



**MINISTRY OF SOCIAL
DEVELOPMENT**
TE MANATŪ WHAKAHIATO ORA



**A summary of some research:
How children living in households with a
disabled person experience material
hardship**

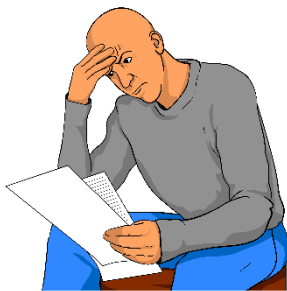


Published: January 2025

Before you start



This is a long document.



It can be hard for some people to read a document this long.



Some things you can do to make it easier are:

- read it a few pages at a time
- set aside some quiet time to look at it
- have someone read it with you to support you to understand it.



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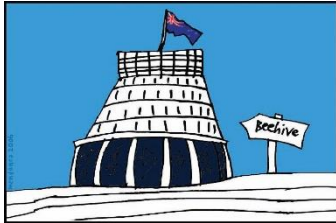
About this document



This Easy Read is from
Ministry of Social Development
Te Manatū Whakahiato Ora.



We will call
Ministry of Social Development
Te Manatū Whakahiato Ora
MSD for short.



MSD is the part of the government
that looks after **benefits**.



Benefits is money from the
government to support people to live.



This Easy Read is a **summary** of a report called:

Material hardship of children in households with a disabled person.



A **summary**:

- is shorter than the report
- tells you what you need to know.



Material hardship means not having the money for the things you need like:

- having enough food to eat
- being able to keep your house warm / dry
- being able to buy clothes / shoes.



We will talk more about what material hardship means on **page 21**.



You can read the full report on the MSD **website** at:

<https://www.msd.govt.nz/mhs>



The full report is **not** in Easy Read.



Most people who experience material hardship also experience living in **poverty**.



Poverty means not having enough money to live a good life.



The report looks at what was found out in **research** done by people working for MSD.



Here **research** means someone:

- looks at what has happened
- finds ways to do things better.

The information in this summary was put together by:



- Moira Wilson who is a senior **analyst** in the Research and Evaluation team at MSD



- Keith McLeod who is a research analyst at Keith McLeod Consulting.

When you see the words we / us used in this document it means these 2 people.



An **analyst** is someone who looks closely at different kinds of **data** to find out things about it.



Data can be things like:

- facts which are something that is known to be true
- numbers.



Data becomes information when someone puts lots of it together to show:

- what it means
- things that can be learned from it.



Other teams of people were also an important part of doing the research.



An Expert Reference Group that included people with **lived experience** also gave us useful advice about what we found out.



Lived experience means someone has knowledge about something because they have experienced it for themselves.

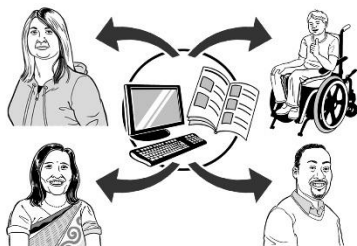


Information in the report is based on research done using the **Integrated Data Infrastructure**.



The **Integrated Data Infrastructure** is:

- run by the official data agency of New Zealand called Stats NZ
- a way of **linking data** from lots of places.



Linking data means:

- data can be collected from lots of different places
- more information can be found out from the data.

You can find out more about the Integrated Data Infrastructure on the Statz NZ website at:

<https://stats.govt.nz/Integrated-data>

The website is **not** in Easy Read.

Important things to know about the research.



Stats NZ was **not** a part of:

- doing the research for this report
- putting together this report.



The 2 people who put together this report have included some of their own:

- ideas
- **recommendations.**



Recommendations say how things could be done better.



The ideas / recommendations in this report are **not** those of:

- MSD
- the Expert Reference Group
- other people who gave advice on the research.

Why this research was done



Stats NZ made a report in 2023 about child poverty in New Zealand.



The report showed many children experience material hardship.



The report also showed that half of the children who experience material hardship live in a household with someone who is disabled.



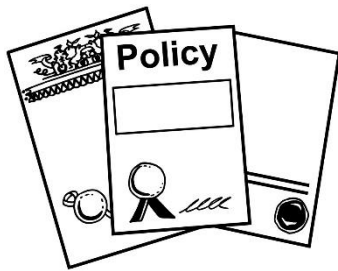
The disabled person in the household could be:

- an adult – someone aged at least 18 years old
- a child.





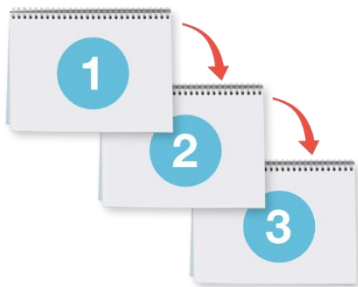
Teams at MSD who work on **policy** asked for research to be done to find out why so many households with a disabled person experience material hardship.



A **policy** is set of rules used as a guide for how to do things



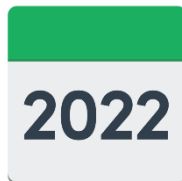
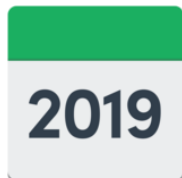
The research will support MSD to make better policies about child poverty.



The research had 3 different parts.

This report is from the part that looked at the data about child poverty from Stats NZ.

The data that was used



We used data from 3 Stats NZ

Household Economic Surveys that gave us data:

- from 2019
- to 2022.



The Stats NZ **Household Economic Surveys** asked questions about **disability status**.



We will explain what **disability status** means on **page 18** of this document.

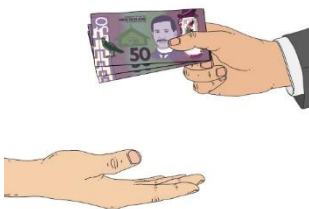


The data gave us information from more than 1 hundred thousand people who lived in almost 40 thousand different households.



This data was also linked with data that looked at:

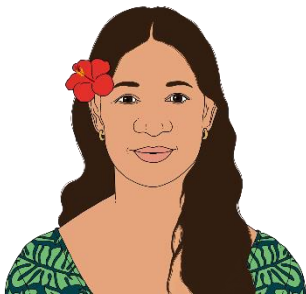
- earnings like money from a job
- support services
- **income support payments.**



Income support payments is money from the government for people to live on.



The data also included information about different **ethnic groups** of children.



Ethnic groups mean people who are the same race like:

- Māori
- Pacific
- Asian
- New Zealand European.

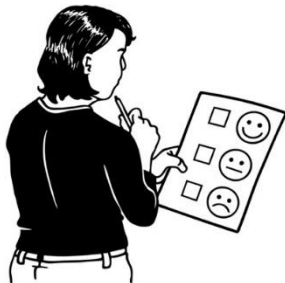


The way we thought about child poverty while doing the research was the same as agencies who keep a check on child poverty in New Zealand.

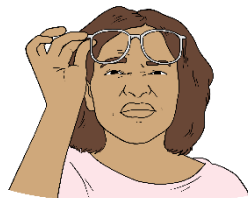
What disability status means



We used the **Washington Group Short Set on Functioning** to set out what **disability status** means.



The **Washington Group Short Set on Functioning** or **WG – SS** for short is 6 questions used to find out if a person has a disability / impairment.



The questions ask if a person has difficulty with things like:

- seeing even with glasses
- hearing even with hearing aids
- walking / moving around.





The **WG – SS** questions also ask if a person has difficulty with things like:

- understanding / remembering things
- looking after themselves
- communicating with / talking to other people.

Here **disability status** means if a person can be thought of as being disabled.

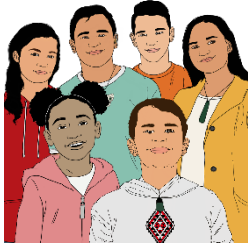
There are different ways of finding out disability status for different age groups of people.

For someone to be thought of as being disabled they must have difficulty with 1 or more of the 6 things listed in the WG – SS.



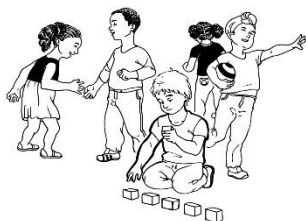
The different age groups are:

- adults
- children and young people aged 5 to 17 years old
- children aged 2 to 4 years old.

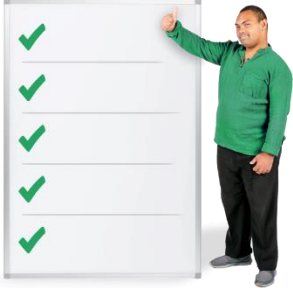


Disability status also includes difficulties with mental health like:

- anxiety
- depression
- being in control of your behaviour like how you act around other people
- making friends with other people.



What material hardship means



We used information from the **Dep-17 deprivation index** to **define** material hardship.



The **Dep-17 deprivation index** is a list used by Stats NZ to define child poverty.



Define means to set out what something is.



A person is experiencing material hardship if they have 6 or more of the 17 things on the Dep-17 deprivation index.

1. ____
2. ____
3. ____

A person is experiencing **severe** material hardship if they have 9 or more of the 17 things on the Dep-17 deprivation index.



Severe means something that is very bad / difficult.



The Dep-17 deprivation index looks at things like:

- not being able to buy the things you need to have a good life
- spending less money on things you need
- not buying the things you need as often as you need to
- waiting a long time before buying something you need.





The Dep-17 deprivation index also looks at things like:

- **being in arrears** for more than 1 time in a year
- being stressed / worried about not having the money you need.



Being in arrears means owing money to someone that should have been paid to them earlier.

Examples of things that the Dep-17 deprivation index looks at include:



- not having a hot meal at least once every 2 days because of not having enough money



- often putting off going to the doctor because money was needed for other things.

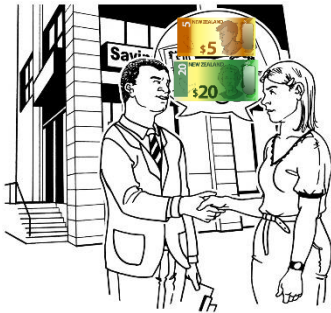
Examples of things that the Dep-17 deprivation index looks at also include:



- often putting up with feeling cold to save on heating costs because money was needed for other things



- not being able to pay a surprise bill of 5 hundred dollars in 1 month without **borrowing** money to do so.



Borrowing means asking someone to give you money that you will pay back later.

Information the data showed us



The information on **pages 26 to 40** of this document uses **percent** to talk about the number of children experiencing material hardship.

%



Percent means a number / amount in each 1 hundred.

For example:

40 percent means 40 children in every 1 hundred children.



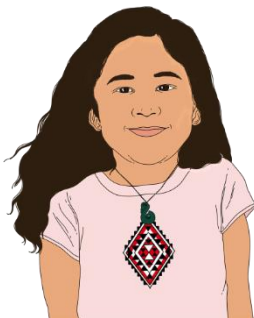
Number of children living in a household with a disabled person

The research found that 29 percent of children live in a household with at least 1 disabled person.

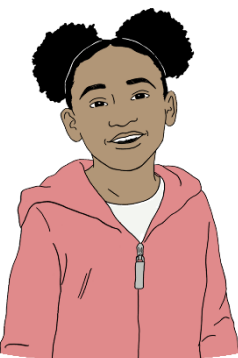


29 percent means almost a third of children.

The number of children from each ethnic group living in a household with a disabled person were:



- 39 percent of Māori children
- 36 percent of Pacific children
- 29 percent of European children
- 19 percent of Asian children.



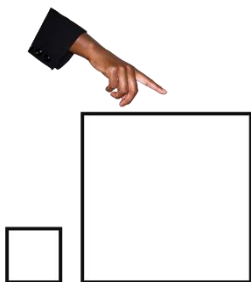
Material hardship in households with a disabled person



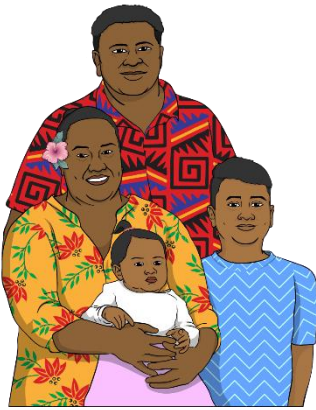
The research found that 21 percent of children who live in a household with at least 1 disabled person experience material hardship.



21 percent means about 1 child out of every 5 children.



Experience of material hardship was 3 times higher for children in households with a disabled person than for children in households with no disabled person.



The number of children in each ethnic group experiencing material hardship living in households with a disabled person were:

- 36 percent of Pacific children
- 29 percent of Māori children
- 18 percent of European children
- 12 percent of Asian children.



Material hardship in households with more than 1 disabled person



The more disabled people there are living in a household the more likely it is that children experience material hardship.



Almost 1 child out of every 5 children experiences material hardship if there is 1 disabled person in the household.



Almost 1 child out of every 3 children experiences material hardship if there are 2 or more disabled people in the household.

Severe material hardship



10 percent of children living in households with a disabled person experienced severe material hardship.



10 percent means 1 child in every 10 children.



Experience of severe material hardship was 4 times higher for children in households with a disabled person than for children in households with no disabled person.



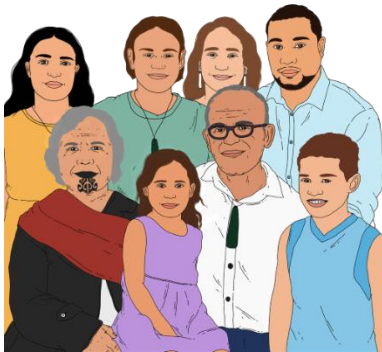
The numbers of children in severe material hardship were highest for:

- Māori children
- Pacific children.



The number of children experiencing severe material hardship living in households with a disabled person were:

- 14 percent of Māori children
- 16 percent of Pacific children.



This is around 3 children out of every 20 Māori and Pacific children living in a household with a disabled person.

Using the Dep-17 deprivation index to define material hardship



Children living in a household with a disabled person were more likely to experience things from the Dep-17 deprivation index than children living with no disabled people.

Children living in a household with a disabled person were:



- more than 2 and a half times more likely to be in a household that put off going to the doctor because money was needed for other things



- more than 2 times more likely to be in a household that put up with feeling cold to save on heating costs because money was needed for other things.



Children living in a household with a disabled person were also 2 times more likely to be in a household unable to pay a surprise bill of 5 hundred dollars in 1 month without borrowing money.



Material hardship where no adult was in paid employment

Paid employment means someone has a job that they get money to do.



Over half of children in households with a disabled person where no adult was in paid employment experienced material hardship.



Almost a third of children living in households without a disabled person where no adult was in paid employment experienced material hardship.

Material hardship where at least 1 adult was in paid employment



Living in a house with a disabled person almost always meant a child experienced material hardship even if at least 1 adult had a job.



15 percent of children in a household with a disabled person where at least 1 adult had a job experienced material hardship.

15 percent is 3 children in every 20 children.



5 out of 100 children experienced material hardship living in a household with no disabled person where at least 1 adult had a job.



The data showed that the largest number of children experiencing material hardship were those:

- living in a household with a disabled person

and

- at least 1 adult in the household had a paid job.



The number of children experiencing material hardship when 1 adult in the household had a paid job was:

- over 3 quarters of children living in a household with a disabled person
- around 1 third of all children who experienced material hardship.



Number of households that got income support payments / support services for a disabled person



Not many children lived in households with a disabled person where someone got income support payments / support services.



Of children living in a household with a disabled child:

- around 1 quarter of children lived in a household where someone got **Child Disability Allowance**
- around 1 in 10 children lived in a household where a child got **Ministry of Education Ongoing Resource Scheme funding**.





Child Disability Allowance is money from the government to support the care of a child with a serious disability that is likely to last at least 1 year or longer.



Ministry of Education Ongoing Resource Scheme funding is money to support a child at school who has high educational needs.

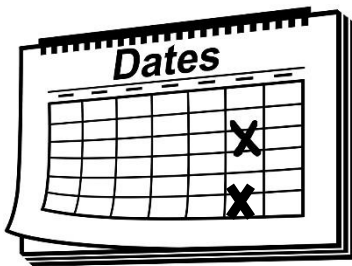
Of children living in a household with a disabled person of any age:



- over 1 in 10 children lived in a household where someone got **Disability Allowance**

- less than 1 in 10 children lived in a household where someone got **Disability Support Services** from Whaikaha – Ministry of Disabled People.





Disability Allowance is a weekly payment for people who have **costs** because of a disability.

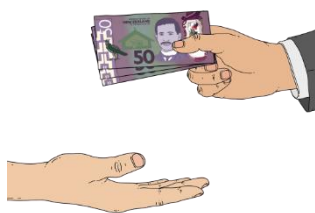
To get the Disability Allowance you need to have a disability that is likely to last at least 6 months.

These **costs** have to be:

- regular – for example it is a cost every week or monthly
- ongoing.

Costs could be things like:

- doctor or hospital visits
- medicines
- extra clothing
- travel.



Disability support services means things like:

- money the Government gives you to pay for things you need because of your disability
- equipment you need because of your disability
- someone coming to your home to give you support like:
 - making meals
 - cleaning.

Differences in how much money people had



The research showed there were:

- big differences in how people experienced material hardship

but

- small differences in how much money people had.



We found that in general a household where a child lived with a disabled person had almost the same amount of money as a household without a disabled person.

Insights from the research MSD can use when making policy



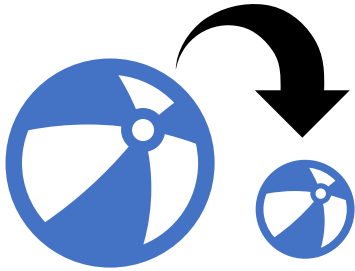
Insights means:

- things we have found out
- ideas we have about what we have found out.



On **pages 43 to 48** we will talk about what we think MSD could do to make better policies about child poverty.

Policies that support disabled adults / carers to get more money from paid jobs may reduce material hardship.



Reduce means to make something smaller.

For children living in households with at least 1 disabled person:



- many disabled adults do not have a paid job
- money for the household mostly comes from benefits.



Support for disabled people to earn more money in a paid job may reduce material hardship.



Disabled people should get paid more money from a job than what they get from benefits.

Support for how people can earn more money in a paid job must meet the needs of that person.



Many children living in households with a disabled person are in families where there is only 1 parent who:

- cares for them
- brings in money for the household.





Almost 3 out of 10 children living in households with a disabled person live with only 1 parent which is usually the mother.



This means it might be very difficult for someone to get a job when the disabled person needs more care.



Policies that support people to get paid jobs need to also think about what other challenges someone might have in their lives.

**The costs of being disabled
are likely putting more
children in material hardship.**



The research showed that while there were big differences in how people experienced material hardship there were small differences in how much money people had.



A big reason for this difference in material hardship is likely to be the extra costs households with a disabled person have.



Extra costs could be things like having to:

- visit the doctor more often than non-disabled people
- pay for more medicines
- buy equipment to support them to live a good life
- buy special food because of having certain diet needs.



These extra costs mean the household has much less money to spend on other things they need.

Making payments / supports better for people would be a good way to reduce child poverty.



Only a small number of children living in households with someone with a disability currently get payments / supports to reduce the costs of being disabled.



It would be a good idea to make policies that:

- can support more people to get these payments / supports more easily
- tell people it is a good idea to get these payments / supports
- make sure payments / supports make life much better for people.





This information has been written by
Ministry of Social Development



It has been translated into Easy Read by the
Make it Easy Kia Māmā Mai service of People
First New Zealand Ngā Tāngata Tuatahi.



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