



Co-hosted by the University of Auckland's Centre for Applied Research in Economics (CARE).

Proceedings: Social Security Summit – Investing in children

2 September 2016

The University of Auckland Business School

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Summit proceedings compiled and edited by M. Claire Dale.

Both video and audio files of the summit speakers can be found on the [CPAG website](#)

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Proceedings: Social Security Summit – Investing in Children

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Summit outline

The 2016 Summit: *Investing in Children*, builds on our 2015 summit, "[Welfare fit for families in a changing world](#)".

For more than two decades, the primary focus of governments in New Zealand has been workfare, not welfare. Welfare itself has become ever more targeted, especially under the social investment approach: "A social investment approach using actuarial valuations and evidence of what works will identify the best way of targeting early interventions, to ensure that vulnerable children receive the care and support they need, when they need it."

The Treasury writes: "Social investment is an approach which seeks to improve the lives of New Zealanders by applying rigorous and evidence-based investment practices to social services." The four key indicators of higher risk for children aged up to 14 years identified by Treasury are: having a CYF finding of abuse or neglect, being mostly supported by benefits since birth, having a parent with a prison or community sentence, and having a mother with no formal qualifications. What Treasury avoids saying is that poverty is the principal indicator for higher risk for children.

To support the investment approach the Government is rewriting the social security legislation. The Social Security Legislation Rewrite Bill is not as benign as its proponents claim. In NZCCSS's analysis, "The underlying focus of the Bill and current approach to social security is one built on driving people towards paid employment and a highly targeted and punitive approach to incentives, sanctions and income support."

Some presenters at the 2016 summit will share their own experiences of the Government's social investment approach, while others will suggest alternative investment approaches that would genuinely put children at the centre.

Summit Programme

Time	Name	Topic	Chair
9.30am	Registration	Tea coffee available in foyer	
10am	Hirini Kaa	Mihi Whakataua	Janfrie Wakim
10.05am	Alan Johnson	Welcome, housekeeping, and explanation of why no specific focus today on health, housing or education	
10.10am	Shamubeel Eaquab	Government's investment approach: a broad economic view	
10.35am	Prue Kapua	An overview of or commentary on the investment approach to funding welfare as it affects tamariki Māori	
10.55am	Fa'anānā Efeso Collins	Overview and commentary on the investment approach to funding welfare as it affects Pasifika children	
11.15am	BREAK		
11.20am	Gerry Cotterell	Unravelling the safety net since 2008	Hirini Kaa
11.40pm	Susan Morton	GUINZ findings (growing up in NZ)	
12.00pm	Peter Sykes	Mangere East Family Service Centre experience of the new funding environment	
12.15pm	Fiu Anae Uesile Wesley Tala'imanu	Fonua Ola experiences of the new funding environment	
12.30pm	Open discussion	Speakers answer audience questions	
1.00pm	LUNCH		
1.45pm	Darrin Hodgetts and Otilie Stolte	Punitive welfare and structural violence: Issues and alternatives	George Makapatama
2.15pm	Bill Rosenberg	Taking the good and making it work for people	
2.40pm	BREAK		
2.50pm	Mike O'Brien	Looking forward in social services	Claire Dale
3.20pm	Susan St John	How do we begin to invest in children?	
3.45pm	Open discussion	Speakers answer audience questions	
4.15pm	Mike O'Brien	Overview of day	
4.30pm	REFRESHMENTS	Networking opportunity	

Shamubeel Equb: Investment approach: A broad economic view

There is a lot of talk about an 'Investment Approach' in government. It is difficult to understand what it really means. Good intentions collide with an undefined and contradictory approach to funding and rationing of services. Right now, the investment is happening by reducing services for those with slightly less needs, but still in need.

The 'Investment Approach' is currently missing the 'investment'.

Need

There is significant need in New Zealand. For some it is because of an accident in life and they need a safety need to help them bounce back.

For others it is a poverty trap that is not easily solved. To break the poverty trap, there needs to be more than the safety net – what is needed is an investment.

The work undertaken to date under the investment approach shows that there are systematic and long term failures in our society. Children born in poverty are too often going down the wrong path, and an early intervention and investment would save us a bundle of public money otherwise spent on welfare, or worse, prisons.

This is where the investment is really important. Where does this money come from to make the investment? Do we reprioritise existing spending, as is the current approach, or do we inject new capital as investments generally require?

Reprioritising current spending leads to new issues. A new group of people will now not receive the help they need. It is a case of robbing a poor Peter to pay a poorer Paul.

Considering borrowing is fraught – we already have debts of close to \$120b. Do we want even more debt? The Government has prioritised debt reduction.

The conversation around debt is not as simple as debt bad, no debt good. The reality is that debt is a useful way to spread the cost of an investment over a period, as long as the investment or spending now reduces costs or raises revenue in the future, more than the cost of debt repayment.

The distinction of bad debt is when borrowings are only plugging a gap and not improving future financial prospects. We don't want to get into this kind of credit card borrowing at the Government level.

While the position on prudent financial management is right, it actually includes good borrowing to invest in areas that will deliver future benefits. I liken it to nation building – borrow and invest in the economic and social infrastructure of our economy that will provide long term and positive benefits.

There are plenty of areas where we can focus this kind of nation building efforts to. And investing in our poor and vulnerable to break cycles of poverty is on top of that list.

If the Government truly believes in the investment approach, it should be funded with debt, as the costs and benefits will be spread over a long period of time.

The ideological handbrake

The causes of poverty are complex, so are the solutions. But the technical policies that would work are, by and large, known. What is needed, is a shift in our political and economic ideology to be able to put these policies into practice. It would mean the investment approach, which not only provided a safety net for those who need it, but also investment in those in the poverty trap to lift them out.

Increasingly those at the bottom are finding things harder, with ongoing off-shoring of unskilled and semi-skilled jobs, and incomes barely keeping up with, or falling behind the cost of living.

Or those dependent on welfare face hardened attitudes from the rest.

Neoliberalism places competition at its core. It asks us to treat life like an enterprise. Those who are not entrepreneurial are easy to exclude as lazy and undeserving. Programmes that supported them, like state houses, are neutered.

Such attitudes are now common-place and perpetuated by a view that a small government is inherently better, that fiscal austerity trumps expansion, and that increasing equality in society would inevitably be a trade off against efficient small government and an increased burden on the rest.

This kind of thinking has shaped the approach to education, health, and welfare.

As an example, the state housing stock hasn't increased since 1991. Relative to the population, we have the fewest state houses since 1949. Increasing homelessness and desperate housing circumstances for the poor and vulnerable is not an accident.

But such thinking is being challenged by evolving economic thinking that is seeping out of turgid academia, infecting even the bastions of neoliberal thought and practice, like the IMF.

The IMF's research team suggests that neoliberalism hasn't delivered on its promise.

They also found that fiscal austerity following GFC – like some kind of bizarre self-flagellation – hasn't worked, as economic theory would suggest.

Other work shows that reducing inequality and increasing economic growth is entirely possible for countries like New Zealand, where inequality is high and productivity is low.

There is sufficient evidence in our daily experience and in academia to warrant an upgrade in our economic thinking. The adoption of the neoliberal reforms was a necessary part of our political and economic evolution.

That was in the '80s.

It is time for pragmatism. We have many eminently solvable problems facing our society, like a shortage of state houses and a welfare system that is leaving too many in a poverty trap.

The investment approach has the right idea at its core. But its funding is mean and grudging. That meanness is a product of our politics.

We need to add a little bit of empathy, love and civic duty, to competition in our politics. We will be a better and fairer economy and society for it.

Prue Kapua: A commentary on the social investment approach to funding welfare as it affects tamariki Māori

At the outset, the concept of social investment seems positive. To the layperson investment in welfare can't be a bad thing. Resources are what is needed.



Maori Women's Welfare League
TATAU TATAU

The former Children's Commissioner, Russell Wills, generously welcomed the Expert Advisory Panel report on Child Youth and Family Services (CYF) modernisation because he interpreted investment as adequate resourcing for a child centred approach, based on the child's needs.

The whole notion of social investment conjures up a view that this involves policies that are aimed at helping those in need to succeed in education and to participate fully in the labour market.

But the reality is that whatever name you give this model – it's actually not about investment, it's about cost cutting. It's about reducing government spending in the future. Cost cutting for the future with no corresponding investment now to reduce those future costs.

And from where I sit that cost cutting, in the name of social investment, has been most harshly directed at those in greatest need. And in the desire to cut costs, inequality has grown, and will continue to grow.

As Māori, the experience of inequality is not new. We live with the consequences of colonisation every day. All the statistics are consistent – education, employment, health, housing, income and justice. Our rates are two or three times worse than those of the Pakeha majority in almost every area.

And that has been the norm. So talk of a new approach and social investment for those most in need sounds promising but that is not a proper description of the model being touted by the Ministry of Social Development (MSD) in relation to either the welfare system or the alleged modernisation of CYF.

And the starting point for the shortfall between the rhetoric and the reality is the complete lack of recognition of the fact that Māori today are the product of colonisation and the unwillingness to acknowledge that and to accept the institutional and systemic discrimination that dwells in the structures that sit over us and privilege those from the dominant Pakeha culture.

For government agencies reciting the statistics is easy. Expressing an objective to improve them takes no effort. Taking responsibility for them however seems impossible.

What we are asked to take from this model is that work is seen as the best form of welfare. That the answer to welfare dependency is moving beneficiaries into paid employment. And then we have the sanctions that are put in place to ensure compliance with that plan. And somehow such a plan can apply generically across the board because we are suddenly all equal.

But we know that isn't true. Unemployment risks are not evenly distributed across society. The risks are much greater at the lower end of the socio-economic scale with low skilled workers. And it is in these areas that Māori are disproportionately represented. And so poverty and inequality rises.

The issues faced by Māori as tangata whenua and a colonised people are complex. They are not addressed by finding any job. Or by finding some alternative because of the sanctions handed down for not taking any job.

The concern I have is that we now have another model, described as a major change that identifies the problem of the needs of Māori but takes no steps to address those needs.

And as the Māori Women's Welfare League Te Ropu Wahine Māori Toko i te Ora we have, in our 65 years of operation, had varied experience in dealing with a number of models aimed at addressing the needs of our whānau and tamariki. In fact, our origins date back to a government department. We know that in the 1930s state housing and social security were major planks of the Government. But neither were available for Māori. Nurse Ruby Cameron set up Women's Health Leagues in the Bay of Plenty and with the support of Te Arawa elders they were marae based. Their priorities were reducing the mortality rate of Māori babies, water sanitation and reducing the rates of TB. And they had some success in all those areas. In the 1940s Māori moved to the cities mainly looking for work. There were no supports in place and they encountered issues around health, housing, alcohol and many faced discrimination and racism for the first time. Women congregated in the poorest areas of Auckland and Wellington and requests for help were made to the Department of Native Affairs as it was known at the time.

As part of the Māori War Effort Organisation, aimed at recruiting Māori for war, tribal committees were set up under the National Service Department and in 1943, six welfare and liaison officers – all women – were employed to work with tribal committees throughout the country.

With the passing of the 1945 Māori Social and Economic Advancement Act the tribal committees and the welfare officers came under the Department of Native Affairs and the Controller of Welfare, Rangiataahua Royal. He realised early on that six women couldn't deal with the welfare needs of Māori and set up local working groups of women, known as women's welfare committees. He tried to join those committees and the Women's Health League into one body and had a conference in 1950 and drew up a constitution, apparently based on the Returned Servicemen's Association Constitution. The Women's Health League however decided to maintain their independence and withdrew from the alliance but a Conference went ahead in September 1951 with members of branches throughout the country set up by the Department of Māori Affairs welfare officers. Whina Cooper was elected President and Princess Te Puea became Patron and the Māori Women's Welfare League was born. All secretarial services were provided by the Department of Māori Affairs and we took part in housing surveys and health initiatives aimed at building up evidence and information to inform policies. Those housing surveys helped to bring about Māori Affairs housing based on the state housing model that had initially excluded Māori.

However, the close involvement to a government department, that employed the majority of our executive members, became a bone of contention. Claims by the Secretary of Māori Affairs in 1956 that all League branches were under the Department's control resulted in a move away and by 1959 the League was entirely separate from the Department. But with that decision went administration funding and the loss of the ability to easily undertake research and initiatives aimed at promoting the position of Māori women and their whānau. And over the years we have sporadically participated in contract work aimed at our own communities but always within the parameters set by the relevant government department.

Over the last year we have been involved in extended discussions with MSD, and the Ministries of Health and Education and now have an integrated contract that involves working with a number of whānau in six regions based on home visiting and parenting programmes that include health interventions around immunisation, rheumatic fever and healthy homes, and a preschool activity programme in one of the six regions. For us it is a start, given 18 months ago we were at risk of losing the separate components of the contract because the government bodies preferred to work with larger providers and saw no merit in a solely Māori-focussed provider based in the community.

The lack of knowledge by MSD and Health of the League or the work we had been engaged in within our communities was alarming, as was the lack of commitment shown to tikanga and whakapapa connection we could bring. A significant, sweeping change in Ministry staff overcame that difficulty but had that not occurred the outcomes we are seeing with our whānau in keeping them together and progressing in all aspects, including their own identity as Māori, may not have been as positive. That the decision stands or falls based on the attitude and understanding of individual personalities within a department is frightening when there is so much at stake. There was no policy commitment but rather a reliance on individuals involved.

The outcomes under our new integrated contract better reflect our own objectives as an organisation rather than the narrow prescriptive outcomes prior to this. But in order to achieve them we are entirely dependent on the work of the volunteers within our branches in the community. Whānau are referred to us when they are at crisis point and we hope in time to advocate for truly preventative measures that would have to occur at a much earlier stage. So, in our experience, any talk of investment now to save costs in the future will only occur when there is a commitment to much earlier intervention and when there is much more emphasis on the whānau as a whole and less on the child in isolation from the whānau.

That nothing changes over time for us as Māori is exemplified by the debacle over the establishment of the CYFS Expert Advisory Panel: 60% of our kids are in care and protection and by the time we are looking at Youth Justice the number is up to 70%. Clearly the system is failing Māori. And yet when the Expert Advisory Panel was established there was not one Māori on it. We challenged that and three months down the track one additional person was appointed. In reality, the statistics should have meant the majority of the panel members were Māori. But I guess we had that with the

Puao-te-Ata-tu Report in 1988 that highlighted the extent of the institutional discrimination within the welfare system. And there was clearly no appetite for a repeat of that exercise.

And then we had the naming of the new Ministry.¹ There was an outcry from a number of quarters about the stigma and shortcomings of the name. But that did not change the view of the Minister or the officials behind it. I too will join with Andrew Becroft in calling it Oranga Tamariki.

We seem to have lost the purpose of a welfare system that provides a safety net. Instead government is obsessed with finding ways to limit costs and avoid caring and supporting those in need.

Provision of social protection systems is a right under the Universal Declaration of Human Rights and the International Covenant on Economic Social and Cultural Rights. But those basic human rights obligations should relate not just to the outcomes of models and programmes but also to the process by which the models and programmes are designed, implemented and monitored.

And that requires input and involvement of Māori – by Māori for Māori. We do not need the imposition of yet another political agenda aimed at future fiscal cost saving at the expense of our tamariki and whānau. Only with a genuine commitment by government to equality and non-discrimination will we be able to effectively contribute to the eradication of poverty.

Fa'anānā Efeso Collins: A commentary on the social investment approach to funding welfare as it affects Pasifika children

O le vi'iga ile Tama, ma le Alo, ma le Agaga Paia, e pei o le viiga sa ile amataga, fa'apea fo'i ona po nei ma aso uma, ile fa'avavau, fa'avavau lava, Amene.

This morning I opened in a short prayer – giving glory to the Lord from generation to generation.

Thank you very much Janfrie, George Makapatama and your team for the opportunity to share my view on how the 'Investment Approach' impacts on Pacific people, but specifically Pasifika children. This morning I want to offer a pan-Pacific lens on what I understand to be the Investment Approach. Today my observations are drawn from years of serving my own family's experiences growing up on the sickness benefit, unemployment benefit, the invalid's benefit and the DPB. I propose that in some way there was some kind of investment approach being applied – an approach none of us had any understanding of.

I've tried to read widely on the Investment Approach in an attempt to understand how it all works. In short, it's the purported identification of people who will need long term welfare support and how wrap-around services will be offered to that person and/or their families. In my view it is driven by an economic imperative that is a soft extension of the ruthless ideals premised in neoliberalism.

Professor Konai Helu-Thaman advanced the academic framework we know as the Kakala Model. This is a Tongan framework that is often used by pan-Pacific academics. In short, the Kakala Model outlines the process that is used to prepare a beautiful garland to bestow on a person in very important occasions. There are three aspects to the model and they are toil, tui and luva. Let's take a moment to consider these three aspects.

Toli:

Toli is the process of referencing and considering which flowers will be best suited for the recipient. I've often watched my aunty as she's prepared the fragrant garland for the Priest every six weeks

¹ The Ministry for Vulnerable Children Oranga Tamariki. See: <http://childrensactionplan.govt.nz/whats-new/new-ministry-for-vulnerable-children-oranga-tamariki/>.

when it's her turn at church. She will think about what colour his robe is; what flowers will match and contrast his robe and even ask him what types of flowers he enjoys the aroma of.

It strikes me as a very thoughtful selection process that is focussed on him and his preferences. She will then go out and study various flowers in our other families homes and dare I admit it, flowers growing in public places and in the stealth of night, go in for the selection (or kill as other might put it). She will smell the flowers. Take time to look and study them. Then once she's looked into the sky and had a few thoughts, she'll cut them from very different points of the stem.

I often wonder if our society would do well to take time to think e very so often. And not just pause and think. But actually stop and think. To think about the beauty of the world and how it can be safe-guarded for future generations. To think about the hardship many suffer today and how those in warm comfortable Beehive offices might do well to alleviate that pain. Or at best, acknowledge that a housing crisis for example, actually exists. Toli.

Tui

Tui is the part of the process of arranging the flowers in forming the garland. My aunty will then come home with all the flowers and head to the garage or kitchen. It is here that she lays out all that she's collected and take time out to study them. She look at the way shes cut them of they've been cut by others. She lays it all out in front of her and takes time to put them alongside each other and see how the colours work.

She'll turn to me on the odd occasion and ask how tall the priest is. She might ask if these flowers will go well against white, or green or crimson. She'll then, in her head measure the length of the garland. Will this reach mid chest of base of the stomach? Will the flower last thru the whole night and into the mass?

What is of great interest to me is the time it all takes. She thinks long and hard about the arrangement and by now, I'm thinking that's it's no wonder she only does this every six weeks, because it would fill her life is she did this every week. But I'm always taken by the amount of time she spends thinking. Reflecting. Putting someone else first and at the core.

We as a society would benefit from putting someone else first and doing all we could to make their lives centre and foremost. To think about how to communicate with them in the most effective and caring way. To think about their aspirations and the costs they've paid to be here.

To live here. To speak English. To learn in our schools system which has been described by some educationalists as war zones. To see what life is like living benefit payment to benefit payment. To consider their lives of the wonderful gift of choice – pay the power this week or get enough food to at least have two meals tomorrow? Tui.

Luva.

Luva is the process and act of blessing the person with this beautiful garland. The garland is placed over the head of the individual and rests on their shoulders. It sets them apart. Makes them look beautiful. Adds colour and aroma to whatever they're wearing. But most importantly, it acknowledges them as present. As with us. As important. As significant.

Perhaps luva is relevant in my thinking today as it seems missing in our society. The acknowledgement that our children and their language, their home life, their parents, their ways of living, their traditions and their beliefs are important. Central. Key. Valued.

Imagine if we genuinely decided to make every child that is born into the world of the standing and significance of the person who would be receiving the garland. Taking all this time and effort to bestow them with a life of love, respect, opportunities, and honour that would propel them into the future. By creating the social, economic and environmental conditions to achieve. To dream. To live. To love. Just imagine? Luva.

So key to the Kakala framework are the following points (although there would be many more):

- Recipient is the focus.
- The process takes time.
- It is an expression of love, respect, honour and humility.

A key premise of critical race theory is 'Interest Convergence'. Interest convergence is where ideas and projects are generally supported on the basis that it enhances the desires of the dominant culture of society. So where the interests of the middle and upper classes are favourable, it is only then that causes and projects that promote the wellbeing of the minority, indigenous or 'other' groups are supported. It is designing structures for minority groups to appease and appeal to mainstream society.

Herein, is the basic problem with the Investment Approach and in fact, many other supposed nice, neoliberal ideals. It is the push to make everyone conform to particular norm. If we get people off the benefit and into a job that we really don't care about and have no desire to follow up on with them, then at least we save NZ some taxpayer dollars. Such an approach is bereft of sincerity, cultural appreciation and a basic humanity.

Our challenge is: How do we gift and bestow a beautifully crafted environment, living conditions and society worthy of our children?

The Investment Approach is premised on an economic driver. That economic driver is to save money under some guise that it'll be used somewhere else. That's the basic myth of neoliberalism. What's lacking for me is the non-consideration is the social imperative within this approach. The social imperative which walks hand in hand with the economic imperative is the ongoing assimilation of people who are considered 'other'. Pacific people. People whose lives and values are different, foreign and alien to a neoliberal premise that is ruthless, market driven and without soul.

Neoliberalism cannot honour children and people the way you and I can honour children and people. Neoliberalism has no soul and no heart. That is what separates you and me from this ruthless, uber-capitalistic approach to life. We have a soul which means we can offer love. Hope. Trust. Warmth.

Our challenge is to make provision for the social, economic and cultural conditions that will bestow each and every child with the love, opportunities and potential to flourish. An investment approach falls well short of these ideals.

I leave you with the words of Tupac Shakur. The hope that roses – yes roses – can grow; find sunlight and find life from a crack in the concrete. The roses that can be our garland are our children. Pacific children need not pay the price anymore for policies and politics, premised on selfish economic imperatives and assimilationist social imperatives that rob us of potential. Genius. Talent. And breath.

The Rose that grew from Concrete – Tupac Shakur

Did you hear about the rose that grew from a crack in the concrete

Proving nature's laws wrong

It learned to walk without having feet

Funny it seems to by keeping it's dreams

It learned to breathe fresh air

Long live the rose that grew from concrete

When no one else even cared



Gerry Cotterell: The continued unravelling of the welfare safety net under National: 2008 – 2015

Purpose and Scope of this Child Poverty Action Group project:

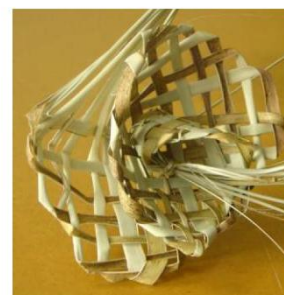
Report Purpose:

- To document the extensive set of reforms National have introduced.
- To update “The Unravelling the Welfare Safety Net” (2008, Caritas).

Report Scope:

- Includes: Unemployment Benefit (UB), Sickness Benefit (SB), Domestic Purposes Benefit (DPB), Invalids Benefit (IB), Working for Families (WfF), Housing, Paid Parental Leave (PPL), Temporary Additional Support (TAS).
- Excludes: Pensions, health and education.
- However, this presentation covers only UB, SB, IB, DPB, and Working for Families. It is a work in progress report, so we welcome feedback on anything we have missed.

The Unravelling of the Welfare Safety Net



A brief history of the changes to New Zealand's social welfare benefit system from the 1991 benefit cuts to the proposed single core benefit

Context

Long wave of neoliberal reforms begin in 1984

National government: 1990 – 1999

- Radical cuts to welfare payments;
- Introduction of tightly-focused targeting;
- Stigmatisation of welfare beneficiaries.

Some improvements under a Third Way Labour Government (1999 – 2008):

- Working for Families (WFF);
- Income-related state house rentals;
- Minimum wage increases;

But:

- Did not restore benefit relativities as they had promised;
- Did intensify the work focus for beneficiaries.

Arrival of Global Financial Crisis late in 2008 as National came to power

Prior to 2008 general election

August 2008 speech by John Key

Benefits Backgrounder:

- National is going to have an unrelenting focus on work;
- Signalled many of the changes National planned to introduce;
- Echoed some of the criticisms made by National to justify reforms in the early 1990s.

National's first term: 2008 – 2011

2009 Responses to the GFC:

- Job Support Scheme Allowance
- Restart:
 - Job Ops, Community Max, Straight 2 Work, Limited Service Volunteer Scheme – Target was unskilled 16-24 year olds;

2010 “Future Focus”

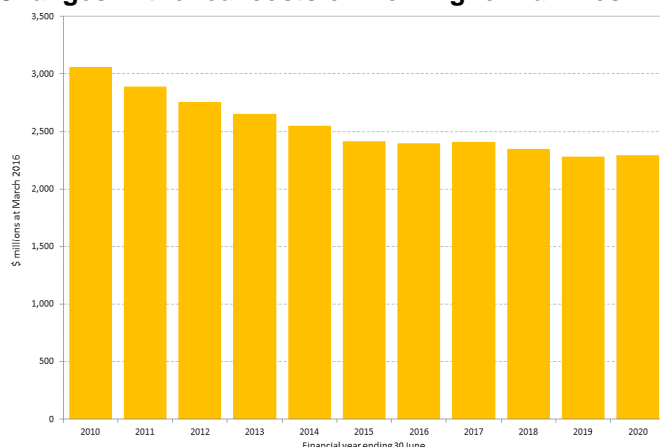
- **New obligations:**
 - Work testing for and part time work requirements of DPB recipients with youngest child age six and over;
 - Annual re-application to obtain benefit by Unemployment Beneficiaries;
 - Graduated sanctions beginning;
 - Monthly reassessment for Sickness Beneficiaries for the first two medical certificates and compulsory annual reassessments.
- **New support initiatives:**
 - An increase in abatement rates for DPBs, Invalids Beneficiaries and others.
 - Training support for sole parents studying full time at level four or above.
 - Childcare support.
- **Establishment of Welfare Working Group**
 - **Mandate:**
 - Find ways to reduce benefit dependence.
 - Examine how welfare should be funded.
 - Examine how to promote opportunities and independence from benefits for disabled people and people with ill health.
 - Determine whether the structure of the benefit system and hardship assistance in particular is contributing to long-term benefit dependency.
 - But nothing about investigating the inadequacy of benefit income.

The arrival of the social investment approach

2011

- **Budget contained changes to Working for Families package:**
 - A slightly lower abatement threshold of \$35,000;
 - A slightly higher abatement rate of 25 cents in the dollar, compared to the current 20 cents in the dollar;
 - An alignment between the Family Tax Credit (FTC) payments for children aged 16 years and over and the FTC payments for those aged 13 to 15;
 - But – real values of WFF continued to decline.
- **Strengthened sanctions system in place:**
 - First level sanctions, labelled ‘Strike one’ earn a decrease of 25 or 50 percent in the benefit payment for a set period;
 - A second sanction, labelled ‘Strike two’ received in the same year would see a benefit suspended;
 - A third sanction, ‘Strike three’ results in benefit cancellation;
 - There's also a ‘grade four’ offence – refusal to take a job, which carries an automatic penalty of the benefit being suspended for 13 weeks;

Changes in the real costs of Working for Families – 2010 to 2020



- Ministerial group leads welfare reform programme: English, Bennett, Power, Ryall, Tolley, Joyce and Parata.
- **Welfare reforms to support for young people announced:**
 - “We want to make welfare a less attractive proposition for young people” Bennett
 - To receive benefits, those in this age bracket had to be in education or training
 - Income was controlled to restrict purchases to essential items with only a small amount for residual spending.

National’s second term: 2011 – 2014

2012

February – “Stage One” Reforms to DPB, Widow’s Benefit and Women Alone Benefit announced:

- Single parents with children five and older need to be available for part time work;
- Single parent with children over 14 required to be available for full-time work;
- Single parents who had another child while on the benefit be required to be available for work after one year; and
- The extension of similar work obligations to those receiving Widow’s and Women alone benefits and to partners of beneficiaries with children.

Feb 2012 – Reforms for teen parents in place:

- A managed system of payments with essential costs like rent and power paid directly, with an allowance and a payment card for living costs.
- Young people encouraged to undertake budgeting and parenting courses.
- Guaranteed Childcare Assistance Payment, so childcare costs do not stop young parents from studying.

2013 – Previously announced changes came into effect from July 2013:

- Benefit categories;
- Greater work focus;
- New expectations for partners of beneficiaries, and requirements to undertake work preparation activities.

2013 Benefit re-categorisation:

People currently on:	Move to:
Unemployment Benefit Sickness Benefit Domestic Purposes Benefit - Women Alone Domestic Purposes Benefit - Sole Parent if youngest child is aged 14 and over Widow’s Benefit – without children, or if youngest child is aged 14 and over	Jobseeker Support
Domestic Purposes Benefit - Sole Parent if youngest child is aged under 14 Widow’s Benefit – if youngest child is aged under 14	Sole Parent Support
Invalid’s Benefit Domestic Purposes Benefit – Care of Sick or Infirm	Supported Living Payment

- Further obligations for people on a benefit with dependent children announced:
 - Recipients required to ensure that their children had regular health checks and participated in pre-school education;
 - Those receiving Jobseeker Support benefits required to re-apply after 12 months
 - Drug testing introduced for some recipients;
 - Announced plans to assist more disabled people and those with health disabilities into work in 2013.

- **Welfare fraud:**
 - More references to fraud, and fraud prevention measures.

National's third term: 2014 – 2016

2014

- Success of welfare reforms frequently referred to:
 - Savings estimates based on the annual valuation system recently introduced;
 - Rewrite of Social Security Legislation announced;
 - Social Security Fraud Measures and Debt Recovery Amendment Act comes into force in July.

2015

- Surprise announcement of small increase in benefit rates in Budget – \$25 per week for families with children.
- **Also announced:**
 - Increased work obligations for most sole parents, and partners of beneficiaries required to be available for part-time work once their youngest child turns three;
 - All beneficiaries with part-time work obligations will be expected to find work for 20 hours a week rather than 15 hours per week;
 - Beneficiaries receiving Sole Parent Support will have to re-apply for their benefit every year.
- **Working for Families changes from 1 April 2016:**
 - Base rate of the In-Work Tax Credit increased from \$60 to \$72.50 a week – an increase of \$12.50 a week, or around 21 per cent;
 - Abatement rate for Working for Families tax credits increased from 21.25 cents to 22.5 cents in the dollar;
 - Minimum Family Tax Credit to rise by \$12 a week;
 - But only work related tax credits increased and once again the poorest children miss out.

Summarising the reforms

- Tightening conditions attached to benefit receipt on an almost year-by-year basis:
 - Increased work obligations;
 - Continual lowering of the age of children at which parent had to be available for paid work.
- Ongoing criticism of beneficiaries / how much they cost the country.
- With exception of small adjustment in 2015 ignore the increasing evidence of hardship faced by beneficiaries.
- Tighter monitoring of benefit recipients.
- Constantly arguing that welfare needed reform.

Assessing the impact of the reforms

- Benefit numbers
- Benefit expenditure
- Replacement rates
- Poverty rates

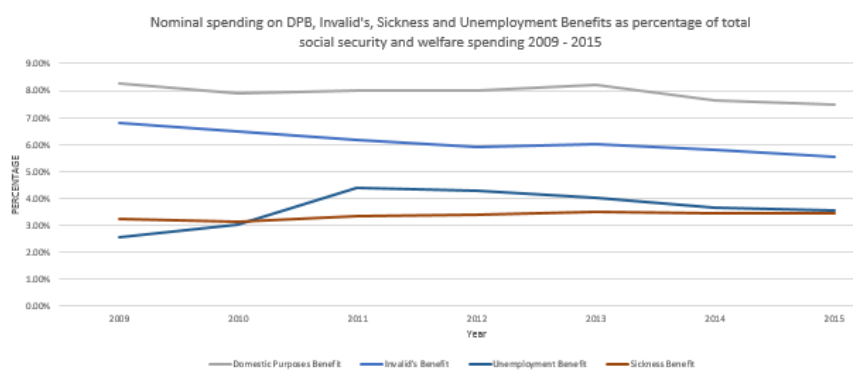
Benefit numbers: 2008 – 2012

Period	Unemployment related benefits and Emergency benefits	Sickness-related benefits	Invalid's benefits	Domestic Purposes Benefit
2008	32683	46710	85197	97157
2012	63050	60361	87187	112828

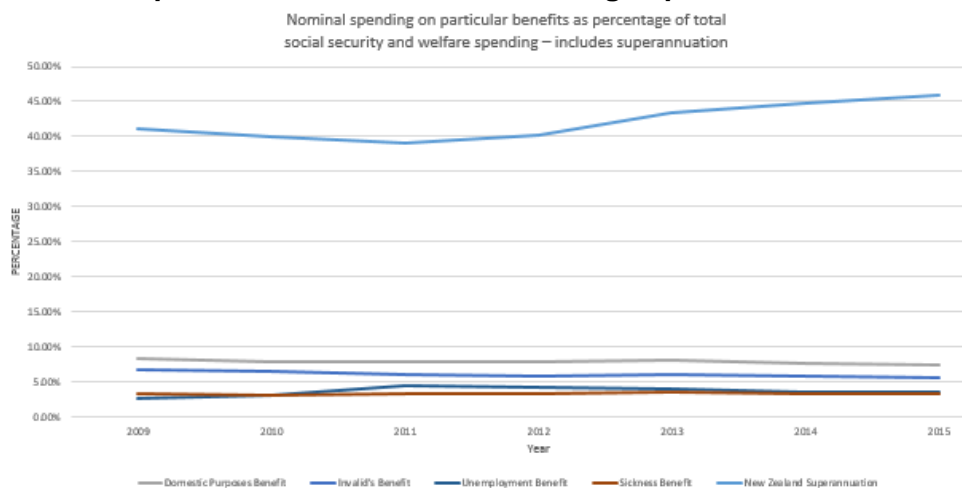
Benefit numbers 2012 – 2015

Period	Jobseeker Support	Sole Parent Support	Supported Living Payment
Dec 2013	130225	77843	92661
Dec 2014	124631	72534	93867
Dec 2015	122927	68380	93848

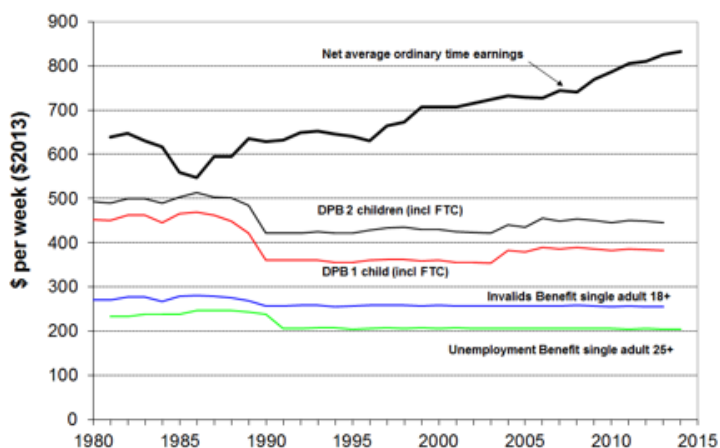
Benefit Expenditure 2009 – 2015



Benefit Expenditure 2009 – 2015 – including superannuation



Replacement rates



Poverty rates of Individuals under 65, by main source of household income in the 12 months prior to interview, 1990 to 2013 (Proportions below the 50% AHC threshold)

	90	92	94	96	98	01	04	07	09	10	11	12	13
Market	9	12	14	14	12	13	12	8	8	6	7	7	8
Income-tested benefits	24	64	66	65	61	62	56	59	63	60	68	65	60

Conclusions

Never ending series of reforms:

- Process is somewhat similar to Roger Douglas's blitzkrieg policy of introducing reforms rapidly so people can't organise to oppose them.

Possible / partial explanations:

- Failure of measures early on as demonstrated by beneficiary numbers initially increasing – so kept introducing new measures;
- Need to cut social spending where they could to preserve budget for superannuation spending;
- Ideologically opposed to adequate welfare provision;
- Policies reflect the meaner society we have come under neoliberalism.

Susan Morton: *Growing Up in New Zealand* (GUINZ) Investing in children during their first 1000 days

Centre for Longitudinal Research and *Growing Up in New Zealand*

www.growingup.co.nz

Overview of talk

- *Growing Up in New Zealand* overview
- Vulnerability in first 1000 days of life
- Opportunities for early investment



Overarching Aim of *Growing Up in New Zealand*

To provide contemporary **population relevant evidence** about the determinants of developmental trajectories for 21st century New Zealand children in the context of their families.

“The Ministry of Social Development and the Health Research Council of New Zealand, in association with the Families Commission, the Ministries of Health and Education and the Treasury, wish to establish a new longitudinal study of New Zealand children and families,...” to gain a better understanding of the causal pathways that lead to particular child outcomes (across the life course)

... introduction to RFP in 2004.

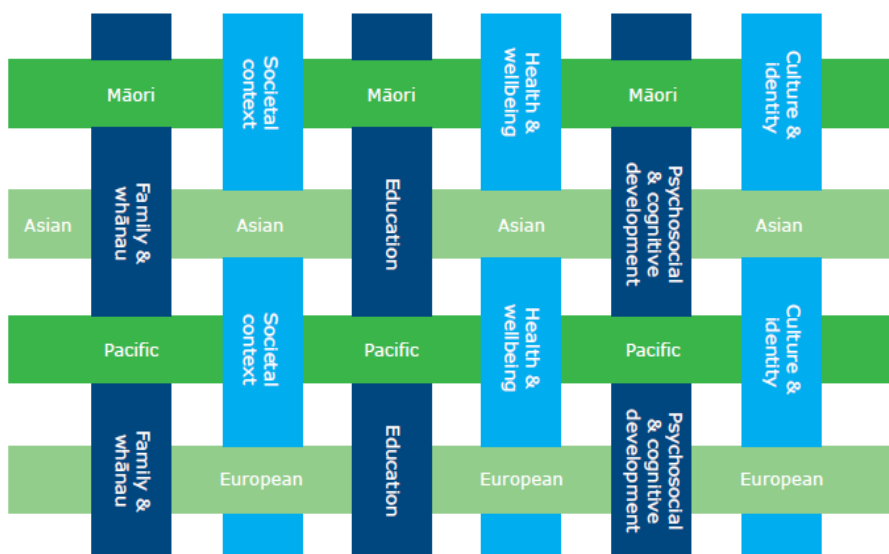


Growing Up in New Zealand children

- Recruited 6853 children before their birth – via pregnant mothers (6823).
- Partners recruited and interviewed independently in pregnancy (4401).
- Cohort size and diversity ensure adequate explanatory power to consider trajectories for Māori (one in four), Pacific (one in five) and Asian (one in six) children, and multiple ethnic identities (over 40%).
- Cohort broadly generalisable to current NZ births (diversity of ethnicity and family SES).
- Retention rates to 4.5 year DCW have been very high (92% with minimal attrition bias).



Snapshot of information collected

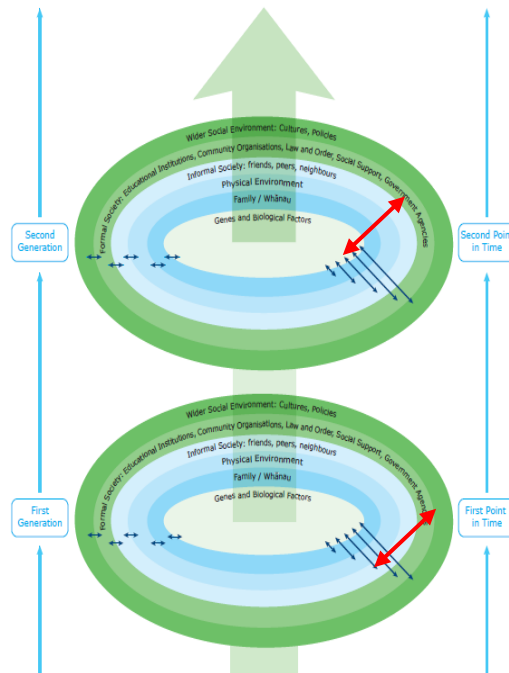


Longitudinal Information to date

Child age	Ante-natal	Peri-natal	6 wk	35 wk	9 mth	12 mth	16 mth	23 mth	2 yr	31 mth	45 mth	54 mth
Mother CAPI*	🗂️				🗂️				🗂️			🗂️
Father CAPI*	🗂️				🗂️				🗂️			🗂️
Mother CATI†			📞	📞		📞	📞		📞	📞		
Child‡		🔗							🔗			🔗
Data linkage**		🔗			🔗			🔗				🔗

* CAPI computer assisted personal interview
 † CATI computer assisted telephone interview
 ‡ Child measurement
 ** Linkage to health and education records (eg National Minimum Dataset, National Immunisation Register, ECE participation)

Seeking answers to “why?” and “what works?”

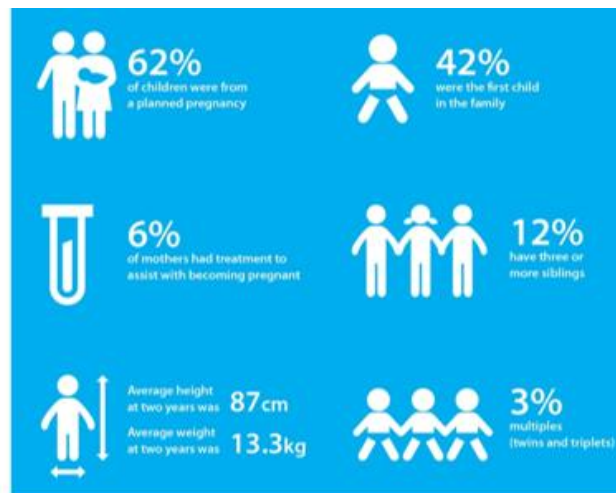
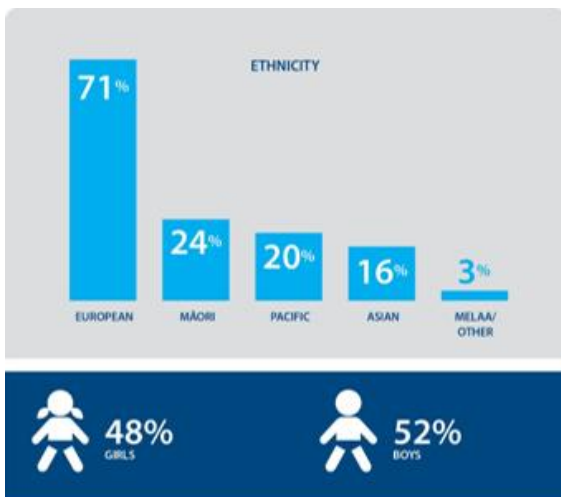


Focus on the first 1000 days



“Some have compared a child’s evolving health status in the early years to the launching of a rocket, as small disruptions that occur shortly after take-off can have very large effects on its ultimate trajectory.” (Center on the Developing Child at Harvard University, 2010)

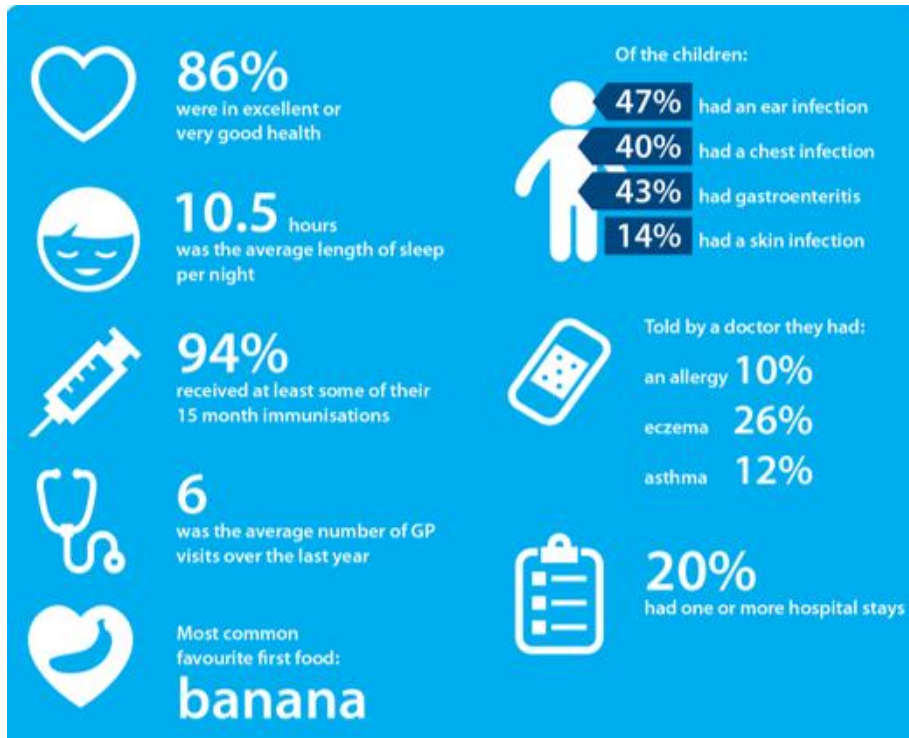
The children at two years of age: “Now we are Two”



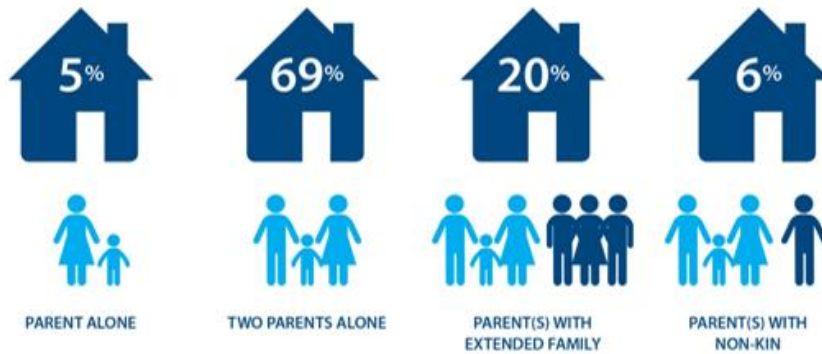
“Being a boy he is hard to manage – not like a girl – he doesn’t do what he’s told.”

“I have given a best friend to my older child, and now I have two best friends in the world.”

Health and wellbeing (in first 1000 days)



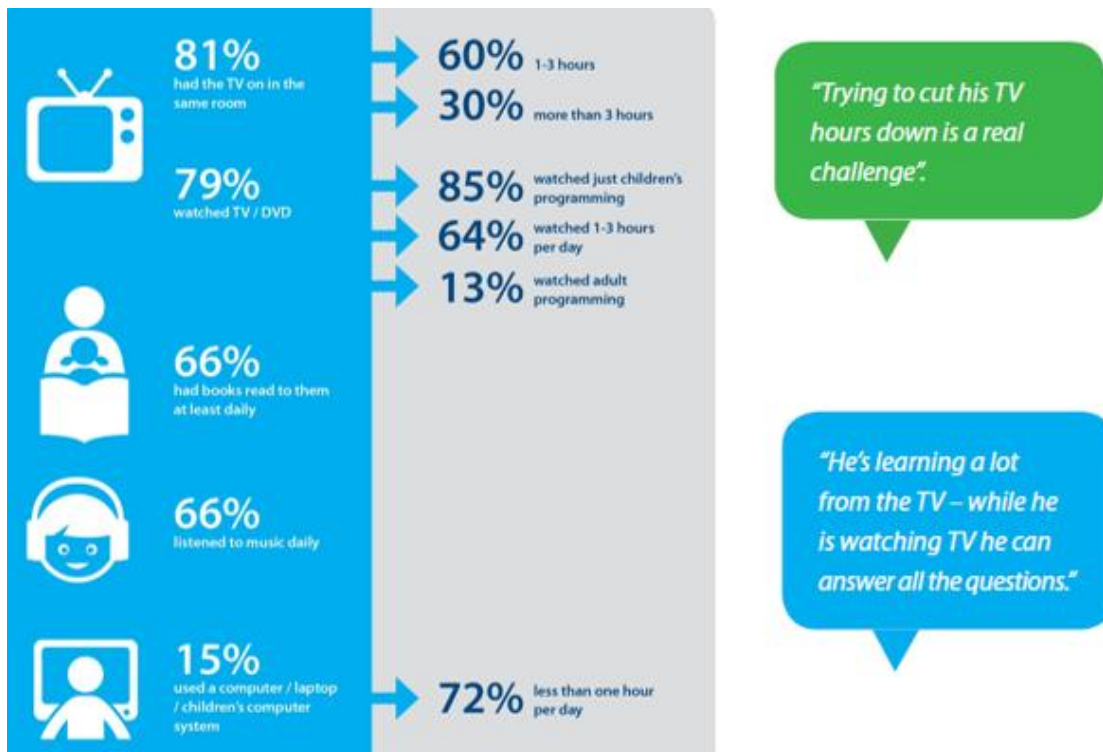
Family and Household structure (at two years)



"It is amazing how much she's learning from being at home with her grandparents."

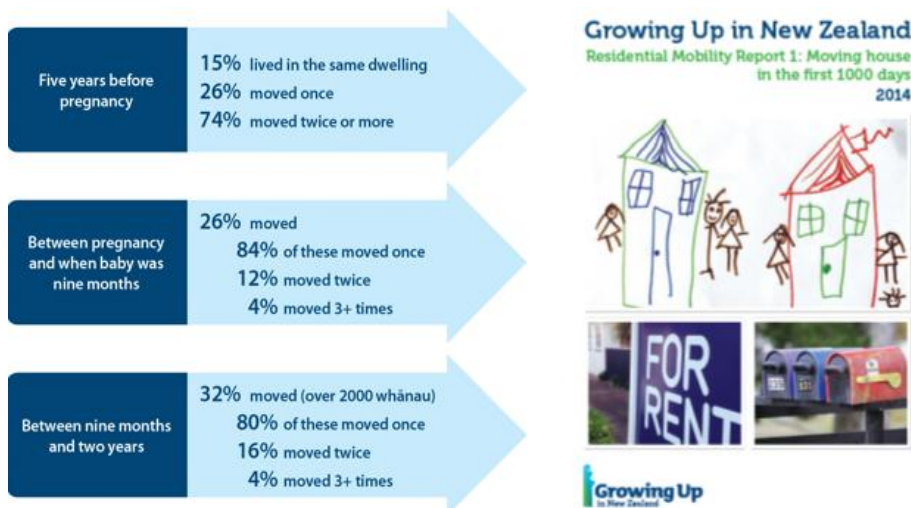
"As a parent I have learned a lot – I have learned I am a responsible person. It has made me stronger too as I have no family support and I can manage on my own."

Home environment

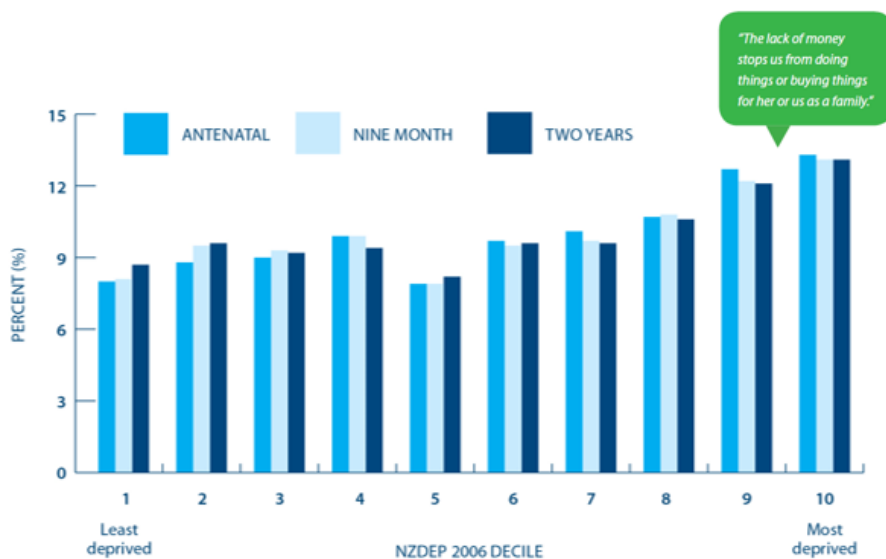


Early life residential mobility

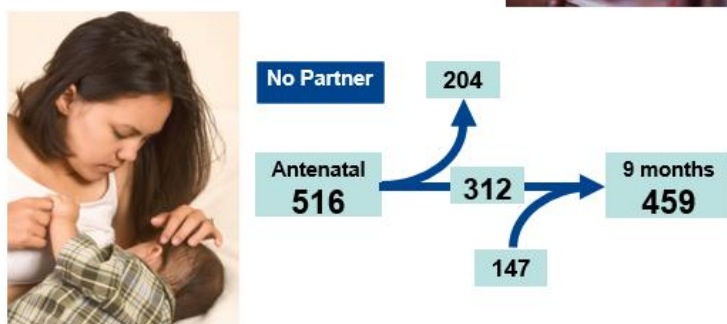
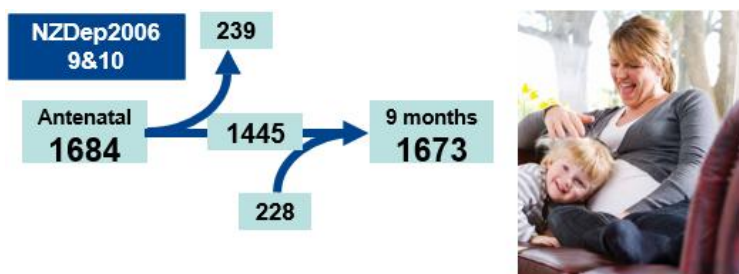
Overall, between birth and two years of age, 45.3% (n = 2796) of the *Growing Up in New Zealand* cohort had moved at least once



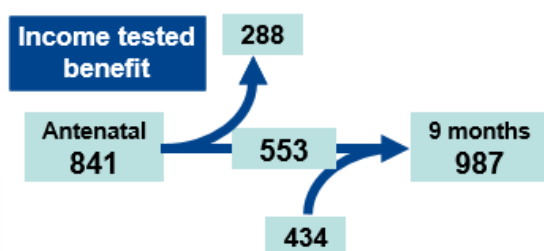
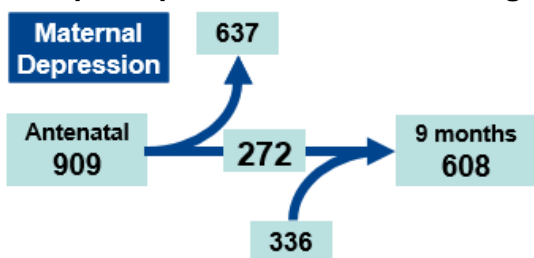
Children in “poverty” over their first 1000 days



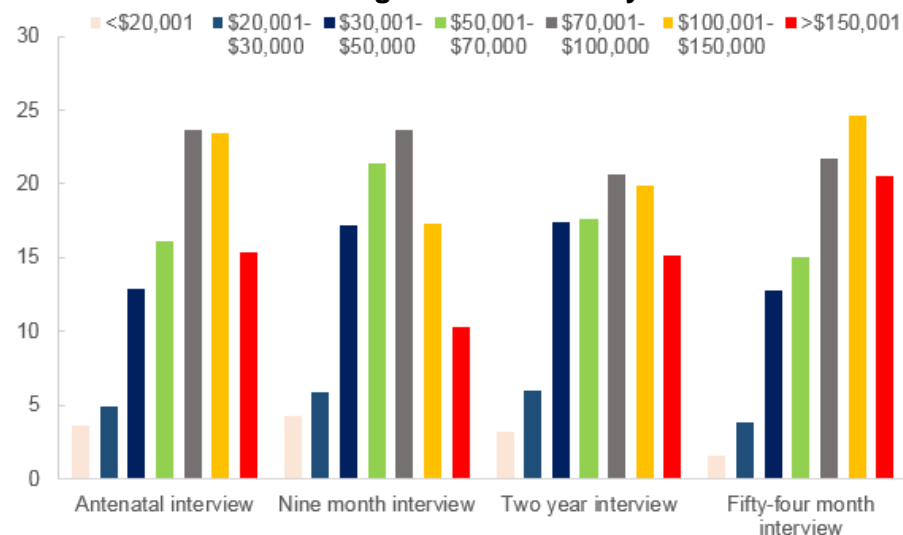
Experiencing deprivation changes over time



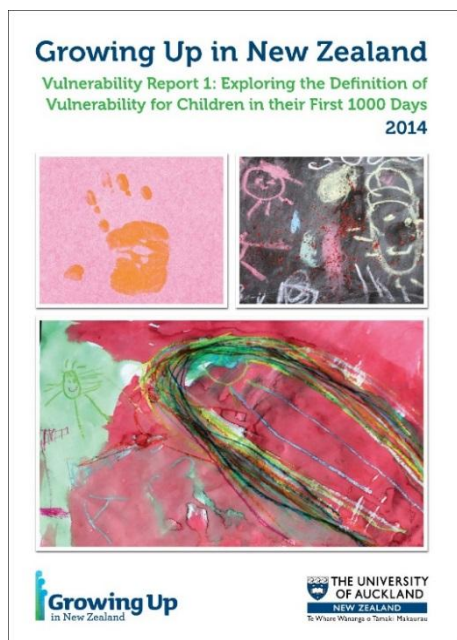
Multiple deprivation measures change



Household income – changes over first five years



Focus on vulnerability in first 1000 days



Who is most vulnerable? (Report 1)

Proximal Family Variables

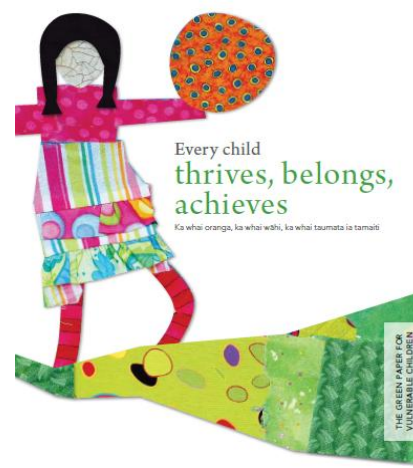
- Maternal depression (antenatal using EPDS ≥ 12)
- Maternal physical wellbeing (poor or fair)
- Maternal smoking in pregnancy (after first trimester)
- *Maternal alcohol use (after first trimester)*
- Maternal age (teenage pregnancy)

Distal Family Variables

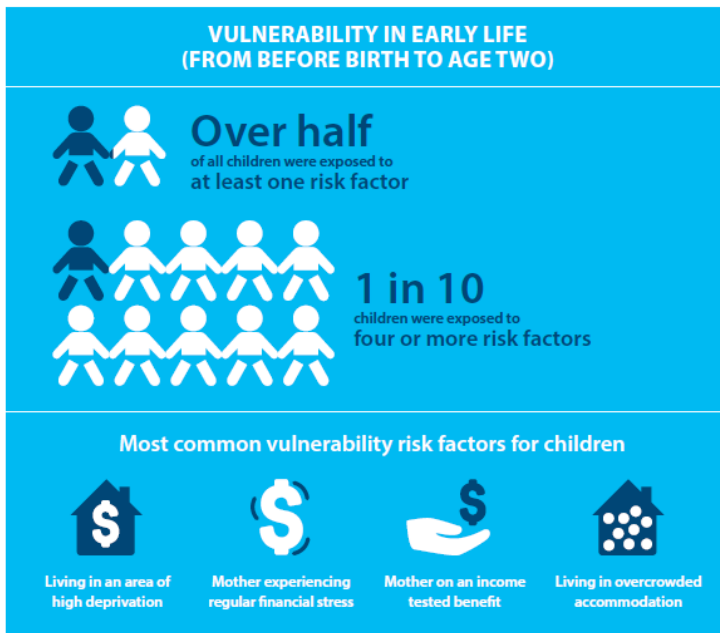
- Relationship status (no partner/single)
- Maternal education (no secondary school qualification)
- Financial stress (regular money worries)

Home environment

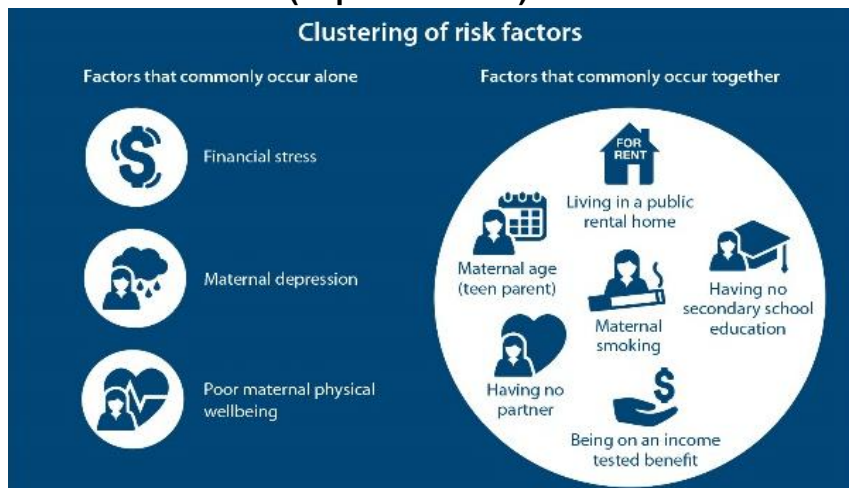
- Deprivation area (NZDep2006 decile 9 or 10)
- Unemployment (mother not in work or on parental leave)
- Tenure (public rental)
- Income tested benefit (yes/no)
- Overcrowding (≥ 2 per bedroom)
- *Mobility (moved >5 times in last 5 years)*



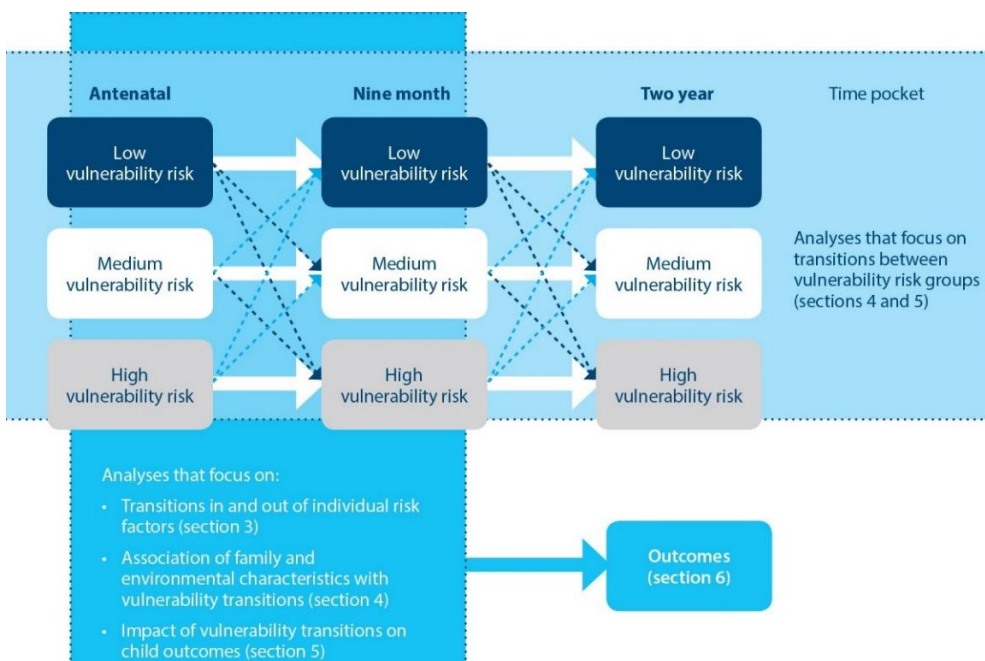
Most commonly experienced risk factors (of 12)



Risk factors cluster (Reports 1 and 2)



Persistent early deprivation and impact on wellbeing



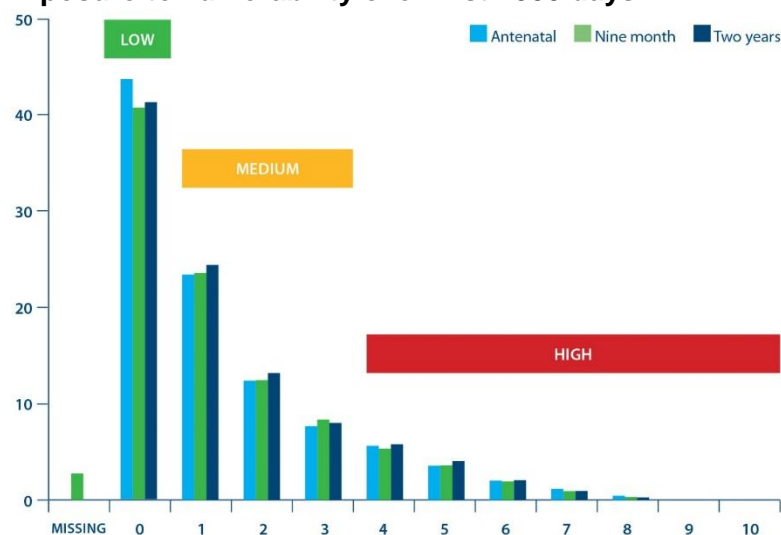
Vulnerability Risk Groups used in Report 2

Vulnerability risk group	Definition of risk group
Low risk	No exposure to vulnerability risk factors
Medium risk	Exposure to between one and three risk factors
High risk	Exposure to four or more risk factors

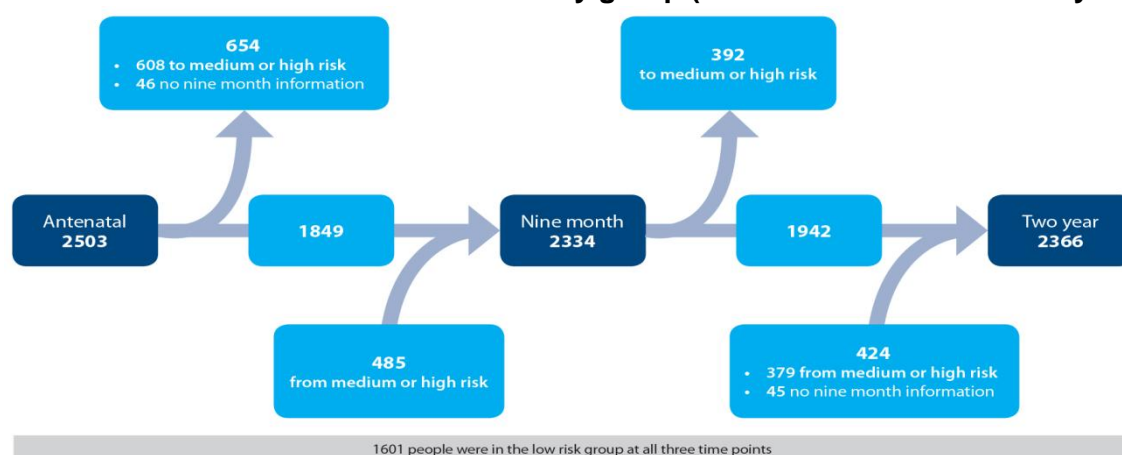
Vulnerability transition group	Definition of transition group
Stably low vulnerability risk*	Low vulnerability risk at both the antenatal and nine month time points
Stably high vulnerability risk	High vulnerability risk at both the antenatal and nine month time points
Increased vulnerability risk	Increased vulnerability risk between the antenatal and nine month time points (from either low or medium risk)
Decreased vulnerability risk	Decreased vulnerability risk between the antenatal and nine month time points (from either medium or high risk)

*The use of a reference group that was free of risk factors (i.e. a null group) was the most appropriate for comparisons in the transitions analyses and for determining the impact of transitions on child outcomes

Exposure to vulnerability over first 1000 days

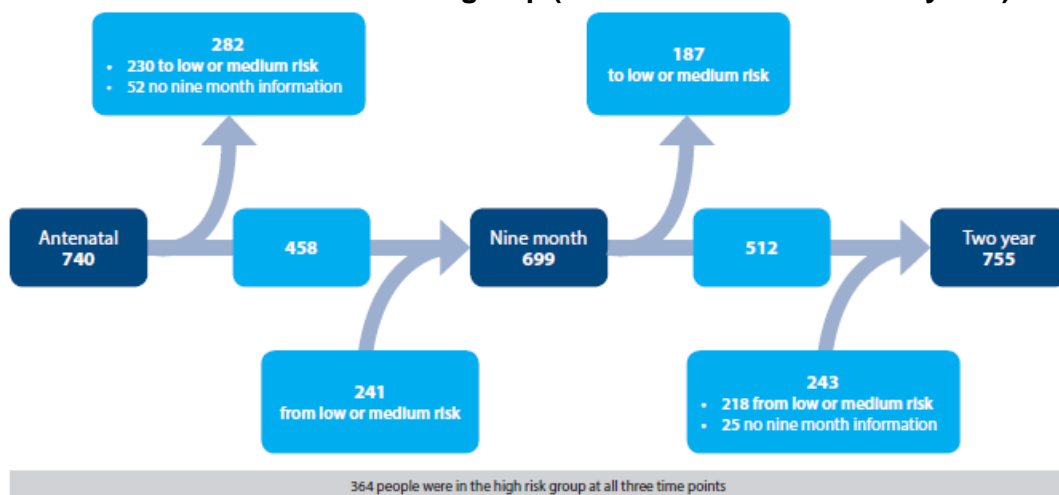


Movement in and out of LOW vulnerability group (AN to nine months to nine years)



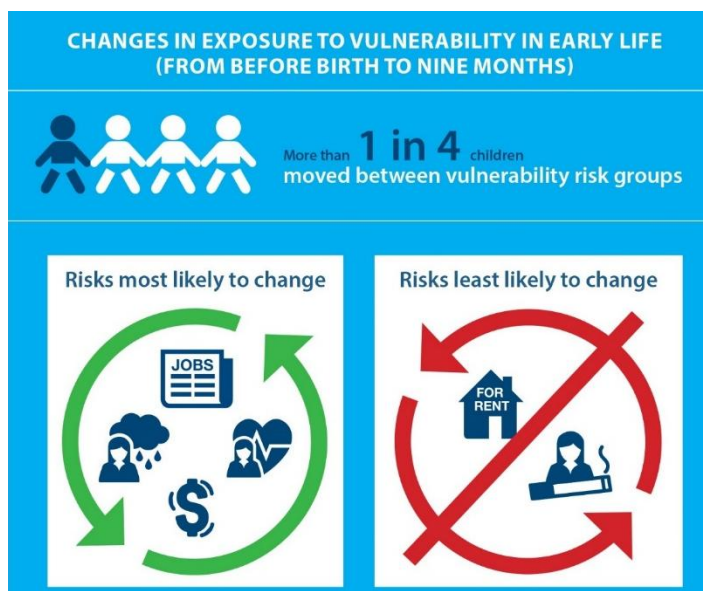
- Of the 2503 children in the LOW risk group at AN, 75% remained LOW risk at nine months.
- 83% of children LOW risk at nine months remained LOW risk at two years.
- Over the three time periods, 64% of the 2503 children were persistently LOW risk.

Movement in and out of HIGH risk group (AN to nine months to two years)

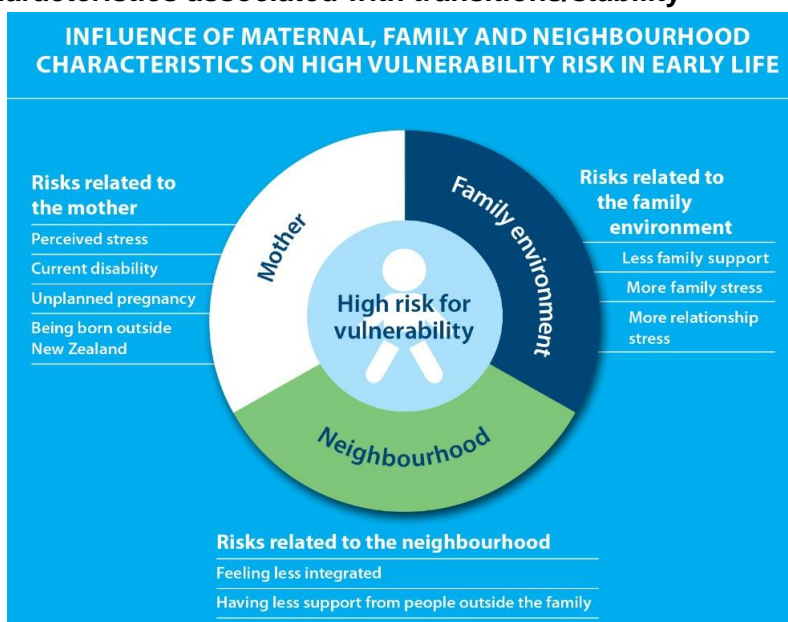


- Of the 740 children in the HIGH risk group at AN, 62% remained HIGH risk at nine months.
- 73% of children HIGH risk at nine months remained HIGH risk at two years.
- Over the 3 time periods, 49% of the 740 children (AN) were persistently HIGH risk.

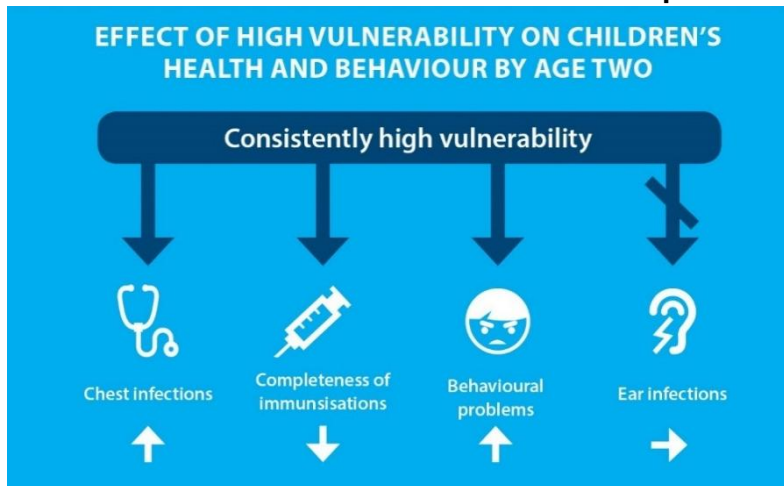
A longitudinal perspective – transitions over time



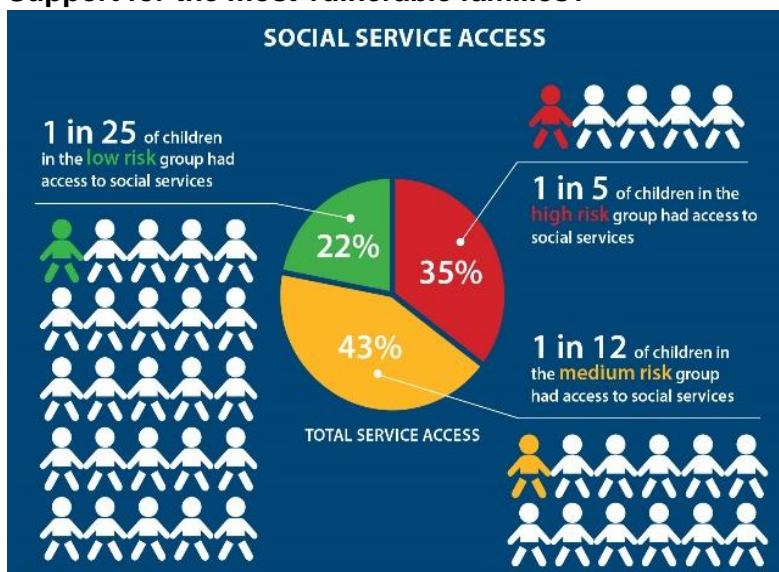
Characteristics associated with transitions/stability



Health and behaviour outcomes for children exposed to persistently high vulnerability



Support for the most vulnerable families?



Possible implications for investing early

Focus on specific prevalent risk factors in first 1000 days:

- Area level deprivation
- Maternal smoking
- Physical and mental wellbeing
- Housing tenure and home environments

Focus on common clusters of risks:

- Teenage pregnancy, no partner, public rental, income tested benefit

Improve access to support that can reduce persistently high vulnerability:

- Planned pregnancy
- Family support
- Address relationship stress

Targeting of support to most vulnerable children – triage using check list in late pregnancy (prevention)

Acknowledgements



- **Participants and their families**
- *Growing Up* team
- University of Auckland/UniServices
- Superu
- Ministry of Social Development
- Multiple other government agencies
- Collaborative partners
- Policy Forum members
- Advisory and Stakeholder groups (DAC, ESAG, PF)
- GUINZ Executive Board

Peter Sykes: Social services provider speaks of his organisation's experience of the Government's investment approach to funding

Kia ora, Talofa lava, Malo le lelei, Fakalofa lahi atu, Greetings

1. The world I come from:

- Riots – Mangere East Young people at KFC
- Crime – increasing DV, burglary, suicide
- Disconnected families – 30% of Mangere's 4100 families have only one parent at home; and
 - 30% of families have pre-schoolers; plus
 - 50% are under 25 years;
 - 25% of Mangere households have income [reported] under \$30,000 pa

Unfortunately the story behind these issues does not get told – in the neoliberal agenda the individual is sacred without context or reality ... we see individual, political solutions rather than sustainable, societal solutions.

2. It is humbling to be amongst so many people who have journeyed the social justice/ civil society journey.

3. Images:

- 'Get Up Stand Up! Don't give up the fight!' – on the concrete wall
- 'flower in the wall': image of fighting for meaning and life ... successfully

4. Issues:

- What we are here for today ...
- 'Vulnerable children' – a tool for blame and minimization
- The damage done by minimising responsibility and resources from the whole of society approach, so that a few benefit – those that vote National

5. ME Family Services:

- Local – neighbourhoods, community in Mangere/Otahuhu – digging deeper not spreading wider
- Integrated – full cycle – Early Childhood, Parenting and Social Services are our core business ... supported by zero waste [resource recovery and waste minimisation], men's shed, local economic development



- Whaka whānaungatanga/Whakapapa – family, relationships and networks are critical to engaging, empowering and change.
 - ME Family Services works with – me, the family, the neighbourhood and community and the social, political and environmental levels – all are needed for real change.
6. **Me the journey does start with me ...** And learning from my own journey of whakapapa and wellbeing; we need to understand our previous journey of family to get us to this point ... it shapes my DNA, my world view, my understanding of agency in the world around me And it opens my eyes to what we leave for the next generations ... our children, their children on through the generations.
 7. **Ko Au – ME is not a culturally exclusive concept.** Au is the building block of whānau, which is the building block of neighbourhood and community. Ko Au challenges me to get hold of myself for the benefit of my family and community.
I'm a cheerleader for the new four year Social Work course of Te Wananga o Aotearoa because it starts with Ko Au ... before it adds interpersonal, intergroup and societal skills and resources. I would go further and say no change happens without addressing Ko Au
 8. Opportunity in Chaos.
 9. Finding long term opportunity within short term political view.
 10. Hope ... belief in each other. We are not alone in finding solutions for a civil society; using our networks; making information available.

Potential is right here in



<https://www.neighbourly.co.nz/organisation/mangere-east-family-service-centre>

<https://www.facebook.com/MEFSC>

<http://www.givealittle.co.nz/org/MEFSC>

<https://www.facebook.com/wastechamps?fref=ts>

<https://www.facebook.com/pages/Mangere-Mens-Shed/166573263397249?fref=ts>

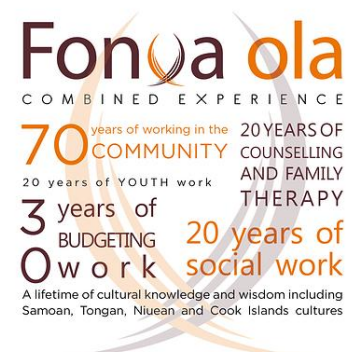
Fiu Anae Uesile Wesley Tala'imanu: The director for Fonua Ola Network of social services providers speaks of their experiences of the Government's Investment Approach to funding

Fa'atulou atu I le paia ua aofia I le nei aso. Sui usufono mai matagagaluega eseese ua mafai ona tatou fa'atasi I le nei aso.

Malo le soifua, malo fo'i le lagi matafi.

Greetings to members of the summit this afternoon.

Talofa, Talofa lava.



Pacific migration occurred through the 1950s, 1960s, 1970s and 1980s.

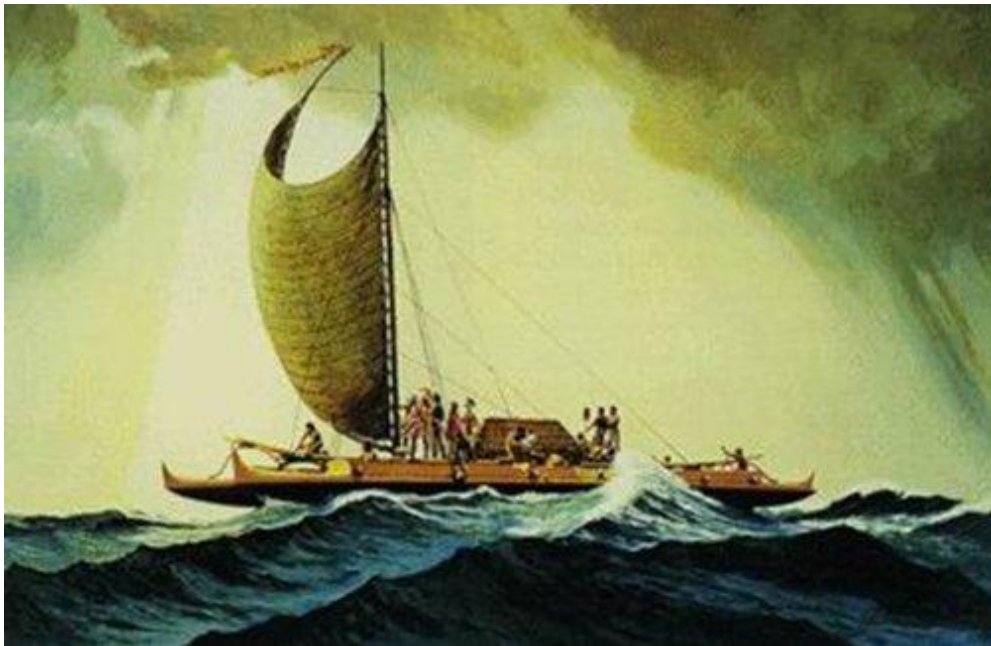


We needed supports: Health, housing, community network, education, employment



We needed Pacific Social Services for our families:

- Youth work
- Family support
- Social work
- Counselling
- Financial Capacity



Now there is a sea change.



How Do We Adapt to the Change?

- What changes need to be made for services?
- What will the impact be on the children and families receiving our service?
- How can we move quickly and effectively to weather the challenges ahead?
- Will this change make a difference?



We combined to create a network of Pacific providers of social services: Fonua Ola

- Pasifika Mana Social Work Support Trust
- O le Lafitaga Trust
- Pasifika Health and Social Services Inc.
- Nor-Western Cook Islands Taokotai Inc.
- Auckland Tuvalu Society Inc.
- Manukau Pacific Island Trust
- Tongan Tamaki Langafonua Community Centre

The main rationale for the network is to strengthen the capacity, sustainability and positioning of Pacific social service providers in the greater Auckland region.

Three of the seven Pacific providers have fully merged under the network and we have working partnerships with the other four providers.



The board is made up of directors that provide strong independent leadership and effective governance by offering long-term planning, financial oversight and integral knowledge of the Pacific Community.

Chairperson: Hamish Crooks, Chief Executive Officer of Pacific Homecare. Hamish has worked in the private, community, and public sectors over the last 30 years. He is an active board member of the Second Nature Community Trust in Manukau (The Vodafone Events Centre and Wero Project). Hamish has a passion for community and economic development work in relation to Pacific communities. He holds a Bachelor of Commerce from Otago University and an MBA in Economic Development from Eastern University in Philadelphia, USA. Hamish is of Cook Island and Scottish descent.

Vice Chairperson: Ali'imua Sandra Alofivae is a South Auckland based children's barrister. Community-minded and family-focused, Sandra has spent over 20 years representing children, young people and their families, and is a former Families Commissioner. Sandra also works on a voluntary basis with both church and education based organisations, and is of Samoan heritage.

Member: Manase Lua Te Pou o te Whakaaro Nui – Disability and Pacific Workforce Manager. Manase started his career at the Ministry of Pacific Island Affairs in 1996, where he worked for five years. Then left the public service to work for a couple of years as a consultant and then for a small

Pacific disability provider. He returned to the public service where he worked in the Disability Services Directorate of the Ministry of Health in 2003

Member- Sao Timaloa has ten years' experience and has been a barrister sole since 2012. Prior to being a barrister Sao worked for Joyce Spence Teei, Mangere Community Law Office, and Nicole Walker Barrister. Sao specialises mainly in the area of Family law matters. Sao also works with community and non-government organisations and churches as a consultant providing general legal advice and training workshops.



The primary aim is to ensure we serve the delivery of responsive, quality-assured, targeted, outcome-focused essential social services to make a difference for Pacific vulnerable children, young people and families with our combined experience of 70 years of working in the community, 20 years of counselling and family therapy, 20 years of social work, and 30 years of budgeting work.

Our clients are predominantly vulnerable Pacific children, young people and families who come to us for support with housing, homelessness, family violence and sexual violence, financial hardship and the intergenerational impacts of Pacific young people's association with gangs.

The most evident challenge our Pacific clients face is the ability to articulate their needs in English. Often the messages are lost in translation. Fonua Ola provides services in Samoan, Tongan, Cook Island and Tuvaluan. Although there are a multitude of providers, few can meet needs in the mother tongues of our people of the Pacific. Agencies providing similar services refer Pasifika clients to Fonua Ola for our expertise in knowledge of social services. For example, I have 20 years in leadership roles and service to families and the church community.

Pacific families who use our service tell us that because they are not able to fully express their needs in English with other services, they miss out on information and misinterpret processes that result in them missing out on supports and resources. A behaviour often shared is that they go quiet and say yes to questions, not because that is the appropriate answer but because it will end the questioning quicker. There is a sense of relief when they are able to communicate their needs in their first language to our experienced staff who can outline the support and entitlements available to them in their own language.



The strength of the Pacific community is in the social network of family and community reinforced by strong church affiliations. Fonua Ola connects to this network through language and a deep understanding of cultural protocols and practices that empathises and focuses on building on clients' strengths and capabilities.

Case study one:

Imagine being eight years old with three siblings, having no hot water in your home for three months. Now imagine being the father, working night shift and being the only income earner. Speaking English is difficult and uncomfortable. Communicating with the Mercury about the hot water wasn't done often or well.

A Tongan social worker at Fonua Ola called dad, greeted him in his own language and addressed him with the appropriate salutations and necessary cultural protocols before explaining how we would like to help and that we could help negotiate on behalf of the family. Dad immediately came into the office, anxious to get their hot water restored.

With the social worker's help we worked out a quick budget and minimum payments dad could offer.

We called Mercury to discuss the situation and they explained dad had an overdue gas bill and reconnection would cost \$796.77 with fees.

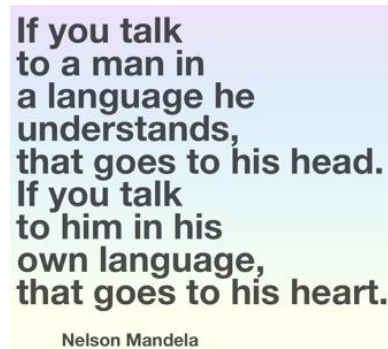
The situation was translated to dad so that he not only understood but was informed to make any decisions.

Mercury were unaware that dad hardly spoke English and that there were four children in the home.

We advocated for the client and Mercury agreed to a one time reconnection of the hot water within three hours.

Mercury advised that the debt could be added to the family's Glo Bug account. No extra payments were required and each payment included a small percentage to go towards the debt. Dad agreed and as a result the gas was soon reconnected.

Through our engagement the family has hot water, their financial, education, health and community connection goals. At our request, Whānau Ora provided single beds and duvets for the children and are continuing to support the family to meet their needs and obligations.



Fonua Ola points of difference:

- Counties Manukau Children's Team
- Whānau Ora Provider
- Youth Support
- Family support
- Social work
- Counselling
- Financial Capacity
- Va'aifetu & Nga Vaka o Kāinga Tapu Pacific Frameworks

Snapshot:

- Over the last financial year we have worked with over 500 vulnerable Pacific children, young people and families.

- These people have been mainly Samoan -155 (31.8%), Tongan – 131 (26.9%), Cook Island- 54 (12%) and Tuvalu – 37 (8%).
- Religious Affiliations – 56% Unknown – 44%.
- House Dwellings- Renting- 40%, HNZ- 31%, Home owners- 4.5%, Boarding- 5.1%, Homeless- 1%, Unknown 19%.
- Government Assistance (Beneficiary) – Yes: 169 (35%), No: 233 (48%) Unknown: 85 (17%).

Case study two:

A Samoan family was referred to Fonua Ola by CYF. They were referred to our Samoan counsellor for parenting and relationship counselling but as their financial situation was contributing to tension she referred the couple to budgeting and social work. The family is dependent on mum's work, but she sometimes can only work limited hours and this has affected their income. Bills were in arrears and their car was about to be repossessed. They did not have a washing machine and were spending \$40 to \$50 a week to go to a laundry.

The family were referred to our whānau Ora navigator and assessed for Whānau Ora. They qualified for the programme as high needs. A washing machine was purchased so that they could wash at home and save on laundry and petrol costs. One of the children's schools advised that a laptop was needed. Whānau Ora provided this to assist with their son's education and prevent the family going into further debt. The Whānau Ora navigator is continuing to work with the family to attain their goals of getting a family health plan, enrol mum in an English course and computer skills programme to improve her English literacy and help her upskill.

We also coordinated referrals for food parcels to the Salvation Army, CAB and their church. They were also assisted to take a KiwiSaver contributions holiday and apply for a KiwiSaver withdrawal which they used to pay off their car arrears and settle some debts.

The family was able to engage in counselling when some of their practical and financial needs were met and their stress levels reduced. All members shared their feelings, how things had improved, and what they wanted to work on. Family relationships have improved immensely as members felt they had been listened to, and their individual needs had been met. The example shows how we include and fortify local family, community and social and health navigator supports for clients to gain independence and promote financial behaviour change.

Case study three:

A Cook Island mum was referred for budgeting through Pacific Homecare's Whānau Ora programme. Her ex-partner was in jail and she had five children to support on her own. Her initial concerns were her rent arrears and the family's need for food. In our first appointment she agreed to the service, signed a client consent, we completed an assessment of her current financial situation and set the goals she wanted to achieve through budgeting. Our Navigator called Work and Income (WINZ) to advise the client was doing budgeting and confirmed her benefit income, deductions, advances and debt. Then we drafted a budget and debt schedule with her of her income, outgoings and debts. She had a WINZ appointment to apply for food and we provided a typed budget for the appointment and emailed two creditors to advise she was doing budgeting and requested balances of her accounts.

The family were granted \$200 for food and at a follow up appointment with the client we reviewed her budget and discussed how to proceed for her Housing and vehicle arrears. We discussed prioritising her debts such as rent, power and food and reducing spending on unneeded items such as the new mobile phone she had purchased. We reiterated that it wasn't any good to keep up payments on the mobile phone and not pay the rent as she had been doing as they could lose their Housing NZ home and would be unlikely to be granted another house. We discussed immediate solutions to the situation of applying to WINZ to pay for her Housing and vehicle arrears, following up on her Ministry of Social

Development change in circumstances form to reduce her rent payments, asking WINZ to deduct her rent from her benefit to ensure her rent is paid on time and negotiating lower payments on her debts.

An appointment was made with WINZ and the client was supported with a budget to apply for her total Housing and car arrears of \$1,800 to be paid by Work & Income and bring her accounts up to date. WINZ approved the payment and when she followed up on the change in circumstances form, her rent reduced from \$132 to \$98 a week saving the family an extra \$34 for food. We negotiated lower payments on her debts and requested a credit check to get a list of all her debts as she was unable to provide all the details.

The client wanted to do a KiwiSaver withdrawal so we completed this together and provided a copy of her budget and a support letter to go with it. She had had budgeting before but had not stuck with it and had been advised to apply for bankruptcy because she had multiple unpaid debts. She wished she had done this as all her debts would have been sorted. We discussed what would be involved through an insolvency application and agreed to relook at it when the KiwiSaver application had been finalised. We also explained to her that she was at risk of the creditors taking her to court for non-payment of her debts and either demanding payment through court of amounts that she may not be able to afford that would be deducted through her benefit or declaring her bankrupt themselves. Advised it would be better for us to assess her options first and for her to apply for a no asset procedure or bankruptcy voluntarily.

The application for the KiwiSaver withdrawal was approved and the client was granted \$7,000.00. She paid her overdue power account, is repairing the damage to the family car from a car accident, has bought a dining room table and chairs for her and the kids, is looking for a new fridge as the freezer doesn't work in their current fridge/freezer, has put money aside for her and the children and we are meeting to discuss repayment of some of her smaller debts.

Engagement with the client has been sporadic and she has missed many appointments due to other issues such as the car accident and her ex-partner being released from jail and suing for custody of two of her children. Despite the challenges we have persevered with the client focused on the end result for her and the children and recognising that though she may not always be in the right frame of mind that she needs our care and assistance to get ahead. Several home visits have been made to ensure the client received the services she needed and this was communicated with our social work team and Pacific Homecare to update and improve on the way we work together for the family's situation and needs.

We have worked collaboratively within our team and with external agencies to ensure that the family got the help they needed and make a difference to reach this outcome.

Purpose of Fonua Ola

- To serve our migrant community and Pacific community in Auckland in our area of expertise.
- Work with partners invested in making a difference for vulnerable children, young people and families.
- Be Pacific Specific.
- Share our story and our points of difference.

Our mission

Providing Leadership and a Quality Framework to our Pacific communities

Fa'amatafi.

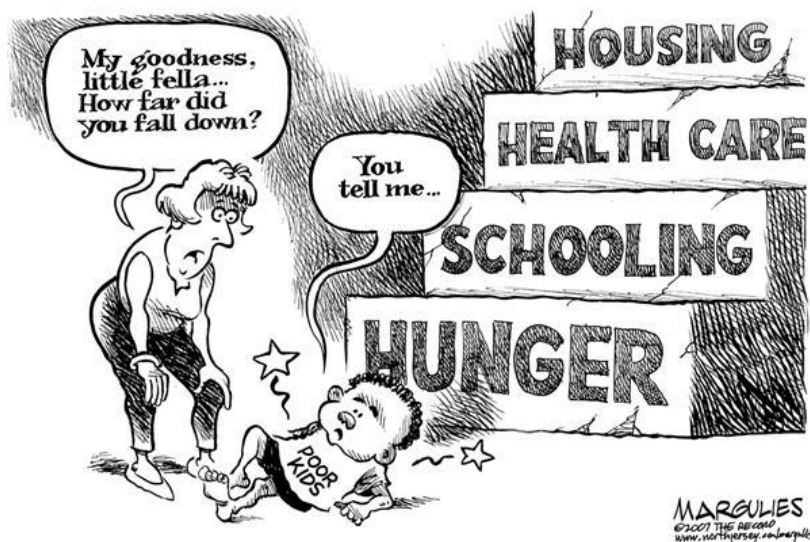
Tau ina alofagia e le Atua le fa'amoemoe o le nei fonotaga ia iai se aoga aua feau ma galuega o lo'o feagai ai, aemaise o le auaunaga mo aiga.

Se taimi taape le fuamanusina, agalelei le Atua I auala o le a uia fo'I atu I maota ma laoa maua se faatasiga ma aiga o loo faatali mai, fo'I se viiga le atua

Manu teleina le tatou summit I lenei afiafi se soifua laulelei I le paia I sui uma o le tatou fonotaga ae ou ola I le alofa o le atua Soifua.



Darrin Hodgetts and Otilie Stolte: Punitive welfare and structural violence: Issues and alternatives



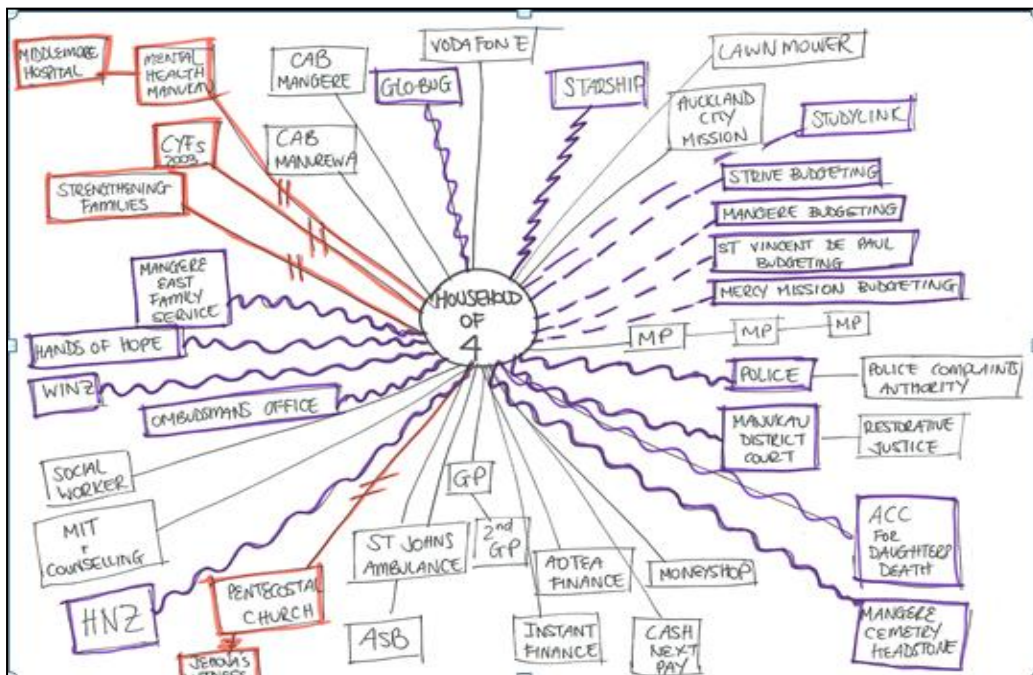
Penal welfare

- What government is up to is not new or 'innovative' (Malthus, 1803).
- Victorian workhouse in the age of mass surveillance.
- Dismantling welfare, increased punitive responses, preoccupation with individual deficits across OECD.
- Merges logic of correctional and welfare systems.
- Subject making system – 'clients' pathologised as criminal, deviant, immoral, and defective.
- *Conditionality* (Bauman, 2005) = increasingly stringent requirements for meagre supports.
- Sanctions against beneficiaries have skyrocketed with this government.
- Embeds rhetoric of perversion and dependency in efforts to force moral compliance and independence.



Structural violence central to penal welfare

- Structural violence manifests in 'normalised' oppressive institutional practices that dehumanise people seeking welfare supports.
- 'Violence wheel' applies to welfare relationships (Source: Auckland City Mission).

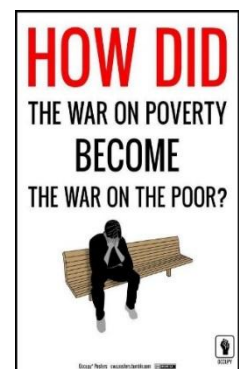


Too many conversations *about* rather than *with* families in need



Cultivation of 'need' for 'investment approach'

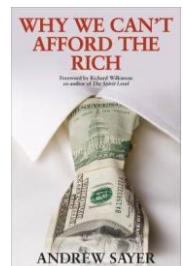
- Current fixation on dependency long time in the making.
- Optimistic depictions in 1960s emphasised employment, education, housing and effectiveness of increased public spending on the poor.
- 1970s increasingly devoid of structural causes, experiences of people living in poverty or effectiveness of government programs.



- 1980s supports dismantling of welfare systems and 'penal welfare'.
- Emphasise ineffectiveness of government welfare, family breakdowns, welfare cheats and moral hazard of 'dependency' cultivated.
- War on poverty transformed into war on welfare dependence.
- Corresponding shifts in public opinion and policy not limited to the United States.

The 'investment approach'...

- Not new; sounds good to 'invest'.
- But, driven by the profit motive, rather than human rights (Raphael, 2016).
- Birn (2009) notes reliance on:
 - Overly narrow, technical, short-term, cost-benefit approaches when there are no 'quick fixes';
 - Opens up the public sector to commercial interests with the primary objective of private profit;
 - In the US health system has been very costly.



Poverty is not simply an individual problem

- The investment approach is 'targeted' towards the 'vulnerable'. This constructs a stigmatised 'problem population' in isolation.
- Children are indeed vulnerable and are paying the price of wider societal and market failures.
- We need to look upstream, and not simply zoom in on the perceived failings of individuals and families (Douglas, 2016; O'Connor, 2002; Wilkinson & Pickett, 2009).
- Child poverty is *one* of the key indicators of wider societal dysfunction.
- Need to consider the interconnected nature of the human experience.



The health gradient



Source: Taket A (1990) *Making Partners: Intersectoral Action for Health: Proceedings and Outcome of a Joint Working Group on Intersectoral Action for Health*. Copenhagen, WHO.

Anti-oppressive welfare

- Whole-of-society approach.
- Longer term view of costs and benefits.
- Based on egalitarian orientation towards citizenship and rights.
- People-orientated efforts to respond to the diverse needs.
- Central to caring society that 'invests' in the wellbeing of people.
- Address child poverty by redressing inequalities, improving living conditions and restoring social protection systems.
- Reorientation of current economic relations so as to reduce harm associated with inequalities.
- Initiatives include livable benefit levels, reduced conditionality, living wage and Universal Basic Income (UBI).
- **Re-design includes meaningful input from 'clients'.**

Poverty is not an accident. Like slavery and apartheid, it is human-made and can be removed by the actions of human beings.



Nelson Mandela

Investment approach technocratic



Alternative ways to extend debates on poverty and inequality

<https://www.youtube.com/watch?v=flo2BG4EKIY>

Bill Rosenberg: Taking the good and making it work for people

Overview

- What is an 'Investment Approach'?
- Disentangling: the MSD 'Investment Approach' vs 'Social Investment'.
- MSD 'Investment Approach' – strengths and weaknesses.
- 'Social Investment' – strengths and weaknesses.
- Taking the good and making it work for people.



What is an 'investment approach'?

- Investment analogy: spending now for a stream of future benefits.
- An 'investment approach' to the provision of public services is attractive if it means taking a long term view of the costs and benefits of provision of services in order to reduce future costs or increase future wellbeing while maintaining or improving current services and benefits.
- *But* requires balanced consideration of costs and benefits in widest sense or it becomes simply a cost reduction exercise with insufficient consideration of the impacts.

Disentangling: the MSD 'Investment Approach' vs 'Social Investment'

Actually two developments going on:

- MSD 'Investment Approach' has distinct features
 - *Also to be used for 'vulnerable children' reforms*
- 'Social Investment' includes MSD IA, but much broader

What is the MSD 'Investment Approach'?

Difficult to define. Includes:

1. The use of actuarial techniques to calculate a measure of **future fiscal liability – the estimated future cost to MSD** – which is then used for evaluation of “success” and for policy purposes
2. The **use of a large longitudinal dataset** to prioritise policy and actions.
 - a. *Choosing which clients to focus case management on*
 - b. *Choosing the interventions to use. This includes the use of external contractors*

Future fiscal liability

- “Future welfare liability” of beneficiaries estimated from MSD records
 - *using various (actuarial) modelling assumptions*
- Looks only at costs to the Government and at nothing else
 - *No economic or social benefits (e.g. caring for children, stable families, better jobs, productivity)*
 - *No economic or social costs (e.g. greater poverty/inequality, poor skill matching, cost of training/time off work)*

- Reduction is assumed an improvement because a beneficiary has exited for work
 - *Not considered: benefit of staying, nor whether in work, nor quality of work*
- The size of the fiscal liability is used for policy to prioritise interventions
 - *E.g. stricter employment requirements; more intensive supervision*
- Damaging side effects – e.g. poor support for people who have been laid off jobs

Using data to prioritise policy, actions

- Use of rich data set to understand clients, evaluate services and outcomes can be very worthwhile
- However its use as demonstrated by MSD warns caution required

Correlation is not causation

Many long-term beneficiaries come from families which were reliant on welfare benefits. Does that mean we should reduce the availability of welfare benefits generally or that we should reduce poverty (tightly associated with being reliant on a welfare benefit) – or something else?



*A Rooster's Crow
Does Not Cause
the Sun To Rise*

To a man with a hammer, everything looks like a nail

- Many relevant factors are not in the database

e.g. economic conditions; the full financial situation of families; the relationships, health and skills in a household; broader community and whānau support (or not); housing situation; history before coming onto a welfare benefit...

- Strong tendency for too much weight to be attributed to the data available *because* it is available. Heavy weight put on past welfare benefit history where many other factors are involved.
- Being partly addressed by linking in other databases such as Housing New Zealand, IRD, but own risks

Targeting, choosing interventions

- Choosing which clients to focus on is valid given robust information
- If it encourages tightly targeted and directive interventions, without proper and full consideration of costs and benefits, it may be a step backward
 - *In Welfare context, may lead to loss of dignity, self-respect and autonomy, poverty traps and high effective marginal tax rates*
 - *Can create 'charity state' rather than one everyone feels value of*
 - *Depends on view of the purpose of a social welfare system – values*
- Choosing and evaluating interventions and outcomes also valid
- All need to consider wider costs and benefits, social values – not just fiscal
- Has been tied to contracting out of services – unnecessary connection
 - *Contract arrangements also raise host of concerns regarding impact on community orgs*

MSD's Investment Approach: what's good, what's not

What's good

- Does have an element of considering future impacts

- Use of data to evaluate, make decisions
 - *Don't need 'fiscal liability' to use the data in useful ways*

But ...

- Does not weigh full costs and benefits, values
- Focus on individuals, largely omitting wider social and economic context
- Faulty use of data
- Embeds limited view of a welfare system
- Unnecessary, harmful tie to contracting out
- On balance, dangerous

'Social Investment' – strengths and weaknesses

- Launched by Bill English
- Uses some of the Investment Approach rhetoric – with reservations
- *“These new data tools are not just about measuring fiscal costs and future fiscal savings as a measure of the effectiveness of a particular intervention.” – 17 Sept 2015*
- But actually much broader:
 - *Applies to all social services (e.g. Health, Education, Corrections...)*
 - *Incorporates Productivity Commission's recommendations on social services – public services as “commissioners” of services rather than providers*
- So a plan for large scale reform of our social services, with an Investment Approach only a small part of it
- Still being defined, still contested in Cabinet
- Social Investment Unit located in Treasury, part Social Development funded; function still being debated
- Chief Government Actuary?

Quote: (<http://www.treasury.govt.nz/statesector/socialinvestment>)

Social Investment puts the needs of people who rely on public services at the centre of decisions on planning, programmes and resourcing, by:

- Setting clear, measurable goals for helping those people;

Careful analysis of impacts essential – can be many side-effects. Unmeasurables, values, social entitlements vital here. Danger if tends to focus on individuals rather than systems, broader issues. New tools (e.g.CBAx)

- Using information and technology to better understand the needs of people who rely on social services and what services they are currently receiving;

Integrated Data Infrastructure (IDI) links many services (e.g. welfare, health, housing, IRD...). Issues – proper use of the data, privacy, use by private as well as public agencies.

- Systematically measuring the effectiveness of services, so we know what works well and what doesn't;

Good if done well, but will politicians listen? (90 day trials, Charter schools)

- Purchasing results rather than specific inputs, and moving funding to the most effective services irrespective of whether they are provided by government or non-government agencies.

Commissioning rather than providing – contracting out

Quote: (<http://www.treasury.govt.nz/statesector/socialinvestment>)

The way in which these principles are implemented will vary, and may include:

- a particular focus on vulnerable or high-risk groups;
 - Targeting; individualised**
- investing up-front to support people most at risk of poor outcomes later on in life;
 - Investment approach?**
- greater input from outside the public sector in analysis, innovation and service provision
 - Contracting out**
- working with local organisations to commission services within communities;
- new citizen-centred services that cut across existing departmental service channels; and
- interacting with each household through a single trusted relationship.

Social Investment: what's good, what's not

What's good:

- Much better expertise – e.g. social researchers
- Integrated Data Infrastructure (IDI) leaves less room for omitting important factors
- Possibility of broader investment approach
- Could be some serious evaluation of programmes/interventions

But...

- Heavy political baggage – much bigger programme
- Heavy reliance on “measurables” – dangers of individualisation, targeting
- IDI still can be misused (e.g. causality, still big gaps in data); lots of other data issues
- What values underlie this – what do we want our social services to look like?
- Investment approach just one strand – and will it be funded?

Taking the good and making it work for people

'Investment' implies:

- **Having some confidence that the 'investment' will lead to future benefits**
 - Reliable data, robust methods for analysing it therefore vital
 - Also requires strict standards regarding privacy and use
 - But not just data and analysis: many immeasurables in social services
 - How we value bringing up children, equity, absence of poverty, security, dignified lives for adults and children, environmental values, ...
 - So Cost-Benefit analyses will frequently still hinge on value/political judgements

- **Being clear on objectives for the welfare system and other social services**
 - Otherwise under continuous threat from targeting and piecemeal erosion

Proposal: a rights-based approach to define what we want our welfare system to do, and what citizens have a right to expect in their lives

e.g. **International Covenant on Economic, Social and Cultural Rights** Art 11:1. The States Parties to the present Covenant recognize the right of everyone to an adequate standard of living for himself and his family, including adequate food, clothing and housing, and to the continuous improvement of living conditions.

- **Funding up front**
 - Currently not happening
 - e.g. benefit priorities, school operational funds, funding for special education proposal rob Peter to pay Paul
 - Making other people with evident needs pay the “dividend” up front
 - If serious, could borrow
- **Taking into account all factors**
 - Welfare is not only affected by welfare spending: health, housing, education, employment...
 - Need joined up data
 - Need systems thinking – and not just focused on individuals

Finally:

- Target for the purposes of effectiveness, not to cut current costs
 - Otherwise creates poverty traps and makes the system less and less relevant to middle New Zealand who are entitled to its benefits and must support it
- Don't misuse the data; respect evaluations
- “Future fiscal liability” may be useful as one of the tools for evaluating proposals, but it is not fit for purpose and should no longer be used in place of a proper cost-benefit analysis. The data analysis is often just as useful without the “fiscal” valuation. Put proper social researchers in charge of it.
- Contracting out/‘commissioning’ not part of “investment” – a different political programme full of dangers

Mike O'Brien: Investing In Children – Now and into the future

Introduction

Government development and directions in a range of social policy and social service areas over the last five years have been driven by what it calls ‘the investment approach’ or sometimes ‘social investment’. The term has been intimately linked with a stated focus on improving outcomes for a group defined as ‘the vulnerable’.

In this presentation I want to look at these three terms, their meanings, their implications and their limitations and to indicate what is needed in order to build a real approach to investing in children built around the simple basis: all children matter and need to be given the best possible opportunities now so that they can develop to their full potential and make the best possible contribution in their future lives. Both of these dimensions are equally critical – investing in children is not just about their future as adults, it is equally about their lives now as children and investing in those lives so that all children have the best possible life, the richest life possible, to quote the comment often made by my CPAG colleagues.

Investment

Let me begin with the Government statements about investment and its definition/description of what that entails. The Minister of Finance (who has been the key government Minister in the development of the social investment approach) described it as follows in an address in the Treasury series on social investment:

At its core, social investment is a more rigorous and evidence-based feedback loop linking service delivery to a better understanding of people's needs and indicators of the effectiveness of social services...We are willing to invest now to help these most at-risk people lead better lives – and save taxpayers money in the long run. Our goal is to shift from social spending to social investment. Less money on paying benefits or locking people up. More money to invest in social services which improve people's lives in the long-term. (English, 2015).

Meanwhile, the Minister of Social Development strengthened the links between the three dimensions that I referred to in the opening paragraph above:

A social investment approach using actuarial valuations and evidence of what works will identify the best way of targeting early interventions, to ensure that vulnerable children receive the care and support they need, when they need it (Tolley, 2016).

Treasury broadened the scope of the focus beyond children and families as follows:

a continued shift towards investment in effective social sector interventions, that improve long-term outcomes, reduce long-term economic, fiscal and social costs and focus on those most in need (The Treasury, 2014).

The work on social investment had begun earlier with the report of the Welfare Working Group (2011). Both this group and the recent Expert Panel reports on Child Youth and Family (CYF) (Expert Panel, 2015a; 2015b) have built an actuarial assessment of future liability (known as Future Welfare Liability, FWL) into their work on the investment approach. Fundamental to this approach is the idea that it is possible to calculate future liability (expenditure) for a current cohort of beneficiaries or children in care; the effectiveness (success) of programmes can then be measured by the extent to which this liability is reduced as a result of the social investment expenditure.

Critical for our purposes here is that this investment is targeted on an identified group of so-called 'vulnerable' children. Investing in these children then becomes a means of reducing further costs – these children are 'at risk' of 'poor outcomes'. But what is meant by 'vulnerable' and 'at risk'?

Vulnerable

While the word 'vulnerable' has been widely used in the discussions since the Green Paper for Vulnerable Children (2011), it has never been consistently and clearly defined. The White Paper for Vulnerable Children (2012) defined it as follows:

Environmental factors that influence child vulnerability include not having their basic emotional, physical, social, developmental and/or cultural needs met at home or in their wider community (White Paper for Vulnerable Children, 2012, p.6).

However, by the time of the Vulnerable Children Act 2014 two years later, the term had come to take on a much more explicitly political definition:

Children of the kind or kinds (that may be or, as the case requires, have been and are currently) identified as vulnerable in the setting of Government priorities under section 7 (Vulnerable Children Act 2014).

Used in this way as the basis for providing services for children and their families, 'vulnerable' carries with it the contemporary version of the deserving and undeserving poor. Those who are vulnerable are identified and treated as deserving while other who do not meet the threshold, do not reflect the link between the risk factors and the poor outcomes are undeserving and, by definition, not eligible for assistance. What then are the predictors of risk and what are the links to poor outcomes, the combination that determines vulnerability?

At risk of poor outcomes

The 'at risk' group is identified through the Integrated Data Infrastructure (IDI) project which draws on data from a range of government departments. The analysis is based on two groups, a cohort born in 1993 and those aged 0-14 years in 2013. This leads to a linkage between four 'at risk' factors and five 'poor outcomes', reflected in Table One below.

Table 1. Risk factors and poor outcomes

Risk Factors	Poor Outcomes
<ul style="list-style-type: none"> • Limited formal education • Parent has prison/community sentence • Benefit for majority of child's life • Substantiated CYF notification 	<ul style="list-style-type: none"> • No school qualification • Prison/community service 25-34 • Sole Parent Benefit by age 21 • Benefit 5 years 25-34 • Youth Justice referral

Source: Treasury, 2016. (Note: it is not asserted or assumed that there is a simple horizontal or diagonal line from one particular factor to a particular outcome).

So, what are the issues with this relationship? First, the linkage between the risk factors and the poor outcomes is a statistical correlation, *not* a link of causality. That is, the two components show a statistical connection but this does not mean that the risk factors cause the poor outcomes. Establishing the cause/s of those poor outcomes requires a much more detailed set of statistical linkages than is demonstrated by this data. Second, this is simply a statistical linkage; it assumes that counting and measuring is the determinant of success without any attention to the personal and qualitative factors that are so critical in the lives of children and families.

In its published work on this data, Treasury is very clear that there are major limitations. These limitations are worth noting. In general terms, the Treasury Infogram (2016) is clear that the relationship between the risk factors and the outcomes is what can only be described as being at best tenuous (my description, not theirs). Focusing on those with two or more risk factors, the Treasury Infogram (2016) notes that:

- 121,400 children have two or more of the key risk indicators and poor outcomes;
- one-third of children (42,500) with two or more of the key risk indicators do not have poor outcomes;
- the majority of children who have a poor outcome have no or one risk indicator;
- of those with two or more risk indicators, 63% are Māori, 12% are Pasifika, 23% are Pakeha.

These numbers should be placed alongside the numbers of children in poverty and hardship. Based on the most recent report, there are 305,000 children living below the income based poverty line (using after housing costs and a moving income measure) (Perry, 2015b). Using the 'less severe hardship' measure, 180,000 children are in material hardship (Perry, 2015a). So, we might describe the relationship diagrammatically between risk indicators and poor outcomes as follows:

Figure 1. Risk indicators and poor outcomes



This then leads to three critical questions:

1) What is the link between risk and outcomes?

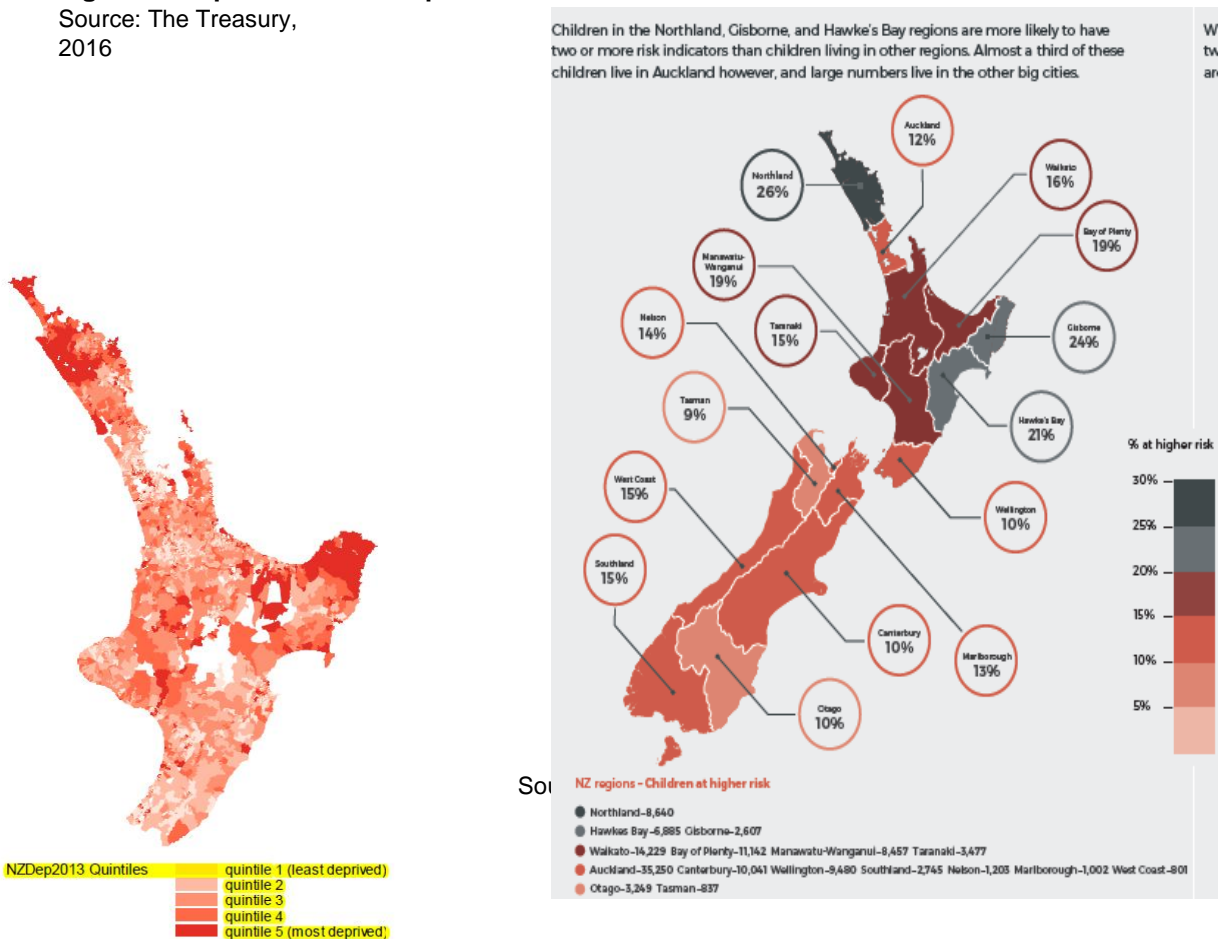
Looking at this data, the most definitive answer that can be made to this question is that we do not know. There is certainly no given or predictable relationship between risk factors and outcomes and risk factors seems, prima facie, to be a poor base for predicting outcomes.

2) Might the identified risk factors be masking some other fundamental consideration?

Treasury certainly acknowledges this possibility when its Infogram says: “Although these four indicators are associated with poor future outcomes, they may not cause poor outcomes directly. Instead they may be linked to other things that lead to poor outcomes” (Treasury, 2016, p.1) ‘Other things’ must surely include poverty and deprivation. There is some very good evidence for the significance of poverty and deprivation in the maps below.

Figure 2. Maps of risk and deprivation

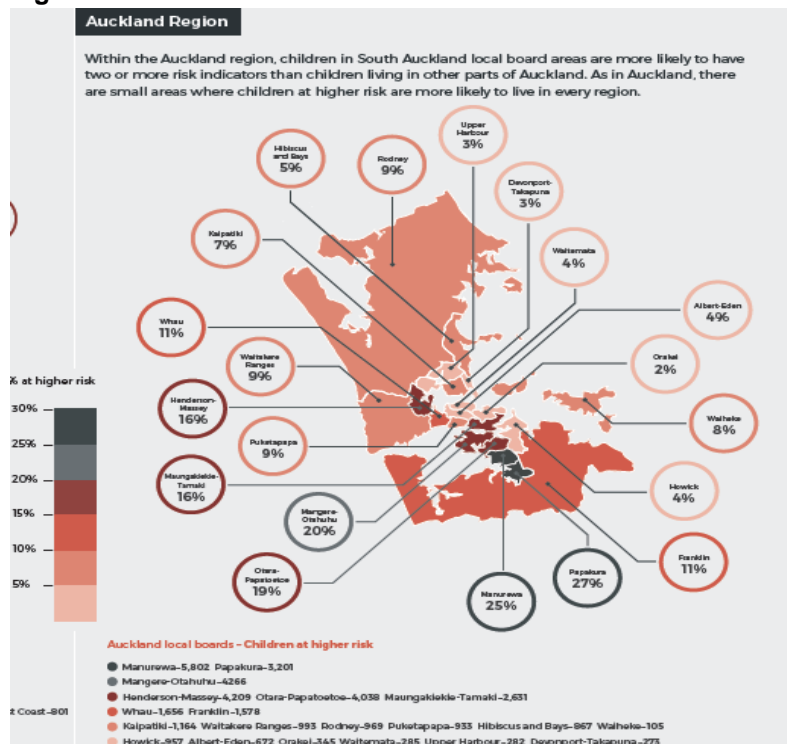
Source: The Treasury, 2016



The first of these maps is from the Treasury Infogram and shows the areas with the highest and lowest percentage of children with two or more of the risk factors. As the map indicates, the highest risk lies in Northland, Gisborne and Hawkes Bay. It is these same geographical locations which are identified on the second map, produced by the Deprivation Index generated by the work at the University of Otago study.

There is a second map in the Treasury data for the Auckland region. Although a comparable map for the region is not available from the Otago study, a cursory examination of the Auckland map clearly indicates that the areas with the highest percentage of children experiencing the risk factors are also the areas with the most significant poverty and deprivation.

Figure 3. At risk in Auckland



Source: The Treasury, 2016

The areas with the highest percentage of children ‘at risk’ are Papakura, Manurewa, Mangere/Otahuhu, Otara/Papatoetoe, Henderson/Massey and Maungakiekie/Tamaki while those with the lowest percentage are Orakei, Devonport/Takapuna, Upper Harbour, Waitemata, Howick, Albert-Eden.

3) How effective/appropriate are the risk indicators as the basis for providing services?

In brief, the answer here has to be that they are not very effective. There are two fundamental considerations. First, some children (the majority in some instances) who need services and assistance will not receive them because they do not have the required ‘risk factors’. Second, some children and their families will find themselves targeted because they have the risk factors, but those children will not be at risk of the poor outcomes. They will then receive services and programmes which are linked to those outcomes while their needs may be elsewhere, or they may be able to manage more than adequately without outside supervision and surveillance. This is not to say that they may not be deprived and disadvantaged, but the assistance required will not be appropriate or what is needed. Again, Treasury’s comment is enlightening: “Many children can overcome disadvantaged backgrounds, and others have poor outcomes despite their relative advantage. Measuring risk is inexact and services will always need to be flexible enough to provide support based on individual need” (Treasury, 2016, p.5).

Investing as if all children really mattered

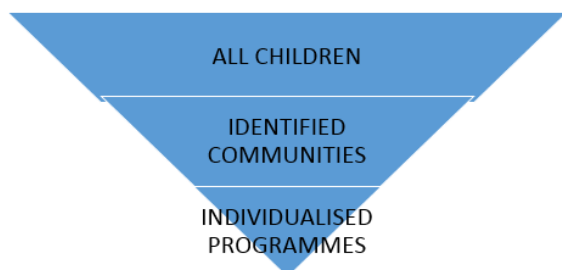
The social investment approach as developed through the work reviewed here is both very limited and comprehensively inadequate in meeting children's needs and aspirations. What, then, would a comprehensive approach to social investment look like? At its most fundamental, it would put children at the centre and start from the premise: what is needed to ensure that all children develop and flourish? It would start from a universal framework covering all dimensions of what children need to develop and flourish – incomes, housing, health, education, recreation, family support. Central to this is a commitment to reducing inequality, deprivation and disadvantage.

Along with eliminating the damaging consequences of stigma that arise from the current approach to social investment, a comprehensive universal approach to the needs of children is a significant investment. Depending on how it is measured, the costs of poverty have been calculated as being between \$1bn and \$3bn (Expert Advisory Group on Solutions to Child Poverty, 2012). A comprehensive plan for investing in children looks like a good investment.

The second step would entail providing a range of social and economic programmes and services for disadvantaged communities so that the children and families in those communities were provided with whatever extra assistance and support was needed to ensure they had the same opportunities as children in more advantaged and privileged communities. The maps above provide a very good indication of where some of this commitment is needed.

The third dimension is the provision of culturally appropriate, individualised support and assistance, based on identified and articulated need, for those children and their families requiring additional and personalised services. One of the critical components at this level is that this would be provided in ways that did not stigmatise, thereby avoiding one of the most harmful features of the current approach to 'social investment' and 'vulnerable children'. Moreover, because it would be available to children based on need, not on some statistically identified 'risk' factor. This would mean that children and their families would have services available as and when required, not because they had been targeted. Children who would miss out because they did not meet the targeting criteria would be able to obtain assistance based on their needs and the needs of their family.

Diagrammatically, the framework looks like this:



Why does this matter for children? There are a number of reasons why we should prioritise investing in all children. First, children have only one opportunity. They are only children once and do not get a second opportunity to be a child. While some of these lost opportunities can be overcome, for too many this is not the case. Second, children do not control their own destiny. They depend on others to ensure that their needs are met – immediate family and whānau, wider family, the wider society.

While parents and family have a significant responsibility and commitment to their children, there is a wider community responsibility in relation to the lives, wellbeing and opportunities for children. There is a crucial shared public responsibility for children, articulated in the oft quoted expression, 'it takes a village to raise a child'. The targeted, individualised focus of 'the investment approach, reflected in the Minister's comment that they would be dealt with one by one, is built around and stigmatises children and their families. It is highly likely that many children and their families will not get the support and assistance they require because they do not meet the 'at risk' criteria. In that sense 'social investment' is the very antithesis of a plan to invest in children, their present and future lives. If we are really serious about investing in children we will start by investing in the needs and wellbeing of all children – only then will we have an investment approach worthy of the name.

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Susan St John: How do we begin to invest in children?

Kia ora and good afternoon

Premises of Government's investment approach

- Minimising future costs is a legitimate goal
- Getting off benefit equals being in 'work'
- Being in Work means increased 'well-being' and solves poverty.

CHILD
POVERTY
ACTION
GROUP

- Unpaid work is of no value
- Children need no separate consideration

Techniques to minimise future liability

- Intensive work programmes
- Case management
- Education and training
- Targeting- welfare 'only the poor'
- Increased conditionality
- Reduced access
- Stigma and blame
- Sanctions

"The Government intends to reduce the number of people receiving a main benefit by 25 per cent from 295,000 in June 2014 to 220,000 in June 2018; and to reduce the long-term cost of benefit dependency by \$13 billion. The \$13 billion target will be measured against change in the future cost of the benefit system that is the result of collective Government management of the benefit system." Beehive website

Current investing approach fails to understand

- Adequate income is fundamental to child well being
- Poverty and debt and fear and stigma are poor and counter-productive motivators
- Parenting is valuable work
- Reducing child poverty has huge social benefits

Nature of targeting

- Find the vulnerable children and focus just on them
- Find a 'desirable' characteristic and punish those who don't have it
- Target by age/relationship status
 - Medical
 - Benefits
- Target by socio economic factors/ regions
- Target by income/ wealth
-

Suffocating effects of targeting

46 hours at minimum wage \$15.25 per hour = Gross annual income \$36,350. An extra \$10,000 income means: Extra disposable income of only \$1,855. Plus possible loss of childcare subsidy up to \$60 a week.

Families have too little disposable income even if 'working'

Tax	1750
acc	145
wff	2250
stud loan	1200
Kiwisaver	300
accommodation supplement	2500
total loss	8,145
disposable income	\$1,855



Christmas images: Auckland City Mission swamped by demand

[Demand high at Auckland City Mission | Stuff.co.nz](http://www.stuff.co.nz)

"I knew there would be a queue but I didn't think there would be people sleeping here since 1am".



[Auckland City Mission swamped by demand | Stuff.co.nz](http://www.stuff.co.nz) December 12, 2014 – People *queue* for nine hours outside *Auckland City Mission* in the hope they'll walk away with a few food items.

December 18, 2015 – Record demand for food parcels from the *Auckland City Mission*. ... Record *queues* at the *Auckland City Mission* this year are putting staff under pressure...

www.stuff.co.nz/national/64090159/demand-high-at-auckland-city-mission.

December figures at Auckland City Mission had been growing at 10% per annum. Explosion 2015-2016 with a 50% increase in demand for food parcels.

What does a proper 'investment approach' need?

- Basic income?
- Living wage?
- We can't wait for Utopia
- Reform what we have?

- Can index properly
- Can reduce conditionality
- Can remove relationship as basis
- Can New Zealand Superannuation (NZS) lead the way?

NZS is nearly a “Basic income”

- All over 65 get an unconditional income.
- Based on the individual
- Linked to wages

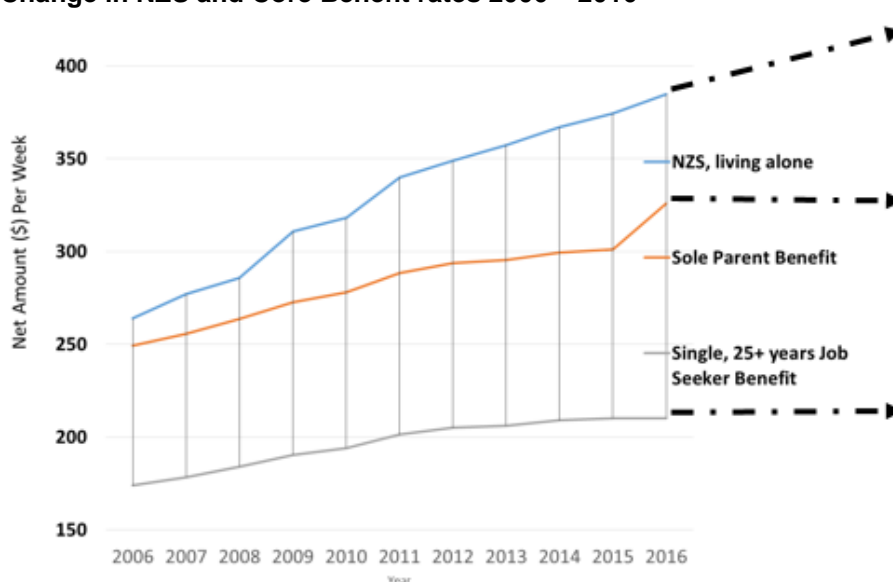
This paper shows how to make NZS a proper basic income: St John, S. (2015), Improving the Affordability of New Zealand Superannuation, *Psychosociological Issues in Human Resource Management* 3(1): 81–100: In precis, I propose using NZS recipients own tax scale for other income. A gentle scale could generate \$1 billion in saving without really hurting anyone.

Once we have a proper basic income for the old we can talk about extending the concept to other age groups. In the meantime we need to move WFF and welfare in a better direction using the basic income principles.

Moving welfare in basic income direction

- Wage Indexation
- Non conditionality
- Individualisation
- Simplicity

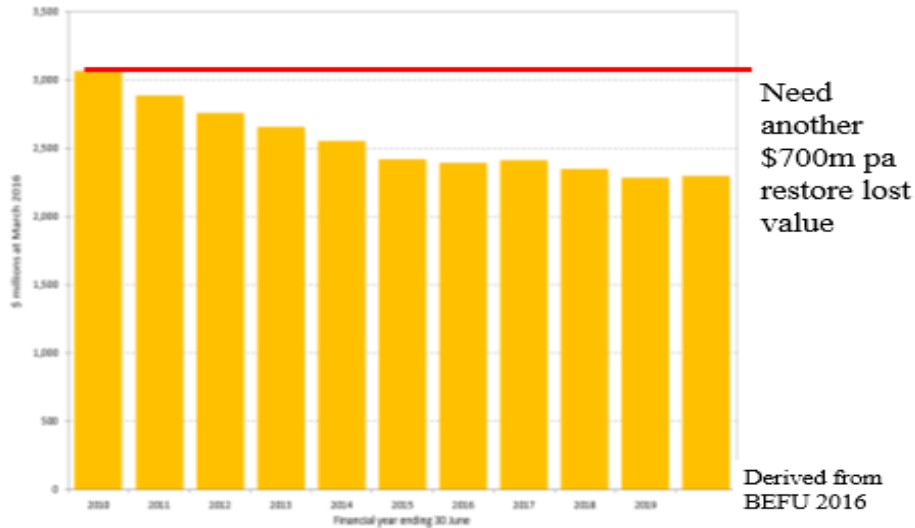
Change in NZS and Core Benefit rates 2006 – 2016



Continuous erosion of WFF

- Last increase 2012
- No changes until cumulative inflation = 5%:
- Cumulative inflation September 2011- September 2016 = 3.7%
- No change until 2019?

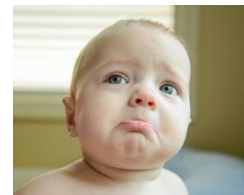
Erosion of WFF since 2010 (\$March 2016)



Solutions:

Index benefits and tax credits annually to net wages

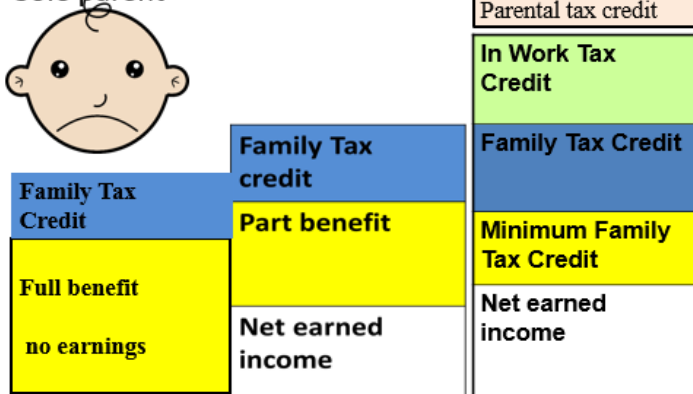
- All welfare benefits
- All parts of Working for Families



Reduce conditionality

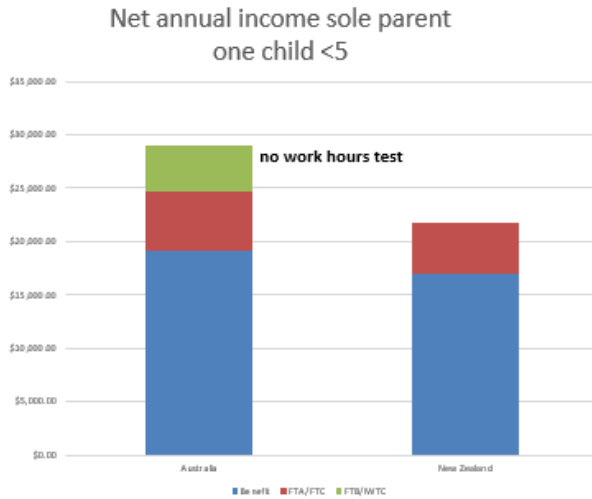
All children's tax credits are to meet the needs of children and reduce child poverty BUT – Big part of WFF is conditional on parents meeting rigid hours of work test. **Children's needs are not less when family income falls**

Sole parent



Earn for 20 hours at \$16 net= \$320, income loss is \$114

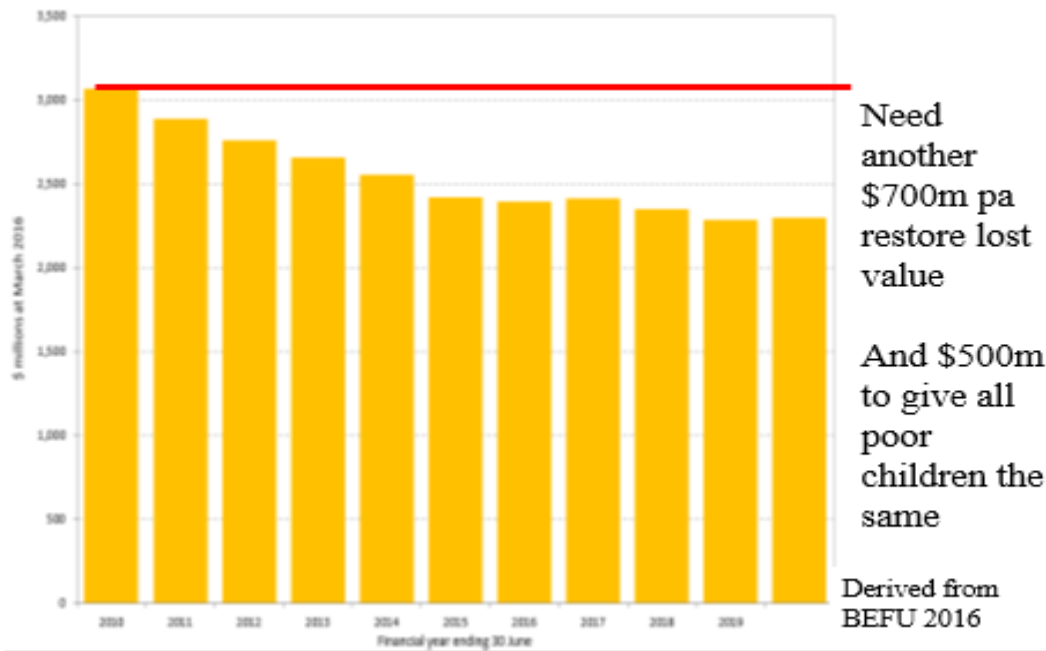
Comparison with Australia



The Child Hardship Bill increased ONLY the child related tax credits conditional on paid work

“Increasing the part-time work obligation to 20 hours a week means a greater attachment to the workforce. In addition, most sole parents working 20 hours or more a week will be better off with a mixture of wages and Working for Families tax credits than they are on benefits. This is a strong incentive to leave the benefit altogether.” (Tolley, May 2015).

Solution: Fix WFF: allocate another \$700 million annually to restore eroded value



AND spend another \$500m to pay all low income children the same tax credits



Relationships in the 21st century are complex!

Just who is married? It really, really matters!!! Note the weekly penalty of the couple rate.

Weekly Benefit	single	single sharing	married/ defacto	difference for couple pw
Jobseeker/student allowance over 25	210	210	175	-70
Supported living payment	263	263	219	-88
NZ Super	385	355	296	-178



Basic income is based on the *individual*

BUT

Welfare is based on the idea that the couple can live more cheaply than a single person and that 'married' people ought to support each other.

In 2016, MSD justify different rate of NZS

Couples:

- **could** be able to enjoy lower accommodation costs than two single people;
- **could** be able to have their personal household effects on one insurance policy; whereas two single people who are sharing accommodation would be more likely to have separate insurance costs totalling a higher amount;
- **could** share vehicle expenses, while two single people may be more likely to have their own individual transport and vehicle costs;
- **could** generally share meals, while two single people sharing accommodation may not have merged their lives to that extent.

Example: Jill is a sole a parent she gets Sole Parent Support \$325 pw.

Jack is her boarder. He gets JobSeeker \$210 pw

Oops....

"relationships could develop quickly and some people might not be aware of their obligation to tell Work and Income." Minister Tolley.

To help distinguish the nature of a de facto relationship, Work and Income (2014) suggests that the beneficiary 'thinks about these issues':

- You live together at the same address most of the time.
- You live separately but stay overnight at each other's place a few nights a week.
- You share responsibilities, for example bringing up children (if any).
- You socialise and holiday together.
- You share money, bank accounts or credit cards.
- You share household bills.
- You have a sexual relationship.

- People think of you as a couple.
- You give each other emotional support and companionship.
- Your partner would be willing to support you financially if you couldn't support yourself.

Informants are requested to supply detailed information as detailed on the Work and Income website (2014): Information that helps us when you report a suspected fraud. This includes:

- Do they live with a partner but say they're living alone?
- If you think they do then we'd like to know:
 - the full name of their partner and any other names they're known by;
 - their partner's age and date of birth;
 - their partner's address;
 - whether their partner works and who employs them;
 - why you think that they're a couple;
 - how long they've been in a relationship;
 - whether they have had children together;
 - the names and ages of any children they have.

Website warns:

... Some receiving a benefit, Student Hardship or New Zealand Superannuation are in relationships they haven't told us about.

Up until now when an MSD client was found to have dishonestly claimed a single benefit while in a relationship, that client has been solely responsible for paying back the fraud debt.

You and your partner may now be jointly responsible for paying back benefit debt.

Who wants to be 'married'?

- Jill gets SPS \$325;
- Jack gets JS \$210;
- Coupled they get \$187.50 each: a total of \$160 less pw;
- And have a **joint** income test of 70% on earned income over \$80.

University of Otago research, based on 209 life histories of 15-year-olds:

- Many young people had complex and dynamic family arrangements by age 15.
- Only about a quarter (26%; 54) were living with both their biological parents with up to eight changes in care arrangements.
- Less than 7% had lived their whole lives in traditional nuclear households.
- But by age 15, 59% were either in sole parent or some form of multiple-resident care, including shared arrangements between parents in different households.
- The "Working for Families" programme required the principal child carer to notify Work and Income whenever they had a change in circumstances.

Solution:

Remove relationship status as criteria for assistance

- Single rate only
- Look at parents not relationship for WFF

Solution:

FIX Working for Families; Extend basic income idea to sole-parents. Making it simpler automatically follows.









Mike O'Brien: Overview of day







1. There has been a constant process of 'reform' or more accurately, change, advancing and privileging some interests over others. In all of this, where are the children?
2. There is a significant gap between the policy and legislation on the one hand and what is happening on the ground, particularly around access to services. A nice distinction was made between talking about families and talking with families.
3. The complexity of the issues we are working with – they are multi-faceted and the one size fits all approach is both inappropriate and harmful.
4. We have an economy without heart and economics is being treated as theology. All directions revolve around the labour market and participation in the labour market. Where is caring work in all of this? Underlying the economic thrust are notions of small government, market, war on the poor not on poverty. The Pacific model that was summarised drew on critical values of respect and integrity. The widening inequality gap as seen on the ground is critical.
5. In so much of the discussion on investment, the issues for Māori and the bicultural dimensions have been missing. In developing these, rights in relation to process and outcome are equally critical. There are critical dimensions of assimilation of 'the other' reflecting both management and colonization.
6. Early intervention is an investment but it needs to be sustained, not just a cost saving. Forward welfare liability confuses and conflates cause and correlation – the difference is critical. While the data is useful, it is also limited in that it only measures what is included and critical dimensions are excluded. Vulnerability needs to take a much wider frame and there are important changes over time which the data don't capture.
7. Paid work has become an exclusive mantra and the assumption that it will generate adequate income cannot be sustained from the evidence. The costs of poverty are neglected and critical issues of choice, impact on family and the experiences of work are missing from too much of the discussion.








8. Adequacy of benefits and changes to Working for Families are critical parts of the discussion. The missing element in too much of the debate is the nature, extent and significance of poverty. Poverty underpins much of the discussion but is missing from too much of the policy debate.
 9. In all of the work, hope is critical. An active challenge to current directions needs new models with heart and soul. A rights-based approach provides a possible alternative framework and finance up front is critical. The flower growing through the concrete provides a powerful vision.
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2016 Summit Speaker Bios

<p>Hirini Kaa</p> 	<p>Dr Hirini Kaa (Ngāti Porou, Ngāti Kahungunu, Rongowhakaata), lectures in history and theology at the School of Humanities at the University of Auckland. Hirini has experience in working with whānau violence and understands that the drivers of whānau violence are multi-layered and complex, and that addressing poverty (in all its forms) plays an important part in transforming whānau. Hirini also has extensive experience in community development and working with whānau in need.</p>
<p>Janfrie Wakim</p> 	<p>Janfrie Wakim is co-director Child Poverty Action Group. She was a founding member of CPAG in 1994 and has held numerous positions on the Management Committee. She is constantly motivated to keep fighting issues of inequality and social justice. Janfrie puts this down to her family background, her experience as a teacher in secondary and tertiary institutions and working in the family business. Being a mother and a grandmother is probably also an important factor in her work to highlight the effects and long term consequences of child poverty.</p>
<p>Alan Johnson</p> 	<p>Alan Johnson is a social policy analyst for The Salvation Army's Social Policy and Parliamentary Unit. He is author of A Mountain All Can Climb which is The Salvation Army's 2015 State of the Nation report. In his spare time he is a community activist in South Auckland, an administrator in local sports clubs and a school trustee. He is also a trustee of the Auckland Community Housing Trust and an executive member CPAG. Alan has an academic background in town planning and economics and has been involved in Auckland local government for over 15 years both as politician and bureaucrat. He wrote the housing chapter in CPAG's Our children, our choice: priorities for policy (2014).</p>
<p>Shamubeel Equb</p> 	<p>Shamubeel Equb (pronounced Yakub) holds a BCOM with Honours in Economics from Lincoln University. He is an experienced economist who makes economics easy. He is also an author, media commentator and a thought leading public speaker, with over a decade of experience as an economist in Wellington, Melbourne and Auckland in leading international banks and consultancy. He writes books in his own time on issues that matter to New Zealand and gives voice to the unheard. He serves on various boards of charities and commercial firms, and apart from those duties Shamubeel is currently on career break to be a full time dad. He grew up in Canterbury and now lives in Auckland with his wife and son</p>
<p>Prue Kapua</p> 	<p>Prue Kapua, Ngati Whakaue/Te Arawa, Ngati Kahungunu. Born in Rotorua, after graduating from Auckland University in 1982 BA/LLB, Prue worked with the Race Relations Office, then with Geoffrey Palmer (Minister of Justice, Minister for the Environment, Deputy Prime Minister) as a legal advisor. Entering mainstream law practice, she focussed on Māori and Treaty issues, and served in many government-appointed roles. She is a member of the National Kaitiaki Group and chairs the Compliance Panel of the WHO Code for Marketing of Breastmilk Substitutes in NZ. She was elected President of Te Ropu Wahine Māori Toko i te Ora (Māori Women's Welfare League) in 2014. In that role she is a trustee of Māori Education and Māori Women's Development Inc and a member of Te Putahi Paoho.</p>
<p>Fa'anānā Efeso Collins</p> 	<p>Fa'anana Efeso Collins is a community enabler and leader of Samoan and Tokelauan heritage. He holds the Samoan alii matai title of Fa'anana from the village of Satufia, Satupaitea, Savaii. Born and raised in Otara he was the first child in his family to attend university and is currently studying towards a doctorate in Indigenous Studies while serving as the Chair of the Otara-Papatoetoe Local Board. He is passionate about youth issues and Pasifika participation in NZ society and has published research on youth gangs in south Auckland. He is an outspoken social commentator and broadcaster, Married with a young daughter and living in Otahuhu, Efeso is a candidate in the upcoming local body elections to the governing body of Auckland Council for the Manukau ward.</p>

<p>M.Claire Dale</p> 	<p>Dr M.Claire Dale is Research Fellow with the Retirement Policy and Research Centre at the University of Auckland. She is chief editor and contributing author of CPAG's publications Our children, our choice: priorities for policy, 2014, and Left Further Behind: How policies fail the poorest children in New Zealand, 2011, and co-author of CPAG's first publication Our Children: Priority for Policy, 2001. Claire writes many of CPAG's submissions on tax, health, welfare and financial sector reform. In 2010 she founded Nga Tangata Microfinance Trust, providing no interest loans to low income families in partnership with Kiwibank.</p>
<p>Gerry Cotterell</p> 	<p>Gerry Cotterell joined CPAG late in 2013 and currently chairs its research committee. He lives in South Auckland. Based at the University of Auckland, Gerry is primarily engaged in research management and social and public policy research. Gerry has an academic background in economics, sociology and social policy. His PhD compared welfare reforms in New Zealand and the United Kingdom in the period leading up to and including the early 2000s. His current academic interests include welfare reform and comparative social policy.</p>
<p>Susan Morton</p> 	<p>Associate Professor Susan Morton is the Director of the Centre for Longitudinal Research at the University of Auckland. This cross-faculty centre is the home of the contemporary longitudinal study – <i>Growing Up in New Zealand</i>, which she has been the Principal Investigator of since its inception in 2005. She initially utilized her honours degree in pure mathematics to train and teach as a secondary school mathematics teacher, then switched careers and undertook her medical training in Auckland. Susan is a Public Health Physician, an expert in life course epidemiology, translational research and econometric modeling of life course outcomes.</p>
<p>Fiu Anae Wesley Tala'imanu</p> 	<p>Fiu Anae Uesile Wesley Tala'imanu. Talofa. I'm married with 2 boys and a member of the Samoan Methodist NZ Sinoti. Over the past 20 years I have worked for the New Zealand Police, Ministry of Social Development and Non-Profit Organisations such as Anglican Trust for Women and Children. My current role is Director for Fonua Ola Network, a social services provider based in Auckland, predominantly supporting the local Pacific community to cope in times of economic, social and cultural adversity. With a head office in Otahuhu, network members are based in Mount Albert, Henderson, Otara, and Glen Innes. Services include social work, counselling, youth support, parenting programmes, whānau ora and budgeting.</p>
<p>Peter Sykes</p> 	<p>Chief Executive of Mangare East Family Service Centre since 1994, Peter Sykes is also a celebrant, and a passionate community development advocate with the aim of developing the community sector to be sustainable and connected from the local level out, while maintaining the passion and story of the people and the journey. He works at creating connections between the community, business, academic, government, and participant communities. He sees Social Enterprise as an effective way to achieve multiple outcomes; to bring together the Enterprise learned in the Private Enterprise sector, and the Social impact sought by the Public sector, and historically located within the Charity and Not For Profit sector.</p>
<p>George Makapatama</p> 	<p>George Makapatama is a proud New Zealander of Niuean descent. He migrated to New Zealand in the 1980s with his grandparents and sisters in search of education and new opportunities. He currently works in local government and previously worked for the Ministry of Education and Child Youth and Family. His experience as a frontline social worker in South Auckland opened his eyes to the full impact of child poverty, and fuelled his determination and belief that systemic change has to occur, through child focused and family centred policies. As a concerned husband and father of two, George is passionately committed to CPAG and its crusade to end child poverty.</p>

<p>Darrin Hodgetts</p> 	<p>Darrin Hodgetts (PhD) is Professor of Societal Psychology at Massey University where he co-convenes the <i>Ending Poverty and Inequality Research Cluster</i> (EPIC). Prior to this appointment, Darrin held posts in Community Health at Memorial University in Canada, in Psychology, Media and Communications at the London School of Economics, and in Community Psychology at the University of Waikato. His research spans urban poverty, health inequalities, and everyday life. He is the author of over 100 scholarly articles and books on these topics. <i>Urban poverty, penal welfare and health inequalities, which he co-authored with Dr Otilie Stolte from the University of Waikato, is due out later this year.</i></p>
<p>Otilie Stolte</p> 	<p>Dr Otilie Stolte (PhD) is Senior Lecturer at the University of Waikato where she teaches social and community health psychology. She has pursued research on homelessness, inequalities and poverty. As an interdisciplinary social scientist, Otilie seeks to understand psychological issues within the broader social, cultural and political contexts of people's everyday lives. Her particular research interests include poverty, homelessness, un(der)employment and disadvantage. <i>She co-authored Urban poverty, penal welfare and health inequalities, due out later this year, with Dr Darren Hodgetts.</i></p>
<p>Bill Rosenberg</p> 	<p>Bill Rosenberg was appointed Economist and Director of Policy at the CTU in May 2009. He holds a B.Com in Economics, a BSc in Mathematics and a PhD in Mathematical Psychology. Bill was previously Deputy Director, University Centre for Teaching and Learning at the University of Canterbury, and has been a Commissioner on TEC, a member of the Regional Land Transport Committee of Environment Canterbury and National President of the Association of University Staff. He is widely published on labour, economic and globalisation issues, including an article in <i>Policy Quarterly</i>, "The 'Investment Approach' is Not an Investment Approach" available at http://igps.victoria.ac.nz/publications/files/6ba0e7356bd.pdf</p>
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