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Putting wellbeing back into welfare:

Exploring social development in Aotearoa New Zealand from beneficiaries' perspectives

Alicia Nicole Sudden

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School of Geography, Environment and Earth Sciences

Supervisor: Marcela Palamino-Schalscha

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Cover photo

Source: Author. Taken in 2015 from Polhill Reserve in Aro Valley, overlooking Wellington, New Zealand.

Abstract

New Zealand implemented the first definitive welfare state in 1938, institutionalising the responsibility held by the state to protect citizens and uphold their wellbeing. Since then, the swift and pervasive implementation of neoliberal reforms in New Zealand have transformed the social development landscape, and the wider economic setting. New Zealand is now in the midst of unprecedented levels of inequality and child poverty. Yet in the face of increasing hardship, the welfare system has become increasingly residual and punitive towards those in need.

The most recent overhaul of the welfare system occurred in July 2013. These reforms came with a marked push toward reducing benefit recipient numbers, evidenced in the use of off-the-benefit figures as a measure of a successful system. However, this narrative obscures the experiences and wellbeing of people behind these figures, which is particularly problematic given the increased employment instability and financial insecurity fostered by the current labour market. This thesis aims to explore the experiences of those who have come off the benefit since July 2013, either temporarily or permanently, in order to understand how the current welfare system is impacting those it is intended to support.

In order to best capture the voices of former and current beneficiaries, this thesis utilised a mixed methods approach. A survey was conducted to identify patterns and trends from the voices of over 200 participants. Semi-structured interviews were conducted to enrich the quantified results, and understand the narratives and experiences of individuals in more depth. By drawing on a post-development framework, this thesis works toward creating a space for an alternative discussion around welfare that goes beyond the hegemony of economic-centric dialogues. The findings suggest that the welfare system is failing to adequately support those facing hardship or facilitate positive off-the-benefit transitions. Instead, it is fostering the neoliberal assault on citizenship and social rights, and deepening the growing inequalities within New Zealand society.

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Acronyms

DPB	Domestic Purposes Benefit
ECA	Employment Contracts Act
ERA	Employment Relations Act
GDP	Gross Domestic Product
HEC	Human Ethics Committee
JSS	Job Seeker Support
MSD	Ministry of Social Development
NGO	Non-governmental Organisation
OECD	Organisation for Economic Co-operation and Development
SPS	Sole Parent Support
SPSS	Statistical Package for the Social Sciences
SLP	Supported Living Payment
WINZ	Work and Income New Zealand
WfF	Working for Families
WWG	Welfare Working Group

Chapter 1

Introducing this research project

New Zealand has a well-known history of being at the forefront of positive change, boasting achievements such as giving women the right to vote first and holding a strong stance against nuclear power. Further showcasing the nature and leadership of New Zealand, it was also the first nation to implement a definitive welfare state. In its original form this state apparatus functioned to provide social security in order to protect and uphold the wellbeing of its citizens (Cheyne, O'Brien, & Belgrave, 2008; Dalziel & Saunders, 2014). Poverty and hardship could be prevented through the welfare system, and social and economic development could be fostered (Boston, Dalziel, & St. John, 1999). However, New Zealand has recently experienced an unprecedented rise in income inequality and child poverty (Boston & Chapple, 2014; Rashbrooke, 2013a, 2013b). According to Midgley (1995, p. 3), this "phenomenon of persistent poverty in the midst of economic affluence is one of the most problematic issues in development today". It is within this context of individuals and families in New Zealand facing significant hardship, despite being surrounded by relative prosperity and the theoretical safety net of the welfare system, that this thesis takes place.

The social and economic climate in New Zealand has been significantly influenced by the rise of neoliberalism. As is now visible, the benefits of this market-oriented system are not evenly distributed (Ongley, 2013). Again showcasing our proficiency for leadership, New Zealand applied neoliberal reforms early and swiftly, a process described as 'The New Zealand Experiment' (Kelsey, 1995). The implications for the labour market have been policies that prioritise the needs of capital and competitiveness in the global market, at the expense of workers (Ongley, 2013), while reforms in the welfare system have called into question the very

ideals it was founded on. The most recent reform in 2013 has solidified the punitive and residual nature of the current system, with a focus on minimal state spending and economic participation through employment.

Lowered benefit numbers are now being used as a signifier of a successfully reformed welfare system. It appears that in order to achieve a reduction in fiscal costs, the primary objective of welfare has become decreasing the number of benefit recipients. This is visible in recent media releases from National which include: "Benefit figures continue strong decline" (Tolley, 2015a), "Quarterly benefit figures lowest since 2009" (Tolley, 2015b), and "$12 billion reduction in benefit liability" (Tolley, 2016). These narratives reduce individuals to mere numbers and figures. Drawing on a post-development framework, this thesis works towards putting people back into the discussion. This is done by gathering voices of those who have contributed to these off-the-benefit statistics by coming off the benefit, either temporarily or permanently, and utilising subjective wellbeing as the framework for analysis. These individuals are claimed to be markers of a successful system, however the current lack of follow up leaves this assumption unsubstantiated. By exploring the outcomes of this group, and their experiences while on the benefit, this thesis explores at a grassroots level what impact the welfare system is having on the wellbeing of individuals and in the wider New Zealand society.

Development theories: Positioning classical economic theory within a post-development framework

Neoliberalism is categorised in the development literature as a conventional (Peet & Hartwick, 2009) and classical traditional development theory (Potter, 2014). The economic orientation and prioritisation of market forces at the heart of neoliberalism reflects traditional neo-classical economic theories, and the work of key historical theorist Adam Smith (Conway, 2014; Potter, 2014). Neoliberal reforms have come to dominate the public sphere, however this is not to say it has total hegemony. Rather, there is an on-going struggle not only between neoliberal

ideologies and other worldviews, but also in carving out the definition of neoliberalism itself (Larner, 2000a, 2000b). In order to best highlight the space for alternatives I am primarily utilising post-development theory to frame this thesis. Interestingly Nederveen Pieterse (2002) states that neoliberalism and post-development both rose as development theories around the same time. Both criticise earlier modes of development, but in starkly different ways, with very different alternatives proposed (Nederveen Pieterse, 2002).

A key component within neoliberalism and post-development is the rejection of the traditional development binaries of developed and developing. While neoliberalism homogenises the two, disregarding any differences or disadvantages in favour of a global market-oriented system (Nederveen Pieterse, 2002), post-development critiques the polarisation itself and the resultant impacts. From post-development theory the importance of looking beyond these discursive borders is clear. As Jones (2000, p. 237) stresses, "the 'Third World' does not solely have a monopoly on poverty and exclusion". Drawing on post-development, Sachs (2013) insists on turning the gaze of the researcher, of the academic, inwards, to our own way of life. It is post-development theory that has inspired me to focus on research on a social issue in my own backyard- New Zealand.

Post-development overall shapes my understanding of the world, the way my research has been conducted and the conclusions I have found. Drawing on the work of Agostino (2007), Escobar (1995, 2007), and McGregor (2009), post-development can be described as a theory that offers an alternative way to understand the world beyond the westernisation and modernisation that have become so hegemonic across the world. Coming from a post-structuralist beginning, post-development has a strong foundation in discourse and language (Escobar, 2007; McGregor, 2009). Discourses that have risen to hegemonic status are understood as socially constructed narratives. The rhetoric of welfare policy and neoliberalism, when seen as socially constructed discourses become something malleable, able to be questioned and changed, rather than a

concrete understanding of the organisation of society. Individuals therefore have the power to create alternate imaginaries and spaces. In order for this to occur, the sources of knowledge must expand. For my own study I will be working toward what Escobar (2007) describes as increasing the number of agents of knowledge, by transforming subjects to agents. This will be done through upholding the voices of former and current beneficiaries as the primary narrative throughout this thesis.

Wellbeing and society

Since its institutional inception, social policy has been guided by a framework of upholding and promoting citizen wellbeing (Cheyne et al., 2008). Fletcher (2015) maintains that the primary task of the state as a whole is to ensure dividends are used in a way that "[maximises] the population's well-being". Former Prime Minister and leader of the Labour Party, the Honourable Michael Joseph Savage, institutionalised the welfare state in New Zealand and established the wellbeing of citizens as the primary purpose of the inaugural Social Security Act of 1938. This Act solidified New Zealand's welfare state (Boston, 1999; Dalziel & Saunders, 2014). In his speech at the time he asserts that "the people's well-being is the highest law, and so far as the Government is concerned we know no other" (Dalziel & Saunders, 2014, p. 133). Based on the continued relationship between welfare and wellbeing, fortified by the rejection of economic reductionism in post-development literature, wellbeing is the defining concept by which this thesis is framed.

While the welfare state and wellbeing have always been inextricably linked, the neoliberal ethos of the current era in New Zealand is visible in the use of economic gains and fiscal losses to analyse social policies. This type of steadfast pursuit of economic growth has been criticised considerably in the development sphere, with rising evidence that increased GDP does not necessarily lead to improved social outcomes. Cheyne et al. (2008) and Morrison (2014) suggest there is a resurgence of attention around wellbeing within the social development arena to

address this discrepancy. Morrison (2014, p. 278) describes the use of wellbeing alongside economic performance indicators as "one of the notable turning points in our measurement of progress". However, despite its resurgence as a tool for measurement, wellbeing remains an ambiguous and subjective concept (MacKian, 2009). My utilisation of wellbeing has been primarily drawn from Cheyne et al. (2008), Duncan (2005), and Morrison (2014), who emphasize the heterogeneity and multiplicity of the meaning of wellbeing. The operation of this will be discussed in Chapter 3.

Citizenship and rights as the foundation of welfare

The manifestation of relative poverty in New Zealand, and the role of the state in facilitating or failing to prevent hardship (O'Brien, 2008), cannot be properly understood without drawing on rights. The rights invoked in this thesis are those afforded under citizenship in order to place them within the same scale as the operation of welfare states. Citizenship is a socially constructed concept that provides an outline for the power relations that are present between individuals, as well as between individuals and the state (Chouinard, 2009). Marshall (2014) puts forward an understanding of citizenship that is made up of three essential components: political, civil, and social. It is the fulfilment and extension of social rights which, alongside wellbeing, is established in the literature as the foundation that the welfare state was built on (Esping-Andersen, 1990; Fitzpatrick, 2011; Humpage, 2015; Marshall, 2014; O'Brien, 2008, 2013b). The social component of citizen rights is best understood from the definition given by Marshall (2014):

> By the social element I mean the whole range, from the right to a modicum of economic welfare and security to the right to share to full in the social heritage and to live the life of a civilised being according to the standards prevailing in the society. (Marshall, 2014, p. 28)

Social rights therefore ensure the freedom of citizens to participate socially and economically in society. Building on this further, and linking in with the rights-based approach to poverty institutionalised in the Human Development Report in 2000 (Dean, 2008), the hardship currently being experienced by individuals and families in New Zealand can be seen as a violation of rights. Despite the welfare state being tasked with preventing this, relative poverty is not only still present in New Zealand, but is increasing (O'Brien, 2013a; Rashbrooke, 2013b). This is representative of a wider shift now occurring in New Zealand around the deconstruction and renegotiation of social rights and citizenship due to the hegemony of neoliberalism (O'Brien, 2013b). It is within this context that this thesis will work toward a greater understanding of whether the welfare state is continuing to uphold the rights of its citizens.

Research aim and scope

The primary aim of this research is to contribute to filling the current gap in welfare research in New Zealand around the experiences and outcomes of former and current beneficiaries. In doing so this thesis seeks to bring together an understanding of life while on the benefit, as well as off it. As was mentioned above, there is currently a strong focus on reducing numbers on the benefit. For many individuals coming off the benefit can be a positive step, but there is no guarantee of an improvement in livelihood, particularly given the current labour market in New Zealand. Neoliberal reforms have fostered a workforce built on flexibility for the employer, low wages and high unemployment (Ongley, 2013). Yet despite this, the welfare system appears to be promoting a fervent pursuit of employment for all, rather than focusing on the quality and appropriateness of employment (Lunt, O'Brien, & Stephens, 2008a). This is problematic given that taking up poor quality employment can be detrimental for individual and family wellbeing (Singley & Callister, 2003), as well as contribute to cyclical benefit usage (Dixon & Crichton, 2006).

Drawing on the origins of welfare in New Zealand, this thesis also works towards understanding what role the welfare system plays in the wellbeing of citizens. This goes beyond the fiscal figures that predominately surround evaluations of the welfare system in order to bring together the experiences of those who have been on the benefit. This is particularly important given the punitive and residual nature of welfare those in hardship are faced with. By exploring this, this thesis works towards a discussion around the impacts of the welfare reforms on both individuals and the wider New Zealand community framed by wellbeing and rights. The overall focus of this thesis can be broken into three key research questions:

- How does the current welfare system in New Zealand affect the wellbeing of beneficiaries?
- What are the outcomes and wellbeing of those who are transitioning off the benefit?
- Is the current welfare system continuing to uphold the wellbeing and social rights of New Zealanders in the current neoliberal era?

These questions will be answered using a mixed methods methodology in order to garner both breadth and depth of the voices of benefit recipients. Through the use of a mixed methods approach, this thesis is able to provide quantified data on the impacts of the welfare system based on the voices of respondents, which is then complemented by more personal narratives of these same individuals. The research takes place across New Zealand, using an online and paper survey, as well as a small number of semi-structured interviews, and phone and email conversations. The participants are those who have come off the benefit either temporarily or permanently since the reforms that occurred in the welfare system in July 2013. This timeline is employed in order to keep the results of this research current, as the framework provided by this overhaul remains relevant today.

Too often in social policy arenas the voices of those directly affected are not adequately incorporated in the creation, alteration or analysis of policy. However it is these individuals that

have experiences and narratives that are directly relevant to improving the welfare system. Not only do I feel incorporating their voices is imperative to working toward improved social welfare policies in New Zealand, I also want to acknowledge the struggles and achievements of these individuals. It is their stories which enrich the quantitative data, providing me with the opportunity to contribute to both constructive policy discussions and to provide a more nuanced understanding of beneficiaries. The silencing of these voices in the public sphere means not only a distorted conceptualisation of who benefit recipients are, but it also invalidates the agency they are employing to improve their own lives.

A key focus of this research is also the positioning of the New Zealand context within development studies. While this research field is predominately focused on nations categorised as 'developing' or 'third world', drawing on a post-development framework my focus is on the relative poverty and inequality that surrounds me as a researcher. The welfare system in theory acts to prevent this, yet based on current levels of hardship New Zealand adults and children are facing it is failing, and this is something I could not ignore.

Before proceeding further, I will outline the scope of this research. Both the term 'welfare state' and 'welfare system' are used throughout this research. The welfare state is the most common form used in the literature, and hence is important within this study. According to Humpage (2015) the welfare state encompasses four major elements: policies related to employment, the welfare or social security system, healthcare, education and superannuation, and policies related to taxes. This research is focused largely on the welfare part of this, referred to in this research as the welfare system. Work and Income New Zealand (WINZ), a core department of the Ministry of Social Development (MSD), is the primary means used to operationalize the welfare system. The orientation of the welfare system in New Zealand also means it cannot be adequately understood without taking into consideration employment policies (Ramia & Wailes,

2006), which shapes the environment individuals are in before, during and after being on the benefit.

Chapter outline

In order to orientate this thesis, the following chapter is an overview of the historical journey that has given rise to the modern welfare system currently present in New Zealand. This begins with the origins of the welfare state, then an exploration of the rise of neoliberalism and the three phases that have occurred, and have on-going impacts, in New Zealand. Chapter 3 traces my methodological journey, from epistemology, methods, and data collection, to analysis and ethical considerations. The fourth chapter offers a brief introduction to the participants of my interviews in order to provide background and context to the quotes in the following three chapters.

The final three chapters of this thesis are structured around a thematic framework. Rather than a standalone literature review, the literature analysis is incorporated with both the findings and discussion. These chapters are based primarily on the narratives and data from research participants. Chapter 5 focuses on answering the first research question and exploring how the welfare system is impacting on the wellbeing benefit recipients. Chapter 6 concentrates on the second research question, with an analysis of the outcomes of those no longer on the benefit. Orientating this chapter is an analysis of the bridges and barriers to getting off the benefit and the current labour market, based on how individuals coming off the benefit experience this environment. Finally, the last chapter takes a wider lens to explore the impacts of the current welfare system in New Zealand society. This is done by answering the third research question in order to understand whether the welfare system is continuing to uphold the wellbeing and social rights of New Zealanders.

Chapter 2

Exploring the welfare state and neoliberalism: From social rights to the New Right

In order to analyse the current welfare system in New Zealand, it is vital to first trace the development of the welfare state so as to understand its intended function and purpose in society. While the welfare state was by no means the first form of social assistance, the particular form it has taken remains relevant today and therefore guides this historical overview. The welfare state can be understood as a dynamic congregation of various policies and institutional practices, described by Goodin (1988, p. 3) as a "political artefact". As such it has fluctuated greatly both geographically and temporally. Notably punctuating the evolution of the welfare state in recent history is neoliberalism. The impact of these neoliberal reforms are evident not only in the welfare system, but also the labour market and the general social and economic climate in New Zealand. This chapter will also explore the rise and spread of neoliberalism, focusing strongly on the three phases articulated by Humpage (2015) that transpired in New Zealand. While this may give the impression that neoliberalism is a cohesive set of ideas, drawing on the work of Larner (2000a, 2000b, 2009) it cannot be so succinctly understood. By articulating neoliberalism in a disjointed and heterogeneous way, this thesis allows space for agency and alternative discourses to flourish.

The welfare state: Tracing the origins of state support

The concept of citizenship is argued by Marshall (2014) to be a key influencer on societal inequalities throughout history, as well as on the implementation of the welfare state. This can be traced back to significant changes that occurred at the end of the 19th century, namely the

substantial upheaval of the social order and the change in quantification of economic participation. Marshall (2014, p. 36) suggests that that rise of monetary incomes and the implementation of direct taxes from the state changed the "economic distance" between classes. As more people were able to afford material goods beyond basic needs, there was a shift to personal possessions, such as clothing, being a vital part of societal participation and self-respect, as it remains today (Marshall, 2014).

It was during this time, when the working class had considerable economic and political power, that Marshall (2014) theorises the concept of citizenship widened to include social rights, in particular the right to a liveable level of income. This provided fertile ground for the implementation of a state sanctioned social safety net (Alcock & Craig, 2009). The welfare *state* was then developed during a period of Keynesian Economics, from the late 1930s onwards throughout the post-war economic expansion (Alcock & Craig, 2009). Briggs (2014) and Goodin (1988) suggest that welfare was institutionalised at this time in order to protect the working class from the exposure of wider economic forces, which had been unleashed due to the hegemony of the market. The welfare state was an intentional intervention by the state against these forces so the rights and wellbeing of citizens would be maintained.

New Zealand has been recognised in both national and international literature as being the first nation to institutionalise welfare in the form of the welfare state (Boston, 1999; Briggs, 2014; Dalziel & Saunders, 2014). This was instituted through the Social Security Act in 1938, which provides the framework for welfare ideology and practice in New Zealand (Boston, 1999; Dalziel & Saunders, 2014). Former Prime Minister and Labour Party leader, the Honourable Michael Joseph Savage, emphasized the necessity of helping those who were negatively affected by "age, illness, unemployment, widowhood, or other misfortunes" in the preamble of the Social Security Act 1938 (cited in O'Brien, 2013b, p. 731), situations which any New Zealand citizen could find themselves in. This rhetoric framed welfare recipients as citizens requiring and deserving of

state assistance (Boston, 1999). The only way to deal with poverty, Savage felt, was to help those experiencing hardship get out of it through state assistance both in the form of welfare and access to public services (Dalziel & Saunders, 2014).

The rise of neoliberalism

The golden era of welfare came at a time when the working class had considerable political power, and the state was considered to be responsible for the wellbeing of its citizens. It makes sense then that the retrenchment of the welfare state occurred during a time when both of these dynamics were beginning to change. Despite the global prevalence of neoliberalism, it is a diverse and geographically specific concept. This thesis focuses primarily on concepts relevant in understanding the changes in the political, economic, and social spheres in New Zealand. Peck and Tickell (2002, p. 380) describe neoliberalism as an "operating framework or 'ideological software' for competitive globalization, inspiring and imposing far-reaching programs of state restructuring and rescaling". This definition is useful for comprehending the theoretical basis of neoliberalism, however Larner (2000a, 2000b, 2009) stresses that it has unfolded as a series of tests and trials based on a "complex and hybrid political imaginary" (2000a, p. 12).

The idea that the state was responsible for the wellbeing of its citizens was revoked of its hegemony following the economic crisis of the 1970s, which signalled to many a failure in Keynesian policies. In contrast to this era, neoliberalism offered a platform for the achievement of individual wellbeing through the "compelling and seductive" concepts of individual freedom and human dignity (Harvey, 2005, p. 5). However despite its appeal, the actual implementation and spread of neoliberalism came with much contestation. This is often lost in the monolithic descriptions of it and the discursive height of common sense it has now reached (Peck & Tickell, 2002). An example of this is the public discontent of neoliberal reforms in New Zealand found by Humpage (2011), despite the dominance of them within the political sphere.

The way neoliberalism was applied is argued by Harvey (2005) to have produced very different outcomes than originally theorised. The individual freedom and wellbeing promised by neoliberalism was based on the assumption that market forces could better organise society through "competition, economic efficiency and choice" (Larner, 2009, p. 374). Murray (2009, p. 379) describes this as "politicoeconomic Darwinism", in which the "fittest economic units survive". The idea of freedom pedalled through neoliberal discourses was a contradictory one. Larner (2000a, 2000b) outlines the dichotomy in the rhetorical use of self-autonomy, and the increased pressure to conform to societal and economic norms. Harvey (2005, p. 206) agrees that "there is a far, far nobler prospect of freedom to be won than that which neoliberalism preaches". Individual freedom became not just a right, but also a burden that came with the responsibility for securing one's own wellbeing (Larner, 2000a).

Global trends of neoliberalism

Rising inequality across the OECD nations has been a major issue since the rise of neoliberalism. The study by Wilkinson and Pickett (2010) has been highly influential in understanding this, and continues to be a strong piece of literature on social development in OECD countries. Overall, Wilkinson and Pickett (2010) found that social and health problems that plague lower income nations are just as prevalent in unequal societies. Through their research, they also found that the single most influential factor on inequality trends was the change in the power and membership of labour unions (Wilkinson & Pickett, 2010). It was the individualism rhetoric of neoliberalism, alongside the primacy of economic efficiency and competitive advantage, which provided fertile ground for these policy changes that altered the labour market and led to the disenfranchisement of workers unions, thereby paving the way for widespread inequality.

Neoliberal reforms were also visible in global welfare trends, further contributing to the rising inequality across OECD nations. Alcock and Craig (2009) demarcate the two main pathways that the modern welfare state has taken since the rise of neoliberalism. The first is one best

epitomised by the USA. This model prioritises the reduction of welfare provision by promoting high employment rates at the expense of higher wages, and establishing the labour market as the primary means of economic and social participation (Alcock & Craig, 2009). The second one can be seen in the welfare structure of Sweden, which is oriented around supporting public health and education in order to reduce inequalities. The difference between these two models illustrates the differences in the application and fulfilment of rights through welfare between individual states (Dean, 2008). In accordance with the dominance of right-wing economic and social policies in the last 10 years, there has been an overall trend towards the first model, a more punitive residual welfare state that does not foster social cohesion or equality (Alcock & Craig, 2009).

Three phases of neoliberalism in New Zealand

Building on the global context of neoliberal reforms, the rest of this chapter focuses specifically on how neoliberal reforms were implemented in New Zealand. Looking primarily at changes to the economic and social sphere, this is broken into the three distinct phases of neoliberal reforms in New Zealand aptly defined by Humpage (2015). The focus on welfare policies in particular highlights how the current system in New Zealand has diverged from its 1938 origins discussed above.

Roll-back neoliberalism (1984-1999): Rolling back the welfare state

1984 is cited in the literature as being the start of rapid and extensive neoliberal reforms in New Zealand (Humpage, 2015; Kelsey, 1995; McClure, 1998; Ongley, 2013). Kelsey (1995) suggests that one of the elements that makes neoliberalism in New Zealand so unique is the implementation of reforms by a democratically elected government without direct coercion. This differs from the earlier "brutal experiment" in Chile (Harvey, 2005, p. 9; see also Murray, 2005). In this case, along with other developing states, the governments were required to implement such changes to obtain necessary financial credit. Interestingly, the beginning of

neoliberalism in New Zealand was instituted by a Labour-led government, a traditionally socially democratic party (Kelsey, 1995). However, as will be evident in the rest of this chapter, there are significant differences between how the Labour-led and National-led governments implemented neoliberal rhetoric in policies.

Starke (2008) attributes the end of prosperous economic activity in New Zealand to the 1973 oil shock as well as the wool prices slump in 1966. Following this came years of state-led over-regulation, contributing to the burgeoning debt of the country (Rashbrooke, 2013a). The subsequent economic crisis augmented the assumption that spending on the welfare state was not economically sustainable, and could even threaten New Zealand's prosperity (Boston, 1999). The neoliberal reforms in 1984 were intended to bolster the struggling economy through deregulation and increased competitiveness on a global scale. After these reforms failed to achieve this, National came into power in 1990, which led to what Kelsey (1995) describes as an even worse economic state.

In 1991 the National-led government released the 'mother of all budgets' (McClure, 1998; Starke, 2008). This included the most significant overhaul of the welfare system in New Zealand's history (Humpage, 2015). The Universal Family Benefit was cut entirely, and benefit levels were reduced. The value of the benefit has never recovered from this, only increasing with inflation (Rashbrooke, 2013a), until the budget of 2015. Inequality and poverty grew at extraordinary rates (Kelsey, 1995), and benefit numbers boomed due to the economic climate (O'Brien, 2013a; Stephens, 1999). Exemplifying the difference in Labour-led and National-led neoliberal policies, National introduced the Employment Contracts Act of 1991 (ECA) (Ongley, 2013). The ECA irrevocably transformed the local labour market by dismantling the already declining union system (Morrison, 2004), and instead reconfigured employer-employee relations around individual contracts (Humpage, 2015; Larner, 2000b). These changes were legitimised on the basis of creating a more competitive labour market, which previous regulations had supposedly

stifled (Jeffrey, 2001). However drawing on Larner (2000b) and Ongley (2013) this was also a clear prioritisation of employers and market competition over employees.

Roll-out neoliberalism (1999- 2008): The Third Way

When Labour came back to power in 1999, they bought with them a new phase of neoliberalism described as the Third Way, based on the rhetoric of the British Labour party (Humpage, 2015; Stephens, 2008). This was a period oriented around negating the damage of the previous era, through continued restructuring (Starke, 2008). Social development took precedence in order to off-set the increasingly visible negative impacts of neoliberal reforms (Stephens, 2008). The ideology of this time continued to evoke individualism, with quality employment championed as the best possible way to ensure the wellbeing of citizens (Humpage, 2015). The welfare system reflected this with a focus on social investment through training and up-skilling (Stephens, 2008). In 2006, the employment-orientated discourse was written into law in an amendment to the Social Security Bill (O'Brien, 2008). However in contrast to the current job-focused era, it was understood that the state had a vital role to play in securing work for its citizens.

The employment rhetoric of the Third Way was matched by social and economic policies that stabilised and enriched the labour market, and improved the environment for workers (Humpage, 2015). Contrary to the deregulation often championed by neoliberalism, there was an emphasis on creating a stable labour market by maintaining key industries within the country (Humpage, 2015). During the Third Way there was also an increase in paid annual leave and the minimum wage increased nine times (Humpage, 2015). Lagging behind other OECD countries, in 2002 paid parental leave was finally introduced in New Zealand (Humpage, 2015; Starke, 2008), promoting a greater participation of women in the labour market. In 2000, Labour attempted to amend the more detrimental aspects of the ECA through the implementation of the Employment Relations Act (ERA). This Act partially restored workers unions which had been

bulldozed by the ECA, and in doing so attempted to bring some balance to power relations between workers and employers (Jeffrey, 2001).

Fostering the employment rhetoric of the era, benefit levels did not increase. Instead, in 2004 the Working for Families (WfF) package was released (Starke, 2008). Under the guise of reducing child poverty, this package gave low and middle income families assistance through a new tax credit (Humpage, 2015). This was implemented despite the government's own research indicating that it was unlikely to reach around 70% of children living in poverty (O'Brien, 2008). WfF entrenched the distinction between the employed and unemployed by creating a greater financial and discursive divide between the two (Humpage, 2015). Those who were working were legitimatised by this policy, while those reliant on a benefit were judged not so deserving (Humpage, 2015).

Roll-over neoliberalism (2008 onwards): The current welfare landscape

The hegemony of neoliberalism is exemplified in its continued dominance despite the catastrophic financial collapse in 2008 that according to Ongley (2013, p. 141) "exposed the failings of the market-oriented model". So far the post-2008 era, led by a National government, has seen a resurgence of the rich rhetoric of neoliberal individualism and market prioritisation. Growing inequality and further disempowerment of workers and benefit recipients has been positioned as a necessary sacrifice in order to achieve overall economic prosperity. The labour-market stability fought for under the previous Labour-led government has been largely undone through increased privatisation and the implementation of policies that prioritise flexibility for employers, such as the 90 day trial and zero-hour contracts (Humpage, 2015).

The rhetoric employed by the National-led government was focused on the idea of welfare-dependency and 'benefit bludgers', with a need to curb this problem in order to save taxpayers money (Humpage, 2015). Increased working obligations have been imposed on sole parents and those on a sickness benefit, with punitive consequences, including reduced payments, if these

requirements are not adhered to (Humpage, 2015). In July 2013, the whole New Zealand welfare system underwent a major overhaul. These reforms instigated the simplification and rebranding of the main benefits. There are now only three primary benefits, these are: Job Seeker Support (JSS), Sole Parent Support (SPS), and Supported Living Payment (SLL). The qualifications for each benefit can be seen in Figure 2.1. The effects of these changes, along with the recent discursive shift toward an investment approach, will be discussed in detail in Chapter 5.

Figure 2.1: Post July 2013 benefit categories. Source: Author, data from Work and Income (2013)

Current benefit	Intended for..	Replaces
Job Seeker Support	- People who can work full-time - People who can work part-time, or are temporarily unable to work	- Unemployment Benefit - Sickness Benefit - Domestic Purposes Benefit- Women alone - Domestic Purposes Benefit- Sole parent with children 14 years or older - Widows benefit- without children - Widows benefit- with children 14 years or over
Sole Parent Support	- Sole parents caring for children under 14 years old	- Domestic Purposes Benefit- Sole Parent with children under 14 - Widows benefit- with children under 14
Supported Living Payment	- People who are unable to work because of a long-term or permanent health condition of disability - People who are caring for someone	- Invalids benefit - Domestic Purposes Benefit- Carer

We are now seeing extraordinary increases in inequality in New Zealand. The divide between the wealthy and everyone else has grown faster in New Zealand than any other OECD country between the mid 1980's and the mid 2000's, despite sustained economic growth during this time (Rashbrooke, 2013a, 2013b). When housing costs are taken into consideration, Rashbrooke (2013a) suggests that low income families (including both those who are employed and on benefits) have less available income now than they did 30 years ago. New Zealand now has a

higher rate of child suffering, relative to population size, than all European countries (Collins, 2015). O'Brien (2013b) cites levels of child poverty as evidence of failed welfare reforms. In response to this growing child poverty, the 2015 budget contained a $790 million child hardship package (St John, 2015a). While this budget came with increased benefit levels, St John (2015a) argues it has failed to adequately grasp issues underlying the prevalence of child poverty in New Zealand. The focus instead remains on pushing benefit recipients into paid employment, with those failing to do so, and even many of those who do find work, having to live in poverty as a consequence (St John, 2015a).

Conclusion

My research has taken place during this time of increased inequality and child poverty in New Zealand, amidst what Humpage (2015) describes as roll-over neoliberalism. The presence of such hardship in modern New Zealand can be traced along a history of neoliberal reforms. This implementation of pure economic theory theoretically provided a space for the fulfilment of individual wellbeing, however its manifestations have been very different. The neoliberal prioritisation of market competition and the needs of capital are visible in employment policies, which have created a more unstable and harsh environment for workers. The impacts of these policies on beneficiaries searching for employment and going into the workforce will be discussed in Chapter 6.

Despite these changes in the labour market that have made employment more unstable and more difficult to obtain, the current welfare system has become increasingly punitive and residual due to these same neoliberal reforms. From the policy changes outlined in this chapter, it clear that the current welfare system is ideologically distinct from the origins articulated by Michael Joseph Savage. It was the instabilities of the market and level of poverty which prompted the need for a safety net from the state back in 1938, yet now in an era of economic instability and child poverty, the New Zealand welfare system is implementing policies that

appear to diverge from this purpose. This thesis will work toward understanding how much the current system has diverged from this basis of upholding wellbeing and social rights, and what this means for New Zealanders and our society as a whole. This will be done through the voices of individuals who have directly experienced the welfare system in New Zealand since the 2013 reforms, so as to understand the impacts of these policy changes at an individual and family level. The next chapter explores how this was done.

Chapter 3

A mixed methods methodology

In the current neoliberal context, economic growth and fiscal savings tend to be prioritised in the ethos and operation of the welfare system. My research design is orientated around putting a human face on welfare policies, by bringing the voices of former benefit recipients into these discussions. In order to do this I chose to use a mixed methods methodology, which enabled me to gather both quantitative and qualitative data. This was a necessary combination in order to truly address my research questions and aims. A mixed methods approach allowed me to engage with former benefit recipients in a way that gave both scope and complexity. It enabled results that show the feelings and outcomes of a large group, as well as a more intimate understanding from a smaller sample to enhance this data. This chapter will chart the development of this methodology, and the research journey I have taken.

Building a conceptual framework

It is an individual's positionality, their circumstances, their place in the world, that Hanson (1992, cited in Kitchin & Tate, 2000) believes defines not only the meaning ascribed to the world, but also what each individual decides is important. Each element of my research, including the topic in itself, is a result of my reality as a young New Zealander, a development studies researcher with a background in cultural and human geography, an interest in the political field from a critical perspective, and the daughter of a sole mother. In order to describe my research design, I will first provide the conceptual framework that shows how my own subjectivity has informed how I have approached this research.

A constructivist epistemology

My understanding of the world and knowledge, as well as the scope of this research, has led me to subscribe to a social constructivist epistemology which, alongside my theoretical post-development base, has structured and directed my methodological journey. Drawing on a relativist ontology, constructivism offers a subjective and heterogeneous understanding of reality (Lincoln, Lynham, & Guba, 2011). It proposes that there is not one finite reality, but multiple realities that exist, each belonging to individuals and shaped by their unique experiences and backgrounds (Creswell, 2014; Lincoln et al., 2011). These realities construct our knowledge of the world (Lincoln et al., 2011). Knowledge is therefore not static, but is in a constant state of negotiation as individuals interact with each other and the wider world in the current cultural and historical context (Creswell, 2014).

Constructivism appoints the authority within my research to the voices of the participants, with the researcher taking a role more akin to a collaborator or mediator, working to bring these voices together (Lincoln et al., 2011). There is some fluctuation of how my role and positionality manifests due to the two different methods I have employed. Overall however by using an inductive approach, I have been able to uphold the primacy of participants in shaping my research and conclusions I have come to (Kitchin & Tate, 2000). May (2011) suggests that an inductive approach is the most appropriate for social research in order to prevent the perpetuation of imbued inequalities, assumptions, and hegemonies in society.

A post-development theoretical lens

Post-development has shaped the entirety of this research, from researching social development in New Zealand, to the lens used to understand the welfare system, and the conclusions drawn. It only fits that post-development is also critical to the research design. There are two key ways that post-development has directly shaped the research design. Firstly, as was

discussed in Chapter 1, the discursive binaries in society are understood to be social constructions rather than truths (Escobar, 2007). These binaries are hierarchical, with one considered the norm while the other is deviant, as is the case with being employed and being unemployed in New Zealand. Political and public rhetoric in New Zealand is dominated by the assumption that paid employment is always better than not being in paid employment, however I wanted to best ensure my research was free of this bias. Rather than subscribing to these dominant binaries and discourses, I chose to look beyond the hegemony by building my research on a foundation of information offered by the research participants.

The second way post-development has been vital in shaping the research design is through its subversion of the hegemony of economic understandings of the world. By bringing in the voices of those who tend to be excluded by hegemonic discourses, I was able to offer an alternative critique of the welfare system. Through this research I wanted to honour their lives and experiences, which too often get reduced to a fiscal representation in the political sphere. Rather than contributing to the economic reductionism so present in modern life (Agostino, 2007), I drew on post-development to facilitate a more holistic approach to this research, specifically orientating my design around wellbeing and using a self-perceived measure of this, as will be discussed below. Beyond critiquing the hegemony, post-development also emphasizes the possibility of the new spaces and imaginaries to be created by expanding the contributors to knowledge (Escobar, 2007). By privileging the voices, opinions and experiences of research respondents I have aimed to use this thesis as a space not only for critique, but also the creation of new and alternative knowledge.

Operationalising the assessment of wellbeing in a mixed methods study

As was introduced in Chapter 1, wellbeing is a fluid, dynamic and subjective concept. Therefore actually incorporating wellbeing into my research design required considerable thought and research. Both Duncan (2005) and MacKian (2009) praise subjective wellbeing as a tool for social

policy analysis, making it particularly appropriate for this thesis. Subjective wellbeing is described by MacKian (2009) to be oriented around the feelings of satisfaction and emotion of an individual. In line with the aims of this thesis, Duncan (2005, p. 19) argues that "self-reported subjective well-being is used to uncover the kinds of socio-economic conditions and public policies that may maximise 'actual' welfare, or happiness".

The utilisation of a self-perceived understanding of subjective wellbeing in this research aligns with my worldview, and the multi-cultural nature of New Zealanders. The assumption inherent within a constructivist worldview is the heterogeneity of experience. Self-perceived subjective wellbeing allows me to continue along this constructivist research journey in which I aim to bring cohesion to the plethora of realities that exist (Lincoln et al., 2011), and to understand the meanings provided by my research participants (Creswell, 2014). Particularly relevant to the New Zealand context is the culturally significant distinctions in the understanding of wellbeing between Māori and Pākehā (Cheyne et al., 2008). Therefore, I felt it would have been inappropriate to attempt to offer a definition of wellbeing for all people in New Zealand. Instead self-perceived subjective wellbeing allows for freedom of interpretation.

There were two ways I needed to operationalise my use of self-perceived subjective wellbeing- in the interviews and in the survey. The format of semi-structured interviews was coherent with exploring subjective wellbeing from the point of view of my research participants. During this research phase, I was able to provide a platform in these interviews for individuals to vocalise their idea of wellbeing in their own lives. This allowed the building of their own distinct narrative, as well as contributed to exploring the specificity and variation of wellbeing. During the survey phase, the ability for research participants to explore their ideas of wellbeing were much more restricted. To best capture changes in wellbeing I focused on understanding both short-term and long-term conceptualisations of wellbeing. This was done by asking about both life satisfaction, a term eliciting longevity and steadiness, as well as happiness, which is more easily

affected and has greater fluctuations (Morrison, 2014). I gathered ideas from the World Happiness Database (Veenhoven, n.d.) and the New Zealand Social Survey (Statistics New Zealand, 2014) in order to use appropriate wording and phrasing. This allowed me to use questions that were well-tested locally and globally. I also directly linked the survey with economic and social participation in order to explore whether the welfare system was continuing to uphold social rights.

Feminist theory and practicing reflexivity

Alongside post-development, feminist theory has also played a role in the conceptualisation and design of my research. Neoliberalism promotes an understanding of all individuals, including mothers, fathers, and caregivers, as economic units. When paid employment is positioned as the only means of appropriate participation in society, unpaid care work, which is predominantly undertaken by women, is marginalised (O'Brien, 2008). Feminist theory works against this understanding, attempting to make care work visible, and go beyond the dichotomy of women as either mother or worker (Casey & Alach, 2004). By utilising feminist theory in my research I am able to contribute to increasing the visibility of care work and parenting, and highlighting the essentiality of it.

Feminist theory also brings to the forefront the role of power in all aspects of research. In order to acknowledge and explore the power relations within this research I have practiced reflexivity. As a researcher I had considerable power, through both the data I collected and most prolifically, how I chose to represent research participants. While England (1994) argues that identifying and acknowledging uneven power relations in research does not curtail them, it is transparency that Sultana (2007) stresses the need for in order to perform ethical research. Practicing reflexivity throughout this research has allowed me to see how my knowledge and experience has always been involved in conducting my research. The lens through which I have understood beneficiaries comes from a personal experience of being the daughter of a single parent who at

some stage has relied on state support. Drawing on Richardson (1994, 1997, 2000; cited in Lincoln et al., 2011), I can see that this research process has been not only about bringing together the voices of others, but also discovering more about myself.

Mixed methods: The third paradigm

"Methodology is ever the servant of purpose, never the master." (Greene, 2007, p. 97)

Upon determining the methodological foundation of my research, I was initially confounded by how to achieve an understanding of the outcomes and general wellbeing for those who have come off the benefit. I wanted to show both breadth and depth, to discern patterns as well as understand individual experiences, and to provide an overall enriched understanding of my research gap. These are common attributes that have lead many researchers, including myself, to the third research paradigm: mixed methods (Ivankova, 2015; Johnson & Onwuegbuzie, 2004).

Given its relatively recent conceptualisation, mixed methods remains a dynamic and contested paradigm. At its core, it is agreed to be a research school that involves both quantitative and qualitative aspects (Creswell & Plano Clark, 2011; Denscombe, 2008; Johnson & Onwuegbuzie, 2004). My own use of mixed methods draws strongly on the work of Greene (2007, 2008), whose understanding of mixed methods emphasises the multiplicity of life and consequently of the research process. It is the complex and multifaceted nature of society that is supported by the same qualities in a mixed methods study (Greene, 2007). In its very nature, mixed methods breaks the traditional paradigm and inspires creativity in order to answer research questions to the best of a researcher's ability (Greene, 2008). It also enabled me to offset many of the weaknesses in each of my methods. In doing so I was able to provide a more exhaustive understanding of the issue at hand (Denscombe, 2008).

Johnson and Onwuegbuzie (2004) and Greene (2007, 2008) describe mixed methods as a resourceful endeavour that allows research to expand beyond traditional methodological limits. However this also comes with challenges in practice. The use of a mixed methods methodology increases the complexity of research by requiring an understanding of both quantitative and qualitative methods, as well as mixed methods in its own right (Johnson & Onwuegbuzie, 2004). Given the one year time frame of a Masters thesis, the execution and analysis of two different forms of data was difficult. Mixed methods research tends to be more time consuming (Creswell & Plano Clark, 2011), however I felt the need to use both methods outweighed this extra time required.

Mixed methods: Strands, timing, status and integration of methods

The strands, timing, and the integration of methods are necessary components in understanding a mixed methods study (Creswell & Plano Clark, 2011; Greene, 2008; Ivankova, 2015). This will be discussed in relation to my research design in this section. Strands refers to the different methods that are used. A mixed methods study typically contains two strands, one quantitative, one qualitative, as does mine. The first strand of my research was a brief quantitative survey. Quantitative research is best suited for studying large groups of people, delineating patterns, and contributing to policy discussions (Johnson & Onwuegbuzie, 2004; Overton & Van Dierman, 2014). The limitations of the reductionism required of surveys was able to be offset in the second strand, which was qualitative semi-structured interviews. Qualitative research is oriented around understanding the fullness and complexity of the social world (May, 2011).

The implementation of my two research strands was sequential. The quantitative questionnaire was administered first, with the intention that the qualitative component would follow. Creswell and Plano Clark (2011) describe this set up as an explanatory sequential design. In alignment with my own goals, they suggest this method is best for showing patterns and relationships, while also providing an understanding behind them (Creswell & Plano Clark, 2011). In reality,

time constraints meant the implementation of one method after another one was not so clean cut, and the survey was still online while I was conducting interviews. However the interviews were conducted after the largest waves of publicity promoting the survey were completed, so most of the responses had been collected. By gathering some of the quantitative data first, and having a malleable second component, the preliminary results from the survey were used to formulate more relevant questions and interview directions.

My mixed methods research was an integrated design, as there was interaction between the methods that began during data collection and continued throughout the analysis and representation (Greene, 2007). There were challenges that came with writing up the results of an integrated mixed methods study, described by Sandelowski (2003, cited in Greene, 2008, p. 16) as a "crisis of representation". Greene (2008) proposes continuing from the ethos of mixing methods during data collection, the data analysis, and representation should be just as mixed. To honour the fluidity and creativity of mixed methods, I chose to use both numerical representations including graphs and statistics, as well as participant stories and feedback throughout the following chapters.

The first phase: The survey

To gather quantitative data, I employed an attitudinal survey that facilitated the incorporation of a breadth of voices in this research. Using a survey enabled me to gather information on the outcomes of benefit recipients and fluctuations in their wellbeing across a wide population, unrestricted by time or geography (De Vaus, 2014). A larger scale is able to be actioned through surveys as they collect data from participants based on pre-determined variables that are directly comparable (De Vaus, 2014). This requires the significant simplification and standardisation of complex social concepts so that each question is likely to elicit the same or similar interpretation by each participant, and ensure the data is quantifiable (May, 2011; Overton & Van Dierman, 2014).

I chose to launch my survey primarily through the online software, Qualtrics. Given the rise in social media platforms, and the extensive use of email by many organisations, the online platform seemed the most effective way for my survey to reach a wide audience quickly. My subjectivity, particularly age and access to technology, also influenced this decision. Online surveys have the advantage of being immediately available, and without any follow up requirements, such as posting back surveys. They are also beneficial as they offer privacy and anonymity. However given my target audience I could not assume everyone had access to a computer or the internet. I therefore decided to have a paper version of the survey available as well. This paper survey was based on the online format and can be seen in Appendix 5. It came with pre-paid envelopes so respondents could easily return the survey. This was distributed to groups who were likely to be in contact with my target demographic. However I only received 2 paper surveys, whereas on the Qualtrics platform there were 232 completed surveys.

My sampling method changed from probability to non-probability due to the denial of research access by the Ministry of Social Development. Using non-probability sampling meant I had less control over the number of responses, as I did not have a sample framework or means of directly contacting potential participants (Neuman, 2012). This method of sampling is not considered as accurate or likely to represent the entirety of a population as most probability-based sampling techniques (Neuman, 2012), however it allowed me to gather as many voices of former beneficiaries as possible in a relatively short period of time.

The distribution of my survey and subsequent sampling size was determined based on a snowball type sampling method and purposive sampling. Snowball sampling meant I was able to pass my survey on to several people and groups who would then distribute the survey through their own established networks, and so on (Neuman, 2012). I drew on purposive sampling to create my own proxy contact list of individuals and networks from which the snowballing took place. I reached out to around 50 individuals and groups in total to assist me in passing the

survey on to anyone who could be eligible. These contacts were primarily those currently vocal or directly involved in the social development public arena in New Zealand, including advocacy groups, unions, and support networks. They distributed my survey through their websites, newsletters, and Facebook pages. I also posted flyers, which can be seen in Appendix 6, in various public locations, and offered a draw for five $50 grocery vouchers for completing the survey, emulating a similar method employed by Baker and Tippin (2002, 2004).

Participant demographic of survey respondents

Figure 3.1 shows the benefit types of survey respondents. 116 (49.6%) had come off the JSS benefit, 102 (43.6%) from the SPS benefit, and 16 (6.8 %) off the SLP benefit. There was a high level of both former SPS recipients and former JSS recipients among the survey respondents. However the total number of recipients of the SPS benefit in New Zealand only account for 25% of total benefit recipients, while JSS makes up 41% (Ministry of Social Development, 2015). This could suggest either less permanent barriers preventing employment for sole parents, or a higher online active presence among this group. The SLP is intended for more permanent assistance so has an understandably low response rate in my survey.

In my survey the general demographic questions were important in understanding who uses the benefit in New Zealand. These questions were largely based around the 2013 New Zealand census. Aligning with the demographic of sole parents in New Zealand, the majority (83.2%) of my survey respondents were female, as shown in Figure 3.2. 78.6% of survey respondents did not currently have a partner. The age range of survey respondents had a fairly normal distribution curve, with the peak at 25- 34 years old (85 respondents, 36.5%), and the next highest categories being 15-24 years (53 respondents, 22.8%), and 35-44 years (56 respondents, 24.0%). This is visible in Figure 3.3. New Zealand European was the largest ethnic group. 192 survey respondents identified as being partially or fully New Zealand European/ Pākehā. 125

respondents had at least one child. Of this group, 47 respondents had between one and three children under the age of five years old.

Figure 3.1: Previous benefit type of survey respondents. Source: Author

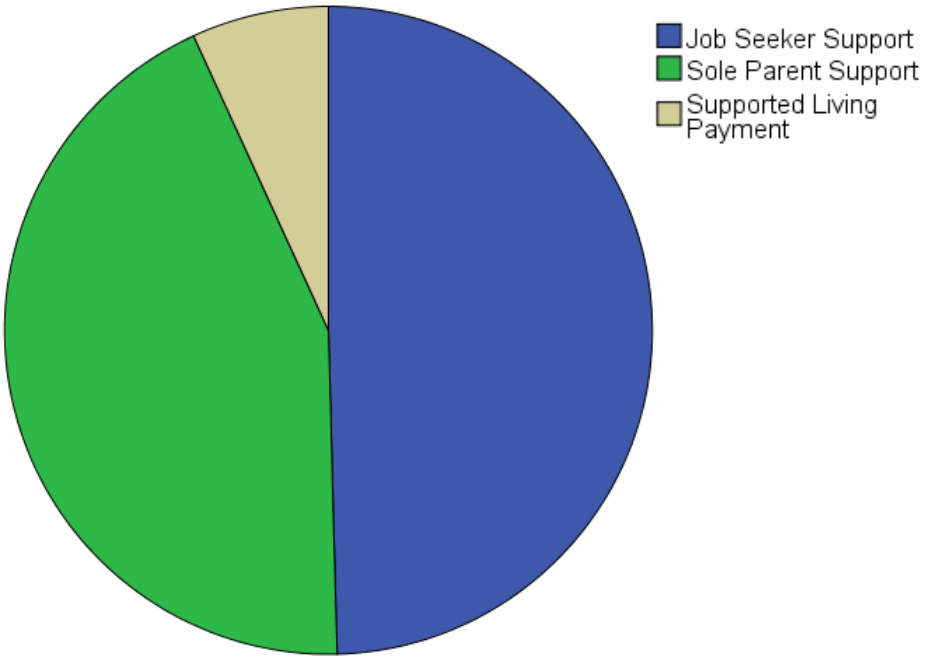


Figure 3.2: Gender of survey respondents. Source: Author

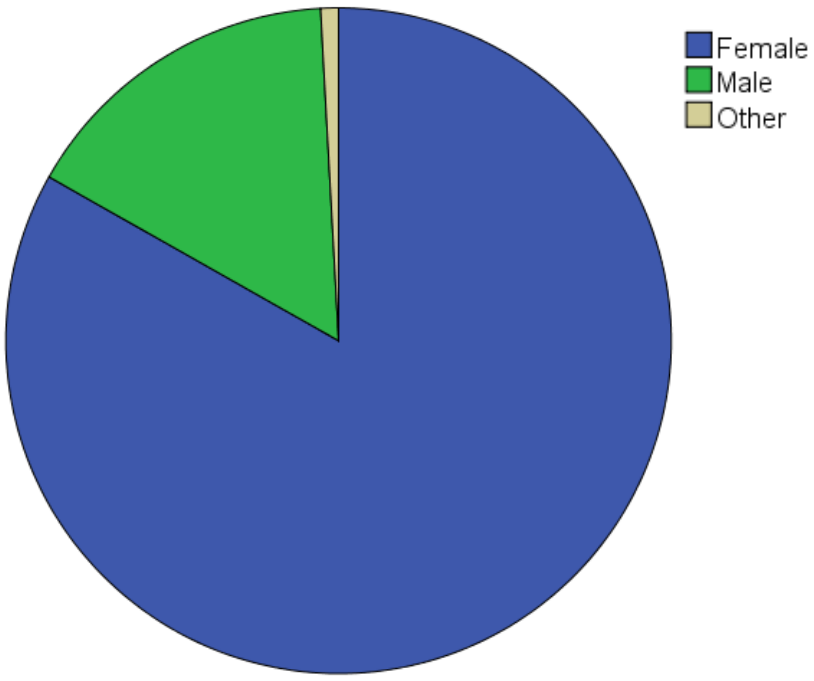
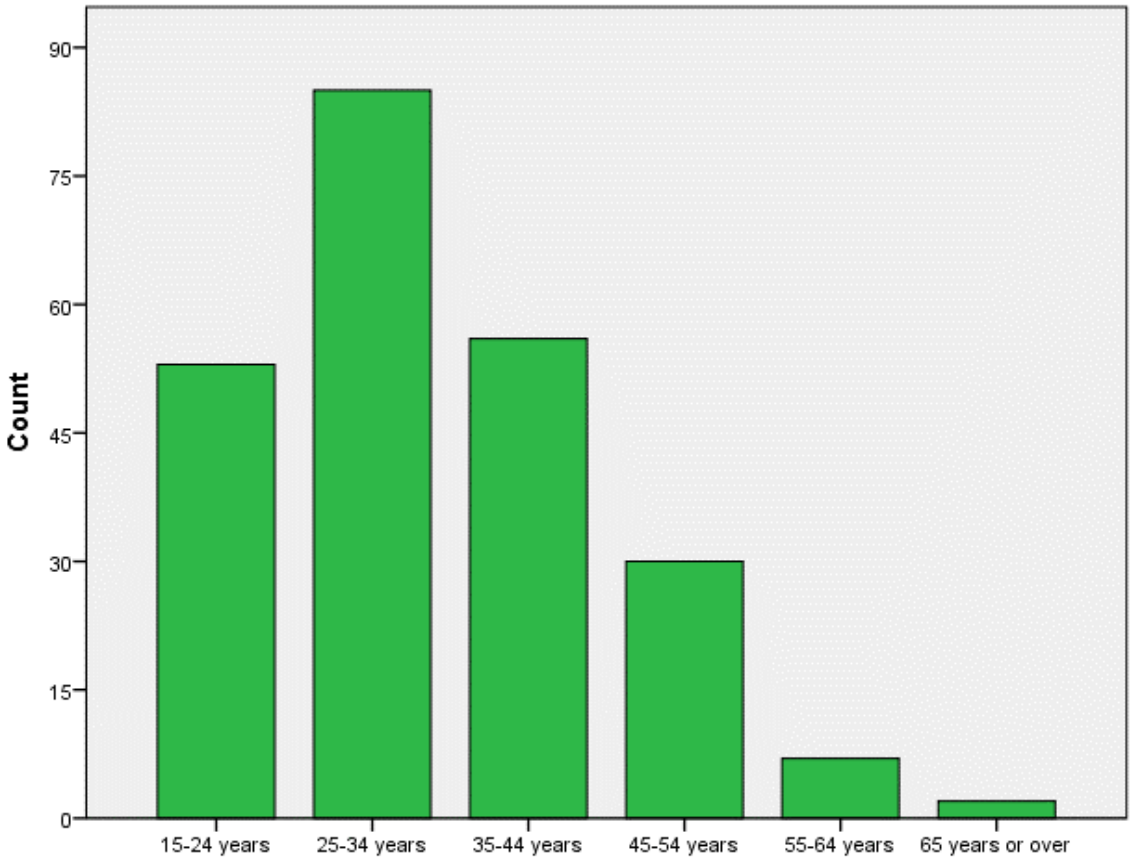


Figure 3.3: Age groups of survey respondents. Source: Author



Quantitative data analysis

My data analysis was conducted using the Statistical Package for the Social Sciences software or SPSS. Using SPSS prevents human error in calculations and allows much more complex analysis to be performed (Bryman & Cramer, 2005). By using Qualtrics as the primary survey platform, the data was able to be transferred, already coded, directly into SPSS. There were still edits to be made in order to clean up and streamline the data. Any survey responses that were partially completed needed to be taken out in order to prevent skewed data as a result of high answer rates for some questions over others. In questions where there was an option to answer 'other', often these were able to be re-coded based on the textual answers that were written in, or alternatively new categories were created.

The inductive nature of my research meant that the survey results were often unevenly distributed, and there was not necessarily responses for each answer category. This has affected some of my analysis, as many of the dominant methods used in SPSS rely on a minimum number of answers for each variable. There were several primary functions I used to analyse my survey data, all of which enabled this information to be discussed in the context of interview results and in the wider literature. At the most basic level, frequencies both in count and percentage form are essential. In order to best understand patterns from the data I primarily use graphs to interpret the results, which also allowed an effective visualisation of them.

The second phase: Semi-structured interviews

Semi-structured interviews are a common tool used in social research that enable researchers to gather descriptive and rich data (Rubin & Rubin, 2012; Wooffitt & Widdicombe, 2006). As a researcher, they allowed me to gather insights into the understandings, outlooks, and experiences of participants (Kvale, 1996; May, 2011). Miller and Glassner (1997, cited in May, 2011) describe interviewing as essential for those attempting to understand the point of view of other people, and upholding these points of views as primary expertise. Semi-structured interviews also allowed for the gathering of specific thematic information while maintaining flexibility around timing and questions, promoting a conversational type of interaction (May, 2011; Rubin & Rubin, 2012; Wooffitt & Widdicombe, 2006).

The majority of interviews occurred face-to-face, however a small selection were over the phone and via email. Overall, my general aim was to use the interviews as a platform for a meaning-making conversation (Silverman, 2004). Rather than the interview being solely one way, as my survey primarily was, this was a more interactive research method that involved two-way dialogue flow and information sharing (Silverman, 2004). My interview style was loosely based on the responsive interviewing method outlined by Rubin and Rubin (2012). While their description is more relevant for those conducting multiple interviews over an extended period

of time, I drew on their ideas about building rapport with interviewees and attempting to create a safe space for the divulging or concealing of information. In order to practice this, I made sure I was transparent around the purpose of my research at the beginning of the interview, as well as my own inclinations around the topic. I also specified that the participant had the freedom to talk about anything they felt comfortable telling me beyond the scope of the questions I asked.

The interview process

Rubin and Rubin (2012) found that interactive interviewing could be awkward and stressful when attempting to listen and respond, as well as ask questions, and gather information. Preparing questions and sub-questions as suggested by Jacob and Furgerson (2012) was an effective way of both easing my own nerves during interviews, and ensuring I would gather necessary information while being able to focus solely on the story being told from the interviewee. An example of these can be seen in Appendix 4. Drawing on the structure provided by Rubin and Rubin (2012), the interviews began with an explanation about my research and then some relatively comfortable questions about their current situation. The body of the interviews were tailored to the context of each participant based on several preliminary questions. However as I became more comfortable with the interviewing process, I chose to make the interviews more conversational when possible, rather than asking these pre-prepared question.

The face-to-face interviews were conducted in a variety of locations. In order to promote a safe environment I suggested the participants choose the location, recommending a café, my office (if in Wellington), a public library or their home. Often this was largely dictated by childcare requirements or work schedules. The interview time ranged from 26 minutes, to two hours and 30 minutes. In retrospect, I feel this was largely about the personality of the interviewee, and the rapport we had, as well as my own confidence as an interviewer. The interviews were recorded and then transcribed later. I also took notes at the end of the interview.

I gathered interview participants by asking for volunteers at the end of the survey. This ensured that my interviews would act as a means of expanding my survey results as I had intended. I conducted a total of six interviews and gathered additional information through emails and phone conversations. I was overwhelmed by the number who volunteered for the interviews, and was able to select a range of participants from across New Zealand that represented the demographics found in my survey. A basic break down of the demographic of interview participants is shown in Table 3.1. Chapter 4 will explore their individual stories and voices in more depth. All names used in this research are pseudonyms chosen at random.

Table 3.1: Face-to-face interview participants. Source: Author

	Previous benefit type	**Previous time on benefit**	**Current situation**	**Gender**	**Region**
Luke	SLP	Over 2 years	.8 of full-time	Male	Wellington
Rebecca	SPS	On and off for 18 years	Fixed-term Employed	Female	Canterbury
Stephanie	SPS	2 years	Back on the benefit	Female	Otago
Sarah	SPS	On and off	Employed in multiple jobs, one fixed term	Female	Manawatu-Wanganui
Nicole	SPS	18 Years	Studying, working and on benefit	Female	Wellington
Amy	JSS	22 months	Self-Employed, freelance work	Female	Wellington

Interview analysis and representation

In order to analyse my interview data I transcribed the face-to-face interviews from recordings and coded them. I also extracted direct quotes from email responses, and summarised notes I

had taken during phone interviews. As my research was inductive, I used an approach focusing on the subjects that had arisen out of interviews, based on Lincoln & Guba (1985, cited in Creswell, 2014), to formulate thematic codes. By organising my data in such a way I was able to see key links, as well as divergences, in opinions and feedbacks. Building on the survey results, the analysis and thematic conclusions from interviews helped inform the structure and focus of the following chapters in this thesis.

Cupples and Kindon (2014) emphasize the importance of representing an already discriminated group in a way that does not perpetuate and further their marginalisation. The post-development and feminist lens I have used has made me particularly mindful of this. Krumer-Nevo (2012) suggests that representation in itself is a step toward this process of othering. However both Cupples and Kindon (2014) and Krumer-Nevo (2012) offer techniques that can minimise this which I employed. This involves contextually situating stories of participants and re-telling them in as much richness as possible, as well as employing reflexivity (Krumer-Nevo, 2012) and ensuring the virtue and agency of participants is visible (Cupples & Kindon, 2014). Representation that works against hegemonic binaries can be beneficial in working toward deconstructing harmful discourses (Cupples & Kindon, 2014), and this is something I have attempted to practice throughout my research, starting in Chapter 4 with a background to the interview participants.

Ethical considerations

Within academic research, ethics are understood as the values that guide a researcher's conduct and the responsibility they have to those involved in the research process (Dowling, 2010). This is best conceptualised in the process of gaining approval from the Human Ethics Committee (HEC) at Victoria University of Wellington, which I did. Confirmation of this is available in Appendix 1. A key requirement of this was ensuring the privacy and confidentiality of participants (Dowling, 2010). Those involved in the survey had total protection of identity in that

I did not collect their names or addresses. In the interviews the use of pseudonyms and the suppression of any identifying factors ensured that their involvement was confidential. Another universal component of ethical research, and prerequisite for HEC approval, was informed consent (Dowling, 2010; May, 2011). In order to conduct research that is ethical and moral it is vital that the person involved understands what they are involved in, so they can make an educated decision about their participation (May, 2011). The information sheets and consent forms in Appendix 2 and Appendix 3 show how I operationalised this.

While the heart of ethics is the idea of doing no harm (Dowling, 2010), I wanted to go beyond this and the requirements of the HEC. May (2011) discusses the shift that is occurring in social research toward studies that are beneficial not just in academia, but in society. In choosing my research topic I had an action-oriented stance, and wanted to ensure I was not just adding to the geographic knowledge base, but working toward real and positive change (Kitchin & Tate, 2000). Given the increased levels of inequality and child poverty that have resulted from decades of neoliberal reforms in New Zealand, I felt a moral and ethical imperative to address these issues through my research.

Beyond tick boxes: Confronting my ethics throughout the research process

Having HEC approval was an important start to my research process. However ethical dilemmas and considerations played out very differently in reality than I had anticipated, as will be discussed in the following two sections. One key moment of reflection came after I approached an individual regarding the promotion of my survey. While happy to assist me, they felt there was an inconsistency between my rejection of economic reductionism and the active promotion of the grocery voucher as one of the main reasons to take the survey. I wanted this voucher to be a way to thank the people who participated in my research, however it was also utilised to increase survey respondents. In doing this I made the assumption that something with a dollar value would be the best way to get people interested in this survey. While I could see the

contradiction in this, I primarily wanted to be able to give a koha to those who took time out of their lives to help me, so I was glad to be able to give something back. Interestingly not everyone who completed the survey entered their contact details in order to go into the draw, suggesting many were solely interested in giving feedback.

At times I felt a sense of guilt about my interview limitations, and having the power to exclude some voices and highlight others. I first felt this in reaction to the overwhelming response from people who wanted to be interviewed. Over half of those who completed the survey wanted to be a part of the face-to-face interviews. However by conducting a small number of interviews, I realised I had a lot of power, more than I wanted as a social constructivist researcher, in the selection of interview participants. One message in particular that really resonated with me was from Michael.

> The reason so many people want to volunteer their story to you is because there is no one left to listen. (Michael, email correspondence, 08/07/15)

As Michael suggests, the voices of benefit recipients are too often excluded and made invisible in the public sphere. This informed my decision to offer feedback to be given over the phone and through email so that others would have a chance to tell their story, and know I would listen and put this information to use. At times the responsibility to those affected by the welfare system weighed heavily on my mind, but overall it is the people who have told me their stories that are at the core of this research.

Understanding relationships and outcomes: Positionality in research

As a researcher, it is often assumed that I will come from a more privileged background than my research participants (Chacko, 2004), but often this was not the case. Instead I felt I was able to find common ground with several of the participants through an understanding of the challenges often faced by sole parents, having witnessed these in my own upbringing. One of

these sole parents I interviewed was living in Christchurch, and had been for the last few years. As a former resident of Christchurch myself I felt this enabled me to be considered an 'insider' in this interview. Given the specific post-earthquake situation, I was able to understand this not only empathetically, but also sympathetically as I had also lived this same experience and attempted to study and work in the post-earthquake setting. I feel that this aided in building a strong connection in the interview.

Rubin and Rubin (2012) stress that interviews can be emotional and often draining for the interviewer as well. This is something I found throughout my research journey, particularly when it became clear that the circumstances many of the research participants had been through had the potential to arise trauma in the individual if discussed. Creating a space in which they felt comfortable was essential. This safe space was somewhere they could freely talk, but also hold back any information they did not want to discuss or did not feel comfortable discussing.

At times I felt an overwhelming duty to the individuals involved in this research, particularly given the hardship experienced by many. Flick (2012) describes this as a predicament of research in communities considered vulnerable due to the moral imperative of wanting to positively contribute to their lives, on top of conducting research. As mentioned above, my topic of choice was based on an action-oriented stance, however I also hoped to contribute positively at an individual level. I wanted to acknowledge the trials and tribulations of research participants, and convey my admiration for their strength, as well as provide a space where their stories would be heard. While most were one-off interviews, one became a two-part interview in order to follow up on the results of a court case with WINZ. I found myself feeling invested in the results of the case beyond the framework of my thesis on a personal level. This participant said she felt pleased to have been interviewed as she had found it therapeutic to tell me her story. This really resonated with me, hearing that the interview was more than just me taking information from others, but was in a small way mutually beneficial.

Chapter 4

Introducing the interview participants

A key part of this research was combatting the invisibility of benefit recipients in policy discussions and media representations. The voices of this demographic can be found in two sources throughout the rest of this thesis. Firstly, in the results from the survey represented by numbers and graphs, based on the responses of 234 respondents. The other is through quotes, stories, and anecdotes from semi-structured face-to-face interviews, phone conversations, and emails. In order to provide context for this data and extend a more nuanced understanding of beneficiaries, this chapter will introduce the six interview participants and the four individuals who contributed through other correspondence.

Luke

Luke is currently working close to full-time in community support work, alternating between night shift and day shift, on a fixed term contract. While he enjoys this job, he is wanting to get something better in the near future. He already has a university degree, but in order to excel further in his current field he discussed potentially completing a certificate extramurally. He initially went on the SLP after leaving his previous job. Luke (interview, 23/07/15) said this was overly stressful on him, and he "became unwell and had a bit of a breakdown". He tried to get back into work several years ago, but had a physical issue that prevented this. Then he tried again, starting with casual work of two or three shifts per week, working up to his current fixed term role.

Overall when describing what his idea of wellbeing and the kind of life he desired, Luke (interview, 23/07/15) said he wanted to "buy a house, and be able to earn enough that you can

get by easily and do a few extra things that you to do, like go on holiday, and not just be in the rat race… I would like to have a home and a family and stuff".

Rebecca

Rebecca is currently working full-time on a fixed term contract in the education sector, in a job which she enjoys but says is also very demanding. She is a sole parent, who has support from her own parents so she can work full-time and manage childcare. Rebecca completed a tertiary qualification while on the benefit and raising her child. She decided to pursue this avenue in order to provide a more stable livelihood for her and her child, however she realised in her final year of training this was not always the case. She started working casually after completing her training, but her employment prospects were directly affected by the Christchurch earthquakes and she was unable to find work for a while. After making the decision to find full-time work so she could complete a final component of her training, and improve her financial situation and self-confidence, it took her 2 years to find the position she is currently in.

On discussing the future for herself and her family she said:

> What I'm facing now is my parents getting older and probably the tables will start to turn considerably with me needing to help them, rather than them helping me… I would probably look at finishing my [training] by midyear next year, and then maybe doing another year or two of full-time. Then perhaps looking at pairing back a little bit if my parents need more of my help and they are unable to help me. Then financially that would be hard. So I'm not sure how I will manage that. (Rebecca, interview, 01/08/15)

Stephanie

In order to improve her job prospects, Stephanie relocated herself and her child from a small regional town to a larger urban centre. However so far she has not been able to find anything, much of which she attributes to the difficulties of being a sole parent. Stephanie had been on

the benefit at the end of her pregnancy as she had ended her previous job and moved to be with her family for her own wellbeing. She only discovered late in the term she was pregnant due to being on contraception at the time.

Stephanie is currently back on the benefit as she looks for work. She had previously come off after finding a suitable job in her previous location. However despite excelling at this job, working split shifts to accommodate other staff, and being on the flexi-wage scheme, which subsidises her wages to her employer, she was let go before three months under the jurisdiction of the 90 day trial. This had a considerable impact on her mental wellbeing at the time. Now she is actively seeking work before the required time under current WINZ policies, because she wants to be independent and work toward a better life. However she has enjoyed being able to dedicate herself whole-heartedly to her daughter and be a parent. Currently she is working towards tertiary study next year, with the ultimate goal of buying a house. On her future, she said:

> My end goal is to own a home, it's always been to own a home. Before I had [my child] I wanted to own a home before I was 30 [years old]. That's looking a little bit un-doable. So 40 [years old] I think is reasonable. But I know that's never going to happen on minimum wage, so I've got to upskill… And I would like to do some good in the world. (Stephanie, interview, 02/08/15)

Sarah

When I spoke with Sarah she was working two jobs, one of which was a six month contract that was about to end. Although there was stress that came with this job, she would have stayed on if she could. However she felt she was likely to be passed over for a more permanent position. Being a sole parent, childcare has dictated the hours she is available for future work, restricting jobs she can feasibly apply for. Sarah enjoys her second job and says it has been a vital safety

net during times between short-term contracts, however were she to get enough hours from one main job she would drop it.

After having her first child Sarah decided to go into further study. In her first year of this study she found out she was pregnant with her next child. She took one academic term off, then continued studying and completed the degree. During this time her marriage ended, leading to her going on the benefit. Since then she has had several short-term contracts related to her field of study, including the one currently coming to an end. She hopes to remain in the field she is in, which she is passionate about and has qualifications for, but describes the local job market as competitive and fairly static. She is also open to the possibility of taking other types of work if the pay is sufficient for her and her family.

Nicole

Nicole is currently studying part-time, working part-time, and receiving a benefit as a sole parent. She previously completed a certificate that led to her current job. She did this in order to work towards coming off the benefit entirely and getting full-time work, however after months of searching she wasn't able to find anything suitable, and instead went into the part-time job she is now in. Her current field of study is something she is passionate about, and she also hopes will lead to full-time work that has decent pay. In order for her to be able to afford her study she applied for the Training Incentive Allowance through WINZ. However despite being told she was eligible for it from her case manager at the time, she was later told that WINZ would not pay for the course. This will be discussed in more depth in Chapter 6. In the end she successfully overturned their decision.

Nicole has overcome many barriers in her life, beginning with her childhood and the circumstances she was raised in. She said she was not encouraged to excel at school, despite her high achievement. She had her first child when she was in high school. After this she focused her attention on being a parent, even helping out at her son's preschool. She became pregnant

with her second child several years later. This relationship she was in at the time became abusive and dangerous. Once she left this relationship, there were still significant lingering effects on herself and her oldest child.

Now she is focusing on preparing one of her children for tertiary study once they finish high school. One of her short-term goals is to work towards being in a place where her and her child can be in their own rental home. Getting full-time work is a significant step toward achieving this, however she feels it is coming at the expense of quality time with her child. In order to survive financially, Nicole is currently living with a family member. She feels this is negatively impacting her own wellbeing, but she is unable to afford the extra expenses that would come not only with moving into a new house, but also in being the sole bill payer. Another major long-term goal for Nicole is to own her own home someday, though she thinks this is no longer realistic in the current policy and economic context.

Amy

Amy is a freelance worker who was temporarily on the benefit due to a work-related injury. She was living overseas at the time, but came back to New Zealand for support from her parents and the social services she was entitled to here. She was on the JSS, despite being unable to work due to her injury. It was a slow and gradual healing process for her. After being on the benefit for around 18 months, she began slowly getting into work. Now she is working close to a full-time workload as a freelancer, made up of multiple contracts.

In future, Amy is working towards several career goals in her current field, although she admits it may not always be compatible with other future goals including her impending marriage and potentially children. Around this Amy (interview, 14/09/15) said, “I expect the whole freelancing thing will always be a concern of whether it’s worth it. Sometimes it’s so exhausting having to go from job to job”. While her current work/life balance is working well for her at the moment, she feels this may change in future, and she may want to find a more stable workload.

Additional correspondence

Several other participants contributed to the qualitative component of this research through email and phone conversations. They will also be briefly introduced here.

Ariana went on the benefit after she had a child and she found the 3 months maternity leave was not sufficient to continue breastfeeding. She got a job at a family business, but was since made redundant. She is now studying while on the benefit.

Hannah went on the benefit when she got pregnant and the father left. She then suffered post-natal depression. During this time she also had a range of experiences from WINZ case managers that affected her wellbeing during this difficult period. She made the decision to go into study, which then led to the job she is currently in which she feels very grateful to have.

Michael has been on the benefit most of his life. He previously completed study and has two degrees. Michael (email correspondence, 08/07/15) describes himself as having "multiple barriers" to employment, and without direct assistance from WINZ he doesn't feel he is likely to get a job. One of the factors that has greatly influenced his wellbeing lately is the withdrawal of funding for his counselling services by WINZ which he previously received. Without this, he feels lost and like he no longer has a future.

Alex has completed postgraduate study, which has led to his current fixed term contract. He was previously on the benefit after completing this study, as well as when returning from overseas. Alex worries that once his current contract has finished he may be on the benefit again.

Chapter 5

Neoliberalism, welfare, and beneficiaries: Exploring the current welfare landscape in New Zealand

The experiences of research participants while on the benefit anchors the exploration of the ideology and operation of the welfare system in this chapter. Contrasting with the policy view taken in Chapter 2, this chapter works toward understanding how these wider changes have impacted individuals and families. Post-development fosters a strong focus on the discursive environment and how this is contributing to the operation of the welfare system, as well as effecting the lives of those on the benefit. This chapter works towards answering the research question: how does the current welfare system in New Zealand affect the wellbeing of beneficiaries?

The chapter will begin with an exploration of the results from the survey and interviews around wellbeing whilst on the benefit. In order to contextualise these results, the ethos and operation of the welfare system is discussed in more detail. Having established the pre-eminence of neoliberalism in recent welfare reforms in Chapter 2, this discussion is framed by what Larner (2000b, p. 246) describes as neoliberal "strategies of rule". These are individualism, visible in the benefit dependency discourses and pre-eminence of the 'job seeker', and regulation, epitomised in the low benefit levels and overall punitive nature of welfare. This chapter concludes with an introduction to the latest welfare policy narrative- the investment approach, and how this is being employed.

Analysing wellbeing during periods spent on the benefit

This section will focus specifically on understanding whether wellbeing is continuing to be upheld while on the benefit. This is based on the voices of two different groups of survey respondents: those who came off the benefit temporarily and are now back on it, and those who have remained off it and retrospectively spoke of their time on the benefit. Figure 5.1 shows the level of happiness reported by survey respondents currently on the benefit, and Figure 5.2 shows the self-perceived life satisfaction of this group. Those who were back on the benefit in order to be a caregiver or parent were a lot happier and more satisfied in life, with 50.0% describing themselves as happy or very happy and 44.4% reporting satisfaction with their lives overall. In contrast, of those who were back on a benefit for reasons other than caregiving and job-searching, for example shifting benefit types or administrative issues, none described being happy or satisfied in life, while 35.0% of respondents currently searching for employment reported dissatisfaction with their lives. This dissatisfaction and unhappiness was articulated by Stephanie in the interviews.

> I still feel a lot of judgement for everything that's happened. And none of it I would have chosen for myself. In fact, it was definitely not the plan. And I hate the stigma… As much as I try to get out every day, not having somewhere to go, to work to uni or something, it's actually kind of depressing and isolating in itself again… If I go out, there is no purpose of me leaving the house. Taking [my child] to the park for an hour or so, but there's no reason. And it's awful. I like to have a schedule, but at the moment there is no need for a schedule. So it's really depressing. (Stephanie, interview, 02/08/15)

Figure 5.1: Happiness of survey respondents currently on the benefit. Source: Author

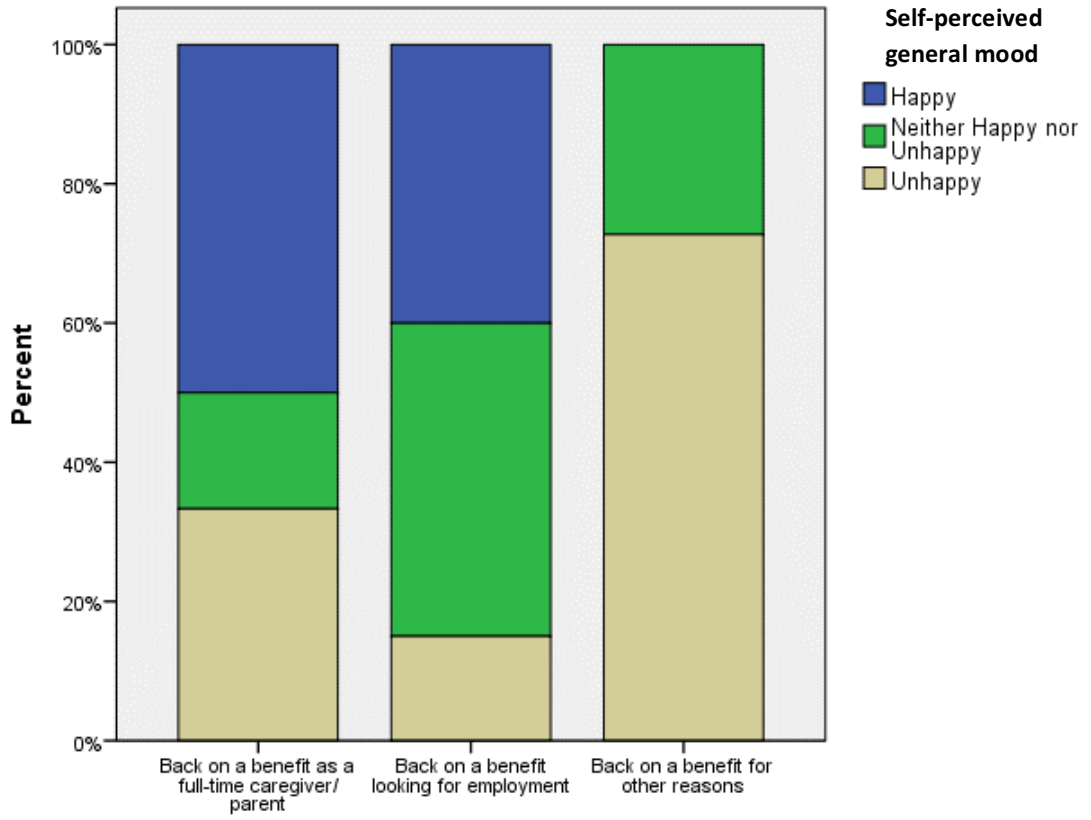


Figure 5.2: Life satisfaction of survey respondents currently on the benefit. Source: Author

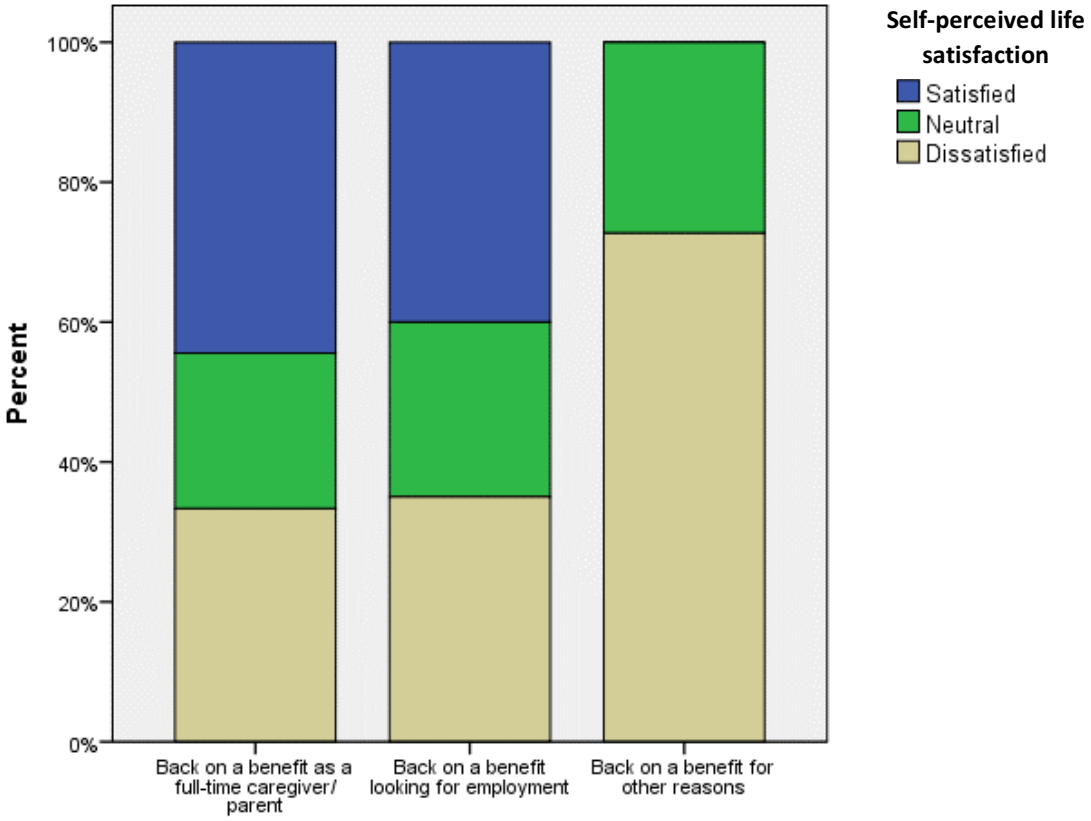
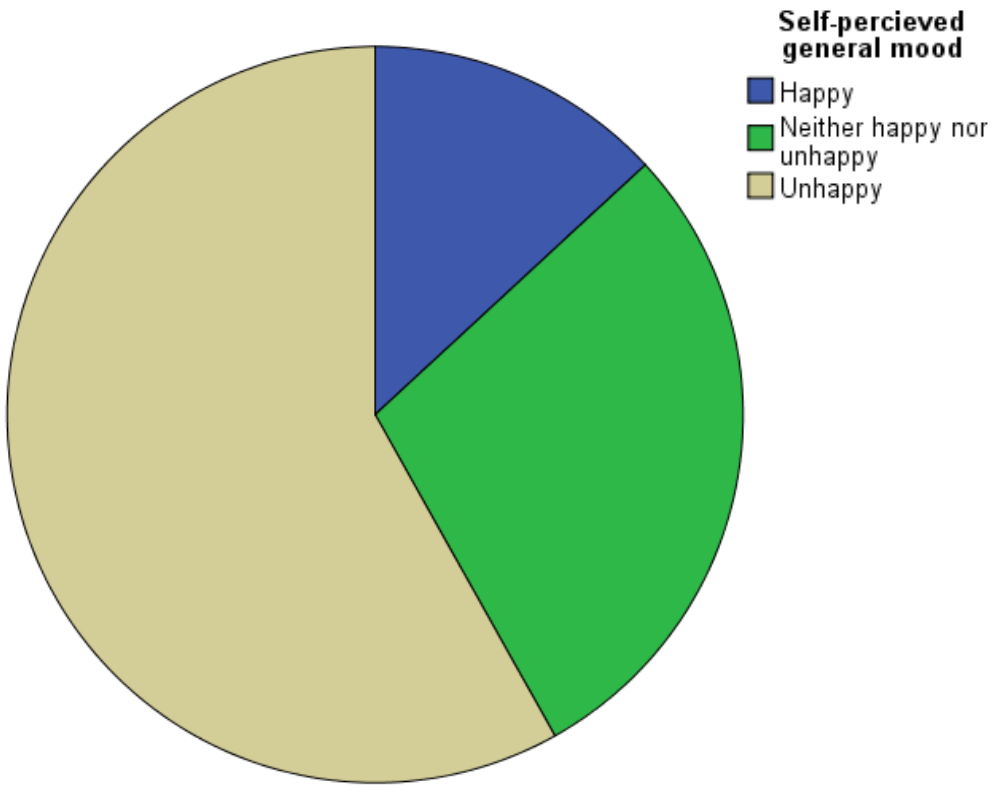


Figure 5.3 reflects the responses of participants who are currently off the benefit, looking back at their time on welfare support. 58.1% recall feeling unhappy or very unhappy while on the benefit. Both individualism and level of regulation arose as reasons for negative experiences while on the benefit from Rebecca. Stigma was also a factor both she and Stephanie specifically mentioned.

> There is a stigma I think. There is a sense that you rely on somebody else, and you are always having to justify what you do… It was a really nice feeling coming off it, and not be reliant on somebody else. There was so many rules about it, you can't go overseas, or any kind of change in your situation you have to let them know- they knew every cent that you earnt. Having that other organisation knowing everything about you, I didn't feel comfortable with that. You get used to it to some extent, after a while. But I always wanted to get off it. (Rebecca, interview, 01/08/15)

Figure 5.3: Level of happiness of former benefit recipients while on the benefit. Source: Author



However Nicole expressed a different dialogue, highlighting the importance of the benefit for sole parents. For her, the availability of the benefit allowed her to be a full-time parent and survive financially while doing so. She even uses feelings of freedom to describe her time on the benefit. However even with these positive connotations, she still recalls the negative ways her own wellbeing was affected.

> Just being under that thumb and having that pressure, and having the meetings all the time, justifying everything, it's just tiresome. It was fine when I was 24 [years old]… It was great, because I was actually earning a bit of money and had the freedom to spend time with my kids… I think on the whole being able to have the benefit was a good positive thing. Being a solo parent, if I hadn't have had that benefit I wouldn't have been able to survive… Even though it was great when I was younger, I still didn't feel great about myself. It just helped me bring up my kids. (Nicole, interview, 18/08/15)

Individualism: Toward freedom and liberty

The rest of this chapter will further unpack what is impacting the wellbeing of research participants while on the benefit by exploring the current ideology and operation of welfare system. The following section will be oriented around individualism, a key foundation of neoliberalism, and how this has manifested in welfare rhetoric and policy, and the impacts this is having on individuals. Cheyne et al. (2008) position individualism as the principal characteristic of the modern political landscape in New Zealand. It is also a key narrative that is contributing to a shift in responsibilities taken up by the state.

The pre-eminence of the individual economic unit

Larner (2000b, p. 246) describes individualism as a "strategy of rule" employed by neoliberalism which has altered the role of the state. Community unity and collective action has been overridden by the "belief that each person should be regarded as a rational and self-determining entity" (Cheyne et al., 2008, p. 140). This is visible in the privileging of the individual economic

unit over the collective social unit in welfare and labour policies (O'Brien, 2008). Goodin (1988, p. 332) criticises this modern ideology and its manifestation in the welfare state, suggesting it erases "our collective moral responsibilities" for those in need. Contrasting with the state responsibility evoked by the Honourable Michael Joseph Savage and early conceptions of the welfare state, every able bodied person is now expected to be provide for themselves and their dependents, no matter the realities of the labour market and wider economy (O'Brien, 2012). The solidification of this ideology in society and its ability to captivate the masses even during times of economic instabilities and deflation highlights the power of the emotive nature of individualism (Harvey, 2005; Ongley, 2013).

Within this discursive environment, requiring the benefit is constructed as a failure to participate adequately in society. In contrast to wages, the benefit is seen as undeserved or charity (Hudson, Kuhner, & Lowe, 2008). This association of dependency with welfare was found by Hudson et al. (2008) to make people reluctant to claim targeted benefits in order to preserve their dignity. This was true for Stephanie, who expressed a strong aversion to being reliant on the benefit. She was happier when she felt like she had earned her income, for example when she was in paid work. Conversely, a sense of dependency associated with welfare, as well as the degradation ceremony of asking for additional assistance, had significant impacts on her wellbeing, and limited her use of such services.

> So I had to go in and ask for a food grant. They were pretty understanding but I see the way that they look at everyone who comes in. it's pretty degrading… I've had to go in on several occasions, three now I think, and ask for a clothing grant or something… Every single time it's been because I've had no other option, because I hate asking for anything. (Stephanie, interview, 02/08/15)

Despite the hegemony of common sense that individualism has largely achieved amongst the Pākehā population of New Zealand, and across the West (Humpage, 2015), it is certainly not

cohesive or subscribed to by all. Of particular relevance to the New Zealand context is the incompatibility between Māori ideology and individualism. The individual rhetoric of social policy in New Zealand can be seen as a direct assault on the collective organisation and group identities privileged in Māori values (Cheyne et al., 2008; Lewis, Lewis, & Underhill-Sem, 2009; McCormack, 2011). Instead there is a sensationalism of Māori culture, that in conjunction with the hegemony of individualism and commodification, denies autonomy and "provides a structurally constraining framework within which to practice indigeneity" (McCormack, 2011, p. 297). One example of this is the deconstruction of Māori meaning ascribed to property rights and practices (McCormack, 2011). There is also a denial of autonomy and self-governance in the way the rhetoric of inclusivity is exercised in social policy (Humpage, 2006). The equality of opportunity and treatment of citizens in New Zealand policy is privileged over issues of self-governance and culturally specific needs and goals. Humpage (2006) suggests true inclusivity requires a space for cultural differences and appropriate recognition of the Treaty of Waitangi in all policy arenas, but this has yet to occur.

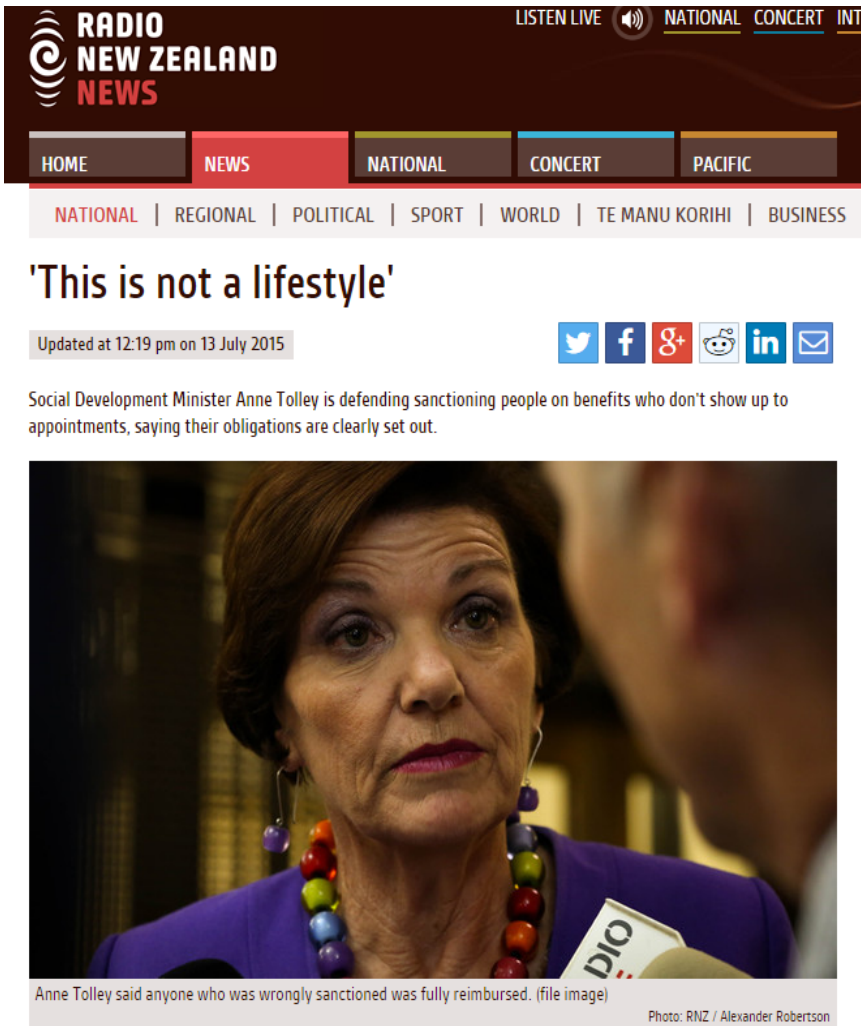
Avoiding the trepidation of dependency

The welfare dependency rhetoric builds strongly on individualism, blaming the unemployed for their circumstances, and assuming being on the benefit is due to laziness and choice. The use of this discourse homogenises and dehumanises those on the benefit, silencing their voices in the process (Cheyne et al., 2008). Based on the dependency discourse, the moral argument against the welfare state from the political right is that it is promoting this deviant behaviour and depriving individuals of their right to dignity and independence, which can be gained through paid employment (Kingfisher, 1999). Despite welfare dependency being the crux of criticisms toward the welfare system, very rarely is a definition of the concept given (Cheyne et al., 2008; O'Brien, 2012). Instead, Baker and Tippin (1999) suggest that the idea of welfare dependency within policy and media is an ideological construction, used to serve certain interests. This has

meant it has flexibility to be used during different eras of social welfare reform, as is visible in its continuity in welfare ideologies in New Zealand.

The public sphere continues to be dominated by the postulation that benefit recipients tend to stay indefinitely on the benefit by choice, and huge amounts of tax payer money is spent supporting these people (Hills, 2015). This assumption has been drawn upon repetitively in the media and in welfare policies in New Zealand. A prime example of this was New Zealand's Social Development Minister, Anne Tolley, justifying harsh sanctions, which will be discussed later in this chapter, with the unfounded assumption that being on the benefit was considered by some to be a 'lifestyle' choice ("'This is not a lifestyle'," 2015), see Figure 5.4.

Figure 5.4: Radio New Zealand article on benefit sanctions. Source: Adapted from 'This is not a lifestyle' (2015)



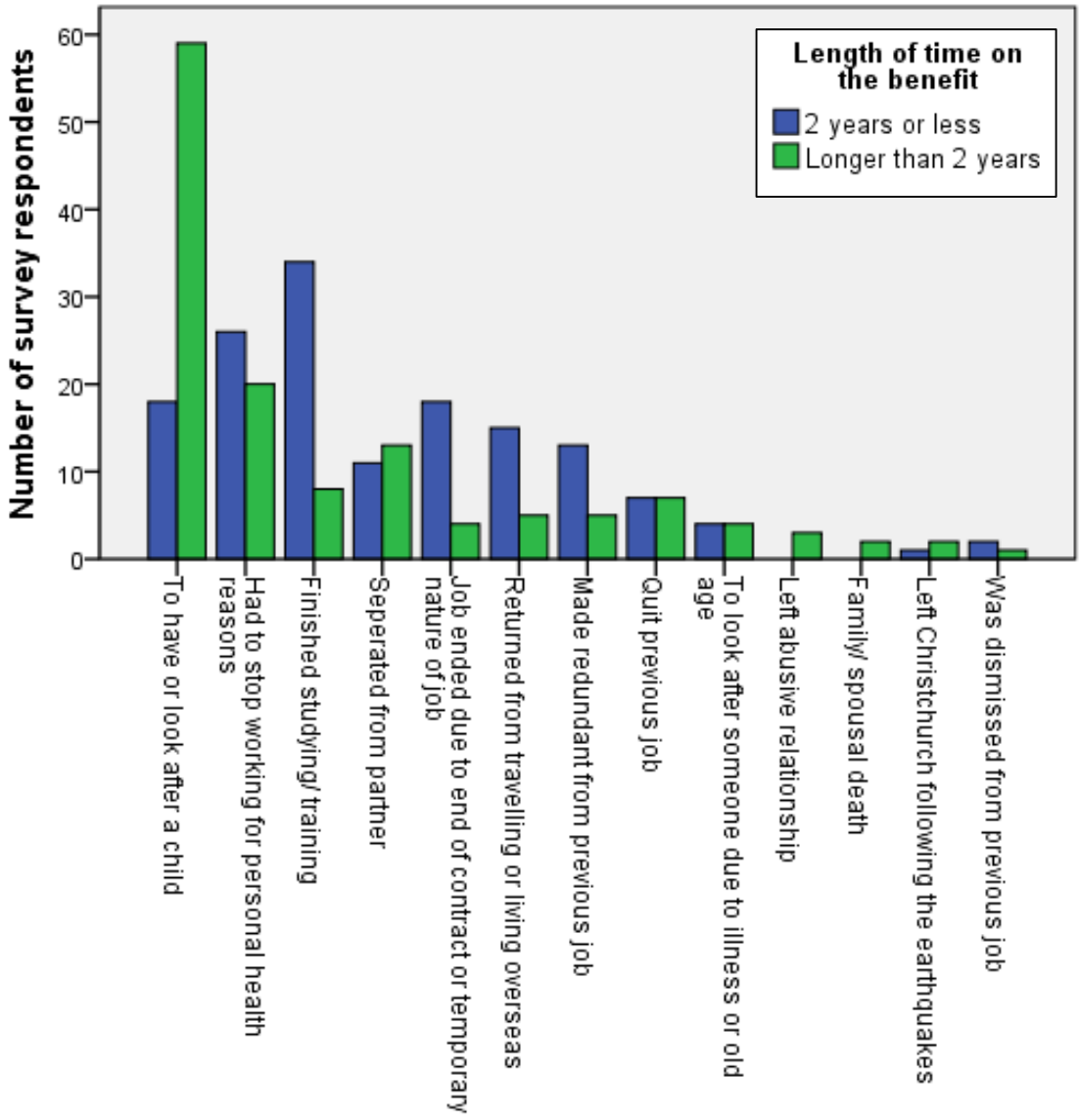
Not only does this perpetuate the rhetoric of choice pedalled by the benefit dependency discourse, it also conceals the reasons why individuals do need the support of the welfare system. This type of reductionism in the media of beneficiaries was frustrating to Michael and Hannah. While Hannah felt being unemployed itself came with negative feelings, this was made worse by the representation of benefit recipients in the media and the resultant stigma. This was also mentioned earlier by both Rebecca and Stephanie as a factor impacting wellbeing. Michael was frustrated with the narrow and inaccurate public narrative around individuals on welfare.

> I am so tired of the public always thinking that people are on benefits because they are lazy. No one would choose to live in poverty. (Michael, email correspondence, 08/07/15)

The benefit dependency discourse can be dissected further based on the findings of my survey. Figure 5.5 shows the circumstances that led respondents to go on the benefit. These results work toward debunking assumptions of benefit longevity and choice of circumstance. Of those who answered my survey, 54.7% had spent less than two years on the benefit. The completion of studying was the most reported reason for being on the benefit by this group, with 34 respondents, followed by health reasons (26 respondents), temporary employment (18 respondents), and child-caring responsibility (18 respondents). Overall the most common reason was to have or look after a child, with 77 respondents in total reporting this. Given that parents do not have work obligations until the child is five years old within the current policy framework, there is freedom within welfare policy for this group to remain on the benefit for over two years. In April 2016 this will reduce down to three years old, and will require parents to be actively seeking part-time work of at least 20 hours per week (Satherley, 2015). The next total highest reported reason for going on the benefit was health reasons, which was relevant for 46 respondents. Whether it be physical or mental, health issues can affect anyone at any

time in their lives. This certainly works against the rhetoric of choice associated benefit dependency.

Figure 5.5: Circumstances that led survey respondents to go on the benefit based on length of time spent on the benefit. Source: Author



The impact of the dominance of the benefit dependency discourse in the public sphere was clear during my interviews. Several participants used an Othering dialogue to separate themselves from other benefit recipients. This would suggest that the benefit dependency and the construction of the beneficiary as the Other has become so hegemonic that that it is internalised

even by those who are on the benefit. Stephanie separated herself from other women who she felt were on the benefit by choice, yet acknowledged the unpleasantness of dealing with this same stigma. This aligns with the contradictions found by Kingfisher (1999, p. 14), who concluded that welfare reforms targeting sole mothers were engaged to change the behaviour of these individuals, as well as prevent "our own slippage into savagery".

> I do not like the circumstances that I have so I want to change them. I'm bad for it too, I do judge the women who sit on a benefit and have child after child after child. There is no way that's happening here… Beneficiary bashers are a dime a dozen really. So I accept that that is part and parcel of all of it, but it's no more enjoyable. And I still have to put up with it. (Stephanie, interview, 02/08/15)

Goodin (1988) also challenges the dependency discourse, stating that all citizens rely on the state in some way, whether it be for access to water, roadways or other taken-for-granted parts of modern life. Therefore in a moral sense there is nothing wrong with being reliant on the state. Goodin (1988) then proposes that it is the potential threat of abuse of welfare through continued dependency that is the issue. Nicole was particularly concerned about this, having witnessed what she described as others taking advantage of the welfare system. These people she also described as partaking in other deviant behaviours, such as drinking and smoking, again disassociating them from herself and the norm.

> I'm not one of those that takes the mickey from the DPB [now SPS]. I don't sit at home, I don't smoke, I don't drink, I don't go out and have parties. Because I don't have the money to. Whatever people choose to spend their money on, that's fine, but it really pisses me off, because I know people that really do take the mickey of the situation… Because there are so many families, that the kids don't come first. They spend that money on alcohol and drugs and partying. (Nicole, interview, 18/08/15)

The 'Job Seeker'

The welfare history of New Zealand has been dominated by discussions of jobs and employment since the inception of the Social Security Act in 1938. From the very beginning, this Act came with contingencies of work testing in order for the unemployed to receive the benefit (O'Brien, 2013b). Employment has always been understood to be key to improving the financial circumstances and overall wellbeing of beneficiaries (Lunt, 2006; Lunt et al., 2008a). However by comparing the current climate of welfare with that during the earlier Keynesian period, it is clear that changes have occurred around the work-expectations applied to beneficiaries in New Zealand. Paid employment is now heralded as the *only* means of improving the lives of beneficiaries (O'Brien, 2013b). This exclusive focus on jobs by the welfare state overshadows growing social issues such as inequality, as well as wider structural economic problems (Lunt, 2006).

The overzealous pursuit of employment in the welfare system in New Zealand has also resulted in the dissolution of a quality of work focus (Lunt, 2006). Boston et al. (1999) and Lunt et al. (2008a) are quick to point out it is not just getting a job, but getting the right one that is important, and should ultimately be the goal of welfare. As will be discussed in Chapter 6, precarious, low paid or physically demanding work can worsen individual and family wellbeing. Stephanie, for example, was suggested by WINZ for a bee-keeping position when she was eight and a half months pregnant. This systematic approach to employment for benefit recipients permits the quality and appropriateness of work to be overlooked (O'Brien, 2013a).

Baker and Tippin (1999) argue that benefit recipients are unable to wait for a job that is right for them, but are being coerced into taking the first one offered. While assistance with benefit-to-work transitions has long been one of the primary functions of the welfare system (O'Brien, 2013a), this is no longer done through training or upskilling. Instead, transitions to work are currently pursued through punitive measures including sanctions, surveillance and increased

obligations (O'Brien, 2013b)showcasing how the state is encroaching on individual freedom around participation in the labour market (Baker & Tippin, 1999). This pressure and reduction in freedom of choice was something Sarah was concerned about.

> I'm worried that it will come to that, that if I'm out of work for a few months, and they go- 'well you can do this, why don't you?' Because that's not what I want to do, or it's not paying enough. And I can understand that its tax payer money supporting me, but I don't want to be pushed into a job. (Sarah, interview, 11/08/15)

In 2010 the Welfare Working Group (WWG) was set up by the government for the sole purpose of reducing benefit dependency (Boston & Chapple, 2014) through an "unrelenting focus on work" (Future Focus Bill, 2010, cited in O'Brien, 2012, p. 579). This group was a key contributor to the 2013 reforms (O'Brien, 2012). One of the WWG's recommendations was merging of the main benefits, which came to fruition in the changes outlined in Chapter 2. This amalgamation, visible earlier in Figure 2.1, resulted in the placement of those reliant on the benefit temporarily for health reasons under the category of 'Job Seeker'. Amy was one of these cases. She was put on JSS with a waiver that was contingent on her supplying three-monthly medical certificates. For her condition, she said this time period felt appropriate, but had she ever not been able to supply these certificates she would have been obligated to start the job-hunting process.

In 2015, the story of Robyn Kilpatrick made headlines. Robyn went on the benefit as she was temporarily unable to work due to her battle with breast cancer. Despite having a job already lined up once her treatment has finished, and a medical certificate confirming her condition for this period, she was still subject to the same strict administrative requirements as other 'Job Seekers', such as regular meetings and providing new medical certificates every one to three months. In her current health state she felt this was inappropriate and added unnecessary hindrances to an already difficult time(Boyer & Sachdeva, 2015).

These changes to the benefit system are also visible on a larger scale when comparing the percentages on each benefit type before the 2013 reform and after as shown in Table 5.1. In March 2013, before the reform, the Unemployment benefit only encompassed 16% of those who were receiving a benefit (Centre for social research and evaluation, 2013e). However in 2015, with post-reform benefit types, this category has risen to 41%, despite overall benefit numbers reducing (Ministry of Social Development, 2015). This suggests that many others may be in a similar situation to Amy and Robyn, who would not have previously been appropriate candidates for this type of benefit, are forced on to the JSS benefit despite the incompatibility with their circumstances and their physical inability to be a 'Job Seeker'.

Table 5.1: Comparison of benefit numbers before and after July 2013 welfare overhaul. Source: Author. Data from Centre for social research and evaluation (2013a, 2013b, 2013c, 2013d, 2013e); Ministry of Social Development (2015)

Pre-2013 reform benefit types	**March 2013 figures**	**March 2013 percentages**	**Post-2013 reform benefit types**	**March 2015 figures**	**March 2015 percentages**
DPB	106382	34%	***Sole Parent***	70373	25%
Invalids	83409	27%	***Supported Living***	93580	33%
Sickness	58208	19%			
Unemployment	48756	16%	***Jobseeker***	116893	41%
Other	13391	4%	***Other***	3414	1%
Total	310146	100%	***Total***	284260	100%

Regulation: Creating order in the welfare system

The discursive hegemony of individualism has provided the framework for the ideology and functioning of the welfare state. This works in conjunction with a regulatory rhetoric, which is actioned as the other "strategy of rule" utilised in neoliberal reforms (Larner, 2000b, p. 246). This is primarily done through punitive and coercive measures as will be discussed in the

following sections. The regulatory ethos of neoliberal reforms works toward creating ideal citizens according to neoliberal values. Larner (2000a, p. 12) suggests that while "neoliberalism may mean less government, it does not follow that there is less governance".

A disciplinary ethos

While neoliberal reforms are often associated with state withdrawal, the state has taken up a larger role in ensuring citizens subscribe and contribute to this neoliberal mandate, as was visible in the job-hunting process. Kingfisher (1999) stresses that the welfare reforms in New Zealand have been oriented around the need to restructure individuals, rather than systems. The discursive territory fertilised by neoliberalism perpetuates the assumption that the only way to get beneficiaries back into work is through hardship (Cheyne et al., 2008) and "disciplinary measures" (Humpage, 2015, p. 1). This was reflected by Amy (interview, 14/09/15), who said, "There's something about the administration of it that's quite suspicious on [WINZ's] behalf. It made me feel anxious that I would be doing something wrong all the time".

The receipt of income from the state is contingent on the fulfilment of a series of increasingly harsh and unwavering requirements. These can range from the attendance of meetings to employment-focused workshops, and even drug-testing. All of these are implemented with the intention of ensuring compliance with societal norms (Spicker, 1993). Figure 5.6 highlights the criminalisation of benefit recipients as a result. While the headline reads 'Beneficiaries increasingly failing drug tests, numbers show' (Wannan, 2015), the article goes on to specify in 2014 it was on average 2.6 people per week that failed drug tests, up from 2.3 (Wannan, 2015). In March of 2014 there were 295,320 on the benefit (Ministry of Social Development, 2015), making the number of people failing drug tests, when rounded up, to be 0.001% of total benefit recipients each week. Despite the actual figures of those who fail to meet these obligations and requirements, all benefit recipients are painted as deviant from the norm.

Figure 5.6: Stuff.co.nz article on drug testing off benefit recipients. Source: Adapted from Wannan (2015)

This criminalisation of beneficiaries is further epitomised in the practice of sanctioning, which is increasing at an alarmingly high rate (New Zealand Council of Christian Social Services, 2015). Between July 2013 and September 2014 there were 80,202 sanctions enforced on benefit recipients ("'This is not a lifestyle'," 2015). These sanctions are applied as a result of not fulfilling requirements or obligations of being on the benefit. In their report, the New Zealand Council of Christian Social Services (2015) found that the number one reason for benefits being temporarily cut was the failure to attend an appointment with WINZ. This happened to Ariana, who had been at the doctors and missed her appointment, resulting in a two-week stand-down and the need to reapply. Rather than investing time in measures to promote appointment attendance such as mutually deciding meeting times and pre-emptive reminders (New Zealand Council of

Christian Social Services, 2015), the neoliberal rhetoric dominating welfare promotes punitive sanctions as the primary response.

Creating poverty: Low benefit levels and financial struggles

In a capitalist economy, the primary punitive measure applied by the welfare state is a low benefit payment. Particularly since the 1991 benefit cuts, the financial level of income support in New Zealand has been one of the most disputed aspects of the current benefit system in the public sphere. O'Brien (2013b, p. 736) argues that these cuts were "a direct attack on the living standards and well-being of beneficiaries". The justification for benefit cuts in 1991 was that the pervious benefit levels were a hindrance to individual development, according to the Minister of Social Welfare at the time, and prevented benefit recipients from finding employment (Kelsey, 1995). Given these low benefit levels, it is particularly problematic that there has never been a formal review of the living standards that are dictated by them. However, other academic and NGO-led studies have indicated high levels of poverty amongst beneficiaries, relative to the rest of New Zealand (O'Brien, 2012).

The response from survey participants shown in Figure 5.7 and Figure 5.8 highlight the inadequacy of current benefit levels. 81.6% of respondents currently on a benefit reported feeling dissatisfied or very dissatisfied with their financial situation, as is shown in Figure 5.7. 77.2% of those no longer on a benefit remember feeling dissatisfied with their finances while on the benefit, see Figure 5.8. Despite the financial hardship described by all those who were interviewed, Luke and Rebecca were the only participants to give this as the primary reason for finding employment. This actively works against the assumptions about benefit recipients built into current welfare policy. Rather than responding to financial restrictions or punitive measures, all of the others whom I spoke to about their reasons for finding employment instead were pursuing work because of their own desire and/ or as a way to improve wellbeing for themselves and their family. These results suggest that the current financial hardship forced on

benefit recipients is not the primary motivating factor leading to off-the-benefit transitions, but only works to make the period of time on the benefit more difficult.

Figure 5.7: Financial satisfaction of survey respondents currently on the benefit. Source: Author

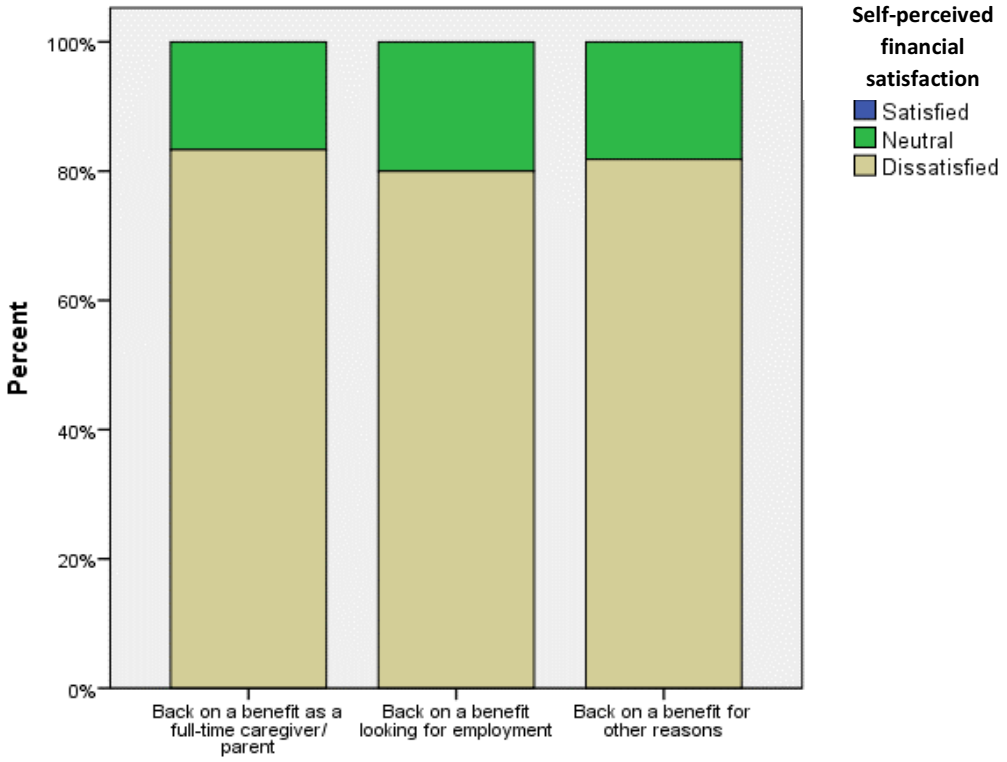
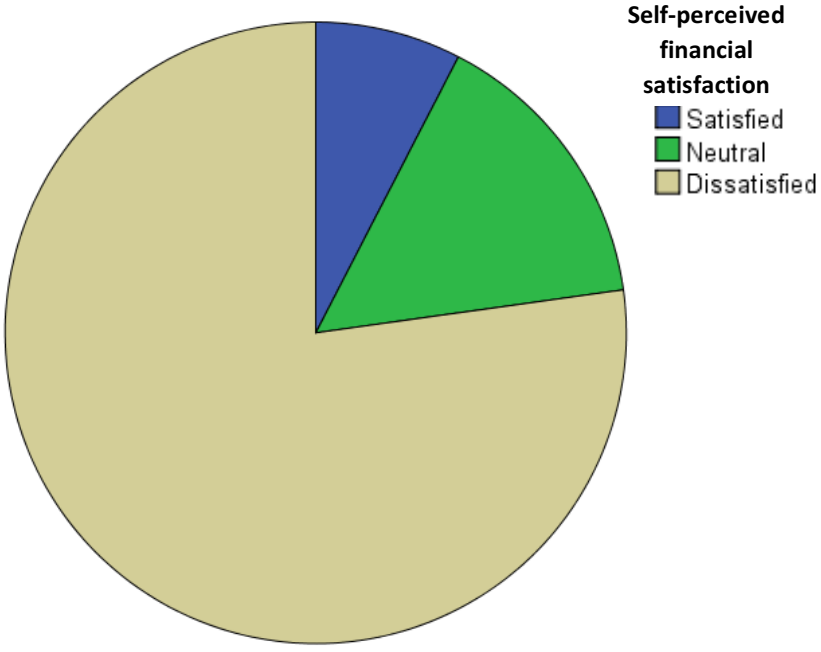


Figure 5.8: Level of financial satisfaction while on the benefit for survey respondents currently off the benefit. Source: Author



Beyond individual financial hardship, it is also vital to highlight the impact of low benefit levels on children. O'Brien (2013a) asserts the importance of placing children at the heart of welfare policies. Not only do they have little to no control over their environment, but reversing negative impacts sustained due to poverty early in life can be challenging (O'Brien, 2013a). St John (2015a) argues that the prioritisation of shifting benefit recipients into work has meant a disregard for the impact of current benefit levels on the wellbeing of children. Continuing the criminalisation of the poor, Prime Minister John Key constructed drug use as a major contributor to child poverty in New Zealand in December 2015, following the release of Children's Commissioners report which revealed that one in three New Zealand children lived in poverty ("John Key: Drug abuse major contributor to child poverty," 2015). In doing so, the responsibility of child poverty shifts from the state to deviant individuals. This rhetoric was also visible in the discussion from Stephanie, who felt more regulation was necessary to reduce levels of child poverty.

> If you're going to be depending on government assistance, there should be some limitations as to where that money is going… These families that are totally neglecting their children for the sake of booze and drugs and whatever, that's just not okay. I think someone should be checking, because everyone is letting down those kids. (Stephanie, interview, 02/08/15)

Utilising the feminist lens of this study, there were two key findings from the interviews that highlighted the gendered nature of the financial assistance from welfare. Firstly is a failure to account for the costs of menstruation in the benefit payment. On discussing the strict budget she must adhere to while working, being on the benefit, and studying, Nicole (interview, 18/08/15) stated, "literally most weeks, I have about $50 or $60 for me and my daughter, and if we are both on our periods that means a lot less". This additional monthly expense is an issue

most women on the benefit would have to attempt to account for in their already tight budgets, but has not been incorporated in determining current benefit levels.

The second issue that arose was the lack of funding available for new parents. Stephanie talked of the extra expenses required for a new child as a sole mother, and the total lack of assistance available through WINZ for this. When talking about preparing for the arrival of her child, Stephanie (interview, 02/08/15) said, "WINZ were not prepared to help. Not in the slightest." Having been reliant on the benefit in the several months leading up to her due date, there was no extra money to be spent on the necessities for her soon-to-arrive baby. Financial grants from WINZ are available to assist with the start-up costs of employment, for example work-appropriate clothing, yet there was nothing available to Stephanie to help with the start-up costs of raising a child. This reiterates an under-appreciation by the state for the essential unpaid care work, often undertaken by women, in favour of economic participation through employment.

Degradation ceremonies

The dominance of the dependency rhetoric fosters the optimal discursive environment for strict case management to flourish (O'Brien, 2013b). Lunt, O'Brien, and Stephens (2008b, p. 7) describe one the aims of this current mode of beneficiary case management as the "activation" of beneficiaries, constructing the unemployed as people waiting to be prompted and coerced into work. This in itself denies benefit recipients their own agency and assumes a natural state of joblessness and deviance. The role of case managers, or WINZ staff in general, had initially not been one my interview questions, however in each interview this was bought up as a key determinant of individual experiences while on the benefit. Drawing on the work of Garfinkel (1956, cited in Kingfisher, 1999) interactions at WINZ offices can be seen as degradation ceremonies. The performances that occur in the institutional spaces of WINZ highlight and accentuate stigmatisation, particularly by contrasting the individual considered deviant with the "ideal characters" (Kingfisher, 1999, p. 15).

There were several key themes that arose regarding these spaces of degradation that affected the wellbeing of my research participants. Firstly was the instability in case manager and client relationships in the current system. Luke, Rebecca, Stephanie, Sarah, Nicole, Amy, Ariana, and Hannah all mentioned the constant changing in who their case manager was. Some fluctuated more than others, for example Amy had around five in just under two years, and Hannah had over 50 over 16 years. Sarah felt the staff turnover was understandable in her situation, giving the frequency she had been going in, however Luke and Amy were not so positive and felt that building a connection with a specific case manager was vital for those looking for work with the assistance of WINZ.

Nicole had previously had a steady case manager who knew her situation, which she felt made meetings and grant requests easier to deal with. However, based on feedback from the interviews, this type of interpersonal relationship no longer exists between WINZ staff and beneficiaries. Instead, Nicole describes the current interactions as dissociative and systematic. "I get '*we don't see this stuff on your record',* and that's kind of it. They just go by what is in the computer" (Nicole, interview, 18/08/15). This highlights the increasingly systematic approach employed. The loss of the personal connections between beneficiaries and case managers has left Michael feeling like he will not have any success in finding employment. Further highlighting the issue with the increasingly systematic approach employed by WINZ, Stephanie was not receiving full job-hunting support because she was looking for employment before the required time under current WINZ policies. This meant despite subscribing to the mandate of the 'Job Seeker', she was left with reduced assistance from WINZ.

Another theme regarding case management and WINZ staff was the fluctuation in treatment received by the interview participants. Sarah (interview, 11/08/15) felt she had "struck it really lucky" with her case managers, which had shaped the ease of assistance she had experienced. However, Stephanie (interview, 02/08/15) spoke of the bad experiences she had with the

reception staff in particular, saying "I have never met ruder people in my life". She described one of the interactions she had witnessed:

> I was standing in front of someone who definitely smelt, and someone who clearly needed a fair bit of help. And I saw the look that the receptionist had, and he may not have even noticed it himself, but the way he looked at the person behind me. And I'm pretty sure there was a look on my face too. But they are supposed to deal with that every day. That's just not on. It's not fair. (Stephanie, interview, 02/08/15)

Hannah had experienced a range of interactions with case managers over her time on the benefit. A very positive example of a WINZ case manager going above and beyond their duties was when Hannah's case manager loaned her a cot for her baby. Hannah (phone conversation, 31/08/15) also described a negative example wherein her case manager at the time berated her loudly for purchasing a bed with "tax-payer money". She described the meeting as humiliating, nasty, and patronising. Hannah (phone conversation, 31/08/15) felt these negative experiences were often because "some people seem to need to assert their power over you". Interestingly, over the period that she was on the benefit she had noticed the impact that the political hegemony at the time had on the day-to-day treatment of beneficiaries. She described the current era under the National government as one that was about shaming people and making life as difficult as possible.

Punitive welfare: Hurdles and surveillance

The regulatory nature of welfare is also visible in the difficulties faced in getting on, and staying on, the benefit. The administrative labyrinth of the welfare system is described by the current Labour Party in New Zealand as a 'paper war' (Kirk, 2015). In order to increase the difficulty of being on the benefit, those on the JSS benefit currently have to re-apply annually, and the 2015 budget proposed the implementation of this measure for those on the SPS as well (Migone, 2015). This is something that Susan St John warned is likely to negatively impact families and

children already experiencing hardship (Migone, 2015). As it is, three of the sole parents I interviewed had experienced significant difficulties with the administrative side of being on the benefit. Rebecca (interview, 01/08/15) described managing the paperwork and obligations of the benefit as "exhausting" and "very confusing", reiterated by Nicole, who felt it was tiresome, while Stephanie (interview, 02/08/15) referred to the process of both coming off the benefit as well as going back on to be "a nightmare". This was not found by all though. Linking with her positive experiences with case managers, Sarah (interview, 11/08/15) had not had these difficulties, and felt the WINZ staff had been "really accommodating".

Exemplifying the encroachment of the state in the management of citizens is the increased level of surveillance employed through the welfare system (O'Brien, 2012). Surveillance, or 'dataveillence' as described by Clarke (1995, cited in Henman & Marston, 2008), is used to push beneficiaries towards the normative way of life according to the state (Spicker, 1993). While there has long been stricter surveillance and monitoring of the poor, relative to others in society, the recent technological developments mean this surveillance, both through data monitoring and behavioural observations, is able to be wielded with greater authority and to greater coercive effect (Henman & Marston, 2008).

The extremity of where this surveillance focus has led is discussed by St John (2015b) in a recent blog post looking at sex and beneficiaries. In this blog she showcases the inherent issues, both in financial remunerations and privacy violations, of the welfare system using sex to define relationships and households, and as a result dictate benefit entitlements. St John (2015b, Para 3) argues that, "The sad fact is the benefit system, backed up by courts and judges who have no training in these matters, treats those who have sex like they are seriously deviant". This is because when two individuals on a benefit enter into a de facto relationship, or bring sex into their relationship, the benefit payment is reduced for each of them. Alex also articulated his frustration with this.

> It is obscene that the payment for a couple should be less than that for two individuals. You do not become less of a person by entering a relationship. Having the couple payment equal two individuals would eliminate most incidental and deliberate fraud and save millions in investigation costs and the stress of investigating and adjudicating on relationships. The current system is counter-productive and only useful in painting beneficiaries in a bad light. (Alex, email correspondence, 15/08/15)

Investing in wellbeing? The fallacy of the investment approach

While individualism and regulation are still key themes in New Zealand social policy, the latest phrasing used by the New Zealand welfare system would suggest that we have adopted an investment style approach to social services. Rosenberg (2015) describes an investment approach as a framework that quantifies social costs and benefits through a longer-term outlook, often eliciting higher expenditure now, in order to ensure fiscal savings and wellbeing in the long run. Rhetorically, this aligns with the agenda of upholding and promoting citizen wellbeing (Cheyne et al., 2008). However the actual operation of the welfare system in New Zealand under the investment approach paints a very different picture (Fletcher, 2015; O'Brien, 2012, 2013b; Rosenberg, 2015).

Lunt (2008) suggests an investment rhetoric has been adopted in the social development sphere in New Zealand due to its subjective nature both in definition and understanding. This ambiguity has allowed the localised understanding to be primarily oriented around future welfare liability. Rosenberg (2015, p. 1) criticises this form of the investment approach in New Zealand for being "narrow and flawed". The essence of this approach still perpetuates the key concepts of neoliberalism by resting on paid employment and reducing current benefit spending (Fletcher, 2015; O'Brien, 2012). The future welfare liability approach uses an actuarial-style liability process to determine the likely future costs of a beneficiary based on previous benefit recipients with similar attributes, and target any likely drains on the welfare system (Fletcher, 2015;

Rosenberg, 2015). This method homogenises benefit recipients by basing policies around the assumptions that individuals with similar characteristics are invariable (Rosenberg, 2015). The reductionist approach of future welfare liability also fails to incorporate the contributions or losses within the wider social and economic setting (Chapple, 2013). This distribution of resources is criticised by Boston and Chapple (2014, p. 151) for being "blindly indifferent" to the presence of child poverty.

Fletcher (2015) suggests the current approach remains focused on people getting off the benefit, and staying off, with no thought or analysis into what happens to these people. This is evident in the use of a drop in benefit numbers as the mark of a successful system (Tolley, 2015a, 2015b). Continuing along this ethos, actively preventing people obtaining a benefit through obligations and administrative hurdles is just as beneficial as if a welfare recipient finds work (Fletcher, 2015). This inherent assumption that coming off the benefit is equivalent to finding paid employment is described by Rosenberg (2015) to be baseless because of the missing link in this narrative:

> MSD apparently doesn't know whether people leaving a welfare benefit got a good or poor job, stayed in work or remained unemployed outside the welfare system, let alone whether their lives improved or worsened as a result of either exiting or staying in the system. The [future welfare liability] model takes no interest in this. (Rosenberg, 2015, p. 6)

Conclusion

This increasingly residual welfare system in place in New Zealand is overwhelmingly informed by the politically loaded discourse of benefit dependency. This rhetoric paints those on the benefit as inherently different to other New Zealanders, assuming they are out of employment due to choice and laziness. This fosters the assumption that they are undeserving dependents, providing fertile territory for the implementation of punitive welfare policies, benefit levels that

create poverty and hardship, and a culture of shame and stigma. So hegemonic was this benefit dependency narrative that it was heavily internalised by those receiving welfare in this research, both in their view of other beneficiaries, as well as how being on the benefit made them feel. The low wellbeing discussed in this chapter, in terms of both happiness and life satisfaction, of research participants during their time on the benefit was incredibly disconcerting.

It is incredibly troubling that the mechanism which theoretically provides an economic safety net for New Zealand citizens is not only failing to support them, but could even be attempting to not catch those in need in order to pursue shallow indicators of fiscal savings. Bringing transparency to this, Chapter 6 will reveal the experiences and outcomes of those who have come off the benefit. This is particularly important given that the current welfare narrative assumes employment is the answer to both individual and wider social issues. Despite this, the current operation of welfare is doing little to further the welfare systems own goal of aiding with transitions to work, as will be discussed further in the following chapter.

Chapter 6

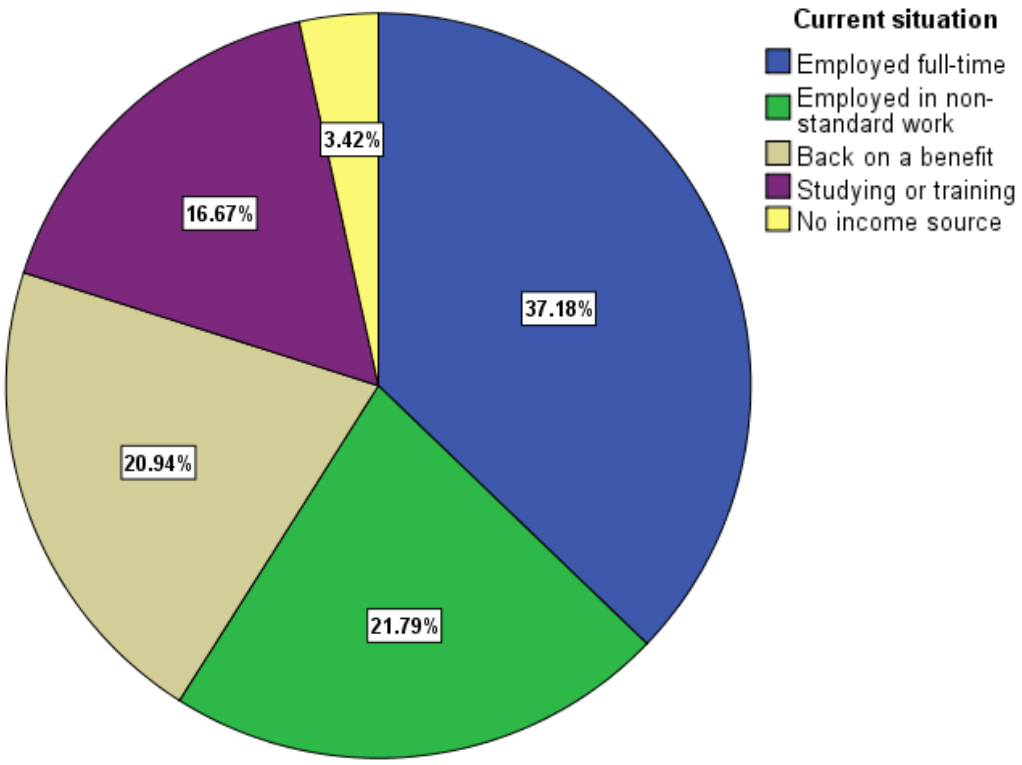
Navigating the labour market in New Zealand: Exploring the outcomes for those coming off the benefit

The welfare system in New Zealand has always been explicitly linked with employment. This has been highlighted in this thesis through the intent to uphold wellbeing during times of unemployment set out in the Social Security Act 1938, to the initial work-testing requirements and job-hunting obligations which continue today (O'Brien, 2013b). Yet while this orientation of the welfare system has grown even more steadfast, Ramia and Wailes (2006) argue that the two spheres have been inadequately analysed together in the literature. This is particularly relevant given the manifestation of neoliberal reforms discussed in Chapter 2, which have altered the labour market considerably. Therefore, in order for this thesis to offer a compelling analysis of the welfare system, there also needs to a discussion of the labour market, which this chapter provides.

One of the key purposes of the quantitative survey was to find out what is happening to people who have come off the benefit, and whether the transitions have been permanent or temporary. Figure 6.1 offers an insight into the results of this. This chapter will begin by exploring this in further detail. The next section will focus on potential barriers and bridges to work for benefit recipients based largely on the work of Singley (2003) and the experiences of the research participants. Following this will be a discussion on key changes that have restructured the labour market, and what this means for workers and benefit recipients attempting to navigate this environment. Finally, there will be an exploration of the wellbeing of research participants who are now off the benefit, and the employment-related factors that influence that. This chapter

works toward answering the research question: what are the outcomes and wellbeing of those who are transitioning off the benefit?

Figure 6.1: Outcomes of survey respondents. Source: Author



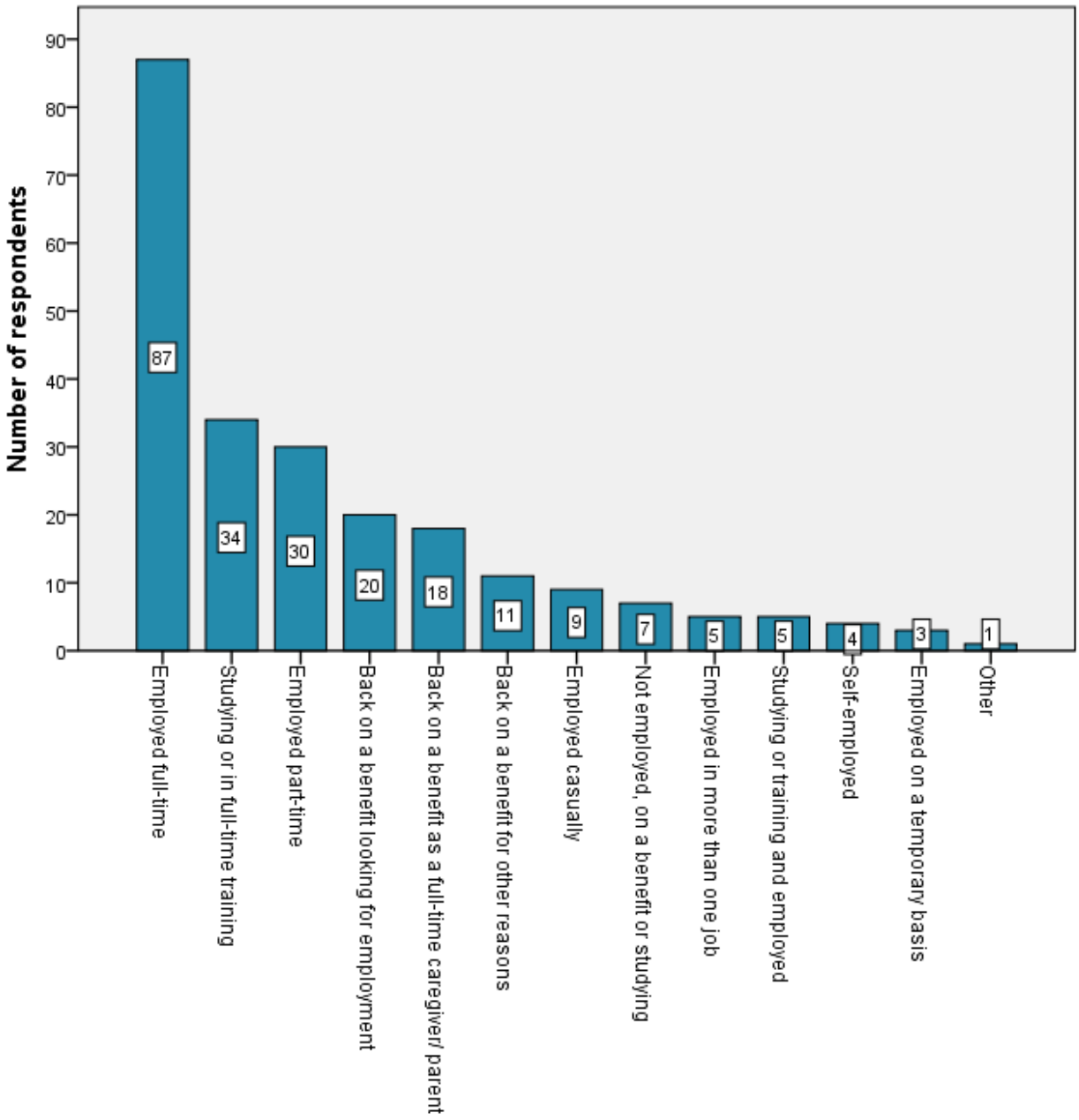
Throughout this chapter I will primarily use two commonly cited terms to describe non full-time work: insecure or precarious work and non-standard work. These are not mutually exclusive terms, with much overlap in characteristics and resultant impacts. The key distinction is that non-standard work is used to classify specific job types, whereas insecure or precarious work is describing the nature of the job. The New Zealand Council for Trade Unions (2013, p. 2) define insecure work as "any job that denies workers the stability they need for a good life… It is work where the burden of adjustment falls on the workers, and the inequality of power in the employment or contractual relationship disadvantages the person doing the work". Non-standard work is outlined by Ongley (2013) to include: part-time permanent work, self-employed work, and temporary work which includes casual, fixed term, and seasonal work.

Analysing off-the-benefit transitions: Statistical explorations

While the welfare system is avidly focused on getting benefit recipients into employment, this is currently being measured in the public sphere through off-the-benefit figures. In order to establish a primary understanding of what is actually happening to people who have come off the benefit I will explore the results of the survey and other literature on off-the-benefit transitions. The results of the question 'what best describes your current situation' can be seen in Figure 6.1 (above) and Figure 6.2. Figure 6.2 expands on the broader categories of Figure 6.1, shown in the previous section. Of those who answered my survey, 87 respondents or 37.2% were currently in full-time employment. 16.7% of respondents were in either full-time or part-time study. These alone are positive indicators, however these figures do not incorporate the wellbeing of these individuals. A better indicator of this is that 71 of the 87 participants who gained full-time employment describe themselves as being satisfied with their current work.

Indicative of the current labour market is the presence of non-standard work, which came with a markedly lower rating of job satisfaction, as will be discussed in more depth later. Non-standard work accounted for 21.8% of survey respondents, the largest group being those in part-time employment, with 30 respondents. A concerning result of this survey was 20.9% of respondents had gone back on the benefit since coming off, and on top of that seven respondents were not receiving any income from the benefit or employment, and were not studying/ training. This result significantly calls into question the use of off-the-benefit figures as indicators of successful off-the-benefit transitions. These figures also align with the work of Rosenberg (2015) to highlight that off-the-benefit figures are hiding the longer term costs to the welfare system of those who go back on the benefit. Of those who went back on the benefit in this study, 11 were because of temporary employment, and 10 were taken off the benefit temporarily due to administrative-type reasons, most commonly moving benefit types.

Figure 6.2: Current outcomes of survey respondents who have come off the benefit temporarily or permanently. Source: Author

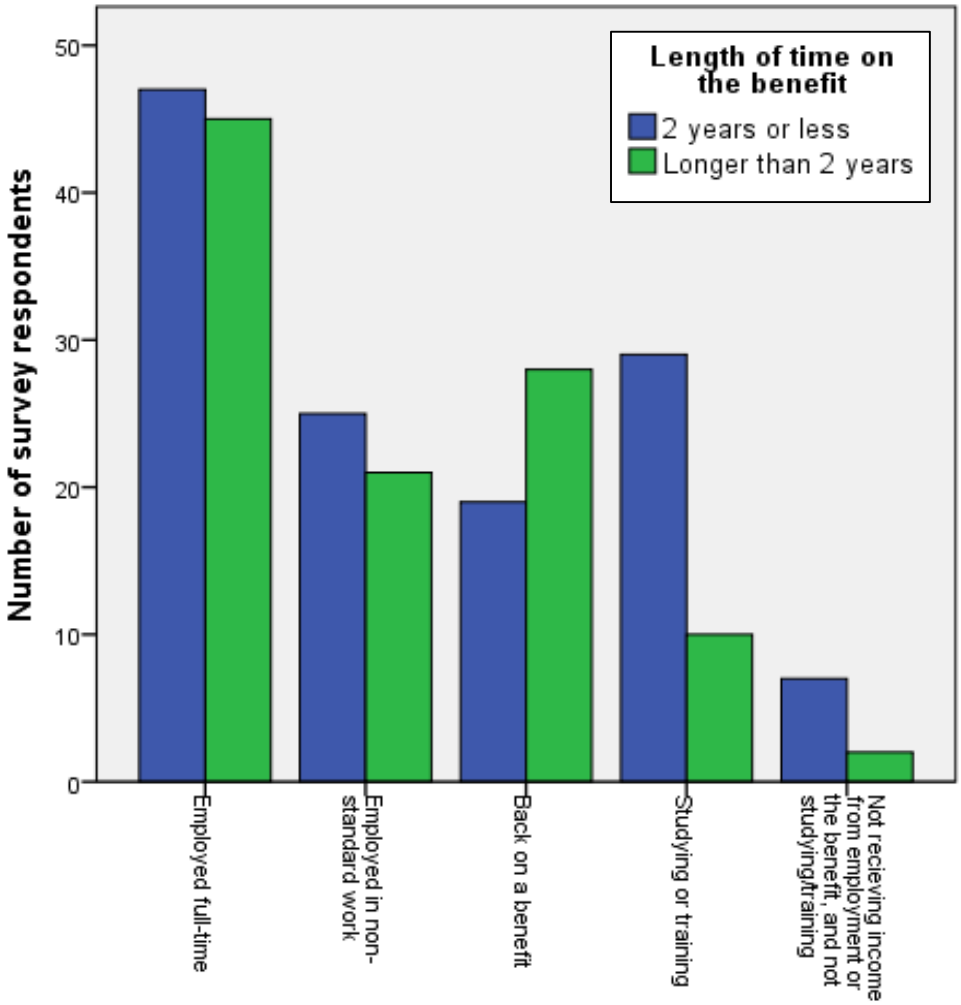


The number of survey respondents who were back on the benefit is even more concerning when broken up based on length of time previously spent on the benefit. Figure 6.3 shows that there was a higher incidence of benefit returns for those who had been on the benefit for longer than two years, alluding to a cyclical pattern. This aligns with the literature and responses from interview respondents around the negative impact of the benefit on wellbeing over time. Those

who had been on the benefit for over two years were significantly less likely to go into training or studying, with only 4.3% doing so, out of the total 16.7% of survey respondents now in training/education. This is another significant issue given that level of education was cited in Singley (2003) as a key barrier to employment for beneficiaries, as will be discussed in the following section. This could be down to lack of knowledge on educational opportunities, lack of confidence or inability to afford study. This was discussed by Nicole:

> So I've been told I should do [another] course, but that's another three years of studying. And yes, it's not necessarily too late, but I can't even afford to pay for this little course. I would like to be more educated but I actually financially can't. (Nicole, interview, 18/08/15)

Figure 6.3: Current situation of survey respondents based on length of time spent on the benefit. Source: Author



Off-the-benefit transitions have been previously studied using data from the New Zealand Linked Employer-Employee Database, or LEED. Dixon and Crichton (2006) offer positive conclusions about employment based on these records, including the average months of employment for former beneficiaries being 16 months out of the first 24 months off the benefit. However, behind these figures are high rates of instability and part-time work. For example when basing that same figure on the number of months with a full-time minimum wage income or above ($1500 per month at the time), the number drops to an average of 12 months out of 24. Of particular concern is the evidenced instability of employment for former beneficiaries, and the resultant cyclical nature of benefit-to-work transitions. Only 29% of all those who transitioned from the benefit into work in 2001/2 remained employed and off the benefit for a full two years.

In accordance with the results of Dixon and Crichton (2006) and the results of this research, Rosenberg (2015) and Stillman and Hyslop (2006) argue that is it a misnomer to assume off-the-benefit figures are the same as benefit-to work-figures. They both found significant differences between the two and emphasize a need to look at employment data when understanding off-the-benefit transitions. As in my research, Stillman and Hyslop (2006) also found that those who had been on the benefit for a longer period of time were more likely to go back on the benefit. Rosenberg (2015) found that only 52.8% of those who came off the benefit in 2013 were still in work one month later. Of even greater concern, 15.0% of those who came off the benefit in 2011 were in work 2 years later (Rosenberg, 2015). Based on these three studies and my own research, it is clear the assumption that coming off the benefit is positive for the welfare system or the individuals in question is unfounded.

Barriers and bridges to employment for benefit recipients

Drawing on both international and local literature, Singley (2003) provides a comprehensive overview of potential barriers to employment for long-term benefit recipients. Using this as a

base, the following four sections trace the barriers experienced by the participants of this research, and the bridges they created to overcome these.

Physical and mental health

Singley (2003) describes poor health and disability as a major barrier to employment. Both physical and mental health are highly correlated with circumstantial factors such as disadvantages due to economic background and individual life course (Singley, 2003). One example of this is the poorer physical and mental health of sole parents in New Zealand compared with other women. Over one third of sole mother respondents in the study by Baker and Tippin (2004) said that they felt this affected their everyday lives, further impeding the pursuit of work and potential employability.

Mental health and psychological wellbeing are particularly complex when attempting to understand cause and effect. Drawing on extensive research, Singley (2003) argues that those who are unemployed are more likely to have poorer mental health, while at the same time being unemployed is a major contributor to poor mental health. Rebecca found being unemployed and job rejections had impacted her wellbeing in a negative way.

> It's quite a journey, you end up going up and down, over hill and dale, thinking, 'am I [good at my job]?' You can take it quite personally. (Rebecca, interview, 01/08/15)

Singley (2003) suggests that unemployed benefit recipients face greater stress, often linked to job-hunting and financial hardship, over long periods of time. This has major impacts on feelings of confidence and independence, spiralling to impact their likelihood of gaining employment. This is reflected in Figure 6.3, which showed that of the 20.2% of survey respondents who had gone back on the benefit after coming off, 12.0% had previously been on the benefit for more than two years. There was also a lower rate of full-time and non-standard employment amongst this group. Drawing on the generally negative impact of being on the benefit established in the previous chapter, this would indicate that the punitive nature of our current benefit system is

actually decreasing the likelihood of longer term beneficiaries gaining employment. Hannah expressed this sentiment, saying she had always wanted to work but was afraid to try and felt she lacked confidence as a result of being a long-term benefit recipient, particularly given the stigma in the public sphere. In this way the orientation of the current welfare system is working against its goal of getting benefit recipients into employment.

Poor health or disability can be a temporary reason why individuals rely on the benefit, as was shown in Figure 5.5 in Chapter 5. Amy, for example, had a physical disability that temporarily prevented her ability to work. Through her own drive to work and maintain a reputation in her field, she chose to begin the process of gradually shifting into paid work before she was obligated to. However she felt limited in her ability to pursue this due to barriers from WINZ.

> I've only been able to get back into work incrementally. And that must be the same for anyone who has had injuries. It's not like you rest up and then you are suddenly back to 100 percent... Because I didn't have full-time work to go into, [WINZ] couldn't provide me with any [transition to work grants]…So that was frustrating. The case managers said, 'you're not going into full-time work, so we can't really help, sorry'. You could see that they thought that it was a bit weird and silly, but there's nothing in the system they can do… [I was] trying to figure out how to give myself the tools to get back into work and they just couldn't really help because the work wasn't full-time. (Amy, interview, 14/09/15)

This links back with the systematic approach of WINZ discussed in Chapter 5. The current systems in place, which inform the treatment and assistance given to benefit recipients, are making it harder for people attempting to transition into work if that work is non-standard. This is particularly problematic given that non-standard work has been rising in New Zealand, and as Amy said, may be the easiest way for many to get back into the job market.

The responsibilities of being a parent/ caregiver

Parental duties are listed as a barrier to employment by Singley (2003). Before I address this issue, it is important first to acknowledge that this comes with the inherent assumption that all parents would rather be in paid employment. Instead of full-time parenting being seen as a choice, it is reduced to something preventing economic participation through work. The impacts of this discursive prioritisation of being in paid employment over parenting will be discussed in Chapter 7. For those parents who are attempting to transition into work after having children, there are distinct limitations on their employability. The prioritisation of their children before work, as well as restrictions due to being the primary guardian, can make sole parents in particular less desirable in the job market. Baker and Tippin (2002) found that sole mothers were often passed over for jobs simply because of the responsibilities that come with being a sole parent. Stephanie had found difficulties in her job search as a direct result of these limitations.

> Because I don't rely on anyone else for babysitting other than my mum occasionally, but she works 6 days a week, so she's not really available to babysit. [My daughter] is in day care, but that's it. I can only operate within those hours. And even entry level jobs will not take me because of [that]. I've had a couple of emails saying, 'are you sure you can't work weekends, or are you sure you can't work after 6pm?' It's pretty gutting… I know that having a child makes me less employable… Being inflexible as far as kindy hours is concerned is a huge factor, because if [my daughter] had a cold and she can't go to school, I have to be there for her. There's no one else that can do that, other than me. Because there's just no one else. (Stephanie, interview, 02/08/15)

Baker and Tippin (2004) divided obstacles for sole parents when finding employment into four categories: the health of their children, their own health, lack of appreciation for these issues by co-workers and employers, and preferences for work based on these factors. During the interviews the two that arose were the health of one's children and work choices based on this.

Sarah, for example, felt that taking sick leave because her children were sick had prevented the renewal of her current contract. This was also something Nicole felt had stopped her looking for work previously.

> Let's say you have a week of sick leave over a year… if one of your children is sick, that's it, it's gone. It's just terrible. I do remember thinking about working when both of the kids were younger, but thinking about how would I afford childcare, how I would be able to afford anything extra? All that stuff did scare me and went into that whole mountain of my fears and my confidence. So it has been really hard in regards to trying to get into work. (Nicole, interview, 18/08/15)

Human capital: Education and employment skills

Lower education was a major impediment to employment success amongst long-term benefit recipients according to Singley (2003). Of particular concern is the demographic divides in educational achievement, for example the overall lower level amongst Māori in New Zealand. However this has been rising according to the Ministry of Business, Innovation and Employment (2014), resulting in higher levels of Māori in skilled professions. Lower education is also cited to be common amongst sole mothers (Baker & Tippin, 2002). Nicole found that even though this is a well-known barrier to employment, in her case WINZ actively attempted to prevent her from completing study in order to work toward full employment. Below are excerpts from Nicole's interview recounting her preparation for study, followed by the denial of assistance from WINZ, and the subsequent hearing to refute the decision.

> Two months before I was due to start I applied for the training incentive allowance. But before applying for it, I had investigated with my case manager, phoned up Studylink, done all of those kind of things that you need to do. I got advised by three different people, 'yes you can get this training incentive allowance'… Three weeks before starting the course, I get a phone call saying, 'no, you're not going to get the training incentive

> allowance'… And I said, 'no I had previous meetings with you guys, no one mentioned this. I've now been accepted to my course, I've accepted my acceptance, I've sought out my work placement, I've dropped a day of [work], and just organised my finances. That was what I was going to do'… So what happened is that I asked for a review of their decision, and that's how it ended up as a hearing. (Nicole, interview, 18/08/15)
>
> They were meant to let me know 10 days after the hearing what their decision was going to be. It's been five weeks… They could just pay for my course, considering my course is [under $500]. But their reasoning behind me not getting that is because I am too educated. And I asked them what they meant. For example I didn't sit school cert [ificate], I had my first child just after I turned 15, didn't go back to school. I was parenting. I don't actually have any qualifications, my only qualification I have is my [one year certificate]. But I'm too qualified… I went back home to complain to my case manager. And I said, 'I could be on my ass at home doing nothing, and you guys would have to run around sorting things out or me. But I'm the one who wants to get off the benefit, I'm trying to pursue this so that I can find more work'. (Nicole, interview, 18/08/15)

Having met up with Nicole later, I learned she had successfully overturned the decision and upon advisement of the committee at the hearing, WINZ had agreed to pay for the course. While the outcome was eventually successful, this case is particularly troubling in that Nicole exercised her own agency in an attempt to get into full-time work and improve her job prospects by overcoming a key barrier to her employability, yet was actively prevented by WINZ. This is another example of the problems that can arise with a systematic, rather than interpersonal, approach to welfare and off-the-benefit transitions.

Singley (2003) suggests other factors that may hinder job searching for beneficiaries was a lack of appropriate skills or experience. However, both Rebecca and Sarah felt that WINZ was unable

to assist with their job-hunting for the opposite reasons- their higher level of education and high-skilled job focus. Both of them had periods when they were struggling to find work. Rebecca ended up hiring a careers coach in order to aid in her job search. This was paid for by her parents as she could not get funding from WINZ. She attributes this decision, along with a lot of luck, to her eventually finding her current position. For both Rebecca and Sarah, it was the inadequacy of services available to them at WINZ that meant they had to look elsewhere for assistance in improving the marketability of their skillset so they could find employment.

> [WINZ] said they could help with the CV. But I had done that, and it doesn't work. I knew I had to take it a notch up and have a much more professional approach to my CV… I felt like I was in this position where all the job search stuff they had and the way they did the wages and the benefit system were very much tailor around people who might work in the supermarket for 10 hours a week, or be a receptionist, or very conventional jobs, low paid, conventional jobs. I was out there seeking a professional position. (Rebecca, interview, 01/08/15)

The biggest barrier to employment? Wider economic changes and labour market fluctuations

Singley (2003) lists labour demand issues as another barrier to benefit recipients finding employment. However in the New Zealand literature, the conditions of the local economy and the labour market are argued to be the most significant factors dictating benefit numbers, as well as longevity on and off the benefit (Boston & Chapple, 2014; Stephens, 1999). This was visible in the dramatic rise in benefit recipients following the 1991 welfare reform in New Zealand due to external conditions (O'Brien, 2013a), as well as during the most recent economic slump- the 2008 global financial crisis (Boston & Chapple, 2014). Ongley (2013) found that these economic fluctuations and neoliberal reforms in the labour market disproportionately impacted Māori workers due to the industries and types of work most affected. Both the Māori and

Pasifika populations had higher levels of job loss than the overall New Zealand level following neoliberal reforms than the Pākehā population (Stevenson, 2004). This was felt again, to a lesser extent, following the 2008 global financial crisis (Ongley, 2013).

Despite paid employment being a pre-requisite for the neoliberal citizen, the state abandoned the goal of full employment in 1985 (Humpage, 2015; Ongley, 2013). This shifted the responsibility of finding and retaining employment away from the state, in line with the hegemony of individualism. The abandonment of this goal again highlights the prioritisation of the needs of capital over the wellbeing of citizens. Higher unemployment enabled wages to be reduced, and inflation to be controlled, facilitating a more competitive New Zealand economy in the global market (Ongley, 2013).

Despite the transformations that have occurred in the labour market, welfare rhetoric continues to assume a failure to obtain employment is the result of the attitudes and traits of job seekers (Lunt, 2006). Yet based on the experiences of interview participants, it was their own determination to be in employment that motivated their persistent job search, despite a harsh job market. Rebecca, Sarah, and Nicole all said the jobs they applied for had 100's of applicants, making their search for work extremely difficult. Their experiences support the conclusions of this thesis, and the wider New Zealand literature, that the external economic context has become increasingly difficult to navigate for job seekers. This desperately needs to be incorporated into the welfare system, rather than subjecting individuals to punitive measures, which fail to support transitions into quality work.

Understanding the current job landscape for former, current and future benefit recipients

For those who come off the benefit and do find employment, they are met with a harsh and unsupportive environment. Spoonley and Davidson (2004) attributed the changes that have

occurred in the labour market to the reduction of the role of the state, increased international competition, and a focus on reducing labour costs. The next three sections will provide an understanding of how these wider changes in the labour market in New Zealand have impacted individuals based on the experiences of my research participants.

Redistributing power: Changing employer and employee relations

The neoliberal inspired policy changes that altered employer-employee relations were introduced in Chapter 2. Ongley (2013) attributes this to the state giving priority and privilege to market competition and capital, consequently eroding labour conditions and employment regulations. In particular the loss of collective bargaining through unions, which is described by Rosenberg (2011, p. 39) as "the single most important way employees can increase their bargaining power", has created more polarised and unequal employment relations.

The impacts on workers as a result of these reconfigured power relations is exemplified in the 90 day trial (Parker, Nemani, Arrowsmith, & Bhowmick, 2012). The implementation of this policy in New Zealand across the whole labour market allows employers to dismiss newly hired personnel within 90 days of hiring them, without repercussions from the employee (Moayyed, 2015). Statistics New Zealand (2013) found that in the December quarter of 2012 36% of all New Zealand employees had been subject to the 90 day trial. Stephanie had first-hand experience with this and the impacts it can have on employees.

> I begged for six months for the job… when I did finally get the job, I had to work split shifts so that I could fit around everyone else... So at the start they had me sign on to the WINZ scheme that subsidises wages... It was supposed to be permanent. So I was thinking, 'yay I don't have to move! Yay cheap rent'. But that didn't turn out. Two weeks before the end of the three months, they started making excuses as to why I shouldn't stay- that I wasn't up to scratch because I didn't meet the standard that someone who had worked there for 12 years had, after two and a half months. They've written me a

> reference that my customer service skills and my knowledge of the job were 110 percent sort of thing, but I think it was all just a bit of a scam on their part. And WINZ knows about them and they are continuing to do it. Because they knew me personally, and knew my daughter, and knew my family, I thought it wouldn't have happened the way it did. (Stephanie, interview, 02/08/15)

She described the impact of going back on the benefit due to her job loss in this way:

> I loved that job, I love working in customer service... I suffer from depression anyway, but losing my job the way I did and a few other circumstances, it's the worst patch I've ever gone through. (Stephanie, interview, 02/08/15)

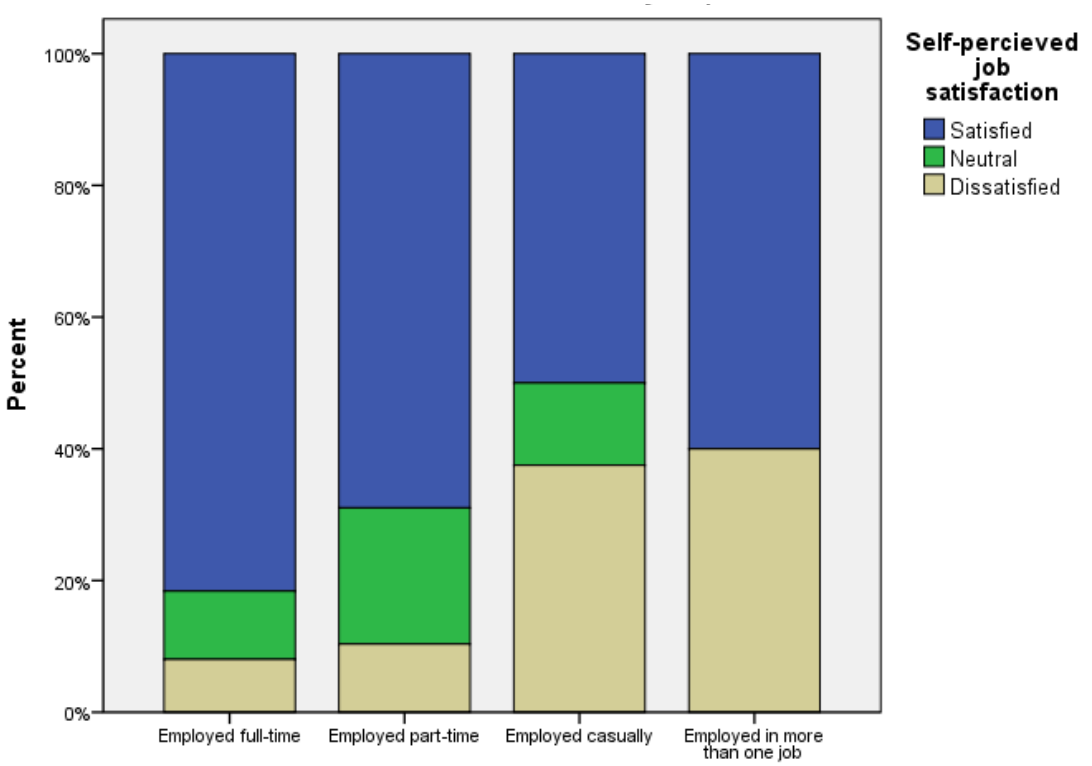
In this case, the exercise of the 90 day trial had a direct negative impact on Stephanie's wellbeing. This example shows the hegemony of employers afford by the neoliberal rhetoric of a flexible labour market. However at the same time this policy works against other ideals of neoliberalism by contributing to a loss of economic individuals contributing to society through paid employment.

The rise of non-standard and insecure work in New Zealand

Both insecure and non-standard work have been on the rise around the world and in New Zealand, following the spread of neoliberal reforms in the labour market, to the detriment of full-time job opportunities (Hardy & Walker, 2003; Spoonley & Davidson, 2004; Wilson, 2014). New Zealand Council of Trade Unions (2013) and Ongley (2013) estimate that over 635,000 or around 30% of the New Zealand work force are in this type of insecure non-standard work. The impacts of different job types on survey respondents is visible in Figure 6.4. Overall, there was much higher dissatisfaction with working life for those in non-standard work types. 81.6% of survey respondents in full-time permanent employment felt satisfied with their job, and only 8.1% feeling dissatisfied. Comparatively, 40.0% of those in multiple jobs reported dissatisfaction.

Casual employment, the most unstable and insecure type of non-standard employment (Ongley, 2013), also had a high rate of dissatisfaction at 37.5%.

Figure 6.4: Self-reported job satisfaction of survey respondents divided by job type. Source: Author



Not all those in full-time and part-time work who participated in my research were in permanent positions. Both Sarah and Rebecca were in temporary work. There is major disagreement in the literature around the reasons for current rates of temporary employment. Ongley (2013) describes it as a combination of both employer and employee choice. Hardy and Walker (2003, p. 147) found a "passive acceptance of the disadvantages associated with temping", with 90% of their research participants wanting to be in permanent employment. However, Casey and Alach (2004) found that 91% of their respondents had chosen their temporary employment in order to strive for a more diversified lifestyle. On average, New Zealand has high rates of underemployment, or a passive acceptance of part-time work (Eichbaum, 2001). Of the 30 respondents in part-time work in this research, 14 said they would be in full-time work if they could be, suggesting for a many a passive acceptance of this type of non-standard employment.

Both Sarah and Rebecca said their reason for taking a fixed term contract was because it was all that was offered to them, rather than actively choosing a temporary contract. Rebecca was optimistic about her chances for the renewal of her contract. Sarah however, had initially thought her contract was likely to be extended but had since found out it was not to be continued, and was potentially having to go back on the benefit at the end of the contract.

One of the common themes that was expressed in the interviews was the incompatibility of the New Zealand welfare system with the realities of benefit recipients and the current local labour market. This was alarmingly noticeable when three out of the six individuals I interviewed had built up a debt with WINZ as a result of this discordance. Rebecca, Luke and Amy had all been in casual/ flexible employment that did not provide enough income to live off, and therefore needed partial assistance from the benefit as well. For these three, this debt that had accumulated was a hindrance once they did get off the benefit, impacting their financial wellbeing. Rebecca explains how the build-up of this debt occurred:

> For a number of years…I'd pick up the odd little contract here and there that might be for a term, but I never fully came off the benefit. It would be a week by week or fortnight by fortnight thing, where I would ring up [WINZ] and say how much I had earnt, and it would vary every time… I had a debt because it was so hard and confusing to keep track of what I'd earnt. And, just the way the system worked, I wouldn't know exactly how much I would be earning. They want you to estimate what you think you will earn per week. But that was impossible for me to do because of the nature of what I was doing. And I think that kind of casual work is so common now, and I have this really strong feeling that the benefit wasn't keeping up with the reality how most people in lower incomes work, which is casually, and often don't know from week to week how much they are going to earn next week. That was definitely my situation… It just felt like they were stuck in this old way of looking at how people work, considering that the job

> landscape has changed…I'm living on quite a meagre amount still. I never seemed to ever quite get ahead, or to earn very much more than what I would be getting from WINZ anyway. (Rebecca, interview, 01/08/15).

Furthering the inability of the welfare system to keep up with the labour market, Rebecca found that non-standard work did not align with the requirements of in-work tax credits for lower income families. She spoke of the discordance between the conditions required in order to receive these in work tax credits, and the work available to her. In order to get the additional In Work Tax Credit a minimum of 20 hours was required. However in the sector Rebecca worked in this was difficult to do.

> It was quite frustrating. I wasn't allowed this extra tax benefit because of the nature of the work that I was doing, rather than whether I deserved it or not. It was just another sign I thought that [WINZ] really didn't have any flexibility around their rules and how their systems worked. (Rebecca, interview, 01/08/15)

Child Poverty Action Group have been vocal in their opposition to the WfF bill for this reason, arguing that it excludes beneficiaries and non-standard workers from fulfilling their rights and discriminates based on economic participation (Cheyne et al., 2008; O'Brien, 2013b).

The working poor: Low wages and financial insecurity

In 1894, New Zealand became the first country to enforce a minimum wage rate (Pacheco, 2007). However, in this current roll-over neoliberal era the minimum wage in New Zealand is failing to even keep up with the rate of inflation (Rosenberg, 2011). Most New Zealanders rely on wages as their main source of income, meaning the level of income is inseparably linked with the standard of living. For these families on lower incomes, their rate of saving is now negative (Rosenberg, 2015), indicating that the current wage level is taking away any kind of financial safety net for individuals and families. Currently, two out of five children living in poverty in New Zealand are in homes with at least one adult who is employed in full-time work or self-employed

(Newman, 2013). The increasing levels of poverty and inequality in New Zealand highlight how employment is failing to be a means out of hardship (Rashbrooke, 2013a; Singley & Callister, 2003).

Despite a statistical awareness of the presence of poverty amongst workers, Newman (2013) suggests that one of the key reasons this has failed to be effectively addressed is the increased invisibility of the working poor. Rather than physically lining up for work or extra assistance, financial difficulties are now being performed in hidden spaces such as WINZ offices and with loan sharks, often online (Newman, 2013). Recently, however, discussions have arisen around the idea of the Living Wage. According to Newman (2013) this is in direct response to the increasing population of working poor. Unlike the minimum wage, the Living Wage is based on what is needed in order for citizens to live a decent life (Newman, 2013). The issue of low pay and debates around the Living Wage was bought up by Nicole, who felt low wages were a major contributor to poverty in New Zealand and the difficulties faced by many.

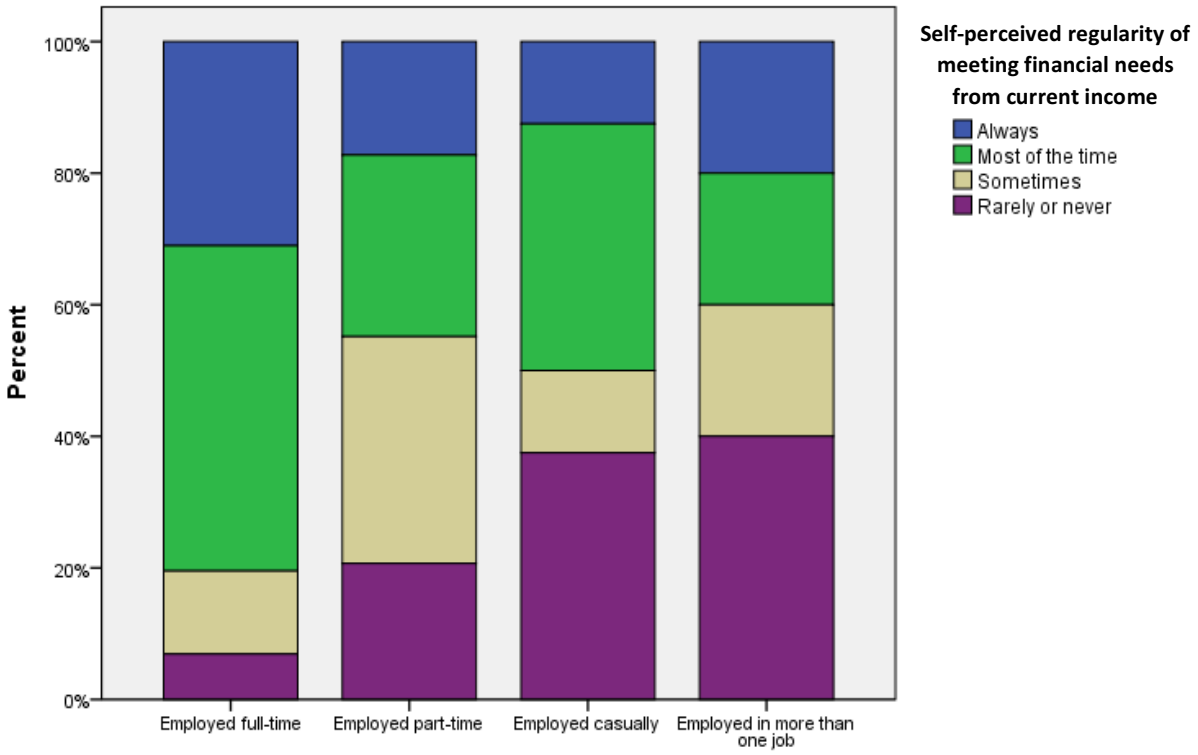
> It just doesn't make sense- you can be on the DPB [former SPS benefit], and get more money than what you get going out to the real world. They are trying to push you into jobs that you are going to get less money in. How does that work? It's because the government doesn't talk about things like the Living Wage, bump it up mate, so people can actually live well… The transition from being on the benefit to working, I feel that they shouldn't be cutting the benefit less so that they can tell you to go in to work because then its better. But I think as a whole, people's wages should be able to go up… You get people that are working 50 hour weeks, still on minimum wage, and having to try and support their family, but they don't even get to see their family. That's really fucked up. And that's where you have troubled kids and lots of crime happens…With things like power and petrol going up all the time and no one's wages budging…There's

> obviously a lot of people that are fine, but on the whole it's a fucking struggle out there. (Nicole, interview, 18/08/15).

Interestingly in her exploration of the problems with current wages, she directly deconstructs the assumptions inherent within the punitive financial restrictions of the welfare system, that benefit levels are the problem. As was discussed earlier, policy changes came about due to the assumption that benefit levels need to be reduced in order to prompt employment. This places the blame on benefit recipients and those unemployed, shifting it away from employers and the wider economic setting. However, current discussions from the wider community are increasingly critical of the low level of wages, and their relative stasis since neoliberal reforms (Rashbrooke, 2013a), as is visible in the Living Wage campaign. In a nationwide poll at the end of 2015, current wage levels were reported as a key concern for New Zealanders ("Wages, cost of living and housing affordability top list of Kiwis' concerns, new poll reveals," 2015).

Low paid work is particularly prevalent in non-standard and insecure work. Dixon (2011) found that on average, temporary employees earnt 79% of the average permanent employee in 2008. The differences in financial security between employment-types was clearly demarcated in my results, as can be seen in Figure 6.5. Those who were employed on a casual basis, as well as those in multiple jobs, had the highest rate of the self-reported inability to meet financial needs regularly. 37.5% of survey respondents in casual employment felt they could rarely or never meet their financial needs, as did 40.0% of those in multiple jobs. Comparatively 31.0% of those in full-time work could always meet their needs, and only 7.0% rarely or never could. Sarah, who is an example of someone employed in more than one job, said she was working two jobs for financial purposes. When asked about her and her family's wellbeing Sarah (interview, 11/08/15) said, "We are just surviving".

Figure 6.5: Ability to meet financial needs for survey respondents currently employed. Source: Author



Another concerning aspect of the low wage trend is its gendered nature, largely attributed to an increased rate of women in non-standard work. This is augmenting what Parker et al. (2012) describes as a regression on gender equality in the labour market. Parker et al. (2012) argued that one key component of this is occupational segregation, for example the prevalence of women in care work, a traditionally low paid field. Nicole who was involved in this care type of work found it to be significantly underpaid, particularly vexing given the necessity of it.

> The kind of work that I have always loved doing is care work, whether its humans, animals, what have you. And unfortunately the government does not appreciate the workers in those areas. So we are very very underpaid for the hard work that we do. And with the humans, we all need to be caring for them, because one day we are going to be those humans that need to be cared for. (Nicole, interview, 18/08/15)

However contrary to the occupational segregation argument used by Parker et al. (2012), Wade (2016) highlights a court case bought forward by Kristine Bartlett in which one of her key arguments was that care work was so underpaid *because* it was a female dominated field, and had there been more male employees the pay would be higher for everyone. This argument aligns with the wider gender imbalance present in New Zealand, and the current gender pay gap being the highest it has been in almost 10 years (Wade, 2016). Parker et al. (2012) argue that progress on reducing the gender pay gap has also been negatively affected by the disempowerment of unions.

Wellbeing and working: Analysing the impact of current job types

Employment is a key part of the lives of most individuals and families, and is therefore a fundamental component of wellbeing (Lunt et al., 2008a). Being in paid work is statistically associated with better health outcomes and a better social status according to Singley and Callister (2003). This section will focus on how different types of employment have contributed to other facets of wellbeing of the participants of this research. This will be built on further in Chapter 7 by focusing on the change from coming off the benefit, and contrasting wellbeing between different life situations.

For Stephanie and Amy a key factor that made them happier while working was feeling independent, speaking into the individual ethos perpetuated by neoliberalism. For both of them this was a priority in order to feel happier, and was a key driver in wanting to be in work.

> Sometimes in order to support doing the creative work I was doing I was having to do some part-time jobs, and had very little money. But even in that situation where I had really little money, somehow because it was money I was earning directly for myself, I felt happier about that. So it's the same now. I feel a lot better about earning my own money, and not having to tell anyone about it. It's mine, and it's paying for my food, and paying for my rent and everything. (Amy, interview, 14/09/15).

This was also reiterated by Sarah, although she also felt the independence was initially something confronting. Rather than the totality of individualism as a positive element and something to strive for, Sarah found that the increased individual responsibility that came with being employed was also something intimidating. This aligns with Larner (2000a, p. 13), who argues that being a citizen in New Zealand now means being an "active agent both able and obliged to exercise autonomous choices". For Sarah it was the regulatory nature of the current welfare system, as was discussed in Chapter 5, which she was pleased to leave behind in coming off the benefit.

> I was terrified for starters. If something went wrong it was up to me. But then the benefit's sort of more cushy. If something goes wrong you can go in to WINZ and they can make it better. So it was scary. But I had more money, and I could spend it, and there was no one keeping an eye on me. I did feel better. (Sarah, interview, 11/08/15).

Another key component that played a role in individual wellbeing was the personal passion participants had for their jobs. For Rebecca, Sarah, and Amy, their drive to be in certain industries took precedence over potentially negative effects of insecure or non-standard employment. This could be considered a passive acceptance of non-standard work, as outlined by Hardy and Walker (2003), however interview participants portrayed it as a prioritisation of personal passion and an active choice to be in their preferred sector. The issue it seemed was the prevalence of non-standard work in the industries they were in. Amy spoke about this in relation to her current employment field.

> I enjoy the work. I find freelancing to be quite hard. It's a conversation that lots of people in the industry have around mental health and how difficult it is to be a freelancer… Artistically, I want to work in [this] industry, and really the only way you can do that if you are wanting to work in more creative roles is freelancing. (Amy, interview, 14/09/15)

For Nicole, personal passion drove her to continue her field of study, despite active blockades put in place by WINZ, as was discussed in page 84-85. She felt that finding a profession that she enjoyed was key to her staying in work, preventing her going back on the benefit, and fulfilling her own happiness.

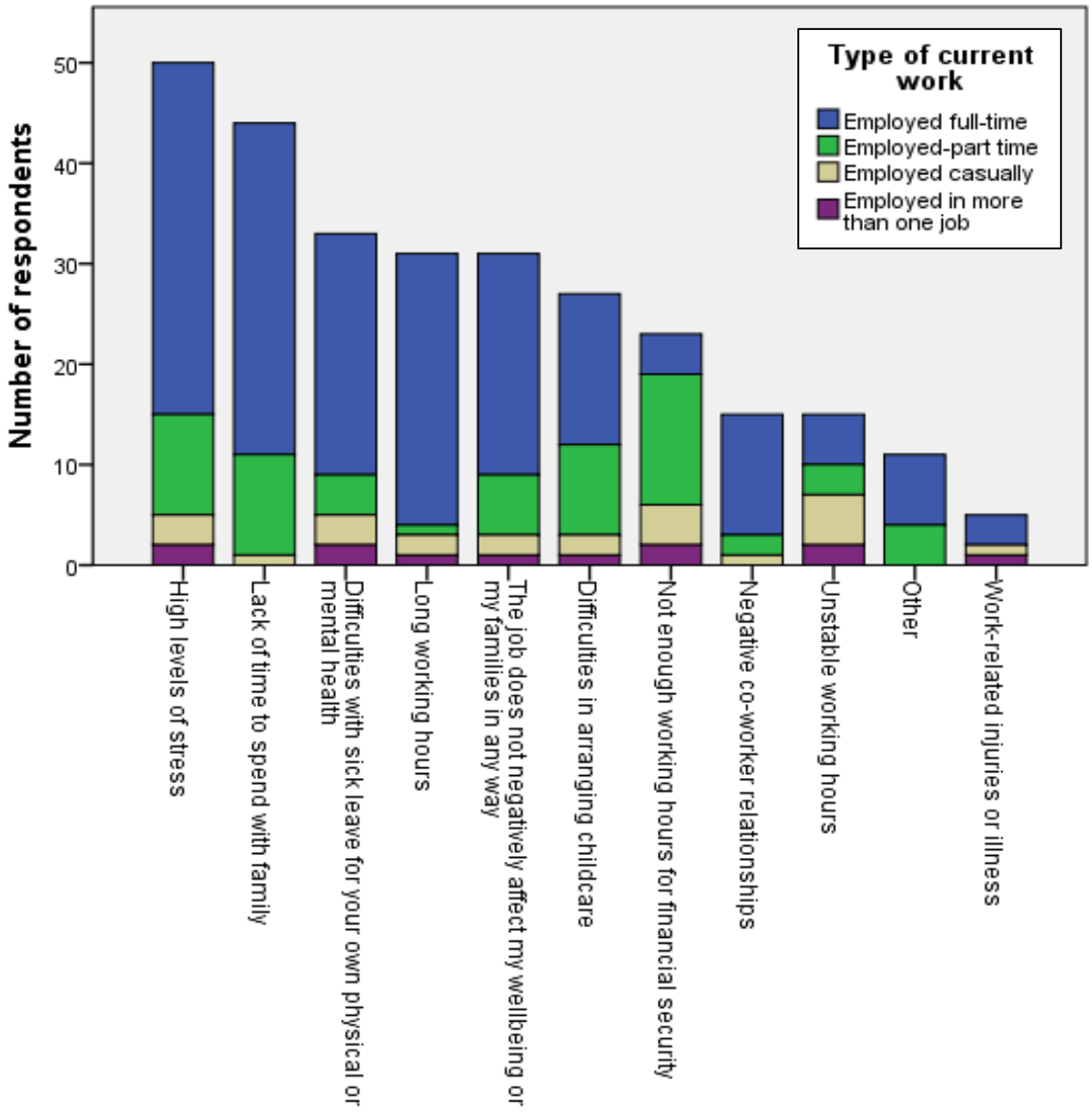
> I've still got that thought in the back of my head for when I finish this course- I don't want to be miserable. Doing that kind of work- you're sitting under UV lights all day, in an office, talking to people that don't want to actually be talking to you. I do have to deal with that at my work with clients, but I love doing my work. I think it is a bit precious of me really to think I'm not going to do that work because I'm not going to be that happy, but I think you should be able to be at least a bit happy in your work. (Nicole, interview, 18/08/15).

While my interview findings indicate that in general employment is beneficial for wellbeing, Figure 6.6 also shows that there were several key ways employment negatively impacted wellbeing for many survey respondents. Overall, the highest factor was stress, with 50 or 36.2% of the employed survey respondents reporting this, followed by a lack of time to spend with family, relayed by 44 employed survey respondents or 31.9%. This was supported in my interviews, particularly amongst sole parents. For many, high levels of stress are an assumed component of their working life depending on the type of work (De Bruin & Dupuis, 2004). Nevertheless, intensive and stressful environments can have long-term negative impacts. Luke attributes high stress levels to a breakdown he had which led him to go on the benefit.

Survey respondents in full-time employment found working long hours was an issue. 27 survey respondents working full-time, or 31.0%, felt this was impacting their wellbeing. This aligns with the work of Callister (2005), who stated that New Zealand has one of the highest levels of long hours amongst workers. This often also links to low wages, as employees may need to work longer hours in order to make an adequate income (Callister, 2005). By dividing the impacts into

work type, there are also clearly some factors linked directly to issues of non-standard and precarious work. Primarily this is visible in the category of not enough hours for financial stability. 37.3% of those in non-standard employment reported this as a negative impact of their current work. For those employed casually, instability in working hours was also a problem. This aligns with the difficulties faced by Amy, Luke and Rebecca discussed earlier around casual employment and being on the benefit. However on a positive note, Figure 6.6 also shows that 31 survey respondents felt their jobs did not negatively affect their wellbeing in any way.

Figure 6.6: The impacts of current employment on the wellbeing of survey respondents. Source: Author



Conclusion

Based on the experiences of research participants as well as the local literature, this chapter works toward the argument that the New Zealand labour market can no longer be assumed to provide the stability or financial support needed by individuals and families, or sufficient opportunities for employment. This is problematic given that it is the external economic and labour setting which is the overwhelming determinant of benefit levels. However, despite historical evidence of this, the welfare system continues a war-path of individualism which blames the benefit recipient for their unemployment. This ethos of the welfare system, operationalised by a systematic and punitive approach as was discussed in Chapter 5, was actually found to be exacerbating difficulties in finding work and the employability of individuals. For those who did come off the benefit and go into employment, this was largely the result of personal agency and drive, as WINZ had failed to provide useful assistance.

This chapter overall has argued a failure in the ability of the welfare system to operationalise its own employment-based rhetoric. Based on the data from survey respondents, which align with other New Zealand literature, it is clear that off-the-benefit figures do not correlate with benefit-to work-figures. This in itself breaks down the primary measure of success of welfare used by the current National-led government. Of the research participants who did find employment, it was in many ways a positive factor in their lives. However, there was also high rates of financial hardship and insecurity that had adverse impacts on wellbeing. This is particularly problematic given that employment is touted as the only life course benefit recipients, and indeed all neoliberal citizens, should take. It is the neoliberal employment policies that were outlined in Chapter 2 that have left individuals in work or looking for work disempowered and vulnerable to market competition and wider economic fluctuations. Between the harsh reality of the current labour market and the employment-oriented residual welfare system, the wellbeing of citizens appears to be increasingly left out of social policies, as will be explored in Chapter 7.

Chapter 7

Wellbeing in a neoliberal era: Exploring the wider impacts of the current welfare system in New Zealand

When it was implemented, the welfare state in New Zealand was tasked with upholding the wellbeing and rights of citizens. However, the on-going assault on the welfare state and concepts at the heart of it, particularly since the hegemonic rise of neoliberalism discussed in Chapter 2, has provided a space for the legitimacy and role of welfare in modern society to be questioned and challenged (Mau & Veghte, 2007). Given the inequality and levels of child poverty present in New Zealand as well as the fluctuations in the labour market, it is clear that a social safety net is still vital. What is in question is whether citizen wellbeing and rights are still the domain of the welfare system, which will be explored in this chapter.

The post-development framework of this research strongly guides this chapter, by working towards an assessment of the welfare system that is alternative to the fiscal and economic norm. This connects and furthers the findings of Chapter 5 and Chapter 6 in order to answer the final research question: is the current welfare system continuing to uphold the wellbeing and social rights of New Zealanders in this neoliberal era? Firstly, the wellbeing of research participants in different life situations will be analysed in order to see similarities and divergences. Building on Chapter 5, there will be a specific focus on social and economic wellbeing for those on the benefit. The following section will link closely with Chapter 6, and explore whether employment really is the answer to maintaining and pursuing the wellbeing of individuals, as argued by the current welfare ideology. This will include a focus on mothers and sole parents in the labour market due to the specific challenges they face in the current discursive environment. Building

on the exploration of wellbeing, the chapter concludes with a discussion on whether the welfare system is still upholding the rights of citizens in this current neoliberal era.

On the benefit and off the benefit: Analysing the changes in wellbeing

This section will expand on the results in Chapter 5 and Chapter 6 to compare and contrast wellbeing in different life situations. Wellbeing is an effective tool to trace the impact of significant life changes on an individual (Morrison, 2014), in this case finding employment or going on the benefit. The first visualisation of this is Figure 7.1. This compares the current feelings of happiness and financial satisfaction of survey respondents who have remained off the benefit with how they remember feeling while on the benefit. This was configured using the current average level of happiness reported on a scale from one to five along the y axis, with one being very unhappy and five being very happy. On the x axis is the average level of self-perceived financial satisfaction, also on a scale from one to five, with one being very dissatisfied and five being very satisfied.

As has been established, benefit levels are causing significant financial hardship. Figure 7.1 aims to understand how levels of happiness changed when the means of earning income and, for many, the level of income changed. Figure 7.1 shows a clear distinction in wellbeing now, when in employment or study, compared with previously being on the benefit, for survey respondents. This was strongest for those who are now in full-time employment, particularly in mood level with a jump from an average feeling of unhappiness, at 2.2 out of 5, amongst survey respondents, to happiness, at 3.7. Aligning with the negativity that can arise from unemployment discussed earlier, and the result shown in Figure 7.1, all of the interview participants felt an overall improvement in personal wellbeing while being in work, when compared with being out of work. As was explored in Chapter 6, often it was the job itself that positively contributed to wellbeing, as well as regaining feelings of independence and freedom.

Luke said he noticed a positive change in his mood after coming off the benefit and no longer being unemployed.

> When I started to get back into work I was happier after a couple of weeks really… And then when I went part-time into this fixed term role I noticed I was even more engaged in work and felt like I had a purpose. (Luke, interview, 23/07/15)

Figure 7.1: Current self-perceived wellbeing of survey respondents off the benefit compared with time on the benefit. Source: Author

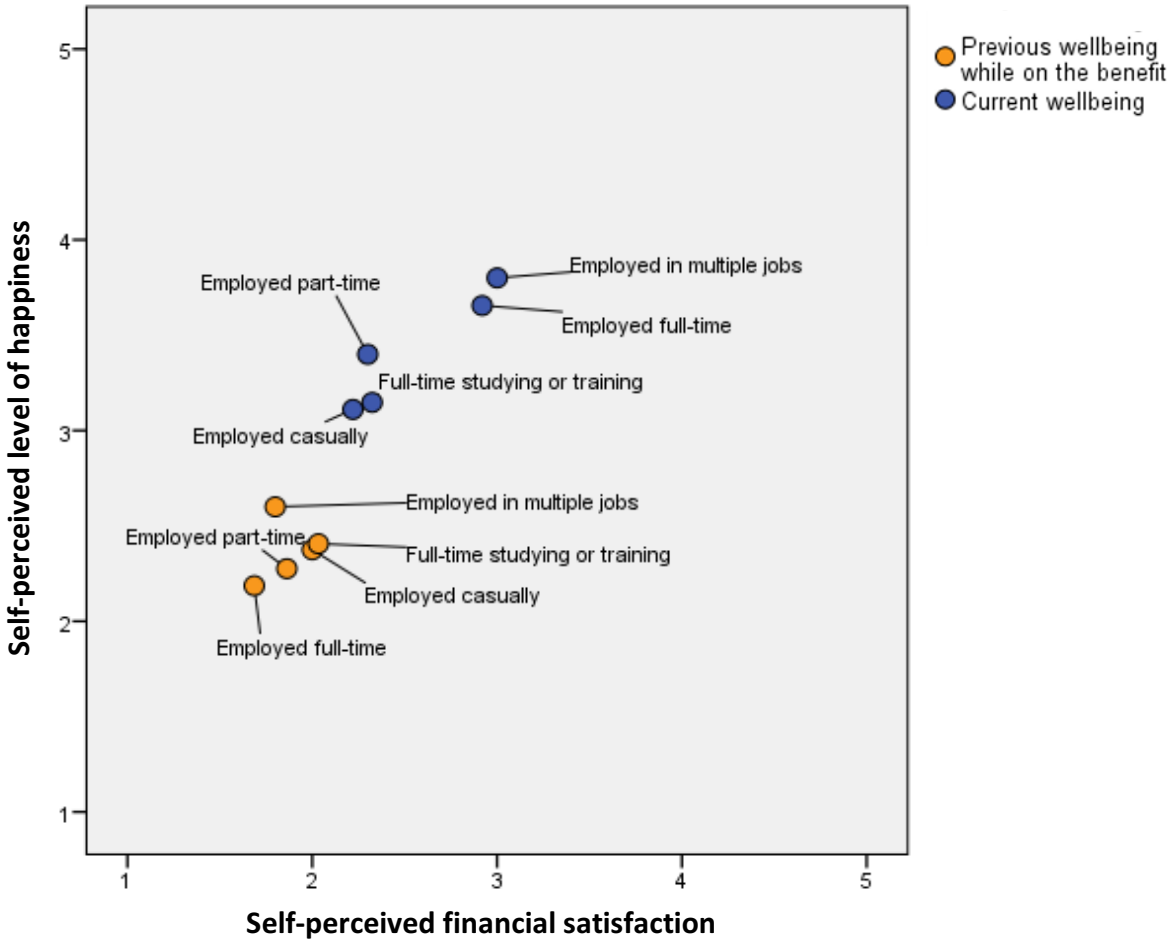


Figure 7.2 and Figure 7.3 show the current levels of happiness and life satisfaction of survey respondents respectively. Unsurprisingly, those in full-time work were significantly happier, as is shown in Figure 7.2. 66.7% reported feeling happy or very happy, and 63.2% felt satisfied or very satisfied their lives. This can be compared with those in non-standard work who only had

48.0% reporting feelings of happiness, and of even more concern is that over a quarter- 27.5%- felt unsatisfied with their life. Lower levels of unhappiness may link to the issues associated with non-standard work felt by research participants in Chapter 6, such as instability and low wages. However the high level of life dissatisfaction, a generally longer-term concept, suggests something beyond these short-term insecurities. This could be related to the increasing polarisation in the labour market in New Zealand described by Hardy and Walker (2003), Ongley (2013), and Spoonley and Davidson (2004). Within this setting it is workers in non-standard employment that have had to weather the negative consequences of a flexible labour market, losing out on factors key to individual wellbeing such as a healthy work-life balance (De Bruin & Dupuis, 2004). Based on the results shown in Figure 7.3, these trends could be having a significant impact on short-term and long-term wellbeing of individuals.

Figure 7.2: Self-perceived level of happiness of survey respondents. Source: Author

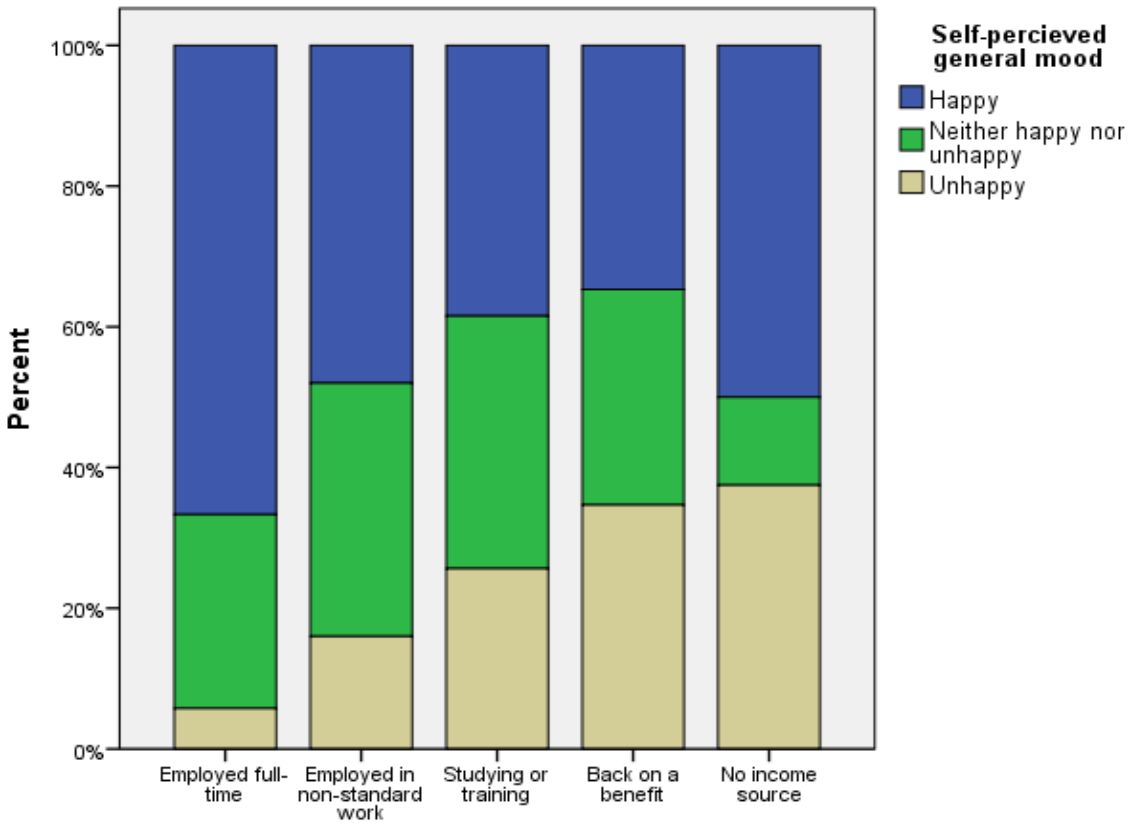
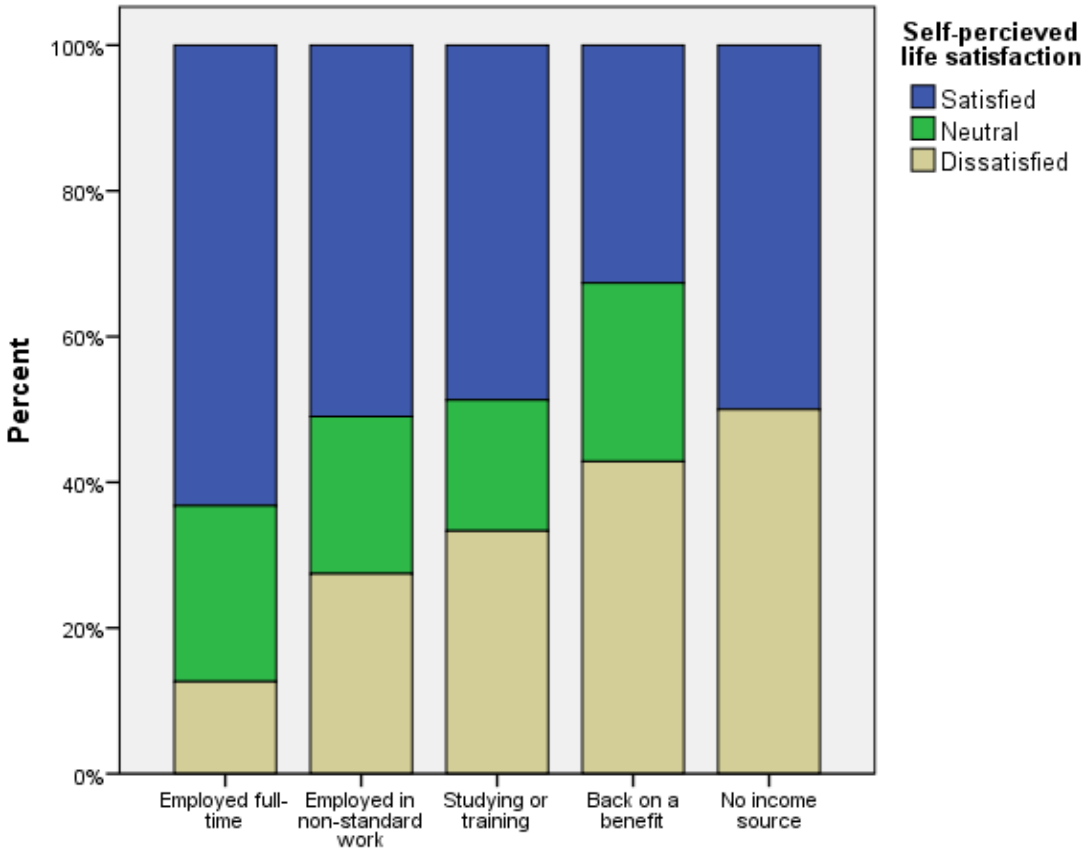


Figure 7.3: Self-perceived life satisfaction of survey respondents. Source: Author



Survey respondents who were back on the benefit reported lower happiness and life satisfaction than those in employment or studying. Only 34.7% of them described feeling happy, and 42.9% felt dissatisfied with their lives. Chapter 5 gave an in-depth look at factors from the welfare system that could be contributing to the lowered wellbeing of benefit recipients. What is difficult in regards to these figures is knowing what role the welfare system plays, and what role external factors that led to benefit-receipt play in influencing individual wellbeing. Both Duncan (2005) and Singley (2003) acknowledge the difficulties in quantifying whether people are on the benefit because of negative mental wellbeing or whether they feel negatively because of being on the benefit. This is further complicated by the often unexpected and emotionally difficult situations that led many participants of this research to go on the benefit,

for example leaving abusive relationships, unplanned pregnancies, and family bereavements (see Figure 5.5 in Chapter 5).

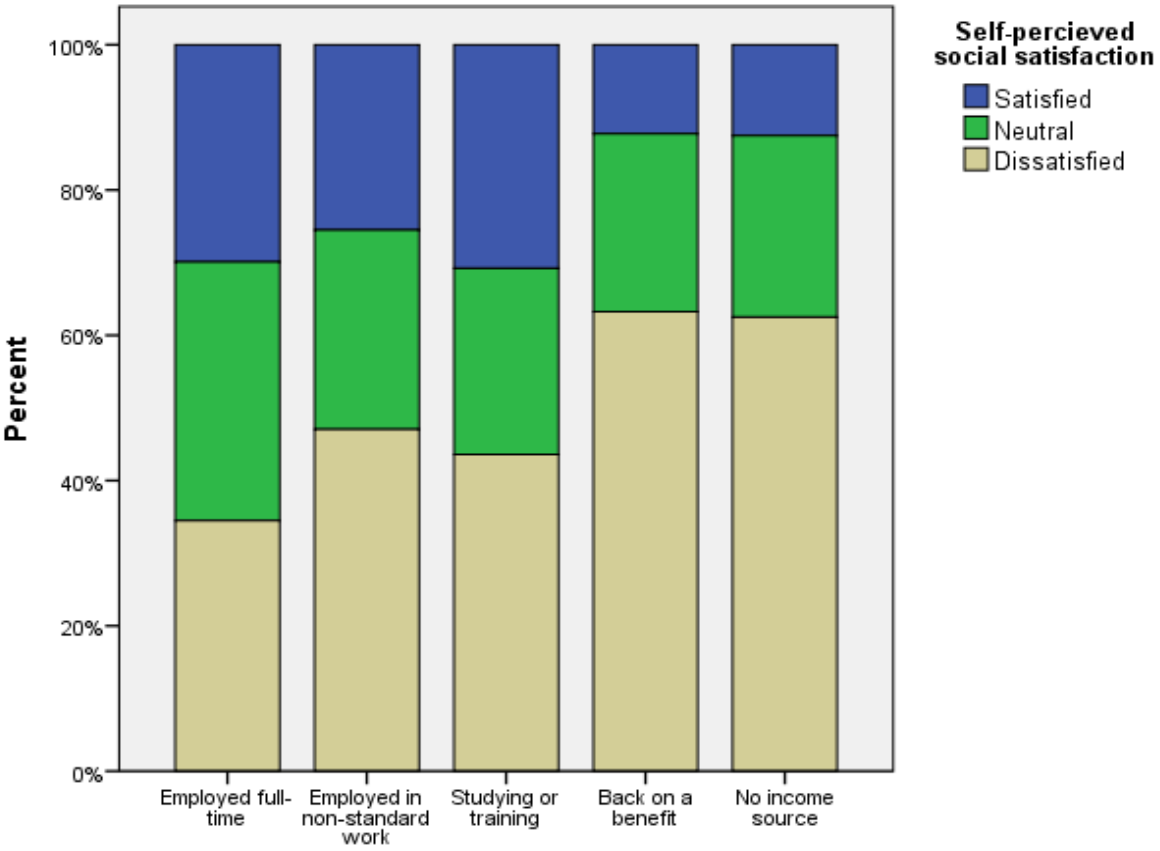
Participation versus exclusion: Exploring the social impacts of the current welfare system

Social rights are intended to ensure the participation of individuals within their community, both economically, as well as socially. The following two sections will explore benefit recipients experiences of this, starting with the social wellbeing in this section. Figure 7.4 shows the social satisfaction reported by survey respondents, based on how they felt about their current social life. 63.3% of those currently on the benefit felt dissatisfied, significantly more than those currently employed full-time, which was only 35.5%. Based on feedback from Sarah, one reason for this may be the function of workplaces as spaces of social interaction. Most jobs involve communication with colleagues and other individuals, making them social environments. This had contributed to a change in wellbeing felt by Sarah when she was unemployed.

> I miss being in work. I do support and customer support roles, so the moment I'm not working I miss a lot of that interaction. (Sarah, interview, 11/08/15)

Hannah and Michael both described a social withdrawal as a direct result of being on the benefit. They attributed this primarily to the negative stigma associated with being on the benefit, rather than the benefit level itself, as was discussed in Chapter 5. Michael (email correspondence, 08/07/15) said, "These days I keep to myself because as a welfare recipient we are often labelled as being lazy bludgers". Rather than feeling like he could continue to participate in society, he expressed feelings of deliberate isolation.

Figure 7.4: Self-perceived social satisfaction of survey respondents. Source: Author



The negative social wellbeing as a result of being on the benefit is symptomatic of the society-wide legacy carved out by the current welfare system. As well this type of active separation from others, Sarah felt the swipe cards used by WINZ for administering food and clothing benefits visibly separated welfare recipients from everyone else.

> I hide it because I don't like anyone knowing I actually have it… It's such an odd card. I'd seen it once before and thought, what the hell is that, and if I had known then I would know that they were people that were using grant money. And that is kind of stink…I felt like people would be judging me, that I couldn't manage to look after myself. And it's a bright green card and it's noticeable. Which is probably intended. (Sarah, interview, 11/08/15)

This reflects the discussion in Chapter 5 based on the work of Garfinkel (1956, cited in Kingfisher, 1999). In addition to the performances at WINZ offices, the utilisation of swipe cards are another form of degradation ceremonies. They are used to separate and humiliate benefit recipients from the rest of the population due to the apparent failure to participate appropriately in society through the neoliberal mandate of consumerism. These cards are only one example of the shame and negativity associated with being on the benefit, reflected by interview participants in Chapter 5. Lunt et al. (2008a) suggest that being a on the benefit has always come with stigma in New Zealand, ranging from indifference to antagonism. However now beneficiaries have been designated the title of most discriminated against in New Zealand (Dickison, 2013). This increasing discursive divide between benefit recipients and the rest of the population undermines the necessity of the existence of welfare in society, and impacts the ability of the welfare state to support individuals (Sinfield, 2001, cited in O'Brien, 2008). It also contributes to an acceptance of the social and financial distance growing between those on the benefit and those not.

The current levels of stigma felt towards benefit recipients are bred out of sensationalised discourses that dominate the public sphere, in place of real face-to-face interactions and uniquely formed opinions. This has been fostered by a society-wide environment of hostility, enabled by the legacy of neoliberal reforms discussed in Chapter 2, visible in the welfare system and the wider economic divides in New Zealand (Larner, 2000a). Ongley (2013) even describes neoliberal New Zealand as an increasingly classist society, evidenced in the rising inequality, as well as the distinct spatial separations of different socio-economic groups across New Zealand (Rashbrooke, 2013b). With this economic and geographical polarisation comes a reduction in interactions between different social and economic groups, decreasing with it an awareness and empathy toward the plight of others (Rashbrooke, 2013b). The lowered community unity and empathy from these social divisions was found to be true on a global scale by Wilkinson and Pickett (2010), who correlate increased inequality with a reduction in cohesion and trust.

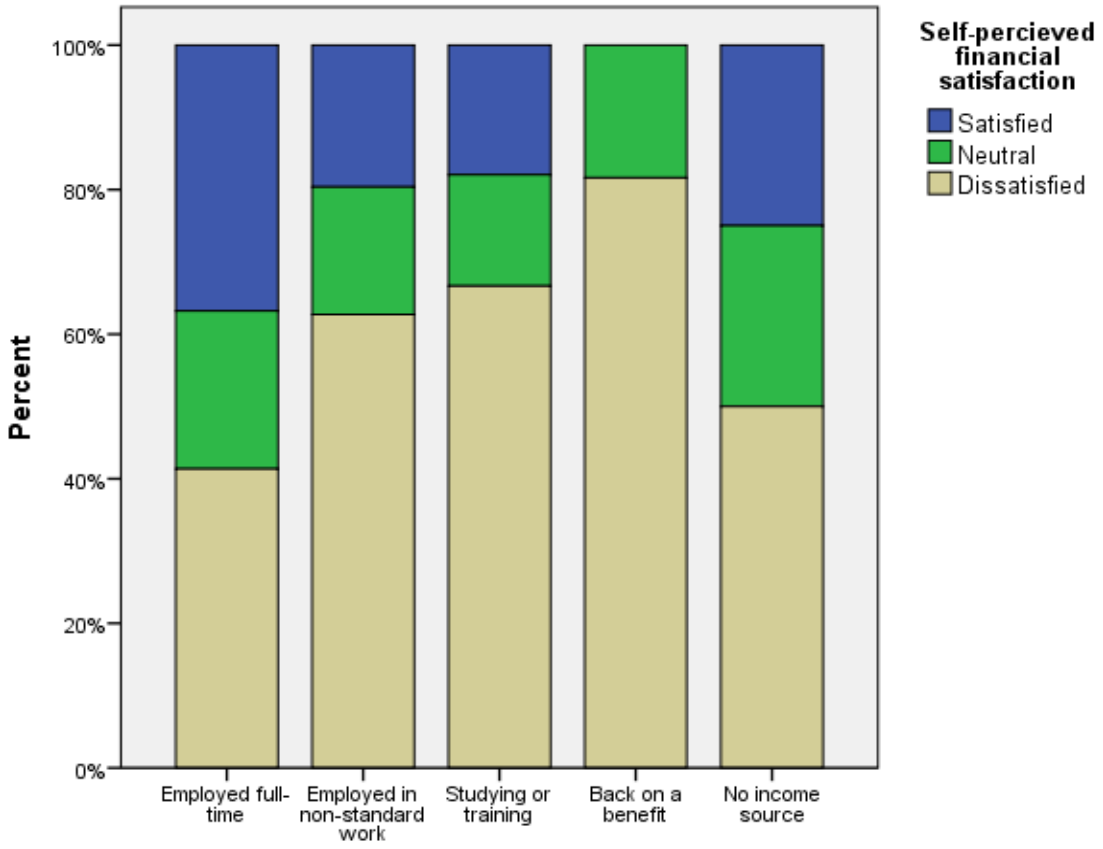
Despite this presence of social divides in the public sphere, welfare policies, and even in the dialogue of several interview participants (see page 59), Rebecca subverted this hegemony and created a space for an alternative understanding during her interview. She spoke against the separation between those on the benefit and those off the benefit by drawing on her own experiences. She stressed how life can take a different path than you planned for, and how important the welfare system is when that happens.

> And so I realised being home and being on the benefit or being really poor and not having support really for all of us are potentially only a few steps away if you happen to get into the wrong course in life… I worked very hard through my life not to ever be in a difficult position, but it still happened…You think you're safe, but you might not be depending on what happens in life. And then the [2011 Christchurch] earthquakes… we realised you think you are really safe and stable but things can change, and then they all mount up and all of a sudden you are in this really vulnerable place. (Rebecca, interview, 01/08/15)

Evaluating the welfare system as a financial safety net

The financial destitution experienced by survey respondents as a result of low benefit levels is overwhelmingly visible in Figure 7.5. Not a single respondent currently on the benefit felt satisfied with their financial situation. While the current benefit level is widely criticised in the literature, Figure 7.5 brings in the voices from those actually attempting to live off this amount. 81.6% of survey respondents currently on a benefit felt dissatisfied or very dissatisfied with their financial situation, more than those studying or training which was 66.7%, and those in non-standard work which was 62.75%. The results of this are even more interesting when drawing on the feedback from interview participants on their motivations for getting off the benefit as discussed in Chapter 5. Financial reasons, although mentioned, were not the primary motives for most.

Figure 7.5: Self-perceived financial satisfaction of survey respondents. Source: Author



Drawing on the pre-eminence of individualism in the welfare system illustrated in Chapter 5, the results of Figure 7.5 also reflect the burden of hardship shouldered by welfare recipients. Instead of the state absorbing economic shocks, responsibility is shifted to individuals who bear the brunt of the instabilities of the market (Boston et al., 1999; Mik-Meyer & Villadsen, 2013; O'Brien, 2008). Feeding the benefit dependency discourse, those who fail to succeed in the labour market and are in need of state support are considered to be the "author of (and potential rescuer from) his or her misfortune" (Mik-Meyer & Villadsen, 2013, p. 4). O'Brien (2013b, p. 740) argues it is neoliberalism which has led to this "individualization of poverty" in New Zealand. Alex criticised this narrative and the assumption that individuals have total control over their economic fortunes.

> Most of the people on the benefit are victims of circumstances - the larger economic priorities of the government orienting the world mostly, rather than a host of bad choices. Many are disadvantaged in further ways, but all are supposed to be able to get safe work for fair pay that meets their needs. If unable to get this work, it is unfair to blame the tiny individual given the huge state structure of wealth and production and risk they are subject to. (Email correspondence, Alex, 15/08/15)

The inability of welfare to adequately support New Zealanders is evident in the entrapment of poverty that can occur within households (O'Brien, 2008). Rather than assisting individuals out of hardship, the welfare system is creating it, making it more difficult for individuals, and particularly children who have grown up in such environments, to further their own wellbeing and their role in society. Rashbrooke (2013b) asserts that 45% of those experiencing poverty at one time in New Zealand will still be in the same economic situation seven years later. However, in line with Humpage (2015) and Hudson et al. (2008), Nicole was quick to point out that this has not always been the case. The spiralling hardship currently faced by families in New Zealand was prevented by the support of the welfare system for previous generations, including those who are making policies now.

> It is really hard to sit back and see our government, unfortunately, not actually be there for kiwi families… There are some things I actually do agree with John Key. But the majority, I think- where the fuck have you come from? His mother was a sole parent, and he talks about how he has turned out fine, but his mother got all the benefits, which were a lot better than what even I got as a teenager… That's how his mother survived- was being on the benefit and having all the rights in the world. The same as Paula Bennett. And now they are cutting all those things off from us. (Nicole, interview, 18/08/15)

As a result of minimal state support, families and personal networks are being shouldered with the burden of being the social and economic safety net for individuals. Despite the neoliberal rhetoric of individualism, this reliance on others to fill the void left by the state is argued by Goodin (1988) to be contradictory to self-determination and independence. Rebecca, Amy, Stephanie and Nicole all felt they could not have been able to cope financially without additional assistance from their personal support system such as family, friends, and partners.

> I got a lot of support from my parents. Like I didn't purchase a car, my mum got her new car, she gave me her old one. So I have been very lucky, I've had a lot of support. And just meals, and sharing things, she will often buy [my child] clothes, so I feel quite lucky in that respect… Certainly, I don't know how any one person can survive on the benefit. If I hadn't had my parents for support, in lots and lots and lots of ways, I just don't know how I would have done it with current housing prices, the way they are, and food. (Interview, Rebecca, 01/08/15)

Also reflecting the inability of the state to adequately support its citizens is the continued reliance on voluntary and non-governmental organisations (NGOs) in New Zealand. This follows a global trend of NGOs being transformed from services providing emergency relief to permanent fixtures in the welfare landscape (Riches, 2002). Wynd (2005) argues that institutions like food banks should not be necessary fixtures in society, particularly within which a welfare state exists, and their presence indicates problematic levels of poverty. The high use of charitable services in New Zealand is described by Auckland City Missioner, Dame Diane Robertson (2015) as a failure on the part of New Zealand society to prevent such hardship in our community. Dame Diane Robertson (2015) said she witnessed an even greater surge in the use of the Auckland City Mission facilities since 2008, corresponding with the beginning of the National-led roll-over period of neoliberalism in New Zealand.

When the solution is a problem: A disconnect between the welfare system and the current labour market

The reduction of support by the state for the wellbeing of citizens on the benefit is premised on the assumption that the labour market will economically and socially provide for all (Cheyne et al., 2008). However, aligning with evidence around non-standard work presented in this research, Singley and Callister (2003) found that not all jobs necessarily lead to better wellbeing for individuals and families, in particular jobs that are low paid were less likely to contribute to an improvement. Newman (2013) affirms that many working individuals and families are no longer able to participate socially or economically in society beyond the fulfilment of basic needs, reflecting the hardship of working families discussed in Chapter 6.

While my own data supports a disjuncture in financial satisfaction between being on the benefit and being in employment, it also shows the financial hardship faced by those in employment. Going beyond the ability to meet financial needs discussed in Chapter 6, Figure 7.5 (in the previous section) shows that only 19.6% of respondents in non-standard work felt satisfied with their financial situation, compared with 36.8% of those in full-time employment. Almost two-thirds (62.8%) of individuals in non-standard work were dissatisfied. However there was also a fairly high level of dissatisfaction amongst full-time workers as well, with 41.4% feeling this way. Humpage (2015) argues that the right for New Zealanders to get paid a decent wage has been superseded by the needs of capital in neoliberal labour market policies. Low wages are subsequently positioned in the public sphere as a necessary sacrifice in order to allow New Zealand to prosper economically. This rhetoric was criticised by Nicole.

> The government is not wanting to pay people that are actually running this country. Essentially we are the ones who are making this country work. [John Key] is just making decisions over bigger things. But we are the ones who are running everything. (Nicole, interview, 18/08/15)

Social dissatisfaction was fairly high amongst survey respondents in employment, with 34.5% of those in full-time employment and 47.1% of those in non-standard work feeling dissatisfied. This also aligns with Figure 6.6 in Chapter 6, which showed that long working hours were a significant job-related issue for many, as was limited time to spend with family. Nicole found the reduced time with her children to be a negative factor resultant from current non-standard work as well as studying, which impacted her own wellbeing. The responsibility of being a sole parent compounded this.

> Even working and studying and everything, I have missed out on a lot in my daughter's life because I don't have that freedom of opportunity anymore. So that's a struggle for me. I call it neglecting her needs. Because it's really important for kids to be able to feel like their parents are available for them and supporting them, and I'm not able to do that… For me, I feel like she knows I am available, but because I am missing out on things like parent-teacher interviews, I'm not able to attend certain things at school because I'm so busy all the time now, I feel like I'm neglecting her. If I was a two parent family, and not even necessarily together, there is always going to be a parent that could attend something. Where it's just me, and I can't stretch myself that much. (Nicole, interview, 18/08/15)

Negotiating motherhood in an employment-focused system

Baker and Tippin (2004) found that sole parents are unlikely to pull themselves out of poverty, whether they are receiving state assistance or wages. Yet they too are pushed toward employment as the solution to economic hardship. As is evident from the quote from Nicole, the pressures of being in employment and fulfilling neoliberal requirements, as well as caring for children, can create unmanageable expectations for sole parents (Baker, 2008). Callister (2005) suggests these pressures of being the sole caregiver and breadwinner can result in a loss of time to dedicate to individual wellbeing. This was expressed by Rebecca (interview,

01/08/15), who said she wasn't sure how "sustainable" her work is at the moment for her "own health and wellbeing". Particularly when aiming for higher incomes, Baker and Tippin (2002) found that sole parents felt they were expected to conform to the norms of their co-workers without caring responsibilities. In the New Zealand policy environment, Kahu and Morgan (2007, p. 144) found that being a mother was constructed as an "inevitable consequence of being female". Being in a professional position, Sarah noticed the different priorities she had as a parent relative to her co-workers.

> The pressure of just trying to keep up with the workforce and with the kids has been a bit draining. A lot of people that I'm working with, the work is the focus of their life. And for me it's not, it's my kids, I've got other things that I need to think about. And it's just really, really obvious. They come to work, and this is what they are doing, but when I'm at work, it's just work. (Sarah, interview, 11/08/15)

Welfare policies in New Zealand are continually oriented around coercing parents into work sooner, with the most recent policy change requiring part-time work obligations of benefit recipients from the time their child is three years old. The impacts of the institutionalisation of this employment-oriented narrative is best articulated through Kahu and Morgan (2007, p. 135) who say that "policy influences women's lives, not just materially through legislation, but ideologically through the promotion of certain discourses which enable and constrain women's choices". The current policy environment is even reported by Stephens and Callister (2008) to have a wider impact on the fertility rates in society, with women actively restricting the number of children they choose to have. However, at the same time, women are still faced with the dominant idea that those who do not choose the path of motherhood are abnormal and not natural (Larner, 2000a).

O'Brien (2008) argues that the current welfare system is dismantling the right to care for ones' child. Despite the absolute necessity of parenting and caregiving, participation in society in this

neoliberal era remains oriented around immediate economic contributions and paid work. Therefore unpaid care work, such as parenting, is increasingly marginalised, and those who partake in this work are increasingly excluded. The gendered nature of unpaid care work means this is also a gender equality issue. Offering a feminist critique, Casey and Alach (2004) argue that the hegemony of the economy and the market in organising life dictates what it means for equality to be achieved, and in doing so continues to privilege masculine understandings of the social world and participation in society.

The privileging of employment over parenting, and the socially constructed binary of mother or worker is criticised by both Casey and Alach (2004) and Kahu and Morgan (2007). Both Stephanie and Nicole utilised their own agency to subvert this prioritisation of employment, and choosing to dedicate time to both. They did so by embracing their opportunity of being full-time parents, and then focusing on work when they felt it was appropriate within their own life course. They expressed happiness about having the opportunity to be parents to their fullest capability. Their parent-to-work journey also reflects a life-cycle view of employment, in which hours of work fluctuate organically throughout an individuals' lifetime. For women this often aligns with the age of their child/ children (Callister, 2005).

> I kind of feel positive about the fact that I'm not working as well. Because [my daughter] is getting the best of this time with me. She's reading and she uses a cell phone, and she's starting to write words. And she is so so on to it. And I haven't missed a single thing, with being off work. And I'm kind of grateful. (Stephanie, interview, 02/08/15)

Dismantling citizenship? Social rights in jeopardy

Building on the exploration of wellbeing and social rights in this chapter through the experiences of former and current benefit recipients, this section will delve into the wider impacts of the current welfare system and labour market through a rights and citizenship lens. Lunt (2006) argues that in New Zealand citizenship is now contingent on the fulfilment of certain criteria

such as consumerism, employment, and capital wealth. This restricted understanding of citizenship comes with a deliberate exclusion of those outside this normative neoliberal framework. The continued orientation of participation and citizenship around the labour market has made New Zealand a nation of 'insiders' and 'outsiders' (O'Brien, 2013b). Fostered by current welfare discourses, beneficiaries are therefore positioned as outsiders, and rhetorically considered "lesser citizens" (O'Brien, 2013b, p. 743). This was reflected by Procacci (2001, cited in O'Brien, 2008), who argues that the current policy response to poverty dismantles the most rudimentary premise of welfare, that the poor are citizens too. Reflecting both the exclusion of parent and benefit recipient, one of the sole mothers on welfare in the study by Baker and Tippin (2004, p. 104) said, "you feel like a second class citizen basically".

This delineation of citizenship allows a space in the public imagination for the social rights of those facing hardship to be disregarded. The ability for all citizens to be able to be included socially and economically in New Zealand society is no longer a priority for many, as was found by Humpage (2015). In her study on social rights in the public sphere, Humpage (2015) found that neoliberal reforms were having a very real impact on the opinions of New Zealanders around the rights of benefit recipients. Her findings suggest that the assumption that the state had a role to play in ensuring a participatory standard of living for those on the benefit has been debilitated in the public sphere, which was backed up by resounding inferences that beneficiaries were lazy and unemployed by choice (Humpage, 2015). The ability of neoliberal reforms to shake the foundation of citizenship and social rights in this way is claimed by Brodie (1996, cited in Larner, 2000a) to be a triumph for neoliberalism.

A failure of the welfare state to uphold social rights is also visible through the decommodification lens explored by Esping-Andersen (1990). Decommodification is the disruption of neoliberal economic narratives and conditional citizenship. It occurs when human and citizen rights, rather than economic worth, are the only pre-requisites for services and

wellbeing (Esping-Andersen, 1990). O'Brien (2013b) argues that this is what the New Zealand welfare system was based on. However, now citizenship and rights for those in hardship have been deconstructed and are becoming increasingly conditional (O'Brien, 2013b). This is reflected in the welfare system in New Zealand also being more conditional, and being redrawn as a privilege, rather than a given right (Baker & Tippin, 1999; O'Brien, 2013b). This has enabled a system that is increasingly oriented around obligations and conditions, as was discussed in Chapter 5. Under the guise of an investment approach, these obligations and conditions are now being used to prevent assistance being provided to those in need. This works against the very purpose of welfare, and highlights the reluctance of the state to claim responsibility for certain citizens. Luke described what he witnessed during his time on the benefit.

> It seemed by the end of it they were bringing in all these measures to try and make things harder so people just give up on it, trying to fill out these forms. I think they are just trying to create barriers to people applying for it. I'm sure there are lots of people that have done that, have given up trying to fill out all the paper work. I don't know what they are doing now. Must be on the streets, or maybe they have jobs. (Luke, interview, 23/07/15)

Conclusion

This chapter has highlighted the failure of the state to take responsibility for its citizens and uphold their wellbeing and rights in both the labour market and the welfare system. While non-standard work had a strong impact on the wellbeing and life satisfaction of research participants, it was being on the benefit which roused extensive feelings of unhappiness and dissatisfaction. Rather than a support system of the state that aims to prevent poverty and progress social development, the welfare system itself is enabling poverty and making positive individual development and wellbeing increasingly difficult to obtain. The burden of support left by the

welfare system is instead passed on to individuals, their families, private organisations and NGOs, and the increasingly harsh and unaccommodating labour market.

Without the existence of state protection from external economic forces, we are experiencing an era of rising inequality and poverty in New Zealand. This social and economic polarisation that is occurring has manifested in the exclusion of significant demographics from society who do not fit the mould of the ideal neoliberal economic agent. Mothers, for example, have become one of many groups who do not fit the narrow framework of citizenship in New Zealand. Benefit recipients are also deviant from the norm in this neoliberal framework, fostering a space in which their social exclusion and hardship is furthered, rather than prevented. Based on the findings presented in this chapter, it appears that the state has altered its relationship with citizens in New Zealand due to the favouring of neoliberal pursuits, and is now actively contributing to the attack on individual wellbeing and social rights.

Chapter 8

Conclusions

Throughout its relatively short history the welfare state has had many purposes. It was instituted to uphold social rights in society and to protect against wider economic fluctuations in a capitalist world, primarily in order to support the wellbeing of citizens. More recently it has been oriented around preventing absolute poverty in modern democratic societies, and assisting citizens back into employment in order to further social and economic development. The findings from this thesis would suggest that the welfare system in New Zealand is failing to do any of this. Instead, the increasingly conditional framework of citizenship in the current neoliberal era appears to be dictating which citizens come under the jurisdiction of state responsibility. Individuals not functioning as individual economic units or fulfilling their autonomous obligations, such as benefit recipients or parents, are instead excluded both economically and socially from the rest of New Zealand society.

This thesis has taken a critical lens when analysing the welfare state in New Zealand due to the rising inequality and levels of child poverty that it has allowed. Positioning this research within development studies has allowed me to take such focus and to explore the role of the state in failing to prevent, and even, facilitating hardship. My findings align with the work of O'Brien (2013b), who attributes the prevalence of child poverty in New Zealand to the neoliberal assault on citizenship fostered by the current welfare system. A fundamental component of the narrative of this era is paid employment as the end goal. However this research argues that the conditions of the labour market which benefit recipients are shifting into is an increasingly harsh environment that is contributing, rather than preventing, the social and economic polarisation in New Zealand society.

Expanding the discursive conceptualisation of the benefit recipient

The major contribution of this thesis has been providing transparency around the current welfare system, and understanding the realities of the individuals being affected by changes to this system. It is these individuals who are the heart and soul of this research. Despite the negativity and hardship prescribed by the welfare structure, they have not been passive "'objects' of development" (Escobar, 2007, p. 21). Through their own agency they are working toward improving wellbeing for themselves and their families. Examples such as Stephanie and Nicole being active full-time parents, Nicole pursuing study despite significant barriers, and Rebecca and Sarah maintaining a focus on their choice of employment, all highlight the space for alternatives to the neoliberal individual, as did the motives for employment cited by research participants. While welfare is based on the premise that all citizens operate based on a purely economic logic which will propel them into paid work immediately, the research participants of this study instead, or additionally, cited factors such as self-confidence, family wellbeing, and personal passion. Despite the hegemony of neoliberalism in New Zealand, this thesis has worked towards the understanding given by Larner (2000a), that it is not the only conceptualisation of society possible. The complexity and variability of individuals cannot simply be reduced to an economic-centric understanding of society.

By using the voices of former and current benefit recipients to shape this research I have worked toward increasing the "centres and agents of knowledge production" (Escobar, 2007, p. 21) and expanding the discursive understanding of who benefit recipients are. One of the major repercussions of the reduction in social cohesion in New Zealand is the increased stigma toward those in poverty and on the benefit. This thesis has remained committed to deconstructing the dehumanising and homogenising benefit dependency discourse and the assumptions around benefit recipients that are prevalent in the public sphere. This was able to be done through both the survey and interviews. The results of the survey were vital in giving a provider a larger

snapshot of who benefit recipients are and what their wellbeing and life satisfaction is like. The interview participants I had the pleasure of getting to know on my research journey were a diverse group who exhibited agency and individuality. The individuals who have used, are currently using, or in future may use the benefit, are no different to the wider New Zealand population. Breaking down this discursive barrier between benefit recipients and the rest of the population is a well overdue occurrence that is a pre-requisite for working toward a welfare system that deconstructs the economic and social barriers currently in place.

Exploring the relationship between the citizen and the welfare state

Drawing on the contradictions inherent within neoliberalism, the welfare state can be understood to be both encroaching and withdrawing in the lives of individuals. Mik-Meyer and Villadsen (2013) describe this as a paradox of modern sovereignty. Individualism evokes a focus on self-autonomy, yet concurrently neoliberalism also promotes the privileging of certain identities and behaviours over others (Larner, 2000a, 2000b; Mik-Meyer & Villadsen, 2013). The affirmation of employment as the normative means of participation in society has meant the citizen is no longer the defining relationship between the individual and the state. Instead Lunt (2006) suggests this has been superseded by the relationship between the labour market and the individual. In doing so the work of the state is having a greater role on the private sphere of citizens (Kahu & Morgan, 2007) by constraining their choices. In particular, parenting and caregiving are increasingly marginalised and underappreciated.

Benefit recipients are another group that do not fit with the neoliberal norm, and are therefore considered to be in need of reform. They are chastised by a culture of shame and hardship fostered in the welfare system due their apparent failings as economic agents. While on the benefit, individuals have their freedoms taken away from them and are treated to disciplinary measures. They are actively excluded from wider society through an inability to participate economically and socially in society. The management of benefit recipients contrasts with the

current total lack of follow up when individuals have shifted in paid employment. This thesis found that only 37.2% of survey respondents were in full-time employment, while 20.9% were back on a benefit, and 3.0% were not receiving any form of remuneration. This aligns with similar conclusions given by Dixon and Crichton (2006), Rosenberg (2015), and Stillman and Hyslop (2006), in that off-the-benefit transitions do not equate to benefit-to-work transitions or stable employment for individuals. This example of state withdrawal hides the reality of the labour market and the resultant cyclical nature of benefit receipt.

The withdrawal of the state is most visible in this research through the state absolving itself of responsibility for the protection of citizens. The state is failing to provide a safety net for those facing hardship. Instead, obligations attributed to citizenship have overridden the importance of rights and wellbeing. Individuals are expected to contribute to society both through paid employment and consumption, no matter the realities of the increasingly harsh labour market fostered by neoliberal reforms. As a result of the current labour market and welfare system, we are now seeing unprecedented levels of child poverty and inequality in New Zealand, a society that has the resources to provide for everyone.

Working toward a better way: Policy recommendations from research participants

The stories of the research participants in this study have highlighted the transformations that are required in order for the safety net of the welfare system to truly enable citizens to bounce back from 'misfortunes', as described by the Honourable Michael Joseph Savage, and support the vital unpaid work of parenting and caregiving. Finishing my journey toward increasing the agents of knowledge around the welfare system, this section will bring together feedback from these research participants around ways the current welfare system in New Zealand could be improved.

As was mentioned earlier, in order for any changes to occur the first necessary overhaul is in the understanding and conceptualisation of welfare recipients. From the interviews there was clear feedback highlighting the poor treatment of beneficiaries both in a public sphere, and even in spaces specifically designated for benefit recipients. However Nicole noted that this required more than just operational changes. She said, "I'm not beating on the [WINZ] staff because they are just the middlemen having to pass on the information that the government dictates basically" (Nicole, interview, 18/08/15). This information is currently handed down in polices framed by the benefit dependency discourse. However drawing on the findings of Chapter 5 and 6, it is clear a punitive system does not encourage the take up of paid work, nor support the wellbeing of individuals. Therefore a shift in welfare system that treated its users with dignity and worked to uphold their rights would be beneficial for all. Such a system would be able to provide a supportive space that aided individual's employment or training aspirations, rather than contributing to the downward spiral of poverty.

A discursive change in the welfare system would also allow a more personalised relationship-oriented system to flourish. The flaws in the current systematic nature of welfare have been touched upon throughout this thesis, include notably Nicole's fight for payment of her training fees and the accrual of debt by Luke, Amy and Rebecca when transitioning into work. Rebecca suggests that what is needed is a welfare system that is based around people and relationships. This would improve flexibility in the welfare system and allow it to align better with the complexities of real life.

> Definitely, more flexibility within the system [is needed]. With that though there would have to be a closer look at how [WINZ] understand people…And I think if you're going to have flexibility within the system in terms of being able to accommodate people that are working casually as opposed to permanent part-time and all of those sorts of thing, the whole environment needs to be more people focused or more focused on building

> relationships between people so that you can have that flexibility. Because a system is not going to be able to manage that on its own, it needs to be managed by people. Having said that, you also don't want to be too much under the microscope, because that's demeaning as well. So that should definitely be a change. (Rebecca, interview, 01/08/15)

At a more operational level, a relationship-based system would require more consistency around WINZ case managers in order to administer this ethos, as was recommended by Lunt et al. (2008a). Having one case manager that is familiar with the situation and traits of an individual was suggested by Amy and Luke to potentially improve assistance into work or study, and the general experience of being on the benefit. Another operational change that was suggested by research participants was an improvement in the ease of benefit-to-work transitions, especially when into non-standard employment.

> I would say it's that transition into part-time work, [WINZ] need to support that and be engaged with that better… Increasingly the workforce is tending towards that- it's all fine and good to say there are less people that are unemployed, but when you are employed and still not making ends meet. So just knowing that they do have all these small ways of financially supporting you into work, but can't access that because your work doesn't happen to be full-time. There's lots of people whereby the only pathway into work is part-time. (Amy, interview, 14/09/15)

Limitations and future research prospects

This research has attempted to fill a large hole left by current government reporting. While it has greatly contributed to filling this by giving a snapshot of the outcomes and experiences of former and current benefit recipients in New Zealand, there is further work to be done in this field. My primary focus has been on understanding the current landscape, however constructive

research oriented around producing practical policy recommendations using the voices of benefit recipients would be an incredibly beneficial next step.

Other avenues that require further research include the prevalence of debt accrued as a result of maintaining casual employment while on the benefit, as well as the role of case managers in experiences on the benefit. This could entail an expansion of viewpoints to include the case managers themselves, as well as benefit recipients, in order to understand why the treatment varies so greatly. By relying primarily on an online survey, this research was unable to catch the voices of those who have been left without any state support. Their stories are pivotal in understanding why the welfare system is failing to catch those in need. There is also research needed specifically on Māori in the welfare system, and the incompatibilities between culturally specific ideologies and the welfare system, as was touched upon very briefly in Chapter 5.

This research had a relatively small sample size, given the number of people who are likely to receive welfare at some point over their lives. The research would greatly benefit from a much larger sample size, in particular for the interviews. In order to fully understand the impacts of the welfare system on the wellbeing of individuals I also feel that a longer term outlook is necessary. While this thesis has captured this particular point in time for some former and current benefit recipients, greater depth could be established if there was a series of follow up interviews and questionnaires to trace the journey these individuals have taken or will take in future.

Final remarks

This thesis has worked toward creating a space for an alternative discussion around welfare that goes beyond the hegemony of economic-centric dialogues. This is not to suggest that fiscal responsibility should be neglected, only that policy explorations and analysis needs to be expanded beyond short-term economic gains. Welfare policies that push individuals towards incompatible employment, for example are likely to result in longer term costs to the state.

Therefore looking beyond this scope is vital in order to promote a welfare system that supports social and economic development in New Zealand.

The presence of poverty in our society is something that cannot be ignored. Nor can the role the state is playing in this. The individuals who have been a part of this study have shown the amazing resilience amongst those facing hardship, however through their stories it is also clear that their situations could be improved. The systematic approach of the welfare system in New Zealand appears to be incompatible with the complexity and reality of life.

Having had the opportunity to listen to the voices of former and current benefit recipients, the ultimate conclusion of this thesis is that wellbeing is being left out of the current welfare system. This goes against the fundamental rationale for the welfare state as a means of protecting citizen rights and wellbeing by preventing poverty and exclusion from society during times of adversity. Instead the current system is contributing to the deconstruction of citizenship and social rights led by neoliberalism. By reflecting on the welfare system in New Zealand, this thesis has aimed to move the conversation toward striving for a better future, where different voices and experiences are acknowledged, and the wellbeing of New Zealanders is once again at the core of the country's values.

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Appendices

Appendix 1: Original ethics approval, and approval following amendments

TE WHARE WĀNANGA O TE ŪPOKO O TE IKA A MĀUI
VICTORIA
UNIVERSITY OF WELLINGTON

Phone 0-4-463 5480
Email susan.corbett@vuw.ac.nz

MEMORANDUM

TO	Alicia Sudden
COPY TO	Marcela Palomino-Schalscha John Overton
FROM	AProf Susan Corbett, Convener, Human Ethics Committee
DATE	2 May 2015
PAGES	1
SUBJECT	**Ethics Approval: 21878** Working toward Wellbeing: Analysing the effectiveness of the welfare system in New Zealand through the experiences of former benefit recipients

Thank you for your application for ethical approval, which has now been considered by the Standing Committee of the Human Ethics Committee.

Your application has been approved from the above date and this approval continues until 11 March 2016. If your data collection is not completed by this date you should apply to the Human Ethics Committee for an extension to this approval.

Best wishes with the research.

Susan Corbett
Human Ethics Committee

[redacted]

TE WHARE WĀNANGA O TE ŪPOKO O TE IKA A MĀUI
VICTORIA
UNIVERSITY OF WELLINGTON

Phone 0-4-463 5480
Email susan.corbett@vuw.ac.nz

MEMORANDUM

TO	Alicia Sudden
COPY TO	Marcela Palomino-Schalscha
FROM	AProf Susan Corbett, Convener, Human Ethics Committee
DATE	13 June 2015
PAGES	1
SUBJECT	**Ethics Approval: 21878** Working toward Wellbeing: Analysing the effectiveness of the welfare system in New Zealand through the experiences of former benefit recipients

Thank you for your request to amend your ethics approval. This has now been considered and the request granted.

Your application has approval until 11 March 2016. If your data collection is not completed by this date you should apply to the Human Ethics Committee for an extension to this approval.

Best wishes with the research.

Kind regards

[redacted]

Susan Corbett

Convener, Victoria University Human Ethics Committee

Appendix 2: Information sheet

SCHOOL OF GEOGRAPHY, ENVIRONMENT AND EARTHSCIENCES
TE KURA TATAI ARO WHENUA
CO 311, COTTON BUILDING, VICTORIA UNIVERSITY OF WELLINGTON, WELLINGTON
PO Box 600, Wellington 6140, New Zealand
Phone + 64-4-463 5337 Fax +64-4-463 5186 Email geo-enquiries@vuw.ac.nz Website www.victoria.ac.nz/sgees

Participant Information Sheet

Working Toward Wellbeing: Analysing the effectiveness of New Zealand's welfare system through former benefit recipients

Alicia Sudden, School of Geography, Environment and Earth Sciences, Victoria University of Wellington

As part of my Masters in Development Studies I am conducting this study, which is designed to analyse the welfare system in New Zealand. I want to talk to people who have come off a benefit anytime since July 2013 and learn what life after the benefit is like for them. In particular I want to know whether they have found good jobs, are doing better financially and whether they are happier.
Victoria University has granted approval from its Human Ethics Committee, which is necessary in order for me to conduct this study.

I am inviting anyone who has come off a benefit since July 2013 to participate in this research. Participants will be asked to take part in a half hour to an hour long interview. Before we proceed I will ask your permission in order to record the interview and offer you the option to check over a summary of the interview before I use it.
The interviews may be held either in your home, in a café or in my office at Victoria University. The location is your choice, depending on where you feel most comfortable.

Your participation in this research is your choice. You will not be identified personally in any written reports linked to this research. This could possibly include academic conferences and journals, and media releases. All personal information collected will be kept private and confidential, and will be viewed only by myself and my supervisor, Dr. Marcela Palomino-Schalscha. The thesis I produce will be submitted for marking to the School of Geography, Environment and Earth Sciences, and then deposited in the University Library.

Should you, or any other participant of this study, wish to withdraw from the project, they may do so at anytime up until one month after this interview and the data collected up to that point will be destroyed. All data collected from participants will be destroyed within 2 years after the completion of the project.

If you have any questions or would like to receive further information about the project, please contact me at alicia.sudden@vuw.ac.nz or 022 065 0973 or you may contact my supervisor Marcela Palomino-Schalscha at marcela.palomino-schalscha@vuw.ac.nz.

Your involvement in this project is greatly appreciated.

Alicia Sudden

Appendix 3: Consent form

SCHOOL OF GEOGRAPHY, ENVIRONMENT AND EARTHSCIENCES
TE KURA TATAI ARO WHENUA
CO 311, COTTON BUILDING, VICTORIA UNIVERSITY OF WELLINGTON, WELLINGTON
PO Box 600, Wellington 6140, New Zealand
Phone + 64-4-463 5337 Fax +64-4-463 5186 Email geo-enquiries@vuw.ac.nz Website www.victoria.ac.nz/sgees

Participant Consent Form

Working Toward Wellbeing: Analysing the effectiveness of New Zealand's welfare system through former benefit recipients

Alicia Sudden, School of Geography, Environment and Earth Sciences, Victoria University of Wellington

By taking part in this interview I understand that:

- This interview is part of a research project is part of a Master's thesis looking into life after the benefit.
- I can pull out of this study, or can take back anything I say, if I want to without having to give reasons, by e-mailing alicia.sudden@vuw.ac.nz. I can do this up to one month after this interview.
- Any information I give will be kept private and confidential to the researcher and their supervisor. I understand that my name will not be used in the published results, nor anything that can identify me directly. Instead, a pseudonym (made-up name) will be used.
- If this interview is voice recorded, the recording and transcripts (written copies of the interview) will be deleted within 2 years after the end of this project.
- I have the opportunity to check summaries of the interview before they are used in this research.

Please indicate (by ticking the boxes below) which of the following apply:

☐ I would like to approve a summary of the interview before it is used.

☐ I would like to receive a summary of the results of this research when it is completed.

☐ I agree to this interview being voice recorded.

Signed:

Name of participant:

Date:

Appendix 4: Interview outline

Interview outline for those off the benefit

Tell me about your current job?

- Are you enjoying it?
- How long do you imagine yourself in this job?

How did you get this job?

Was it a choice you made to find fulltime work?

- Did you feel any pressure to find a job?
- Did you feel like you were assisted in finding a job?
- By WINZ in particular? How?

What life situation would make you happiest?

- What are the main priorities for you in life?
- What is your idea of a good life for you and your family?
- Work/life balance etc.
- How would you describe a situation where you can achieve wellbeing

Do you feel like your current job is contributing to this/ helping you work toward this?

- Do you feel like your job has contributed to your wellbeing/ happiness in anyway?
- Or your families?
- Socially/ financially/ emotionally?

How do you hope work will fit in with your life now and in future?

What initially led you to go on the benefit?

Thinking back to when you were on a benefit, did you feel any different in terms of your personal happiness/ wellbeing?

- Socially/ financially/ emotionally?
- Your family?

Is it different to how you feel now?

Interview outline for those back on the benefit

How is job hunting going?

- What kind of work are you looking for/ interested in?

Is it your choice to be job hunting?

- Do you want to be in a job?
- Do you feel any pressure to find work?

Do you feel like you have support in your job hunt?

- Has WINZ played a role in your job hunting?
- Do you feel like they are helping you find a good job?

Can you tell me about what happened between when you came off the benefit and came back on?

- Did you have temporary employment?
- Was it due to benefit changes/ cuts?

What life situation would make you happiest?

- What is your idea of a good life for you and your family?
- What are the main priorities for you in life?
- Work/life balance, family etc.

Do you feel like finding a job will help you achieve this?

Do you feel like the benefit has impacted your wellbeing/ happiness in anyway?

- Socially/ financially/ emotionally?
- Does it impact the rest of your life or your families?

What initially led you to go on the benefit?

Appendix 5: Paper version of survey

SCHOOL OF GEOGRAPHY, ENVIRONMENT AND EARTHSCIENCES
TE KURA TATAI ARO WHENUA
CO 311, COTTON BUILDING, VICTORIA UNIVERSITY OF WELLINGTON, WELLINGTON
PO Box 600, Wellington 6140, New Zealand
Phone + 64-4-463 5337 Fax +64-4-463 5186 Email geo-enquiries@vuw.ac.nz Website www.victoria.ac.nz/sgees

Welcome to this Survey on Wellbeing and the Benefit in New Zealand

Have you been on a benefit at some point in your life?
Did you come off this benefit either temporarily or permanently after July 2013?
Do you want to be in the draw to win one of five $50 grocery vouchers?

If you answered YES to these questions, this survey is for you.

What is this survey about?
I am conducting this study in order to analyse the welfare system in New Zealand. I want to hear from people who have come off a benefit anytime since July 2013 and learn what life is like for them. In particular I want to know if people who come off the benefit are finding good jobs or not, and how they are doing overall.

Why is this survey being conducted?
This information is being collected as part of a Masters in Development Studies at Victoria University of Wellington.
If you would like more information about my research before completing this survey, please contact me by email at: alicia.sudden@vuw.ac.nz or phone/ text: 022 065 0973 or contact my research supervisor Marcela at: marcela.palomino-schalscha@vuw.ac.nz.

How long will it take?
This survey should only take around 5-10 minutes to complete

Will anyone know you took this survey?
No, your involvement in the survey will be kept private and confidential. This means that your answers will only be used by me, and my supervisor.
The information you provide, and your participation in the survey, will not be shared with anyone else, including government departments.

What will the information you give be used for?
This information from this survey will be used in my research to provide a greater understanding about the wellbeing of people who have been on the benefit. I hope this work can influence policy changes to ensure the New Zealand welfare system works best for those it is supposed to assist.

Are you eligible to take this survey?
I am wanting to hear from anyone who has relied on the benefit as their main source (or only source) of income, and has come off this benefit at some time between July 2013 and now. I want to hear from you whether you have stayed off the benefit, or gone back on.

This survey has been approved by the Human Ethics Committee at Victoria University of Wellington.

Thank you very much for taking the time to participate in this research!

Your Time on the Benefit
To begin this survey, I would like to know some basic details about your time on the benefit. Please indicate your choice by ticking the circle/ box.

1. Which of the following benefits were you receiving?

- ○ Jobseeker Support
- ○ Sole Parent Support
- ○ Supported Living Payment

2. Roughly how long were you on this benefit?

- ○ Less than 6 months
- ○ 6 months to 1 year
- ○ 1 year to 2 years
- ○ Longer than 2 years

3. What were the circumstances that led you to go on the benefit originally?
Please tick as many as apply.

- ☐ Made redundant from previous job
- ☐ Quit previous job
- ☐ Was dismissed from previous job
- ☐ Job ended due to end of contract or temporary nature of job
- ☐ To have or look after a child
- ☐ To look after someone due to illness or old age
- ☐ Had to stop working for personal health reasons
- ☐ Finished studying/ training
- ☐ Other. Please specify:

_____

4. What best describes your current situation? *Please note, 'employed' refers to paid employment only.*

- ○ Employed full time: **Please go to Question 9.**
- ○ Employed part time: **Please go to Question 9.**
- ○ Employed casually: **Please go to Question 9.**
- ○ Employed in more than one job: **Please go to Question 9.**
- ○ Back on a benefit looking for employment: **Please continue to Question 5.**
- ○ Back on a benefit as a full time caregiver/ parent. **Please go to Question 9.**
- ○ Studying or in full-time training. **Please go to Question 9.**
- ○ Other. **Please go to Question 9.**
  Please specify:

_____

This section is only for those who are currently back on a benefit looking for employment.
Everyone else, please go to Question 9.

Your Previous Working Life
In this section I want to gather some information about your previous employment in order to understand the current job market.

5. Which of the following reasons best describe why you went back on the benefit?
Please tick as many as apply.

- ☐ Found temporary work that has now finished
- ☐ Found casual work, but now looking for something more permanent and stable
- ☐ Found job that wouldn't allow time off when needed for children or family commitments
- ☐ Unable to work due to physical or mental health problems
- ☐ Was denied benefit temporarily despite having no job
- ☐ Was dismissed from job due to 90 day trial
- ☐ Was dismissed from job for other reasons
- ☐ Other. Please Specify:

---

6. Overall, how satisfied were you with your previous job?

- ○ Very Satisfied
- ○ Satisfied
- ○ Neutral
- ○ Dissatisfied
- ○ Very Dissatisfied

7. How did your previous job impact the wellbeing of you and your family?
Please tick as many as apply.

- ☐ The job did not negatively affect my wellbeing or my families in anyway
- ☐ High levels of stress
- ☐ Work-related injuries
- ☐ Negative co-worker relationships
- ☐ Long working hours
- ☐ Difficulties in arranging childcare
- ☐ Lack of time to spend with family
- ☐ Difficulties with sick leave for your own physical or mental health
- ☐ Not enough working hours for financial security
- ☐ Unstable working hours
- ☐ Other. Please specify:

---

8. If the option was available, would you choose to be in full-time work?

- ○ Yes
- ○ No

This section is only for those who are currently employed fulltime, part-time, casually or in more than one job.
Everyone else, please go to Question 13.

Your Working Life
In this section I want to know a bit about how you feel about your current job(s).

9. Overall, how satisfied are you with your current job(s)?

- ○ Very Satisfied
- ○ Satisfied
- ○ Neutral
- ○ Dissatisfied
- ○ Very Dissatisfied

10. How long do you see yourself in this job for?

- ○ Over 5 years
- ○ 1 to 5 years
- ○ 6 months to 1 year
- ○ Less than 6 months
- ○ Unsure

11. How does your job impact the wellbeing of you and your family?
Please tick as many as apply.

- ☐ The job does not negatively affect my wellbeing or my families in any way
- ☐ High levels of stress
- ☐ Work-related injuries
- ☐ Negative co-worker relationships
- ☐ Long working hours
- ☐ Difficulties in arranging childcare
- ☐ Lack of time to spend with family
- ☐ Difficulties with sick leave for your own physical or mental health
- ☐ Not enough working hours for financial security
- ☐ Unstable working hours
- ☐ Other. Please specify:

_____

Question 12 is only for those who are currently working casually or part-time.

12. If the option was available, would you choose to be in full-time work?

- ❍ Yes
- ❍ No

This section is for everyone.

Your Wellbeing

In this next section, I want to understand your current wellbeing. In particular this section looks at financial satisfaction, overall life satisfaction and satisfaction with your social life.

13. How easy was it for you to get back on the benefit after you had come off?

- ❍ Very Easy
- ❍ Easy
- ❍ Neutral
- ❍ Difficult
- ❍ Very Difficult

14. Do you rely on other benefits financially, in addition to your wages? (For example, Accommodation Supplement)

- ❍ Yes
- ❍ No

15. How often are you able to meet your everyday financial needs with your current income?

- ❍ Always
- ❍ Most of the Time
- ❍ Sometimes
- ❍ Rarely
- ❍ Never

16. For this question I want to know how satisfied you are with your life in general, and then your financial circumstances and your social life at the moment.

	Very Dissatisfied	Dissatisfied	Neutral	Satisfied	Very Satisfied
Overall, how satisfied with your life are you?	❍	❍	❍	❍	❍
How satisfied are you with your current financial situation?	❍	❍	❍	❍	❍
How satisfied are you with your current social life?	❍	❍	❍	❍	❍

17. Overall, how would you describe your mood most of the time?

- ❍ Very Happy
- ❍ Happy
- ❍ Neither Happy nor Unhappy
- ❍ Unhappy
- ❍ Very Unhappy

This section is only for those who are not currently on the benefit.
Everyone else please go to Question 20.

Your Wellbeing on the Benefit
In this section I want you to think back to when you were on a benefit and how you felt then. This is so I can compare it to how you feel now.

18. For this question I want to know how satisfied you were with your financial circumstances and your social life while you were on a benefit.

	I don't Remember	Very Dissatisfied	Dissatisfied	Neutral	Satisfied	Very Satisfied
How satisfied were you with your financial situation while you were on a benefit?	❍	❍	❍	❍	❍	❍
How satisfied were you with your social life while you were on a benefit?	❍	❍	❍	❍	❍	❍

19. Overall, how you would describe your mood while you were on the benefit?

- ❍ Very Happy
- ❍ Happy
- ❍ Neither Happy nor Unhappy
- ❍ Unhappy
- ❍ Very Unhappy
- ❍ I Don't Remember

This section is for everyone.

General Information
This final section is to get some basic information about you. This information will not be disclosed to anybody and will be kept completely confidential.

20. Are you:

- ○ Female
- ○ Male
- ○ Other

21. Which age range are you in?

- ○ 0-14 years
- ○ 15-24 years
- ○ 25-34 years
- ○ 35-44 years
- ○ 45-54 years
- ○ 55-64 years
- ○ 65 years or over

22. Which ethnic group or groups do you belong to?
Please tick as many as apply.

- ☐ New Zealand European
- ☐ Maori
- ☐ Samoan
- ☐ Cook Island Maori
- ☐ Tongan
- ☐ Niuean
- ☐ Chinese
- ☐ Indian
- ☐ Other. Please specify:

---

23. Do you currently have a partner?
This means you are either: married, in a civil union, or a de facto relationship (a long-term relationship in which you share financial responsibilities)

- ○ Yes
- ○ No

24. Do you currently have any dependents? Please provide the number of each based on the categories below.
This means children, and/ or elderly, ill or disabled persons that live with you and rely on you (and your partner if applicable) as their main caregiver.

Children under 5 years old _____

Children who are 14 years and older _____

Children (up to the age of 18) with a disability or a long term illness _____

Elderly (65 years old and above) _____

Adults with a disability or long term illness _____

Thank you for completing the survey.

Please enter your email address, phone number or postal address if you would like to go in to the draw to win one of five $50 grocery vouchers:

_____

As a part of this research I am also conducting several face to face interviews similar to this survey. These interviews will be between half an hour and one hour long. The interviews will build on the information gathered in this survey, and will give me an opportunity to understand what it means for different people to be on and off the benefit.

Would you be interested in participating in this next stage of the research and doing a face to face interview?

❍ Yes

❍ No

If you are interested in this, I will contact you on the email address/ phone number you have entered above. If you would prefer to be contacted a different way please enter this below:

_____

SCHOOL OF GEOGRAPHY, ENVIRONMENT AND EARTHSCIENCES
TE KURA TATAI ARO WHENUA
CO 311, COTTON BUILDING, VICTORIA UNIVERSITY OF WELLINGTON, WELLINGTON
PO Box 600, Wellington 6140, New Zealand
Phone + 64-4-463 5337 Fax +64-4-463 5186 Email geo-enquiries@vuw.ac.nz Website www.victoria.ac.nz/sgees

What's next?

Thank you very much for being a part of my research. I can now add your voice to the feedback about the welfare system in New Zealand. With your help, I hope to be able to bring about change for those who are on a benefit and work towards a system focused on helping its people.

If you know of anyone else who has been on a benefit and would be interested in filling out this survey, they can do so by going to: **Tinyurl.com/benefit**, or emailing me on Alicia.sudden@vuw.ac.nz, or phoning/ texting me on: 022 065 0973.
The more people who participate, the more power we have to contribute to real change.

Now that you have finished the survey, please fold up the completed survey and put it inside the pre-paid envelope that came with the survey.
The envelope should have the following address on it:
Alicia Sudden
c/- Room CO 311
School of Geography, Environment and Earth Sciences
Victoria University of Wellington
PO Box 600
Wellington
New Zealand
Then all you need to do is drop this off at your nearest PostShop or NZ Post Box.

The winners of the grocery vouchers will be notified within three months from the completion of the survey.

Thank you very much for being a part of this research.

Appendix 6: Flyer used to advertise survey

TE WHARE WĀNANGA O TE ŪPOKO O TE IKA A MĀUI
VICTORIA
UNIVERSITY OF WELLINGTON

Do you want to give feedback about the benefit in New Zealand?

And go in to the draw to win one of five $50 grocery vouchers?

I am looking for individuals who:

- Have been on the benefit at some point in their life
- And **come off this benefit either temporarily or permanently since July 2013.**

All you need to do is fill out a brief survey and you can help work towards a better benefit system and go in the draw to win a $50 grocery voucher.

The survey is available online or can be posted to you.
The survey is open from now until the 10th of August 2015.

This information is being collected as part of a Masters in Development Studies at Victoria University of Wellington, New Zealand.

Alicia Sudden
Alicia.sudden@vuw.ac.nz
022 065 0973
Tinyurl.com/benefitnz

Survey about the benefit in NZ
Go to: tinyurl.com/benefitnz
Email me: alicia.sudden@vuw.ac.nz
Text/ call me: 022 065 0973

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