

## Serena's Story

11 April 2016

Serena is a 36-year-old Auckland mother who has struggled with the benefit system, often finding that despite living frugally, her benefit was never enough. Having the In-Work Tax Credit included with her Family Tax Credit would have made a significant difference.

"I left an abusive and neglectful husband to try to start a new life with my four children aged eight and under, one with special needs. I had little in the way of prior work experience given I'd married and had my children young. I felt pressured to find work and I tried, though it was near impossible.

"I started courses to try to up-skill myself and found I could not keep up with the course work and the demands of family life, the stress was too great. We struggled, at times living with my mother and step-father in their small two-bedroom house when we were between homes and couldn't afford rent, which was stressful for everyone. Finding a house to rent as a single mum with young children is also nearly impossible!

"When I was renting, we often were left short for things like food and nappies at the middle of the week. I used to go to my mum and dad alternately asking for between \$30 and \$50 each, every week without a break. The kids' dad was never willing to help and I was desperate. My mental health suffered, and I was already prone to severe anxiety. Eventually my dad's wife got sick of me asking for help and my dad and I fell out for a long time. The whole thing was a nightmare.

"Only now my kids are older and I have been able to work here and there (but still not regularly as I'd like) and have a new partner who also helps towards our living costs, have we been able to make ends meet. But that is not the case every week. I still have nothing to spare and have lost other benefits because of my relationship. At times when I haven't been able to get any work we have had to say no to school trips, birthday presents, new shoes.

We've never been able to get the In-Work Tax Credit, but when I think back on how much \$72.50 would have improved our lives and would continue to if we were eligible, and how the stress on my other familial relationships might have been prevented, it makes me sick to my stomach to think our country's policies deprived my children, and are continually depriving other children the same way."

The flip-side of this story of a mother's desperation to give her children the best possible lives under the circumstances, is that now the system has deprived Serena of her financial independence as the system judiciously passes the financial control of her children onto the new partner. If she didn't adhere to this and continued to receive a benefit as a sole parent, she would be punished by debt and potentially prosecution.