Dec 2025

Mana Āki - Dignity for All

A CAB spotlight report revealing the failures of welfare support, and the steps needed to ensure dignity and thriving communities

Citizens Advice Bureau

Ngā Pou Whakawhirinaki o Aotearoa

He karakia | Te Mana

Te mana ki runga	The power above
Te mana ki raro	The power below
Te mana ki roto	The power within
Te mana ki waho	The power without
Tihei mauri ora!	Let there be life!

This karakia is a straight-forward yet powerful declaration of the mana that exists, everywhere. Even beyond time, place, and space. It also acknowledges the mana, or inherent dignity, of all people, and as such, is an appropriate choice to honour the kaupapa of this report, titled ‘Mana Āki | Dignity for All’.

He whakataukī

Taku pou whakawhirinaki i ngā wā o te porotaika

My source of strength in moments of adversity

This whakatauākī, gifted by Julian Wilcox, reflects the heart of what Citizens Advice Bureau is about — being a place where people can find information and manaaki when they are facing challenges. It is also captured in our te reo Māori name. A pou is a post or support, and when combined with whakawhirinaki, it describes someone or something people can lean on and trust in - just like our service.

This report tells of the experiences of people who are needing support and have come to CAB to access help. It highlights the systemic barriers and issues people face when they can no longer afford the basics such as food, housing, adequate income, heat, employment, transport, and good health. It shows the mahi of our service to enable people to find information and manaaki when they need a way forward.

He mihi

E ngā mana, e ngā reo, e ngā hau e whā, tēnā koutou, tēnā koutou, tēnā koutou katoa.

E whakamānawa ana mātou i te tangata whenua o Aotearoa. E whakapau kaha ana koutou ki te mana āki i te manene, ahakoa ko wai, ahakoa nō hea. Ko koutou tonu a runga.

Ko te mihi nui ā ngākau tēnei ki ia tangata i whakamauru ai ki tētehi o ngā Pou Whakawhirinaki (CAB). Nō mātou te hōnore ki te tuitui ō koutou wheako, ō koutou whakamārama i tēnei pūrongo. Ka tuku kia rere ki tona taumata. Kia kaha tātou, kia maia, kia manawanui.

He mihi anō hoki ki te whānau o CAB, ki ngā kaiwhakahaere me ngā kaitūao katoa. Ko koutou ngā tino pou whakawhirinaki.

Acknowledgements

E ngā mana e ngā reo, e ngā hau e whā, tēnā koutou, tēnā koutou, tēnā koutou katoa.

To all with inherent dignity, all voices, from the four winds, we greet you all.

Citizens Advice Bureau New Zealand | Ngā Pou Whakawhirinaki o Aotearoa acknowledges the mana and unique place of Māori as tangata whenua of Aotearoa. We are grateful for your expression of manaakitanga so often extended to all.

We acknowledge the mana of each person who has ever sought out the support of CAB and whose experiences are woven throughout this report. Whether in the stories shared or the data gathered. We recognise and encourage your determination and perseverance.

Thanks also to the many Citizens Advice Bureau volunteers, workers, Managers and Coordinators who are the leaning posts that make our service possible.

The cover design is based on the Manaaki flag from the "Mauri Peace Pennant" series (2019) by artist Maungarongo Te Kawa.

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Executive Summary

Between November 2023 and April 2025, Citizens Advice Bureaus (CABs) across Aotearoa received over 10,000 enquiries related to welfare support. These interactions reveal a growing crisis: people from all walks of life: employed and unemployed, young and old, Māori, Pacific Peoples, and New Zealand Europeans, are struggling to meet basic living costs and access the support they are legally entitled to.

The report highlights the impact of recent policy changes, including the introduction of sanctions and a traffic light compliance system, tightened emergency housing criteria, and reduced funding for community services. These changes have exacerbated hardship, particularly for those already vulnerable due to low income, disability, health issues, or housing insecurity.

Key findings include:

- **Income inadequacy** is a primary driver of financial stress, with many clients unable to afford food, housing, utilities, or medical care, even when employed.
- **Housing unaffordability and homelessness** is widespread, with families sleeping in cars or overcrowded conditions, and facing barriers to emergency accommodation.
- **Systemic and administrative failures** within Work and Income are preventing people from accessing support, with poor communication, inconsistent case management, and digital exclusion compounding the problem.
- **Sanctions and compliance systems** are causing confusion, fear, and financial harm, often applied without clear justification or communication.
- **Older people relying solely on superannuation** are experiencing poverty, especially when facing high housing and health costs.
- **People with disabilities** are facing additional barriers to accessing support due to inflexible communication methods and lack of accommodation for their needs.
- **Debt to Work and Income**, often incurred through recoverable grants, is creating long-term financial instability for clients already living on the edge.

Actionable insights established from client experiences and frontline observations are highlighted in this report. Each insight is aimed to promoting fairness, dignity, and wellbeing, strengthening welfare support systems to better meet the needs of individuals and whānau across Aotearoa.

- **Improve income adequacy**
- **Prioritise food and utilities security**
- **Address Work and Income debt and financial stress**
- **Strengthen housing security**
- **Improve client – Work and Income communication and case management**
- **Tackle administrative and systemic barriers**
- **Review sanctions and compliance systems**
- **Invest in budgeting and advocacy services**

Introduction

Across Aotearoa, Citizens Advice Bureau (CAB) volunteers have been helping people who are struggling, people who are doing their best to navigate life's challenges but are finding that the systems meant to support them are falling short. This report captures the lived experiences of thousands of individuals and families who have reached out to CAB between November 2023 and May 2025, seeking guidance, clarity, and hope in the face of financial hardship, housing insecurity, and systemic barriers.

These are not isolated cases. They reflect broader patterns of need and distress that are emerging in our communities. From young people facing joblessness, to older adults relying solely on superannuation, to families sleeping in cars or going without food—these stories reveal the human cost of policy decisions and administrative practices that are not meeting the needs of those they are designed to serve.

The analysis, findings, and recommendations in this report stem from the challenges faced by those who have sought our support. To reflect the lived experiences of the people we serve across communities throughout the motu, we have included numerous examples that illustrate the issues and circumstances our clients bring to us for help and guidance. Identifying details have been removed from the client enquiry examples and names changed to maintain client anonymity. The examples presented in this report are drawn from real client situations as described to Citizens Advice Bureau volunteers. While individual details have been anonymised to protect privacy, each case reflects genuine experiences encountered by people seeking assistance. These examples have been carefully selected because they illustrate the broader themes and patterns identified through comprehensive analysis of all welfare-related enquiries received by CAB. They are intended to provide insight into the lived realities behind the data and to highlight the systemic issues affecting clients.

Jada had been sleeping in the car with their kids. Work and Income have provided partial assistance towards rent for the accommodation they moved into last week. Jada borrowed the remainder required for their rent from a family member but needs to pay this back within a few weeks. Once the rent and the automatic utilities payments went through, they have nothing left for food or fuel. Jada is feeling very discouraged as they have been trying to do everything that they can to keep the family out of hardship. Currently, their main need is fuel for the car as they cannot afford any petrol to get back to their accommodation or get their kids to school. Jada really wants to have their kids in school, partly for their own sanity, but cannot afford the fuel required to get there from the new accommodation location. Jada is desperate for work and needs to be able to wash themselves and their clothes to be presentable but currently cannot afford any soap.

How the CAB supports people

The CAB helps people by answering questions, providing information, and offering advice about welfare support. These enquiries include:

- conversations around clients struggling to meet the cost of living
- needing to know what support they may be able to receive to pay for food, housing and utilities
- understanding their rights and responsibilities regarding welfare entitlements
- needing to manage debt or regular bill payments

In addition to providing information and advice, CABs also help clients with practical tasks such as:

- filling out forms
- logging into and using myMSD
- understanding correspondence
- understanding eligibility and obligations for welfare support
- contacting or communicating with Work and Income
- finding a benefit advocate
- getting budgeting advice
- referring people to a community organisation that can assist with their immediate needs such as food parcels, accommodation, financial services, advocacy, and wrap-around services.

CABs are often able to clear up misunderstandings between people and Work and Income, make appointments for clients with Work and Income, confirm with case managers a person's eligibility for support, and ensure that they receive the help that they need. When CAB and Work and Income local offices have a good working relationship these interactions are much more productive.

With the client's consent, Work and Income managers may share information with CABs to help identify barriers preventing access to support. This collaboration enables CABs to assist clients more effectively, for example by helping them obtain necessary documentation or ID, communicate their situation more clearly, or better understand their options.

Not everyone in our communities turn to the CAB for help with understanding their rights and responsibilities in relation to welfare support. We acknowledge the important role that Iwi, Hapū, and various community organisations and initiatives play in delivering support across different regions. Because of this, our data may only show part of the picture.

Our data about welfare support

All client enquiries are recorded in the national CAB database by our volunteer interviewers. For our in-depth enquiries we collect information about the person's situation, the topic they need help with, and some basic demographic details.

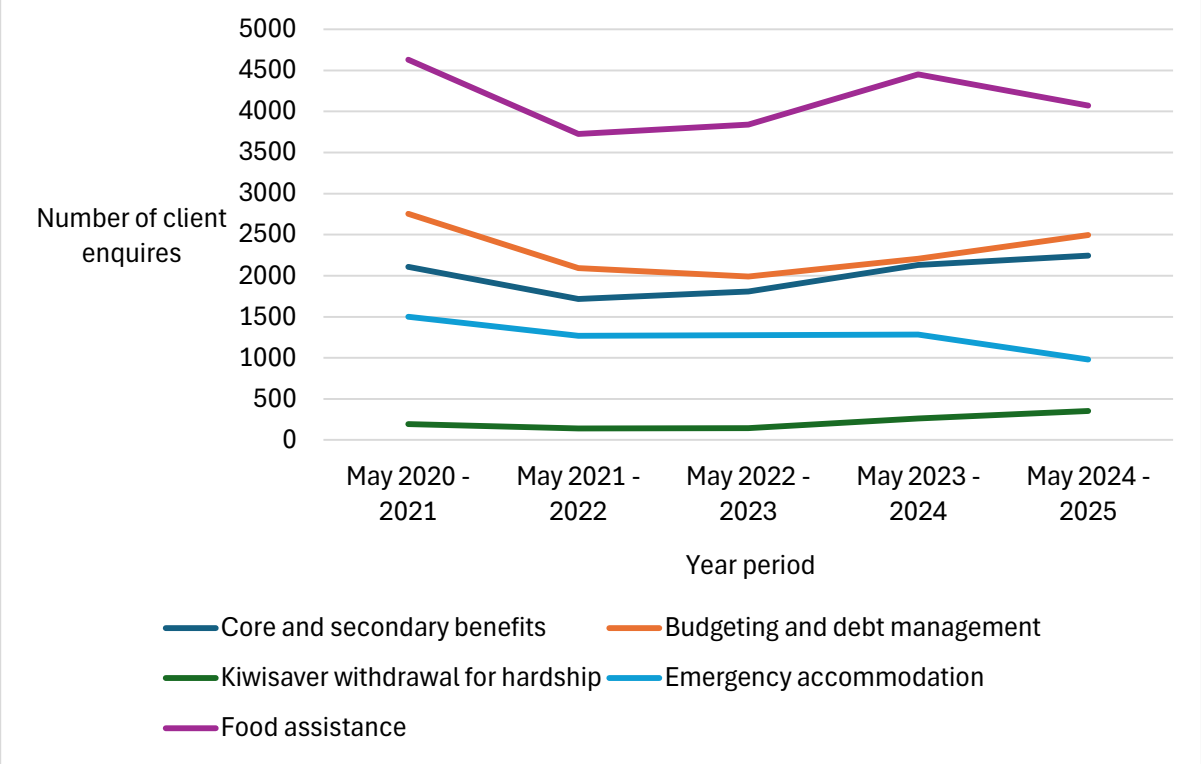
There are three levels of topic categorisation applied to client enquiries, with level 3 categories being the most specific. An enquiry may involve more than one topic and therefore may have more than one category assigned to it. From these categories, we can gauge the important issues and their prevalence for clients engaging with the CAB.

Looking at client enquiry topic trends over the last five years, we see impacts of COVID-19 in 2020 reducing and settling over 2021 and 2022. From 2023, signs of financial hardship increased, becoming more noticeable in 2024. In 2024/2025, changes to emergency housing, along with reduced funding for food support services, led to fewer enquiries about those topics[1]. However, CAB data regarding homelessness, although not specifically included in this report, is showing an increase in housing need. Homelessness enquiries are not only captured

[1] CABs have observed a decrease in Food assistance enquiries at their local CAB when their most local food bank has closed due to funding shortfalls.

by those categorised as Emergency accommodation, but also Social housing, Residential tenancies, Boarding, Flatting, Food parcels, core benefits, and a number of other categories. The data trends from the last five years do show we've seen a continued rise in enquiries about budgeting, managing debt, and accessing KiwiSaver funds due to hardship over the last few years (see Figure 1).

Figure 1 Client enquiry numbers as indicators of economic hardship over the last 5 years showing impacts of COVID-19 in 2020, as well as changes to welfare support policies and economic downturn from 2023. 1 May 2020 - 30 April 2025



This report is based on an analysis of what people came to seek our help about in relation to welfare support from 1 November 2023 to 30 April 2025.

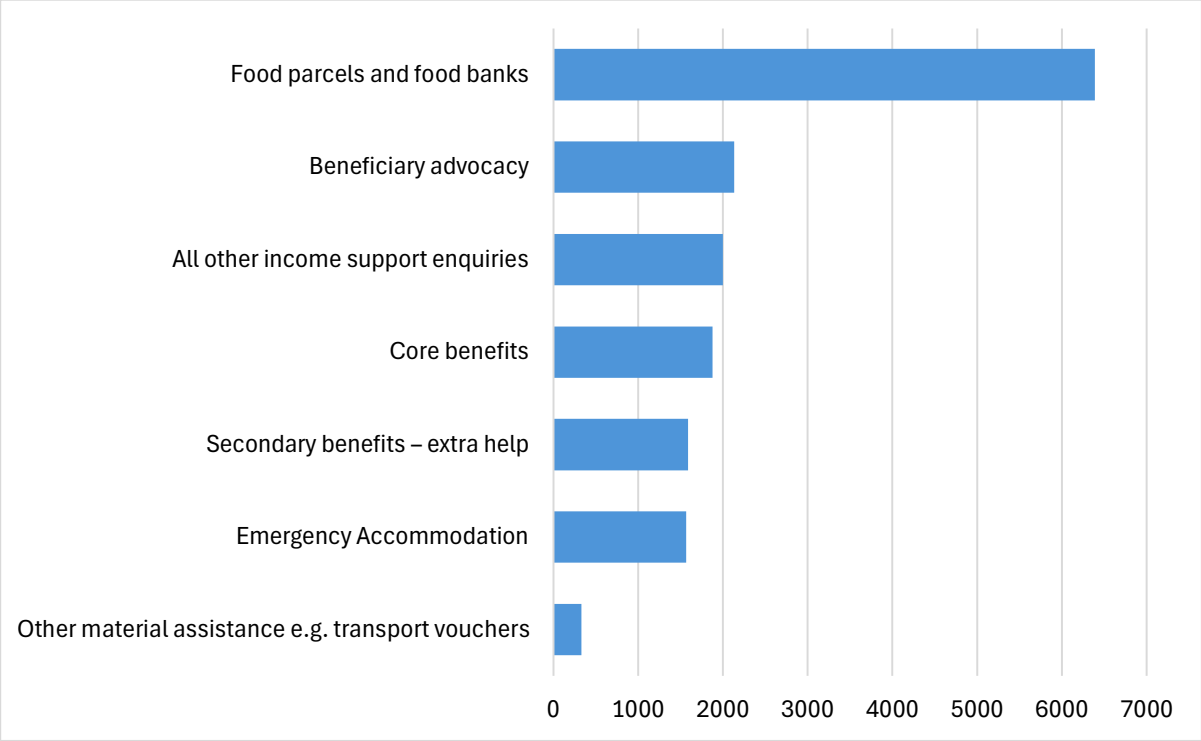
This data set consists of 10,350 enquiries related to welfare support. Among the nearly 100 Level 2 CAB categories, ranked by most asked of all Level 2 categories, the five most associated with welfare support are: Income Support (rank: 12), Material (non-financial) Welfare Assistance (rank: 24), Emergency Housing (rank: 38), Rental Housing (rank: 2), and Budgeting and General Financial Difficulties (rank: 10). Notably, the 'Income Support' category, which exclusively covers welfare-related enquiries, ranks 12th overall in frequency.

Enquiries about income support, budgeting and general financial difficulties, and housing may all include questions about welfare support. Often categories of enquiries for people seeking help from the CAB are interlinked, with issues regarding employment also including understanding income support eligibility, or the need for housing, food assistance, or involving seeking help form financial services.

Food assistance is the most common need we see in welfare support enquiries when looking at the whole period 1 November 2023 to 30 April 2025 (see Figure 2). When looking at timeframes within the data, we see change in how need is being presenting by CAB clients. Beneficiary advocacy is the most common need during the period 1 January 2025 to 30 April 2025 compared to food Assistance for the same period during the previous year. Core Benefits are also asked about more than Food assistance during the first quarter of 2025 compared with the first quarter of 2024. Again, as shown in Figure 1, this is reflecting the reduced funding for food support services. People often come to the CAB when they're unsure where to go for help, want to know what support is available and how to access it, or need to understand their options after being declined by Work and Income.

When someone doesn't know what to do next, the CAB offers independent advice about income support eligibility, other types of help that may be available, and information about community organisations that can assist.

Figure 2 Food assistance and Beneficiary advocacy enquiries top the selected study categories related to Welfare Support. 1 November 2023 – 30 April 2025



The CAB supports some of the people receiving welfare assistance from Work and Income. This often happens when communication breaks down, issues come up during interactions, or when people need reassurance and help to understand or act on their rights and responsibilities.

The CAB received 10,350 enquiries about welfare support for the period analysed. The Ministry of Social Development (MSD), the government agency which Work and Income sits within as the operational branch, provides support to almost every New Zealander at some point in their

lives, whether it is in the form of a main benefit, support supplement, housing support, study support, or superannuation. Data from MSD's annual report[2] shows that on 30 June 2024:

- 380,900 people were receiving a main benefit
- 912,400 people were receiving New Zealand Superannuation
- 2,100 households were in Emergency Housing.

At the end of June 2025, the number of people receiving a main benefit increased by 7% over the year to 406,128[3].

Who is seeking information and advice about welfare support?

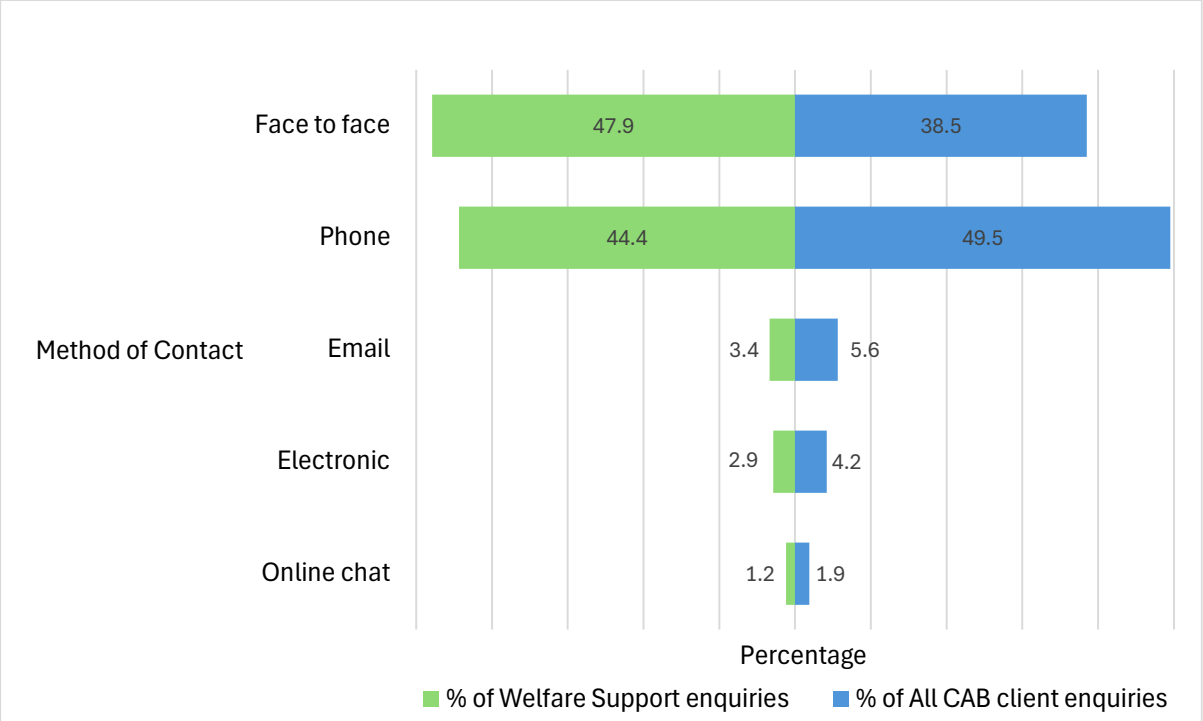
CAB volunteers collect demographic information by asking clients questions about their gender, age, ethnicity, and location. Because the CAB is an anonymous service, clients don't have to provide this information. In some cases—like when a client is upset or time is short—the volunteer may decide not to ask these questions.

Consistent with broader CAB demographics, around 60% of clients seeking welfare support identify as female, while approximately 40% identify as male. We also see a number of clients identifying as gender diverse or transgender in welfare-related enquiries. A similar age distribution exists for CAB clients with welfare support related enquiries compared to all topics of enquiry. Most welfare support CAB interviews take 10 to 20 minutes, but for some people, interview time can take up to 6 hours over multiple sessions. Most people prefer to get help with welfare support by speaking to someone face-to-face (see Figure 3). The next most common way they contact the CAB is by phone.

[2] https://www.msd.govt.nz/about-msd-and-our-work/publications-resources/corporate/annual-report/2024/key-stats.html

[3] https://www.msd.govt.nz/documents/about-msd-and-our-work/publications-resources/statistics/benefit/2025/jun/jun-25-bfs-snapshot-a4.pdf

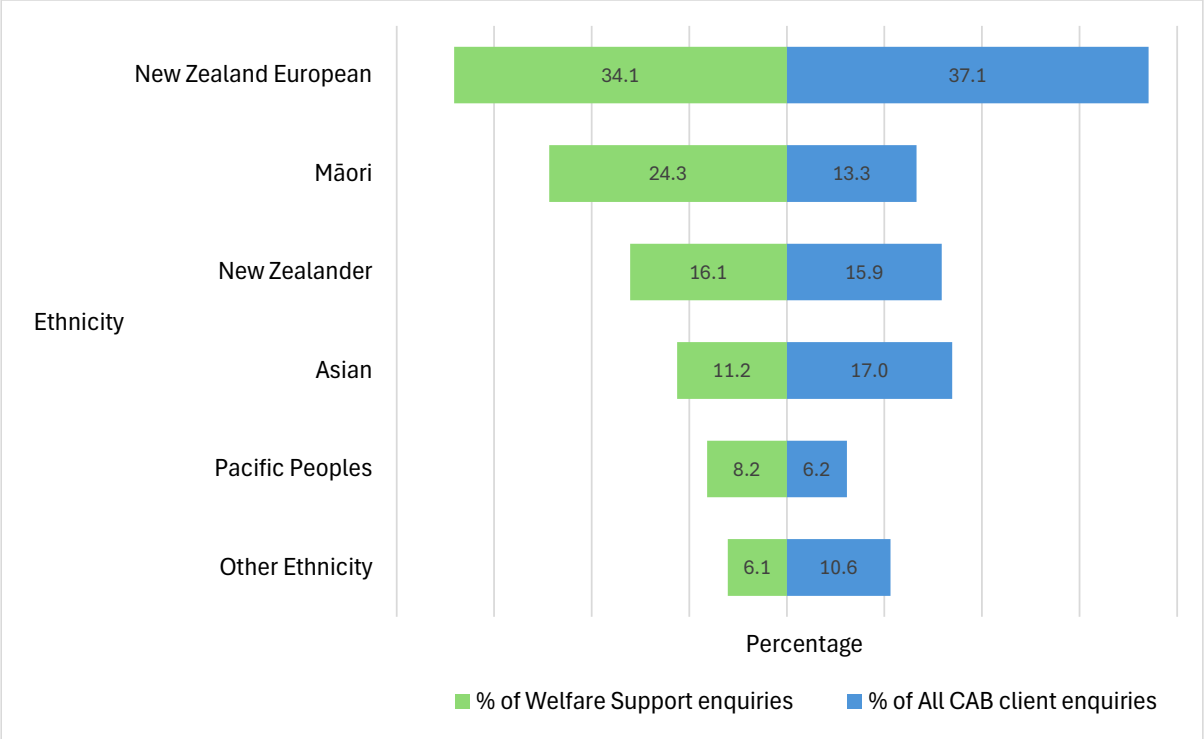
Figure 3 People with welfare support enquiries prefer face-to-face as a method of contacting the CAB. 1 November 2023 - 30 April 2025



People identifying as Māori or Pacific Peoples are disproportionately represented in welfare support enquiries compared to all CAB enquiries (see Figure 4). MSD statistics regarding who is receiving benefits also shows a disproportionate increase in Māori and Pacific Peoples needing Jobseeker support over the last year to June 2025[4].

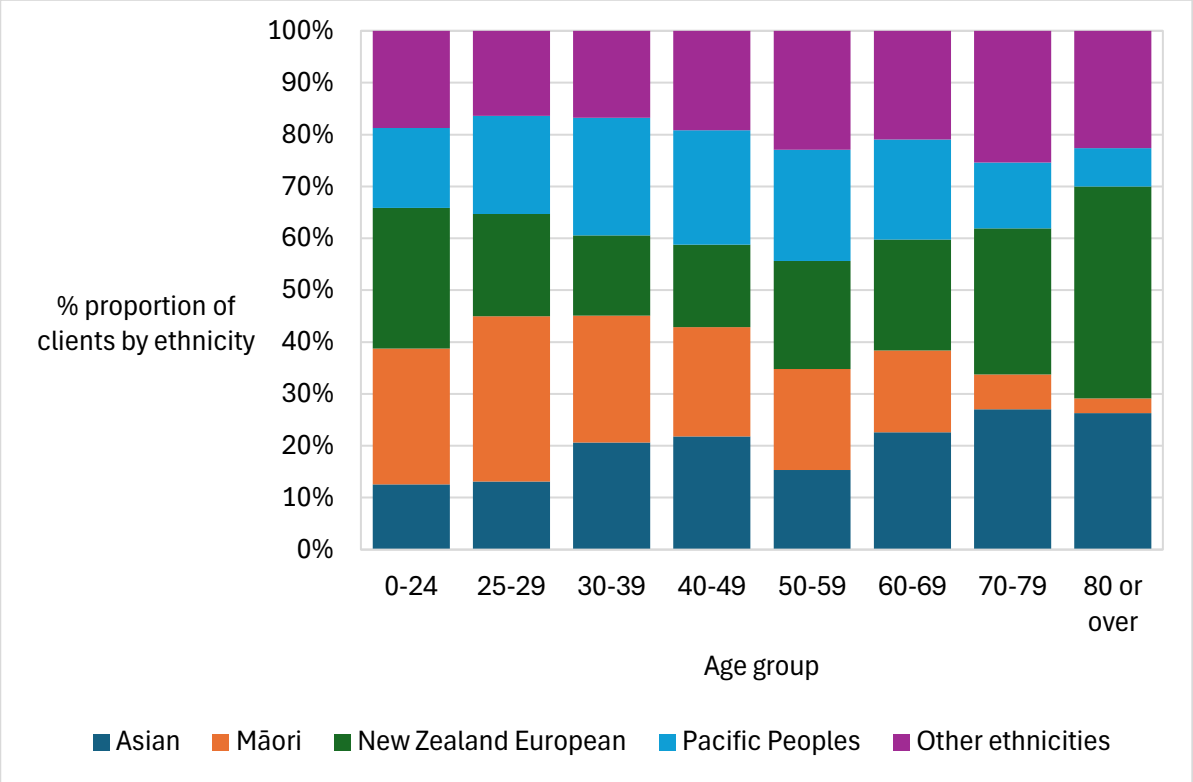
[4] https://www.msd.govt.nz/about-msd-and-our-work/publications-resources/statistics/benefit/index.html

Figure 4 A greater proportion of welfare support enquiries are from Māori and Pacific Peoples compared to all topics of enquiry. 1 November 2023 - 30 April 2025



The age representation of people making welfare support enquiries differs by ethnicity (see Figure 5). We see Māori represented more in the younger age groups and Asian and New Zealand Europeans represented more in the older age groups.

Figure 5 The age of clients seeking welfare support differs by ethnicity. 1 November 2023 - 30 April 2025



Differences in experiences of CAB clients are shown across ethnicity, gender, and age demographics. Some overrepresentations in particular enquiry topics may indicate groups within our communities are aware the CAB can help them in this area or that they are referred from other agencies to the CAB for this type of help. These statistics, for that reason, may not give an accurate picture of need within the community. However, we see some statistics that stand out as concerning narratives for our communities, including:

- Benefit Advocacy:
  - Māori clients are overrepresented in benefit advocacy enquiries (27% compared to 13% for all enquiries).
- Budgeting and Debt Management:
  - Pacific Peoples (17% compared with 6% representation for all enquiries) and Māori (25% compared with 13% representation for all enquiries) are overrepresented in budgeting and debt management enquiries.
- Emergency Accommodation:
  - Māori are overrepresented in emergency accommodation enquiries (35%) compared to those identifying as Māori in all enquiries (13%).
- Food Parcels:
  - Māori (34%) and Pacific Peoples (9%) are overrepresented in food assistance enquiries, particularly among clients under the age of 50, compared to 13% Māori and 6% Pacific Peoples representation in all enquiries.
- Other Material Assistance (eg, transport vouchers):
  - New Zealand European clients are overrepresented in material assistance enquiries (47% compared to 37% representation in all enquiries), especially those over 70 years of age.

The impacts of 18 months of economic hardship on CAB clients

More people are seeking welfare support for the first time

CABs have increasingly noticed that people are coming to the CAB with financial need; people who have never needed to seek this sort of help before. Some people mention how much shame they are feeling, asking about how to manage costs when they have nothing left to draw on despite doing all they can.

CAB clients are struggling with debt due to low incomes, and more people are seeking welfare support for the first time. We see housing unaffordability, low wages and casual or fixed-term job contracts, lack of employment, and increases in core living costs, such as food, utilities, and health expenses, as the main contributing factors to people experiencing hardship and needing welfare support.

We are seeing people who have not used our services before, needing information and advice when their income isn't covering their living costs.

People representing different types of households are seeking support:

- people who are employed
- people looking for work
- families and households with children
- couples or individuals
- young and older people
- people facing health events or living with a disability.

As a single parent, Reuben is finding that the benefit he is receiving is not sufficient to cover living costs. He has applied for a temporary additional benefit. After paying rent and utilities, Reuben is left with $5 at the end of each week and so his debt is skyrocketing. He has prepared a CV which he has been busy distributing to find work.

People on welfare support are not able to cover basic living costs

CABs are seeing people who are achieving a lot with very little. However, the income and resources they have, are no longer enough to prevent them from needing to seek help.

CABs are seeing more people whose incomes, whether from low wages or welfare support, aren't enough to cover basic living costs. This makes it harder for them to achieve financial stability and wellbeing. People come to the CAB for help when essentials like housing, heating, food, and medical care become unaffordable.

Many are frustrated that despite trying hard to find work or manage their finances, they still need to rely on outside help. We also see how poor treatment by landlords, unsatisfactory service from Work and Income, the challenges of living with a disability, and past negative experiences with agencies make things even harder.

When support is lacking, it creates a ripple effect that stops people from moving forward. Instead, they face more barriers, growing debt, and emotional stress. For example, not being able to afford car repairs can mean someone loses their job, gets fined for not meeting road rules, or even loses a safe place to sleep if they're unhoused.

We've also seen cases where people are told to cancel insurance or withdraw KiwiSaver funds due to hardship before any support is offered, even when they're eligible for help from Work and Income. These last-resort actions can have serious long-term consequences.

Tegan has been by told by Work and Income that if money is tight, he should cancel his car and content insurance. Tegan is struggling with a large electricity bill because the heat pump broke down over winter and the landlord refused to fix it, requiring Tegan to only use his own oil heater instead. The landlord told Tegan that if they are cold, they can move out. Tegan has a disabled child, and so it is especially hard to find appropriate accommodation and adjust to change. Work and Income have said that because Tegan is continuing to pay what he can towards the debt to the electricity provider, they have declined assistance as he is not threatened by disconnection. Meanwhile, the debt owing is mounting, and Tegan is needing a food parcel. Tegan is also struggling with accessing help as he does not have a computer or internet access due to cost, the child is too disruptive in public places to be able to use library facilities and becomes too difficult to manage after waiting on the phone for several hours waiting to get through to Work and Income. However, Tegan states that he was doing ok until the electricity bill became too excessive. Tegan was at first unaware how excessive the bill was because the electricity company refused to post paper copies of the billing information.

Anya needs to repair her car and make it road legal but has been told by Work and Income that she cannot receive any support or loan from them as their new policy is not to fix cars. Anya needs to be able to maintain her car as she lives in it and cannot afford to be fined. She keeps getting tickets because it is not legal. Anya has difficulty writing and needed help filling in a KiwiSaver hardship withdrawal form. While completing this application, Anya shared that she lost her job a few years ago and has been struggling to find work since. During this time, she has become homeless. She has already sought help from budgeting advice and is on a waiting list for housing.

Many people want to work and be financially independent. But when jobs aren't available or wages are too low, they're forced to apply for support to cover the gap between their income and basic living costs. Often, this support comes as a loan from Work and Income, which is recoverable.

Despite the requirement on Work and Income to only provide recoverable assistance if the person can afford repayments, we are seeing people not able to make ends meet due to deductions for recoverable grant contributions. We see a legacy of debt being created because the person has limited future capacity to address that debt. But it is also problematic when Work and Income conform to this policy requirement. Some clients are being denied recoverable grants due to their inability to make repayments resulting in the client having little or no options for moving forward.

Although, often in desperate need of support, people are required to more frequently provide medical documentation, proof of hardship to access food or accommodation or job support

and are required to search for affordable rent with no hope it exists. People are on waiting lists for housing that offer no hope of their situation changing.

Thomas needs to communicate with Work and Income as he has no food or housing but his attempts to do so have failed. He cannot activate the Work and Income payment card he was issued. Because he has no money, getting to an office is not possible which is what Work and Income suggested to him.

More people in work are not able to cover basic living costs

CAB clients in employment are seeking help for the significant financial challenges they are facing. Even with employment, these people are finding that due to their employment providing low-paid, irregular, or interrupted work, financial security cannot be achieved. People are needing information and advice about how to manage their inability to meet living expenses and spiralling debt. Many clients are asking about KiwiSaver hardship withdrawals due to being unable to meet basic living costs.

Liam usually works two jobs, but this work has not been available over the statutory holiday break and for the several weeks following. He has received some holiday pay, and, because of this, Work and Income have informed Liam that he is not eligible for support. The gap in working is putting pressure on his daily finances as well as impacting affording the extra demand of repayments of funeral costs incurred for a family member. He would like to know about withdrawing his KiwiSaver.

More older people struggle to manage on superannuation payments alone

Superannuation gives many older people a basic level of financial support, but CAB enquiries show that people at retirement age often face financial hardship—especially if they don't have other sources of income. High housing costs, extra health or disability needs, and rising food prices make things even harder.

We also see people needing help when they move from another type of support to superannuation, as the process isn't always smooth. Poor communication from agencies can leave people confused, unsupported, or unable to access what they're entitled to.

For those relying solely on superannuation, poverty is a real concern. Many look for ways to supplement their income but finding work after retirement is difficult—especially when health issues are involved.

Wayne has no money and needs food. Wayne is embarrassed and reluctant to ask a friend or family for money. He recently moved from the Jobseekers benefit to Superannuation and needed an advance to cover the rent as the new payments are not until the end of the month. Wayne still has over a week before he will receive the next payment. He doesn't want to get into debt by requesting any further advance and has tried to get a bank overdraft, but he has been informed it takes days for approval.

Wiremu has been working in construction and was injured in an accident. Wiremu has since been receiving ACC for months while waiting for an operation. Wiremu has just been advised by the ACC case manager that, as he is on superannuation, he will no longer be eligible to receive ACC payments. Wiremu is concerned this is unfair as he was earning a wage because he can't

survive on superannuation alone. Wiremu needs someone to help with understanding his rights and advocating for his situation to be reviewed.

The amount of superannuation George receives should have changed some time ago because his wife died. He has spoken to Work and Income, but he is not finding them helpful. George is not sure what to do. We followed this up. Work and Income said they had sent a letter to George, but this had not been returned to them with the required information. We connected George with a benefit advocate because he remembers returning the letter to Work and Income. He is unsure why they do not have a record of that. He even used the MSD Seniors Helpline to help him understand the letter at the time he received it.

People are often needing supplementary supports when receiving superannuation such as disability allowances, accommodation supplements, or food parcels, and clients are wanting help to gain access or maintain access to these. People are also seeking information and help regarding Winter Energy payments, and Community Services Cards.

Adil needs information about the criteria for getting a Community Services Card. He needs to know if receiving superannuation will impact his eligibility. He would also like to know how to apply for a Winter Energy payment.

Pam has long term cognitive issues and physical disabilities. She is wondering if a Work and Income advocate can help her move from the Jobseeker benefit to NZ Superannuation as she will have her 65th birthday next month. Pam is wondering if she will still receive accommodation assistance for her boarding house accommodation after the change.

Eligibility rules around residency, citizenship, and overseas pensions create barriers for many, sometimes resulting in hardship or perceived unfairness. Clients who have lived in New Zealand for the required amount of time for receiving superannuation, are finding they are not eligible if they have interrupted their residency in New Zealand with extended overseas visits.

Prakash is a Permanent Resident and has been living in New Zealand for the required amount of time to receive Superannuation. Unfortunately, during that time, Prakash was out of the country for several months and because of this is not eligible for support for another six months. Presently, Work and Income has cancelled his emergency benefit and so he is extremely upset and desperate. His children no longer live in New Zealand and so he has no other forms of support.

The cost of electricity has pushed clients into debt

CAB client enquiries show a consistent pattern: the cost of electricity has directly contributed to clients accruing debt, experiencing financial hardship, and, in many cases, being unable to pay for other essentials. People find that when they cannot afford their energy bill, the arrears start accumulating and they can quickly end up owing large amounts. The consequences of this debt include not being able to afford other essential items, such as food, and being at risk of disconnection which will add to their debt due to disconnection and reconnection fees being applied.

Some energy companies refuse to set up repayment plans, making things worse. When clients turn to Work and Income for help, they may receive a recoverable grant (a loan) to pay off their utilities debt. But the repayments reduce their weekly income, causing further hardship.

Kayla explained she is in dispute with Work and Income after she went to her local office for help. After waiting for several hours, she became frustrated and then felt that the customer service representative treated her very rudely. She was then told to leave (not trespassed) and told to return at an appointment time next week. Kayla cannot afford to pay her power bill. Her electricity has been disconnected this morning, and she only received notification of this imminent action by letter yesterday. She is low on food but can't cook it anyway without power. Kayla needs immediate help and support from an advocate.

Cooper is experiencing financial stress; he has a young family and cannot get through to Work and Income. He had to cover the cost of equipment he needed to do a course which will help him get a job. Cooper was told he could not get a grant from Work and Income to assist with this cost -they advised to purchase the equipment using AfterPay - and he now has no money for food, or to pay contributions to the power bill which is heavily in arrears. He is very concerned he cannot pay the power bill.

More people are in need of food parcels

People seeking food assistance illustrate the desperate need in our communities.

Clients needing help from the CAB with finding food assistance for their families are often in immediate need of other types of support, such as with housing, transport, affording utilities, employment issues, debt management assistance, or help with withdrawing funds from their KiwiSaver account due to hardship.

Community organisations supplying food parcels have reduced in number over the last year due to funding being removed for these services. CABs are sometimes struggling to find food assistance for clients due to these losses in the community.

Isabella and Luca are going through financial stress due to working in low paid jobs. They are unable to cope with day to day living expenses to the extent that they cannot afford to feed the kids.

Pania has her mokopuna staying with her. They have run out of food and over the year have used all their entitlement at the local food bank. Pania didn't feel that she could ask the whānau for food because she is hosting the kids to help the whānau who are also short of money.

People are unable to afford necessary dental treatment

Some CAB clients are worried about how to cover the costs of dental treatments. Clients are finding that dental treatment needs to be deemed as immediate and essential treatment to receive an emergency Work and Income grant. People who are struggling with eating or speaking due to long term dental issues cannot find funds to cover the dentures required after tooth extraction. Dentists are not willing to remove a client's teeth if there is no possibility of dentures being purchased.

Clients are looking at different options, such as creating a dental plan with the dental care provider, going to their local hospital emergency department, arranging food parcels while they

pay off dental bills, withdrawing KiwiSaver funds, and seeking help from budgeting services. When clients get recoverable assistance, their benefit is reduced to pay it back, which often leaves them without enough money for basic living costs.

Miles has been referred to the CAB by Work and Income because he cannot afford the dentures he needs. They can only offer an advance which he would need to repay, but as he cannot afford the $60 per week that he would require to do this, they have declined his application. Miles is disappointed that we only provide advice and information and that we cannot access funds through various agencies as he thought that was why Work and Income had referred him to the CAB. Miles has been required to take medicine for many years causing the issues with his teeth. Despite this medical treatment being needed due to an accident, ACC will not help Miles as they do not cover an injury that is a normal side effect of medical treatment. Work and Income policy states that an emergency grant covers only immediate and essential dental treatment and does not include dentures.

Housing hardship

Housing is unaffordable, creating instability and homelessness.

The high cost of rent is causing hardship

CAB clients are often finding that rent is consuming much of their income, leaving little to cover food or utilities. People want to know if they are eligible for support, such as an accommodation supplement, or if they can be accepted for social housing. People who have been told by Work and Income that their rent costs are too high, are struggling to find anything affordable.

People are wondering what to do when they get behind on their rent due to needing to prioritise their spending on something else, for example, paying for car repair so that they can attend work. People are desperate for accommodation when their housing situation has become unaffordable.

Beau is about to be evicted for being in arrears with his rent. He has not been able to get any emergency assistance from Work and Income. Beau has been trying to manage the situation, communicating with the landlord, and even notified the landlord that he can pay the rent this week but not the arrears yet. The landlord wants the arrears paid by the end of the day or he will evict the family. Beau needs help with filling out a Work and Income Review of Decision form and needs an advocate for speaking with Work and Income because he gets so nervous trying to speak with them.

Quinn's income cannot cover their rent. The rent required is $700 per week, but on a benefit now, their income is only around $400 per week. Quinn has spoken with Work and Income but was told he is not eligible for more support.

CAB client enquiries illustrate the challenges of being homeless

People are trying to find housing and work, but it's very difficult to find work without a stable place to live. CABs sometimes see meeting practical needs is the first barrier to address for a client, such as providing items, like a can opener to help a client access their small supply of food or store a bag for a short time so that the client can walk the distance required to enquire about room availability at a boarding house.

Clients do not know what options are available to them if they cannot search the internet for work, community organisations, rental properties, or information about their rights. People are needing to know where they can take a shower so that they can be presentable for a job interview.

We see people's issues compound as they face one challenge after another.

Devon has become homeless and has been living on the streets for weeks. She is currently sleeping in a vacant old building and needs accommodation. She has a bag for her clothes which Work and Income gave her and she is finding it very heavy to carry everywhere while searching for accommodation. Devon does not have any money for the bus until her next Work and Income benefit payment. We checked if Devon had food and gave Devon a can opener which she needed. Yesterday, Devon came to the CAB, and we researched a list of possible accommodation options. Devon has been very grateful for the help but has discovered there is either no accommodation vacancy or Work and Income consider the options too expensive.

Family homelessness is evident in CAB client enquiries

Within CAB client interviews, it is often revealed that the client, and their families if they have children, are sleeping in cars, in crowded housing, sleeping rough, or have separated across these 'housing' situations due to not being able to access affordable and adequate housing.

In August 2024, significant changes were implemented to the eligibility criteria for those needing emergency housing. The impact of these changes is seen in CAB enquiries showing that emergency accommodation has become inaccessible to many of those who need it.

Many of these clients have tried to approach Work and Income for support but have been denied help.

Naomi has been told she no longer meets the criteria for emergency accommodation and must move out with her twin babies tomorrow. Work and Income has also cut her benefit. Naomi has arranged for a support worker to attend a meeting with her and her Work and Income Case Manager next week. In the meantime, Work and Income has told Naomi to try and find family to stay with.

A member of Lesley's extended family who has four children has become homeless. Lesley offered the family board and now they live with Lesley and his partner. As this arrangement can only be short-term, Lesley wants to find accommodation for the family.

People experiencing homelessness are being neglected by welfare support

People experiencing homelessness are trying to find pathways out of their current circumstances. It's important that people feel heard, and that we understand their point of view so we can offer the right kind of help. Often, this means recognising that their urgent needs

might not be met quickly by the systems meant to support them — unless there's strong advocacy and help from community organisations.

Māia came into the CAB office cold and wet. Māia is homeless. She has received help through the Salvation Army, who ensured she had enough warm clothes, but she needs a raincoat to keep her dry in wet weather. Māia cannot afford to buy a raincoat because someone told Māia that if she went to Work and Income to get her benefit stopped, she could go on a Housing Register. She tried to do this but has discovered this was not true and there is no Housing Register of this sort. She has now lost her benefit and is in a standdown period. Māia wonders if the best option for her is to go to jail where she would have a roof over her head and three meals a day.

Unfortunately, often the clients we see have not had their full eligibility explored or disclosed by Work and Income, and so people need support to know their rights and entitlements.

People experiencing sanctions are trying to figure out how to have these decisions about punitive actions reviewed and support restored. Clients experiencing job loss or health shocks are finding the support they receive is insufficient to keep them from experiencing poverty.

Nina, with an infant, is going to be homeless in a few days. Nina is distressed and needs an advocate to help with requesting a review of the decision by Work and Income to not provide emergency housing. Nina has been told by Work and Income that she is welcome to fill out the form for a review of decision, but the outcome will not change.

Inez is homeless since she was made redundant and is living in her car. She is wondering if we can help in any way. Inez is now receiving the Jobseekers benefit but has been told it may be a year before she is offered any housing. She says she would feel too ashamed to ask organisations like the Salvation Army for help.

More women are homeless and needing safe accommodation

Women clients are experiencing homelessness across ages and circumstances, including young women, mothers and pregnant women, and older women. This is an increasing and troubling trend among the people coming to us for help.

Our enquiries show that many women face a range of barriers when trying to access emergency housing. These include:

- systemic issues such as poor communication between agencies
- requirements such as photo ID
- lack of suitable options
- tight rules for housing support from Work and Income, such as not being eligible if a person has moved location - even if done so for safety reasons
- inability of agencies to provide help due to lack of available beds or suitable arrangements.

Many of these women are also dealing with financial hardship, have little or no support network, and are afraid to engage with government services.

Harvi has moved cities feeling unsafe being homeless in the big city. Visiting Work and Income she has been told she needs to return to where she came from if she is to get help. Harvi has

visited the range of community organisations that offer emergency accommodation for those who are homeless, but none can help as they are either full, or Harvi would have to share with others which is not something Harvi feels safe to do. The only ID Harvi has is her Work and Income card which is not photo ID. She has found that not having photo ID can be a barrier to accessing help.

Aria needs emergency accommodation and has school aged kids. She has visited Work and Income but has been told there are no vacancies in their system. She has tried multiple other options.

People are struggling to afford the bond requirements for rental homes

People often come to the CAB because they can't afford the bond needed to secure a rental home. Some simply don't have enough money for the large upfront payment, while others are struggling to get their bond back from a previous landlord. This can happen if the landlord did not lodge the bond, if there are disagreements about what the bond should cover, if there are disputes about property damage, or if the client shared the property and another tenant is holding onto the bond.

Our enquiries show that people are missing out on finding somewhere to live when Work and Income will not pay out bond to an unverified landlord, when they have concerns about the healthy home status of the home, or when administrative errors prevent the bond payment being transferred as agreed. Due to the tight rental market, we see clients finding it hard to find properties with reasonable rent which Work and Income will support the client to live in. If Work and Income decline to support the client's choice of rental, they will not assist the client with bond. With little options to choose from the person then experiences, or is at risk of experiencing, homelessness.

Vincent and his family are needing to move into rental accommodation but cannot afford to pay bond. Work and Income can support him with this but will not pay bond for the rental property he has managed to find because the landlord is not willing to make the property compliant with the healthy homes regulations. There is still a month before starting his new job and so he needs help securing housing.

Dylan and Mere had to find a new home. They are both receiving some support from Work and Income and had received approval from Work and Income for payment of the tenancy bond. Unfortunately, when finding somewhere to live, Work and Income refused to provide the tenancy bond payment at the last minute because the new landlord is not a registered supplier. The clients have had to move out of their old home and so are currently homeless, and without a car, spent a very cold night in the local park. Work and Income does not consider them homeless even though they have no housing.

Val is anxious to get her bond back from the boarding house where she has been staying. She has no money to pay for bond for her next accommodation. She contacted Tenancy Services, but they have no record of bond being lodged. She has had to sell her phone as she needed money.

Sometimes we see government agencies being responsive and cooperating with CAB volunteers to help people get their bond back and assist them into housing because they see the immediate and desperate need these clients are experiencing.

Brendon is sleeping in his car as there is no accommodation available in this area. He needs directions to a community organisation that could provide food and a roof over his head for the night. Brendon has been successful in communicating with Tenancy Services about his urgent need to retrieve his bond from his previous tenancy while at the CAB.

Alok had much trouble in getting accommodation but with help from several organisations he is due to move into a home today. Alok now has another problem because Work and Income have not yet provided the tenancy bond for the property. The Property Manager is refusing to hand over the keys to their new home without the bond payment. The truck they had hired to move their belongings is needed for another job and the family is waiting outside the house hoping they can move in. (Unfortunately, less than one month later Alok received a tenancy termination notice as the landlord is to sell the house.)

Support for released prisoners is inadequate and is causing homelessness

People released from prison are provided with a Steps to Freedom grant which is intended to provide a financial bridge during this vulnerable transition. However, this grant has remained fixed at $350.00 since its introduction in the early 1990s—over 30 years ago. Individuals released from prison face immediate and significant costs, including transport, food, temporary accommodation, and communication needs. In real terms, the amount of the grant has lost substantial value due to inflation and is no longer fit for purpose. It is an inadequate amount to help people set up themselves up with the basics, putting their reintegration and wellbeing at risk from day one. Also, this grant is reduced by the money being held in the prisoner's trust account. A trust account holds up to $200.00 of the prisoner's money that they can use to buy approved groceries while in prison. For example, if a prisoner has $50.00 in their trust account, Work and Income will only approve $300.00 for the Steps to Freedom grant.

Prisoner Rehabilitation Services provide people with support before leaving prison. However, it is unclear if this service is consistently available with prisoners experiencing cell lockdowns due to inadequate staffing levels and budget cuts reducing or removing some services. We see clients who have left prison without the resources they need such as having suitable ID, a bank account, a phone, housing, and emotional support.

Jules has been released from prison and is eligible for Superannuation but with no bank account he cannot receive the support. Jules is homeless, has no food, watch, or phone, and no money. Jules sleeps in a bus shelter and has been trespassed from the bank and from Work and Income when trying to address not being able to access the Superannuation. An advocacy organisation that has been helping Jules is closed until tomorrow and the wait time on the NZ Super help line is very long.

Phoenix needs help to find accommodation and support having been released from prison. They are finding it so overwhelming not having anywhere to go and although they don't want to offend anymore, they can't see they have any other choice.

Barriers to support - Interactions with Work and Income need to be effective

CAB clients are experiencing a multitude of barriers when they try to access benefits and financial help from Work and Income. These barriers come in several different forms including poor communication and complicated processes, inconsistent case management, punitive sanctions, and clients being punished despite making their best efforts.

Systemic and administrative barriers are exacerbating income inadequacy

People are seeking help from the CAB with completing administrative tasks, following process, communicating their circumstances, proving their situation, and finding an advocate.

We see clients who have already supplied all the information requested by Work and Income, but because of poor record keeping or delays at Work and Income, they still haven't received the help they need. We see clients who need assistance due to their literacy skills, struggling with understanding official letters, experiencing digital exclusion, dealing with disability, and being unsure of next steps when they feel they have done all that has been requested of them. We see clients whose stress from interacting with Work and Income is impacting their ability to get support.

Kobe is very stressed and emotionally drained. We gave him a glass of water and tried some calming exercises so that he could talk about his situation. He is in rent arrears and has used up his cash reserve due to several unexpected costs such as car repair. Kobe was made redundant, but the payout turned out to be just his holiday pay. He was certain he would find work and has been applying for many jobs. Unfortunately, he hasn't been able to find work and now has a standdown period to endure before he can receive the Jobseekers benefit. Kobe is also distressed by his treatment by Work and Income while he was trying to explain his situation in a phone conversation. Although he is in Social Housing, he has been told his rent cannot be reduced until he starts to receive a benefit.

Levi is in significant distress. Work and Income has sent notifications over the last few weeks about an amount Levi owes to Work and Income due to overpayments. This debt is increasing and is so far totalling over $3000. Levi is receiving a supported living benefit and part-time hourly payments for being the caregiver of a disabled child. The caregiver hours are reported each week to Work and Income via an email address which Levi was given by Work and Income. When questioning the notification of overpayments, Work and Income told the client that the email address is not actively monitored and that he needs to use myMSD to submit their hours. He has now been told to phone in his hours. Levi has had no success in resolving the situation by visiting the Work and Income office and discussing the matter for several hours. The Work and Income customer service representative did not have any information about why Levi is being invoiced or how to move forward in sorting out the issue because the clients file contains very few notes. Levi is very stressed due to his experience of the lack of clarity surrounding being overpaid by Work and Income, inconsistent instructions, poor note taking in his Work and Income file, and his inability to understand the basis for the charges.

We also see people who are aware that they have not done what was required, whether due to illness, not coping with life's demands, incorrect contact details recorded in the system, loss of

trust in the system, or not being successful with contacting Work and Income. These people need help understanding their rights and obligations and the process they need to follow to put things right.

Recently, Sam has been experiencing injuries while doing his job and this has meant he can no longer work in his usual line of employment. Sam is on the Jobseeker benefit but missed an appointment for a work seminar as Work and Income used his old phone number and he doesn't use email. He has no credit on his phone to make phone calls. He lives rurally and has lost his driver's license and so cannot visit the office. Due to failing to go to the work seminar, Sam's benefit has been cut under the red-light sanction. Now he is behind in all the bills he must pay.

Jamie is on the Supported Living benefit because of a medical condition. Jamie has been dealing with Work and Income for many years. Previously, Work and Income advised Jamie that she could study part-time and should apply for a Training Incentive Allowance. This application has been denied because Work and Income said the course fees are being paid for by their student loan, that Jamie can study full-time, and is misusing their benefit. Confused by being given conflicting information by Work and Income, Jamie has come to the CAB to find out what she can do.

People are not always receiving all the support they are entitled to from Work and Income despite it being a legal right that people are told about all the financial help they might be eligible for by Work and Income and Work and Income must be available to help with applications for all those entitlements.

We are seeing people questioning if there is any other support available to them because their full eligibility has not been disclosed during their discussions with Work and Income. We can check their eligibility using information on the eligibility check tool on the Work and Income website[5].

Blair's fixed term employment contract expired, and no further work was available. They have been looking for work across the country and have finally secured a job, but the start date is not for another month. They do not have enough money to pay rent at the backpackers for the month before they start work. Blair provided all their details to Work and Income in an interview. However, Work and Income's only recommendation was to use a night shelter if the backpackers was unaffordable; with only under $500 left and the backpackers costing around $200 per week Blair needs assistance from Work and Income.

Kora came to the CAB to request help with a Work and Income Review of Decision application. She had applied for support before Christmas. Some of the application for support has been approved but only from the date the application was processed and involves a standdown period. This means that Kora will not receive any support until the end of January. Although, the statutory holiday period may be the reason for the delay, Kora wonders if it should have been considered in the implementation of a stand down period. Kora has no money left now for food or rent. Her attempts to discuss this issue with Work and Income have not helped the situation.

[5] https://check.msd.govt.nz/

Kora is also concerned because the disability part of her application for support has been denied due to not supplying the required information. Kora has tried asking what type of information is missing or required but Work and Income has not been able to provide an answer to this.

Sanctions and traffic light systems cause stress and further push people into hardship

In August 2024, The Ministry of Social Development (MSD) implemented a traffic light system for benefit recipients (see Appendix for details). This system using traffic light colours (green, orange, red) to communicate a client's compliance with their benefit obligations was the first stage in the government implementing sanctions supported by legislative changes and were followed by other sanctions introduced in May 2025.

Although the government described these as "non-financial sanctions,", these sanctions have been evidenced as having direct and indirect financial implications for clients[6]. An example of this includes that the Minister chose to disallow hardship grants to people sanctioned with 'Community Work Experience' on a red traffic light against policy makers' advice.

CAB clients are telling us they are worried about the traffic light system and the sanctions that come with it. This system is causing a lot of anxiety. Some clients are expressing fear that their benefit will be cut, and they won't be able to survive financially, even when sanctions are not applied to the type of support they receive.

We see that traffic light sanctions often have serious negative effects. Clients experiencing benefit reductions or suspensions are in financial hardship and unable to pay for basic needs, at risk of homelessness, and in significant distress, particularly when clients have done everything to comply or are unable to comply due to health challenges or other barriers.

We see clients experiencing sanctions for a variety of reasons, including administrative issues, compliance requirements, income changes, and alleged breaches of benefit conditions. Clients are often surprised or confused as to why their benefit has been cut. We see clients who believe they have communicated with Work and Income effectively and have been assured their welfare support has been confirmed or administrative errors fixed, only to find they don't receive their benefit.

Poor communication from Work and Income, unclear reasons for sanctions, or lack of explanation makes it even harder for clients to resolve issues. This creates more stress and uncertainty for people already in difficult situations.

Grace has had her Work and Income benefit sanctioned. She attended the workshop prescribed by Work and Income for a week but became too unwell to continue attending. Grace visited her Work and Income case manager and received $20 for fuel to visit her doctor. Grace has been provided with a medical certificate by the doctor which she passed on to Work and Income. The case manager instructed Grace to reapply for the benefit which she did. Now, three months have passed, Work and Income have not yet reinstalled Grace's benefit. Grace has already tried

[6] https://www.cab.org.nz/assets/Documents/About-us/Social-Policy/Other-social-policy/CABNZ-submission-on-Social-Security-Act-Amendment-Bill.pdf

to use the Work and Income complaints process. Her question to us is if she should try to apply for the sickness benefit. Grace is sleeping on the street.

Manaia forgot an appointment with Work and Income because of needing to care for their sick child. As a result, their benefit has been cut in half. This has meant that they cannot pay their rent.

Sione is very upset. He is worried from hearing news that a Traffic Light Sanction System has been introduced by MSD. He is on a Supported Living benefit and is concerned that he will be made homeless if sanctions are applied to him. The Work and Income website and direct communications he received from Work and Income contained conflicting information about whether his benefit will be subject to sanctions if obligations are not met.

Alex has received an email from Work and Income about the new Traffic Light System. Alex's medical certificate is valid until the end of the year and states he is unable to work. However, the Work and Income email states that a new medical certificate is required in February next year. Alex is concerned that the discrepancy between the two dates could cause him to be sanctioned.

Conflicting and inconsistent messaging from Work and Income

"The most frequent problem being experienced by clients with Work and Income is poor communication with the organisation and/or case managers across a wide range of issues." CAB advocacy clinic

CAB clients are not receiving the help they need when there is no consistency of Work and Income case manager for the client, or they haven't been assigned a case manager. We see Work and Income not having or taking time to understand client needs or offering support to assist clients with support for making applications or ensuring they are able to access the support they need.

Dinesh entered New Zealand under the refugee quota years ago. He is needing help with a Jobseeker Benefit application form. Work and Income had supplied Dinesh with the Jobseeker form to complete without taking the time to assess his needs. The client's needs go well beyond needing help to complete a Jobseeker form, including needing an interpreter. Through the interpreter, we discovered Dinesh is homeless and has been living temporarily with friends. Dinesh is in urgent need of accommodation. Another issue for Dinesh is that his passport expired several years ago, and he does not have a bank account.

We see people frustrated when they establish next steps with Work and Income staff, only to be informed that they are doing the wrong thing because the:

- information provided by Work and Income was incorrect
- an inappropriate form was recommended /provided
- A Work and Income customer service representative has not followed through on the actions required.

We see clients being told conflicting information by Work and Income, both in person - depending on which branch they attend, and in phone calls to Work and Income -depending on the customer service representative they speak with. When information has been shared over the phone there is less opportunity for the person to prove that they are following information previously provided by a customer service representative because they don't know the identity of that person. Poor records of interactions with customer service representatives by phone leave people in awkward situations as they try and explain the incorrect process they have been told to follow.

In one case, a client was told that phone recordings could be checked when explaining they were following the process provided over the phone previously. The offer of this check was withdrawn when the client welcomed it. The conversation continued with every option the client suggested regarding next steps to remedy the situation being met with the rude response of "not 'gonna' happen" by the phone customer service representative. The relative anonymity of phone customer service representatives and poor record keeping creates issues for clients in receiving consistent and quality help.

Every time Teresa calls Work and Income she gets told different information about what is required. Now her benefit has been changed to require a monthly doctor's certificate instead of a yearly one. She is unsure who to talk to, to sort things out.

Caleb had had his benefit cut significantly which impacted his ability to pay his rent. He had no money for food and could not afford the photo for the photo ID that Work and Income was requesting. As the cost of getting photo ID was prohibitive, Work and Income told Caleb over the phone that instead of photo ID he could bring his birth certificate into a Work and Income office. Caleb was assured that his Jobseeker benefit would be extended by two weeks to allow him time to bring in his birth certificate. He was told that his benefit would be paid into his bank account this week before the rent was due.

However, Caleb's benefit was not extended, and Caleb was not able to pay his rent. When Caleb called Work and Income again, he was told that the reason he has not received his benefit was because he needs to provide photo ID. Caleb repeated the instructions and assurances from his previous interaction with Work and Income, but the Work and Income customer service representative said they could not help until he provided his photo ID. The customer service representative started to be rude to Caleb. Caleb asked for food assistance until they could get everything sorted out. The customer service representative refused this request and also refused Caleb's request to speak to the manager. Caleb called the Work and Income phone line again, only to be told again that by not meeting the obligation of producing photo ID, he could not receive a benefit or a food grant. Caleb can still not afford photo ID, and, with his benefit cut, cannot afford his rent.

CAB clients are experiencing stress, and their support can be impacted when:

- correspondence is not received
- the Work and Income service phone lines are overloaded or the wait times excessive
- the client is being turned away from the Work and Income office reception
- the method of contact /interaction is not suitable for the client's needs
- they are receiving conflicting information from Work and Income regarding eligibility, obligations, and process.

- paperwork or obligation proof is not registered by Work and Income impacting the client receiving support

"The communication breaks down when they don't see the same case manager, and they have to explain themselves over and over again." CAB Manager

Serina expressed extreme relief to be finally talking to a real person when contacting the CAB. She has been experiencing huge frustration after several weeks of trying to get through to Work and Income. She had been waiting in phone queues, often waiting for an hour before being told that due to a shortage of staff the call would not be answered. Serina has been made redundant recently and she needs to apply for a benefit. However, she cannot progress the application without further information and a conversation with Work and Income. She only has the means to contact Work and Income by phone.

Remi needs food or money for food. Work and Income have declined Remi assistance and asked Remi and their support person to leave the Work and Income office before allowing them to speak to anyone. Remi and their support person had both taken ID with them to reduce the chance of being turned away. Remi's benefit has been paid into an old account that cannot be accessed. Remi has not been successful in getting Work and Income to update the account details and they have refused to retrieve the money.

Rangi was referred to the CAB by Work and Income for assistance with registering a payment card for food. Unfortunately, we have been unable to help Rangi log-in because the verification code is being sent to an old phone number that Rangi no longer has. There is a 90min wait on the Work and Income help line and the local Work and Income direct phone line is not being answered. Rangi needs food today.

People are experiencing punitive actions despite making best efforts to cooperate

The circumstances in which clients find their welfare support stopped or reduced include:

- informing Work and Income of a change in circumstance, such as a deviation in income earned that week
- requesting supplementary assistance
- reapplying for support as required but medical documentation not accepted or ignored
- medical documentation delayed due to demands on health professionals
- being unwell or in hospital and unable to communicate directly with Work and Income
- being trespassed from Work and Income
- being unable to access myMSD or fill in a form
- the support they have been receiving has stopped but Work and Income has not /cannot explain why.

Clients often come to the CAB to check if they're still eligible for support, especially after they have been turned down for help with things like electricity bills, fuel costs, or food parcels. These experiences can discourage people from asking for help again. Experiencing a poor response from Work and Income is deterring people from seeking the help they need.

People experiencing their benefit being reduced or stopped are questioning what has happened to cause this change. Sometimes the person is unaware of the support being stopped until they have an outgoing expense payment declined. Client efforts to resolve the issue hit roadblocks when, despite the client meeting all obligations and providing the information required, support is not reinstated.

Nathan is needing to know what further steps he can take to continue receiving support for a disabled family member. Nathan's renewal application has been rejected despite medical documents showing further need for support. When Nathan inquired as to why the application has been rejected, he has been told that he has supplied insufficient information to justify the benefit. Asking what other information is needed, the Work and Income customer service representative did not know. When Nathan finally managed to speak with the assessor, they also couldn't tell him specifically what is needed.

Riki has just received notification that her disability support payments are going to be stopped because updated forms have not been received. However, Riki submitted the forms by hand to the local Work and Income office several days before they were due. It cost Riki $35 for petrol to visit in person, but Riki wanted to make sure that the forms were received. Riki had also sought help from the CAB with filling out the application forms for continued disability support to make sure the information was complete.

Ali has had his benefit stopped just before Christmas and doesn't know why his benefit has been cut. Contacting Work and Income, Ali has been told that he must come in for a face-to-face appointment to get things sorted, but Work and Income cannot offer an appointment until the following week even though the situation is urgent. Ali has no money for food or bills and has a child living with them at home.

Nikau was informed, with only 24 hours' notice, that his benefit was to be cut off. Recently, Nikau had been required by Work and Income to provide a medical certificate. Nikau did so and received a message back from Work and Income confirming receipt of the certificate. Work and Income said they would be back in touch with Nikau if they needed anything further. Nikau hasn't received any further communication from Work and Income until now. Work and Income has sent a message that Nikau's benefit is to be cut.

Inadequate support for people with life-impacting medical conditions and disabilities

CABs are receiving enquiries from people with disabilities because the support they are receiving is insufficient or they are unable to follow the advice or process provided by Work and Income. People are needing to know what other supports might fill the gaps they are experiencing and who is available to help them.

Mollie needs help with her financial situation. Mollie is on the Jobseeker benefit and receives additional disability support. She is finding that the support isn't enough to cover all her costs, including multiple medical costs as well as clothing and transport needs. Mollie would like to check her eligibility. She needs budgeting advice before applying for KiwiSaver withdrawal due to hardship and needs to consider that receiving a payout from her KiwiSaver may impact her eligibility for receiving help in the form of supplementary benefits.

Assana's Supported Living benefit leaves her with only $65 per week after essential deductions such as rent and medical fees. This is inadequate to cover basic living expenses. She has been advised by Work and Income to find cheaper accommodation, as her current rent is almost $500 per week but this has not been possible. Assana's numerous health issues limit her ability to work or seek alternative housing options.

CAB clients with a disability or medical condition are needing to contact their medical practitioners more often and needing assistance with filling out forms and applications. This is creating more cost to the client and more work for their medical providers. Workloads of GPs and other medical providers can cause delays in paperwork which is essential to opening the route for assistance for the client.

Support is being declined by Work and Income without the reason of rejection being known by either the client, or the Work and Income medical assessor. Denial of support is causing the client to engage more with medical practitioners putting more pressure on this sector and on clients.

Toby needs help with receiving support from Work and Income. He has tried to speak with Work and Income on the phone, but they have said they need him to visit their office to progress his application. The nearest office is 1.5 hours' drive away, but Toby cannot drive due to his health. He is struggling and is seeing a counsellor regularly to improve his health. He has a medical certificate from his GP stating he is unwell and needs support.

Bodhi came to the CAB with many forms which the case manager had given them because Bodhi is moving into a private rental home from social housing. This move involves an increase in rent for Bodhi and requires two weeks rent for tenancy bond. Bodhi's health makes it very difficult for them to communicate, and they are also in sole charge of a special needs child. Although Work and Income has given Bodhi seven forms to complete, several forms seem to be missing for all the help that they need and are eligible for. Bodhi also has a confirmation letter that Work and Income can assist with some of the bond. However, the funds for this have not been received even though the landlord required payment yesterday.

Kailani needs her doctor to provide documentation to Work and Income. Kailani has recently changed to another GP practice, and her previous doctor has not yet sent her files to her new GP, so there is a delay in the documentation being provided to Work and Income. In the meantime, Work and Income have cut the Kailani's benefit in half. This has caused her to be in rent arrears. Kailani has been urgently trying to contact her Work and Income case manager to sort things out, but she can't get hold of her.

Some CAB clients are finding that the medical advice provided to Work and Income about their condition is being ignored. We see people being denied the Supported Living benefit and being moved to the Jobseeker's benefit despite medical advice that a person is unable to work. Professional medical evidence is being dismissed by Work and Income, compromising peoples' health and financial situation. People are feeling like their circumstances are not being heard or seen by Work and Income.

Work and Income asked Adel to reapply for the Supported Living benefit because her partner was able to get employment. Work and Income has moved Adel to the Jobseekers benefit

despite Adel providing several medical certificates stating that she is unable to work. Adel has been feeling so stressed about this, it has worsened her illness. She has tried to talk to Work and Income several times because it is clear she meets the requirements for the Supported Living benefit. She has completed a formal review of decision application but needs an advocate to help with communicating with Work and Income.

Parker is needing help. They have applied to Work and Income for a Supported Living benefit with support from three doctors and a specialist. However, despite the professional evidence supporting the application, Work and Income have refused Parker this support.

Ash had been on the Supported Living benefit but was moved to the Jobseekers benefit. She was moved to the Jobseekers benefit because her GP retired just before their current medical certificate expired and it took months for Ash to get a consultation with a new GP due to availability. Ash found a job, but this exacerbated her health issues even more. The new GP did not back-date the medical certificate which means Work and Income will not back-date Ash receiving the Supported Living benefit.

People with disabilities are experiencing extra communication barriers.

It is taking great effort for clients with disabilities to ensure they are satisfying their obligations and responsibilities with Work and Income. Clients are seeking help from the CAB when their disabilities are not considered a barrier to achieving tasks required by Work and Income and no assistance is offered by Work and Income staff.

CAB clients with disabilities are telling us there is limited flexibility and responsiveness in how Work and Income meet their specific communication needs. Some are being turned away from appointments because they've asked for a communication method that they need because of their disability, even when Work and Income is aware that they need this to overcome challenges in communication.

Even when clients do everything that's asked of them, they may still not receive the support they need — and often aren't told why. We also see system failures, such as not acknowledging receipt of documentation, impacting clients receiving the support they need.

"We have had clients who feel that they have not been heard about their health issues, despite evidence from a medical professional." CAB advocacy clinic

Zane needs emergency housing as his extended family can no longer support him. Zane struggles with being hard of hearing and has a speech impairment. Zane made an appointment with Work and Income to discuss his housing need. Zane came to the CAB for assistance because his face-to-face appointment was unexpectantly cancelled and replaced with a phone-only appointment. When Work and Income understood that the client's communication difficulties required an in-person appointment, a new appointment was scheduled for the next day. However, Zane returned to the CAB for help because he had been turned away again from Work and Income when arriving for his new in-person appointment. Zane was told that he could only have a phone appointment. Visiting Work and Income with Zane, Work and Income 's receptionist had Zane's need for an in-person appointment explained to them again. Work and Income noted that Zane's file did flag his disability and said it was a training issue that had caused the client to be turned away several times. Despite Zane's immediate need for

emergency housing, a new face-to-face appointment hasn't been made available by Work and Income until a later date.

Due to the Harriet's disability, she cannot write and therefore is not able to complete the form, as requested by Work and Income, to ensure her benefit is continued.

Oscar is in a wheelchair and so finds it difficult to access the Work and Income office. Oscar has been trying to use the 0800 number, but he is only getting an automated response "to phone back later as they are overloaded". He is seeking our help to contact Work and Income.

Requirement that Work and Income clients get budgeting and financial advice can be a barrier

Budgeting advice and providing budgeting statements is frequently a formal requirement for accessing income support, social housing, food parcels, and financial hardship grants. In these situations, the need for budgeting advice is an extra hoop for people to jump through to get the actual assistance that they need.

Reduced funding of budgeting and financial services and increased demand for these services has created extended waitlists for people needing to receive this help. We also see people experiencing of digital exclusion, language challenges, and emotional distress barriers when needing to provide evidence of their financial situation.

People often need extra support to communicate with government agencies, understand their benefit entitlements, work with lenders and creditors, and sort out problems with financial support.

People come to the CAB for budgeting advice to find out how to make their income stretch to meet basic costs, manage debt, and meet agency requirements. CAB clients are seeking budgeting services to help understand their financial situation, create payment plans, and manage repayments. Financial services and advocacy are often needed alongside budgeting advice to navigate complex systems and resolve disputes. These are key interventions during periods of financial hardship, unemployment, health crises, and family breakdown.

Hudson has been referred to the CAB by Work and Income to get budgeting help because he has made several requests for extra support due to bills piling up. He needs to do this before they will offer any support. The earliest appointment for Hudson is in several weeks due to the high demand for the service.

Lena is a solo parent has been advised by Work and Income that she needs to receive Budgeting Advice to get financial assistance. Lena needs to know how to find a Budget Advisor and get an appointment.

Lack of finances from income inadequate to cover their basic needs is the issue people are often experiencing. The documentation that a budgeting service can collate, will allow the client to prove they are doing all they can within their financial situation.

Jay is frustrated. Between him and his partner, they don't earn much each week. He has asked Work and Income for help but has been told he needs to supply receipts to show the unexpected costs which have pushed them into hardship. Jay does not have unexpected costs;

the issue is that the basic costs they do have cannot always be covered by their low income so that they cannot even buy food.

Freya and Finn have a young family. Despite both Freya and Finn working, they are struggling with financial hardship. The financial stress has prevented Finn from being able to function as normal because he is so worried. They have tried to talk to Work and Income about their situation but need an advocate as they are exhausted from experiencing how unhelpful Work and Income have been.

Nita's family is living in their car since Nita lost her job because she couldn't pay the rent. She has applied to Work and Income but has been told she is only eligible for a very limited amount of support. She would like to talk to a budgeter as she has loans to pay. Nita's family has very little food left. Nita needs immediate help and advocacy.

Lack of access to mobile phones, the internet, or computers

Some clients do not have access to a mobile phone, the internet, or a computer and therefore cannot communicate easily with Work and Income — for example, to use online services like myMSD or to set up their PIN number on a green payment card.

We see clients who don't own a phone struggling with setting up a PIN for their green payment cards to be able to access their funds. If clients don't have a phone, they come to the CAB for help to do this. Clients who don't own phones are not given help to set up a PIN on their green payment card despite being issued with the card when onsite at the Work and Income office.

People using the CAB phone to call Work and Income to set up the PIN, are at times, giving up when the wait time on the phone is excessive, or they are experiencing the phone call being disconnected before they can speak to someone who can help. Ironically, clients are having an amount approved and loaded onto a payment card by Work and Income so that they can buy a basic phone however, as these clients do not have a phone, they are unable to set up a PIN to use the card to buy a phone.

Joy needs food and so Work and Income has issued her with a payment card loaded with an emergency food grant. However, Joy has not been able to activate the card. She does not have a mobile phone or a myMSD login. Joy asked if she could use the phone at the CAB to get the card activated using the Work and Income service 0800 number. This line has an automated menu, but Joy kept getting part way through connecting to the right option before the call dropped out due to 'high call volumes'. This made Joy understandably frustrated. Joy tried to use the general 0800 number for Work and Income enquiries, but this phone line had a two hour wait time. To stay on this call would result in the CAB landline not being accessible to other clients. Finally, after many attempts, Joy's call successfully got though on the service line, and she activated her card. Later, an email response from Work and Income to the CAB enquiry about how to help Joy, informed the CAB that the Work and Income Service Centre cannot assist clients to activate cards on site unless they have a mobile phone and email access. Joy was using the correct process even though her call was repeatedly being dropped.

Moira's benefit is going to be cut by Work and Income because of not having a cell phone to activate her payment card. Moira has been given $170 on her card (the amount quoted for a

phone) but the local store is not on the Work and Income payment list. Moira has now been told to purchase from a store in the next town which is 150 Kms away as she lives rurally. Work and Income put $70 on her card for petrol, but Moira's car has no Warrant of Fitness or Registration and so she is hesitant to use it. Moira has less than $10 a week for expenses after she has paid rent and power. She has no access to the internet. Moira is wondering how she is going to pay the $20 needed to top-up the phone.

Growing need for advocacy services to help people interact with Work and Income

CAB client enquiries show the increasing need for advocacy, from CAB and other agencies, when interacting with Work and Income. This speaks to systemic failures, poor communication, inability to accommodate clients' interpersonal needs, digital exclusion, under-resourcing, and inconsistently applied training within Work and Income.

Helping people know their basic rights and find options to move forward

As referred to in the section discussing our data, we acknowledge the sheer number of enquiries received by Work and Income and the large Work and Income casework load of the frontline workers. Frontline workers can be recipients of frustrated and defensive behaviour from clients, which means that behavioural de-escalation techniques are critical, and at times, a mediation buffer, such as the CAB, is the only workable option.

It is evident in this report, that people are frustrated when not being able to access support or denied help even though meeting eligibility and obligation requirements. Advocacy to access basic rights, assurance that correct pathways and information has been followed, and finding options to move forward are other critical services organisations such as the CAB provide.

People who seek financial support from government often also experience stress and complications in other areas of their lives as they struggle to maintain a basic standard of living. It is important for government agency customer service representatives and case managers to keep this in mind when people interact with their services and request assistance.

People can be very sensitive to the way they are treated when they are already burdened with stress. Previous interactions with organisations will impact how a person approaches the next interaction. The client experience of visiting an office or making a phone call needs to be considered. We often hear clients describe frustration at not being able to get through on a phone line or needing to stand in line for long over an hour while only one receptionist attends to clients while multiple security guards are standing around observing the queue.

People often seek help from the CAB when they encounter issues or barriers when trying to interact with government agencies such as Work and Income. CABs have noticed that a culture of having a positive attitude to customer service within a Work and Income office environment, positively impacts interactions with people using their service and reduces the need for Work and Income to refer people to the CAB.

Malie has applied to Work & Income for the Jobseeker benefit and housing supplementary assistance. She is struggling with her mental health following an injury. Malie has obtained all the necessary documents, including a letter from her doctor regarding her medical conditions and has provided these to Work and Income. She is feeling anxious that Work and Income will not support her situation. She felt the person who interviewed her at Work and Income was not empathetic to her situation or sensitive to her culture.

When people seek help from CAB regarding welfare support, the CAB equips a person with knowledge of their rights, helps the person identify multiple pathways forward, and finds intervention options for clients such as advocacy and budgeting services, food banks or community housing organisations.

Frustrated and feeling patronised at being referred for budgeting advice, Taylor explained that his issues were not due to neglectful money management but that he just can't make ends meet with what income he has. Learning from the CAB that budgeting services can evaluate if people are receiving the support they are entitled to and can advocate for people to receive this support, Taylor felt more comfortable with receiving this help.

CAB also helps people with completing forms, accessing online resources and apps, drafting communications so they can effectively get their message across, writing CV's and preparing for job interviews, and some CABs provide advocacy, budgeting advice, and food parcels.

Jun has been referred to the CAB because he is trying to complete an online Work and Income form. He is having difficulty due to needing to upload information, such as proof of his bank account details, all while navigating the form on a small mobile phone screen.

Roma is on a benefit and is struggling financially. She needs budgeting advice to help her with getting the support she needs from Work and Income. She needs CABs help with creating CV.

Henry has been trying to contact Work and Income for 2 weeks. He has requested call backs but has not received any phone calls in return.

Sienna recently became unemployed. She must apply for the Jobseekers benefit which she has never done before. She wants help filling in the forms as she is very nervous about dealing with Work and Income.

Bailey wants to know about applying for bankruptcy. He doesn't have any debt but is struggling to make ends meet each week, needing to choose between paying bills each week or putting food on the table. Bailey has children, and his partner has been diagnosed with a condition which limits her to working part time, although this isn't always manageable. They are both on the Jobseeker benefit and Bailey is trying to get work in the field of his tertiary qualification now that he has recovered from recent surgery. Bailey did not find the Work and Income work brokers useful and is not comfortable with them. He is continuing to use his own networks to find work. They live in social housing, but Bailey is wondering if there is any additional support they might be able to receive.

Helping people to manage job loss and gaps in support

Unemployment in Aotearoa has been increasing, resulting from an economic recession, efforts to control inflation, and downsizing of the public service. CAB clients are under financial pressure when there is no longer work for them. Some people are made redundant and have limited funds for a time. Some people are on zero-hour contracts or are self-employed with income ceasing as soon as work is no longer available. People that have a stand down period between jobs or between working and being eligible for support, are wondering where to get help so that they can keep paying for their necessities.

Cameron's partner's job has been reduced to one day a week resulting in them struggling to manage bills and the mortgage. Cameron needs help to sort it out. Cameron wants to know if there are support options they can access.

Mikaere has been receiving a benefit for a period. He has now secured a full-time job and is due to start next week. Work and Income has informed Mikaere that the benefit he receives will be stopped immediately. This creates a problem for Mikaere because the earnings from his new job will not be paid out for a month, with monthly pay days from then on. Work and Income has told Mikaere that they cannot offer any support or solution to the shortfall he will experience.

Some people are under financial stress when they have had a medical event, needed surgery, or have been required to act as a caregiver for an unwell family member, preventing them from continuing to work. People may come to the CAB asking for help with how to manage debt caused by these situations, for information about loans or withdrawals from their KiwiSaver, and often only then learn of their eligibility for support through the welfare system.

Some clients are concerned that although they believe they are eligible for support, this support has not been offered, or it has been denied.

Diego applied for Temporary Assistance support from Work and Income, but his application was denied. Diego doesn't know why he was denied and needs help getting support.

Gabriel is now receiving a sickness benefit due to ongoing health issues. They are sleeping on a friend's couch as they have no bed. They also have no bedding. They have requested a special grant from Work and Income to get a bed. Gabriel's request has been denied because they already have $150 in debt to Work and Income.

Helping people know what to do when they owe money to Work and Income

Clients are concerned about owing money to Work and Income, are stressed about their ability to repay the debt, and are often confused as to why they have the debt owing. Our enquiries show issues of disputes and confusion because people often do not understand why they owe money or dispute the amounts claimed by Work and Income.

Some debts arise from overpayments, miscommunications, or administrative errors. Other debts are incurred because the person has needed an advance or a recoverable grant to assist with urgent need such as a larger than normal utility bill. We see people are stressed as repayments deducted from their benefit are creating even tighter financial conditions when they are already struggling to meet basic living costs.

Jackson needs to dispute a debt which Work and Income say he owes. ACC has taken over providing support for Jackson and has paid Work and Income for the support that Jackson has received over many years. Unfortunately, this payment has not covered any of the extra support the client received over that time such as a secondary grant in the form of an accommodation supplement. Work and Income is wanting to recover these payments from the client creating a large debt for the client with Work and Income.

Marie is paying off her debt to Work and Income but, with the amount of debt and the rate at which she can afford to pay, the repayments will be required for a very long time. Marie is wondering if it is possible to get at least part of the debt written off. Some of the debt is recoverable as it was from when Marie needed bond to sign up for their tenancy. The rest of the debt stems from some Working for Families overpayments. Marie believes that if the debt sat with Inland Revenue, it would be able to be written off due to the client's hardship. As it is, however, it sits with Work and Income.

We see people, who are already burdened with the cost of living and supporting their families, trying to work out their financial situation with Work and Income when errors have been made and information is concerning or confusing. We see people's efforts are impeded by not receiving enough information from Work and Income, and by the time consuming and impersonal approach to addressing discrepancies and getting a review of a decision.

Daniella has received notification from Work and Income that she has been overpaid by $2500. Daniella wants to understand when and why this overpayment occurred. She asked for more information or a breakdown of the overpayment. However, Work and Income will only provide the total figure and no further information.

Ben is a single parent and has two part-time jobs but one of the jobs has variable hours and so he reports the hours he works regularly to Work and Income. However, recently this information has not been processed correctly resulting in a debt that Ben now owes. Work and Income has acknowledged that his information was processed incorrectly by the system and have advised him to fill out a "Review of Decision" form. Ben is quite visibly upset and is at his wits end trying to deal with Work and Income while also feeling victimised and stressed by owing a debt. Ben says he is time and money poor and cannot afford to be dealing with this issue that has arisen, much less paying back the related large debt.

We see people experiencing compounding issues once processes are not followed correctly, either due to an error by Work and Income or the client. Being able to resolve the issue and move on can be incredibly difficult and may continue to negatively impact the person for some time.

Karun contacted Citizens Advice Bureau seeking assistance with a longstanding debt owed to Work and Income. The debt originated years ago when Karun's Work and Income Case Manager missed appointments with Karun and their social worker. As a result, Karun was allocated the wrong type of support and, not realising this, Karun believed he had sufficient support to pay rent. Despite attempts to dispute the debt, Karun has been unsuccessful in resolving it and continues to make repayments. Karun is seeking advice because, although he has been making regular payments, the debt is still large. Karun cannot understand how this can be and would like Work and Income to provide information on what has been paid and what is owing. Karun cannot see this information on myMSD as the debt was issued so long ago. Karun cannot

understand why other people have been able to have their debt dismissed when, in his case, it was Work and Income that failed to communicate correct information.

Helping people who are afraid to talk to Work and Income

Stress from fear of doing the wrong thing or failing to comply with an obligation is hampering client's communication with Work and Income and clients are needing support and reassurance from CABs because of this.

Sage is sleeping in her car. She is afraid if she talks to Work and Income, they will cut her benefit because she no longer has an address or is living in a house. When Sage's landlord passed away recently, the landlord's family evicted Sage straight away. Sage is following up this action with the Tenancy Tribunal. In the meantime, she has nowhere to live and, with the holiday season starting, even the campgrounds are all booked up. Sage is wondering if she can access emergency housing.

Josh is wondering if someone can advocate for him with Work and Income. He is on a Supported Living benefit and finds that he needs help to deal with Work and Income due to his mental health struggles. Josh cannot face talking to anyone from Work and Income and does not use the Work and Income website.

Supporting people in their interactions with Work and Income

CAB clients are asking for advocacy support for interactions with Work and Income when they:

- do not receive the help they need
- feel intimidated speaking with someone in authority, either due to personal experiences with Work and Income or other institutions, or due to observations of other people's interactions, such as those of family or friends
- need help advocating for their eligibility for support and communicating their need
- need help understanding the process and filling out of forms
- need help disputing accusations of debt to Work and Income which has either been repaid or inaccurately applied

CAB clients are seeking help with making, reviewing, or submitting a Review of Decision application when they have been declined support by Work and Income.

Josephine has come into the CAB office because she needs to access the $20 on their Work and Income payment card so that she can buy something to eat. When Josephine tried to use the card, it didn't work as it needs a PIN to access it, and Josephine does not have a PIN. Josephine is having difficulty with walking. She confirmed she has been in hospital overnight after being admitted when she sought medical help. Josephine needs to get to a pharmacy to fill a prescription to prevent a further medical event. Josephine has just visited Work and Income for support because she needs help with travel to get home. Josephine is clearly in a predicament with closing time approaching. With Work and Income's phone help line having a long wait time, it is the local Marae that has offered food and shelter for the night.

Kaia's benefit has been cut and now she can only afford to pay her rent leaving very little for any living costs. She is receiving only a limited amount of support and hasn't been able to contact her Work and Income Case Manager. Kaia's need is urgent as she has no food or money.

Conclusion

The patterns emerging from CAB welfare support enquiries tell a consistent story: far too many people are navigating a system that is complex, inconsistent, and provides help that is insufficient to meet their basic needs. Behind every example in this report is a household grappling with choices no one should have to make - whether to pay rent, heat the home, or put food on the table.

The evidence shows that these issues are not isolated incidents but caused by systemic barriers that compound disadvantage. CABs are increasingly supporting people who have never needed help before, indicating a widening gap between income and the cost of living.

The lived experiences of people seeking support from the CAB show that too many children and adults, both young and older, are suffering from government policies and practices that are not compassionate or centred on their well-being. Instead, we see a growing need for advocacy because people are being denied the help they need and the experience of Work and Income that many of those coming to the CAB have is negative.

It is clear that rising demand, coupled with reduced funding, is placing significant pressure on advocacy services, food assistance, and financial support. Many are missing out on essential help because these areas are not being prioritised in government spending decisions.

Based on the findings of this report, we recommend strengthening the support systems that are currently failing those in need, and ensuring that organisations dedicated to helping people regain stability, are properly funded.

By simplifying access to entitlements, ensuring income levels match the true cost of living, and removing punitive or unnecessary barriers, we can create a system that better supports community wellbeing, allowing people to live with dignity.

Actionable insights

This section outlines a series of actionable insights aimed at strengthening welfare support systems to better meet the needs of individuals and whānau across Aotearoa. Drawing on client experiences and frontline observations, these recommendations address key areas where current support mechanisms fall short, ranging from income adequacy and housing security to communication with Work and Income and systemic barriers. Each insight aims to promote fairness, dignity, and wellbeing.

Improve income adequacy

- **Raise core benefit levels** to meet basic living costs, indexed to inflation in line with the recommendations of the Welfare Advisory Group.
- **Increase the Disability Allowance**, as the current rate is insufficient in providing the support needed to cover disability-related costs
- **Ensure better eligibility checks** across all Work and Income interactions to ensure full entitlement uptake without clients missing out or needing to either self-advocate or find an advocate.
- **Actively promote eligibility for supplementary support** to increase the uptake of the availability of additional support for those not on a main benefit.
- **Increase the Steps to Freedom grant.** People released from prison require housing and basic cost of living support while they become reestablished in the community

Prioritise food and utilities security

- **Increase nonrecoverable special needs grants** for essential utility and food costs beyond current limits.
- **Improve supplementary assistance and urgent grants** by raising income and asset thresholds.

Address Work and Income debt and financial stress

- Review Work and Income debt recovery practices to **prevent further hardship**. Clients' ability to pay back secondary grants when experiencing hardship need to be considered by Work and Income and flexibility offered when it is recoverable debt so that repayments do not push a person further into hardship.
- Ensure clients understand the origin and terms of their debt with Work and Income.
- **Increase accuracy** in the system so there are not over payments caused by Work and Income that then become debt for the client.
- **Show leniency** with debt caused by Work and Income

Strengthen housing security

- **Expand social housing supply** and prioritise groups disproportionately affected including Māori, Pacific Peoples, women, and families.
- **Streamline bond assistance processes** to prevent delays and housing insecurity.
- **Reassess eligibility criteria for emergency housing** to ensure vulnerable individuals and families are not excluded.

Improve client – Work and Income communication and case management

- Adequately resource Work and Income to maintain consistency of personnel ensuring clients are assigned a Work and Income case manager promptly to ensure **consistent case management** especially for clients with complex or long term needs to reduce repetitive storytelling and administrative errors.
- Ensure resourcing so that there are timely appointments and responses to clients.
- **Adequately resource Work and Income** so that actions promised by Work and Income customer service representatives during interviews and phone conversations are followed up.

Tackle administrative and systemic barriers

- Expand **face to face service availability** and provide nondigital pathways for those who want or need them.
- Reduce documentation frequency for chronic conditions or long-term circumstances.
- Mandate **plain-language communications** including ensuring that Work and Income clients can use their preferred means of communication.

Review sanctions and compliance systems

- Assess **traffic light and sanction impacts** against intended outcomes, pausing application where clear harm outweighs benefit.
- If sanctions are imposed on clients, these need to be quickly reversed if wrongly imposed and must more fully consider the clients full situation.

Invest in budgeting and advocacy services

- **Increase funding** and staffing for financial mentors and benefit advocates, reducing waitlists and strengthening early intervention.

Appendix:

About the CAB

Our service

Providing free, confidential, independent information

Citizens Advice Bureau (CAB) provides free, confidential, independent information and advice to anyone and has been serving communities around Aotearoa New Zealand since 1970. We help people know what their rights are and how to access the services they need. We are a values-driven organisation and aim to be welcoming, empathetic and non-judgmental, showing kindness and aroha, taking time to listen and provide the support people need. We are an independent community organisation whose service is delivered by more than 2,000 committed and trained volunteers.

We work for positive social change

The CAB works for positive social change. We use insights from clients' experiences to show when policies and laws and/or their implementation are having a negative impact on people.

How clients can access the CAB

Clients access help from the CAB by:

- visiting their local CAB (no appointment needed, over 80 locations)
- phoning their local CAB or calling free on 0800 FOR CAB (0800 367 222)
- emailing the CAB
- chatting with the CAB online www.cab.org.nz
- browsing the CAB website for information about their rights
- searching our database of over 30,000 local community organisations and services.

Many CABs also provide other support and advocacy services

As well as providing a core service of information, advice and support, many CABs provide a

range of other services and advocacy to meet community demand.

Our Kaupapa

Mauri Manaia is the kaupapa of our organisation which carries our commitment to honouring the life-force or essence of the Manaia. When the CAB service was first established in New Zealand it was considered important to reflect New Zealand's culture and people, including recognition of Māori as tangata whenua. The Manaia was adopted in consultation with Ngāti Whātua o Ōrākei kaumātua and represents the CAB's commitment to Te Tiriti relationships.

The Manaia is a mythical bird-man creature commonly incorporated into the lintels of wharenui as a symbol of protection. The CAB Manaia was designed specifically for the CAB and is a taonga for our organisation. It has been with us for as long as the CAB has been in New Zealand. It is part of our logo, thus part of our identity, and represents our uniqueness as the CAB in New

Zealand. It also gives us something to live up to – to work in the spirit of the Manaia, honouring its protective forces.

We aim to create a future where there are no barriers to:

- Māori participating in all aspects of the CAB,
- the CAB service reaching and being effective for all Māori who need it, and
- effective relationships with Māori organisations and communities at both local and national levels.

Income support information

Check what income support might be available to you:
https://check.msd.govt.nz/

CAB 'Your rights articles' at cab.org.nz for example, Can I get a benefit from Work and Income?

A guide to benefits rights for individuals and beneficiary advocates -CPAG

Community Law Waikato Work & Income Benefits and the Law.pdf

Reporting related to the welfare system
Welfare Advisory Group Reporting

Seven steps for a fairer future

CPAG Report: Below the income floor: Modelling Income Adequacy for Low-Income Households in New Zealand 2018-2026

New Zealand's housing crisis

Voices Report 2025 -FinCap

Defining dignified income -Good Shepard New Zealand

Ka Mākona -Kore hiakai Zero hunger collective

What is the traffic light system for income support?
At green in the traffic light system, a person is considered to be meeting their obligations.

At orange, Work and Income believes the person is not meeting their obligations and the person needs to contact Work and Income within 5 working days.

If the person does not contact Work and Income and get back on track, they will move to red, where their benefit can be cut or cancelled. They need to contact Work and Income immediately to sort things out.

The new sanctions include a Money Management Card, where 50% of a person's income is loaded onto a card that can be used only with certain retailers and providers, and a Community Work Experience scheme, where a person is required to do unpaid work for a community or voluntary organisation for a period of time.

The benefits with work-related and social obligations are:

- Jobseeker Support
- Sole Parent Support
- Supported Living Payment (if you are assessed as being able to prepare for work)
- Emergency Benefit, or
- Emergency Maintenance Allowance.

Most people who get Supported Living Payment are not in the traffic light system. This is because they do not have an obligation to find work. [7]

[7] https://www.cab.org.nz/article/KB00044443