



Welfare for Wellbeing

A crowdsourced story-based report on the need to transform and reform our welfare system so all children and whānau flourish.

CHILD
POVERTY
ACTION
GROUP

ActionStation 
people powered change

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Introduction

No one in Aotearoa New Zealand should be forced to live in poverty.

In good times and in hard times, we should all have the dignity and security of a roof over our head, healthy kai on the table and the essential things we need.

A stable whare (house) is the foundation for a good life. None of us can go about our lives, raise a family, go to work or stay healthy without a warm, dry and safe place to call home.

But right now, due to the way in which successive governments have run down the welfare system, and taken a hands-off approach to the housing market, New Zealand's homes are some of the least affordable in the industrial world.¹ Families are having to choose between rent and food.

When people lose their job, get sick or end a relationship and then can't keep a roof over their heads, we are seeing the failures of an unkind, unjust and unbalanced economic system. When corporations are taking in record profits, but there hasn't been a real increase in income support for a generation, and more and more people can't make ends meet, our society is out of balance.

These statistics should both astound and compel us into action:

- The wealthiest 20 percent of people in New Zealand hoard 70 percent of the wealth, while the poorest 40 percent have just three percent.²
- Two New Zealand billionaires have more combined wealth than the poorest 30 percent of people in this country.³
- Over 50 percent of all people in New Zealand who receive an Accommodation Supplement to pay for their housing needs are spending more than half their incomes on housing, while four out of every five renters cannot afford to pay their rent comfortably.⁴
- The median Pākehā has \$114,000 of wealth. The median Māori has \$23,000. That's a gap of \$91,000. The median Pasifika person has even less at \$12,000.⁵
- Between 2004 and 2010 the wealth of the richest one percent - about 34,000 people - increased from \$94billion to \$147billion; that's \$4,323,529 per person. Meanwhile the poorest 10 percent of people saw their net debt increase from \$5.7billion to \$7.4billion.⁶
- CEO pay is increasing at almost five times the rate of the average worker.⁷

1. Demographia
2. Household Net Worth Statistics: Year ended June 2015
3. An Economy for the 99 percent Oxfam New Zealand Report 2017
4. Housing Affordability Measure, MBIE Report 2017
5. Household Net Worth Statistics: Year ended June 2015
6. Wealth and New Zealand, Max Rashbrooke: BWB Texts
7. Otago Business School Research: New Zealand pay ratios
8. Child Poverty Monitor 2017
9. Severe housing deprivation in Aotearoa/New Zealand 2001-2013, Healthy Housing Otago University

- 27 percent of New Zealand’s children live in poverty, where poverty is defined as having less than 60 percent of the national median household income (after housing costs), while six percent (70,000) of all children live in severe hardship.⁸
- There are now at least 41,000 homeless New Zealanders, more than half of whom are younger than 25.⁹

There is too much wealth in too few hands while everyday New Zealanders struggle to make ends meet and the cost of living continues to soar.

We need government intervention to end the poverty trap and rebalance our economy. We need government intervention to ensure that everyone one in this country has enough pūtea (income) to live with dignity and participate fully in the community.

If we are to fulfil the Coalition Government’s goal for Aotearoa to be the best place in the world to be a child, then all parents, whānau and caregivers must have a liveable income.

A hands-on government can fix our broken economic system. A hands-on government can change the rules to make our economy fair, kind and just. A competent and caring government can ensure that every child and whānau flourishes.

This report, collated to inform the Welfare Expert Advisory Group, calls for both reform and transformational change of our welfare system.

It advocates for a welfare system based on compassion, aroha (love, empathy and compassion for all without discrimination) and manaakitanga (hospitality, kindness respect, generosity and care for others without expecting anything in return).

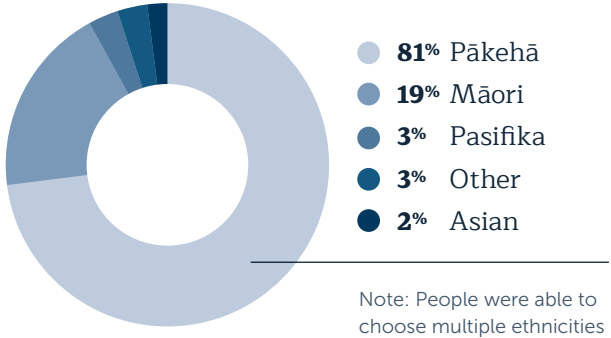
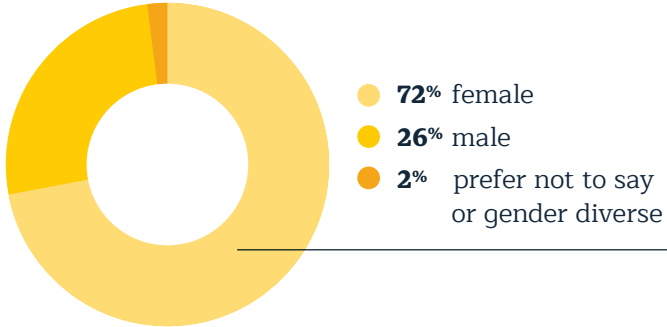
We put this report into the world in the hopes it inspires politicians and other public servants to put children and whānau wellbeing at the heart of their decisions.



Summary of findings

Between 18 and 31 October 2018, 267 people contributed their perspectives, insights and experiences of the welfare system through a 17-question online survey hosted by ActionStation.

Of the people who contributed:



The youngest contributor was 23, the oldest is 93.

Of those who contributed and had first-hand experience of the welfare system:



4/5

had negative experiences.



84%

said they do not currently receive enough income to live with dignity and participate fully in the community.



70%

experienced a lack of transparency and access to information, particularly about their rights.



64%

experienced a lack of care or compassion from WINZ staff.



63%

experienced feelings of judgment or stigma from the public.



54%

experienced long waiting lists or difficulties finding a suitable time with a case worker.

When asked what is working with the current welfare system, the majority of respondents said nothing or very little. However, people are grateful a welfare system exists at all.

When asked what needs to be done better, six themes emerged:

1

Staff and services need to treat people with manaaki, respect, compassion and aroha.

2

Everyone who interacts with the welfare system should have access to the correct information and advice. Everyone who engages with welfare services should fully understand their rights.

3

People need more money. Most simply do not have enough.

4

The government needs to stop all punitive and harmful sanctions.

5

People should not be forced into inappropriate work, punished for being in relationships or discouraged from finding additional income through secondary tax.

6

We must ensure everyone has an affordable, warm, dry and safe home as well as enough income to live with dignity and participate fully in the community.



When asked what an additional \$72.50 per week would do for the respondents and their whānau, they said it would help with:

- **The basics:** fresh fruit and vegetables, personal hygiene products, clothing and transport.
 - **Health care:** doctors appointments and medication.
 - **Participation:** activities for the kids, church, school holidays.
 - **Education and study:** extra tuition for the kids, travel to free courses to upskill.
-

When asked which values should underpin our welfare system, contributors said:

- **Compassion, empathy, aroha.**
 - **Respect and dignity.**
 - **Care, kindness and help.**
 - **Equality and fairness.**
 - **Understanding, acceptance and trust**
 - **Honesty, integrity and transparency.**
 - **Embracing of community, whakawhanaungatanga and diversity.**
 - **Uplifting, people-centred, kind.**
 - **Honouring of Tiriti o Waitangi.**
 - **Non-judgemental.**
-

The values are listed in the order they appeared most.

What's working?

The majority of respondents said 'nothing' or 'very little' is working in our welfare system.

“ Nothing about the welfare system is working. You are treated like a third class citizen with no rights. I was asked by a New Brighton Case Manager if I was dating anyone at my Tuesday appointment just recently. I replied no. She said, ‘You must tell me the minute you start dating someone.’

Since when is dating someone a crime? You are not living with them. You are not asking them for money. I came away feeling extremely violated. All I asked for was some assistance with food. I am struggling to survive as are many out there. I am trying to find a job. I am 55 years of age, I am educated but not offered any help from them as far as further training or assistance goes to find employment.”

Anon, 55, Christchurch

“ Keeping people below the poverty line is the only thing that is working.”

Simon, 23, Christchurch

Some said that access to more online, phone-based and automated services was helping to reduce stigma and fear.

“ I get to do more online which means I don't have to go into WINZ. Something I don't like to do as I feel belittled just getting past the guards.”

Sarah, 70, Kāpiti Coast

“ The automated application process makes some assistance easier and less traumatising for clients.”

Chrissy, Social Worker, Dunedin

“ I'm very in favour of the online and phone system, makes it easy for those of us who find it harder to get out. But I also wouldn't want to see less centres as I know others who aren't tech inclined and need to go into those places.”

Jarrod, 44, Wellington

Please note: Where we have used people's kupu (words) and first names, we have obtained permission. We have also edited some quotes for brevity and readability.



People were grateful for access to study, training and employment. But they were also critical of the lack of suitable employment and training options available.

“ I think it’s great to offer people training, but it has to be the right kind of training. Also great to offer employment opportunities, but more living wage jobs would be nice too.”

Lynda, 53, Palmerston North

“ I was on the Board of the Auckland City Mission for 17 years and although I have had no personal experience of the welfare system I know of the stories of the many who have. An extremely high percentage of the people seeking assistance from welfare and the Mission are not the smokers, drinkers and gamblers that the anti-welfare people would say. They are genuine and trying to do their best in an economic system that does not adequately reward the workers for a fair day’s work.”

Mary, Former Board Member at Auckland City Mission, Auckland

People were grateful a welfare system exists, and for the Winter Energy Payment. But they also acknowledged that it’s not enough money to meet the most basic of needs.

“ I like the idea of a winter/power supplement but \$30 unfortunately doesn’t cover very much. It’s like a small plaster on an arterial bleed.”

Louise, 55, Rotorua

“ It exists which is good but frankly it struggles to meet the actual needs of people and therefore does not help people out of the circumstances.”

Wiremu, 27, Auckland

“ My home is rented. The rent takes nearly all my [NZ] Super, leaving only enough for food and nothing for other things. I was grateful for the the winter heating allowance.”

Eileen, 72, Nelson

“ Maybe the fact that we have one is good but we’re just barely scraping by and can only afford to live week to week just existing.”

Blair, 28, Taupō

What could be done better?

Staff and services need to treat people with manaaki, respect, compassion and aroha.

Participants with first-hand experience of the welfare system (177 respondents) were asked to rate that experience on a scale between 0 (Poor) and 6 (Excellent). 81 percent of people chose a rating of three or less. In other words, four out of five people had negative experiences of the welfare system.

People talked about feeling judged and stigmatised.

“ In the dealings with WINZ I felt stigmatised and very aware that I was in an environment where I was considered to be on the bottom rung of the ladder of society.”

Anon, 32, Wellington

“ When I was on the DPB with three young children I was made to feel like a third class citizen which was difficult. I had to plead for things for my children, often to no avail. Now on Super the attitude is different but it shouldn't have been. Suddenly I'm respectable.”

Sarah, 70, Paraparaumu

“ We have three special needs children and we are now homeschooling our very aggressive 11 year old. Two of our three children will need life long care. We shouldn't be considered 'unemployed'. It's degrading, stressful, belittling and just unfair. I am working every day but considered 'not working' by society and a 'drain'. Because of our circumstances, our choices in life have diminished and ticking the box of beneficiary does not exactly get you far. It's a stigma parents like us should be able to shed. If the Government can pay agencies tens of thousands every year if their disabled children are put into care (privately run profit driven agencies) then why can't the parents be afforded some dignity and be given a title of carer. This would enable us to access WFF as well.”

Joanna, 40, Manawatū



“ Becoming unexpectedly unemployed in 2014 from being fully employed, I was treated as a lowlife by many staff and often left the WINZ office to go home and cry. At least now I only have to meet with staff once to twice a year. I do as much as possible to avoid having to go into the WINZ office. 0800 phone staff are lovely but the wait time is absolutely ridiculous!”

Suzanne, 43, Invercargill

“ I have found that some staff make us feel inferior about being on the dole without having any idea about what we are going through.”

Henrietta, 55, Taneatua

“ I receive the child disability allowance for my son with autism, and I have found people to be friendly and helpful for that. However, I believe they are not so friendly to those on other benefits.”

Ali, 50, Christchurch

People talked about not getting the help they needed at some of the most difficult times of their life.

“ I tried to get a Housing New Zealand property but was turned down. I was in a domestically violent marriage. I cannot drive. I asked for help so I could learn. But they keep changing the case manager so you have to tell your story all over again. There needs to be privacy, there is none. There needs to be respect, there is none.”

Anon, 55, Christchurch

“ I was widowed at the start of the year and my job was school term only. I would have to go through the stressful process of WINZ every school holidays to support my daughter and I. We would create a debt with WINZ every time. That debt accumulates pretty fast and hangs shamefully over our heads. It shouldn't be that way. I hate that I am treated as a solo single mother when I didn't choose this. My husband died. Six times on the initial paperwork I had to write the 'date your relationship ended' when my husband had just died, not ended our relationship. It was devastating.”

Lisa, 37, Auckland

“ My husband had been in and out of hospital and we were on the Emergency Benefit. One time I had to go into WINZ to get our benefit checked. As well as telling me I wasn't working hard enough (I couldn't leave my husband alone at home for more than a couple of hours at a time) the staff member I saw said my husband needed to get a sickness report from our GP. We took the forms, made a Doctor's appointment, had the forms filled out (\$40), and made another appointment at WINZ. This all took a couple of weeks.

The second visit to WINZ we saw another staff member. I handed over the papers, she reviewed the file and told me it was the wrong form. I needed to return to the Doctor and get the Disability forms filled out. I questioned this. I was told, in no uncertain terms, that she was correct and if we wanted the benefit I needed to do as she said.

So it was making another appointment to see the Doctor, getting the Disability forms filled out, paying another \$40, making an appointment back at WINZ and returning with the forms. Again, nearly two weeks.

Yet again I returned with the papers to WINZ and handed them over to yet another staff member. This staff member took a look at the forms, turned to me and said, 'These are the wrong forms. You need the Sickness Benefit forms.' I watched in disbelief as she threw \$40 in the bin.

When I regained my voice I said I had already handed in the completed sickness forms. The staff member shrugged and told me that the sickness forms I had handed in had expired the day before and I would need to get new ones filled out. So it was back to the Doctor again (another \$40) and then back to WINZ.

I was very angry and called up the WINZ line to complain - only to be told that I should have known that the first sickness benefit forms were only valid for one month. Therefore it was all my fault.”

Jennifer, Hamilton



“ I lost my job after I returned from maternity leave, only to find there was no work. I applied for a benefit just before Christmas and it was the worst three weeks of my life. I was already depressed about my situation. I considered suicide at one point as I felt I had little options. I had a four-month-old baby and no job and the amount I was to receive left me with nothing for food. The last time I phoned, I burst into tears because I didn't know how I was going to feed my kids. When I applied for the benefit, the case manager kept talking loudly on purpose so everyone could hear certain bits of personal information. That was embarrassing.”

Aimee, Nelson

People feel ignored.

“ **Our latest experience with WINZ has been through an accommodation benefit, and a childcare subsidy. We only discovered these benefits through extensive research ourselves. My wife had harrowing experiences with WINZ. Out of nowhere our accommodation benefit was cut and we were told we owed WINZ money. We are not in the group of people who suffer the most in this country, but even in the middle class things are tough, and to suddenly lose \$150 of income hurts. The childcare subsidy was worse, it took two months to sort out. My wife no longer wishes to have anything to do with WINZ so we miss out on any help we might be entitled to. On top of this we wrote a complaint to WINZ and have never received acknowledgement of receipt of this complaint. They have completely ignored our concerns.**”

Matthew, 36, Wellington

People with disabilities or long-term illnesses talked about the absurdity of having to prove they were still sick or disabled to get their benefit.

“**Having to get proof from my doctor that my disability is still here is extremely insulting and unpleasant. It feels very humiliating.**”

Aelinor, 26, Auckland

“**I have a son with a lifelong disability and every year I am expected to take him to the doctor and pay \$55 to confirm he is still disabled. Ridiculous!**”

Angela, Auckland

“**Remove pressure on people with disabilities to continually prove unfitness for work.**”

Mary, Wellington

People need more money.
Most simply do not have enough.

84 percent of people said they do not currently receive enough income to live with dignity and participate fully in the community. People need more pūtea.

“**Amounts provided could be more in line with people’s living costs. For example, I have a client who gets additional support for his medical costs, that is only one third of the actual cost of them.**”

Rachel, 45, Palmerston North

“**I am a single Mum raising my son who is Aspergian/high functioning Autism. I have kept a spreadsheet of my income breakdown, then taking off rent, leaving what is left to live on. Since 2008 to current, there has been very little increase of income yet costs have risen greatly, leaving us less and less money to live on. [An] example is that last year before I was put onto SLP, I had \$53.14 less per week than I did in June 2008.**

In April of this year I was diagnosed with ovarian cancer, requiring huge surgery and five months of chemotherapy. It was a while after diagnosis and surgery that I was able to go to WINZ for help. Staff at WINZ have been very supportive but very limited in what they could do to help me with the extra financial costs. I have been left with a big debt (for someone on a benefit) to pay off.”

Lynda-Maree, Rangiora



“ I tried several times this year alone to receive help. Due to our living expenses we live with a weekly deficit of \$60 - \$80. I wanted to ask for more money as the bills were piling up and we were at risk of losing our power in winter. It was only after emailing them directly informing them of my mental state did they offer to help. It shouldn't take that much effort to get help.”

Levi, 27, Palmerston North

“ We tried to get a food grant as we have huge bills to pay this week and we were turned down as we earn too much money. My husband brings home \$640 a week and I bring home \$370 a fortnight. Our bills this week are \$430 for rent, \$380 for power and \$260 for water rates so of course can't buy food. Really thrilled we earn so much money.”

Maree, 61

“ They sometimes take so much for debt repayments that the client doesn't have enough money for food.”

Rachel, Social Worker, Palmerston North

“ I work around 30 hours a week and receive accommodation support. After bills, I have \$130 per week for petrol and food and anything that comes up. I don't ever go out.”

Terri, 58, Auckland

“ I constantly see my clients living from food parcel to food parcel, in uncertain housing, children and parents unable to participate in basic social activities. We need to do better by them.”

Laura, Social Worker, Dunedin

“ On the whole the people I have dealt with were really good but I tried not to bother the welfare system too much with what was happening in my life. I didn't tell them half of what was going on and for over a year I was getting help every week from my church to buy food. Without that help I wouldn't have been able to properly feed my children. Sometimes it came down to paying a bill or buying food. No one should have to make that decision, but hundreds do exactly that. I don't believe that we should solely rely on welfare to support ourselves but when we have to be on welfare we shouldn't have to live on the bones of our backside. For me, receiving a benefit wasn't a choice, it was a necessity and one I didn't enjoy having to partake in.”

Louise, Dunedin

“ I am only able to live well when I work as well as receiving my benefit. It is not at all possible to cover the real costs of living in Auckland and raising a child alone on Sole Parent Support.”

Emily, Sole Parent Support

“ If you take my benefit over 40 hours, I am on \$7.25 an hour.”

Allan, Ōtaki

Everyone who interacts with the welfare system should have access to the correct information and advice. Everyone who engages with welfare services should fully understand their rights.

70 percent of the people who contributed to our survey experienced a lack of transparency and access to information, particularly about their rights.

“ I’ve never really been told in a full extent of what I’m eligible for. It’s like its a big secret, and you have to dig really deep to find out information.”

Melodie, Sole Parent, Christchurch

“ I cannot get them to give me a copy of my records or even acknowledge my written requests. I’ve been requesting them in writing for about three years now. I want to see my file.”

Debra, Disability Allowance, Auckland

The culture at Work and Income is unpleasant overall. Having to navigate past the security, stand in a line for long periods of time and being talked to like I’m dumb. Having sanctions are destructive, benefit levels are too low, the system is complex and people don’t always get what they are entitled to.”

Lesley, Social Worker, New Plymouth

“ I have found the system confusing and arbitrary - what paperwork is required when, what evidence needs to be shown, how to make it legitimate, when an appointment is needed or not, what the rules are about having a case manager vs. seeing a random person every time.”

Abigael, 41, Auckland

Having a good experience or not seems to fall down to individual case workers or whether or not there is a support person or advocate. This should not be the case.

“ Empathy is a real issue. Since I’ve been working I have advocated for people on WINZ entitlements. There needs to be cultural awareness of what empathy is and case workers need to be trained in this. Advocates can easily point to the best case workers in each centre. Perhaps they need consumer feedback and awards to make their roles more incentivised on service rather than getting people off the benefit. I think ethically a case worker and a work broker need to be separate people and have no entwining of what is provided for. I think that penalties should be made for case workers who withhold entitlements. There definitely needs to be an audit of accuracy for clients to know that their case worker is working for them.”

Kirstin, Support Worker, Christchurch



“ I have a support person who deals with WINZ on my behalf. I had a stroke and for me WINZ was not a place I wanted to be. I knew I would be anxious, agitated, it was so over my head having a brain injury, very intimidating, I just needed not to be there. If it wasn't for my support person I would probably be homeless.”

Debra, Levin

“ When my doctor decided I should be on supported living, she filled out appropriate forms, but WINZ declined the certificates. She rang them up in front of me and they asked her, ‘What are your medical qualifications?’ She went in to bat for me, and eventually I was moved onto the supported living. But I'm not sure I would have been if my doctor didn't call.”

Elizabeth, Supported Living, Christchurch

The Government needs to stop all punitive and harmful sanctions.

Many participants called for the overall system to be less punitive, and for sanctions to be scrapped altogether.

“ For a start, scrap relationship sanctions, scrap the current method of forcing people into unsuitable work or training, give people enough to live on, provide a LOT more housing at reasonable prices and in good condition. Train staff much better with regard to respect, domestic violence, racial issues, privacy, and other social issues.”

Bridget, Palmerston North

“ Benefit sanctioning is still an issue and I believe we could afford to stop this practice, as it often discriminates against the most vulnerable in society (homeless, children of struggling families). It is very challenging to live off a basic benefit with rising costs of living, thus I think a reasonable increase would help lift many people above the poverty line (inline with steps to remedy housing crisis etc). A change to the way the welfare state treats mothers on the benefit could also do with an overhaul as currently many are encouraged to seek employment before their family is stabilised (particularly single mothers) which has a significant impact on the welfare of their children

and ultimately the health of the entire whānau. This could look like an increase to single mothers' benefits so that they could adequately care for their tamariki and have a more realistic and considered approach to getting mothers into the workforce and acknowledging all the work that mothers do as mothers, which must be outsourced if they are doing other work."

Alex, Social Worker, Wellington

“ Remove sanctions for relationship, at least define de-facto as being in the nature of marriage (ie. living together and sharing a bank account) Less work testing for people in part-time work and in recognised voluntary work.”

Ben, Christchurch

“ WINZ needs a realistic understanding of cost of renting. Parents with minor children should not lose benefits the moment they move in with a spouse.”

Helen, 48, Dunedin

“ Sanctions should not be used (for any reason). People want to be independent. Most people require assistance for only a short time. But our society is not equipped to enable some people to become independent. They should not be penalised or stigmatised for this. Our welfare system needs to accept that for some people long term, even lifetime, support will be necessary.”

Kay, Social Worker, Dunedin

People should not be forced into inappropriate work, punished for being in relationships or discouraged from finding additional income through secondary tax.

“ Don't penalise parents for living together to raise their children. It's important that whānau are supported and that our welfare system reflects this.”

Sophia, Social Worker, Huia

“ Being able to work part-time, without incurring financial loss and therefore making it not worthwhile to actually work.”

Sue, Sole Parent, Ashburton

“ I think if someone is working they should not have to automatically pay secondary tax. I think there should be an opportunity to work more without losing out on their benefit. The way things are means it's pretty hard to be on benefit and make enough money to be comfortable. I worked it out that I get the same working 10-15 hours week with benefit as I do working 35-40 off benefit. If I work more than those hours I just lose out on benefit so I'm not actually getting more for it.”

Andrea, Sole Parent, East Takaka



“ There are serious flaws with threshold levels for declaring relationships; investigations are draconian ... Too often the rules are flouted because people are just trying to live on an income that is not liveable, especially solo mums, being a solo mum is a tough job. Clients are too often prosecuted for breaking WINZ rules in small ways; in comparison to other sectors of society it is akin to being prosecuted for stealing a loaf of bread ... The threshold for benefit reduction when working is far too low, it disincentivises working above earning \$80 extra per week unless securing a full-time job; the system as it stands is actually quite cruel.”

Feydre, Jobseeker

We must ensure everyone has an affordable, warm, dry and safe home as well as enough income to live with dignity and participate fully in the community.

“ **Housing , housing, housing. Secure, affordable housing would reduce so many problems.”**

Jill, 70, Palmerston North

“ **I live in a caravan with a three month old baby. It is unrealistic to rent and have a good quality of life when relying on welfare payments.”**

Anon, 26, Auckland

“ **If a family has a state house then they have security of place, schooling and community. This allows children to develop wider networks and security and to, for example, do well at education. Without a secure place, a child has to manage many changes of school which leads to educational failure.”**

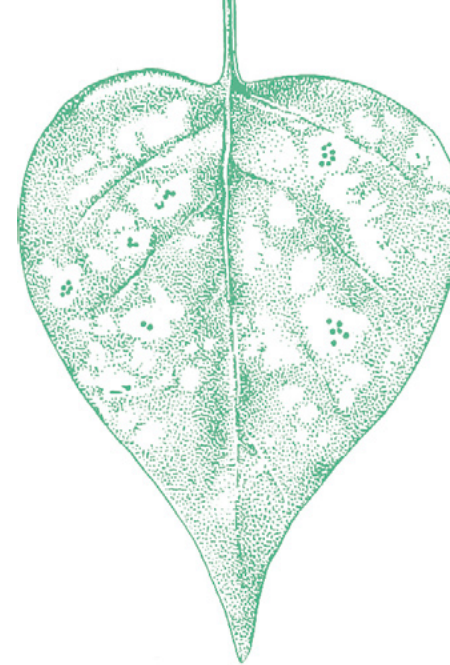
Yvonne, Christchurch

“ **The Government could take a more active role in society in providing jobs, education, health and housing this could be done by taxing the rich and the corporations that presently pay very little tax and by empowering unions to to be able to look after the interests of workers.”**

Doug, 64

“ People are often made to feel like a burden if needing welfare support. They feel shamed and are not given all they are entitled to, particularly single parent families. The lack of affordable housing is also a major issue.”

Sophia, Social Worker, Whangarei



What people would do with an additional \$72.50 per week

We asked the people who are currently on benefits (102 people) what an additional \$72.50 per week would mean for them and their whānau. The question was open-field and the responses were coded manually under these four headings, listed in the order they appeared most.

The basics: fresh fruit, meat and vegetables, personal hygiene products, clothing and transport.

“**Being able to stay on top of the bills. Being able to afford groceries each week without taking money away from the rent.**”

Levi, Job Seeker Support

“**I could afford to eat better healthier food, and pay my rates and insurance.**”

Robin, Job Seeker Support

“**I would be able to keep up with my weekly outgoings and not be in deficit every week.**”

Imogen, Sole Parent Support

“**It would help me be able to buy decent meat and be able to save money for a rainy day.**”

Rachel, Supported Living Payment

“**Not having to worry about using the heater at night, washing nappies in a hot wash, affording the food we need for our gluten and dairy intolerance, having the petrol money to get to counseling.**”

Ursula, Sole Parent Support

Health care: doctors appointments, dentist and medication.

“ I could have a checkup with my dentist.”

Lynda-Maree, Supported Living Payment

“ I would seek treatments for my chronic illnesses.”

Nicola, Supported living payment with child added

“ My baby has cystic fibrosis and I don't eat much so the extra can go into feeding my baby properly. He needs a high fat diet. He has had a hell of a 22 months of life spent half of that in hospital admissions, clinics. The travel kills me and I don't get to sleep much... Any extra would help.”

Shannon, Supporter living - carer

Participation: activities for the kids, church, school holidays.

“ It would mean that I can pay all my bills. I can go to church on Sunday. I can meet up with friends occasionally and not feel so isolated. It would make a massive difference. I wouldn't be stressing every week about what I'm going to have to sacrifice to make ends meet. I'm on a benefit because I'm too unwell to work full-time but that does not mean I should have no life. I'm still a person not a number.”

Danielle, Job seekers with medical exemption

“ It would mean a lot! Being able to go out for a treat with my two toddlers or paying for extra expenses when they pop up or saving some for future needs and unexpected expenses. I have to use my entitlements just to survive week to week.”

Blair, Sole Parent Support

“ It would mean being able to participate in the community and not worrying whether I can get home from work safely late at night. I would be also able to chip into debts that have accrued whilst being in the benefit.”

Anna, Jobseeker

“ That's the difference between having enough good basic food with a little left over for extra things like occasional outings - or none of the above.”

Angela, Job seeker



Education and study: extra tuition for the kids, travel to free courses to upskill.

“ This would give the opportunity to travel to free courses.”

Taylor, Sickness benefit

“ The extra money would allow me to buy meat for my son in the shopping and also help with getting him tuition, pay for school fees and trips.”

Linda, Sole Parent Support

“ Fresh meat, veggies and fruit. Personal hygiene products. Wood for winter. Underwear and socks. School yearly fees.”

Tracey, Invalids benefit



The values that should underpin our welfare system

Contributors were asked which values should underpin our welfare system in an open-field text question. Their answers were coded manually under 10 headings that recurred most frequently.

Those values were:

- **Compassion, empathy, aroha.**
 - **Respect and dignity.**
 - **Care, kindness and help.**
 - **Equality and fairness.**
 - **Understanding, acceptance and trust.**
 - **Honesty, integrity and transparency.**
 - **Embracing of community, whakawhanaungatanga and diversity.**
 - **Uplifting, people-centred, kind.**
 - **Honouring of Tiriti o Waitangi.**
 - **Non-judgemental.**
-

They are listed in the order they appeared most.



“ I believe we need a long term fundamental plan that will be adhered to by all parties in power regardless. The philosophy should be to help people back into independence in a compassionate and empathetic way. To address the underlying causes of why people remain on benefits, such as mental health issues and lack of adequately paying job opportunities. The values should be to want to create a fully participating inclusive society where people are valued for their work. I think it is also important to accept that there will always be a certain percentage of society that will need support, and that is part of what we choose when we vote for a compassionate democracy.”

Lynda, Manawatū

“ **Treat people as equals with dignity and respect. People need a proper hand up, not kicked when already down. More resources in place. More employers onboard to give people a chance.**”

Anon, Auckland

“ **Our entire welfare system should be first and foremost about availability of care, food, resources, safety for all our people, especially the most vulnerable. All of this needs to be streamlined from point A. If you need help to leave a violent home then everything needs to kick in to place - housing, kai, money etc. The violent partner then needs to be placed into a care facility for anger management, drug and alcohol support (if needed), education etc. Our system needs to bring about real change.**”

Anne, Pukerua Bay

“ **Promoting anti-discriminatory practice (including policies and codes of practice). Maintaining confidentiality of information. Promoting and supporting individuals rights to dignity, independence, empowerment, choice and safety. Providing individualised care.**”

Jacqueline, 54, Geraldine

“ **The main values need to revolve around helping people - financially, emotionally, socially, practically etc.**”

Jo, 64, Balclutha

Policy recommendations

Based on the 267 stories we received, and research conducted by Child Poverty Action Group, we would like the Welfare Expert Advisory Group to recommend, in its report, that the Government adopt these effective policy solutions as a matter of urgency:

- Substantially improve core benefits;
- Remove all sanctions;
- Ensure that all benefits and all parts of Working for Families (WFF) are indexed annually to prices and wages;
- Remove the hours of paid work criteria from the WFF In-Work Tax Credit and extend it to all low-income families;
- Treat adults in the benefit system as individuals without penalising them for being in a partnership;
- Focus on what will give children better outcomes and less on moving their carers into paid work;
- Ensure that applicants receive all the assistance to which they are entitled; and
- Allow people on benefits to earn more from paid work before their benefits are reduced.

We would also like to note that the Child Poverty Action Group's Welfare Fit for Families campaign promotes 17 concrete and practical recommendations for the Government and the Welfare Advisory Expert Group to consider alongside the recommendations above. The link to these can be found in the footnotes.¹⁰ We hope that the process of deciding the critical changes to the welfare system will involve extensive collaboration between the Welfare Expert Advisory Group and the Tax Working Group, as issues have been identified which fall under the scope of each group's mahi. Working together to ensure that the wellbeing needs of all people in Aotearoa, children and adults alike, are prioritised is key to their long-term success.

10. <https://www.cpag.org.nz/campaigns/the-latest-welfare-fit-for-families-campaign/>



How did we conduct this research?

The 17-question survey was hosted by ActionStation. People were invited to take part in the survey via invitation from the Child Poverty Action Group and ActionStation mailing lists, as well as through Facebook.

The questions were based on the Welfare Expert Advisory Group's online survey and the *We Are Beneficiaries* report from 2017.

Of the 17 survey questions:

Two were multichoice:

Have you ever been, or are you currently, on a benefit?

- Yes, I am currently on a benefit
- Yes, I have been on a benefit
- No, I have not been on a benefit
- I work with people who are on benefits
- Someone close to me is on a benefit

Last year, We Are Beneficiaries (WAB) gathered hundreds of people's stories and experiences of the welfare system. Here are the themes that arose from those stories, please choose all that apply to your experience. You can also write something in 'Other':

- Lack of compassion and care from WINZ staff
- A feeling of judgment or stigma from the public
- Fear of security guards at WINZ
- Sanctions and/or fear of sanctions
- Lack of access to, or support of, further training and education
- Lack of privacy (e.g. concerns about paperwork being shared or being overheard in an open-plan office)
- Inappropriate work offers (e.g. jobs not relevant to your skills)
- Difficulty finding sustainable work while receiving a benefit
- Pushed into low-paid and/or insecure work
- Given the wrong advice by WINZ staff
- Probing questions from WINZ staff into your medical condition or experience of abuse
- Errors from WINZ that resulted in you losing your benefit or facing a sanction
- Lack of transparency and access to information, particularly about entitlements
- Difficulties getting a meeting at a suitable time with a caseworker or long waiting lists
- Other (open-field)

Seven were open-field

Which benefit have you been on / are you on?

What would an additional \$72.50 per week on top of your current budget mean for you and your whānau?

What do you think is working well with the current welfare system?

What do you think could be done better?

What values do you think should underpin the welfare system?

Is there anything else you'd like to tell us about your experiences with the welfare system?

What sort of work do you do?*

*Only appeared for the people who chose 'I work with people who are on benefits'

One was a Likert scale

How would you rate your experience with the welfare system?

0 = Poor 6 = Excellent

One was a Yes or No question

Do you currently receive enough money on your benefit to live a life with dignity and participate fully in your community?

Six were demographic or contact information

First name

Year of birth

Email

Postcode

Ethnicity

Gender

All questions were optional for participants except for email. Participants took 22 minutes on average to complete the survey.

Multi-choice, rating and yes/no questions were analysed using Typeform and Google Sheets. Two different people manually coded the open-field text answers to uncover the themes.

About us

ActionStation is an independent community campaigning organisation. Our mission is to tautoko (support) and whakamana (uplift) everyday New Zealanders to act together to create what we cannot achieve on our own: a society, economy and democracy that serves all of us - everyday people and Papatūānuku (Earth Mother).



We believe in, and work toward:

- Honouring Te Tiriti o Waitangi
- Inclusive and diverse communities
- A flourishing planet
- Equality and fairness
- Shared power
- Compassionate justice for all
- Vibrant and transparent democracy
- Education for all
- A progressive role for Aotearoa in the world

Our work is based on the values of aroha, manaakitanga, community and belonging, equality, fairness and kaitiakitanga.

www.actionstation.org.nz

Child Poverty Action Group (CPAG) is an independent charity that strives to achieve the elimination of child poverty in Aotearoa New Zealand. We work to provide evidence about the causes and effects of poverty on children and their families, and to inform the public, policy makers, media and politicians of the changes to policy needed to reduce child poverty.

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CPAG believes that New Zealand's high rate of child poverty is due to policy neglect and a flawed ideological emphasis on economic incentives. Through research, CPAG highlights the position of tens of thousands of New Zealand children, and promotes public policies that address the underlying causes of the poverty they live in. Our vision is for an Aotearoa where all children can flourish, free from poverty.

CPAG's underlying values are defined by four pou:

- **Mana** – We acknowledge and uphold the mana of all children.
- **Manaakitanga** – We believe that our society should show respect, generosity and care for all children as taonga.
- **Kotahitanga** – We work collectively to uphold the mana of all children and to ensure they flourish.
- **Mātauranga** – We believe that child centred knowledge is essential to upholding their mana and enabling them to thrive.

www.cpag.org.nz

www.welfareforwellbeing.org