

Working Matters

Ministry of Social Development

New Zealand Government

An Action Plan to ensure disabled people and people with health conditions have an equal opportunity to access employment

New Zealand Government

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Ministry of Social Development

PO Box 1556 Wellington 6140 New Zealand

Telephone: +64 4 916 3300

Email: info@msd.govt.nz

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Working Matters

Minister's Foreword for Disability Employment Action Plan – Working Matters

The COVID-19 pandemic has changed things for the whole economy and for all communities. However, it has not changed Government's commitment to improve employment outcomes for the many people in New Zealand who have disability or health needs. It will help ensure an inclusive economic recovery from COVID-19 where disabled people and people with health conditions can participate as they want to, on an equal basis with others. Through this and the broader kaupapa in this plan we recognise international human rights and Te Tiriti o Waitangi.

Early in 2020 we asked stakeholders about this plan, including representatives of disabled people and people with health conditions and their whānau as well as employers, unions and service providers. We heard about their priorities and how important the plan is to them.

While action details have needed adjustment to address a post-COVID-19 economic context, the agreed objectives and priorities remain relevant and important. This plan will provide critical guidance for all agencies and industries currently working on employment initiatives. It will help to ensure opportunities to improve outcomes for disabled people and people with health conditions are sought, recognised and prioritised as new ways of working are developed across all of New Zealand.

Hon Carmel Sepuloni, Minister for Social Development

Working matters for all people and I welcome this Action Plan to support our disabled whānau, where they are able, to access employment opportunities and sustainable work. Work can be an important way in which we contribute to our communities, make social connections, learn new skills and support our health and wellbeing. Work is also key to transforming our economy and we need to ensure all people, including our disabled whānau, are supported to realise their full potential in order to build a successful and inclusive economic future.

This all-of-government action plan is one of several plans that will support the Government's Employment Strategy. We want everyone working together to deliver a productive, sustainable and inclusive New Zealand. This is the promise of our Government's Employment Strategy and of this underpinning Action Plan.

Hon Willie Jackson, Minister for Employment

Introduction

Who this plan is for

All of us have a right to equal opportunities to get a job, stay in work and reach our career aspirations. And any of us have our employment affected by issues related to disability access needs or disability support options, or our health status, during our lifetime.

This plan sets out actions to improve employment outcomes and wellbeing for people who experience disadvantage in labour markets due to disability or health issues (including physical, sensory, learning, neurological, and mental health related issues), that may be visible, hidden, permanent, temporary, acquired or experienced from birth.

This plan also relates to people who experience multiple disadvantage in labour markets. To address this, the plan will align with employment action plans for Māori, Pacific People, refugees, recent migrants and ethnic communities, older people and young people.

This plan is for New Zealand businesses

Businesses benefit from employing and retaining people with diverse life experiences. And employers benefit from creating inclusive workplaces that help to attract and retain disabled people and people with health conditions.

Demand is changing for workforce and workplaces. On one hand we need to increase workforce participation to support a larger older population. On the other hand, there are increasing numbers of older workers and with this an increasing number of workers and jobseekers living with health conditions or disability. We are also rapidly adjusting our ways of working and business models to accommodate new health and safety conditions, new technological opportunities and new economic demands in a post Covid-19 world.

It is ever more important for businesses to be equipped to offer flexible working arrangements and support the upskilling of workers as circumstances change. This will help businesses retain effective workforces and stay relevant with new technologies in a rapidly changing world of work.

There is an untapped talent pool amongst disabled people that can be harnessed to meet increasing workforce demands. There are some businesses and entrepreneurs who make good use of this potential and who have grown work opportunities for disabled people. We need more.

74% of disabled people not in paid work would like to work if a job was available.

Employers benefit from having a diverse workforce that includes disabled people and people with health conditions. Evidence shows diversity increases business performance and sustainability. A pro-diversity attitude can help businesses to:

- access untapped skills and talents
- gain new and valuable knowledge and experience
- get the best person for the job
- show customers and other staff that diversity is valued
- mirror the market
- improve workplace culture
- capitalise on improved accessibility and an inclusive workplace culture for all employees.

Why this plan is important

Equal access to good work matters

Being employed or owning a business offers financial benefits, a sense of purpose and social connection. Not only is employment good for the economy, it also lifts the wellbeing of people, their families and their communities.

When consulting on this plan people told us...

- "promoting inclusive and diverse workplaces where people thrive is a priority"
- "how important it is to support disabled people and their families to be aspirational when it comes to their employment futures"
- "we want an opportunity to try work and to show employers our value"
- "to innovate and do things differently."

Unemployment can be part of a cycle of disadvantage

The cycle involves:

- fewer networks and weaker natural supports.
- less personal and economic security
- insecure housing
- Lower economic contributions
- less influence, control and choice over participation in whānau, cultural, recreation and civic life
- poorer health outcomes
- higher use of crisis services.

Employment can be part of a cycle of wellbeing and productivity

The cycle involves:

- more networks,
- stronger natural supports
- reduced need for crisis services
- economic security
- more stable housing
- greater economic contributions
- more influence, control and choice over participation in whānau, cultural, recreation and civic life.

What success looks like

Good employment outcomes are diverse

All of us, including people living with disability or health issues have varied skills and work aspirations and the employment outcomes that suit us will look different for each person. Good employment outcomes that this action plan is aiming for can include part-time work, full-time work, intermittent work, self-employment, business ownership and other work arrangements. A range of different approaches are required to achieve these diverse outcomes.

This is not a "one size fits all" plan.

To ensure the plan is working for all people and their diverse aspirations we need to measure success carefully. We especially need to check progress for people who experience multiple disadvantage and people with high disability support needs.

Closing the gap in labour market statistics

There is a large gap in employment outcomes between disabled people and non-disabled people. Disabled people are more than twice as likely to be unemployed and young disabled people are more than four times as likely to not be in employment, education or training as their non-disabled peers. We will know the plan is succeeding when these gaps start to close. However, this will take time and we need to measure progress along the way to be sure we are on track.

Indicators that show progress along the way

A first step to implement this plan will be the development of a concise set of indicators of progress, in consultation with stakeholders. These need to include the immediate outcomes from actions (such as participant numbers in services) as well as the longer-term wellbeing and employment statistics.

These indicators should drive, measure and inform us about progress as we collectively implement the plan. They will sit within a monitoring framework that helps government and other stakeholders to improve the plan and refresh the kaupapa as we learn more about what works.

Based on our initial consultation we know that these indicators will:

- draw on annual Statistics New Zealand surveys that show the gap between disabled people and non-disabled people for:
 - labour market participation rates
 - employment rates
 - unemployment rates
 - utilisation rates
 - income

- aim to break down some outcome data for different groups:
 - people with higher support needs (including people with intellectual disability)
 - people who access mental health or addiction services
 - Māori
 - Pacific People, refugees, recent migrants and ethnic communities, older people and young people
- aim to draw on or develop broader data sets that measure:
 - wellbeing
 - vocational education participation and outcomes
 - sense of belonging
 - employer attitudes.

How we implement this plan

A call to action—this is a joint venture

Employers, disabled people and people with health conditions told us they want this action plan to be a joint venture with government. It is very clear that we must work together on the actions in this plan to create more inclusive labour markets. Each objective and priority in the plan has a role for all stakeholders to do their bit in making it happen. Whether it be improving funding, adjusting systems (e.g. referral or human resource systems), providing information, busting myths, testing new approaches, taking a chance, monitoring and advocating for progress, learning new skills or taking up a great job to reach your potential.

Cross-government teamwork that fosters and builds on progress

This action plan does not act alone. It is a part of the Government's Employment and Disability Strategies. The plan identifies actions in several other government priorities including: the Review of Vocational Education; the Welfare Overhaul; the Careers System Strategy; the Learning Support Action Plan; Transformation of the Disability Support System and the recovery and revitalisation of our economy in the post Covid-19 world.

The fast pace of change in economic, social and health circumstances in 2020 has been met with a swift Government response and many new policy and service settings are emerging. These changes create both challenges and opportunities to progress employment priorities for disabled people and people with health conditions.

Continuous improvement—a "living plan" in the post-Covid-19 context

The role of the plan, and of monitoring processes, in the context of on-going change is to ensure new opportunities are recognised and progressed and potential new barriers prevented. The plan will provide a disability employment lens across government's work programme.

Monitoring processes will offer a constructive and ambitious focus for regularly reviewing how to best address the priorities identified in the plan across government.

The key mechanisms for this monitoring include:

- regular reporting to Ministers by the agencies with responsibilities outlined in the plan

- a dashboard of indicators of progress to check whether the actions and outcomes are on track
- regular review to allow the plan to evolve as opportunities arise
- coordination and synergy with monitoring of the Government's employment strategy implementation
- contributions to regular reporting to the Disability Ministers group and the Independent Monitoring Mechanism (which includes Disabled Person's Organisations, the Human Rights Commission and the Office of the Ombudsman).

The kaupapa guiding this plan

The following insights and principles shaped the plan. Some are longstanding principles that reflect and drive change across government such as those found in Te Tiriti o Waitangi and the United Nations Convention on the Rights of Persons with Disabilities. Others are insights that strongly resonate with the goals and circumstances of disabled people, people with health conditions and employers.

When consulting on this plan people told us ...

- "a whānau centred approach requires more than looking at the person as an individual it is about understanding the person in their whole context"
- "we must ground the plan in a rights-based approach"
- "to recognise the diversity of disabled people" ... and to "have both bottom up (employment support) mixed with top down (good employers) actions."

Guiding insights from research and consultation:

- Raising expectations and visibility of success is critical. Seeing more disabled people in work improves expectations and

understanding about what is possible and builds employer and employee confidence.

- Timely, personalised and flexible employment services are effective, especially when it is easy to talk about what people and their whānau can do with support (a strength focus).
- Place-based and community or industry driven initiatives and partnerships are often effective as they can link with local resources and employers. Strong local relationships between various service sectors and labour markets are key.
- Paid work is a good way to gain and improve skills. A focus on employment and further education early on in life contributes to good employment outcomes later in life.

Guiding principles include:

- **Mana motuhake:** supporting self-determination.
- **Equity:** which means an equal opportunity to thrive consistent with the core principles of the United Nations Convention on the Rights of Persons with Disabilities and the New Zealand Disability Strategy.
- **Diversity:** acknowledging and addressing diverse circumstances and need. Some groups need targeted ongoing support, others only need freedom from prejudice.
- **Mana manaaki:** building the mana of others and uplifting them in a way that honours their dignity.
- **Whānau-centred:** seeing the person in the context of their whānau—a culturally-grounded and holistic approach.
- **Whole of life:** seeing the whole person in the context of all areas and stages of their life—accessibility in all domains.
- **Kotahitanga:** partnering for greater impact—unity, togetherness, solidarity and collective action—joint ventures.

- **Kia takatū tātou:** supporting long-term social and economic development.

The Action Plan

An overview

The long-term aspiration of this plan is to help ensure disabled people and people with health conditions have an equal opportunity to access good work. The plan is organised around three objectives that address both sides of the labour market and the kaupapa guiding the plan.

This plan is a living document and new actions will be developed that address this priority alongside Government's broader work programme, guided by the kaupapa and informed by monitoring.

Objective one: Support people to steer their own employment futures

The areas of action include: Education, training, apprenticeships and internships

Priorities include:

1. Positive expectations for disabled school leavers.
2. Career pathways at all stages of life and for diverse needs and aspirations

The kaupapa includes

- Mana motuhake—self determination
- Equity
- Diversity
- Whole of life accessibility

Objective two: Back people who want to work and employers with the right support

The areas of action include: Referral pathways, employment services, partnerships with employers and information

Priorities include:

3. More and better employment services.
4. Information and support for employers.

The kaupapa includes:

- Mana motuhake—self determination
- Strengths focussed
- Whānau centred

Objective three: Partner with industry to increase good work opportunities for disabled people and people with health conditions

The areas of action include: Workplace health and safety, state sector exemplars and the future of work

Priority five: Inclusive and wellbeing enhancing workplaces

Priority six: Innovative labour market support and business development

Kaupapa

- Kotahitanga—partnering for greater impact
- Kia takatū tatoū—supporting long-term social and economic development

Objective one: Support people to steer their own employment futures

All people and their whānau can benefit from an equal opportunity to pursue their aspirations for earning, learning, caring and volunteering—on their own terms.

To support people to hold "the reins" in their own working lives they need equal access to quality and life-long education and training alongside diverse career pathways and work opportunities.

Priority 1: Positive expectations for disabled school leavers

Kaupapa: Low expectations about the lives of young disabled people is identified as a major barrier to building positive futures.

Many young disabled jobseekers lack the work experience that many of their non-disabled peers gain through an after-school or holiday job. And we know that early work experience and on-the-job training significantly improves education and employment outcomes.

Another barrier, particularly for people with learning disabilities or autism, is low expectations of their ability to work. Yet we know that many can thrive in open employment with good support. Transitions from school for these students are most successful when started by age 14; where their goals are at the centre of decision-making; and where whānau are included in these decisions and in building confidence and aspirations to work.

Building on existing services the government is progressing the following initial actions 2020-2022.

Action: Support young people who live with significant disability to access work experience while still at school. (This action involves

access to employment services that work alongside the young person with families, schools and employers).

This ties in with the Youth Employment Action Plan. The responsible government agencies are Ministry of Social Development and the Ministry for Education.

Action: Start career building support including whanau-centred education at year seven

This ties in with the Learning Support Action Plan. The responsible government agency is the Ministry for Education.

Action: Explore work experience, shadowing options and pathways into employment for young people who live with significant disability and learning disabilities in particular. (This action will be informed by an evaluation of the "Project Search" pilot).

This ties in with Disability System Transformation. The responsible government agencies are Ministry of Social Development and the Ministry for Education.

Priority 2: Career pathways at all stages of life and for diverse needs and aspirations

Kaupapa: We know that successful participation in post-school education is a strong predictor of improved longer-term employment outcomes. We also know that a range of personal circumstances require a range of support and education approaches to ensure successful pathways into work for all abilities and at all stages of life.

People often seek guidance and ways to explore career options in situations when they move into work following education; return to work after time away; seek to progress in a career; or when they

need to adapt the way they work because of acquiring disability or health needs.

Guidance tools are particularly important for disabled people who may face additional career challenges related to their support networks, discrimination or simply not having enough relatable role models.

Also, we know that there is likely to be an increasing need for tools to help all people manage their careers or career change and labour market risks in the post-Covid-19 economic recovery, and as the nature of work transforms.

Building on existing services the government is progressing the following initial actions 2020-2022.

Explore how to ensure more disabled people and people with health conditions access career transition initiatives such as:

- Apprenticeships and related support such as Mana in Mahi
- He Poutama Rangatahi
- Re-training options

This action will consider access to new initiatives designed to assist with the Post-Covid-19 economic recovery.

This ties in with the Reform of Vocational Education and Welfare Overhaul. The responsible government agency is the Ministry of Social Development.

Action: Ensure the refreshed careers.govt.nz website and related tools and products are accessible to disabled people

From mid-2021 "Tiro Whetū" will replace careers.govt.nz. This is a personalised and targeted system to support all New Zealanders to

build a fulfilling career. The system will ensure that everyone, including disabled people, are able to use and get value from the site. It will be accessible by design, "mobile first", and bilingual wherever possible.

This ties in with Career System Strategy and Tiro Whetū. The responsible government agency is the Ministry of Social Development.

Objective 2: Back people who want to work and employers with the right support

Effective employment services are different for different groups, different individuals in those groups and different employers.

Some people need personalised support to help them find a job, or to stay in work due to an array of complex barriers that may be in the labour market and/or in their personal circumstances. Others only need for their employer to receive good advice to support them better. Everyone can benefit from more inclusive workplaces.

The range of employment services available in New Zealand are not currently accessed by all disabled people or people with health conditions that could benefit from them.

This action plan aims to improve both the coverage and take-up of effective employment services at all levels of intensity.

Diagram which outlines a range of disability employment services and the population groups that might benefit.

Types of disability employment services range from:

- the most intensive services such as ongoing in-work support and intensive rehabilitation—which might be appropriate for people with high support needs (about 26 thousand people)
- less intensive individualised and tailored support, such as MSD contracted services—which might be appropriate to people who require social assistance (about 160 thousand people inclusive of the group above)
- general job support such as case management and mana in mahi—that might be appropriate for all disabled people or people with health conditions who are not in work (about 290 thousand people inclusive of the groups above)
- information and advice about support options, reasonable accommodation and more—which might be appropriate for all disabled people or people with health conditions over 15 years of age (about 1 million people)
- information and advice about creating inclusive workplaces—which might assist the whole population over 15 years of age (about 4 million people)

Note all the figures are rounded estimates and indicative only.

Priority 3: More and better employment services

Kaupapa: It makes social and economic sense to invest in support for people who want to work. In particular, services that have the flexibility to tailor their support, and have a "do what it takes" approach, are known to be effective at supporting people with significant barriers into employment.

To ensure that people who can benefit from these services can access these services, we need to ensure referral and eligibility systems are mana enhancing and promote positive work aspirations. It is particularly important that systems do not mistakenly create

barriers to employment or to employment support through a focus on the severity of an impairment, rather than strengths and the potential to fully participate with reasonable accommodations.

Whānau-centred coordination between different service systems also needs to be managed carefully and recognises strengths in natural support networks or other existing support arrangements. It is important to acknowledge that many disabled people and people with health conditions and their whānau have significant concerns about the potential loss of financial assistance, or other support they rely on.

Building on existing services the government is progressing the following initial actions 2020-2022.

Action: Extend the period Supported Living Payment recipients can work more than 15 hours a week from six months to two years. This action involves changes to legislation.

This ties in with the Welfare Overhaul. The responsible government agency is the Ministry of Social Development.

Action: Value diverse work outcomes and pathways to work within MSD systems (including part-time and intermittent work).

This ties in with the Welfare Overhaul. The responsible government agency is the Ministry of Social Development.

Action: Expand specialist disability employment services.

This ties in with the Welfare overhaul. The responsible government agency is the Ministry of Social Development.

Action: Scale up integrated health and employment services (developed by MSD in partnership with health sector organisations

such as District Health Boards or Primary Health Organisations, including Individualised Placement Services for people who access mental health and addiction services).

This ties in with the Welfare Overhaul. The responsible government agency is the Ministry of Social Development.

Action: Develop a Diploma in Employment Support (building on Employment Support Practice Guidelines).

This ties in with the Welfare Overhaul. The responsible agency is Careerforce.

Action: Explore opportunities to strengthen integration between primary mental health and addiction services and employment services.

This ties in with Government response to He Ara Oranga. The responsible government agencies are the Ministries of Social Development and Health.

Priority 4: Information and support for employers

Kaupapa: A multi-pronged approach will be adopted to build employer confidence in recruiting and retaining disabled people and people with health conditions, including:

- disseminating knowledge of successful work arrangements, busting myths and revealing the potential and talent amongst disabled jobseekers
- disseminating knowledge of appropriate and lawful hiring and recruitment practices
- offering industries recruitment and training support where there are opportunities to match skill shortages with the talent amongst disabled jobseekers

- promoting "social procurement" options where purchasers ask suppliers to support employment for disadvantaged job seekers in their tenders for work.

Building on existing services the government is progressing the following initial actions 2020-2022.

Action: Disseminate information that raises the visibility of disabled people and people with health conditions as a talent pool. Disseminate good practice stories.

This ties in with the Disability Strategy and Action Plan. The responsible government agencies are the Ministries of Social Development, and Business, Innovation and Employment.

Action: The Public Service leads by example with the recruitment and retention of disabled people, and improved data collection on disabled employees across the public sector to support inclusive workplaces.

This ties in with the Disability Strategy and Action Plan. The responsible government agencies are the Ministries of Social Development, and Business, Innovation and Employment.

Action: Development of regional employer hubs with a focus on improving disability employment.

This ties in with the Disability Strategy and Action Plan. The responsible government agencies are the Ministries of Social Development, and Business, Innovation and Employment.

Action: Develop and expand partnerships between employers and Government with a focus on improving disability employment.

This action will include employer-led initiatives such as:

- the development of pipelines for jobseekers with disability or health needs into recruitment and training
- tailored practical support for employers to help them ensure their Human Resource systems are inclusive.

This ties in with Industry partnerships, Skills for Industry and Te Ara Mahi. The responsible government agencies are the Ministries of Social Development, and Business, Innovation and Employment.

Objective 3: Partner with industry to improve work opportunities for disabled people and people with access health conditions

The Government will partner with businesses and innovators to grow employment opportunities (including part-time, full-time and intermittent work) for people who have disability access, support or health needs. This is critical to *kia takatū tātou*—supporting the long-term social and economic development of New Zealand because:

- businesses need know-how and networks so that they can benefit from recruiting, retaining and working with disabled people and people with health conditions—particularly as the population ages
- it is important to support good employers with the information and tools that will allow a fully inclusive labour market to thrive, and to stop people from falling out of work when they acquire support, access or health needs
- the economy needs new businesses (including self-employment) that respond to new post-Covid economic drivers, take advantage of new technologies and future work trends and that offer new opportunities for disabled workers
- local employment initiatives are known to be effective where they build on high-trust relationships and strengths amongst local businesses, education and support providers and other community

organisations such as iwi trusts, councils or churches to respond to local needs. These partnerships or "place-based" initiatives are an emergent and unique sector that needs nurturing and development.

These four things all interlock.

Great aspirations, using the know-how of technology operating with local partnerships providing support and investment will result in seeing success for businesses and disabled people with good work arrangements.

Priority 5: Inclusive and wellbeing enhancing workplaces

Kaupapa: Growing numbers of employers want to foster disability-inclusive and mentally healthy workplace cultures to capitalise on employment practices that benefit everyone. This includes health promoting practices as well as accommodating the individual needs of people with diverse support, access or health needs.

There is also a role for health services alongside employment services and employers to help ensure that employers and workers are better equipped to adapt appropriately when an employee becomes ill or acquires disability support or access needs.

Building on existing services the government is progressing the following initial actions 2020-2022.

Action: Promote accessibility, including in workplaces as well as to and from workplaces.

This ties in with the Disability Strategy and Action Plan and the Better Later Life Strategy. The responsible government agency is the Ministry of Social Development.

Action: The Public Service leads by example with inclusive and wellbeing enhancing workplaces. This will include the following:

- implementing SSC flexible work guidance to support employment accessibility
- giving effect to SSC guidance on addressing bias in the Public Service
- supporting the refresh of the government jobs website to ensure it attracts and is accessible to diverse communities
- supporting the refresh of Public Service online induction module to reinforce diversity and inclusiveness.

This ties in with the Public Service Legislation Bill that creates an obligation for Chief Executives to promote diversity and inclusiveness.

This also ties in with the State Services Leadership Team's work programme to ensure discrimination is eliminated; and the Public Service is fully accessible, with everyone able to participate. The responsible government body is the State Services Commission (SSC).

Action: Promote the health benefits of good work to health practitioners.

This ties in with the Royal Australasian College of Physicians Consensus on the Health Benefits of Good Work. The responsible government agency is the Ministry of Social Development.

Action: Clarify guidance on lawful hiring and recruitment practices and promote lawful and best practice.

This ties in with the Human Rights Act 1993. The responsible body is the Human Rights Commission.

Priority 6: Innovative labour market support and business development

Kaupapa: Self-employment, micro enterprises, co-operative or social enterprises and customised employment are all business models that can make good and safe use of emerging labour market opportunities as well as assistive and digital technologies, such as:

- remote work options for people who cannot travel easily
- gig economy platforms for people who need to, or want to, work flexibly or intermittently
- job platforms that provide easier and more accessible ways for disabled people to match, showcase or develop talent
- specific tasks in a business where an individual worker with unique strengths can be most productive, and which capitalise on niche markets, often operating on a global rather than national scale (e.g. software bug checking).

Care needs to be taken to harness these new options and business models while also protecting workers.

There are also opportunities to co-design innovative approaches to labour market support and business development with Māori and iwi, disability groups, employers and support providers.

Building on existing services the government is progressing the following initial actions 2020-2022.

Action: Policy work on employment products and services, will include consideration of support options that promote:

- micro enterprise and self-employment
- new businesses that promote disability employment
- disabled people to take up work opportunities created by new assistive and digital technologies

- innovative job design including customised employment.

This ties in with the Welfare Overhaul and Future of Work initiatives. The responsible Ministries are Social Development, Business, Innovation and Employment and Education.

Action: Explore the use of digital platforms to support disabled people and people with health conditions to get employment and to support them while they are in employment.

This ties in with the Welfare Overhaul and the Future of work. The responsible Ministries are Social Development, Business, Innovation and Employment and Education.

Action: Policy work on the first principles of the active labour market policy system will include consideration of the needs of disabled people and people with health conditions.

This ties in with the Welfare Overhaul and Future of Work initiatives. The responsible Ministries are Social Development, Business, Innovation and Employment and Education.

Action: Explore social procurement options as a mechanism for government to support disadvantaged jobseekers in partnership with employers.

This ties in with "Procurement for Broader Outcomes". The responsible Ministries are Social Development, Business, Innovation and Employment and Education.

End of Working Matters