

Constantly going backwards

Deb [not her real name] is raising four boys on her own after leaving an abusive relationship. She arrived in Auckland nearly four years ago, with the assistance of Women's Refuge, with no money or assets. She was assisted by the local Living with Violence Group to establish herself in a new community. The family initially lived in a bed-sit for 10 weeks before finding a 'wonderful falling down house' with enough space for her and the boys. She has no family support but has had "amazing" help from her local community which provided most things they needed to make a fresh start. Deb's ex-partner is now on a sickness benefit, which means he will be paying a minimum of \$10 child support a week to WINZ—and is unable to give material support of any kind to the children.

Deb is on the Domestic Purposes Benefit and studying at university. She feels she is constantly going backwards. She lost \$50 a week income when the first stage of Working for Families was introduced due to changes in the Special Benefit. The basic benefit is not enough to cover the family's basic needs and barely covers payment for utilities and food. She had a budget done which found an \$87 a week deficit between her income and essential spending. She never has enough money to feed four ravenous boys. "On the DPB I have been kept in survival mode a lot of the time, with the boys constantly saying they are hungry." She is feeding the family on the absolute basic amount required to stay healthy, as shown by a yearly Otago University Study*, but has been told by her case worker she spends too much.

The boys don't have enough clothes and miss out on school camps, sports and other activities. "Often there are things offered at school to other kids which they don't even tell me about because they know there is no money for extras." Her second son is very gifted musically but there is no money for music lessons. She says there are some positive aspects to their situation; the boys know how to budget and to shop for bargains. They recognise it is possible to live quite happily without much money. "They are good boys, I am very proud of them." She is raising them to take pride in themselves and to be "the opposite of victims", but says it is dreadfully hard at times. She worries that it is affecting their self esteem, their school work and their long term relationships.

With four children, Deb has missed out on \$60 a week to date from the Child Tax Credit (CTC) and will miss out on \$75 from the In Work Payment which replaces the CTC under the Working for Families package.

Deb says going on the DPB with more than two children puts you at a disadvantage and that going onto the benefit from a trauma situation 'puts you in real trouble'. She says the benefits system is losing the flexibility to make allowances for different situations. "Merely comparing the amount of food that four boys eat in comparison to four girls illustrates the need for flexibility in the system." \$75 a week would make a huge difference to her family. "All they need

to do is give me back the \$50 [lost from the special benefit] and we would manage.”

She has been told by her case worker it wouldn't be worth going to work, as she would not be able to provide proper care for her children. The boys need her. “It isn't any good to say mothers must go back to work – there are situations where children need to have a parent there, especially if they have been through emotional trauma.” Deb is learning new skills at University after 17 years out of the workforce and plans to return to work when two of the boys are no longer dependent on her.

Deb has just moved into new accommodation. She does not have assets and was unable to save for a bond on her limited income. Work and Income NZ gave her “no reason to feel secure” they would loan her bond and advance rent payments when she needed it. She continued to look for new accommodation and had to trust ‘it would be alright’ – WINZ agreed to pay her bond but says there will be no money available for her children's school stationery next year.

Any extra or unexpected payments must be borrowed from WINZ and repaid from the weekly basic benefit. Her house has three broken windows which she cannot afford to have repaired. She does not have large debts, but often has to ‘juggle’ with the advance payment for her University course expenses (\$1000). She has access to a car through the generosity of a parent at her children's school, something she would otherwise be unable to afford.

How does Deb feel to get nothing at all this April when other families are getting upwards of \$60 extra for their children? She says, “I believe it is deeply wrong. I have done the right thing by society in that I broke the cycle of abuse. I have done the right thing by society by putting my all into bringing up my children well. I have gone to university to better my chances of earning enough to support them financially.

“The government, by giving me less, is saying I am of less value than paid workers. Even worse, it is saying my children are of less value than the children of paid workers. This society needs to look after all its children, not just those of paid working parents. It cannot afford to waste the resource that our children can be.”

Deb says there are days when she feels depressed and tired and finds it hard to get out of bed; but stresses she is a lucky person. She is able to make herself heard and to advocate for the needs of her children. “I'm well aware there are many families much worse off than us.”

*Otago University Food Cost Survey:

<http://nutrition.otago.ac.nz/research/foodcostsurvey/foodcostsurvey2005.php>