

## **Marion's Story**

16 June 2016

Marion tells about the lack of support her family received after she went on maternity leave, despite a healthy career in the workforce. Because she wasn't in her latest job long enough, she didn't get Paid Parental Leave (PPL), despite working continuously before. As her husband was studying on a bursary, they were also excluded from the Working for Families In-Work Tax Credit (IWTC). Marion's husband was clearly working AND he was being paid for it, but according to the Government, study doesn't count as 'work'. The rules and processes for both the IWTC and PPL are so baffling and exclusionary that even those in the IRD office don't understand them.

"My first child was born while my husband was doing a full-time internship, receiving a tax-free bursary. We were therefore not eligible for the Working For Families IWTC. We budgeted accordingly and got by ok, although money was tight as I was not eligible for Paid Parental Leave (I worked full-time until the birth but moved cities so had not been at my new job long enough).

What really frustrated us was that IRD did not seem to understand their own requirements, and we were repeatedly told by IRD staff that we were eligible for the IWTC, and we had to insist firmly that they not pay it to us. If we had not been aware of the eligibility requirements we would have received an end of year tax bill of \$3120, which would have been extremely difficult for us to pay back.

Several friends in the same situation have had this occur and warned us to be careful and refuse the payments.

We have also been frustrated by the complexity of applying for state support for low income families. Over the last four years we have had to provide verified identification documentation to IRD/WINZ on four separate occasions in order to get support that we are eligible for - despite never receiving a benefit of any kind.

This was to receive:

Working For Families;

the Community Services Card;

a Childcare Subsidy;

a new Community Services Card (after a period of ineligibility).

On each occasion we have had to provide up to NINE different pieces of identifying documentation, verified either by a Justice of the Peace (JP) or by Work and Income New Zealand (WINZ) staff. Once when I brought in all my documents to WINZ the staff person apologised for the inconvenience and admitted that copies of all of the documentation I had provided on previous occasions were sitting on the computer screen in front of him.



This really frustrates me, not so much for my own sake but because having worked as a social worker in the past, I know how difficult, stressful and expensive it can be for some families to get together all the necessary documentation and get to appointments. This puts in place a barrier for families who are most in need to accessing the support they are entitled to.

By way of comparison, when I applied to renew my New Zealand passport, I was able to do it entirely online and received my new passport by courier three days later. It seems that the Government is quite capable of providing a much easier and more streamlined process for identity confirmation, which suggests that these barriers are deliberately in place to make it more difficult for people to access support they are entitled to."