

RESEARCH REPORT 2024

PACIFIC MOTHERS' EXPERIENCES ACCESSING AND RECEIVING INCOME SUPPORT SINCE 2018

An in-depth qualitative study for the Ministry of Social Development



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Fa'afetai, fa'afetai, fa'afetai tele lava

¹This research project is being conducted by a team of researchers under the umbrella of Katoa Ltd. This is a qualitative study commissioned by the Ministry of Social Development that explores Māori and Pacific mothers' experiences accessing and receiving income support since 2018. For queries related to the reporting of the findings of this report – the Pacific component of the study, contact Moeata Keil. The companion study with Māori mothers is reported separately (Cram, Hermens, Adcock, Te Huia and Keenan, 2024). The contact for the broader study is Fiona Cram, Katoa Ltd, PO Box 105611, Auckland City, Auckland 1143. Email: fionac@katoa.net.nz

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Executive Summary

Since 2018, the Government has initiated a series of income support reforms to reduce child poverty, increase household incomes and improve the overall well-being in low-to-middle income families. In the 2022-2026 Statement of Intent, the Ministry of Social Development signalled their commitment to the strategic direction of Pacific Prosperity – Our People, Our Solutions, Our Future (Ministry of Social Development, 2022).

Pacific Prosperity contains three key organisational and institutional shifts:

- a positive experience every time
- partnering for greater impact
- supporting long-term social and economic development.

It outlines a commitment to delivering income support in culturally responsive ways that improve the outcomes for Pacific people, families and communities.

In 2018, the Government's Families Package:

- introduced 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
- introduced the Winter Energy Payment
- increased the rates and income thresholds for Working for Families tax credits
- increased the maximum rate of the Accommodation Supplement and updated Accommodation Supplement Areas
- Increased the Accommodation Benefit.

In 2020, additional changes, including the introduction of two Income Support Packages, were made that resulted in:

- increases to main benefit rates
- main benefits being indexed to average wage growth
- 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 (formerly section 70A) deductions.

Some of these changes were part of 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 abatement thresholds in 2020 and 2021
- 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.

The Present Study

In 2021, the Ministry of Social Development 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 research report details the findings from the Pacific component² of the study.

This research was guided by a Pacific research methodology and places Pacific values, protocols and practices at the forefront of research design, data collection, data analysis as well as in the presentation of the findings by centralising the voices of participants. The aim of the research project was to generate some insight into how the changes made to income support provisions since 2018 have impacted Pacific mothers' experiences accessing and receiving income support from Work and Income. The research was designed to answer the following questions:

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

²For findings related to the Māori companionate study see: Cram, Hermens, Adcock, Te Huia and Keenan, 2023.

This research invited Pacific mothers to share their experiences accessing and receiving income support since 2018 and working with and navigating Work and Income processes and systems. Participants were invited to complete a survey that was used to individually curate a timeline of the various payments that each participant received and a customised interview schedule, which formed the basis of the talanoa. This report presents findings from surveys and talanoa with ten Pacific mothers living in Auckland, Wellington, Hamilton and Huntly. The findings are intended to assist service providers and those working within Work and Income, as well as more broadly within the Ministry of Social Development, to better understand and respond to some of the issues, dilemmas and challenges experienced by Pacific mothers and families turning to the state for income support.

Overview of research findings in relation to the research questions:

What are Pacific mothers' experiences of claiming different components of the 2018 Families Package and 2020 Income Support Packages and other payments?

Overall, the Pacific mothers in this study had a limited understanding and awareness of their income support entitlements and obligations. The mothers' talanoa demonstrated that there was not a lot of clarity and consistency in Work and Income's application, assessment and continuation processes and practices. Moreover, the Pacific mothers did not feel supported by those working at Work and Income to access their full entitlements. Nor did they feel empowered in their interactions with Work and Income staff to ask questions that might improve their understanding of various income support entitlements and obligations or Work and Income processes. The Pacific mothers called for information about income support entitlements and obligations to be more accessible, with clear and transparent assessment procedures. They welcomed being able to apply for payments and carry out other tasks online through the MyMSD portal as it streamlined processes and mitigated a lot of the challenges and anxieties they experienced interacting with staff and case managers.

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

The Pacific mothers in this study felt immense pressure to name the father of their child when they applied for, and received, sole parent support. This occurred even after the repeal of Section 192 of the Social Security Act 2018, which had enabled Work and Income to reduce the rate of benefit paid if a sole parent receiving benefit did not name the other parent of their child/ren and apply for child support. The Pacific mothers had varying understandings of their

rights and obligations regarding child support. Many of the mothers were not aware or informed by those working at Work and Income of the 2020 repeal of Section 192, and thus believed that if they did not name the father of their child and apply for child support that their benefit would be reduced or cut entirely. Furthermore, five of the ten mothers reported that pursuing formal child support exacerbated inter-parental conflict between them and their former partners. These experiences suggest that the ending of the obligation to apply for child support from 1 July 2023, if well communicated to mothers, will have positive effects in reducing the role that child support plays in exacerbating or escalating conflict and/or abuse in post-separation families and relationships.

What difference did the changes to payments make to Pacific mothers and their families?

All of the Pacific mothers in this study acknowledged how the increases and changes to payments eased some of the financial pressures they experienced in their households. Additional payments, such as the Winter Energy Payment, as well as increases to main benefit rates and abatement thresholds, better enabled the Pacific mothers to meet their and their children's needs. All of the Pacific mothers expressed gratitude for being able to access and have income support that alleviated some of the financial stresses and pressures in their households. However, when the Pacific mothers were asked about the extent to which the changes in income support had meaningfully improved their lives, the mothers did not view the support received as making a meaningful difference. In particular, the obstacles and barriers experienced accessing support, and for some continued inadequacy and financial hardship, made it hard for the mothers to see the support as making a meaningful difference.

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

All of the Pacific mothers in this study talked about the impact of rising costs of living on their household incomes. Rising costs of living hampered their ability to meet their household and children's needs. The Pacific mothers' talanoa demonstrated family and child-centred spending practices and priorities and their limited capacity to meet their everyday family and household needs. As such, rising costs of living absorbed much of their benefits, even with additional payments and increases being made to main benefit rates. Yet, when the Pacific mothers discussed applying for additional payments, they shared stories about being criticised by Work and Income staff about their budgeting and spending decisions and practices. This occurred in a context of rising costs of living and the mothers having insufficient funds to meet their most basic of household needs, including not having enough money

to buy food or pay their rent. These experiences suggest that the increases made to main benefit rates in April 2023 to match the increase in Consumer Price Index will mitigate some of the financial hardships experienced in families receiving income support.

Key themes from the talanoa

When reflecting on the recent policy changes, the Pacific mothers in this study:

1. appreciated having income support and the increased payments, and welcomed being able to apply for payments online through MyMSD
2. supported the removal of section 192 and talked about how they felt pressured by Work and Income case managers to apply for child support and the negative impact applying for child support had on their relationship with the child/ren's father.

The mothers wanted to share a range of other thoughts and experiences in the hope that this would improve the way that income support is designed and delivered in the future. These clustered around the following themes. The Pacific mothers in this study:

3. felt that their relationships with Work and Income were based on mistrust
4. felt that their budgeting and spending decisions were not trusted
5. felt that Work and Income staff acted as barriers to accessing support
6. saw the need for Work and Income staff to consistently show empathy and compassion
7. felt that questions asked when they sought hardship assistance placed significant pressure on their family networks
8. felt that Work and Income staff and processes exploited their 'dependence on the state'
9. did not have confidence in Work and Income.

A final theme was that the Pacific mothers:

10. expressed strong desires to live independent and fulfilled lives.

In summary, the Pacific mothers who participated in this study aspired to live independent and socially fulfilled lives, where they were able to sufficiently provide for their children and families without state assistance. However, rather than having an income support system that supported and empowered them to achieve these aspirations, they interacted with a system that they felt judged, shamed and did not support them. Thus, despite the advances made through the changes to

income support, including the introduction of various new entitlements, progress still needs to be made in the design and delivery of income support.

The talanoa highlighted six key recommendations for improvement:

1. continuing policy reforms to improve the adequacy of income support payments
2. creating clear guidelines and transparent decision-making processes regarding eligibility criteria and assessment procedures around how decisions about income support are made
3. focusing on supporting suitable paid work by assisting mothers seeking and receiving income support to find employment opportunities that support them to combine caring/mothering with paid working with an income that sustains a socially acceptable standard of living
4. removing all connections between income support and child support so that those seeking and receiving sole parent support can have full autonomy over decisions to pursue child support money from their child/rens other parent
5. recruiting Pacific (and Māori) staff as well as providing staff training for all those working and interacting with those needing income support to enable them to be responsive to the diverse needs and norms of Pacific people, including family norms and values
6. adopting a relational approach to providing income support that centres compassion, empathy and understanding and shows respect for the relational space/vā that exists between those applying for/receiving income support and those providing and facilitating that support.

When the Pacific mothers were asked what motivated them to take part in this study, there was a clear consensus among them: they all hoped that their experiences could be drawn on to make a real change and positive difference to how Work and Income perceive, treat and work with those needing income support. They hoped these changes would lead to Work and Income delivering income support in ways that make a meaningful difference in their lives and the lives of their families and communities. The Pacific mothers viewed their need for income support as temporary and transitional. It is our collective hope that the findings from this study will be used to support and empower them, and mothers more generally, to achieve their aspirations.



Introduction

Since 2018, the Government has initiated a range of income support changes aimed at reducing rates of child poverty and supporting parents to ensure that children get the best start in life. To achieve these goals, the Families Package was introduced in 2018. This increased several income support payments, including the Accommodation Supplement and Family Tax Credit, and introduced two new payments, Best Start and the Winter Energy Payment. Additional changes were made in 2020 as part of Income Support Packages. These resulted in increases to main benefit rates, including Sole Parent Support and Young Parent Payments, as well as increases to the abatement threshold (thereby enabling welfare beneficiaries to earn more income through paid work before reductions were applied to their main benefit) and removal of Section 192 (which reduced the rate of benefit received by sole parent benefit recipients if they did not name the other parent of their child/ren³). Since 2021, main benefit rates have been increased, with increases also being made to Family Tax Credit and Best Start rates. Other changes include the reinstatement of the Training Incentive Allowance and the removal of the Subsequent Child Policy (which based work and job preparation obligations on the age of the next youngest non-subsequent child). The changes were intended to improve the lives of children by increasing the household incomes of low-to-middle income families.

Research into the experiences that families have accessing and receiving income support has highlighted the various issues faced by those most in need of government assistance (Auckland City Mission, 2014; Baker, Williams and Tuuta, 2012; Cram, Adcock, O'Brien and Lawton, 2020; Pipi and Torrie, 2018). This includes the inadequacy of the level of income support available to them, the number of government agencies and staff they often engage with to get this support, the discrimination many face when seeking assistance, and the overall lack of awareness of entitlements and/or the obligations they must meet in order to receive income support. Little is known, however, about the experiences of those accessing and receiving income support since the Families and Income Support Packages were introduced.

Moreover, in Aotearoa New Zealand, there remains a gendered division of labour with women and mothers largely being primary carers for children, particularly following parental separation or divorce (Mitchell, 2016; Statistics New Zealand, 2014). Considering the gendered division of labour for care of children, and that the overwhelming majority of those accessing income support in relation to caring for children are mothers,⁴ as well as the fact that there are growing numbers of Pacific mothers turning to the state for income support,⁵ it is pertinent that we explore Pacific mothers experiences accessing and receiving income support.

A number of qualitative studies have documented the various challenges experienced by mothers accessing income support (Cram, Adcock, O'Brien and Lawton's, 2020; Ministry for Women, 2018; Stewart-Withers, Scheyvens and Fairbairn-Dunlop, 2010). Stewart et al.'s (2010) qualitative study with 12 Pacific sole mothers found that many of them struggled to meet their most basic of household needs. The lack of care and support offered by social service providers, such as Work and Income, led to feelings of shame, stigma and discrimination. Another qualitative study undertaken by the Ministry for Women

³The removal of section 192 of the *Social Security Act 2018* (formerly section 70A of the *Social Security Act 1964* 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 by Inland Revenue of sole parent beneficiaries' child support – these provisions were removed later, from 1 July 2023.

⁴For example, data received from the Ministry of Social Development for those receiving Sole Parent Support disaggregated by gender from 2014–2018 showed that 92 percent of recipients were women, and 8 percent men.

⁵Ministry of Social Development data, for example, found that the number of Pacific mothers turning to the state for welfare support steadily grew from 14,418 in 2017 to 17,130 in 2022.

(2018) with 40 mothers in Whāngarei, South Auckland and Gisborne explored mothers' experiences of being on a benefit. It found that the income support system was complex and difficult to navigate and understand. In particular, mothers lacked a clear understanding of their entitlements as well as how they were worked out. These mothers expressed a desire to have a system that was clear and transparent in terms of how decisions over entitlements were made. More recently, Cram et al.'s (2020) longitudinal qualitative study with 44 Māori mothers found income support processes and systems to be unduly punitive and discriminatory. As a result, many mothers disengaged from Work and Income, which meant their understanding of their entitlements and obligations diminished, while for others it resulted in opting out of pursuing income support that they were otherwise entitled to and needed.

The aim of the current research project is to generate some insight into how the changes made since 2018 have impacted Pacific mothers' experiences accessing and receiving income support from Work and Income as well as the extent to which the changes have meaningfully improved the lives of the mothers and children.

In particular, the study was designed to answer the following questions:

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

This research invited Pacific mothers to share their experiences accessing and receiving income support since 2018 and working with and navigating Work and Income processes and systems. The findings from this research are intended to assist service providers and those working within Work and Income, as well as more broadly within the Ministry of Social Development, to better understand and respond to some of the issues, dilemmas and challenges experienced by Pacific mothers and families turning to the state for support. The findings of this research might also be beneficial to Pacific mothers, as well as mothers more generally, engaging with Work and Income. It might help them make sense of their own experiences or show them that they are not alone in their experiences, a sentiment that many participants in this study expressed as being important to them.

We are ever grateful to the ten Pacific mothers who volunteered their time and talanoa to support this research. We thank them for sharing their experiences, as well as some of their most intimate thoughts, feelings and insecurities in this research. All of the mothers expressed a strong desire to live an independent and socially fulfilled life, where they were able to sufficiently provide for their children and families without state assistance and intervention. Their need for income support was perceived as temporary and transitional. It is our hope that the findings from this study will be used to support and empower them, and mothers more generally, to achieve their aspirations.

Talanoa research methodology

This research was guided by a Pacific research methodology (Huffer and Qalo, 2004; Vaoleti, 2006, 2011, 2014). The research places Pacific values, protocols and practices at the forefront of research design, data collection, data analysis, and in the presentation of the findings by centralising the voices of participants. It draws specifically on talanoa research methodology, which stems from Pacific oral traditions of transferring and producing knowledge through conversations and talk (Prescott, 2008; Vaoleti, 2006, 2014). Talanoa is a personal encounter that gives Pacific peoples the opportunity to relate their experiences and lived realities in their own words and in an environment and space that values and understands Pacific cultural protocols, practices and worldviews (Otsuka, 2005, Vaoleti, 2014). It acknowledges, respects and centres the vā or relational space between researchers and participants, recognising the cultural connectedness between all those involved in the research space. As an approach to research, talanoa can be viewed as the integration of Pacific cultural protocols and practices with research knowledge production processes. As such, talanoa provides an appropriate research method for gathering rich qualitative data.

Recruitment strategy

To carry out this research, participants completed a survey that was followed up with a one-on-one talanoa. The participants were recruited in three ways. The first was through advertisement posters⁶ that were displayed on a number of premises in Auckland and Wellington, including early childhood education centres and language nests (Aoga Amata), and on community notice boards between 01st February and 30th April 2022. The second was through advertisement flyers distributed by Pacific organisations, such as Aoga Amata and Health and Wellbeing providers, to users of their services. The third was via an e-mail and/or Facebook invitation that was posted to the networks of various Aoga Amata, Health and Wellbeing providers and Pacific Research Centres. The advertisement poster, email and Facebook post invited Pacific mothers who had received income support from Work and Income since 2018 to participate in this research. The invitation also included a brief introduction, preliminary information about the research, and criteria for participation. 27 mothers responded to the advertisements.

Data collection

On first contact, potential participants were provided a brief overview of the research and outline of what their participation entailed. Potential participants were sent the Participant Information Sheet⁷ and Consent Form.⁸ If they met the criteria and were still interested in participating, they were contacted by phone to discuss any questions that they had in relation to the two documents and the study more generally. For the ten⁹ mothers who met the criteria and agreed to participate, a survey package was sent to them that collected information about the benefit/s that participants were in receipt of, or received in the last four or more years, and any comments they wished to make about any particular benefit, or Work and Income more generally.¹⁰ Participants were informed that depending on their level of engagement with the survey, or the depth and detail of their comments, the survey would take between 30-60 minutes to complete.

⁶See Appendix A

⁷See Appendix B for Participant Information Sheet

⁸See Appendix C for Consent Form

⁹Of the initial ten survey packages that were sent out to participants, two mothers did not complete and return the surveys. An additional two survey packages were sent out to two of the 17 respondents who met the eligibility criteria and had indicated their interest in participating in the research. All ten mothers who completed and returned the survey also participated in talanoa.

¹⁰See Appendix D for a breakdown of Survey Findings

The survey data was used to individually curate a timeline of the various supports that each participant received and a customised interview schedule, which formed the basis of the talanoa. On meeting, key points within the Participant Information Sheet and Consent Form, including participants' right to withdraw from participating in the research at any stage of the research process without any penalty or criticism, were discussed. Participants were also reminded that they did not have to answer any question or disclose any information that they did not want to. Participants were also reminded of our obligations as researchers to maintain their privacy and confidentiality and reassured that this was a safe space for them to share their experiences. Participants were assured that their identities would never be revealed or disclosed, nor would they be identifiable in any research outputs, including this report. As such, all participants were given pseudonyms in transcripts and all research outputs. The pseudonym that a participant was given was derived from their own name. If a participant had a Pacific-sounding name, they were assigned a Pacific pseudonym. If a participant had an Anglo-sounding name, an English pseudonym was given. Other identifiable details that were not pertinent to the analysis of the data were also modified, for example, the gender and age of children.

The talanoa were carried out between February and May 2022. Participants were given the option and opportunity to meet in person or via Zoom. Eight of the talanoa were conducted via Zoom and the remaining two in person at a location most convenient to participants. On average, the talanoa lasted 80 minutes, with the shortest running for about 55 minutes and the longest for 130 minutes. Eight talanoa took place between 9am and 5pm and two between 7pm and 9pm. Moreover, seven took place between Monday and Friday and three in the weekend.

Research participants

All of the mothers in this research identified with a Pacific ethnicity. In particular, the mothers were of Samoan, Tongan, Fijian, Cook Island Māori and Hawaiian heritage, with seven mothers identifying with more than one ethnicity, including Māori and Pakeha. In this research, Pacific people were discussed as one homogenous group, because in many ways they share similar cultural norms, values and practices. However, as Koloto and Kataonga (2007) discuss, there is great diversity and heterogeneity within and across Pacific peoples and cultures, which has not been articulated or explored in this research. At the time of the interviews, four mothers lived in Auckland, three mothers in Wellington, two in Hamilton and one in Huntly. The ages of the mothers ranged from 19 to 43 years. Of the ten mothers, six had only one child, two had two children and two had three children. In terms of relationship status, eight mothers were single at the time of our meeting and two were married. Acknowledging that many children are born to parents not involved in an intimate relationship, all of the participants in this study were involved in a committed relationship with their child/ren's other parent at the time of their child/ren's birth. The participants' living arrangements also varied: six lived in an extended family household and four in a sole mother household.

Data analysis

Drawing on the guidelines set out by Braun and Clarke (2006), a thematic analysis was used to analyse the data derived from the survey and talanoa in an effort to find patterned responses that pointed to similarities as well as differences across the data set. The thematic analysis was done in a three-step coding process. The first phase involved reading the survey and transcripts to gain a general sense of the participants' experience, taking notes and writing comments in the margins, and outlining key themes and points of interest. The second phase involved an open coding of the data into discrete thematic categories. The third phase involved systematically re-examining each thematic category looking for more focused ideas within broader themes.

Study Limitations

Given the small sample of Pacific mothers that took part in this research, and the self-selective nature of participation, the results and findings are necessarily limited and reflective of the views and experiences of those who participated in this study; the analysis contained within this research does not attempt to establish generalisability between the views and experiences of the Pacific mothers in this study with those of mothers more generally. Rather, the data and analysis derived from the Pacific mothers' talanoa offers a nuanced account of some of the issues and challenges experienced by these particular Pacific mothers accessing and receiving income support from Work and Income. Although Pacific mothers overall, as well as mothers from other ethnicities, might have similar experiences as the mothers in this study, further research in the area is required to ascertain any similarities and/or differences.

Moreover, the research explored the experiences of Pacific mothers through talanoa conducted in 2022 during the COVID-19 pandemic. It is therefore acknowledged that this research was conducted during a time of high demand for income support and high rates of workforce absence, which might have influenced the results of this research. Relatedly, this research did not explore the views or experiences of Work and Income staff and case managers, or the guidance and constraints that shaped their experiences in performing their roles.

Although all of the participants in this study identified as belonging to a Pacific ethnicity, there is diversity and heterogeneity within and across Pacific peoples and cultures that have not been identified and pursued. For example, differences that might exist between the experiences of Samoan mothers compared with those who are Cook Island Māori. Other similar variabilities were not pursued. For example, eight of the mothers that participated in this study were born and raised in Aotearoa New Zealand. We, therefore, do not know what impact being Island or Aotearoa New Zealand born and raised has on Pacific mothers' experiences.





Findings

Ten key themes emerged from the survey¹¹ and talanoa sessions regarding Pacific mothers' experiences accessing and receiving income support from Work and Income.

When reflecting on the recent policy changes, the Pacific mothers in this study:

1. appreciated having income support and the increased payments, and welcomed being able to apply for payments online through MyMSD
2. supported the removal of section 192 and talked about how they felt pressured by Work and Income case managers to apply for child support and the negative impact applying for child support had on their relationship with the child/ren's father.

The mothers wanted to share a range of other thoughts and experiences in the hope that this would improve the way that income support is designed and delivered in the future. These clustered around the following themes. The Pacific mothers in this study:

3. felt that their relationships with Work and Income were based on mistrust
4. felt that their budgeting and spending decisions were not trusted
5. felt that Work and Income staff acted as barriers to accessing support
6. saw the need for Work and Income staff to consistently show empathy and compassion
7. felt that questions asked when they sought hardship assistance placed significant pressure on their family networks
8. felt that Work and Income staff and processes exploited their 'dependence on the state'
9. did not have confidence in Work and Income.

A final theme was that the Pacific mothers:

10. expressed strong desires to live independent and fulfilled lives.

The following sections offer an in-depth discussion of the ten key themes.

¹¹For an overview of survey results see Appendix D

Pacific mothers in this study appreciated having income support and the increased payments, and welcomed being able to apply for payments online through MyMSD

The increases to payments and additional payments received as part of the changes introduced through the Families and Income Support Packages eased the financial pressures experienced in the Pacific mothers' households. In particular, additional payments, such as the Winter Energy Payment as well as increases to main benefit rates and abatement thresholds, better enabled the Pacific mothers to meet their and their children's needs. For example, talking about the difference that the increase in, and additional, payments made, these Pacific mothers said:

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

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

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

Leslie: I remember seeing when my benefit [rate] went up, and feeling worried that it was a mistake [i.e., an administrative error] and then being relieved [when I found out it wasn't] ... because it just meant we had a little bit more wiggle room in the budget. I could, you know, do a top up [food] shop.

As evidenced in the quotes shared above, the various additional payments and supports as well as increases to main benefit rates supported the mothers by increasing their household incomes, thereby enabling them to purchase additional items to support their families. Talking about the additional payments and higher benefit rates, the Pacific mothers did not simply discuss it as additional funds or money, instead it was quantified and transformed into tangible and essential items (e.g., food, heater and warm clothes) that they could buy for their families or discussed in relation to family needs that could be met (e.g., food shop, gas bill).

When the Pacific mothers were asked about the difference that the various supports made to their lives, all of them expressed extreme gratitude for being able to access and have support that alleviated some of the financial stresses and pressures in their households. Additionally, the Pacific mothers appreciated having an income support system to turn to in their time of need. As one Pacific mother said, "we had nothing and so I appreciate everything we get". The mothers acknowledged the extent to which the various forms of income support offered them a reprieve by increasing their household incomes, because as they noted, "every bit counts" or "every dollar counts" to allowing "wiggle room in the budget".

However, when the Pacific mothers were asked about the extent to which the changes in income support had meaningfully improved their lives and the lives of their families, the mothers did not view the support received as making a *meaningful* difference, because of the obstacles they experienced accessing the support and, for some, continuing to have insufficient funds to meet their most basic of household needs, including not having enough money to buy food or pay their rent. Natalie made a distinction between making a difference in terms of meeting a need and making a meaningful difference in their lives, she said:

I'm not sure that I would say that [the supports I received] made a meaningful difference in our lives. I think it met the need, like we needed [income support] because we were in a real dire state. But, because of all the stress and effort it took to get it, it wasn't meaningful. ... It's like, because they have to give it, they're giving it, but they make you go [around the world] and back to [get] it. ... They stress you out and make you worry and feel paranoid the whole time you're on it.

Natalie's talanoa offers an account of how she relates her treatment – or experience accessing income support and additional payments – to hindering the ability for the supports to make a meaningful difference in her life. Put differently, the obstacles and barriers experienced accessing support made it hard for the mothers to see and discuss the meaningful impact that the support provided.

The Pacific mothers in this study generally found application processes easy to understand and application forms easy access and complete. In particular, the introduction of the MyMSD portal mitigated many of the issues and challenges experienced with long application processing and wait times. The MyMSD portal was applauded for streamlining application processes, adding clarity about application progress, and enabling the mothers to complete many tasks online (such as, uploading documents, applying for additional supports, checking on the status of applications as well as keeping track of benefit amounts and payment dates). As these Pacific mothers said:

Grace: The MyMSD site is great. I applied for my benefit online, uploaded all my documents and now I can easily check to make sure the payment is coming through each week. ... I can add my hours that I've worked on MyMSD too. ... It just means that I don't have to keep calling or trying to get through to my case manager. ... Since MyMSD ... I haven't needed to go into the office. Everything has been online or on the phone.

Taylor: MyMSD is really good. You can lodge your work hours, you can submit forms ... you can apply for food grants, one off costs, apply for another benefit, update your details – just a lot of things that you don't have to have human contact for. That's what I really like about it. I feel like that's a lot less daunting than being on the phone with someone because they question everything. I'm like, I would just like to have money for food and not be judged about it. ... I like that there's none of that on the MyMSD app.

For the mothers, the MyMSD portal mitigated a lot of the challenges and anxieties experienced interacting with staff and case managers. The mothers found interacting with MyMSD focused on assessing eligibilities and entitlements and was thus a largely objective experience that for them was not punctuated by feelings of being judged, shamed or plagued by questions related to whether or not mothers were 'deserving' of support.

Pacific mothers in this study supported the removal of section 192 and talked about how they felt pressured by Work and Income case managers to apply for child support and the negative impact applying for child support had on their relationship with the child/ren's father

The mothers in this study talked about the immense pressure they experienced to meet their – at the time – legal requirement to apply for child support from their child/ren's other parent. The mothers' reliance on the state for income support or, as they described it, "dependence", "need" and "desperation" meant that they were pressured or compelled by Work and Income case workers to apply for child support out of fear that their benefit rate would be reduced or cut entirely. This occurred in spite of the repeal of Section 192 of the *Social Security Act 2018* (formerly section 70A of the *Social Security Act 1964*). The repeal of section 192 meant that from 1 April 2020 there was no longer a sanction that reduced the rate of assistance if a 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 the retention of sole parent beneficiaries' child support by the government – these provisions were removed later, from 1 July 2023. Talking about the pressure they felt to apply for child support, these Pacific mothers said:

Natalie: When me and my husband separated, my case manager told me that I had to apply for child support because I was getting Sole Parent Support. ... I can remember getting the call ... and they were like, 'You have to apply for child support'. ... They were telling me that, 'it's my right [to receive child from my child's other parent]' ... but I knew his hardships and he couldn't afford to pay child support ... and I didn't want to because I knew it'd add to the tension between us. ... But they just kept pushing it and I couldn't say anything that would make them stop. ... So, I did, because I was scared it would affect my benefit. ... And that led to almost two years of fighting between me and my [former partner].

Grace: I was pressured to apply for child support. I really didn't want to, because ... I was trying to work it out with [my former partner] and I didn't want it to be done through [Work and Income and Inland Revenue]. ... [But] I needed money and my case manager gave me the form and told me that I had to apply for it, so I did. ... My case manager guilted me by saying that I should get child support because he should be paying for the kids ... their father, not the taxpayer.



Leslie: So with the Sole Parent Support, there's a pressure to also apply for Child Support. But, it wasn't something that I wanted to apply for because of the circumstances that we separated, I felt that we were better off doing ... a clean break ... because there was some level of abuse there. But I was definitely pressured into applying for child support and I didn't think there was a choice to be honest. It was just you had to fill in those forms and you had to apply for it. But in saying that, I also knew as I was filling in those forms, that I wasn't going to get it; they also said that. So, I was confused as to why [I was applying for it]. ... I ended up applying for it. ... It had a huge toll on my relationship with my ex. ... He was so angry having to pay child support, he was like, 'You're already getting the benefit, that's for the kids.'

Taylor: Yeah, I'm constantly getting pressured to submit child support forms. Every year it's being requested of me ... they pressure and try to guilt me into applying for it ... they send out the forms and then I get calls maybe once or twice a week for a few weeks, and then that kind of dribbles out. ... I never tell them I'm not applying for it because I know they'll try another tactic, so I just go along with what they say. But then I don't ... submit the papers. ... It's because the [private] arrangement that I have works for me and my kids and their Dad. ... And if I applied for child support, I wouldn't get that money anyway ... so, I don't understand what the need is for that. ... It's not for my benefit, but their benefit.

The mothers' talanoa highlights the impact and pressure that the legal requirement to apply for child support had on mothers, where mothers either unwillingly applied for child support to meet their legal requirements or employed avoidance (by saying that they would apply for child support but not completing and submitting the applications or avoiding calls from case managers). What also emerges from the Pacific mothers' talanoa is the sense that coercive tactics were employed by Work and Income staff and case managers. The mothers' talanoa demonstrates that they felt that Work and Income case workers preyed on their sensibilities by drawing on discourses that label sole mothers dependant on welfare as a burden to the taxpayer. Through their efforts to enforce the legal requirement, Work and Income case managers drew on a rhetoric of rights (i.e., mothers have the right to apply for and receive child support money from their child/ren's other parent) to compel mothers to meet their legal obligations and apply for child support, even though – at the time – any money received would not be passed on to mothers and thus would not improve their or their children's lives. As a result of the legal requirement, Pacific mothers were unduly responsabilised for offsetting the cost of their benefit to the state by pursuing child support from their child/ren's other parent. However, it is worth noting again here that the legal requirement to apply for child support when receiving Sole Parent Support was removed from 1 July 2023 – a policy change that is supported by the Pacific mothers' talanoa.

The Pacific mothers' talanoa also demonstrate how they felt compelled to pursue child support money, despite having concerns about how it would affect the inter-parental relationship and create or exacerbate inter-parental tension and conflict. For example, adding to what the mothers quoted directly above said:

Measina: They were forcing me [to apply for child support] and I was like, 'But, what if I don't want to ask him for child support? Because I don't feel like I want to do that.' ... But, it's them almost threatening your livelihood. ... I knew [my former partner would be] like, 'So I'm paying child support for you to get the benefit?!' ... [My former partner] was so angry when I first applied, he was like, 'Why didn't you talk to me [about making an informal child support arrangement], we could sort this out. Instead, [the Inland Revenue department] is hounding me.' ... I told him that I had to.

Five mothers reported that pursuing formal child support exacerbated inter-parental conflict between them and their former partners. These experiences indicate that the ending of the obligation to apply for child support when receiving Sole Parent Support from 1 July 2023 will have positive effects by removing the pressure to apply for child support as well as mitigating the role that child support plays in exacerbating or escalating conflict and/or abuse in post-separation families and relationships.

Pacific mothers in this study felt that their relationships with Work and Income were based on mistrust

The Pacific mothers in this study shared intimate and detailed stories of the circumstances that led them to turn to the state for financial support. Across the study, Pacific mothers talked about how processes around making applications relied on explaining how they came to be, and why they were, in need of financial assistance to a number of different Work and Income staff on a series of different occasions. The constant (re)asking about and (re)telling of their story was perceived and translated by the Pacific mothers as a strategy that Work and Income used to check for inconsistencies and determine the validity of their claims, or as one mother said, "it's their way of trying to catch me in a lie ... or to fact test me based on what I've said before ... because all of that information is in my file". The Pacific mothers felt that the continuous asking created and reinforced a relationship of mistrust between them and staff, case managers, and Work and Income more generally. These mothers, for example, said:

Measina: I can never just say, 'I don't have a partner' and that to be enough. ... And instead of asking me again, can't they just look in my file? It has my whole story in there. No. I have to explain it all over again. ... It feels like I have to prove it to them and be convincing, they don't just take me at my word. ... There's just no trust in me or my word. ... I guess it's because I'm a solo-mum and that makes me un-believable? I don't know. ... I'm also trying to manage ... a lot of anxiety, a lot of whakamā, a lot of shame about asking [Work and Income for income support]. And then to feel like I'm not believed or [that] I'm lying, it's demoralising. ... It makes me think that they're just asking me these questions all over again because they want to see if they can catch me out and then use that to tell me that I'm not eligible for any benefits, even though my eligibility test says that I am.

Leslie: I'm always feeling like I've got my hand out, and while I've got it out, [Work and Income case managers are] not believing [me]. It just really adds to that ... 'less than' feeling. ... The minute I became a single mum, I felt humiliated ... that I had become this negative statistic. ... It took me a while to believe my new world. So, having to go over and over how and why we separated, and having to prove that he's not supporting me anymore ... it's that mistrust, it's very clearly saying, 'I don't trust you.'

Measina's talanoa demonstrates the disconnect that other mothers also made between objective eligibility criteria and case managers' assessment of applicants and applications. As such, the Pacific mothers in this study interpreted the repeated questions and questioning as a gatekeeping strategy case managers used to assess the 'legitimacy' of their claims. Put another way, the Pacific mothers interpreted the constant asking (and thus, re-telling) as a sign that case managers did not believe that they were genuinely in need of income support and/or were suspicious that they were attempting to make fraudulent claims. As a consequence, it was reciprocated by a lack of trust in Work and Income staff and case managers. The mothers believed that they strategically asked questions (that could be answered by referring to their case files) to find inconsistencies, which would then be used as a basis for denying them access to various income support payments.

Further, the sense of mistrust between the mothers and case managers was heightened by the fact that many of them felt a sense of shame and stigma for being a sole mother and having to turn to the state for assistance, a feeling that was reinforced and reaffirmed by their interactions with Work and Income. To elaborate, most of the mothers struggled with the idea of being a sole mother or, more precisely, a *welfare dependant Pacific sole mother*. These Pacific mothers believed that Work and Income staff and case managers saw them as a negative social statistic and national fiscal burden on state resources and thus, attempted to limit their access to income support, a point that will be elaborated on in forthcoming sections.

The Pacific mothers shared stories about the shame experienced walking into and being in Work and Income offices, which was heightened by the lack of privacy afforded by the open plan office design. For example, these mothers talking about their experiences of going into Work and Income offices said:

Taylor: Because the way the office is laid out ... you don't have any privacy. ... We're sitting in open cubicles pleading our case for why we need support in front of complete strangers. Then you're not just being judged by the case manager, it's everyone around you. Is there no way to create privacy or limit that type of embarrassment? There have been a few times I've gone in to ask for food grants and I've just leaned in real close and whispered to them, or held my paper [up to my mouth], because people know me. It's embarrassing to tell people I'm on the sole parent benefit, so I don't really talk about it, but people know when they see you in the WINZ offices.

Leslie: It is always daunting when you have to go in to the [Work and Income] offices, and it sucks when you get transferred to different case workers ... [because] you have to repeat the same story all over again. ... And my situation, I don't like talking about it, it is really sensitive, but you have to ... and you have to do it in an open space office where everyone can hear you. ... And [the offices are] right in the City Centre so I get scared that people I know are going to see me walking in. ... It's so embarrassing. And you feel like [the Work and Income case manager] can't relate so they don't understand. ... It always gives me so much anxiety. The ... lead up, during and even after [meeting with my case manager], I'm so full of anxiety about everything.

As demonstrated in the quote shared above, open plan office designs did not offer the Pacific mothers the privacy they needed to discreetly meet and talk with their case managers about their needs. Nor did it offer the mothers any protection from being seen or identified by those in their community. For the mothers, entering Work and Income offices was highly shaming because it alerted those around them and in their communities that they were unable to financially support themselves and their children. The Pacific mothers' feelings of shame, embarrassment and humiliation were amplified by having to continuously (re)tell and share their story in an open plan office that lacked privacy, this was especially true for those who lived in smaller communities where there was a higher possibility of being recognised by others.

What also emerges quite vividly in Pacific mothers' talanoa is the extent to which having to repeatedly tell their stories in a setting that did not protect their privacy impacted on their mental health and well-being. All of the mothers experienced varying forms of anxiety and depression that were exacerbated by their interactions with Work and Income and in particular the lack of compassion, understanding and care they felt they received from Work and Income staff and case managers. The Pacific mothers emphasised the meaningful difference that having one single case manager would have on their experiences of working with Work and Income in terms of easing the stress and anxiety experienced from interacting with them, while simultaneously working to cultivate the relationship with Work and Income and ensuring continuity of care. For example, Natalie talking about the difference that having one case manager would have in her and her family's life said:

If I had one case manager who knows me, knows my family, knows my circumstances, that would make the world of difference. ... I wouldn't need to keep repeating myself, things wouldn't get lost. ... I'd be less anxious and stressed because I wouldn't worry about, 'Who am I going to get? Will they help me?' They'd know [me and my family] and what we need. ... It would just create a more holistic experience.

Pacific mothers in this study felt that their budgeting and spending decisions were not trusted

Although it might have been the case that Work and Income staff and case managers were following service delivery guidelines, the Pacific mothers talked about how Work and Income staff and case managers' assessment processes were generally antagonistic. For example, when the mothers discussed applying for food grants, money on their payment card, or money on their payment card to be transferred to their bank account, central to their talanoa were discussions of being reprimanded and criticised by case managers about their budgeting and spending decisions and practices. This occurred in a context of rising costs of living and the mothers having insufficient funds to meet their most basic of household needs, including not having enough money to buy food or pay their rent. When discussing household budgets and spending priorities and practices, Pacific mothers provided detailed accounts:

Measina: I get just over \$500 per week in Sole Parent Support, my rent is \$520 per week, so I'm already operating with less. ... My [paid] work makes up for the difference [in rent] and everything else – food, bills, gas, and everything my kids need. ... With the pandemic and the cost of food going up, I called [Work and Income] about getting a food grant, and I couldn't believe the questions [I was asked], 'Why don't you have enough money for food this week? What did you spend your money on?' ... They know [how much] I earn – how much I get in benefits and from working – they know how expensive food is and here they are questioning me. ... I barely have enough to make ends meet, we go without so much. There's no room in my budget to be irresponsible with my spending.

Leslie: If I'm trying to get a uniform ... or trying to get food, it's always the same [questions], 'What did you do with your money last week?' And yet they know what budget we're working with. ... To be able to say that, to give that comment so freely, 'Well, where did your money go?' ... They're acting like we get thousands a week. ... And this is coming from people who know how much it takes to run a house or to meet needs. ... Even the food grant, they're like, 'Well how much do you usually spend on groceries?' Well, I spend about \$100 because that's all I could budget, but if there's room, I'd spend \$200 because I have to feed two [children]. ... And then having to expose ... where every last cent is going, they're acting like we're living lives of luxury or abundance. We're not. There's just no compassion ... no understanding that we're trying to make a small amount of money stretch really far.

Grace: They are constantly questioning me and then they want to tell me how to use the money I get from my benefit. ... They ask me what my current spending is like with my benefit? I told them that the majority of it goes to rent and food. ... I'm grateful for the money but it's not enough. The cost of everything is so high, I can't waste it ... even though they think I do. ... I wish they would come to my house and be with me for a week and see how I live and see how far the money takes me ... I'd like to see the judgement when they realise, like really realise how little the benefit gets us.

As reflected in the quotes shared above, the Pacific mothers were at pains to emphasise that they earmarked, allocated and spent money received and earned in family and child-centred ways. Their talanoa demonstrated family and child-centred spending practices and priorities and their limited capacity to meet their everyday family and household needs. The quotes convey the difficulties the mothers experienced trying to meet their household and family needs with their limited financial resources. Significantly, their talanoa also demonstrated the little trust they believed that Work and Income staff and case managers had in their abilities to make decisions over their finances. Because the mothers felt that Work and Income staff criticised and questioned their budgeting and spending priorities and practices, they felt a weakened sense of autonomy over how they were able to allocate and spend their financial resources.



The lack of understanding they felt from Work and Income staff and case managers lines of questioning contributed to, as discussed in the previous section, their felt sense of a lack of trust from Work and Income case workers in their abilities to make decisions about how they spend their money, and more broadly, about whether or not they were genuinely in need. The mothers often felt that they had to justify their spending or defend themselves against assumptions and insinuations that they misuse, misappropriate, or fraudulently claim funds. The feelings articulated by Pacific mothers in this study are similar to those in a previous study where participants felt that Work and Income drew on cultural discourses that labelled sole mothers in receipt of welfare benefits as ‘fiscal leeches’ selfishly claiming and spending money that they did not earn or deserve (Patterson, 2004). As Grace said:

I remember when I went into the WINZ office and just the way the case manager looked at me. ... I'm a young Mum and I'm brown. ... You feel like, 'Wow' I'm here to get some support, and ... they made me feel like I wasn't a functioning, contributing member of society and that I'm a drain to the system. And I'm thinking, 'But, this is what this support is here for ... in my time of need. Why do you have a support if you don't want to support people? ... And why do I have to feel so bad just to get it?'

The mothers appreciated and recognised the difference that every dollar made to meeting the needs of their children and family. However, they talked about how they felt that case managers acted as obstacles to accessing support if their gratitude was not apparent to them. This is made clear in the following excerpts from several mothers in the study:

Leslie: I feel like [Work and Income case managers] expect eternal gratitude for “helping” as if it were them helping me or giving me the money. ... It's not everyone ... but I'd say at least 80 percent of [people that I've interacted with]. ... There just hasn't been a lot of empathy [towards me], there hasn't been a lot of understanding, there hasn't been a lot of, 'What [are your] personal circumstances? What are [your] children's needs? What [are you] struggling with right now, and how can we support [you and your] family?'

Measina: I have learnt what to say and what not to say. ... It's as simple as ... just submitting to everything they say, then you'll get through faster; you just comply. ... I had one lady ... she made it sound like she was doing me a favour. I knew that I was entitled to what I was talking to her about. But ... she was like, 'You know we wouldn't usually do this', and I didn't say this but, in my head, I thought, 'No, you wouldn't give this to me, or you wouldn't let this go through if it wasn't okay'. But if they need to feel like they're doing me a favour then so be it.

Jasmine: I've found that for them to want to help me, I can't just go in there and explain my situation and ask, 'What am I entitled to?' No, I have to play the back-and-forth game, showing my desperation and my gratitude to them ... and then they'll actually try to get as much as they can for me. It'd be great if I could just once or ... always have someone that actually cares.

The sentiments shared in these quotes are reflective of Pacific mothers' experiences across the study. The mothers felt that case managers were more responsive to them and their needs when they clearly conveyed their gratitude and indebtedness to them and the state for their access to income support. Many of the mothers believed that case managers' assessments of their applications and situation was less about determining what they were entitled to and/or what they needed and more about what *they* (i.e., case managers) believed they needed and deserved, points that will be discussed in greater depth in forthcoming sections.

Pacific mothers in this study felt that Work and Income staff acted as barriers to accessing support

Across the study, the mothers felt that in their time of need, or what many phrased as “desperation” or as one said, “an extreme low in my life”, Work and Income staff and case managers acted as gatekeepers obstructing access to income support entitlements. The Pacific mothers talked about the general relationship between Work and Income staff and clients as being highly adversarial. In particular, the mothers felt as though they were positioned as rivals against Work and Income staff in a contest over their entitlements and rights to receive support, with Work and Income staff working to limit access and mothers working to gain access to income support. Rather than having processes and practices that facilitated and enabled mothers' access to support, the Pacific mothers felt that Work and Income staff and case managers created obstacles, acting as barriers to receiving assistance and resources with the capacity to alleviate some of the social and financial hardships in their families. To give a few examples:

Natalie: I'm always scared to call because you don't want to say the wrong thing and then they're like, 'Oh, gotcha!' You just don't know what you're going to say that's going to tick a box in their system that goes, 'Oh, no, they don't need this [support] anymore.' ... It makes me mad, what we have to go through and how hard it is. ... I don't want to be on the benefit forever ... but they're trying to do things and make things harder for [me] to get on [my] feet. ... They're supposed to be the help through tough times. They just make it harder.

Taylor: There's a lot of support available but there's no one helping you access that support ... they make you feel like you aren't worthy. ... It's so hard because they're imposing all of these standards of what they think people should be at before they get help. ... It's really hard to argue your case with people who feel like they know better than you. ... Honestly, it just feels like you jump through hoop after hoop.

The notion of “jumping through hoops” was consistently raised by the Pacific mothers when talking about their interactions with Work and Income staff and case managers. When asked to elaborate on what they meant by “jumping through hoops” Measina said:

It just means proving myself. Proving that I was not surviving; that I had no family that could help me, that I had zero in my bank account. That I need the support or that I deserve the support. ... I understand why they need some kind of verification, otherwise everyone would just walk in and ask for money. But yeah, how they go about it can be quite dehumanising. ... It got to the point where I was like, 'I don't know what more to tell you, but I need help'.

Measina acknowledges the constraints on Work and Income staff and case managers to adhere to service delivery guidelines by ensuring that those applying for the various income supports and additional payments are eligible recipients. However, what emerges quite clearly in mothers' talanoa are the moral distinctions they believe are being made between 'deserving' and 'undeserving' mothers, a distinction that historically was used in New Zealand to assess whether or not sole mothers received income support from the state (Beaglehole, 1993; Goodger, 1998).

Despite the advances made in how 'need' and 'eligibility' are constructed and framed in legislated income support policy, Pacific mothers' talanoa demonstrates that they felt staff and case managers draw on moral distinctions related to 'deserving' and 'underserving' mothers when making assessments of the mothers' circumstances and eligibility for support. Specifically, the Pacific mothers for the most part felt they were treated as undeserving recipients of income support and were made responsible for proving to staff and case managers that they were indeed deserving of support. As a result, their interactions with Work and Income often left them feeling demoralised, shamed, and judged. The shame and judgement experienced by mothers was complex, layered and multifaceted. They experienced shame and judgement for: being sole mothers, needing to turn to the state for support, and being treated as though they were not deserving of welfare support. Instead of supporting and empowering the mothers to, as one mother said, “get out of the system”, the mothers felt that the processes and practices used by Work and Income case workers to interact with the mothers affirmed and reaffirmed feelings of shame. Talking about how these feelings impacted her, Jenna said:

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

As Jenna's talanoa demonstrates, the shame experienced by the mothers acted as a deterrent to seeking additional supports. As such, Pacific mothers forfeited or lost out on additional household income. To give another example of how shame worked to limit mothers' interactions with Work and Income, Grace said:

My case manager told me to come in and bring my son's doctor's form ... I still haven't gone and done it just because of the way I feel in there. I try really hard to avoid going in there. ... I have to really work myself up. ... I feel like I have to dress a certain way ... or I have to make sure my baby looks a certain way, so they don't judge me as a Mum. ... I shouldn't have to feel like that, but I just can't help but feel that way when I go in. ... I feel like they're looking at me with those eyes and they're just like, 'Oh another young mum, it's another Pacific single mum coming to try and see what she can get' like with that attitude. People who go to Work and Income, they need support. ... I don't feel supported.

Similarly, Natalie said:

We have a system set up to support people ... but instead we have a system that instils shame and judgement ... for needing help. ... Every time I go in to Work and Income offices ... I'm always managing expectations. ... I have to be clean, tidy, and presentable, but then there's also that you can't look too flash; like you can't dress too good, otherwise they'll be like, 'No, she's rich, she doesn't need our handouts.'

As evidenced in Grace and Natalie's talanoa, the feelings of shame they felt from engaging with Work and Income staff were so strong that it discouraged mothers from completing applications, prevented them from going into offices, or made them feel as though they had to employ strategies to manage and mitigate the judgement they felt. Pacific mothers attempted to manage the shame and stigma they felt by talking, dressing, and acting in a way that conveyed that they were 'good' and 'deserving' mothers. The strategies centred on impression management and specifically, managing how they imagined they were being perceived by staff. As excerpts shared earlier demonstrated, central also to the management strategies that the Pacific mothers employed to counter or combat judgements around their deservingness of support was being prepared "to pass the test" by "saying all the right things and acting in all the right ways." Although Work and Income staff and case workers might be constrained by service delivery guidelines, the Pacific mothers' talanoa reflects how the criteria, processes, and practices used by Work and Income case workers to make assessments (about whether or not mothers receive various supports) created and perpetuated feelings of mistrust between the mothers and Work and Income and the state more generally. Moreover, it fostered an oppositional relationship that was counterproductive to empowering the Pacific mothers to achieve the best outcomes for them, their children and their families.



Pacific mothers in this study saw the need for Work and Income staff to consistently show empathy and compassion

Generally, the Pacific mothers found Work and Income staff and case managers to be unsupportive and at times combative. Although there were case managers that the mothers found to be highly supportive, this was often discussed as being a one-off or an episodic incident of care and support; one person that stood out among an overwhelming majority of case workers that were not invested or interested in achieving the best outcome for them and their families. For example, these Pacific mothers said:

Taylor: One case manager was really good. He really made sure that I understood the process, but ... the rest that I've had haven't been supportive at all. ... I have to go in knowing my stuff because I know that they won't be trying to help me. ... I guess they've been in their role for a long time, so they're desensitised to situations and people's emotions It's just another day for them. But for me, going in, it's quite a big thing asking for money because I have nowhere else to go. So, it's not important to them, but my whole life is on the line. ... It's really rare to get someone that really helps you work through everything that you need.

Bella: Every time I email or get in touch with them, I'd always start with, 'I'm so sorry to be annoying' because I felt like I was annoying them. And then I would get an abrupt reply, or I wouldn't get any reply from them for ages. But the case worker I have now ... she's been awesome.

Moeata: Can you tell me more about what makes her awesome?

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

Bella and Taylor's talanoa illustrate the significance of having staff and case workers that employ an ethic of care that fosters relationships and are cognisant of the complexities of people's lives. This was a prominent theme that came through all of the Pacific mothers' talanoa: their desire and hope for Work and Income staff and case managers to be compassionate, empathetic and understanding towards them and their circumstances. When the Pacific mothers were explicitly asked about the improvements they would like to see in the delivery of services at Work and Income, most of the mothers discussed training programmes for staff that developed their interpersonal skills so that they might be better equipped to interact and work with people seeking out support. This is highlighted in the following excerpts from several mothers in the study:

Leslie: It's the training that they give their staff that is key to changing how we're treated. ... A key part of their training should be on being empathetic to the people that they're talking to ... they need to know their history; they need to know why they're in the positions that they're in. It's not just because we're "lazy", find out what else is going on in our lives and how you can support us through that.

Jasmine: They need to be more understanding, employ people that actually care. Kindness goes a long way. ... Put your feet in these people's shoes, show empathy and compassion for them and what they're going through. Be welcoming, kind, safe and comfortable. I know they're trying to have less people on the benefit, but you are part of the fabric that is meant to lift the social determinants of our nation, as frontline workers working with whānau, you shouldn't be working against us.

Telesia: It sounds terrible, but I want a magic wand for every single person that works at WINZ to learn some compassion. ... There needs to be something about the way that they are recruiting and training their staff, they need people that understand the needs of their clients and have empathy for [the] situations that people are in. ... They can implement the rules and still be a nice person to you and help you follow the rules.

The Pacific mothers' talanoa highlights the significance of taking a relational approach to the delivery of welfare services. A relational approach that draws on compassion, empathy and understanding and shows respect for the relational space between them and Work and Income staff and case managers. Such an approach would also be culturally responsive to the needs and norms of Pacific peoples. To elaborate, Pacific are highly relational people, and showing respect for the relational space, or *vā*, between people and the point of connection are central to social interactions between Pacific peoples (Ka'ili, 2005; Vaioleti, 2006). The mothers talked about how a vast majority of the case managers that they had interacted with did not attempt to create, facilitate or foster the relational space/*vā* between them. For example, Taylor said:

It's such a sterile environment ... they talk about being culturally aware ... of practising whanaungatanga, of manaakitanga, all this stuff, but there's nothing. ... Instead, there's a security guard that meets you at the door, checks your ID, checks you over. They're not approachable, they're quite staunch. ... Then walking in, it's quiet. It feels very isolating. They're all quite busy, the interactions that you have with them are quite linear. There's nothing welcoming or encouraging about those experiences. It's very much, 'What's your name? What are you here for? What time is your appointment? Do you have your forms? Have a seat and we'll see you soon.' Then you just sit down. There are no smiles, no eye contact or anything humanising about the experience. ... They don't even stick to the appointment times, just because you're on a benefit doesn't mean that you don't have ... things to do outside of the one appointment.

Measina similarly said:

Usually, I walk in and I'm like, 'Kia ora, hello' or, 'Good morning, good afternoon.' Sometimes you get a nod, or they just don't acknowledge you. Or when you walk in, everyone is busy, there's no one at the reception so you're kind of just awkwardly standing there. Then they come over already preoccupied so they're ... just like, 'What do you want? What do you need?' It's definitely not like warm welcomes or any kind of relational human treatment. ... No eye contact ... just give me your papers, just sign, just go.

Or as Telesia put it:

They're preoccupied doing something else and I've turned up with paperwork to submit and I'm like, 'Hi, my name is ... this is my case number, I'm here to drop these forms off.' They're not even listening, they're like, 'Just leave them there.' They look up and they're like, 'Okay, bye' or that's kind of it. ... This is not a place of compassion and of manaaki and of care and of looking after our most vulnerable people in New Zealand.

As evidenced by the quotes above, the detached and impersonal interactions with Work and Income staff acted as an impediment to creating or fostering a relational connection. Central to Pacific mothers' talanoa was the significance and difference that a relational approach would make to their interactions with Work and Income, as Telesia quoted directly above went on to say:

It would make all the difference, a simple 'kia orana', 'talofa' – greet us in our language. ... This is such a small thing, but it would make the world of difference ... It would make us feel at ease and respected as people. Instead, we get no eye contact, a sit down and shut up vibe.

The mothers emphasised the difference that having Pacific staff and case managers had, and would have, on their experience interacting with Work and Income. Of the mothers, only two had a case manager who was Pacific. Talking about the significance of working with a case worker of a similar ethnicity, Jenna said:

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

Taylor: Yeah, I definitely am drawn to the brown skinned people. I just feel a sense of calm when I'm with them, like I feel like they're more relatable I guess that's my own judgements, but I feel like I don't have to be somebody else when I'm talking to them because I feel like they would have some understanding, whether or not themselves or friends or family growing up, they would just have a better understanding of what it's like to be in my situation.

The quotes above highlight the importance of representation in terms of having Pacific staff and case managers. Many of the mothers felt these staff shared tacit understandings and experiences of being Pacific and having similar cultural values and backgrounds. The Pacific mothers felt an intrinsic connection based on knowing, sharing and understanding each other's worldviews. The mothers' talanoa also highlights the value of having Pacific (and non-Pacific) staff and case managers who are fluent or proficient in diverse Pacific languages, and who readily interact with clients in Pacific languages. As such, all of the mothers discussed how having more Pacific (and Māori) and diverse staff would improve their comfort interacting with Work and Income as well as their experiences accessing support.

Pacific mothers in this study felt that questions asked when they sought hardship assistance placed significant pressure on their family networks

The Pacific mothers reported that when seeking income support, a significant emphasis was placed on the mothers first seeking private provisions or turning to family members before turning to Work and Income. For example, these mothers said:

Grace: [They ask], 'Have you tried looking for work? Have you tried applying for jobs?' and it's like, 'I'm a young Mum and ... I've got a 5-month-old son that I need to look after. Why are you asking me this?' ... I'm eligible for this benefit, or eligible to get this extra money, but they will ... make me feel like I shouldn't apply for it, or they'll try to make me not want to apply. ... They want me to find a way to get money for myself ... even though I've explained my situation and why I can't work right now. ... I don't have anyone that can be with my son ... [and] I'm still trying to complete my schooling so I can get a good job for my son.

Taylor: Before you get a food grant or apply for assistance, they're like, 'Can you access money from family? Can you get a loan? Can you sell anything? Can you get a part-time job? Those are usually the questions [they ask] and then they're like, 'But why do you need this type of assistance? Why do you need this money?'

Jenna: To get a food grant, you have to tell them the reason why you can't afford to buy food. ... They ask, 'What bills do you have to pay that you can't afford to buy food? ... Have you asked family members ...? Are you working enough hours or are you doing something that you can save up money to buy food? Have you loaned money to someone? Is there no family that you can ask for help?'

The series of questions that the Pacific mothers reported they were asked by Work and Income staff and case managers draw distinctly on ideologies that emphasise individual effort and private responsibility for the welfare of family. Specifically, the line of questioning is a clear attempt to ensure that the costs associated with raising children and caring for family remain within the private realm of the family, and that those seeking welfare support first exhaust all private provisions before turning to the state. Pacific mothers' stories, however, revealed that they felt a deep and immense sense of guilt for asking their families for help in these situations (where they have turned to the state), because they already relied quite heavily on their families for support (for example, support with the care of their children, housing and other everyday care/expenses). As such, the Pacific mothers believed that the expectation that they would turn to their family networks in these instances placed undue and significant pressures on their families. As Leslie said, "No one is at Work and Income because they have other options. If I had another option ... then I would've done that." For the mothers, seeking income support and extra help from Work and Income was a last resort option that they only pursued because they felt that they did not have any other options and did not want to put any more financial pressure on their families. These sentiments are made clear in the following excerpts:

Bella: My family give me so much ... like my Mum and Dad, they pay a lot of my bills and so I don't like to ask them for money. ... They don't have a lot to give and they're struggling too. ... I live with them ... and they cover a lot of the extras so I can't expect them to take care of everything for me and my baby.

Telesia: Oh those, 'Do you have family to turn to?' questions. 'What about your parents, your family, can't you ask them?' ... And it's like, 'No, I can't ask them.' I couldn't ask my Mum to pay for me and my baby, she didn't have this baby, I did. ... [My Mum] was already helping us by letting us live with her ... [and] taking care of [baby] while I finished my study ... I couldn't ask her to also give me money to pay for everything for me and baby.

Moreover, when asked by Work and Income whether they had asked their families for support, many Pacific mothers found this question difficult to answer; if they said, 'No', they would be instructed to seek out private provision before asking for support, and when they answered 'Yes', it suggested that they did not belong to a supportive family unit that came together to support one another in times of need. This conundrum was particularly challenging for the mothers, because provisions of support are a central feature of Pacific cultures and closely tied to the construction of both individual and collective cultural identities. For example, as Telesia, quoted directly above, went on to say:

Those sorts of questions kind of exploit your family relationships because they either add more pressure on your family, [who are] already doing a lot ... and you don't want to ask them to do more. ... But then on the other side, it kind of calls out your family because if you can't turn to them then it's just like, 'Well what kind of family do you have that won't step up for you or be there for you?' ... 'And you're brown and you're Pacific and your mother won't support you?'



Or as Leslie put it:

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

As articulated in the quotes shared above, the Pacific mothers felt the line of questioning to be highly shaming because it suggested that their families were failing or unwilling to pull together to support them in their time of need. Thus, the emphasis Work and Income staff and case managers, who might be attempting to follow service delivery guidelines, place on turning to families for support, however unintentional, operates in ways that exploits Pacific family values and is interpreted as an additional exercise that Work and Income employ to shame the mothers for turning to the state for support. As such, the Pacific mothers found that saying to Work and Income staff and case managers that they did not have family that they could turn to was demoralising, operating as an additional source of shame the Pacific mothers experienced for seeking out income support, food grants and other extra help from the income support system. It also contributed to feelings of shame for not having an affluent and well-resourced family to support them.

Pacific mothers in this study felt that Work and Income staff and processes exploited their 'dependence on the state' and left them feeling powerless

Most of the Pacific mothers felt that Work and Income case managers took advantage of the fact that they were reliant on Work and Income for income support. The mothers talked about being, as one mother said, at the “mercy of those managing or working [their] case”. The mothers often felt nervous and anxious in their interactions with case managers, because they believed that if they did not comply with what was outlined by Work and Income case managers that their applications would not be progressed or processed or that their benefit entitlements would be reduced or cancelled. For example, one mother said:

Jenna: I always have feelings of nervousness or fear, anxiety like I better do what [they] say because they have all the power. What they type determines whether I get something or not.

Moeata: Do you feel like you can talk to your case manager about your needs? Or, like question them on things?

Jenna: No. I feel scared to ever question them. ... I just feel like I have to follow whatever they say ... because they decide if I can get a benefit ... and any [additional] support.

To give another example:

Measina: I have to do what they say and provide what they ask for. ... I have to answer their questions ... and listen to them scold and judge me for having multiple children and not working. ... I can't say anything to them ... because at the end of the day, they are the ones in charge of everything. ... We need money, so I just have to listen and take it.

Most of the Pacific mothers reported feelings of powerlessness, even in terms of feeling free to ask questions to better understand, for example, the eligibility criteria for various benefits and additional payments, the application processes, and their entitlements. Many feared that asking “too many questions” or sharing too many details about their lives might hinder the progression of their applications or result in their application or benefit being cancelled. The Pacific mothers believed that Work and Income staff and case managers were aware of the unequal power dynamics between them and made little effort to conceal or minimise them. Many mothers believed that case managers played on these hierarchical power dynamics and employed coercive tactics and strategies to dissuade them from applying for various benefits and receiving entitlements. Coercive tactics they described included instilling a sense of fear by repeatedly emphasising the consequences of receiving a benefit that they might not be entitled to. For example, this mother said:

Measina: When [my case manager] was telling me about my entitlements ... she kept telling me that if my partner and I got back together ... or if he moved back in that I would need to report that to them ... cause if I didn't and they find out, I'll have to pay [all of the money I received from my Sole Parent Support] back or I'll be in big trouble. ... That made me really paranoid, because my [ex-partner] would sometimes come over and sleep, but we weren't back together ... he wasn't supporting me ... or giving me any money. ... But at the back of my mind, I'd always think, 'What if [Work and Income] think we're back together, what will happen to me?' ... That's why I couldn't wait to get off the benefit, so they didn't have anything over me.

All of the mothers talked to varying degrees about the hold and power that they felt Work and Income had over them. The Pacific mothers reported feeling extremely anxious any time they received a letter, email, text or phone call from Work and Income. The anxiety stemmed from the assumption that the correspondence was reporting an issue that would hinder their application, receipt or continuation of their benefit. The mothers reported they never anticipated receiving positive correspondence regarding their application or benefit, such as news of an increase to their payments or additional supports they might be eligible for or entitled to receive. This was largely due to the fact that many of the mothers felt that additional supports and entitlements were often hidden from them. As previously discussed, the mothers' experiences were that Work and Income staff and case managers limited their access to income support as opposed to meaningfully working with them to improve the quality of life for them, their children and family by limiting their hardships. Interactions with, or correspondence from, Work and Income were thus rarely positively received, nor did they feel like a neutral and transactional experience. Rather, they were almost always emotionally laden with fear, stress and anxiety. For the Pacific mothers, the fear, stress and anxiety stemmed from the fact that they felt that they were at odds with those working at Work and Income who were tasked with helping them, and because their family's livelihood and health and well-being was dependant on receiving income support.

Pacific mothers in this study did not have confidence in Work and Income

Generally, the mothers found applications for main benefits easy to access, understand and complete, as Jenna said, "the application itself was easy, it was really straightforward." Many Pacific mothers talked about initially feeling apprehensive about completing their applications, because many imagined, as Alicia said, "that there was going to be heaps of paperwork to do. But once I got it done, I was like, 'Oh, I wish I'd done it earlier.'" Although the mothers found the application itself to be straightforward, they talked about the challenges they encountered as a result of long processing times and the difficulty they experienced making contact. For example, when asked about the application process, Grace said:

It was a long process The application itself was OK but the wait time or stand down period was long. ... I waited four weeks to receive my full benefit. The questions and everything with the application was pretty easy. It was just the four weeks waiting. ... And when I would call to try and get an update, I'd be on hold for like an hour.

Other mothers echoed this sentiment, stating how hard it was to reach Work and Income both in person and over the phone, which resulted in delays in receiving assistance. As Natalie said:

It's hard to get in contact with them. ... Yesterday when I called it was a 65 minute wait time. So, then I was like, 'Oh yeah, I'll wait', but then I was working from home, so I was like, 'I can't wait anymore', I had to hang up and I just haven't had the time or space to call them back.

Pacific mothers also discussed long wait times in reference to meeting with case managers in person and how despite having an appointment, they often waited hours to be seen. In discussing this, the mothers recognised and understood the pulls on case managers' time as well as heavy workloads, particularly during the COVID-19 pandemic. However, they contended that more needed to be done to better recognise the value of their own time as many mothers would often set aside their entire morning or afternoon when going in to Work and Income, because they did not have any certainty about when they would be seen, even with an appointment. For example, Leslie said:

I'm sitting in the waiting room watching the time and my day fly by just waiting to be seen, I understand that things come up, that's why appointments get pushed out. ... But they need to do something to problem-solve it cause the solution can't be to disrespect our time by expecting us to be available all day or all morning or all afternoon. ... Even on the phone, we can be waiting for up to an hour on hold now, you won't get through any sooner than 45 minutes. ... At times, it feels almost like a test ... they're going to just weed out who really needs it. ... Whoever hangs up, they don't actually really need it.

The long wait times both in person and over the phone contributed further to some of the Pacific mothers distrust in Work and Income. These mothers interpreted the long wait times as yet another example of the lack of consideration that Work and Income had for their time, while a few others saw it as a strategy that Work and Income employed to discourage people from making contact, or as an obstacle that they created to make it more difficult for people to access support. The fact that some mothers attributed this to a strategy of Work and Income and not exclusively a consequence of having an overburdened income support system highlights the extent of the Pacific mothers' distrust in Work and Income. This was a distrust that had been cultivated over time through a series of interactions and experiences that reinforced to the Pacific mothers that Work and Income and the Ministry more generally did not hold their best interests.



Although the Pacific mothers acknowledged the improvement in Work and Income systems since the introduction of MyMSD, all but two mothers found there to be a lack of clarity and consistency in communication from Work and Income. The mothers talked about how they often received automated emails and letters informing them of an upcoming change in their entitlements but were rarely told *why* the change was occurring. To find out the 'why' they had to contact their case managers or the call centre. However, as noted above, long wait times delayed or deterred them from making contact, and thus from finding out important information related to their benefits. Or as these Pacific mothers put it:

Grace: [On payment day] I went to go check if the money was there, and I saw that it was a little bit short. ... I had to contact Work and Income and they said that the Winter Energy Payment had been taken off. I was like, 'How come I didn't even get told?' The lady on the phone said that I only receive it for a couple of months and that I should've known, but I didn't know. ... I didn't get any kind of heads up and I was counting on the money coming in. ... But it's always like that.

Natalie: When we used to get the childcare subsidy, we had to update it every week with my husband's [work] hours. ... Just recently, we pulled [our daughter] out of day-care. ... Then I got a letter saying that they stopped our childcare payments because she's no longer going. That's fine. Then I got another letter yesterday saying, 'You've been stood down for eight weeks.' I don't know how I could be stood down if the payments had stopped. So, I called yesterday to find out what was going on, but had to wait over 30 minutes, I just hung up. So now I have no idea why I've been stood down and I don't know if I'll ever know because to find out I have to wait on the phone. ... It'd be so much easier and straightforward if they just explained in their initial letter why I was being stood down instead of just telling me I've been stood down.

The breakdown in communication was also discussed in reference to employment opportunities. For example, as Natalie, quoted directly above, went on to say:

I received a message about a nursing job. I was keen ... I kept following up, asking them, 'Can you give me more details? What do I need to do?' I sent them my CV and everything ... and then nothing. So that job never went through. No interview, no nothing. ... Yet, it was them who sent the job to me and then when I tried to follow it up there was broken communication, no follow-through, no interview, no nothing. I kept chasing them up for the contact for the job and there was no response. ... It was a couple of weeks that I was following it up because it sounded like a good job, like a really good opportunity. Nothing came of it. ... It's so bizarre, because they want you to get back into work so that you don't have to get the benefit. They tell you, 'Look, there's all these jobs'. And then when you try to action it, there's no response.

Moreover, the lack of clear and consistent communication meant that the Pacific mothers did not always feel confident that payments would come through each week or that the payment amount would be the same from week-to-week or month-to-month. The lack of certainty added to their sense of anxiety and stress. For example, these mothers said:

Grace: I feel 50 percent nervous [that I won't receive the full amount of the benefit] and 50 percent sure it will be there. ... Every Tuesday, I always look to check that it's there ... because it's happened before, where they thought I hadn't given them my documents, even though I did. They didn't reach out or anything, they just cut my benefit because they said that I hadn't sent through my documents before the cut-off date. ... So, I always have to check to make sure it's in there.

Bella: I always check because there's ... been times where I got less than what I was meant to get, and I didn't know what had happened with that. They said they stuffed it up or something, I got reimbursed or back paid, but that was a few weeks later and it was a struggle.

At every stage of the process – of first applying and later receiving financial assistance – the Pacific mothers were not confident in Work and Income processes and procedures, which was heightened by the lack of clarity and consistency in communications and in predictability in the receipt of benefit payments.

Pacific mothers in this study expressed strong desires to live independent and fulfilled lives

All of the Pacific mothers in this study articulated a strong desire for them and their family to live an independent and fulfilled life. The mothers felt that these aspirations could not be achieved while they were on the benefit as the amounts they received were too low and did not enable them to sufficiently meet their household and their children's needs. As such, the amounts received in benefits did not empower them and their families to live to a socially acceptable standard of living. The Pacific mothers envisioned two pathways that would enable them to achieve their aspirations: education and paid employment. In an effort to achieve their goals, six mothers were enrolled in tertiary study at the time of our talanoa, with three mothers nearing completion. These mothers understood that having a tertiary qualification would better position them to secure higher earnings in full-time paid employment. In discussing paid work, the mothers made the distinction between having a job and a career, and hoped to create a career for themselves rather than, as one mother said, "having any old job without any future prospects". Two mothers worked part-time while they cared for their primary school aged children and the remaining two mothers were stay-at-home mothers with children under the age of one. All of these mothers anticipated seeking and engaging in full-time paid employment when their children were older. The Pacific mothers' aspirations were emboldened by their desires to be able to sufficiently provide for their family and, more importantly, to act as a role-model to their children. As Jenna said:

I need the help because I'm currently studying I appreciate the help for right now, because I need it. But I want more for me and [my son], and I can't get that being on a benefit. ... To be on the benefit is just to keep living a life of struggle. ... I'm proud that my son has a mother that he can see struggled for a bit being a single-mum on a benefit, but she studied and worked hard and supported him all on her own. ... I want to show my son that. ... And I hope one day he will be proud of that.

Pacific mothers' reliance on the state was seen as temporary and transitional, and they longed for an income system that worked with them and supported them to be able to move off the benefit and achieve their long-term goals and aspirations. As Telesia said:

I remember arguing with [my case manager] ... I was like, 'I'm trying to do my best to get off this benefit, give me the Training Incentive Allowance and when I'm done, I'm going to come out with a really good job not just any old [low-paying] job.' ... [Work and Income staff] often push you to accept any job to get off the benefit, but it doesn't help us in the long-term. I was trying to ... explain to them that if I go on the benefit for a few years while I finish my study, I'll be able to get a really good job that earns well for the betterment of my family. ... I remember when I was trying to plead my case, I thought, 'They don't believe that I'll finish my course ... they don't want to invest in me' ... I just couldn't wait to prove it to them, ... I couldn't wait to get off the benefit, I couldn't wait to not need them anymore.

Not only were the Pacific mothers motivated to get off the benefit to sever ties with Work and Income, but also to subvert negative stereotypes associated with being a Pacific sole mother on a benefit, a negative stereotype that they felt was reinforced by how they were treated by Work and Income staff and case managers. Their desire to move off the benefit was thus not only about living independent lives where they could be financially self-sufficient, but also about changing perceptions of, or redefining how, Pacific sole mothers and benefit recipients are perceived by Work and Income and in society more generally. For example, these Pacific mothers said:

Taylor: Every time I talk to anyone at WINZ, I always think, 'I just can't wait to get off the benefit'. ... They find out you're Pacific or Māori, and they treat you like you're part of the statistics and I'm like, 'Nah I'm going to change that.' This is not a forever thing. ... All I'm thinking is that I only have one more year to be on the benefit and then I'll [complete my study] so I'm just biding my time. 'Yes, I'm Māori and Pacific Island and I'm changing the statistics because I'm a single Mum that's one year away from getting her degree and then I'm going to work with the people in the community'.

Jasmine: It was really hard ... being a young, single Samoan mother. ... because there's so much bad stuff that people think about when it comes to the benefit and that's what they think about me. I feel it from my case worker ... I remember she asked me, 'So what's your plan? To get the benefit? And then what? Or is that it?' And I wanted to say back, 'Do you really think this was my plan for my life?' I feel like being Māori and Pacific, there's that prejudice. ... You're treated like that negative statistic they think you are. ... And I'm like, 'I'm going to change that' ... this is just going to be one part of my story.

Given the Pacific mothers' aspirations, what emerges quite clearly in their talanoa are their desires to have access to supports that will weather them and their families through a difficult and transitional time and empower them to live financially independent lives.

Final Comments

Despite the advances made through the introduction of various new income support payments and increases to existing payments, and the development of MyMSD, the Pacific mothers' talanoa demonstrate that more progress needs to be made in the design and delivery of income support. The findings from this study echo those of other studies (Cram et al., 2020; Ministry of Women, 2018; Stewart-Withers et al., 2010). Across the study Pacific mothers felt unsupported, judged and shamed by those working within the income support system. In particular, the Pacific mothers in this study felt that those working at Work and Income employed shaming, deceptive and coercive strategies in an effort to limit their access to financial assistance. Rather than assessing entitlements based on 'objective' eligibility criteria, the Pacific mothers believed that Work and Income staff and case managers drew on moral criteria for eligibility, making moral distinctions between those perceived as 'deserving' and 'undeserving' of financial assistance and using these assessments (as opposed to eligibility) as the basis for progressing and approving applications. The Pacific mothers' talanoa demonstrated how rising costs of living absorbed much of their benefits. Even with new payments and increases being made to main benefit rates, for some financial pressures remained and hindered their ability meet the needs of their children and households. Thus, Pacific mothers' experiences of different components of the Families and Income Support Packages and other income supports was that they did not achieve their full potential in relation to making a meaningful difference in their lives. As evidenced by the Pacific mothers' talanoa, much of their experiences were tainted by the relational barriers and obstacles they experienced interacting with Work and Income staff and case managers and accessing income support.

All of the Pacific mothers in this study wished to be seen and treated as deserving of the income support they were entitled to, but also deserving of kindness, empathy, and compassion. All of the Pacific mothers in this study carried an immense sense of shame for having to turn to the state for support and wished that in their time of need, Work and Income staff and case managers were more responsive to them and their needs, and more understanding of their situation. The circumstances that led the mothers to turn to the state for support varied, however, they were united in their aspirations to one day no longer need income support. For them, their need and reliance were temporary and transitional. As such, they longed to interact with people and a system that empowered them to be able to achieve their aspirations and live financially independent lives. The mothers' talanoa highlighted their desire to have a relationship with Work and Income based on trust, where they were valued as citizens and people and seen as deserving of support. When the Pacific mothers were asked in the talanoa what motivated them to participate in this study, there was a consensus among them: they hoped that their experiences and stories could be drawn on to make a real change and positive difference to how Work and Income perceive, treat and work with those needing income support to deliver that support in ways that make a meaningful difference in their lives and the lives of their families.

The findings from this research project raise important issues and themes with the potential to inform income support policy and service delivery as well as contribute towards institutional and systemic changes in relation to assessing and delivering income support. The Pacific mothers' talanoa highlighted six key recommendations to improve the design and delivery of income support, and realise the aspirations set out in the Ministry of Social Development's Pacific Prosperity strategy and action plan:

1. continuing policy reforms to improve the adequacy of income support payments
2. creating clear guidelines and transparent decision-making processes regarding eligibility criteria and assessment procedures around how decisions about income support are made
3. focusing on supporting suitable paid work by assisting mothers seeking and receiving income support to find employment opportunities that support them to combine caring/mothering with paid working with an income that sustains a socially acceptable standard of living
4. removing all connections between income support and child support so that those seeking and receiving sole parent support can have full autonomy over decisions to pursue child support money from their child/ren's other parent.
5. recruiting Pacific (and Māori) staff as well as providing staff training for all those working and interacting with those needing income support to enable them to be responsive to the diverse needs and norms of Pacific people, including family norms and values
6. adopting a relational approach to providing income support that centres compassion, empathy and understanding and shows respect for the relational space/vā that exists between those applying for/receiving income support and those providing and facilitating that support
7. Although the research findings are based on a small, self-selected sample of Pacific mothers, they offer a nuanced account of some of the issues, dilemmas and challenges experienced by Pacific mothers. The research raises important issues and highlights the significance and need for further research into Pacific mothers and peoples, as well as income support recipients more generally, and their experiences accessing and receiving income support.



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Appendices

Appendix A: Advertisement Poster



RESEARCH PARTICIPANT WANTED

Are you a Pacific mother?

Is your child under 15 years old?

Have you received support from Work and Income in the last 5 years?

If you answered 'Yes' to all these questions, we would like to invite you to share your experiences with us by filling in a survey to be followed by one-on-one talanoa.

I'm Moeata Keil, a Samoan researcher involved in a study that is funded by the Ministry of Social Development. The research study is interested in finding out about your experiences receiving support from Work and Income in the last five years. The findings of the study will be used to inform how Work and Income works with and supports our Pacific families. The survey should take about 20-30 minutes to complete and the talanoa about 90 minutes. With your permission, the talanoa will be audio-recorded and transcribed. There will be measures in place to ensure that your privacy is protected. Any personal identifiable information will not be transcribed or revealed in any outputs related to this study.

To thank you for your participation, you will receive a \$50 voucher for completing the survey and \$100 voucher for the interview.

If you are interested, please contact me on: _____

Appendix B: Participant Information Sheet

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.



KATOA LTD.

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Appendix C: 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 D: Survey Results

Table 1: Overview of years the Pacific mothers in this study received income support

Name	2010-2013	2014-2017	2018-2022
Grace		2016	2021, 2022
Natalie	2010, 2011	2015, 2016, 2017	2018, 2019, 2020, 2021
Jenna	2013	2014, 2015, 2016, 2017	2018, 2019, 2020, 2021
Taylor		2017	2018, 2019, 2020, 2021
Leslie		2017	2018, 2019, 2020, 2021
Anna		2017	2021
Bella		2017	2018, 2019
Telesia	2010	2017	2018, 2019, 2020, 2021
Jasmine	2011, 2012, 2013	2015, 2017	2018, 2019, 2021, 2022
Measina		2014, 2015	2020, 2021

Table 2: Type of income support and number of years received

Response	Sole Parent Support	Jobseeker Support	Winter Energy Payment	Best Start Tax Credit	Accommodation Supplement	Family Tax Credit	Childcare Subsidy	OSCAR Subsidy	Temporary Additional Support
Total Yes	9	7	9	6	9	7	6	2	5
Total No	1	3	1	4	1	2	4	8	5
Total Unsure						1			
1 Year		2	4	3	2	2	1	1	2
2 Years	3	2	3	2	2	3	3	1	3
3 Years	4	1	2	1	4	1	1		
4 Years	1						1		
5+ Years	1	2			1	1			

Table 3: Pacific mothers’ survey responses

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?
Yes	4	5	5	6	9	2
No	2	4	5	2	1	4
Unsure	4	1		2		4

Table 4: Pacific mothers’ ratings of Work and Income (when compared to pre-2018)

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?
Much Better			2	1	
Better	3	1	1	6	
About the Same	4	5	3	3	3
Worse	3	3	3		1
Much Worse					1
Unsure		1	1		5





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