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TE MANATŪ WHAKAHIATO ORA

Client experiences of the 2018- 2020 social assistance changes - a baseline research synthesis of pre-2018 findings

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Author

Kasia Momsen, Analyst, Insights MSD (Research and Evaluation)

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Disclaimer

The views and interpretations in this report are those of the Research and Evaluation team and are not the official position of the Ministry of Social Development.

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Executive summary

Several significant changes to social assistance payments were introduced in 2018 and 2020: in 2018, the Government introduced the Families Package, and in 2020, income support packages were introduced as part of 2019 Budget changes and the Government's initial response to COVID-19.

This study forms part of a wider programme of research and evaluation focussed on this series of changes and their effects. It provides a 'baseline' synthesis of research on client experiences of social assistance payments from before 2018. A second synthesis, to be prepared in 2022, will draw on research from the period since the changes occurred, and explore whether client experience has been improved.

The primary focus of the reports is on insights from families with dependent children, who were the primary group that benefitted from the 2018 Families Package.

Key findings

A large focus of existing research from prior to the introduction of the Families Package in 2018 has been on people's experiences of engaging with Work and Income and other government agencies, and their perceptions of the welfare system more broadly.

The following themes are drawn from studies conducted prior to 2018.

People had high levels of awareness of some components of the social assistance system but found it difficult to find information on all the available support.

- Studies from the Working for Families (WFF) evaluation in the late 2000s suggest high levels of awareness of WFF tax credits. Lower levels of awareness were apparent for supplementary components such as the Accommodation Supplement and childcare assistance among eligible caregivers.
- Despite the high awareness, research from this period suggested that some families were not receiving WFF tax credits because they did not realise that they were eligible for the package.
- Regarding other forms of social assistance, research indicates that people found it difficult to gain the information they needed about the support that they may be eligible for. They felt that Work and Income were not transparent about entitlements, sometimes gave inconsistent advice, and that Work and Income staff did not always have a good understanding of entitlements.

The application process for some of the social assistance components was difficult and time consuming.

- Research from before the 2018 changes found that many people seeking support reported needing help from individuals and organisations outside of Work and Income to be able to successfully apply for assistance. Difficulties were exacerbated by the disjunction between the different government agencies delivering support.
- Research from prior 2018 showed that Māori whānau felt that the way that government delivered support contradicted the worldviews of whānau and did not ensure that their tikanga was upheld.

Recipients did not experience the support provided through the welfare system, in general, as adequate.

- While in receipt of a benefit, people reported continuing to experience significant poverty and hardship and that their income did not cover basic living expenses.
- Caregivers and parents from a few studies felt that the abatement of social assistance played a key role in people's decision to enter employment. However, rather than encourage people to work, it could work against their decisions to enter employment and make them feel less secure financially. This was especially the case for people who entered part-time or casual work, or those with otherwise fluctuating incomes.
- Across the research studies, families called for the goal of social assistance policy, including WFF, to shift away from getting caregivers into paid work and towards the wellbeing of families and children.
- From older research, we can expect that the 2020 removal of the section 192 sanctions (which had imposed a financial penalty on sole parents receiving benefit who did not name the other parent of their child and make claim for child support) would result in both an increase in income for mothers in particular, and could potentially foster more positive familial relationships.

These themes are similar to those raised by participants in the consultations conducted by the Welfare Expert Advisory Group in 2018.

Limitations

An important limitation to note is that the body of research drawn from for this synthesis largely consists of small-scale qualitative studies. Only one of the studies included is based on a sampling method that allows generalisation about how common the experiences might have been. Consequently, this baseline does not provide a basis for an assessment of the prevalence of the reported experiences in the pre-2018 period, or for quantifying whether, in a subsequent period, fewer people are having the reported experiences. Furthermore, because all of the research included in this synthesis predates the 2018 and 2020 changes, we cannot say how relevant the findings are to the period since 2018, as much has changed in not only the level and structure of the payments, but also their delivery.

Implications for policy and service delivery

Since 2018, changes have been made in an effort to ensure that income support is easier to access, and new values to guide practice have been introduced. Some service delivery and policy reforms that respond to the insights included here have already been made, and others are under consideration.

In this baseline synthesis, lack of awareness of some social assistance entitlements, the complexity of the application process, and the level of assistance provided by the income support system emerge as key areas for attention. The results emphasise the importance of the recent service delivery efforts and provide insights that can inform policy going forwards.

Future research that sheds light on whether, together with the 2018-2020 social assistance reforms that are the focus for this review, the changes being made are resulting in tangible changes for those seeking support will be of key interest.

Introduction

Several significant changes to social assistance were introduced in 2018 and 2020 with the aim of reducing poverty and financial hardship for low-income New Zealanders and providing financial support through the COVID-19 pandemic. These changes are described in detail in a companion report – *Families Package and 2020 Income Support Packages – 2020 Monitoring Report: Trends in receipt of payments*.

As part of a work programme to monitor and evaluate these changes, this study sets out to bring together existing research on families' experiences of social assistance prior to the 2018 and 2020 changes. One of the aims is to help contextualise and ground interpretations of the quantitative impact evaluation and monitoring components of the wider work programme.

In recent years, the New Zealand Government has undertaken work to improve the experiences of people accessing support through the welfare system. In 2018, the Government established the Welfare Expert Advisory Group (WEAG) to review the welfare system. In response to the recommendations made by the WEAG, a work programme to overhaul the welfare system is underway. MSD has established new strategic priorities,¹ which include ensuring that income support is easier to access, as well as new values and client commitments² to guide practice. In response to the recommendations of the WEAG, Government allocated funding to employ 263 frontline staff over four years (Sepuloni, 2019), and staff numbers were further boosted as part of the response to COVID-19. The intention is that all these changes will re-shape the interactions MSD has with people who seek support.

In a 2022 update, we will review research that covers the period since the 2018 and 2020 changes were introduced. Evidence from the earlier, pre-2018, period presented here provides a useful baseline for exploring whether the intended improvements in client experience have occurred.

The present report begins by outlining the 2018-2020 changes in social assistance and their intended outcomes. We then set out the method adopted in this baseline synthesis of research. The following sections present the synthesis findings, strengths and limitations, and conclusions.

¹ Te Pae Tawhiti, <https://www.msd.govt.nz/about-msd-and-our-work/about-msd/strategies/te-pae-tawhiti/index.html>; Te Pae Tata – Māori Strategy and Action Plan, <https://www.msd.govt.nz/about-msd-and-our-work/about-msd/strategies/te-pae-tata/index.html>; Pacific Prosperity - Pacific strategy and action plan, <https://www.msd.govt.nz/documents/about-msd-and-our-work/about-msd/strategies/pacific-strategy/pacific-prosperity-our-people-our-solutions-our-future-english-version.pdf>

² MSD Client Commitments, <https://www.workandincome.govt.nz/about-work-and-income/our-services/our-commitment.html>

The changes and their expected outcomes

In 2018, the Families Package was introduced. The main policy objectives of the Families Package were to increase income adequacy and reduce child poverty (Robertson, 2017; The New Zealand Treasury, 2017, 2018). The components of the package had distinct aims and targeted different groups of people. In relation to families with dependent children, the package aimed to:

- boost incomes for low- and middle-income families by increasing the Family Tax Credit payment rates and raising the Working for Families abatement threshold
- provide equivalent increases in financial assistance for carers by increasing the rate of Orphan's Benefit, Unsupported Child's Benefit and Foster Care Allowance (these payments are usually increased in line with the Family Tax Credit)
- help families with costs in a child's early years by introducing a Best Start tax credit (replacing the Parental Tax Credit) and increasing paid parental leave to 26 weeks
- help families receiving a main benefit heat their homes by introducing a Winter Energy Payment
- increase Accommodation Supplement and Accommodation Benefit (able to be paid for students who are sole parents), by implementing changes that had been announced in the 2017 Budget (Robertson, 2017).

The Regulatory Impact Statements prepared for the package outlined its objectives, which were to:

- deliver more money to families with children
- reduce child poverty
- free up fiscal resources to fund this package and to contribute to further investments in housing, health, education, and other priorities through the repeal of the Budget 2017 tax cuts (The New Zealand Treasury, 2017).

Various government reports, information releases, and cabinet papers describe the expected short- and long-term outcomes of the changes. One of the main expected outcomes was an increase in the income of families with children (The New Zealand Treasury, 2018). The increased income was expected to result in reduced financial stress and decreased housing stress for families (The New Zealand Treasury, 2018). By increasing the amount of money available to families in the winter months, the package aimed to support families in recipient of a main benefit to heat their homes. This was expected to reduce hospital admissions during the winter months (Adern, 2019).

Based on existing international evidence (cited in Ministry of Social Development, 2018b; Oranga Tamariki Evidence Centre, 2018) we would also expect the increases in income and reduction in poverty that result from the Families Package to, in time, lead to improvement in outcomes for both children and adults, including improved child cognitive development, school achievement, child social and behavioural development and child health outcomes, reduced maternal stress and mental health problems, reduced child neglect, involvement with child protection services, and domestic abuse, and decreased food insufficiency. We note that the nature of the above-mentioned outcomes for families and their children is complex, and that income should not be understood as a sole contributor to these.

Research suggests that both the lack of ability to purchase resources for children, and stress on parents and children resulting from low income, are pathways by which poverty and low

income can lead to negative outcomes for children (Ministry of Social Development, 2018b; Oranga Tamariki Evidence Centre, 2018).

The extension of paid parental leave and the introduction of Best Start as part of the Families Package were intended to give families more choice about how they manage their work and care responsibilities in the early years of their child's life (The New Zealand Treasury, 2018). Policy papers cited evidence that parental leave has economic and social benefits, including reduced child poverty, and a positive impact on child cognitive development, child health, economic growth and labour force participation (OECD, 2007; Varuhas, Fursman, & Jacobsen, 2003). Paid leave and job security promote economic growth as it reduces the time mothers remain outside the labour market and helps improve women's attachment to the labour market over time. It supports newborn development by allowing for full-time parental care, which is particularly important in the first six months. Without paid parental leave, many parents cannot afford to take as much time off work as is desirable for family and child wellbeing (Ministry of Business Innovation and Employment, 2017).

A 2020 income support package, introduced as part of the Budget 2019, was expected to contribute to the Government's objectives for a sustained reduction in child poverty on all of the measures, in particular on the 10-year child poverty reduction targets (Ministry of Social Development, 2019a). As part of this package the following changes come into effect from 1 April 2020:³

- repealing the section 192 sanction (formerly section 70A) on sole parents who do not identify the other parent of the child and apply for child support
- indexing main benefits - adjusting rates annually in line with any upwards percentage movement in average wage (net), rather than CPI (indexation changes)
- increasing abatement thresholds in line with planned increases to the minimum wage in 2020, 2021, 2022 and 2023 for main benefit recipients, New Zealand Superannuation (NZS) recipients where they have a non-qualifying partner included in their NZS, and Veteran's Pension (VP) recipients.

Approximately 339,000 people were expected to gain an average of \$5 per week in 2020/21 as a result of the package; this was expected to increase to around \$15 per week by 2023/24.⁴ It was anticipated that the changes would ensure that:

- rates of main benefits would be maintained relative to wages in society
- people could continue to work approximately the same number of hours on the minimum wage before their benefit begins to abate (until 2023)
- sole parents would be better able to support their families by not having a deduction applied to their benefit.

In anticipation of the economic impact of COVID-19, further changes to benefits introduced in 2020 aimed to ensure that already vulnerable groups of New Zealanders would have extra financial support (Robertson, 2020a). In addition to the newly introduced COVID-19 Income

³ Cabinet Paper - Social Assistance Legislation (Budget 2019 Welfare Package) Amendment Bill: Approval for Introduction. <https://www.msd.govt.nz/documents/about-msd-and-our-work/publications-resources/information-releases/social-assistance-legislation-budget-2019/cabinet-paper-social-assistance-legislation-budget-2019-welfare-package-amendment-bill-approval-for-introduction.pdf>

⁴ Ibid.

Relief Payment, this package included the following main changes to social assistance payments (Robertson, 2020b):

- from 1 April 2020, main benefits increased by \$25 per week. These changes will be permanent and are in addition to the annual rate changes.
- to support beneficiaries and superannuitants, the rate of Winter Energy Payment doubled in 2020 to \$40.91 a week for single people without dependent children, and \$63.64 a week for couples and people with dependent children. This change will be temporary.
- from 1 July 2020, the hours test for In-work Tax Credit was removed.

Removing the hours test for the In-Work Tax Credit (IWTC – an income-tested WFF tax credit of \$72.50pw) would extend eligibility for the IWTC to all families who were not receiving a main benefit and who had some level of employment income each week. To be eligible under previous settings, sole parents had to be “normally” working at least 20 hours a week and couples at least 30 hours a week. It was expected that around 19,000 low-income families would benefit from this change. The changes to IWTC were important given the possibility that people could face a reduction of, or variable, hours in the wake of COVID-19 (Robertson, 2020b). The increase in benefit payments may have affected other payments such as Temporary Additional Support, Accommodation Supplement and childcare assistance. However, it was anticipated that in general, people would be better off because of these changes (Ministry of Social Development, 2020a).

Other possible impacts

In some cases, the changes to targeted forms of social assistance such as those affected by the Families Package alter replacement rates and effective marginal tax rates⁵ in a way that could impact work incentives (The New Zealand Treasury, 2017). The addition of new payments can also alter replacement and effective marginal tax rates.

For example, the Families Package Regulatory Impact Statement (RIS) stated that it was likely that the changes to the Family Tax Credit, which were more generous relative to the previous Government’s Family Incomes Package, would have a slightly negative labour supply impact compared to the previously intended reform. The introduction of Best Start and its abatement was also expected to increase disincentives to work for a group of families with incomes between \$80,000 and \$95,000. The combination of abatement of different transfer payments and tax meant that some families receiving Best Start could face an effective marginal tax rate of over 100 percent. The RIS also noted that the Winter Energy Payment could reduce work incentives because it was conditional on receiving benefit, and that recipients may become accustomed to receiving the additional payment and therefore experience the ending of the Winter Energy Payment as an increase in financial stress or hardship. These possible impacts were considered to be manageable (The New Zealand Treasury, 2017).

⁵ For definitions, see Welfare Expert Advisory Group (2019). *The income support system* <http://www.weag.govt.nz/assets/documents/WEAG-report/background-documents/757c27caff/Income-support-system-040319.pdf>. The way that the Families Package altered income levels and financial incentives for families will be explored in an upcoming report, *Families Package changes to income support and financial incentives for model families*.

Methods

Review questions

Consultation with MSD and other government stakeholders produced preliminary questions for the synthesis. We then developed an outcomes framework (Appendix B), which was used together with the intervention logic (Appendix A), to construct the research questions. Key assumptions in the intervention logic are that:

- people receive the financial assistance they are eligible for – they:
 - are aware of the financial assistance and know about changes that affect their entitlement
 - accurately assess what they are entitled to (and conversely, MSD accurately assesses and processes what they are entitled to)
 - are willing and able to navigate the system and apply
- the magnitude of the changes is sufficient to produce positive impact.

The attainment of some of the outcomes, such as increased child health for example, also rests on the assumption that recipients spend the additional income on items or services that contribute to the wellbeing of themselves and their family (for the intended purpose of policy).

The outcomes framework was developed from existing MSD strategies (Te Pae Tata, Te Pae Tawhiti, and Pacific Prosperity) and the Child and Youth Wellbeing Strategy. We also looked at Inland Revenue’s Corporate Strategy for customers. We used these strategies to map research questions that link to various outcomes.

The research questions aligned to the problem statement, policy intent, assumptions and expected outcomes of the changes described by the intervention logic (Appendix A). The research questions relate to both the design of the relevant policies and component payments, and people’s experiences of how these are delivered (service delivery). This phase of the work focussed on the 2018 Families Package changes, but the questions developed can also be applied to the 2020 changes.

For the baseline synthesis, the research questions are as follows (the 2022 update will address equivalent questions for the post-reform 2018-2021 period):

1. Were people aware of the social assistance available prior to the 2018 changes?
2. How did people experience applying for and receiving social assistance payments?
 - a. Were there barriers to take-up and, if so, what were they?
 - b. Were there opportunities when people applied for the payments to discuss any other family needs and receive information/advice on how to access that support?
3. Did people feel the social assistance available prior to 2018 made a difference to them?
 - a. Did families with young children have more choice about how they managed their care and work responsibilities because of the available social assistance?
 - b. Did people feel the available social assistance supported families to have:
 - i. sustainable employment
 - ii. financial stability
 - iii. stable and healthy housing

iv. healthy relationships?

4. How did people feel about how social assistance payments were targeted (ie should they be more/less targeted, etc)?
5. Did family and whānau experience the social assistance system and/or component payments prior to 2018 as positive and empowering, or did they experience them as stigmatising (ie reinforcing negative stereotypes and/or poverty traps)?

There was a paucity of research prior to the 2018 changes that directly commented on people's perceptions of the fairness of how social assistance policies were targeted. Research examining whether people find particular policies positive and empowering was also scant. More commonly, research focused on people's experiences with Work and Income, often at the frontline, rather than of particular policies themselves. Considering this, questions four and five were not covered in this baseline report but will be included in the 2022 synthesis of research.

Search strategy and keywords

Literature was identified through three core means; these were not applied sequentially but rather in parallel and in an iterative manner.

An online search of the literature was undertaken using the following keywords: "Families Package" and "Income Support Package". Each of the individual components of these two policies were also used as keywords: "Accommodation Supplement", "Accommodation Benefit", "Independent Earner Tax Credit", "Transitional Assistance Payment", "Family Tax Credit", "Best Start Tax Credit", "Orphan's Benefit", "Unsupported Child's Benefit", "Foster Care Allowance", "Winter Energy Payment", "Paid Parental Leave", "Section 70A", "Section 192". Other keywords that were used included: "client experience", "awareness", and "take-up".

The project reference groups and other stakeholders were key in informing the researcher of existing, and upcoming, surveys and qualitative studies on client experiences.

Finally, the bibliographies/reference sections of included studies were scanned for potential publications that could feed into the research synthesis.

The baseline search was conducted over the period March 2020 to August 2020. The search will be repeated in 2022 to collate research undertaken since the 2018-2020 reforms.

Inclusion criteria

Following the literature scan, the research team conducted an audit of the literature to determine how fit for purpose the publications were with regard to the key research questions. The audit resulted in the exclusion of a handful of studies.

For studies to be included, they had to use either survey or qualitative methodologies and be conducted in Aotearoa New Zealand. Studies were excluded if they did not report on survey or qualitative findings, did not provide a useful contribution to the review questions, or did not discuss the Aotearoa New Zealand policies. The data collection of studies had to be conducted prior to the changes in social assistance on 1 April 2018.

This paper prioritised research on families with children. However, because the paper relied on secondary sources it was often not possible to determine the family or household composition

of participants involved. A list of the documents reviewed can be found in the next section, *Summary of included studies*.

Analysis and synthesis

A theoretic (or top-down) thematic analysis, guided by Braun and Clarke's methodology (2006), was conducted to explore research on families experiences of social assistance prior to the 2018 changes. Qualitative themes were defined according to how well they captured, or how important they were to, the research questions rather than their prevalence in the reviewed research. Considering the inability of this approach to gauge prevalence, caution should be used when generalising to the wider population. The thematic content was coded in an iterative manner.

Quotes were kept true to the original publications, including participant pseudonyms, descriptions and demographics. Where no pseudonyms were provided, a description of the participant was added alongside quotes.

Quality assurance

The outcomes framework and research questions were reviewed by the project team. A draft report presenting the results of the analysis was reviewed by the project team and MSD colleagues. In addition, a presentation of the draft findings was provided to both an internal MSD reference group and a cross-agency reference group. A final report was reviewed by the MSD Publications Committee.

Summary of included studies

Characteristics of studies

Sixteen studies with data collection conducted before the 2018 changes were included in this research synthesis.

	Publication	Type of study or engagement	Participants/sample	Commissioner	Period of data collection
1.	Colmar Brunton. (2006). <i>Attitudes towards taking up Working for Families</i> (unpublished).	Qualitative: semi-structured interviews.	Twenty-four interviews with caregivers potentially eligible for either/both Accommodation Supplement or/and Family Assistance.	Government agencies: Ministry of Social Development and Inland Revenue.	November 2005.
2.	Gendall, K., & Fawthorpe, L. (2006). <i>Decisions about caring and working: A qualitative study.</i>	Qualitative: semi-structured interviews.	Fifty interviews with primary caregivers with at least one child up to 18 years.	Government agency & government advisory group: Department of Labour (MBIE) & the National Advisory Council on the Employment of Women.	February and March 2006.
3.	Ministry of Social Development and Inland Revenue. (2007). <i>Receipt of the Working for Families Package.</i>	Two surveys (communications evaluation).	Sample populations were based on the eligibility criteria for WFF tax credits. The first survey included 702 main caregivers, and the second survey, 988 main caregivers of families that were eligible for WFF tax credits.	Government agencies: Ministry of Social Development and Inland Revenue.	May - August 2005, and May - June 2006.
4.	Boulton, A., & Gifford, H. (2011). <i>Implementing Working for Families: the impact of the policy on selected Māori whānau.</i>	Qualitative: semi-structured whānau interviews.	30 Māori whānau from the Te Hoe Nuku Roa longitudinal study, who were eligible for WFF. As many whānau members as the whānau wanted could take part in an interview	Publication by iwi research centre: Whakauae Research for Māori Health and Development, Ngāti Hauiti. Data from university: Pūtahi-ā-Toi, the School of Māori Studies at Massey University	October - December 2010.

	Publication	Type of study or engagement	Participants/sample	Commissioner	Period of data collection
5.	Baker, K., Williams, H., & Tuuta, C. (2012). <i>Te Pumautanga o te Whānau: Tuhoe and South Auckland Whānau</i> .	Two case studies: interviews; hui, wānanga, and observation were also included in the research methodology.	Each study (1) Tūhoe whānau, and 2) South Auckland whānau) interviewed eight families or whānau. Further interviews were held with iwi, Māori and community organisations that the participants said provided them with support.	New Zealand Crown entity: The Families Commission.	Time of data collection not specified, published in 2012.
6.	Auckland City Mission. (2014). <i>Speaking for Ourselves - The truth about what keeps people in poverty from those who live it</i> .	Qualitative: fortnightly interviews involving a range of mapping and drawing techniques.	Participants (100 families) were long-term users (two to five years) of the Auckland City Mission's food bank and were selected to be representative of those who regularly access the service; 40% Maori, 25% Pacific Islander, 22% European, and 13% Asian and other minority groups. Approximately 80% of participants were female.	Non-profit organisation: Auckland City Mission in collaboration with a group of researchers from various universities .	Time of data collection not specified, published in 2014.
7.	ThinkPlace. (2014). <i>Demonstrating the complexities of being poor: an empathy tool</i> .	Qualitative: interviews involving a range of mapping and drawing techniques, and client notes. A composite character was created in order to create a visual narrative of aspects of the lived experience of poverty.	Participants (100 families) are long-term users (two to five years) of the Auckland City Mission's food bank and were selected to be representative of those who regularly access the service; 40% Maori, 25% Pacific Islander, 22% European, and 13% Asian and other minority groups. Approximately 80% of participants were female.	Non-profit organisation: Auckland City Mission in collaboration with a group of researchers from various universities .	Time of data collection not specified, published in 2014.
8.	Gordon, L. (2016). <i>The empty nest is refilled: The joys and tribulations of raising grandchildren in Aotearoa</i> .	Survey: with quantitative and qualitative items.	1100 participants took part in the survey. Of those, 850 completed the survey in full. Most participants were members of the Grandparents Raising Grandchildren NZ Trust.	Non-profit organisation: Grandparents Raising Grandchildren NZ Trust.	Mid-March - May 2016.

	Publication	Type of study or engagement	Participants/sample	Commissioner	Period of data collection
9.	Auckland Action Against Poverty. (2017). <i>Not Enough Left: Beneficiaries speak on their visions for welfare, work and housing.</i>	Consultation.	Beneficiaries and Auckland Action Against Poverty (AAAP) service users. Numbers of people consulted not provided.	Advocacy and education group: Auckland Action Against Poverty.	Time of consultation not specified, published in 2017.
10	Gordon, L. (2017). <i>Experiences of grandparents raising grandchildren in getting income support from work and income offices in New Zealand.</i>	Survey: with open- and closed-ended questions.	1100 participants took part in the survey. Of those, 850 completed the survey in full. Most participants were members of the Grandparents Raising Grandchildren NZ Trust. A total of 594 participants were receiving the UCB.	Non-profit organisation: Grandparents Raising Grandchildren NZ Trust.	Mid-March - May 2016.
11	Keil, M., & Elizabeth, V. (2017). <i>Gendered and Cultural Moral Rationalities: Pacific Mothers' Pursuit of Child Support Money.</i>	Qualitative: semi-structured interviews.	Nine Pacific mothers; four identified as Samoan, two as Tongan, one as Fijian, one as Cook Island, and one as both Samoan and Tongan. The age of the mothers ranged from 22 to 49 years. Six mothers had one child and the remaining three had two.	Academic researchers: University of Auckland.	Time of data collection not specified, published in 2017.
12	Colmar Brunton (2017). <i>Service Quality Monitor: Annual Report July 2016 – June 2017.</i>	Qualitative: service quality monitoring through interviews.	Working age clients who engaged with frontline staff: 5,005; seniors who engaged with frontline staff: 1,597; working age clients who engaged with contact centre: 2,640; seniors who engaged with contact centre: 360.	Government agency: Ministry of Social Development.	4 July 2016 – 3 June 2017.
13	Ministry of Social Development. (2018). <i>The Voices of People, Families and Whānau experiencing hardship: Hearing what matters.</i>	Consultation: interviews.	18 clients of MSD budgeting services.	Government agency: Ministry of Social Development.	Overall consultation process took place throughout 2015 and 2016.
14	Ministry for Women. (2018). <i>Something's got to change: Insights from mothers.</i>	Qualitative: interviews and focus groups.	40 mothers in Whangarei, South Auckland and Gisborne. All were in education and training. Most mothers were sole mothers.	Government agency: Ministry for Women.	Time of data collection not specified, published in July 2018.

	Publication	Type of study or engagement	Participants/sample	Commissioner	Period of data collection
15	Cram, F., Adcock, A. A., O'Brien, M., & Lawton, B. (2020). <i>E Hine: Young Māori mothers talk about welfare benefits</i> .	Qualitative: E Hine longitudinal qualitative Kaupapa Māori (by, with and for Māori) research study.	Twenty-two pregnant participants (prospective cohort) and 22 post-birth participants (retrospective cohort). They were interviewed three to seven times over a 36-month period, up until their baby's second birthday (n=41). Participants were aged between 14 and 20 years when they gave birth to their baby.	Academic researchers: Women's Health Research Centre, University of Otago.	2012-2016.
16	State Services Commission. (2018). <i>Kiwis Count 2017 Annual Report</i> .	Survey: National.	1935 participants.	State service agency: Te Kawa Mataaho, Public Service Commission.	Throughout 2017.

Were people aware of the available social assistance?

The introduction of Working for Families (WFF) reform in 2006 was accompanied by a communications campaign that targeted newly eligible (higher income) families and specific ethnic groups (Ministry of Social Development and Inland Revenue, 2007). An evaluation of the communications campaign demonstrated a high level of awareness of WFF, especially among Māori and New Zealand European caregivers. Awareness of WFF was similar for families categorised as beneficiaries and non-beneficiaries. Regarding the different components of WFF, the results indicated higher levels of awareness for WFF tax credits (95 percent) than for Accommodation Supplement (86 percent) and childcare assistance (79 percent) among eligible caregivers. Despite the high awareness of WFF, results from the 2006 survey suggested that some families were not receiving WFF because they did not realise they were eligible for the package, or were not aware of the components of it (Ministry of Social Development and Inland Revenue, 2007). Unlike the WFF reform, the Families Package introduced in 2018 was not accompanied by a dedicated public awareness campaign.

Kaupapa Māori case studies in Tūhoe and South Auckland found that people were not well aware of the financial support they were entitled to and found it difficult to navigate the system to gain the information they needed (Baker, Williams, & Tuuta, 2012).

The Ministry for Women interviewed 40 mothers on their experiences of being on a benefit, and of the social services they utilised, during pregnancy and while caring for their young children. Almost all of the mothers expressed their frustration with the complexity of the benefit system in general and the changes to entitlement (Ministry for Women, 2018). Some mothers participating in the study felt that Work and Income did not inform them of their entitlements, leaving them to determine what support was available themselves:

"You find out months later you could have been entitled to other benefits – they send you any changes by email and you can do a lot online but it's confusing and I keep having to fill out forms." [Mother receiving benefit] (Ministry for Women, 2018, p. 17)

In a 2016 study with grandparents receiving the Unsupported Child's Benefit (UCB), only around 17 percent said that Work and Income encouraged them to apply for the UCB; the majority of grandparents reported that they were made aware of, and received advice on, the UCB from agencies other than Work and Income (Gordon, 2016). Commonly mentioned agencies included Child, Youth and Family (currently named Oranga Tamariki), Family Start and Grandparents Raising Grandchildren (who commissioned the study). The fact that the receipt of the UCB and Orphan's Benefit (OB) relies on family breakdown, could explain why some people who are entitled to these payments are made aware of them through Oranga Tamariki or Family Start rather than MSD in the first instance.

More generally, some benefit recipients participating in the research studies felt that some Work and Income staff withheld information from them, and called for more transparency regarding the way that entitlements were assessed and more consistency in the advice they received:

"They do not offer or make available all of their services/benefits." [Grandparent receiving UCB] (Gordon, 2016, p. 54)

"They withheld helpful information from me, just not helpful at all." [Te Rina, Hautangi Whānau] (Baker et al., 2012, p. 83)

People also experienced inconsistent advice from different staff.

"All of them need to be consistent, otherwise you see a different person and they all say different things." [Grandparent seeking support from Work and Income] (Gordon, 2017, p. 141)

"And then they say one thing to you and then you don't hear from them again... because when you're talking to one person, they'll tell you one thing and then you talk to someone else." [Shelley] (Auckland City Mission, 2014, p. 35) *"The lady we actually saw on the day said different things compared to the guy we saw on the Friday, and [she] got really annoyed with him and showed him and told him. I don't think he liked it, but it was like, come on, do your job. So, she ended up ringing the main office and everything was processed through them."* [Kahukura] (Cram, Adcock, O'Brien, & Lawton, 2020, p. 11)

Some felt that, in general, Work and Income staff did not have a good understanding of the entitlements and the assistance available in the welfare system:

"When first got my grandchild W&I said I was only entitled to Child Support, it was someone else (from the public) who told us we were entitled to Unsupported Child Benefit, this was a few years later." [Grandparent receiving UCB] (Gordon, 2016, p. 55)

"They are not very knowledgeable about the UCB entitlements. I have had to help many people apply for this and it has been an absolute nightmare." [Grandparent receiving UCB] (Gordon, 2016, p. 54)

From 2015 the Ministry of Social Development implemented the Service Quality Monitor (SQM) to obtain feedback on the quality of service that clients receive. The SQM was decommissioned in December 2019, to be replaced with the Heartbeat survey. The SQM provides a perspective from the client about the assistance available as far as the client is aware. The measure is limited in that it presupposes the client knows how what they were told compares with what is in fact available.

Results from the SQM demonstrated that of the participants who engaged with the MSD contact centre in 2015/2016, 83 percent were either very satisfied or satisfied with how easy it was to gain the information they needed, compared to 79 percent for the period April - June 2017 (Colmar Brunton, 2017). However, for contact centre clients who reported being dissatisfied or neutral for 2016/2017, "providing correct or consistent information" was the second most commonly suggested improvement (10 percent). For clients who engaged with MSD's frontline services, the level of satisfaction regarding how easy it was to gain the information they needed remained consistent between 2015 and 2017. In 2015/2016, 86 percent of people, and 85 percent for the period from April - June 2017, reported being either very satisfied or satisfied with being "told about all the assistance available".

How did people experience applying for and receiving social assistance payments?

One of the key themes from some of the reviewed research conducted prior to the 2018-2020 changes was that recipients frequently experienced the welfare system in general as judgemental, time-consuming or humiliating (Baker et al., 2012; Cram et al., 2020; Ministry for Women, 2018; Ministry of Social Development, 2018c). People engaging with Work and Income, and other government agencies, called to be treated with more care and respect when they sought support.

"WINZ stresses me out – I feel like I'm being judged – it's not like I want free money, I'm doing it because I have to, I'm doing it for my daughter and the more work I do the more dollars are taken off me." [Mother receiving benefit] (Ministry for Women, 2018, p. 17)

"I feel like [they] just judge me as soon as I walk in the door, they just judge me and that's 'cause I hate being on the benefit. I can't wait to get off it. Yeah, 'cause people are like, "You're using taxpayer's money." [Kowhai] (Cram et al., 2020, p. 10)

Results from the MSD SQM showed that the overall level of satisfaction of participants who engaged with the contact centre, was 77.3 percent in 2016/17; this was slightly lower than in 2015/16 (79.7 percent) (Colmar Brunton, 2017). The overall level of satisfaction with frontline experience was 84 percent in 2015/2016 and 83 percent in 2016/2017 (Colmar Brunton, 2017). The aspects of the frontline experience that clients were most positive about included being "treated with respect", and the experience that Work and Income staff "took actions that were correct".

In Gordon's research (2016), more than a third of the participating grandparents (all of whom were raising their grandchildren) reported positive experiences with Work and Income.

The application processes for some of the components were difficult

The Ministry of Social Development's report on people's experiences of hardship (2018c), undertaken prior to the 2018 changes, emphasised how important it is that people in need of support can access the right support at the right time. Several earlier studies indicated that people found the process of applying for welfare assistance daunting, with complicated application processes and lengthy processing times (Baker et al., 2012; Ministry for Women, 2018; ThinkPlace, 2014).

"WINZ processes are really degrading. They have unrealistic expectations for struggling families." [Hoitu Whānau] (Baker et al., 2012, p. 109)

Since 2007, the State Services Commission has conducted a national survey, Kiwis Count, which asks New Zealanders about their experiences and views of a selection of 43 commonly used public services. Results from the 2017 Kiwis Count survey indicate that 79 percent of New Zealanders trust public services based on their personal experience. The level of trust based on personal experience was similar among people of Asian, NZ European and Māori ethnicity (78-80 percent). The level of trust for people who identified as Pasefika was significantly lower at 61 percent (State Services Commission, 2018). Women reported higher levels of trust based on personal experiences than men. Satisfaction with the quality of services received was a record high of 76 points in 2017. The level of satisfaction with

applying for/or receiving New Zealand Superannuation ranked highly in terms of the level of satisfaction with a rating of 89 in 2017. At the other end, satisfaction levels with applying for and/or receiving a housing subsidy or Accommodation Supplement and applying for and/or receiving a benefit have scored poorly over the years with 60 in 2015, 63 in 2016 and 58 in 2017. The satisfaction level for applying for and/or receiving a housing subsidy or Accommodation Supplement scored 58 in 2017. The score for applying for and/or receiving a benefit (e.g. Jobseeker Support, Sole Parent Support or a Supported Living Payment) was 59 in 2017 (State Services Commission, 2018). The rating of "requested information or made an application, payment or claim for child support, student loan repayments, KiwiSaver, or tax credits (e.g. Working for Families)" was only collected since 2017, in which it was 67.

For the Orphans' Benefit (OB) and Unsupported Child Benefit (UCB), an online application has to be made to Work and Income. The eligibility criteria for the UCB can be difficult to satisfy due to the criteria of demonstrating family breakdown. This can impact the take-up and timeliness of receipt of the payment. Once an individual has applied for the Unsupported Child's Benefit for a child, Work and Income will invite the parent(s) and caregiver(s) to discuss the family's situation (a Family Meeting), if a Family Group Conference has not already taken place, to confirm that a family breakdown has taken place and that the applicant will be the main carer for the following year. The applicant also has an obligation⁶ to apply for child support from the child's parents. Gordon (2016, 2017) maintains that because of the stress associated with this process, many grandparents who are eligible for the UCB, waited a long time before receiving the financial support they needed.

"I was mortified as WINZ tried to get/arrange a family group conference with the children's mother. I had to go to a lawyer to get sorted. I already had the day to day care granted by the courts. WINZ told me that my parenting order meant nothing. Was a very stressful time." [Grandparent seeking support from Work and Income] (Gordon, 2016, p. 57)

The 2014 Family 100 Project showed that participants experienced the process of applying for welfare support as time and energy consuming; having to find out which paperwork to complete, gather evidence and supporting documents, as well as needing to travel to the service centres and wait to be seen by Work and Income staff (ThinkPlace, 2014). Older unpublished research on WFF (Colmar Brunton, 2006) also found that lack of understanding regarding eligibility and breakdowns in service delivery were barriers to take-up.

"It just was too hard to sign up, you know giving you the big run around all the time." [Māori, eligible but not receiving Working for Families] (2006, p. 17)

Gordon's research revealed many who applied for support did not feel they received information on why their requests for support were declined.

"They knew we were entitled to the unsupported child benefit & I had applied several times but were declined. I have been in tears because of not having enough money to live on & pay bills but that didn't seem to matter to them until I finally got a person who was willing to tell me my entitlements & got the ball rolling but this was 15 years later." [Grandparent receiving the UCB] (Gordon, 2016, p. 55)

⁶ Sanctions are not applied in cases where this obligation is not met.

Recipients of the UCB spoke about the sometimes-lengthy process of applying for and obtaining the payment. Some highlighted that they needed support, beyond Work and Income, to help them successfully apply for UCB.

"Took 3 years to receive UCB, after intervention from an advocate from budget services." [Grandparent receiving the UCB] (Gordon, 2016, p. 57)

Research showed that many people experienced a lack of integration between different agencies who delivered support through the welfare system and called for stronger partnership between different government agencies as well as between government and community agencies (Baker et al., 2012; Ministry for Women, 2018).

"Working with government-funded organisations, the paperwork was repetitive and each organisation only looks after a small part of Mum's care, so I had to keep in touch with all of them to bring together what they have to offer for Mum's support." [Ngatai Whānau] (Baker et al., 2012, p. 64)

Recipients of welfare payments also mentioned that this disjuncture impacted the timeliness with which they received their payments:

"There was a time lag of two weeks between Work and Income and Inland Revenue (Child Support) being able to sort out payment issues." [Mother receiving benefit] (Ministry for Women, 2018, p. 9)

An additional consequence of a complex and siloed welfare system, was the need for people applying for assistance to tell their story to multiple people across several agencies; something that many may have found disempowering (ThinkPlace, 2014).

In response to the fragmented delivery of the welfare system, recipients and welfare advocates suggested that information hubs, navigators and wrap-around services could be established (Auckland City Mission, 2014; Cram et al., 2020; Ministry for Women, 2018; Ministry of Social Development, 2018c).

Recipients of the UCB and OB may be eligible for additional support such as the Extraordinary Care Fund. However, findings from a study by Grandparents Raising Grandchildren suggested that when people eligible for the UCB applied for the payment, they were not informed about other available social assistance from MSD:

"Work and Income do not ever tell you about things you can apply for – they keep you in the dark and you have to find out on your own if you are lucky – like the extraordinary care fund. They have never ever informed me of that and many other things I have found out I am entitled to. They need a shake-up to stop thinking and looking at us like we are in for a free ride when we have taken on the hardest role there is – looking after a traumatised child." [Grandparent receiving the UCB] (Gordon, 2017, p. 142)

"I am currently applying for extraordinary care fund - I only found out about this through (external agency)." [Grandparent receiving the UCB] (Gordon, 2016, p. 56)

Research on people's experiences of welfare support from Work and Income more broadly also reflected that people often did not feel that there was opportunity to discuss their other needs and to find out about additional support that may be available to them (Baker et al., 2012).

The way that government delivers support was not well aligned to the ways in which Māori whānau define their worlds

Baker, Williams and Tuuta (2012, p. 16), in their case studies with Tūhoe and South Auckland whānau, demonstrated that the way that government delivered support conflicted with the worldviews of whānau, and “the concepts, processes and practices” that comprise their ways of being. Māori whānau felt that Work and Income adhered to a Western Pākeha culture and did not reflect or understand their values and practices.

“My experience with WINZ is they didn’t have any value for me because they don’t understand tikanga. They withheld helpful information from me; they were just not helpful at all.” [Hautangi Whānau] (p. 78)

“WINZ doesn’t have systems for Māori that are adequate. There is nowhere to do a karakia. You have 30 minutes to get through what your family needs and that’s when you have to pretend that you’re not Māori to get a result.” [Hoitu whānau] (p. 109)

Whānau prioritised and preferred support from their whānau, then their hapū, marae and iwi organisations (Baker et al., 2012). Baker et al. (2012) emphasised the importance of supporting and focusing on whānau as a whole, rather than the individual members that comprise the whānau. Baker et al. (2012, p. 21) made explicit that “the importance of being able to fully comprehend the needs of whānau as tangata whenua, engage and work with the whānau from this perspective cannot be underestimated”.

Engaging with organisations such as Work and Income was said to be a last resort.

“If I need help or support, I go straight to my whānau. I don’t go and see anyone else, just my whānau, and if they can help me they will. WINZ would probably be the last place I would go if my whānau weren’t able to help me out.” [Potu Whānau] (p. 71)

“They would go to their whānau first, and then they probably would go the next step, going to see WINZ.” [Ngakare Whānau] (p. 75)

“WINZ would be my last resort if my family can’t give it. You feel bottom of the barrel when you go to them, and they make you feel that way too.” [Taumahau Whānau] (p. 122)

Importantly, Baker et al. (2012) note that this preference of whānau to access support from within their whānau in the first instance should not be used as reason to absolve government agencies from their obligation to deliver support and resources to whānau.

When whānau did decide to access support from organisations such as Work and Income, whānau and/or hapū members, iwi organisations, and urban Māori organisations (such as MUMA)⁷ played a pivotal role in advocacy and brokering. This was both to help them access available support (in some cases support that they were unable to access otherwise), and to ensure that whānau experienced more positive engagements with Work and Income.

“I would have frozen this year if it hadn’t been for MUMA. It had to be through MUMA to go to WINZ so I could get my wood. If you go with MUMA to WINZ you get help,

⁷ MUMA is the Manukau Urban Māori Authority and is part of the local Whānau Ora collective. They provide a range of cultural and social services to whānau in South Auckland.

otherwise you get nothing. In the cities you have to have money to survive.” [Totiku Whānau] (p. 15)

“MUMA will come to our home, ensure my tikanga is upheld. I don’t think the level of service would be the same if I didn’t have my advocate present, to approach WINZ on my behalf. The Kaitoko Whānau practises whakawhanaungatanga and recognises, understands and respects our whānau; they are kaumātua in this community.” [Hoitu Whānau]” (p. 110)

Did people feel the available social assistance made a difference to them?

In the reviewed studies, from before the 2018-2020 changes to social assistance, many recipients experienced the support provided through the welfare system as inadequate. Research showed that some families and whānau were unable to meet their basic living costs while in receipt of a benefit and experienced hardship as a result.

"After rent there's not much left. It's hard to budget to put food on the table by the end of the week. Sometimes all that is left is noodles." [Mother receiving benefit] (Ministry for Women, 2018, p.15)

"I receive \$386 per week. The rent itself is \$380. The simple fact is when the expenditure exceeds the income, I'm in trouble. That is basically why I am reliant on charity...The option here is borrow, which I have done, heavily in debt. Friends, families and no-one wants to be a friend anymore. And rightfully so." [Helen, sole mother of two children] (Auckland City Mission, 2014, p.4)

"The money that we get from the government, people say we can budget and live on it, but, realistically, it's not enough. You can try so hard to budget, but you come to a stage where you can't do much and we can't keep running back. I hate coming to food banks and I hate going to WINZ, but what can you do? There is no choice. You gotta do something to survive. My girls have gone for two days without food, two straight days, and the effects of having no food, on them, is they sleep, they're weak and that's because they're lacking the basic essentials of daily life." [Lana] (Auckland City Mission, 2014, p.32)

The financial pressure experienced by benefit recipients were at times exacerbated by unforeseen expenses such as medical bills, school expenditures and car repairs.

"Like things happen with your kids during the week. You can't calculate for every cent. Things arises - a trip comes up or you need a new book or he's grown out of his uniform or she's grown out of her uniform and then you've gotta put money aside for that. So, things change every week with your money situation with my kids." [Ofa, sole mother] (Auckland City Mission, 2014, p.28)

In light of the above-mentioned, benefit recipients called for the level of social assistance to be increased.

"All benefits [should be] increased ... benefits and social welfare that can help raise families and individuals out of poverty - not extra cash thrown in our pockets to help subsidise our landlord's third mortgage." [Anonymous participant] (Auckland Action Against Poverty, 2017, p. 4)

It should be noted that people's perceptions of the adequacy of social assistance were intertwined with what they believed the goal of social assistance should be. Some benefit recipients expressed a desire for their financial assistance to be increased to not only alleviate hardship, but to allow them to actively participate in their communities (Auckland Action Against Poverty, 2017, p.5):

"We need income that makes it possible to be above the poverty line and participate in society." [Pākehā, sole parent, 1 child]

"For the time being make them universal where possible, increase them to a level that a person can live on with dignity." [Polish, Jobseeker]

In the 2012-2016 E Hine study, many of the participating young Māori mothers felt that the benefits they received were adequate; this was especially the case for young mothers who were living at home or in social housing, and those receiving support from their whānau (Cram et al., 2020). However, some said they unexpectedly experienced their benefits increasing or decreasing, placing pressure on their finances. The research by Cram et al. (2020) highlighted the critical role that family and whānau played in helping young mothers whose benefit did not cover the costs of the basic needs of themselves or their baby. Research by Baker et al. (2012) also emphasised how whānau supported each other in the face of inadequate support through the welfare system.

Research by Boulton and Gifford (2011), exploring the impact of Working for Families on the self-reported whānau ora of 30 Māori whānau, found that the WFF policy largely had a positive impact. Some of the participants mentioned that the additional income received through the policy alleviated some of their financial stress. Others said it enabled them to "survive" (p. 149):

"Working for Families income, yeah, I think it has saved a lot of people." [Member A of whānau 30]

"How do you reckon you guys would cope without that top up money?" [Interviewer]

"Probably wouldn't. Yeah." [Member A of whānau 10]

While these findings indicate the value of WFF, they simultaneously illustrate that many whānau were struggling.

Two whānau reported a negative impact due to WFF, after they had to repay overpaid entitlements made by IRD. Three indicated that the policy had no noticeable impact on the lives of their whānau. Some attributed this to the inability of WFF to cover their existing debts. Other whānau in Bolton and Gifford's study (2011) said that the additional income allowed low-income families to have their children take part in opportunities such as sports and music lessons, and extra tuition. Most whānau agreed that WFF contributed to their whānau ora. A few participants in this study also noted that while "making ends meet" (p.151) and better income is important, it is not necessarily connected to their own definition of whānau ora.

Did families with young children have more choice about how they manage their care and work responsibilities because of the available social assistance?

As can be expected, the existing research showed that families' care responsibilities impacted their ability, and desire, to undertake full-time employment.

Mothers interviewed in the Ministry for Women study (2018) unanimously expressed that they aspired to be role models for their children and said that being a mother was a strong incentive for them to be engaged in paid employment, training or education. They also mentioned that reducing the levels of benefit abatement would address some of the barriers they experience in accessing employment and improving their children's lives (Ministry for Women, 2018).

Participants from a few studies felt that the abatement of social assistance plays a key role in people's decision to enter employment, but rather than encourage, it can work against their decision. Several studies revealed that due to the abatement of different social assistance

payments, some people felt that finding employment could actually make them less financially secure.

"They don't give me much to start with as far as Work and Income goes, but if I earn over certain amount then all of a sudden, they get my pay cheque. After 20 hours, they take 80 cents to the dollar. What's the point of going to work? I still do it, but I've just gotta work that little bit harder and, because I'm only casual, I haven't got... I'd just love to be 110% away from Work and Income altogether, but I still gotta have them there as that safeguard, just in case I don't get work for a week, to pay the bills or whatever." [Will] (Auckland City Mission, 2014, p. 22)

"[The part time work] causes benefit abatement that makes me worse off but I need the experience and a reference. If I work one day I'm worse off, if I had five days work I'd be better off. Strangely it also matters what day I report working – they have never been able to explain how this works." [Caregiver] (Gendall & Fawthorpe, 2006, p. 26)

"If I work too much they take money off me." [Mother receiving benefit] (Ministry for Women, 2018, p. 18)

"I'm doing it [getting a benefit] because I have to, I'm doing it for my daughter and the more work I do the more dollars are taken off." [Mother receiving benefit] (Ministry for Women, 2018, p. 9)

This was especially the case for people who have part-time, casual work, or those with otherwise fluctuating incomes (Auckland City Mission, 2014; Colmar Brunton, 2006). In Gendall and Fawthorpe's (2006) study with caregivers, people who were self-employed also reported that Working for Families did not cater for their needs.

"Financially we struggle – our business has made a loss for the last two years, we don't own our house and we are really careful with money. Working for Families is not set up for the self employed... The drop in income has been hard. Before I was paying a lot of expenses and now it's all up to [my partner] – he does feel the pressure. When we discuss it he says he doesn't want our child in care and the pressure on him is a trade off." [Caregiver] (Gendall & Fawthorpe, 2006, p. 46)

In addition to the impact of abatement thresholds on people's incentives to work, participants across studies highlighted the enduring focus on paid work can contribute to the administrative burden experienced by recipients to access the support they need.

"When I did two extra shifts at work they took off my accommodation benefit and now I've got to reapply." [Mother receiving benefit] (Ministry for Women, 2018, p. 18).

Research by MSD (2018c), on people's experiences of hardship, presented the story of how one person faced higher demand at their place of employment requiring them to pick up additional shifts. Unaware that the increase in income would affect their WFF payments, the person started accumulating tax debt from overpayments.

It should be noted that in response to the COVID-19 pandemic, on 1 July 2020, the hours test for In-work Tax Credit was removed.

Another factor influencing the ability of people with children to move into employment, education and training, is the cost of child care (Auckland City Mission, 2014; Cram et al., 2020; Ministry for Women, 2018). Mothers who participated in research by the Ministry for Women expressed how important early childhood education (ECE) was and called for eligibility for the 20 hours of free ECE to be extended to children under three years of age.

Throughout the research, families called for the goal of welfare to shift away from getting caregivers into paid work and towards the wellbeing of families and children. Unpublished research in 2006 found that people had concerns about the intent of Working for Families to get parents into work (Colmar Brunton, 2006).

Did people feel the available social assistance supported families to have sustainable employment, financial stability, stable housing, and healthy relationships?

Participants in the E Hine study, with variable employment, reported experiencing difficulties with Work and Income, including long waiting times for their benefits to be resumed, leaving some participants unable to meet their basic needs (Cram et al., 2020).

Cram and colleagues (2020), citing Laclau and Mouffee (2001), talk about how the binary construction of welfare recipients as either unemployed and reliant, *or* working and contributing, may have contributed to the disengagement from the welfare system by some of those who need it.

Grandparents receiving the UCB participating in Gordon's (2016) research iterated that housing was a key concern for families with dependent children.

This research synthesis preceded the removal of the section 192 sanction made to families with children. However, from older research on mother's experiences of the sanction it is apparent that its removal could result in both an increase in income for mothers and could foster more positive familial relationships.

"The sanctions have to stop. My twin baby's father is unnamed. I recently started working 20 hours a week and make \$30 more than I did while on a benefit. If the sanction wasn't there I would make \$70-\$80 more a week." [Māori Sole Mother, 4 children] (Auckland Action Against Poverty, 2017, p. 8)

Research by Keil and Elizabeth (2017) discussed how Pacific socio-cultural values and norms surrounding family obligations and financial support influenced the way that Pacific mothers perceive and negotiate child support. The research involved semi-structured interviews with nine Pacific mothers. At the time of the interviews, four of the mothers had informal child support arrangements, two did not receive any child support and three had formal arrangements.

Despite the fact that all of the mothers felt that fathers were obliged to offer financial support towards the care of their child, most of the participants preferred a privately negotiated arrangement to formally enforced child support (Keil & Elizabeth, 2017). The authors found that all of the mothers who had informal arrangements feared that enforced payments would undermine their efforts to have co-operative relationships with the father of their child. According to Keil and Elizabeth (2017), the pursuit of formal child support may negatively reflect on the family of the mother who are expected to work together to support her; causing tension for the mother and her family. Informal arrangements were also seen by the mothers as a way for fathers to express their love and care for their child. Importantly, the authors

note these socio-cultural values did not completely negate mothers' willingness to seek formal child support from fathers; a third of the mothers in the study did pursue formal child support.

While it is not possible to ascertain with surety from the research how Pacific mothers would respond to the removal of the section 70A/192 sanction, Keil and Elizabeth's (2017) research suggests that the policy change may align with the way that some mothers prefer to engage with the fathers of their children and may foster positive familial relationships more widely.

Work undertaken since 2018 to improve client experience

Since 2018, in addition to changes to social assistance, such as increases in levels of payments, an extensive work program has aimed to improve client experience of the New Zealand welfare system.

The Welfare Expert Advisory Group and the welfare overhaul

In May 2018, the Government established the Welfare Expert Advisory Group (WEAG) to review the New Zealand welfare system. To ensure that the experiences of people who interact with the welfare system were prioritised, the WEAG undertook a national consultation. Findings from their consultation were captured in their report *Views on New Zealand's Welfare System* (Welfare Expert Advisory Committee, 2018). The research findings produced prior to the 2018 changes to social assistance, discussed in this synthesis, are consistent with the findings of the WEAG consultation.

Similar to the synthesis of research, the WEAG consultation revealed that there was a lack of awareness of some social assistance entitlements. Some benefit recipients felt that some Work and Income staff withheld information from them and called for more transparency regarding the way that entitlements were assessed and more consistency in the advice they received. Participants said that the application process for social assistance was complex.

Findings from the WEAG consultation echo findings that people commonly report negative experiences of the welfare system. Welfare recipients spoke about the stereotypes surrounding benefit recipients and their experiences of "beneficiary bashing". Participants in the WEAG's consultation suggested that key policy settings that impacted the financial stability of families, and their ability to secure sustainable employment, were the abatement thresholds and hour tests.

Across WEAG consultation participants, there was wide consensus that the welfare system should be there to support and assist the most vulnerable people in our communities and should cover the costs of people's basic needs. Some of the participants in the WEAG national consultation felt that the support provided through welfare should be closely targeted to only those who are in dire need and that a key objective should be to encourage people to seek paid employment. Others indicated that social assistance should do more than cover people's most basic needs and should enable them to participate in their communities. Participants also felt that there was a lack of fairness in the assistance that is available to beneficiaries and working people on low incomes.

MSD is leading the role of advising Government on the work programme of the overhaul of the welfare system in response to recommendations made by the WEAG (Ministry of Social Development, 2020b). MSD identified a short-term work programme, which has been endorsed by Cabinet, that includes work focused on the following areas (Ministry of Social Development, 2019b):

- reducing barriers to employment and training
- better support for parents
- ensuring income support is accessible
- better support for disabled people and people with health conditions.

In the medium-term, the MSD work programme for the welfare overhaul will focus on:

- resetting the foundations of the welfare system, including the purpose and principles of the Social Security Act 2018 and the consideration of a kaupapa Māori values framework
- increasing income support and addressing debt
- strengthening and expanding employment services
- improving supports and services for disabled people, people with health conditions and disabilities and their carers
- building partnerships and enhancing the community sector.

In the longer term, MSD proposes to focus on:

- simplifying the income support system
- aligning the welfare system with other support systems
- reviewing housing and childcare supports.

Progress has already been made towards the welfare overhaul work programme (Ministry of Social Development, 2019b).

Strategic responses

In 2018, MSD developed a new Client Commitment Charter to improve service culture (Ministry of Social Development, 2018a). The new Commitment Charter has three broad themes: knowing people, supporting them, and working with them to achieve their goals. Included therein, is agreement to understand the situation and needs of those seeking support, to use client feedback to improve service, transparency and consistency regarding entitlement and obligations, and respect towards clients.

MSD also established a new strategic direction in 2018, Te Pae Tawhiti, setting out the three key shifts we needed to make to achieve better outcomes for New Zealanders: Mana manaaki – a positive experience every time; Kotahitanga – partnering for greater impact; and Kia takatū tātou – supporting long-term social and economic development

In 2019, these were supported by the Te Pae Tata and Pacific Prosperity strategies for realising the aspirations of Māori and Pacific people and achieving equitable outcomes, and in 2020 new values to guide behaviour were introduced. The value of Manaaki seeks to encourage that the wellbeing and success of people is prioritised; Whānau, to ensure that MSD is inclusive and builds a sense a belonging; Mahi tahi, to encourage MSD to work together, making a difference for communities; and Tika me te pono, to encourage MSD to do the right thing, with intergrity.

Service Delivery responses

The numbers of Work and Income frontline staff have been increased in response to the WEAG and again as part of the response to COVID-19. Work has also been undertaken to help clients easily access information. In June 2018, MSD launched a *Check what you might get* service eligibility guide which aims to provide clear and transparent information about the financial assistance that might be available to people seeking support (Ministry of Social Development, 2018a).

In 2019 a 'Heartbeat' project was established in nine prototype sites to measure and feedback information on client experience as a mechanism for: ensuring client experience informs

service and policy design, improving performance and improving people's experiences of engaging with MSD (Ministry of Social Development, 2020b).

Strengths and Limitations of the baseline evidence synthesis

Strengths of the study

Through the synthesis of research, we were able to draw on the rich body of work that has already been done to identify repeating themes and gaps across studies. Providing an overview of the research on client experiences of New Zealand social assistance is also useful for highlighting where findings were disparate, pointing to the nuanced nature of people's experiences. Drawing on existing studies, including those conducted independently of MSD, potentially allows identification of a wider range of views and experiences than would otherwise be obtained. It also allows future research to avoid imposing the burden of asking questions that have already been addressed elsewhere.

Limitations in the existing body of research

The reliance on existing research and consultations meant that the degree to which the different research questions for this study could be answered varied. The scope of this research synthesis was focused on the experiences and perceptions of people. The strength of qualitative research lies in its ability to capture the nuances of people's experiences rather than establishing the prevalence of the occurrence of these experiences. Some of the survey research included in the synthesis was able to fill some of these gaps. However, only one of the studies included (Kiwis Count survey 2017) is based on a sampling method that allows generalisation about how common such experiences might have been. Consequently, this baseline synthesis does not provide a basis for an assessment of any quantum of change in experience, i.e. how many clients are having what kinds of experience. The low response rates typically attained for client experience surveys further calls for caution in generalising results.

The body of research drawn from for this synthesis included several small-scale qualitative studies; these may not necessarily be representative. Even though other studies involved large consultations that endeavoured to draw out a range of views, they would inevitably draw input from people with stronger levels of interest in the subject matter.

Because the majority of the publications included in the synthesis of research investigated people's experience of the welfare system more broadly, rather than specific policies or payments, a need remains for more nuanced understandings of client experience of different components of social assistance. We note that people's engagements with the welfare system may be shaped by the type of assistance they are receiving and the agency responsible for delivering the component in question.

Limitations of the synthesis of research

The search strategy and inclusion of publications was conducted in a way that aimed to maximise the pool of research to draw upon. Because of this, the synthesis of research was iterative rather than systematic.

Furthermore, the reliance on existing research did not allow us to assess or control the degree to which the findings are representative. It is inevitable, therefore, that the views reflected in this research synthesis do not capture the experiences of all New Zealand families prior to 2018 and may not be generalisable to people's experiences since 2018.

Conclusion

This report provides a baseline synthesis of research on client experiences of social assistance payments from before the introduction of the Families Package in 2018. A large focus of the reviewed research was on people's experiences of engaging with Work and Income and other government agencies, including processes surrounding application and the delivery of payments. Another area of focus was the financial hardship faced by people despite their receipt of social assistance payments. Lack of awareness of some social assistance entitlements, the complexity of the application process, and the level of assistance provided by the income support system emerge as key areas for attention.

Since 2018, in addition to increases in the level of financial assistance available, changes have been made in an effort to ensure that available income support is more transparent and easier to access, and new values to guide practice have been introduced. Some service delivery and policy reforms that respond to the insights included here have already been made, and others are under consideration.

A second synthesis of research will be completed in 2022 and will draw together MSD's own research and client experience monitoring (including from the Heartbeat project) with insights gathered independently of MSD over the period 2018-2021. This will provide an important resource for exploring whether the 2018 Families Package, the 2020 income support packages, and the COVID-19 and other service delivery changes since 2018 have re-shaped client experience.

The findings from this baseline synthesis affirm the importance of efforts to improve client experience and awareness of payments as a mechanism for ensuring that the increased financial assistance available is received by the people it is designed to assist, and provide insights that can inform policy going forwards.

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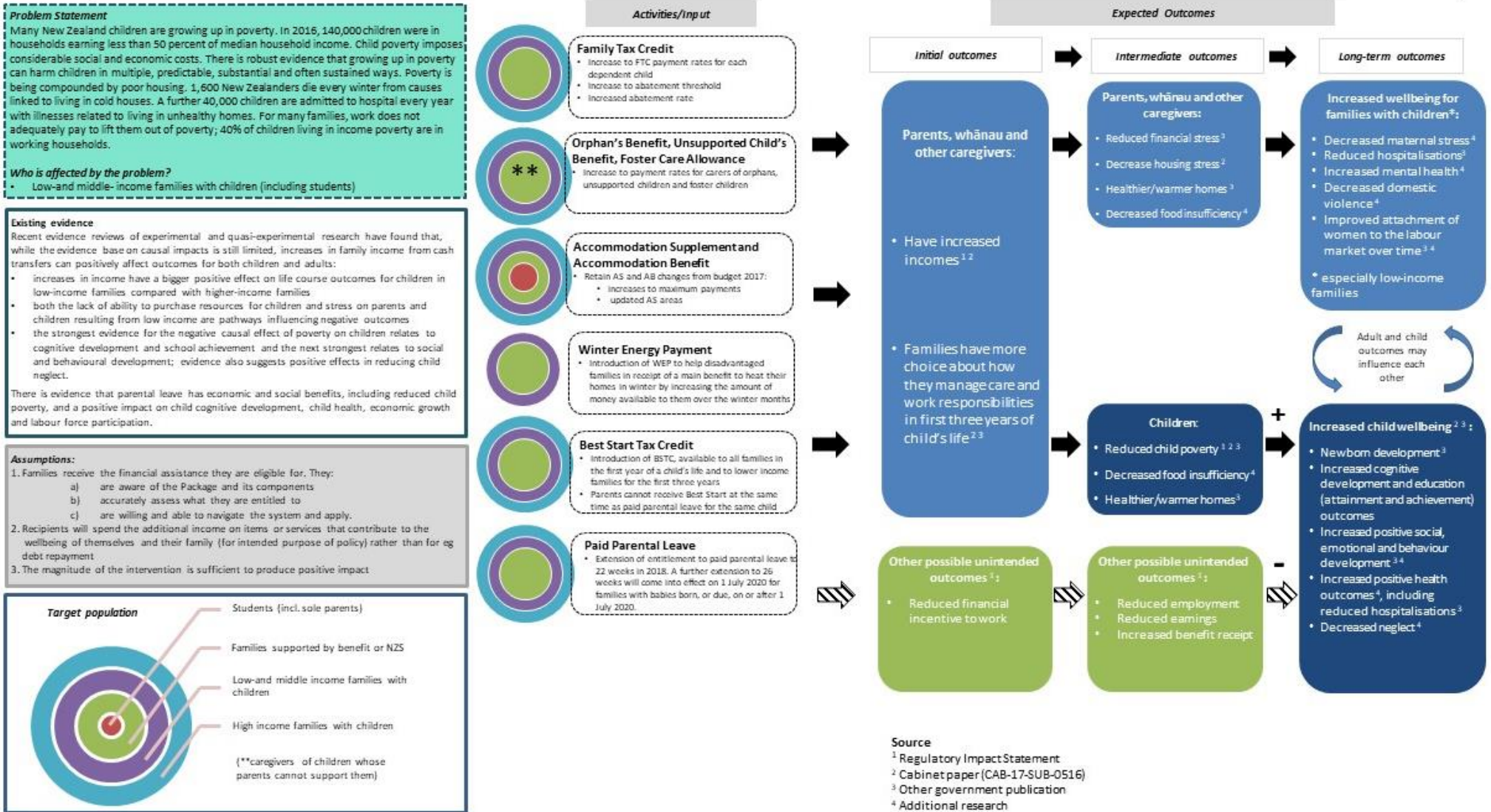
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Appendix A: Families Package Intervention Logic for Families with Children.

GOAL: provide targeted social assistance to improve incomes for low- and middle-income families with children, and to reduce child poverty



Appendix B: Outcomes Framework.

Research Question	Intervention Logic	Key Strategies
Were people aware of the 2018 and 2020 changes and their component payments?	Speaks to the assumption of the intervention logic that families receive the financial assistance they are eligible for. This is only possible if they know what the package entails, accurately assess what they are entitled to, and are willing and able to navigate the system to apply.	Te Pae Tata, Mana Manaanki: Clients feel that MSD is open and fair.
Were there opportunities when people applied for the payments to discuss any other family needs and receive information/advice on how to access that support?		Te Pae Tawhiti, Mana Manaanki: People are aware of the support available to them.
How did people experience applying for and receiving payments?		Te Pae Tawhiti, Mana Manaanki: People are confident they will receive that support.
Were there barriers to take-up and, if so, what were they?		Pacific Prosperity, Mana Manaanki: MSD provides empowering and clear information to Pacific peoples, families and communities.
Did people feel the 2018 and 2020 changes and the component payments made a difference to them?	Speaks to the assumption that the magnitude of the intervention is sufficient to produce positive impact. This question also explores whether the payments have resulted in increased income and whether families could use the additional income on services/goods that are beneficial to them.	IR Customer Corporate Strategy: <ul style="list-style-type: none"> • Partner with others to design and deliver integrated services that make tax and social policy easy. • Tailor IR services to the needs of different customer groups. • Enable self-management and provide certainty. Kia Takatū Tātou (Te Pae Tata, Te Pae Tawhiti, Pacific Prosperity): <i>Supporting long-term social and economic development; enabling Māori and Pacific peoples to have:</i> <ul style="list-style-type: none"> • financial stability • stable housing
Did families feel that incomes have increased because of the 2018 and 2020 changes and the component payments?	Having increased income is a direct and immediate expected outcome. It rests on the assumption that recipients will gain extra income to spend on items or services that contribute to the wellbeing of themselves and their family (for intended	Kia Takatū Tātou (Te Pae Tata, Te Pae Tawhiti, Pacific Prosperity): <i>Supporting long-term social and economic development; enabling Māori and Pacific peoples to have:</i> <ul style="list-style-type: none"> • financial stability • stable housing

	purpose of policy) rather than, for example, debt repayment.	
Did families with young children have more choice about how they manage their care and work responsibilities because of the 2018 and 2020 changes and their component payments?	<p>A key aim of the Families Package, and especially the Best Start tax credit and the extension of paid parental leave, was to give families more choice about how to manage care and work responsibilities.</p> <p>It is expected that the package may result in reduced incentive to work for some families. This could result in reduced employment and earnings and might influence the positive impacts of the Families Package on the wellbeing of families.</p>	<p>Te Pae Tawhiti, Mana Manaanki: People feel empowered and have choices about their future.</p> <p>Te Pae Tawhiti, Kia Takatū Tātou: Achieving positive wellbeing outcomes for New Zealanders, balancing a focus on employment with recognising opportunities for clients to participate in communities through volunteering, training and skills development, and caring for whānau and families.</p>
Did people feel the 2018 and 2020 changes and their component payments have supported families to have: <ul style="list-style-type: none"> sustainable employment? financial stability? stable and healthy housing? healthy relationships? 	<p>The Families Package is expected to:</p> <ul style="list-style-type: none"> decrease housing stress help families have healthier and warmer homes reduce hospitalisations decrease domestic violence improve attachment of women to the labour market over time decrease maternal stress increase mental health 	<p>Kia Takatū Tātou (Te Pae Tata, Te Pae Tawhiti, Pacific Prosperity): Supporting long-term social and economic development; enabling Māori and Pacific peoples to have:</p> <ul style="list-style-type: none"> sustainable employment financial stability stable housing healthy relationships
Did people feel the 2018 and 2020 changes and their component payments helped them to ensure that their children: <ul style="list-style-type: none"> have what they need (eg good standard of material wellbeing, access to nutritious food, stable and healthy housing)? are happy and healthy? 	<p>The increase in income provided through the Families Package is expected to increase child wellbeing in various ways.</p> <p>The impact on parents (short-, medium- and long-term) may also influence child outcomes.</p>	<p>Child and Youth Wellbeing Strategy:</p> <ul style="list-style-type: none"> Children and young people are loved, safe and nurtured Children and young people have what they need Children and young people are happy and healthy Children and young people are learning and developing
Did family and whānau experience the 2018 and 2020 changes and their component payments as positive and empowering, or did they experience them as stigmatising and reinforcing negative stereotypes and/or poverty traps?	-	<p>Te Pae Tata, Mana Manaanki: MSD is respected and trusted by Māori.</p> <p>Te Pae Tata, Mana Manaanki: Clients feel that MSD is open and fair.</p>

<p>Did New Zealanders think the 2018 and 2020 changes and their component payments are "fair" (ie should they be more/less targeted, etc)?</p>	<p>-</p>	<p>Te Pae Tawhiti, Mana Manaanki: <i>People feel empowered and have choices about their future.</i></p> <p>Pacific Prosperity, Mana Manaanki: <i>MSD is respectful, non-judgemental and welcoming to Pacific peoples, families and communities.</i></p>
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