow', and all that sort of stuff. (Koha)

Koha felt judged by society for being a young mother and juggling having a young baby and studying. She used this judgment as motivation for continuing with her secondary education. Later, she expressed pride in herself and her achievements, remarking that others had also acknowledged how she had challenged stereotypes.

There were some eye-lookers when I would walk into WINZ. Or, even when I was pregnant. People could tell I was twenty. There was a lot of judgement. When I tell people now how old I am and what I have accomplished, they're like 'Wow!' There's still a little bit of like, 'You were seventeen when you had your kid'. But, when I start talking about all the qualifications I have they're like, 'Oh shit, you've worked your arse off'. (Koha)

For some māmā, education was seen as one way of gaining the skills to eventually run their own businesses and be financially independent while retaining the flexibility to be present in their children's lives. At least one of the māmā had achieved this, while two aspired to.

I want to make my own eyelashes, and my own cleansers, and all that stuff to do with kawakawa and all of that... [and] get more time with my kids (Koha)

4.3 Summary

The young māmā showed strength and resilience when sharing their stories about raising their tamariki. Some māmā had found that their prioritisation of motherhood was at odds with the Work and Income obligation on them to find employment, whereas some were motivated to gain an education in order to create a better future for themselves and their tamariki.

5. Reform ideas

The māmā provided a wealth of reform ideas for Work and Income and Government's income support policies to improve their services, benefits and staffing. Their ideas have been organised into three subthemes: support, empathy and advocacy; changes to payments and client debt; and improved communication. The māmā all emphasised that benefit and grant payments need to be increased in order to provide realistic and meaningful support to māmā and whānau, and importantly, that māmā need to be informed and educated regarding exactly what they are entitled to.

5.1 Support, empathy, and advocacy

Improve support to be proactive not reactive. The majority of māmā thought a substantial improvement to services could be made by providing more proactive rather than reactive support. For example, Work and Income will currently only provide additional assistance with rent once you have gone into arrears or only assist with a power bill if your power is going to be cut. Such support is not proactive. This means māmā have to cover late bills and go through the stress of needing help urgently for other bills such as food or clothing. Granting this extra support for rent arrears or overdue power bills earlier would help avoid undue stress for māmā and whānau, and help break cycles of poverty.

You have to put in the hard yards at the very beginning so you need a solid team to make sure they can implement that [proactive support] and make that happen, otherwise people fall through the cracks, and they just stay in this vicious cycle [of poverty]. (Pania)

Improve support for Māori and Pacific peoples. The māmā felt that better support for Māori and Pacific peoples was needed. As Māori māmā make up a large proportion of benefit recipients, income support tailored to meet their needs would provide more meaningful support. Some māmā advocated for hiring more Māori staff as they had found Māori staff to be caring and compassionate to all benefit recipients, regardless of their ethnicity. They also suggested that staff generally needing to learn and understand more about Māori culture. They felt this would help staff be supportive and understanding of the Māori clients they worked with.

I do think that they can work around the approach towards people in general when going into Work and Income. Us Māori people, I feel like we get pushed to the side a lot being Māori... It feels like we're another statistic, on the dole bludging view kind of thing. (Nadine)

Improve support for students. Māmā studying to better themselves advocated for better support. Studying was financially tough, and some worked part-time to survive. Meaningful support needs to be provided to students to ensure they are able to exit the benefit system and take up opportunities for themselves and their whānau.



We're students and we're trying to better ourselves. We are trying to get a degree to enable us to generate more income to take home to our whānau, to be able to support our whānau. Like, we're not sitting here do[ing] nothing; we're actually going out and doing something to better ourselves. All through your schooling life you're told to go to Uni, do this and do that, and get a really good job. It's like, okay, we're doing that, but we're not getting any help to do that. I can see why people just leave and go and work. (Suzanne)

It was especially hard for māmā to hear about support, such as the Training Incentive Allowance, late and from other sources. One māmā student was unaware of this support even though she was receiving a qualifying benefit. This could highlight an entitlement communication issue that needs to be addressed. Even when receiving the Training Incentive Allowance, there were challenges. A māmā talked about receiving the allowance in her second year of study, and how it had been beneficial with study costs, purchasing a computer, and assisting with petrol money and car maintenance so she could attend the course. However, she had to first purchase her study textbooks and then be reimbursed. This was difficult as she could not afford the initial purchase. The modification of the Training Incentive Allowance to provide proactive support for students (by removing this pre-purchase requirement) would improve access to important student resources.

Current Training Incentive Allowance student support. The Training Incentive Allowance (TIA) was expanded by the Government from 1 July 2021 (MSD, 2021). This provides people receiving Sole Parent Support and other selected benefits who are also students with support for items they require to support their study such as textbooks, tuition fees, training equipment such as a laptop and childcare costs, providing support for studying levels 1-7 in New Zealand (Work and Income, 2022b). In 2022 this support includes up to \$120.98 from TIA for each week of study up to a maximum of \$4,839.20 in a 52-week period, as at 1 April 2022.

Facilitate and support advocacy. Work and Income should look to ensure that all benefit recipients reap the benefits of having a support person/advocate to help them work through entitlements and requirements. One way of doing this, as suggested by a māmā, would be for Work and Income to provide the option of having a support person to their clients.

They should create a role or something for people to have... like, they can tick a box saying, 'I want an appointment, but I want support'. (Katarina)

Improve consistency of support. Work and Income staff improving the consistency of their approach to people was a key theme for a majority of the māmā. Some māmā advocated for case managers to have social worker skills to best understand individual needs.

Improve staff empathy. Many māmā wanted staff to be more empathetic, compassionate, and understanding towards benefit recipients and their circumstances. They advocated for staff listening to understand their circumstances, and being more respectful – treating them like humans rather than statistics. The māmā felt there was a real need to hire staff who wanted to be in this supporting role, who enjoyed their job, and were there for the right reasons. They suggested that Work and Income staff should be trained in communication and empathy as well.

Just being, you know, a little bit more kinder to people because you don't know what they're going through in life. (Kahu)

Staff training on communication, mindfulness, team building / bonding. I believe that if you have a strong team, you can achieve higher quality of service to clients. (Pania)

Improve mental health support. The māmā advocated for providing better mental health support to benefit recipients to improve their support outcomes, as many experienced mental health issues in requesting support. For example, a māmā advocated for Work and Income providing mental health experts to work alongside benefit recipients and for mental health courses to be offered to staff. Another māmā called for more funding to support better mental health initiatives.

Improve technology to access support. Other new ideas for Work and Income included providing a MyMSD tutorial to assist those who are not tech-savvy to know how to use the app. This would provide meaningful support to all and ensure that those who are unable to access technology easily or seamlessly are not left behind.

5.2 Changes to payments and client debt

Simplify and improve existing packages/payments. There were many suggestions made for policies to improve the current benefits in order to simplify benefit packages and payments. Some māmā raised the idea of providing a universal basic income to replace current benefits, including for studentS. They saw this as a way to remove bias, judgment and discretionary decision-making as everyone would receive the same, consistent amount. Another suggestion was to remove tax from benefits. This would also allow māmā on benefits who are working to keep more of their earnings, as they would no longer have to pay secondary tax on work earnings.

Increase accommodation payments. Māmā thought the Accommodation Supplement and Accommodation Benefit needed to be increased to provide more beneficial housing support. For example, while accessing StudyLink (which is managed by the Ministry of Social Development), a māmā said she was on a \$60 flat rate for the Accommodation Benefit, which did not cover her boarding costs.

Improve support for couples. Improvements were suggested regarding the support provided for families. The idea of providing a Family Benefit through Work and Income was raised. Māmā felt that couples that remained in a relationship were disadvantaged, whether or not the father/partner was employed or also on a benefit (as discussed in the theme ‘barriers to adequate support’, especially regarding accusations of benefit fraud). A Family Benefit, even if offered temporarily, could help support whānau in times of need.

Improve child and caregiver support. The māmā suggested providing better support to children and caregivers receiving the Orphan’s Benefit and Unsupported Child’s Benefit. Some māmā talked about the importance of whānau collectivity – how it really takes an iwi to raise a child. They thought meaningful support is needed to for both caregivers and children. Further ideas were ensuring frequent clothing assistance (as children grow fast) and providing good counselling services for both children and caregivers to support their hauora.

Improve support for sole parents. Suggestions for improving support for sole parents included granting extra help to parents in need automatically, with straight-forward support, as opposed to creating barriers or rejecting requests. Māmā also wanted to see an end to obligations that coerce parents into work when their children are in infancy. (This has been implemented with the end to the subsequent child policy in November 2021, although māmā affected by the policy when their children were younger may not have been aware of the change.) They also raised the need for changes specifically tailored to māmā to provide supports that are realistic and achievable around parenting responsibilities. Māmā need better support to find work that provides mummy hours; hours that are catered around school to allow māmā to do drop offs and pick-ups.

Help mothers in need that are keen to get off the benefit and find a job that will be suitable for them as well as taking care of their children and homes. (Maraea)

Māma identified the need for better support in Work and Income for māmā when attending appointments, such as appointed breastfeeding areas and making offices more child friendly so it is not daunting or stressful taking children with them. A māmā suggested that Work and Income run workshops that are tailored to the needs of māmā, and which help create a sense of belonging and community among māmā. Some māmā also advocated for parenting programmes to assist sole and young parents.

Helps young parent’s gain skills that help with parenting... [and] that helps assist solo parents, parenting through separation. (Pania)

Improve support for whānau with newborns. Financial support for families, especially those with newborns, was raised as an area needing further improvement. The Best Start Tax Credit (introduced as part of the Families Package) was acknowledged by many of the māmā as financially beneficial and helpful to support their tamariki when infants. However, they felt that more support is needed as having a newborn is a difficult period for a whānau.

Give more assistance to parents with newborns, even if in a relationship, because minimum wage is not enough to support two people. (Katarina)

Increase grants. Māmā commented that food grants were beneficial but could be improved. This could be done by being more realistic with the amounts granted depending on the size of the family. For example, a māmā was granted a \$150 food grant when she had six children to feed while she was in isolation due to COVID-19. This was not enough to feed her family. Food grants need to consider the family composition and not just grant the standard rate for all. The māmā also talked about the need to make food grants accessible to all, such as for those who do not have access to technology like MyMSD. Additionally, requiring evidence of your need can be a barrier. The māmā suggested discarding the six month time limit on food grant support, as there are many in need of this support.

MSD Food Grant Legislative Exception. Over any 26-week window, the standard food grant approval maximum is \$150 per grant in MyMSD, up to a total of:

- \$200 for a single person with no dependent children
- \$300 for a couple who are in a relationship with no dependent children
- \$450 for a couple who are in a relationship or a sole parent with 1 or 2 dependent children
- \$550 for a couple who are in a relationship or a sole parent with 3 or more dependent children.

If a person needs further assistance above these limits, then contact with MSD must be made via a contact centre or service centre. If a staff member determines that exceptional circumstances exist, they are permitted to approve food grants over the limits above (Work and Income, 2022e).

Ensure whānau can cover food costs. Many māmā recommended that benefit rates needed to increase in line with cost-of-living increases. This did happen in April 2023. A māmā also expressed a need for school lunch assistance and advocated for a school lunch payment. The Healthy School Lunches Programme, which was recently introduced to primary and secondary schools across select locations in Aotearoa, is one initiative that could positively impact whānau food security.

Ka Ora, Ka Ako | Healthy School Lunches Programme. In 2019 the Government announced the Healthy School Lunches Programme, “a two-year initiative to explore delivering a free and healthy daily school lunch to Year 1–8 (primary and intermediate aged) students in around 120 schools with high levels of disadvantage across Bay of Plenty/Wairariki, Hawke’s Bay/Tairāwhiti and Otago/Southland.” This programme was introduced in August 2022 to provide nutritious school lunches to tamariki daily to improve food security in schools and reduce poverty across Aotearoa New Zealand. So far, “over 63 million lunches have been delivered in 950 schools and kura to over 220,000 learners” (Ministry of Education, 2022).

Improve childcare assistance. The māmā suggested that childcare assistance should be available outside typical business hours, as some māmā work early/late and must rely on whānau for support. The māmā recommended that childcare assistance be offered to stay at home mums, to recognise that full-time parenting is an important job and these māmā require breaks too.

Improve disability assistance. A māmā felt that Work and Income should bring in medical experts to assess entitlement to the Disability Allowance. She was found ineligible for this assistance, whereas her application was strongly supported by all of her doctors and specialists, and her course provider also submitted her application on her behalf. A review of the declined decision was requested twice; however, the decision remains the same.

The Work and Income website guidelines outline **the Disability Allowance criteria** (Work and Income, 2022f), which includes:

- meet an income test
- have a disability which is likely to last at least 6 months
- have ongoing, additional costs arising from that disability
- be a New Zealand citizen or permanent resident (that is, not be in New Zealand unlawfully, here on a temporary entry visa or a temporary permit) or
- deemed to hold a residence class visa in New Zealand under the Immigration Act 2009 (for example, Australian citizens or residents) and
- generally be ordinarily resident in New Zealand.

A māmā felt the amount granted for her Disability Allowance was not sufficient to cover her disability costs. In contrast, her son received a Child Disability Allowance, and she felt this was a good amount to provide him with meaningful disability support. However, the māmā found the application process for both allowances tough and long, and the renewal process difficult and suggested that these be refined and be made less harrowing.

With the Child Disability Allowance the hoops you have to jump through to get what you need, because you're not just going through what you're applying for, you have to get the GP and the specialist. You have to rely on them to support evidence to back you. That's a long process. 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)

Change the language around Orphan's and Unsupported Child's Benefits. Two māmā advocated for the names and support provided through The Orphan's and Unsupported Child's Benefits to be changed to ensure the inclusion of all children. A māmā asked what happens if a child is old enough to read a Work and Income letter and see that language, and then associates that with themselves. This could have a negative impact on the child's hauora. Better wording for these payments is Care of Child or Caregivers Benefit.

Improve support for job searching. The māmā suggested Work and Income link up with other job assistance agencies to best support finding meaningful employment for people supported by benefits. The māmā thought assistance with writing resumes and understanding the interview process could be helpful for jobseekers, and such assistance should be available through an online platform like Zoom to improve accessibility for those unable to go into the office. For example, it was suggested that an interview role-play could help some māmā prepare for their entry into the workforce – going through recruitment and preparation.

Improve Temporary Additional Support. Many ideas for improving Temporary Additional Support were suggested by māmā. One set of ideas was that the renewal period and re-application process timeframe needs to be realistic and the ability to apply for this support online would be beneficial. This support should be realistic in accounting for debt expenses, not only living expenses, as there is no point being offered additional support if it is being absorbed into debt. Some māmā advocated for better consideration of individual financial circumstances.

Offering support with energy costs all year round. The Winter Energy Payment was praised by the māmā who received it. However, they suggested that this energy support be extended by offering it all year round as summer power costs could be expensive too. They also said this payment needs to be more inclusive, as some māmā who were students talked about not being able to receive this beneficial payment due to receiving StudyLink support.



Rethink Work and Income debt obligations. Work and Income debt experienced by the māmā was detrimental to their financial well-being and impacted the benefit amount they received to live off. The māmā suggested an improvement to the system would be not expecting clients to repay extra grants, such as housing or power support, while on a benefit. As articulated by the māmā, repayment deductions are not always sustainable when in financial survival mode.

5.3 Improved communication

Advertise the Best Start Tax Credit payment. There was a need for the Best Start Tax Credit to be better communicated and advertised to māmā, who may be eligible for this payment. Some māmā suggested that it could be introduced through the following avenues to target new māmā: antenatal/maternity care, well-child checks, pamphlets available in maternity units for māmā and whānau, and making the information more publicly accessible.

Improve ease of access to information about entitlements. The māmā suggested improvements to entitlement access, information and support. Some māmā talked about entitlement information needing to be made more accessible. For example, a māmā advocated for the booklet the research team created to be accessible to all, as it was of great assistance in learning about her entitlements, the support available, and it was easy to read. They also suggested that Work and Income should know what each client's full entitlement is and share this with them.

Improve connectivity through better utilisation of technology. The māmā suggested the contact centre needs a direct line that can be called for appointments to avoid long wait times if needing to contact Work and Income urgently or for an appointment (to avoid the general wait times). Creating a text line and sending text reminders could help māmā avoid the long contact centre wait times. Dedicated phone appointment times could also help save the māmā time and energy. The māmā also suggested that Zoom should be utilised more as an alternative to having an appointment in-person as this would remove barriers, such as childcare and transportation, for the māmā with young children.

Improve communication accessibility. The māmā often talked about how information about Work and Income and different payments and grants was difficult to locate. They suggested that information needs to be made more accessible and easier to navigate and read, such as laying out the website in plain language, grouping benefits, and improving online services and the ability to apply for all payments and grants online. They felt that seminars and benefit obligations need to be tailored to individual circumstances and that obligations for benefit payments need to be realistic so benefit recipients can meet them.

Improve consistency between Work and Income and StudyLink support. The māmā did not feel consistently supported across the two Ministry of Social Development agencies: Work and Income and StudyLink. A policy reform idea was that there is a need for more consistent benefit support provided by the two agencies. Another suggestion was that the two agencies need to communicate better to ensure consistency of entitlement.

5.4 Summary

The māmā in this study provided innovative and meaningful reform ideas for Work and Income and for income support policies drawn from their lived experiences and driven by a shared goal of improving support outcomes for benefit recipients, particularly young māmā. In some cases, the support talked about was available already, and it was just a case of being able to inform and communicate this, for example the Training Incentive Allowance. However, other ideas require Work and Income or Government to make bigger, bolder changes to how māmā and whānau are looked after. The ideas shared by the māmā exemplify collective and intergenerational caring, wanting to help not only themselves but also the next generation.





Discussion

In this study, young Māori women who had first described their benefit receipt in a survey were invited into a conversational interview space to share more about their experiences of accessing income support from Work and Income over the previous four years. Their stories were of accessing support as well as of times when they encountered barriers to getting the support they needed. When they were unable to overcome these barriers, they described financial, mental health and housing insecurity repercussions. Some also talked about negative experiences when they were young mothers some 10-12 years previous, and the lingering impacts these had on them. Throughout, they maintained their aspirations to fulfil their roles as mothers and to improve their circumstances, including getting off income support. They also had a multitude of ideas about how Work and Income could improve their services for young Māori mothers and whānau like them. This discussion delves into what has been learned from the kōrero with the māmā about the answers to the questions that guided this study.

Section 192

Work and Income surveillance and punitive policy measures featured in the lives of the māmā through the section 192 sanctions when they applied and, more generally, through the invasion of privacy that māmā faced when trying to access the Sole Parent Benefit. Five māmā experienced the (since repealed) section 192 sanctions and had felt forced by Work and Income to name the father of their tamariki out of fear that their benefits would be cut, putting their financial well-being and survival at risk. Instead, naming the father jeopardised their (sometimes already strained) relationship with them. These findings indicate that the Section 192 sanctions were not only harmful for tamariki who were affected, as explored by Wilson et al. (2019), but also for mothers who felt targeted and coerced. All of the māmā objected to the unfairness of the sanctions and expressed relief that they have now been removed.

Following the repeal of the section 192 sanctions on 1 April 2020, Work and Income reassessed the deductions made from benefit recipients (Graham & Arnesen, 2022, p. 14). On 1 April 2019, it, “began a proactive outbound calling campaign to reach 11,355 clients, who had been identified as having section 192 reduction imposed” (Read, 2020, p. 1). The campaign, which focused on establishing full and

correct entitlement, positively impacted one māmā, who received an apology and a refund. This māmā was one of 5,827 clients successfully contacted (Read, 2020). It is a progressive step for the Government to repeal this harmful legislation, and for Work and Income to complete correct reassessments and contact māmā owed money and an apology.

In 2022, the Government agreed to pass on child support to sole parent benefit recipients. This initiative was funded in Budget 2022 and will be implemented on 1 July 2023. This will end the practice of the Crown retaining the child support received by Sole Parent Support recipients and using it to offset the cost of the sole parent benefit. This change will remove the distinction between Sole Parent Support recipients and sole parents in employment by passing on child support to all sole parents regardless of their working status, which is importantly in the child's best interest (Work and Income, 2022). The obligation to apply for child support will also end 1 July 2023.

These important changes may, however, not lift the burden of the relationship surveillance the māmā felt they were under from Work and Income when they claimed the sole parent benefit. The māmā spoke of assumptions made by staff that they were lying about their relationship status and of living with the fear of being investigated for benefit fraud. Their experiences may reflect the more general over-representation of Māori in fraud investigations (Child Poverty Action Group-Public Policy Institute, 2019) and potentially the inconsistent access some Māori women have to the income of a partner. Being in a ‘relationship’ for some does not equate to having the financial support of another person (Cram et al., 2020). Advocates have called for the lifting of the couple benefit rate so that it is comparable with two single person rates (Child Poverty Action Group-Public Policy Institute, 2019). This would remove discrimination in the benefit system against families, and also provide Māori women with the ability to make non-economic choices about being in a relationship (Cram et al., 2020).

2018 Families Package and 2020 Income Support Packages and other payments

The Government has been working towards positive change to ameliorate poverty and hardship in Aotearoa (for example, the 2018–2020 Families Package and the 2020 Income Support Packages), particularly in light of the COVID-19 pandemic (Graham and Arnesen, 2022). The māmā spoke about the positive impacts of the 2018 Families Package on their financial security and economic well-being if they received the Best Start Tax Credit and the Winter Energy Payment. The māmā who received the Best Start Tax Credit used this financial support to cover expensive weekly necessities such as nappies, wipes and formula. This enhanced their financial well-being as new parents and allowed them to focus on nurturing and caring for their newborn pēpi. The Winter Energy Payment helped them cover power bill increases and keep their whānau warm and healthy during the cold winter months, with many māmā wishing it could run all year round. Family Tax Credit payment increases (part of the Families Package) were also appreciated by the māmā and made a difference to their financial well-being.

The majority of the māmā found claiming the 2018–2020 Families Package and the 2020 Income Support Package payments as easy, automatic and straightforward. For example, the māmā who received the Best Start Tax Credit spoke of the ease of claiming this payment; one māmā said that no questions were asked, and it was just paid. Another māmā stated it was just added to the Family Tax Credit payments she already received, making it an easy process. The māmā who received the Winter Energy Payment found it easy to get this help as there was no claim process. The payment was automatically added to their benefit payments, and they felt they received good communication via MyMSD about when this payment was going to begin and finish. One māmā spoke of the increase to her Family Tax Credit being automatic with no application process needed, so that she could plan ahead financially once she learnt of this increase.

The māmā in this study talked about experiencing enhanced financial well-being due to the 2020 Income Support Packages and other changes. For example, the temporary doubling of the Winter Energy Payment and the removal of the subsequent child policy (which had placed obligations on parents to look for and return to work if they had another child while on a benefit). The removal of this latter, punitive policy, enabled mothers to spend time with their young pēpi. This was important as they recalled the stress on themselves of not being able to do this. Recent research evidence stresses the importance of the first 1000 days of a baby's life for children's brain development and life-long wellbeing (Te Whatu Ora, 2022),

so time and money spent early on supporting young Māori mothers is an investment in their tamariki.

While the māmā reported feeling appreciative of the Government policies introduced since 2018, not all māmā had known about them or all the payments and grants that were available. Some māmā learnt about them through the research documents provided to them during this study. Awareness of support was an issue due to some māmā no longer receiving the benefit, having a baby before the Best Start Tax Credit was introduced, and/or generally being unaware of changes until they received such payments. As Work and Income are working towards providing meaningful support to benefit recipients, enhancing public awareness of new initiatives and existing payments and grants would be beneficial.

Influence of external factors

The COVID-19 pandemic significantly influenced (both positively and negatively) the experiences of the māmā in terms of their need for and access to income support. A perhaps unanticipated positive impact was that changes were made to how māmā could apply for support. Being able to apply for support online or over the phone during the COVID-19 pandemic, removing the need for face-to-face appointments, made the application process more accessible and straightforward and improved support access. Māmā rated what they could do over the phone as much better in 2021/22 than previously.

The majority of māmā in this study received Work and Income support during the 2020 Income Support Package that increased main benefit rates. However, many māmā stated that because of the cost-of-living increases, the benefit increases were absorbed and did not provide them with meaningful support — they did not experience a positive financial difference. For some, their benefit was not sufficient and they needed more support to manage financially, such as from the father of their tamariki or their whānau. These māmā's experiences are consistent with Ministry of Social Development research showing that although income adequacy for example families had improved, as at 2022 incomes remained below the level needed to meet core costs for most example families when on benefit (MSD, 2023c). The māmā in this study corroborated the warnings of the Welfare Expert Advisory Group, that the inadequate financial status of welfare recipients impacts their ability to cover basic living costs, which in turn impacts their ability to engage as members of society (Welfare Expert Advisory Group, 2019). This situation led to advocates to call for cost-of-living increases in benefit payments (Edwards, 2022). These were implemented in April 2023.

Benefit recipients were excluded from the cost-of-living payment scheme introduced through Inland Revenue to support those earning under \$70,000 with a payment of \$350 over three months, beginning in August 2022 (IRD, 2022). Although the Finance Minister claimed that the increased income supports for benefit recipients justified their exclusion (Smith D., 2022), this initiative reinforced the two-tiered government support system, where those in employment receive preferential treatment due to their working status.

More generally, the themes from the māmā's korero demonstrate that the way in which benefit payments and grants are delivered and communicated are important external factors that can help or hinder the effectiveness of income support reforms in achieving their objectives.

Looking forward

Whānau accessing income support need to be treated with empathy and care. Many of the māmā in this study shared incidents of stigmatisation and/or racism for being young, Māori, and mothering while seeking benefit support. These experiences unsteadied the māmā as they navigated the complexities of accessing benefits. When they were not treated with respect and dignity as humans, this had a lasting impact and they wanted to avoid Work and Income to the detriment of their financial well-being and hauora. The māmā emphasised that when they are supported well, such as by staff they view as champions, and when proactive care is wrapped around them, they can thrive beyond mere financial survival. When the māmā received their full entitlements, this supported them to achieve their goals to support themselves and their whānau, to achieve higher education levels and to gain meaningful careers. Investing in whānau will reap many rewards for whānau and their tamariki (Ministry for Women, 2018).

There is an urgent need for culturally responsive income support that considers and values the real-life experiences of welfare recipients to ensure their basic human needs are met (Welfare Expert Advisory Group, 2019). The need for a culturally responsive way forward in the Ministry of Social Development's journey is outlined in Te Pae Tata (MSD, 2020). This could be achieved by delivering whānau-centred income support from a Māori worldview focused on the foundational importance of whakapapa (kinship), tikanga (cultural protocols/traditions), whenua and whānau (Cram et al., 2020; Ware, 2014).

The many reform ideas provided by the māmā shine a light on ways forward for Work and Income to live up to their Client Commitment statement. This includes sharing knowledge with young Māori mothers so that they are well informed, and working towards the ongoing transformation of the welfare system so that Work and Income can, hand-on-heart, say that it knows and supports young Māori mothers and whānau, in close collaboration with them. In addition, the identification of the characteristics and actions of those who the māmā described as champions or advocates provides clues for how respectful and trusting relationships can be built with young Māori mothers and how their aspirations can best be supported. If they are not already, perhaps these characteristics and actions should be added to criteria Work and Income use to find their top performing case managers (NZ Government, 2018).

In conclusion, the reflections of the māmā in this study confirm that Work and Income are on a journey to implement MSD's strategic direction of Te Pae Tawhiti (MSD, 2023b) and the vision of Te Pae Tata (MSD, 2020). The income support system is much more than just paying benefits to recipients. It provides a basis for societal social cohesion and increases recipients' ability to find and engage in employment, study, and the ability and willingness to care and engage as a member of society (Welfare Expert Advisory Group, 2019). However, this social cohesion is impossible when the current inadequate benefit rates place those receiving them in poverty and hardship. To mitigate against the cycle of poverty, providing effective income support is a pragmatic and useful tool to best achieve a good standard of living for those receiving income support – for both them and their whānau.

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Appendices

Appendix A. Participant Information



Māori and Pacific mothers' experiences of changes in social assistance since 2018 – An in-depth qualitative study for the Ministry of Social Development, 2021-2022

Tēnā koe

This is an invitation to be part of a study of Māori and Pacific mothers' experiences of changes in social assistance – or welfare benefits – over the past four years.

What's the study about?

The study is about the supports young whānau and families need to get by in their day-to-day lives. We want to hear your views about Work and Income benefits you've applied for or received over the past four years.

Over the last four years Work and Income has been making some changes to the benefit system and we want to know whether you've noticed these changes and, if you have, if the changes have made a difference for you.

We're also interested in what else you would like to see done to support young whānau and families.

Where does the money for this research come from?

The study is being funded by the Ministry of Social Development (MSD)

Who's being invited to take part?

We're inviting young Māori and Pacific women to take part. The young Māori women will be some of those we've interviewed before (E Hine study), that we'd like to catch up with again.

The young Pacific women will be new to us, and we want to hear about their experiences.

How long will our talk take?

There are two parts to the study:

The first part is a survey about whether you've gotten some of the benefits we're interested in. First we tell you about the benefit and then ask if you've gotten it in the past few years. The last part of the survey asks you about the changes that Work and Income have made to their service in the last four years and what you think about these changes. The survey will take you around 30 minutes.

The second part is a face-to-face interview with you where we want to hear how things have been for you in the past four or so years and whether Work and Income has been supportive. We follow up on the survey by hearing from you about your experiences. This interview will take around an hour.

What will I be asked?

These are the sort of questions you'll be asked in the interview:

- What's it like being a mum? Has it changed with your child(ren) getting older?
- Have you been having any problems finding somewhere to live or with having to move in the past four or so years?
- Have you been able to find childcare or any after school care that you need?

Where will we talk?

We can talk at a place where you feel most comfortable. This might be your home, your office, or at a café, or park. It might be at the offices of a service provider you use. It's up to you where we talk.

Do I have to answer every question?

No, just tell me if you'd rather not answer a question. And if you don't quite get what a question means, just tell me and I'll have another go at asking it.

If, after we've talked, you change your mind about being involved in this project, just let me know and I'll delete our conversation from my files.

What will happen with what I say?

I'll ask you if it's okay for me to audio-record our talk.

If, during our talk, you want to say something 'off the record' just tell me, and I'll turn the recorder off.

If you don't want to be recorded just let me know and I'll take notes when we talk.

We'll be writing a report towards the end of the year, based on everything people tell us. This will include common themes or things that lots of people talk about as well as interesting ideas that might come from only one or two people.

You won't be identified in this report. I can send you a copy of this report when it's completed.

What if I still have questions about the research?

Please ask me any questions you still have.

Kia Ora

We really appreciate you taking the time to consider being part of this research. When we finish talking, I'd like to leave you with a small koha, as a thank you for taking the time to share with me.



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Appendix B. Research Consent Form



Māori and Pacific mothers' experiences of changes in social assistance since 2018. An in-depth qualitative study for the Ministry of Social Development, 2021-2022

I've had a chance to read the information sheet about this research. Any questions I still had about the research have been answered.

Please check the boxes that apply:

Consents

- I agree to being part of this research project.
- I agree to our talk being audio-recorded.

Requesting a copy of the report

- I'd like a copy of the project report.

Where would you like things sent to – an email and/or a physical address:

My name is:

Today's date:

Signed:

Appendix C. Evaluation Interview and Distress Protocol

Adapted from Draucker et al. (2009 p. 348, Fig. 2)

The following protocol outlines the actions of the interviewer if, during the course of the interview, a participant exhibits acute distress or safety concerns.

Indications of Distress ¹	Follow-up Questions	Participant Behaviour/ Responses	Acute distress or safety concern? (Y/N)	Imminent danger? (Y/N)
<p>Participant indicates they are experiencing a high level of stress or emotional distress, OR exhibit behaviours that suggest interview is too stressful (for example, uncontrolled crying, incoherent speech)</p>	<ol style="list-style-type: none"> 1. Stop the interview 2. Offer support and allow the participant(s) time to recruit 3. Assess mental status: <ul style="list-style-type: none"> ■ Tell me what thoughts you're having ■ Tell me what you're feeling right now ■ Do you feel able to go on about your day? ■ Do you feel safe? (If NO, ask questions below) 4. Determine if the person is experiencing acute emotional distress beyond what would normally be expected in an interview about a sensitive topic 			
<p>Participant indicates they are thinking of hurting themselves</p>	<ol style="list-style-type: none"> 1. Stop the interview 2. Express concern and conduct a safety assessment: <ul style="list-style-type: none"> ■ Tell me what thoughts you're having ■ Do you intend to harm yourself? ■ How do you intend to harm yourself? ■ When do you intend to harm yourself? ■ Do you have the means to harm yourself? 3. Determine if the person is an imminent danger to self 			

Indications of Distress ¹	Follow-up Questions	Participant Behaviour/ Responses	Acute distress or safety concern? (Y/N)	Imminent danger? (Y/N)
Participant indicates they are thinking of hurting others	<ol style="list-style-type: none"> 1. Stop the interview 2. Express concern and conduct a safety assessment: <ul style="list-style-type: none"> ■ Tell me what thoughts you're having ■ Do you intend to harm someone else? Who? ■ How do you intend to harm him/her/them? ■ When do you intend to harm him/her/them? ■ Do you have the means to harm him/her/them? 3. Determine if the person is an imminent danger to others 			

Note. ¹Need to include signs of distress shown by all members of whānau participating in the interview.

Actions for Interviewer

1. If a participant's distress reflects an emotional response reflective of what would be expected in an interview about a sensitive topic, offer support and extend the opportunity to: (a) stop the interview; (b) regroup; (c) continue.
2. If a participant's distress reflects acute emotional distress or a safety concern beyond what would be expected in an interview about a sensitive topic, but NOT imminent danger, take the following actions:
 - Encourage the participant / whānau to contact their kaumatua or counsellor OR *study kaumatua or counsellor* for follow-up.
 - Provide the participant / whānau with *study kaumatua or counsellor's* contract details, and the number of the emergency department at hospital. And encourage the participant to call either if he/she experiences increased distress in the hours/days following the interview.
 - Indicate that, with the participant's / whānau permission, the *study kaumatua or counsellor* will contact him/her/them the next day to see if they are okay.
 - Notify the *study kaumatua or counsellor* and Principal Investigator of the recommendations given to the participant/whānau.
3. If the distress of a participant/whānau reflects **imminent danger**, take the following actions:
 - Contact local law authorities unless arrangements can be made for the participant to be transported to the emergency room by a family member.
 - Indicate that, with the participant's / whānau permission, the *study kaumatua or counsellor* will contact him/her/them the next day to see if they are okay.
 - Immediately notify *study kaumatua or counsellor* and the Principal Investigator.

Appendix D. Survey Results

Table 2. Overview of income support received by individual māmā

	2010-2013	2014-2017	2018-2022
Kahukura		2014, 2015, 2016, 2017	2018, 2019, 2020, 2021
Suzanne			2018, 2019, 2020, 2021, 2022
Kiri			2019, 2020
Adriane			2020, 2021
Mei		2017	2018, 2019, 2020, 2021
Pania			2018, 2019, 2020, 2021, 2022
Katarina			2018, 2019, 2020, 2021
Roxanne		2017	2018, 2020, 2021
Kara			2020, 2021
Donna		2015, 2016, 2017	2018, 2019, 2020, 2021
Kahu	2010, 2011	2017	2018
Maia		2015, 2016, 2017	2018, 2019, 2020, 2021
Kere		2020, 2021	
Kora		2017	2018
Ataahua		2017	2018, 2019, 2020
Kowhai	2012, 2013	2017	2018, 2019, 2020, 2021
Aria	2010, 2011	2017	2018, 2019, 2021
Kiara	2011, 2012	2017	2018
Amanda		2017	2018, 2020
Koha	2012, 2013	2017	
Nadine		2014, 2015, 2017	2018, 2019, 2020, 2021
Kimi			2020, 2021
Maraea	2008, 2010, 2011, 2012, 2013	2014, 2015, 2016, 2017	2018, 2019, 2020, 2021
Kellie		2017	2018, 2019, 2020, 2021
Maria		2017	2018, 2021
Ariana	2011, 2012	2017	2018, 2019, 2020, 2021
Tui		2017	2018, 2019, 2020, 2021
Mere		2017	2018, 2019, 2020, 2021
Denise	2013	2014, 2017	2018, 2020, 2021

Table 3. Whether participants received income support and the number of years it was received

Response	Sole Parent Support	Job-seeker Support	Supported Living Payment	Winter Energy Payment	Best Start	Accommodation Supplement	Family Tax Credit	Childcare Subsidy
Total Yes	25	19	1	21	15	20	27	20
Total No	6	12	26	9	12	10	3	10
Total Unsure / Unknown	0	0	4	2	4	1	1	1
1 Year	3	6	1	2	6	5	4	2
2 Years	4	1	0	11	5	4	3	3
3 Years	2	2	0	3	2	3	1	4
4 Years	3	0	0	2	1	1	1	2
5+ Years	8	1	0	0	0	4	8	4

Table 4. Years in which participants received income support

Counts	Sole Parent Support	Job-seeker Support	Supported Living Payment	Winter Energy Payment	Best Start	Accommodation Supplement	Family Tax Credit	Childcare Subsidy
2017	8	2	0	0	0	7	9	8
2018	6	1	0	4	2	8	9	9
2019	8	2	1	7	5	6	9	11
2020	9	3	0	13	6	8	11	7
2021	11	4	0	13	10	10	13	8
Unknown	0	0	4	0	0	1	0	0
Unsure	0	0	4	2	4	1	1	1
N/a	1	1	1	0	2	1	1	1

Table 5. Average number of years participants received income support

Response	Sole Parent Support	Job-seeker Support	Supported Living Payment	Winter Energy Payment	Best Start	Accommodation Supplement	Family Tax Credit	Childcare Subsidy
Av. yrs	4.65	2.30	1.00	2.28	1.86	2.71	3.35	3.20

Table 6. Participants who said they noticed a difference in the look and feel of Work and Income

Response	Have you noticed an increase in the benefit (s) you've received over the past three years or so?	Have you noticed any changes in the past five years or so in the way Work and Income operates?	Have you noticed any changes in the past five years or so in the look and feel of the Work and Income service centres?	Have you noticed any changes in the past five years or so in the help you get from Work and Income over the phone?	Have you noticed any changes in Work and Income the past five years or so in what you can do online or over your phone?	Have you noticed any changes in Work and Income's job search obligations and meeting requirements in the past five years or so?
	<i>n</i> =17	<i>n</i> =28	<i>n</i> =27	<i>n</i> =5	<i>n</i> =17	<i>n</i> =18
Yes	12	12	9	0	12	4
No	2	7	11	4	2	7
Unsure	3	9	7	1	3	7

Table 7. Ratings of Work and Income given by participants

Rating	How would you rate Work and Income now?	How would you rate the look and feel of the Work and Income service centres?	How would you rate the help you get from Work and Income over the phone?	How would you rate what you can do at Work and Income online or over your phone?	How would you rate Work and Income's job search obligations and meeting requirements?
	<i>n</i> =13	<i>n</i> =20	<i>n</i> =16	<i>n</i> =13	<i>n</i> =10
Much better	1	0	2	7	1
Better	2	6	5	4	1
About the same	4	3	2	0	1
Worse	3	6	4	0	0
Much worse	1	1	1	0	1
Unsure	2	4	2	2	6
Average rating (score) ¹	2.9	2.9	3.4	4.6	3.3
Average rating	About the same	About the same	About the same	Much better	About the same

Note. 1. Ratings were done on a 5-point scale that was coded as 5=much better, 4=better, 3=about the same, 2=worse, 1=much worse. 'Unsure' was not included in the calculation of the average score.

Appendix E. Manu Bird Entitlement Tool – Ngā Manu Manaakitanga (NMM)

Name	The name incorporates the bird and promotion of the client’s well-being and how best to assess their needs/ situation, and the best way to support them
The Rationale	<p>To ensure all staff are equipped to assess the client’s situation, needs and concerns. Currently, the system is heavily flawed, so providing a tool is an easier way to establish your clients’ needs and how to best manage them. It is also easier if staff change roles or are absent, and then another colleague can step in can, see and understand the client’s situation and continue managing them in the same way their colleague would.</p> <p>I believe if a person is seeking some form of financial help, it is imperative that they must be assessed as a whole because 9 times out of 10, they require support and assistance in multiple areas and don't understand the system and what's on offer. Or they may not be in the right state of mind to know what they need, and this is where MSD steps in.</p>
The Kereru Bird	<p>The kereru is a native bird of New Zealand (kiwi, fantail and tui are common and often used in N.Z). In terms of a new tool for enhancing a broken system the kereru is often overlooked in the same sense the clients are. Also, the kereru in Māoridom symbolises guardianship. This means MSD protect their clients by ensuring they have access to everything they are entitled to, having staff explain in a way their client can understand and ensure regular follow-ups are implemented that works for their client.</p> <p>The spiritual meaning for the bird is hope and wisdom – hope to achieve goals employee and client set and wisdom, ensuring staff have relevant and sufficient knowledge of their client’s history needs and concerns and understanding of how to best address and meet those.</p> <p>I chose a bird because no matter the size, shape, colour or what they eat, they all have the same structure and require the exact same necessities to thrive and survive. Like humans, it doesn't matter what age, race, gender, or area you grew up in; each human needs certain things to thrive and survive in today’s world.</p>
The Motto	<p>Nourish, Flourish & Flight – (Māori words to be provided)</p> <p>If you nourish your client and their needs are met, they will flourish. If you get them to achieve, reach and maintain their goals, they will take flight, and when they take flight, they will have gained skills to be able to keep and leave the system without spiralling in and out of the system or becoming ‘stuck’ within the system.</p>
Structure of the Bird	<ol style="list-style-type: none"> 1. Head: Knowledge 2. Beak: Communication <ul style="list-style-type: none"> ■ How to effectively communicate with clients ■ Establishing rapport and interpersonal relationship ■ Ways in which clients can communicate with their case manager / MSD 3. Wings: Every bird has three parts to their wing – This is how you provide awahi and manaaki to your client. 4. Eyes: Bird’s eye view. This provides an overall picture of your client, and what you see and notice (observations). <ul style="list-style-type: none"> ■ Are they well groomed ■ How are their hygiene practices ■ Are they unwell ■ How does their mood appear ■ Are they distressed ■ Do they smell of alcohol ■ Do they have drug abuse issues ■ How do they communicate/ body language <p>This helps establish how they are currently managing.</p> <ul style="list-style-type: none"> ■ Do they require extra supports that they haven’t mentioned? ■ Are there any places you could refer them to in the community? ■ Can the reasons they are seeking help be prevented if education or extra support is put into place?

<p>Structure of the Bird – continued</p>	<p>In terms of supports, there are various community supports that are well established throughout the nation that can provide help in multiple ways (transitional housing, health care, education etc.).</p> <p>I believe if MSD had community connections, it would enhance the opportunities and well-being of their clients, it takes off some stress and pressure from MSD and ensures that their clients’ needs are met, and it also enhances community organisations. Like a wraparound support, MSD takes care of the financial side of things, but generally, clients need help in multiple areas that MSD doesn’t cater for, so strengthening these connections is a win-win for all involved.</p> <p>5. Body: The organisation</p> <ul style="list-style-type: none"> ■ Policies/procedure ■ Philosophy
<p>Summary</p>	<p>This māmā has provided an excellent draft entitlement tool based on her experience as a registered nurse and has been a beneficiary herself as a young māmā. Her overall aim is that in providing this tool, it can best assist Work and Income in providing meaningful support to not only young Māori māmā’s but all its clients, and importantly young Māori māmā will receive wrap-around support and have easy access and support to receive their full entitlements.</p> <p>Please Note: This is a draft of the Manu Bird Entitlement tool provided by a māmā participant, and the final version, including design will be provided to MSD at a later date.</p>





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