

Citizens Advice Bureau

Ngā Pou Whakawhirinaki o Aotearoa



# Youth Engagement with Citizens Advice Bureau



A CAB Spotlight Report on the Issues  
Facing Young People in Aotearoa

————— 2024 —————

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# Executive Summary

This report puts a spotlight on the issues that people under 25 come to the Citizens Advice Bureau (CAB) for help with. In the year from 1 January 2023 to 31 December 2023 the CAB received 4,935 enquiries from clients aged under 25. This report provides insights based on analysis of a sample of those enquiries from young clients of the CAB.

The report focuses on the most common areas of enquiry by younger people including employment, renting, vehicles and relationships. It also highlights some issues which are particularly distinctive for younger people including accessing ID, and issues in tertiary education. It also identifies issues for young people leaving prison and for whom digital services are not working.

The in-depth analysis of enquiries identifies some areas where improved information and education could make a difference in preventing or minimising harm. Examples of these sorts of issues include understanding what to do before buying a car, or understanding what happens if you don't have third party insurance.

The analysis also identifies a range of policy or legislative gaps which are causing hardship for young people. These include rights for non-tenant renters, limitations around tertiary education refunds, the difficulty of applying for a limited licence, the challenges of meeting the ID requirements for opening a bank account (especially for those under 18), inadequate support for people leaving prison and the impact of the shift by government services to primarily online channels of engagement.

In addition to these specific policy gaps the report identifies that for our young clients, self-enforcement of their rights (even when they are blatantly breached) can be extremely challenging because of the power imbalance of these situations. Our analysis highlights the fact that many of the young people who come to us face significant challenges in enforcing their legal rights around issues like employment and renting, because of the significant power imbalance they face as they enter the rental and employment markets.

The report concludes that there is a real need and desire for active support to help overcome the power imbalance that so many young people face. This is a role that we at the CAB often play; a place of reassurance and support for people to take action to ensure that their rights are upheld.

# About the CAB

*Ehara tāku toa i te toa takitahi, engari he toa takitini*  
*My strength is not the strength of one, it is the strength of many*

## Our service

Citizens Advice Bureau (CAB) provides free, confidential, independent information and advice to anyone. The CAB helps people know what their rights are and how to access the services they need and has been serving communities around Aotearoa New Zealand since 1970. 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 awahi (support) people need.

Using insights from clients' experiences, the CAB shows when policies and laws and/or their implementation are having a negative impact on people. The CAB works for [positive social change](#).

We are an independent community organisation whose service is delivered by 2,000 committed and trained volunteers.

Clients can 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](http://www.cab.org.nz)
- browsing the CAB website for information about their rights
- searching our database for information [about local community organisations](#).

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.

Citizens Advice Bureau New Zealand (CABNZ) is the national body of the CAB which supports CABs through national systems and support services and leads the organisation's social justice mahi.

## Our kaupapa

Mauri Manaia is the kaupapa of our organisation which carries our commitment to honouring the life-force or essence of the Manaia. The Manaia was adopted in consultation with Ngāti Whātua kaumātua and represents our commitment to biculturalism.

The Manaia is a mythical bird-man creature commonly incorporated into the lintels of wharehau 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.

## Our data

All client enquiries received at CAB locations around Aotearoa, except for quick reference questions, are recorded with a description of the situation and circumstances, categorised by the topic of the information and advice requested, alongside a collection of key demographic data relating to the client.

Demographic data is collected, usually at the end of an interview, by the CAB volunteer asking specific questions about gender, age, ethnicity, and client location. As the CAB is an anonymous service, the client is not obliged to give this information, and in some situations the interviewer may feel it is not appropriate to ask (for example if the client is upset or time is limited).

There are three levels of topic categorisation, 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 areas of significance for clients engaging with the CAB.

The quantitative data in this report is taken from the CAB database of client enquiries for the year from 1 Jan 2023 to 31 December 2023. In this report we use examples taken from enquiries made by clients aged under 25.

The client enquiries examples included here have been anonymised and any identifying details have been removed so that confidentiality is maintained. Some of the particulars may have been altered slightly to ensure the privacy of individuals is protected, but the substance of the client issue remains.

This report focuses on the insights gained from analysing the rich qualitative data captured through client interactions. We acknowledge also that there is the potential to uncover more insights through further analysis – something that may be possible in the future if resourcing is available.

## Terminology in the report

Note that in this report the terms, 'young people', 'rangatahi', 'young clients' and variations of this like 'young worker' are used interchangeably to refer to people under 25 years old who have accessed the CAB service.

# Youth clients of the CAB

In the year from 1 Jan 2023 to 31 Dec 2023, the CAB received 4,935 enquiries from clients aged under 25. This represents 4.2% of total in-depth client enquiries (138,104) to the CAB for that period.

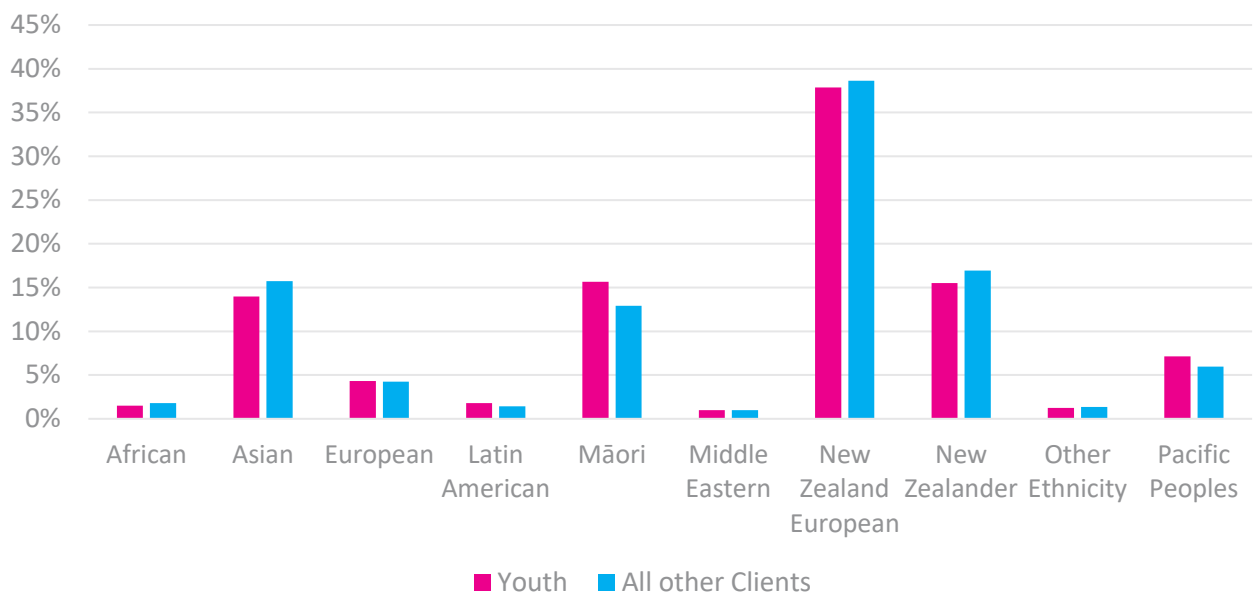
**Table 1: Summary of Age of CAB Clients**

Age	CAB Clients
0-24	4.2%
25-29	10.7%
30-39	22.3%
40-49	17.9%
50-59	15.9%
60-69	14.5%
70-79	10.4%
80 or over	4.2%

This table is a summary of the ages of CAB clients who have provided demographic information and is an average across all 80 of our CAB locations throughout Aotearoa. There is significant variation in the percentage of young clients for different CAB locations.

## Ethnicity of clients aged under 25

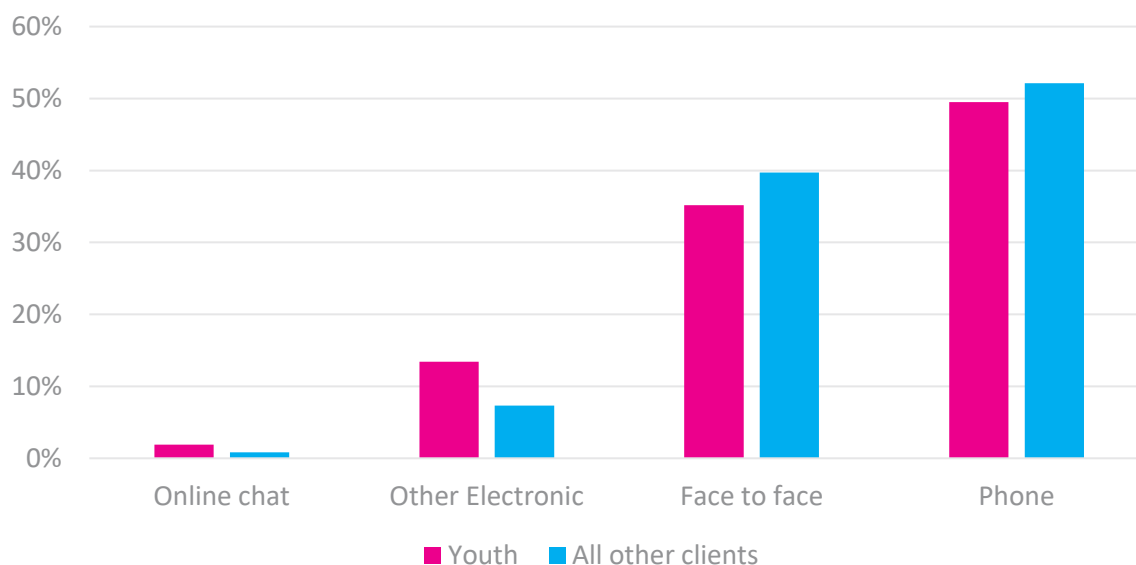
The largest ethnic group among both all clients, and those aged under 25 is New Zealand European/New Zealander. The second biggest ethnic group for young clients is Māori, making up 15.7% of clients aged under 25, with Asian clients making up 14%. Compared to all other clients, our younger clients are more likely to be Māori, Pasifika or Latin American, and less likely to be Asian or New Zealand European/New Zealander.



**Figure 1: Ethnicity of Clients by Age**

## Method of Contacting the CAB

The most common method of contacting the CAB for all clients is by phone, accounting for around 52% of in-depth enquiries, with face-to-face enquiries about 40% and email, online chat and other electronic means about 9% for all clients. For clients aged under 25 this pattern remains, with phone the most common method (49%) followed by face-to-face 35%, and then electronic methods of contact. The main difference with younger clients is that their rate of using electronic methods of contact is roughly twice as high as all other clients. Nonetheless, phone and face-to-face enquiries still make up the vast majority of contacts from clients under 25<sup>1</sup>.



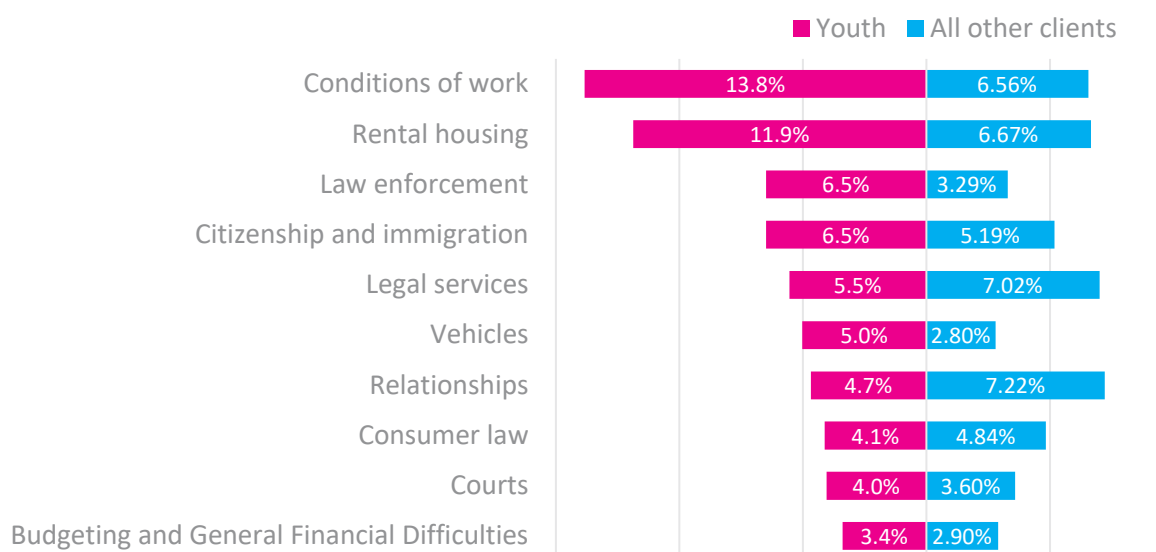
**Figure 2: Method of Contacting CAB by Age Group**

## Areas of enquiry for clients aged under 25

CAB client enquiries are categorised by any number of topics discussed. Level 1 is the broadest category. Level 2 categories break down the general topics into more defined summaries. Figure 3 shows the top level 2 categories for clients under 25.

The most common level 2 area of enquiry for clients under 25 is 'Conditions of Work', which makes up almost 14% of all enquiries from younger people, compared to just 6.5% of enquiries from older clients. Rental housing, law enforcement and vehicle enquiries are also much more common for those under 25, compared with older clients.

<sup>1</sup> This only refers to our in-depth enquiries and not other services we operate or contacts to our website.



**Figure 3: Top 10 Level 2 Areas of Enquiry from clients under 25, with representation of all other clients**

The most specific level of categorisation for topics that clients engage the CAB’s help with is Level 3. Looking at the top ten most common enquiry topics at this more detailed level of categorisation (as shown in *Table 2*), there are some notable differences between the issues for which younger clients seek help from the CAB and the issues our other clients bring to us.

- The most notable difference is that for clients aged under 25 there are three vehicle related categories in the top 10 categories, namely Traffic - offences / accidents / summonses, Motor Vehicle disputes and Buying and Selling Vehicles
- Tenancy related enquiries are high for both youth clients and all other clients, but for younger clients, flatting is also one of the top ten, but not in the top ten for all clients.
- Similarly, employment enquiries are in the top ten issues for both young clients, and all other clients, but significantly higher for younger clients, taking the first and third spots in the top 10.

**Table 2: Top 10 Level 3 Areas of Enquiry**

Rank	Youth client enquiries	All other client enquiries
1	Employment contracts and conditions	Residential tenancy including disputes
2	Residential tenancy including disputes	Consumer Guarantees Act including complaints about goods and services
3	Employment disputes	Employment contracts and conditions
4	Flatting	Access / custody / guardianship
5	Traffic - offences / accidents / summonses	Separation and dissolution



6	Consumer Guarantees Act including complaints about goods and services	Wills and probate
7	Motor vehicle disputes	Community Law Centres and other free legal advice
8	General immigration queries	Employment disputes
9	Access / custody / guardianship	Lawyers
10	Buying and selling vehicles	General immigration queries

**Note:** Colours have been used to highlight differences in the rankings of the same categories for younger clients versus all other clients.

## Top ten areas of enquiry by ethnic group for younger clients

Looking at the analysis of the top ten areas of enquiry by ethnic group, shows that there is a relatively high level of similarity in those top ten areas of enquiry. In the table below the shading shows areas of enquiry which are unique (in the top 10) to a particular ethnic group.

**Table 3: Top 10 Level 2 Areas of Enquiry (by ethnic group)**

Asian	Māori	NZ European / New Zealander	Pacific Peoples	Other
Citizenship and immigration	Conditions of work	Conditions of work	Citizenship and immigration	Citizenship and immigration
Rental housing	Rental housing	Rental housing	Conditions of work	Conditions of work
Conditions of work	Law enforcement	Law enforcement	Legal services	Rental housing
Legal services	Relationships	Vehicles	Law enforcement	Legal services
Law enforcement	Courts	Legal services	Relationships	Law enforcement
Vehicles	Legal services	Relationships	Rental housing	Vehicles
Consumer law	Vehicles	Consumer law	Budgeting and General Financial Difficulties	Inland Revenue and Taxes
Courts	Consumer law	Budgeting and General Financial Difficulties	Vehicles	Transport
Finding work	Income support	Courts	Courts	Courts
Relationships	Budgeting and General Financial Difficulties	Income support	Rights of the individual	Consumer law

**Note:** The grey shading indicates categories which are in the top ten only for that particular ethnic group.

## Top ten website articles for people under 25

Many of these same issues are reflected in the top 10 articles viewed on our website ([www.cab.org.nz](http://www.cab.org.nz)) by people who are under 25.

*Table 4: Most viewed website articles from [www.cab.org.nz](http://www.cab.org.nz) by people under 25 (for 2023)*

Rank	Most viewed web articles by those under 25
1	How do I check who owns a car and what its history is?
2	Who can get a Community Services Card? How do I get one?
3	How do I find out who owns a particular property?
4	Do I have to vote in an election?
5	What is a tax code, and how do I know what mine is?
6	How do I check whether I have any unpaid fines?
7	What is the difference between a tenant, a flatmate and a boarder?
8	How do I apply for an IRD number if I am a new arrival to New Zealand?
9	How do I apply for a passport using a printed application form?
10	What should be in a tenancy agreement?

## Key issues for clients under 25

Having used the quantitative data about key categories of enquiry to identify what issues are impacting on clients under 25s, we used our qualitative data to understand the in-depth issues underlying the quantitative categorisation.

In undertaking this analysis, we have focused on the areas which are most common for rangatahi, as well as where we've seen issues which are different for youth as compared to older people. The areas of additional analysis include:

- Employment
- Renting
- Vehicles
- Law Enforcement and courts (with a focus on traffic offences)
- Car insurance and accidents
- Relationships
- ID
- Tertiary Education
- Digital Exclusion
- Issues for those recently released from prison.
- Health and well-being

For each subject area there is detail about the prevalence of enquiries from clients under 25, analysis of the types of issues faced and the problems and challenges involved, and examples of the stories of rangatahi.

# Employment

This is a time of life when people are entering the paid workforce for the first time, whether it's alongside study or as school leavers or university graduates.

Young people are working in a vast range of jobs and sectors and are in widely varying personal circumstances. Some are balancing study with paid employment, and some are working full time while others are in part time or casual employment. Young people may be working as employees or as contractors. They may also have caregiving responsibilities and dependents at home.

## Prevalence of employment related enquiries from young people

In the year to 31 December 2023, we assisted over 1,200 people under the age of 25 with questions relating to their conditions of work. It is the most common enquiry topic for our clients in this age group. These enquiries equate to approximately 14% of enquiries for this group, compared with 6.5% for enquiries for all other age groups. So, we can see that employment issues are significant for this group in terms of the need for information, advice and support.

An analysis of the prevalence of employment-related enquiries by ethnicity shows us that there is no substantial variation in prevalence across different groups. For all those who identify as New Zealand European/NZer, Māori, Pacific, Asian, and for other ethnicities, 'conditions of work' is within the top 3 topics for which people under 25 seek the help of the CAB.

For both New Zealand European/NZer clients and for Māori clients under the age of 25, 'conditions of work' is the most common topic of enquiry. For Pacific clients and for those in the 'Other' category, it is the second most common topic, and for Asian clients it ranks third. (For all those groups for whom it does not rank first, the highest-ranking topic of enquiry is citizenship and immigration).

*Table 5 Employment - Breakdown of areas of enquiry*

Employment	Number of enquiries with this category	Percentage of employment enquiries
<b>Employment contracts and conditions</b>	585	46.7%
<b>Employment disputes</b>	344	27.5%
<b>Dismissal</b>	105	8.4%
<b>All leave including parental leave</b>	101	8.1%
<b>Workplace bullying or harassment</b>	86	6.9%
<b>Redundancy</b>	32	2.6%

The most common issues we help young clients with in terms of their conditions of work, include those relating to pay and to leave entitlements. However, we receive enquiries from young people about a wide range of employment issues, regularly assisting with enquiries about their hours of work, the notice period, early termination of an employment agreement, dismissal, redundancy, Kiwisaver, their physical safety at work, wellbeing, privacy, and other matters relating to their rights as workers. Often when young people come to us with an employment-related enquiry there are a

number of issues involved and they can be interconnected. Below we have highlighted key issues which our young clients are bringing to us.

## Pay

Many of the employment enquiries we receive from young workers are about their pay. A common question we get is how much final pay the client should expect to receive from their employer when the employment contract comes to an end. Often, we have young people coming to us proactively about this, before their contract ends, so they can check that everything is in order when they receive their final payslip. We also regularly assist clients who have either not received a final payment at all from their employer, or only part of what they are owed - or, where a payment has come through, but the client is not sure if it is the right amount.

The client has just given notice to their employer. They have not had a positive experience with the employer and don't trust they will receive their full entitlements when they leave the role. They want to understand how much holiday pay they will be owed at the end of their employment agreement so they can ensure their employer has not withheld anything owed.

The client is going to leave their job before working out the full notice period and wants to know what they are entitled to for their final pay.

The business the client works for has gone into liquidation and the client has not received their final pay - nor have any of their colleagues.

Other issues relating to pay include whether clients are being paid the legal minimum wage for their age, whether they are receiving their Kiwisaver entitlements from their employer, whether they should be paid for training days, and what their pay entitlement is when working on a public holiday. Often, we find that the young people aren't receiving what they are legally entitled to.

The client is 16 years old and being paid \$16 per hour in their job. They know this is less than the minimum legal wage for someone their age, but they are being bullied by their manager and not comfortable approaching them about their pay.

The client's employer has been deducting 3% of the client's pay and putting this through to the client's Kiwisaver account as the employer contribution. The client thought the 3% was supposed to be a payment the employer makes on top of their wages.

The client is currently on a course for one day a week as part of their training for their job as an apprentice worker. However, they are not being paid for their training days and want to know whether their employer should be paying them for those days.

The client was required to work on a public holiday but was not compensated for this with additional pay (time-and-a-half) or an alternative leave day.

## Leave

Many of the enquiries we receive from young people about their leave entitlements are where the client isn't clear about exactly how much leave they are entitled to take - even if they have an

employment agreement to refer to (which isn't always the case). Often the client is unsure because they are not full-time employees working regular business hours and so their leave is not as straightforward to calculate. A change - or anticipated change - in their employment circumstances is often what triggers the need for the client to seek our help eg their regular hours are going to change, or they need to take a longer period of leave for medical or family reasons.

The client, in a part-time role, has recently had the number of hours they work further reduced. They want to know if the reduction made to their annual leave entitlement when their hours were changed is correct.

The client has upcoming surgery and will need to take some time off work to recuperate. They want to confirm how much sick leave they are entitled to for covering the period when they will not be able to work.

The client has had a job offer and is keen to accept it as she has been feeling unhappy in her current workplace. She is pregnant and her due date is six months after the start date of the new job (if she accepts it). The client wants to know if she would be eligible for Parental Leave in her new role.

Another common issue for young workers regarding leave is where the employer has denied a request for leave or where the client is required to take leave at a time specified by the employer rather than at a time of the client's choosing. We see cases both where the employer is acting in within their rights and cases where the employer is in breach of employment law. There may sometimes still be an issue as to whether the employer is acting in a reasonable way and in the spirit of good faith, even when there is no question of illegality on the employer's part. In addition to supporting clients where their rights have not been upheld, we are also able to help them when they want to negotiate for more than the law, or their employment agreement, guarantees them.

The client wants to spend Christmas with their family overseas next year. They have applied for annual leave for the trip and have provided the employer a year's notice. The client has enough leave owing to cover the time they would be away. However, their employer has denied the leave application. Given the notice provided and leave accrued, the client feels this is unreasonable.

The client has run out of sick leave and is now sick again – with COVID-19 – but their employer is requiring them to continue working through their illness.

The client's employer does not pay sick leave for Mondays if a staff member has also taken the previous Friday off as a sick day. This is a workplace policy and is being applied to all staff.

The client is soon to become a father. He has not been working in his role long enough to qualify for parental leave, but asked the employer if he could take a week off to spend time with the new baby and mother. The employer has offered two days leave, but the client feels this won't be long enough for bonding with the new baby and supporting his partner after the birth.

## Physical safety and mental wellbeing at work

When we look through our client enquiry data for young people under the age of 25, we encounter many cases where young workers are being mistreated, harmed or put at the risk of physical and/or mental harm by the actions (or inactions) of their employer and others in their workplace.

We see cases of young workers being injured at work because they have been forced to undertake physical tasks - often on their own, without assistance - that are inappropriate for their size and strength, or which are simply dangerous for any person to undertake manually. We assist clients who are being asked to work hours and at times of the day that are impacting their health and putting themselves and others at risk. We also see cases of young workers being physically assaulted by employers or colleagues.

The client weighs only about 50kg yet was required by their employer to lift very heavy items at the work site weighing as much as 35 kg - even while working on their own, and without the aid of mechanical lifting equipment. These tasks were not related to the role they were employed to perform, and the client told the employer they were not comfortable doing this kind of work. However, the employer overrode their concerns. The client suffered a shoulder injury as a result and can now no longer work, having to go onto ACC.

The client is on medication for a mental health condition. They must take the medication at night, which makes them drowsy. They had been doing night shifts but switched to day shifts when they went onto the medication as it would not be safe for them to drive home in the early hours of the morning. The employer has told the client they must switch back to night shifts, otherwise their employment will be terminated.

The client's line manager is making them work very long hours - between 55 and 70 hours per week. They also phone the client at home in the early hours of the morning, requiring them to come in and fix problems. When the client came down with COVID-19, their manager made them return to work while they were still sick.

Four hours into a shift the client was taking a meal break at work after having asked the head chef (whom they work under) if that was ok - which it was. When the restaurant owner saw the client taking a break, they approached the client and started verbally abusing them, getting "right up into their face", accusing them of slacking off on the job. They demanded the client get back to work immediately and hit them hard on the back.

While our client enquiry data tells us that in the past year, we assisted with 86 enquiries specifically about workplace bullying and harassment for clients under the age of 25, in fact we know that the actual number of our clients under 25 experiencing such treatment in the workplace is much higher. When we look through enquiries categorised under other employment-related topics (that are not also categorised under 'workplace bullying or harassment') such as 'employment contracts and conditions' or 'employment disputes', we see many cases where the issue the client has come to us about - whether it be about their pay, hours of work, leave entitlements etc - appears to be occurring within a context of bullying and harassment.

We see young workers being singled out as individuals - or as a group within their place of work - for less favourable conditions than other colleagues, or for mistreatment which may include illegal behaviour such as being forced to work extremely long hours well beyond what they are contracted and paid for, or not allowed to take any breaks. We assist young workers who are being subjected to verbal abuse from their employer, manager or colleagues, and workers whose manager or employer humiliates them in front of other staff by name calling, blaming them for mistakes they are not responsible for, and generally running them down in front of others. Some of our young clients are

being subjected to forms of psychological bullying - being threatened or told things that are aimed at making them fearful. We receive enquiries from young clients who are being sexually harassed at work - often a young woman being sexually harassed by an older male colleague or employer.

The client is being asked to undertake menial tasks the manager doesn't ask of other staff in the same role, they are being denied perks and privileges that the other staff are routinely provided, and they are being paid less than the legal minimum wage for their age.

The client's employer is making extreme, upsetting and inappropriate comments to them, including that the client is causing the employer so much stress that they (the employer) may suffer a heart attack or commit suicide.

The client, in her mid-teens, was being sexually harassed by a much older male colleague. The client had a heated confrontation with the colleague about his behaviour, that ended in her being dismissed from her job, with immediate effect. The male colleague kept his job and was transferred to another branch.

The client is concerned about their employer's actions in relation to younger workers at their workplace. The employer is deliberately denying the younger workers any breaks and is also making deductions from their pay when they don't owe the employer any money. This is not happening to the other employees.

## Young migrant workers

Young migrant clients use the CAB service, and they come from a range of occupations and sectors. They are engaged in manual labour, service work, and professional roles. Like many people in their age group, they are often entering - or have just embarked on - paid employment or a career role for the first time when they come to us for help.

Young migrant worker clients can feel particularly vulnerable because, in addition to their young age, they are living far from home, in a different culture, grappling with unfamiliar systems, and often without an established support network of family and friends on hand.

Given that their employment may be tied up with their visa status and therefore their right to stay in New Zealand, employment enquiries from this group often have an added dimension to them. The client may need help with a number of issues and in relation to multiple parties including their employers, Employment NZ, Immigration NZ, and potentially other help services such as specialised legal, employment or immigration advice.

As with other young clients, sometimes clients in this group may not be experiencing a difficulty but just want our help to understand their rights and responsibilities so they can decide on a course of action. We also help young migrant workers who are experiencing difficulties, even crises.

Enquiries are diverse and may be about needing help to understand visa options for extending the client's stay in Aotearoa, or about a situation where the client has been scammed or exploited. We see cases of young clients who have spent (often borrowed) a lot of money to come to Aotearoa for

work only to find the job they were promised doesn't exist, or who find themselves working for an exploitative or abusive employer.

Some of our clients' employers appear to have tried taking advantage of their young employee's lack of experience and knowledge of the New Zealand employment and legal landscape to pressure them into accepting substandard, illegal working conditions or into staying in jobs which the clients desperately want to leave.

The client was offered a job in New Zealand, but when they arrived in the country, they discovered there was no job for them after all. Employment NZ advised the client that this is a case of migrant exploitation and to apply for the Migrant Exploitation Protection Work Visa. The client had come to the CAB for help to apply for this visa.

The client is in New Zealand on an Accredited Employer Work visa and is working as a chef. They are expected to work extremely long hours. The client is exhausted and unhappy with the conditions of their work and wants to leave. They would like advice about whether they can change employers under the visa they are on.

The client is employed by a family to perform a live-in carer role in the family home. The client has found there are no clear boundaries around when they are working and when they are not, and the expectation is that they are essentially on duty 24/7. This is not what they signed up for, and not what they are being paid for. The client has challenged this expectation and the relationship with the family is now very negative, leaving the client feeling uncomfortable living in the house. The client has told the family they just want to leave, but the family has said if the client doesn't work out their full notice period, they will call the police and take the client to court.

## Renting

Enquiries relating to renting are the second highest for clients under 25, making up 12% of all enquiries from youth, compared to 6.5% for all other clients. These enquiries are primarily about 'Residential tenancies including disputes' (second highest level 3 category for under 25's) and 'Flatting' (fourth highest category for under 25's). Rental housing issues are in the top three categories of enquiry for all ethnic groups, except for Pasifika youth, where they are positioned sixth.

*Table 6 Renting - Breakdown of areas of enquiry*

Rental Housing	Number of enquiries with this category	Percentage of rental housing enquiries
<b>Residential tenancy including disputes</b>	561	60.9%
<b>Flatting</b>	288	31.3%
<b>Social housing (eg state houses) incl disputes</b>	29	3.1%
<b>Private board</b>	22	2.4%
<b>Boarding establishments</b>	21	2.3%



A common feature of the enquiries we receive from young people seeking renting advice is that they are living in accommodation that is shared with others. The young person may be a head tenant, co-tenant, flatmate, or private boarder. While the circumstances vary, there are consistent challenges that relate to the breakdown of relationships, the lack of clarity of rights for non-tenant renters (eg, flatmates and private boarders), and the complexity of making decisions and taking actions as an individual when you are part of a joint arrangement.

Our analysis shows that the legal framework for renting in Aotearoa does not adequately reflect the diverse living arrangements young people find themselves in. In many cases the young person's situation is not covered by the Residential Tenancies Act 1986 (RTA), the primary piece of legislation addressing renter's rights in New Zealand. This may be because, for example, the young person is a flatmate (not a signatory to the tenancy agreement) and not a tenant, they are living with the person who owns the home (and so could be described as a private boarder), or the issue is between those living in the property and not with the landlord.

In some cases, the young person is unaware that they are not covered by the RTA until they seek to apply the law or to access a resolution under it. They discover that tenancy law does not apply to their situation and the Tenancy Tribunal cannot help to resolve their dispute. This leaves many young renters with a lack of clarity about their rights and how to move forward when problems arise. CAB is used as the go-to referral point by Tenancy Services in these situations.

Young people also continue to experience situations of poor standards of housing. Young renters report damp, cold, mouldy housing and difficulties getting issues addressed. The Healthy Homes Standards are not providing sufficient protection, because the young person has to seek the remedy themselves and they can feel powerless when the landlord or property manager is unwilling to act.

## Breakdown of relationships

Young clients often come to the CAB for assistance because there has been a breakdown in the relationships between them and others living in shared accommodation. Young people don't always know the others well when they enter a renting situation, and so issues may arise after they move in. These can range from people not getting on with each other through to situations where people feel bullied, harassed, threatened and unsafe.

If the young person is living in the tenancy as a flatmate and they are not on the lease, they can be even more vulnerable. A flat or house sharing agreement is helpful for setting expectations and making the terms of the arrangement clear, for example, the required notice period for ending the agreement. But only some shared head tenants / homeowners use written agreements, and these vary in content and clarity. Often the person who is a 'non-tenant renter' (a flatmate or private boarder) is subject to the decisions and actions of the head tenant and other tenants.

Because there is not a clear legal framework for the rights of non-tenant renters (beyond general contract law), many young renters are vulnerable and feel unable to resolve disputes. There are instances when situations escalate to a point that assistance is sought from the police, but the police are reluctant to get involved in what is described by them as a 'civil dispute'. They regularly refer people in these situations to 'go to the CAB' for help.

The client is due to vacate a property they have been sharing with others. They don't have a flat sharing agreement because the lease holder refused to sign one. When the client moved in, they paid the person they replaced in the house \$750 towards the bond. They don't think the leaseholder will repay this though, even when they collect further bond from a new flatmate. The head tenant has refused to open the garage so that the client can move out some of their gear. The letting agent is unwilling to help and the police have also said they cannot help. The client wants to know their options.

The client is a tenant in a rental property with other tenants. Some of the relationships in the flat have broken down. One tenant is asking the client to leave, saying he has this right. The client wants to know if this is the case. They are on a fixed-term tenancy. There are no safety or property damage issues involved – the tenants are just not getting on.

The client got involved with another flatmate who became physically abusive. She gave notice to the head tenant, but they are refusing to give her bond back. There is a written flat sharing agreement, and she followed the required procedure by giving 3 weeks' notice. She has not caused any damage to the property that could affect getting her bond back. The stress of the situation is impacting her mental health, and she wants to know what she can do.

## Bond refunds, transfer of bond

There are significant issues for young people around bond refunds and transfers. With many young clients living in rental situations where they are just one person in a property shared with others, the process of seeking a bond refund can be challenging. This is particularly the case if the young person is not a tenant named on the tenancy agreement and so is not named against the registered bond. Young people can find themselves trying to negotiate with a head tenant or other person in control of the bond, and this is sometimes, as described above, in a context where the relationship has broken down or there are negative feelings about the young person moving out and leaving others in the lurch.

A further complication is that it is a common practice, particularly amongst students, to 'swap out' with another person in the tenancy and for the incoming person to pay their bond contribution to the outgoing person. In fact, this is acknowledged by Tenancy Services as the typical approach taken when there is a change of tenant within a continuing tenancy.<sup>2</sup>

If a tenant who contributed to the bond moves out, arrangements for the refund of their share of the bond should be agreed between the tenants and the landlord. Typically, the remaining or new tenant(s) choose to pay the departing tenant their share of the bond directly. They should also ensure that a change of tenant form is completed at that time.

As indicated in the material from Tenancy Services above, it is important that a change of tenant form is completed at this time. However, our client enquiries from young people show that often this is not the case. The timing of outgoing and incoming tenants often does not line up or there may have been multiple changes in tenants without changes to records and so it is not possible to get the

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<sup>2</sup> <https://www.tenancy.govt.nz/rent-bond-and-bills/bond/changing-information-on-a-bond-record/>, accessed February 2024.

sign off from the original tenants who are listed on the bond lodgement record. There is confusion about whose bond money is held where and how accessible or otherwise it is.

The client flats with the owner of a property and one other person. The owner has given the client four weeks' notice to leave. The client would like to leave sooner because of the owner's behaviour, but is concerned that if they do, they won't get their bond back, and their money is tight. There is no flat sharing agreement in place. The owner's girlfriend comes over regularly and the couple fight and become violent. The client is scared and wants to leave as soon as possible but also wants to be sure they will get their bond back.

The client recently moved out of a property. One of the people they were living with has stayed on and others are moving in. The property manager asked the client to sign a change of tenant form, which they did. This meant that their bond contribution of \$1,800 was transferred into the name of the incoming tenants. The client was told that the new tenants would send the client's portion of bond when they moved in. It has now been three weeks since they moved out and the client has not received the money. The new tenants have refused to pay and keep raising minor issues, such as things not being cleaned adequately. The client has been back to clean. The property manager won't help because it is between the client and the new tenants. The client wonders if they could go to the Tenancy Tribunal to sort this out.

The client has moved out of a flat. There was an informal arrangement that new tenants would pay back the bond to those who are leaving, but there is just one tenant remaining and he won't pay back the client's bond. The landlord said she doesn't want to know about the dispute. The client wasn't sure whether they can go to the Tenancy Tribunal or the Disputes Tribunal to work this out.

The client is in a joint tenancy agreement. One of the other tenants has recently moved out. A new person was planning to move in, and he paid a bond which was given to the departing tenant (to cover their portion of the bond) and agreed to the tenancy agreement. However, he didn't get around to signing it and has now decided not to move in. The client has asked for money to cover the rent for the four weeks she was waiting for this person to move in after all. He said to just keep the bond money he paid. The client feels stuck as there isn't any additional money. The outgoing tenant got the new person's bond money. What can they do?

## Moving out of a shared renting situation

Connected to the issues around relationship breakdowns and bond refunds is the broader issue for young renters around exiting shared rental accommodation. Some clients have a formalised flat sharing agreement in place, but not all. There is often a lack of clarity about notice requirements and expectations about finding a replacement flatmate or tenant.

Young clients can feel stuck in a situation where they are being told they must pay rent until someone else is found, even if there is no agreement requiring this. This includes situations where a couple are living with other tenants or flatmates and the couple breaks up. When one half of the couple moves out, it is not an option to just replace them with another flatmate as there is not another room for them to move into. Young people can get stuck in situations where they are paying rent for two places, with a lack of certainty about when this will end.

The client wants to leave the property they are living in as soon as possible following an incident they are unhappy about. The head tenant is saying that the client can't leave for four weeks, but the client can't find anything in the contract stating that. They emailed the property manager asking what their options were, but the property manager went straight to the head tenant asking if they wanted to end the whole tenancy, to which the head tenant said no. The client wants to know if they can leave on their own without the other tenants having to leave, and whether they are required to give four weeks' notice if they can't find this written anywhere?

The client wanted advice about how to formally exit their previous tenancy as they have moved elsewhere and is currently paying rent at both places. They had been living with their partner and others in a flat, but their relationship with their partner ended. The client has continued to have to pay for half the rent of their double room. Obviously, they can't find a replacement tenant to share the room. They have talked and asked the landlord if they can sublet the small study as another bedroom to cover their portion of the rent, but it doesn't seem like that is going to work. The client wants to know how they can stop paying for their portion altogether as they do not live there anymore.

The client has been living in a flatting situation and has a flat sharing agreement. They have given notice as required in the agreement and have tried to help find a replacement flatmate. The head tenant insists that the client will need to keep paying rent unless someone else takes their room, and the head tenant is demanding the client's new address. The client wants to confirm that they don't have to do either of these things.

The clients were tenants in a property where the head tenant was being verbally abusive and threatening towards them. They were visibly upset and worried about returning to the property. They approached the landlord who laughed off their problems and said they needed to sort the issue out with the head tenant. The clients had signed a 12-month tenancy agreement, which still had 10 months to run. They wondered what their rights were.

## **Finding acceptable replacement tenants/flatmates in shared accommodation**

Our enquiries also highlight the issue that when a person is leaving a fixed-term tenancy that is shared with others, finding a replacement tenant is complicated by the need to find someone that the remaining tenants will accept. When there has been a relationship breakdown that has led to the person moving out, the remaining tenants may be uncooperative or obstructive, and be unwilling to accept the prospective tenants put forward. The remaining tenants may also genuinely feel uncomfortable or unhappy about the potential replacement person or people the outgoing tenant puts forward.

The client is a tenant in a flat where the relationship between flatmates has completely broken down. The client has left the flat and continues to pay rent for the fixed-term tenancy. They have found several replacement flatmates to take their place, but the other flatmates have rejected them all. They have been told that the other flatmates will never accept any replacement the client finds. The client has spoken to the landlord who says he is happy for the client to leave the flat as long as a replacement tenant is found. The client would like to know if the Tenancy Tribunal can help. They are prepared to write off their bond money if it helps to get them out of the situation.

The client has a problem over a fixed-term tenancy agreement. They are no longer living in the property due to their relationship ending. The property manager says the client cannot get out of the agreement unless it is taken over by someone. The client has tried to find a replacement, but they have not been accepted by the other tenants.

The client recently entered a 12-month fixed-term tenancy with five others. They didn't know the people well and have discovered that some of the flatmates do drugs. The flat initially seemed okay but there is mould in the bathrooms, and no-one does any cleaning so the whole place is getting really dirty and gross. The client wants to know what their options are for ending their tenancy early. They're not sure if they want to, or will be able to, find someone else to move in.

The client has been living in a shared house with six others, all in their early twenties. One person has appointed themselves as 'in charge' and is bullying the client. The client has moved out and wants to end the tenancy as soon as possible. They have spoken with the property manager, and the property manager advised the client that they can assign the tenancy. The agency is demanding \$120 up front per potential replacement for admin and credit checks. So far two potentials have been declined for various reasons, including because the current tenants have to agree to the new tenant, and the 'in charge' tenant has ruled out whole categories of people based on gender, ethnicity and age. The client is concerned, wondering how long this can go on for.

### Asking someone 'difficult' to move out

There are also situations where young people living together in shared accommodation identify one of their house mates as 'difficult' and want them to leave, but face problems enforcing this. For a young renter, it may be the first time they have had to deal with this kind of personal confrontation. Having the necessary challenging conversations is hard but is even more so when there is no written agreement between the parties to make the grounds and terms for giving notice clear or, regardless, the problematic person refuses to leave.

As was seen above with situations of relationship breakdown, it is difficult to find appropriate support for mediating disputes and reaching a solution in a safe and timely manner. Frequently we see situations where a young tenant contacts the police for support to remove a difficult flatmate or enforce a trespass order, but the police are reluctant to get involved because they consider it a civil dispute. Often clients come to the CAB having been redirected to our service by the police.

The client is one of five people living in a flat and is dealing with a difficult flatmate. The flatmate has not signed the tenancy agreement. They are difficult to live with and make the other tenants feel unsafe. The client asked them to leave, but they have become abusive and threatening. The client wants to know what they can do to require them to leave.

The client is a tenant under a tenancy agreement. With the landlord's consent the client has a flatmate also living at the premises. There is no written agreement between him and the flatmate. The flatmate's behaviour is causing a problem and so the client has asked the flatmate to leave. The flatmate is refusing to do so, and the client is wondering what their rights are.

The client is the head tenant and recently took in a new tenant to share costs. This worked well for a few weeks but then started to get a bit difficult. The new tenant does not keep the place tidy and hasn't paid his contribution towards the expenses on time. The client has a contract with the tenant

and a two week notice to leave included in it. The client wants to know what they can do. It's their first time flatting and they feel a bit anxious raising the issues and managing the dynamics with someone they are living with.

## Exiting fixed-term tenancy early through assignment or subletting

Issues relating to exiting a fixed-term tenancy early are common amongst CAB clients generally, and are a regular issue faced by young renters. Young people, particularly students, are often signed up for a 12-month fixed-term tenancy. This means they are locked in for the entire year, even if they only want to be in their flat from March to November.

There are limited grounds on which the Tenancy Tribunal will order a reduction in the term of a fixed-term tenancy. The tenant must establish that there has been an unforeseen change in their circumstances that means they would suffer severe hardship if the fixed-term is not reduced that is greater than the other party would if it is reduced (refer section 66 Residential Tenancies Act 1986 (RTA)). The "unforeseen change" requirement means that it will never be adequate to just claim the need to shorten the lease because the person's course of study has come to an end, or they have decided to move to another flat – these changes in circumstances are able to be anticipated or are the result of the tenant's choices.

Instead, many young renters find themselves trying to find replacement tenants to see their lease through to the end of the fixed-term. The RTA allows for assignment of the tenancy to someone else (that person takes over the lease entirely and becomes the tenant), or a sublease (where the original tenant holds the lease with the landlord but has their own sublease agreement with another party who lives in the property). Negotiating these legal processes can be daunting and efforts to assign or sublet don't always result in a clean break in the lease agreement.

Particular issues include the charging of break lease fees by the landlord or property manager and whether these are reasonable and itemised, and the challenge of finding new tenants. Sometimes tenants can do this themselves, but in other situations they move out of the rental property and are expected to pay rent until a replacement is found by the property manager. Similar to the situation for a flatmate moving out of shared accommodation, the outgoing tenant has no control over the process once they exit the property. This is frustrating and disempowering and can also be expensive given the person at this stage is often paying rent in two places.

The client recently moved to New Zealand to work and then travel. They rented an apartment via a real estate agent. After some time, they got a job in a different part of the country and contacted the real estate agent about ending their lease. They were told that was not possible. After reading the contract more closely they saw that it was possible to leave the apartment if they found replacement tenants. They were also told to pay a fee of two weeks' rent to break their lease. They proposed several candidates to the agency and paid a lease termination fee of over \$1,000. However, they are continuing to pay rent because the real estate agent still hasn't confirmed new tenants. The client is frustrated as they don't know if the agent has gone to any effort to seek a replacement tenant. The property has been advertised with increased rent and with an availability date that was a week after the client had moved out. The client wanted some advice about what they can do.

The client is renting a property with three others. It is a fixed-term tenancy and one of the tenants has decided to move out early but has found a replacement tenant to move in. All the tenants and the

property manager agree to the change. The property manager has emailed to say there is a 'name change fee' of \$50 per hour plus GST and the process should take 2-3 hours total. The tenant who is leaving the flat doesn't want to pay this. The client wanted to know who should pay it.

The client is one of three tenants on a fixed-term lease. The client and one other want to leave because they are not getting on with the other tenant. They have been told there is a break fee of about \$200 each. The client wants to know what happens if they find the replacement tenants themselves or if they are unable to. They want to know what their rights are before they speak to the property manager.

The client wants to exit their fixed-term lease early due to problems with their flatmates. The tenancy agreement says there is a \$265 fee to leave plus \$35 for each credit check on possible replacement tenants. The property manager has told the client that they will also need to find someone to fill their room and keep paying rent until they do. The client wanted to know what the fee was for if they had to advertise the room themselves. They were happy to pay the break lease fee if it meant the landlord was dealing with finding a replacement, but not if they have to also advertise their room and organise viewings while paying double rent until the room is filled.

The client is in a three-person flat and they are looking at getting out of their lease early. The property manager gave them a form to sign which stated a fee of \$980. They must also advertise the rental, hold viewings and put forward candidates for the property manager to consider. The client wants to know if this is fair – to pay nearly a grand to break the lease while also doing all the admin to find replacements.

## Joint and several liability

Another aspect for young people of renting in shared accommodation is the implications of joint and several liability. Sometimes those who are on the tenancy agreement are unaware that they are separately and collectively responsible for any costs associated with the tenancy.

The client has a flatmate who was on the tenancy agreement but left and did not find a replacement. The whole flat is ending the tenancy and moving out soon. The landlord has told them there is over \$8,000 owing in unpaid rent and says it is their responsibility to pay it. The client wants to know what their rights are in this situation.

The client has moved out of their fixed-term rental and is still paying \$150 a week. The fixed term has another three months to go. The client wanted to know what joint liability for rent means and whether they can just stop paying their share and the others would have to pick it up.

The client has only recently been informed by their landlord that one of the tenants who has moved out early has stopped paying their share of the rent, even though they were supposed to see it through until the end of the tenancy. The landlord expects the client to provide extra rent to cover this for the rest of the fixed-term tenancy, which is another three weeks.

## Poor standards of housing

Unfortunately, we continue to see situations of young renters living in unhealthy, damp, mouldy, cold housing. Healthy homes standards are not providing sufficient protection in situations where

landlords and property managers are unresponsive, and where the housing is old and exempt from the standards because access is impracticable or unsafe.

Where young people do leave their tenancy, or want to do so, they can face difficulty finding replacement tenants or feel conflicted about doing so as they don't want anyone to live in these conditions.

The client is a young person living in a multi-occupant residence. There are problems with the electrics and fuses blowing, which means they can't run heaters and the place is freezing cold. The occupants are all sleeping in their clothes. The landlord is unwilling to do anything because the building is scheduled for demolition. The client wants to know what rights they have.

The client and their partner are living in a house that is bitterly cold. Their tenancy is fixed term for a year. There are gaps by the windows where cold air is coming in. The property manager has more than once told the client 'To be patient'. The client is a student nurse and considers the house to not be fit for living because of the lack of insulation and gaps in window frames. The client is particularly concerned as winter is approaching and they want to know what their rights are.

The client has raised issues with their landlord over many months about breaches of healthy homes requirements. For example, carpets getting wet every time it rains, dampness, and mould building up in the house. The client is concerned about the impact on the health of their partner and their young child. They recently sent a 14-day notice to remedy to the landlord and instead of making the repairs the landlord raised the issue of a late rent payment.

The client and their friends moved out of their flat early, before their fixed-term tenancy had ended, because it was damp and mouldy. The property manager said this was okay if they found new tenants. They have been trying unsuccessfully for six weeks, while paying double rent. They want to know what they can do. While they deep cleaned the house, it still smells musty, and they think this is putting off prospective tenants. The tenants complained to the landlord many times about mould and dampness and never got a satisfactory response. The house is considered to meet the Healthy Homes Standards because of all the exceptions that apply to it as an old house that can't easily be insulated.

The client has been living in a flat for four months. They found mould on their mattress, behind the bed and in other areas of their room. The landlord replaced the mattress and told the client to use a mould remover spray. The client has been having respiratory issues and has been advised by their doctor to move out. They are staying with a friend on their couch and wants to know how they can get out of their lease. The client doesn't really want to find someone to take their place because they think it's too unhealthy for anyone to live there.

## Vehicles

Motor vehicles make up two of the top ten level 3 categories of enquiry for young people, with motor vehicle disputes at number seven and buying and selling vehicles at number ten, this is relatively consistent across ethnic groups. Neither of these categories feature in the top ten areas of enquiry for older clients. For many rangatahi purchasing a vehicle is both the largest financial purchase they have made and is also important for their daily life, such as getting to their education



or work. So when there are problems it can have a large impact on a young person, both financially and in relation to daily life.

Vehicles	Number of enquiries with this category	Percentage of vehicle enquiries
<b>Motor vehicle disputes</b>	209	54.6%
<b>Buying and selling vehicles</b>	137	35.8%
<b>Other motor vehicle enquiries</b>	37	9.7%

For many of our younger clients, cost is a key factor in their decision making, which can make them much more vulnerable to experiencing issues, because they may try and buy privately to cut costs, without understanding the risks they are taking. We regularly see rangatahi who don't understand the risks they take by not doing basic background checks (for example to see if money is owed on the vehicle) or pre-purchase inspections. Many of the issues we see for young people relate to vehicles experiencing serious faults after purchase.

Young people are also not clear about their rights when buying privately, this includes through channels such as social media and, sometimes, private sellers using auction sites.

The client bought an imported car from a vehicle trader this week but is not happy with it. They have found out that the trader had misrepresented the quality of the car. It has a low mileage, but the client's mechanic has told them that the engine has been swapped out for a worn-out engine. The sale agreement and payment has been completed but now the client is wondering if they can get out of the contract.

Several days ago, the client bought a car from a dealer which came with a 3-month warranty. A couple of days after the purchase, the battery ran down. Taking the car back to the dealer, the battery was replaced with another, but it was not new. The dealer said they would not give the client a new battery because the car is a used vehicle. Now the second used battery is showing on the dashboard that it is not charging well. The client believes the dealer should give them a new battery at no charge. The dealer has told the client if they want a new battery, they must pay \$150. The client believes the car is not fit for purpose with a battery that only lasts a few days. They want to know if the 3-month warranty should cover this. The dealer had offered the client an extended warranty which the client did not accept at the time.

Not all motor vehicle dealers are registered with the Motor Trade Association (MTA) and clients are struggling to resolve disputes with non-registered dealers.

Behaviour experienced by young clients trying to negotiate with dealers include dealers blocking the client's numbers, replacing parts with equally faulty parts, or retaining a car onsite for long periods of time.

We are seeing young clients being given the 'run-around' by car dealers and mechanics when trying to challenge receiving cars that are faulty and repairs that are not satisfactory. In some cases, rangatahi are coming to the CAB after their car has been sitting with a mechanic or dealer for over six months.

The client bought a vehicle from a car dealer. After using the car on a longer journey a few weeks after purchase, problems occurred with the rear tyres. The client returned the car to the dealer to

ask them to explain the issue and the dealer said that the tyres were too big. The client then took the car to two mechanics for confirmation and was told by both that the issue is with the suspension. The client reported this to the dealer who disregarded this information, removed the tyres, and then charged the client for doing this. The client wants their car returned operational and does not want to pay for the work that was requested.

The client bought a car from a Licenced Motor Vehicle Dealer (LMVD) only to later discover that the vehicle is faulty. They went back to the dealer but have not had any success in trying to discuss what is going on with the vehicle. The client wants information and support for making an application to the Motor Vehicle Disputes Tribunal.

The client bought a vehicle from a dealer but soon afterwards noticed various faults and took it back to the dealer. The dealer claimed they had fixed the issues but seemed to have replaced one bad part with another, so the client took the vehicle back a second time. The dealer agreed to have the issues fixed. It has now been over two weeks and during that time the dealer has made appointments to meet but then failed to turn up. The client has also been told to come down to the dealership as the vehicle has been fixed. However, when they got to the dealership, the client discovered the problem was not fixed. The dealer has now blocked the client's number. The client is worried as they had left some personal effects in the vehicle and there seems to be no progress in resolving any of the issues.

The client purchased a car from an unregistered car dealer. The car has broken down twice and has now been assessed by a mechanic. The client has been given a long list of costly problems and has also incurred towing fees. The mechanic has estimated that the value of the vehicle is two-thirds of what the client paid for when all the problems are considered. The client returned to the dealer asking for a refund but has only been offered the option of trading-in the car.

We also see issues with rangatahi not being aware that a car needs to have a warrant of fitness (WOF) and needs to be registered to be available for purchase. Often, they simply accept the seller's word that the car is warrantable, and they are shocked to find this is often not the case.

We also see younger people confused about what paperwork needs to be completed and by who, which can cause numerous problems when the change of ownership process is not fully completed.

The young client bought a car from a car dealer. It was unregistered and unwarranted. The client took the car to get a WOF, but it failed. The client wants to know their rights - it is a newly purchased car. The client was unaware that the car needed to have a WOF to be sold.

The client sold their car through a social media site. The advertisement stated that the vehicle did not come with personalised plates attached to the car. The buyer came to collect the vehicle but needed the vehicle to have plates to be able to drive it home overnight to another city. An agreement was made that the buyer would post the plates back to the client once the trip was made. The client is wondering how to get their personalised plates returned (valued at about \$2000) because they have not arrived in the post as expected. The client has only the buyer's name and social media contact.

We also see young clients who are shocked when a car they have purchased or sold has been repossessed due to money owing on the car by a previous owner.

Car finance loans are also causing issues for rangatahi. Some people have put their name on a finance agreement but share payments for the vehicle with a partner and are wondering if they can remove themselves from the loan if the partnership breaks down. Young people also want to know if they can back out of a finance agreement when they discover how much they will end up paying for the vehicle over time compared with how much the vehicle is actually worth.

Some young people are also struggling financially and unable to claim back their vehicles when quoted repairs are being invoiced at a far greater amount once the work is completed. Young people are sometimes struggling to pay off a car finance loan when the car is written-off, but the car was either not insured or uninsured (even though it was required for the finance to be approved).

Young clients are often unaware that they can rely on the Consumer Guarantees Act (CGA), instead of buying extended warranties with the vehicle, and so can often end up with significant add-on sales being added to finance agreements. This can substantially increase the total amount paid. This is especially problematic when those add-ons are charged up-front and therefore significant amounts of interest end-up being paid on the add-ons.

The client was referred to the CAB by the police for help. They were stopped by the police, told that the car was stolen, and the police impounded the vehicle. The client had just bought the car. The client rang the person they purchased the car from and was told they would get their money back, but this has not happened.

The client bought a car from a registered dealer. They felt rushed to sign the contract. The client has discovered that the cost of the car was \$15,000. Finance for the car is \$25,000 including some insurance added. The client is paying \$100 per week but now understands how much more they are paying overall by getting finance and so they want to return the car. The dealer said the car could be auctioned, but still, the client needs to pay the balance amount.

The client sold their car months ago in a private transaction. The new owner has contacted them to say that he is taking the client to the Disputes Tribunal because the car has been repossessed as there is outstanding finance on it. The client had bought the car themselves privately not long before they sold it but wasn't aware of any outstanding debt on the vehicle. The client was wondering what they needed to do.

The client asked for a quote for a mechanical repair to their car. However, when they went to collect the car, the mechanic charged them twice what he had quoted. The client already had other quotes before they went with this mechanic, and the quotes were all similar to this mechanic's initial quote. The client has gone back and shown these to the mechanic, but he still refuses to release the car, which the client needs for work.

It's not uncommon for younger people to trade vehicles by swapping for another vehicle or other goods. This often results in significant problems for people such as the swapped vehicle having mechanical issues, or the vehicle has money owing on it, and the person who instigated the swap uncontactable when the issues arise.

The client entered a deal to swap their car with a 'mate'. The client has found out that there is money owing on the car they received. They asked the 'mate' to finish the payments on the car, but the regular payments have stopped. The client wants to know how to get the other car back (reverse the swap) or how to get the money owing from the other person.

## Law Enforcement and Courts

Law enforcement is the third equal highest area of enquiry for clients under 25 (at the level 2 area of enquiry). Within the law enforcement category, by far the largest single area is traffic offences, followed by police and crime.

*Table 7: Law Enforcement - Breakdown of areas of enquiry*

Law Enforcement	Number of enquiries with this category	Percentage of law enforcement enquiries
Traffic - offences / accidents / summonses	277	61.0%
police	93	20.5%
Crime (excl. violent crime / traffic offences)	42	9.3%
Bail Probation and Diversion	15	3.3%
police Complaints Authority	14	3.1%
Crimes against the person eg rape or assault	8	1.8%
Department of Corrections	3	0.7%
Prisons	2	0.4%

Enquiries relating to courts are also in the top ten areas of enquiry (at the level 2 area of enquiry). Within the enquiries about courts, those about the Disputes Tribunal were the most common issue with Family Court and District Court issues each being about half the number of Disputes Tribunal enquiries.

*Table 8: Courts - Breakdown of areas of enquiry*

Courts	Number of Enquiries with this category	Percentage of courts enquiries
Disputes Tribunals not covered elsewhere	112	43.1%
Family Court	64	24.6%
District Court	55	21.2%
General Court processes e.g affidavits and summonses	26	10.0%
Court support services incl. Friends at Court	3	1.2%

## Traffic Offences

The most significant issue clients under 25 are coming to us about in relation to law enforcement is traffic offences.

Some rangatahi have been charged with an offence and received a court summons and don't know what to expect. Some of these clients want clarification about what the consequences for them might be if they are convicted of an offence. Others want help to prepare for what to expect when they go to court, and to understand if there is anything that they can do to increase the likelihood of a better outcome for them.

The client is charged with drink driving after hitting a power pole in town. They have a court appearance date and want to know what they can do, or need to do, before then.

The client needs help regarding an upcoming court appearance they have due to being considerably over the alcohol limit while driving. It is a first offence, and the client assumes they will lose their license. They want to know what they could do to help themselves and minimize the penalty they may get, as it is going to affect their employment and studies.

The client has been charged with driving under the influence. They have had an initial court appearance and have a second appearance soon. They want to know what they can do to prepare, and where to get legal advice.

The client rang because they had received a fine and suspension for driving significantly above the speed limit last week. They were stopped again yesterday evening in a random check and were charged with driving while suspended. They have a date for a court appearance and want to know what might happen.

Others want to understand what will happen when they appear at court. Many of these young clients are not able to afford a lawyer and want to know what legal support is available. Clients are often unclear about duty lawyers and legal aid, and how to access both of those forms of support, which leaves them feeling vulnerable and anxious.

The client is charged with a driving offence causing injury and had to go to court. They are apprehensive and want to know what to expect and what help there will be at court.

The client has been caught drinking and driving. They have received a court summons and would like to know more about duty lawyers.

The client has received a summons for a court appearance for a traffic offence. They are planning to plead guilty but want to understand the court process.

Some rangatahi are surprised at the significant cost of some fines and infringement notices, and particularly the fact that you can receive multiple infringements at once.

The client has received a parking ticket (\$10) and along with that, two infringement notices, one for an expired registration (\$200) and one for an expired WOF (\$200), totalling \$400. The client wants to know if there is a limit to the amount that can be charged for infringement notices.

Young people also come to us at the end of a period of licence suspension or disqualification from driving, wanting to understand what they need to do to be able to drive legally again.

## Limited Licenses

A significant issue for some young clients is the impact of being disqualified from driving. For some it means potentially losing their jobs, for others it is going to impact on their ability to fulfil their family obligations. Many young people come to us wanting to understand how to get a limited licence to enable them to drive while disqualified.

The client has been disqualified from driving for 3 months for drink driving (no court appearance; they received a demerit point disqualification). The client wants to know how to get a limited licence for work purposes.

The client wants to know if there is any way to get their licence back more quickly after losing it because of a drink driving offence.

The client's driver's license has been suspended but they need one for work. As a result, they have been made redundant and need their license to get another job.

Rangatahi who want to apply for a limited licence are often anxious about the time delay between their disqualification and being able to apply for/get a limited licence. The process and potential cost of applying for a limited licence also causes anxiety for clients.

The client wants to know if they can apply for a limited license before going to court and losing their license for drink driving.

The client has an automatic suspension of their licence for 28 days after a high alcohol reading. They have their first court hearing date soon and, as a building contractor, needs their vehicle to complete their work until their contract finishes at the end of the year. They want to know what they can do to retain their licence until they at least finish their current job.

Sometimes young clients have been given an alcohol interlock sentence, which means they are able to drive (normally after a period of disqualification) with an alcohol interlock device. It requires an alcohol interlock device to be installed in the vehicle, and this can come with a substantial cost. The offender must pay:

- an installation fee to the installer
- a monthly lease fee to the installer (because the device is being rented from them) and
- an application fee for the alcohol interlock licence.

Some of the young people we see cannot afford to pay the costs associated with an interlock licence, and while there is a subsidy available, not all clients meet the income criteria, or are made aware of the availability of this subsidy.

The client wants to understand whether they can apply for a full licence again. The client was given a 12-month Interlock sentence last year and they haven't driven since. The problem is that they didn't get the device fitted because they couldn't afford it. As the client lives rurally, they also can't afford to take a day off work every month to go and get the device recalibrated, so they have not had one fitted.

The client is living rurally and had been randomly pulled over by police driving their car to a Work and Income appointment. The client's car had an interlock on it, and they have been unable to pay the \$200 monthly fee for the interlock device, so their car was impounded. The client is very upset as they only have a short time to pay their impoundment fee, or their car will be sold.

## Criminal Offences

A small number of clients under 25 contact the CAB for help regarding criminal offences, both as people who have been charged and those who are victims. Sometimes these clients are facing potentially very serious criminal charges, and simply don't know where to turn for help.

A client and their mother came in to see what the client should do after being interviewed by the police for a possible serious charge. They have not been arrested or charged yet and are not sure what to do next.

The client is on bail and has a court appearance coming up this week for burglary. They are unsure of who can help them.

Some young clients want to find out how to change statements they made to the police, because they felt under pressure by the police when they made those statements, and now want to change their statements.

The client said their partner is accused of doing something the client does not believe their partner did. The client has already provided a statement to the police, but feels they were tricked into saying things. The client would like to find a lawyer to help them make another statement and advise them on how to set the record straight.

Others need advice around other issues related to dealing with the police, including how to get back property which has been taken by the police.

The client has an issue with the police relating to property held by them which the client wants back. The client has not been able to get any help from the 105 number - what can they do?

## Insurance And Traffic Accidents

Having a car accident can have a significant financial impact on people, particularly younger people who may be uninsured and are not aware of the potential financial consequences of that decision.

Often rangatahi aren't clear about who is responsible for the cost of removing a vehicle after an accident, especially if that has been organised by the police to clear the road. They can be surprised by the high cost for towing and storage of vehicles, particularly when a vehicle has been written-off and they haven't understood it is their responsibility to dispose of the vehicle.

A client was involved in a car accident, in which their car hit a power pole. Police attended the accident and organised for the client's car to be towed away - this was done while client was present. At the time the car was towed away the client was given no information relating to the name of the

towing company or their charges. The client was under the impression the car was written off (no insurance) and had no idea where it was or what had happened to it. Recently the client received a letter from the towing company - after almost three months since the accident - who advised the client of charges for towing the car, and a daily storage fee of \$20 – resulting in a total charge of over \$1500.

Lack of insurance is a common issue for our younger clients, who often don't understand the level of financial liability they risk by having no insurance. There are two common situations we see, and the first is where neither party has insurance, and they must go to the Disputes Tribunal if they want to make a claim from the other party. The second is where the client has no insurance, but the other party does. In these cases, the client is often pursued by the other party's insurance company for the cost of repairs.

It can be daunting for an uninsured person to dispute liability and deal with the other party's insurance company. There can also be pressure to accept liability. If the other party has an insurance policy that covers the items or costs that are in dispute, then the insurance company becomes a party to the dispute<sup>3</sup> at the Disputes Tribunal. The insurance company representative in most cases will have prepared their submission with the assistance of their own in-house legal department and will have experience and knowledge of the way the Disputes Tribunal functions. This can make it very intimidating for uninsured young people who want to dispute liability at the Disputes Tribunal.

The client was involved in a collision in which they claim they were not at fault. The client has requested CCTV footage of the event from the police but has not yet received it. The other party's insurance company has demanded that the client pay \$6500 for repairs to the other cars. The client cannot afford this but is worried that some of her valuables may be repossessed to cover the cost. The client wants to know their rights and how to proceed.

An uninsured client has been involved in an accident with an insured vehicle. The insured driver had accepted responsibility at the time. The client had been contacted by the other party's insurance company soon after the accident, to confirm their side of the story. The client had later been phoned by the insurance company and told that they had been 'found to be at fault' and that if they did not pay for the damages, they would be 'taken to court'. The client wants to know what to do.

Rangatahi are often shocked at the amount that is being claimed by insurance companies for repairs, that clients consider should have been minor. Enquires from clients who are subject to a claim from an insurance company indicate that insurers can be slow to make claims, and that they do not necessarily provide at-fault parties with progress reports while the claim against them is being processed.

This can result in extended periods of uncertainty while people wait for a bill, or unpleasant surprises when they receive an unexpected bill – sometimes with a short deadline for payment, coupled with threats to involve debt collectors.

A long delay also makes it much harder to dispute aspects of the claim (such as the extent of damage and cost of repairs) as memories of the event will have faded and evidence of damage caused may have been lost. Many clients have the perception that they are being overcharged for repairs when a

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<sup>3</sup> This is by virtue of the special provisions of sections 28 to 35 of the Disputes Tribunals Act 1988.



claim has been being made against them. They feel they had little control over what repairs were being made, and by whom.

The client was in a car accident and is not insured. They received an email from the other driver's insurance company, which was asking the client to complete a form describing the incident and whether they were liable. The client is unsure as to whether they should complete the form, do nothing, or pursue another option like the Disputes Tribunal. The cost of the repair claimed is about \$9,000.

The client has been in a car accident with another vehicle. Neither party was insured (or injured). Both sides were in communication and the client had accepted liability. The other party has now presented the client with a bill for \$35,000 which the client has no way to repay. He wants to know his options.

The client was involved in a 'minor' nose to tail accident recently. The client's vehicle nudged the truck in front slightly denting a sensor light at a 'stop go' sign stop. The client is not insured, but the other party is. The client wants to know if they must pay a \$2500 bill sent to them by the other person's insurance company.

The client had a motor vehicle accident about a year ago, for which they admitted liability. The other party's insurance company sent them an invoice for over \$3000. The client then asked for an itemised invoice which they found to be excessive. Taking photos and going to another approved repairer, the client was told that it should cost about \$1500 but the repairer could not give an itemised quote as they did not have the vehicle present. Throughout the year the client had tried to settle the matter with the insurance company and each time they made contact they got a different person as the previous person had left. The client has made all the contacts. Recently wanting to get the matter finalised, the client again made contact and the insurance company said they needed to contact their client. The insurance company has offered to settle for \$2000, but only if payment is made within two weeks. The client feels this is unfair as they cannot pay within this timeframe.

The client was in an accident several months ago, when they crashed into the back of another car. Their own vehicle was written off, and now they are being sent a \$7000 repair bill for the other car, which they think is excessive.

Young clients who were not at fault also felt it unfair when the amount they were being offered by the insurer was less than the cost of repairing or replacing the vehicle. Rangatahi often indicated that they would have preferred to have the vehicle repaired, rather than written off. Young people were particularly upset when there was a big difference between what they had paid for the vehicle and what the insurance company considered to be the vehicle's market value.

## Relationships

Enquiries about relationships are the seventh most common areas of enquiry for clients under 25, accounting for around 5% of total enquiries, which is a smaller proportion than that of clients over 25 (relationship enquiries are about 7% of enquiries for that group).

*Table 9 Relationships - Breakdown of areas of enquiry*

Relationships	Number of Enquiries with this category	Percentage of relationship enquiries
<b>Access / custody / guardianship</b>	164	40.0%
<b>Parenting issues and family behavioural problems</b>	68	16.6%
<b>Separation and dissolution</b>	53	12.9%
<b>Relationship property</b>	38	9.3%
<b>Family Court</b>	36	8.8%
<b>Paternity</b>	27	6.6%
<b>Child support</b>	12	2.9%
<b>Other care and support of children</b>	12	2.9%

## Care of Children

By far the most common relationship issues clients aged under 25 are coming to us about relates to care of children. Many of these young parents come to us when there has been a breakdown in informal care arrangements that they have made, or they are starting to be concerned about the behaviour of the other parent and want to know how to formalise their parenting arrangements.

The client wants to know how to go about applying for full custody of her child. She has not lived with the child's father for a long time.

In some cases, young parents have agreed to parenting arrangements where family members are looking after their children, and they are now wanting to change those arrangements.

The client came in very upset. When she was younger, she agreed to an interim parenting order for her young child in favour of her sister. However, she has had more and more care and responsibility for her daughter in recent years but whenever there is a problem between the sisters, her sister says she has the parenting order. The client wants to know what she can do to regain care of her child.

The client phoned in an agitated state wanting to know if she could get her young baby away from her mother who has interim day-to-day custody. She is concerned that her mother is both verbally and physically abusive.

In other cases, young parents come to us because they have no access to their children and want to understand how to change that.

The client wanted information about how to change her rights to see her child. Her father has custody of the child at present and she is unable to see the child until she is clean of drugs. She advised that she is now clean. She wants to know how to go about changing the parenting arrangements.

It is very common for young parents to come to us with very little understanding of how to formalise their parenting arrangements. In many cases they have ad hoc informal arrangements which are now causing them problems or concerns. In many cases they have no idea where to start the process of creating and formalising a parenting order.

The client has a young son who has been separated from his father for over a year. Up until now there has been no formal agreement over childcare, but the child has been living with her and her mother. The child's father has had pre-arranged access, as he has wanted. Until the beginning of the year, her ex was paying child support through a private arrangement, but this has now stopped, and they are having constant arguments over the care of the child.

The client rang regarding what she has been experiencing with her ex-partner. He has been saying things to their daughter about her which are not very nice. She doesn't know where to go for help. They are sharing custody and up until now it had been working. The client has no idea what sort of parenting agreement they have.

In some situations, young people approach us because they are concerned about the safety of their children while they are in the care of the other parent and want to get full-time care of their children.

The client has 50/50 parenting of his two children but wants full-time care as he is concerned for his children's safety. He has a meeting coming up soon about changing the existing Parenting Order to try and get full custody. Is there anything he can do to help prepare for that meeting?

In some cases, rangatahi want to understand how to determine paternity, both from a father's and mother's perspective.

A woman the client has been seeing is pregnant. He wishes to know for sure whether he is the father.

The client wants advice on how to get proof of paternity without going through the court. She was 14 when she had her son and did not put the name of the father on the birth certificate. He is aware he is the father but has not had contact with them and has blocked his number from her. She is afraid of going through the court.

## Guardianship

One particularly complex and difficult issue that clients come to us seeking help with is related to the guardianship of their siblings. We see young people who have moved away from home because of a difficult or abusive relationship with their parents. They are often deeply concerned about the well-being of their younger siblings and want help to understand what their options are for keeping their siblings safe. In many cases, they would like to become guardians for their siblings. This can be a complex and difficult process and these clients are often frustrated that they feel like they cannot provide the protection their siblings need. Some of these clients' parents have denied them access to see their siblings and they want to know if they have any rights to visit or see their siblings.

The young client has a younger sister whom she is concerned about because their mother has died, and she wants to take legal guardianship of her sister but doesn't know where to start.

The client's mum was very abusive to her growing up, and client ended up leaving home when she was very young. Her older siblings experienced the abuse also. She has two half siblings and would love to be in their lives, but her mother has insisted she will never see them. She wants to understand if she has any rights around seeing her half siblings.

The client wants to know if she can become guardian for her siblings. Her mother is very supportive, but her father does not agree. A Protection Order has been taken out in the past against her father. She wants to know how to start the process of becoming a guardian for her siblings.

## Leaving home

We also regularly see rangatahi who have been told by their parents to leave home, and don't know what to do next. Often, they need information and support to access financial assistance and accommodation. This can be a very stressful and difficult time for them, and they are often particularly distressed at their inability to collect their personal belongings.

The client called quite distressed asking if we could help in a legal matter. He had called Youthline for help and they have referred him to CAB. He has been kicked out of his home by his mother. He is only 16 years old and received a text telling him not to bother coming home. He wants to know if his mother can do that, and if he at least has a right to his belongings.

The client has been trespassed from the house they live in by a family member, and they have not been able to collect all their possessions. They have been unable to find anyone who can go to the house and retrieve their property and they want to know what to do.

A very young client wanted information regarding a 'living plan' as she no longer wants to live with her parents.

The client is a high school student. He has a difficult relationship with his mother. His mother told him to contact CAB about finding an alternative place to live, and that he could no longer live with her. He wants to know if she can do that, and if so, what he can do now.

## Getting ID

We regularly see young clients who are struggling to access services or entitlements because of the challenges of getting an appropriate ID. This is particularly the case for clients aged under 18 who are not eligible for the Kiwi Access Card (as the minimum age of eligibility for the card is 18). Other clients struggle with meeting the identification requirements of the Kiwi Access Card, which either requires existing photographic ID or non-photo ID (such as a birth certificate) and an appropriate person to be an identifier. Meeting these identifier requirements can often be challenging for our younger clients.

In some cases, CABs can temporarily assist with ID issues by helping clients with a statutory declaration of identity, but in some situations (such as opening a bank account) this is not sufficient.

In many cases young clients come to us because they have an urgent need for ID, but don't have acceptable ID. Some examples of this include landlords requiring photo ID for entering a tenancy agreement, or when applying for a job.

The client does not have a driver licence or passport, which the landlord requires for entering a tenancy agreement. The client wants to know the quickest way to get an ID which will satisfy the

landlord's requirements.

The client needs an ID to take to a job interview. The employer wants a government or council document. The client has applied for ID from RealMe but has still not received it after 10 days.

Sometimes rangatahi are confused about the process for applying for ID, particularly as it applies to verified RealMe. Many find applying for and understanding RealMe difficult, particularly for a verified RealMe.

The client and their partner came in as they needed help applying for their first passport. They have had to apply for a RealMe ID as part of the application and thought they needed a verified RealMe ID before applying for the passport. The client got their verified ID and successfully applied for their passport. Their partner is still waiting for their verified ID and is getting worried as they are travelling soon, and the passport office is now showing a 5-week standard processing time for new passports.

Others run into difficulty if they were born overseas and lack suitable ID for NZ purposes.

The client came in with their father asking for a form they can complete to obtain an ID certificate. The client was born in Australia but due to family circumstances is unable to provide photographic ID to support an application for a passport/benefit/study/doctors/driver's licence etc. They have tried to get a copy of the client's birth certificate from Australia but to date it has not been received. They are finding it difficult to get help and are not sure what to do next.

Banks now have very stringent identity requirements, and many young people have difficulty providing the appropriate ID to open a bank account. This can be especially difficult where the person is under 18 and wants to open a bank account which is separate from their parent or guardian. This problem is exacerbated by the fact that different banks can have different ID requirements, and sometimes clients get different advice from banks when trying to open an account.

The client is 17 and wants to open their own bank account. The bank need photo ID and an address on a bill but the client only has their birth certificate and an old school photo.

The client – a teacher - is trying to help arrange an Independent Youth allowance for a student they brought into the CAB. The issue the client had was trying to arrange for the student to open a bank account for which they need a photo ID. The student has a birth certificate but does not have a driver licence, passport, or school ID. The bank will not accept a photo verified by a lawyer. The client and the student gave up trying to set up a RealMe account as the site sent them around in a loop and phoning was unsuccessful.

## Tertiary Education

We see young clients seeking help about tertiary education with the two most common issues being financial support for studying, and issues with tertiary education providers.

Some of the specific issues that young people contact our service about include advice for when they find their study is not NCEA accredited, they are charged unexpected fees, or course changes are made. Enquiries include rangatahi wanting to know if they are eligible, or how to get support from Work and Income, StudyLink, or scholarships. Young people also need to know their rights when on placement or working in apprenticeships.

## Fee Refunds

Currently there are very tight timeframes for withdrawing from a tertiary education course and being automatically eligible for a full refund (and still having to pay what can be a substantial administrative fee to withdraw). For example, a domestic student only has eight working days to withdraw from a course over three months long and be eligible for a refund. These tight timeframes can cause substantial hardship for young people who have legitimate reasons for wanting a fees refund.

The sorts of issues young people are coming to us about for fee refunds vary from people who have complied with the terms for giving notice when withdrawing from a course but have not had fees refunded, young people who have been impacted by health or other circumstances which prevent them from continuing their study but have not been able to negotiate getting their fees returned, and others who have discovered the course is not as expected. In some cases, too much of the University courses have been completed for fees to be returned, but rangatahi are unaware that they can unenroll to preserve their grade record or apply for a late deletion. Situations where young people are struggling to get fees refunded include when:

- they withdraw from a course, complying with the terms for giving notice
- an education provider will not acknowledge the client's attempts to withdraw from a course during the 'change of mind' period
- they cannot complete the course due to health issues
- external demands change the client's availability to study
- course content is changed and no longer meets the client's expectations or needs
- they change their mind after signing up to an online course
- their immigration status changes so the client can change to paying domestic fees instead of significantly larger international fees
- private education companies stop communicating or are in financial difficulty

The current policies around fee refunds appear to be overly restrictive and inflexible and are having negative impacts on some younger people.

The client enrolled in a course at university earlier in the year but decided in early March to pull out. They contacted the university and were told they had until the end of March to give notice of withdrawal. The university are now saying they only had two weeks to cancel, that the withdrawal window is now closed, and they are required to pay the full fees for the course.

The client signed up for an arts performance course at a cost of \$1,500. Finding that the course times would clash with their exams, and within the contract time limit, they tried to withdraw from the course. The academy said that instead of cancelling they would book the client into another course later in the year, which they agreed to. This course was then cancelled, and the company agreed to the client's request for a fee refund. The client has all the correspondence including the confirmation

that they would refund them and a copy of a remittance slip stating the money had been repaid - but the client has not received the funds.

The client signed up for a course at a private training college. The fees were to be paid through StudyLink. There was an 8-day period during which they could withdraw with no penalty. After 10 days they unexpectedly had to become the full-time caregiver for a family member released from hospital. Just two days outside the cancellation window they are wondering how to get their fees back. They cannot complete the course at this time.

Clients are wondering how to pay course fees when their application for a student loan has not been processed or their financial support is inadequate.

The client is stressed because their university fees are due in a few days, but they still haven't heard if their Student Loan application has been approved. The client is wondering how long the application was supposed to take to process and how to find out about its progress.

The client's course fees have been paid through StudyLink, but this has not covered any of the other costs. They have found out from Work and Income that they cannot get support from them as their course is part-time. They are wondering how to cover these costs up front.

## Work experience placements

Young people are asking for advice when they are not given appropriate placements, when they have experienced forms of abuse while on placement, or they are not provided with mentorship or support while on placement. People in these situations are not being provided with resolutions to issues when raising them with their education provider and, in the cases analysed, ended up pulling out of the course or were dismissed. It's at this stage they have come to the CAB.

The client had issues with their work experience placement and are wondering what their rights are. In the placement they were allocated, they experienced abuse and were not provided any relevant training or work experience. Instead, they were used to do menial tasks and translation. Raising these concerns with the education provider did not resolve the issues and so they left the programme. They have now been told they could have another placement, but this will be granted for an extra charge.

The client, who is studying education, was placed in a school for two terms for their practicum. Their mentor was not available for much of the time they were there due to family matters and ill-health. Their course was to enable them to become a registered teacher. However, their mentor's comments on the practicum report resulted in the client failing. The client has tried to speak with the university about the lack of support and training, but they will not re-consider the client's result.

## Apprenticeships

Rangatahi completing apprenticeships are asking about what is reasonable to expect from employers regarding getting paid while at block courses and for contracts involving employment bonding.

Coming to the end of his fees-free funding for their apprenticeship, the client has received a letter with a direct debit form to fill in and return by today, or their apprenticeship ceases. The client and

the employer have been trying to get in touch with the new national polytechnic entity to get an invoice for the amount owing. They are both concerned the client will be forced out of their apprenticeship if they cannot find the cost details required for the form.

The client, an apprentice, made an enquiry to their company's main office about why they were paid for the time he was on his recent block course but not for any of the previous block courses. The client is feeling very emotional because their boss became abusive with them and swore at them for approaching head office instead of talking to him first.

## Digital exclusion from services

CABs are seeing thousands of people experiencing exclusion and harm because government agencies and other services, such as banks, electricity companies, and telecommunications providers, are prioritising digital service delivery and have made in-person and phone services either hard to access or unavailable.

There is a common misconception that digital exclusion is primarily related to older people, but our research report '[Face-to-Face with Digital Exclusion](#)', released in 2020, makes it clear that digital exclusion is not simply a function of age. As that report clearly shows, digital exclusion is caused by a wide range of different factors which include lack of access to computers and internet, limited digital literacy, financial barriers, general literacy difficulties, language barriers, disability and lack of desire to be online. In the period analysed in that report, 2% of all digitally excluded clients were under 25 and 6% were between 25-29.

While many young people are confident being online, youth on its own does not equate to digital inclusion. Young people are still prone to the barriers that can span age, such as access and literacy issues, and to the inequities caused by things like discrimination and poverty. There's also a common misconception that younger people inherently prefer to conduct interactions online. Looking at our own client data we can see that although young clients are more likely than older clients to access our service via our online means of communication, the vast majority still contact us by phone or in person.

A recent study by independent economics consultants IBRS<sup>4</sup> found that those aged 18-24 years were the age group most likely not to want to engage with online government services (26.6% said they would never use online government services). Perhaps this relates to concerns about security, privacy and trust in government.

An analysis of client enquiries for this report, makes clear that some young people cannot or do not want to access services online. Some of the common issues encountered were lack of data and the challenges of navigating online services with only a mobile phone. Many were struggling with RealMe verification issues, and others were having difficulty uploading all the documents required by Studylink.

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<sup>4</sup> IBRS (2023) *New Zealand Digital Citizens Continuing the Journey with Empathy*, <https://www.technologyonecorp.co.nz/campaigns/new-zealand-digital-citizens-empathy>



The client needs help accessing a Kiwi Access form, to get an ID card. They are struggling to fill in the online form, as they have literacy issues.

The client is trying to apply for Studylink online and is struggling to log in and verify their ID. They need to scan and upload documents to complete the application but are struggling to do that using their phone.

The client wants to appeal a decision from Work and Income but is struggling to find out how they could do this and what the process is. They live rurally and have no internet access, and the wait times for ringing Work and Income are too long for them to be able to wait.

The client needs to apply urgently for a passport for emergency travel. They have attempted to get a RealMe verification, so that they could make an urgent online application. However, when they attempted to verify via RealMe they were told that their mobile number had been previously used for a RealMe application for another person and they were not able to progress their application.

## Enquiries from Youth in prison or recently released from prison

The CAB provides a service of information and advice for people who are in prison. People in prison can call a special CAB 0800 number or speak with CAB volunteers directly at some prison sites. This phone line gives them an opportunity to ask questions and receive independent advice and information. In the year to June 2023, the CAB received 894 calls through the phone line. The ongoing restrictions placed on prisoners' activity as a result of COVID-19, and staffing shortages, has had an effect on call numbers, with the volume of calls yet to climb back towards pre-COVID levels

We conducted analysis of these enquiries for the year April 2021 to March 2022. In this analysis around 4% of clients contacting us from prison are under 25, (leaping to 19% for the 25-30 age group). Over 50% of the clients who are under 25 contacting us from prison are Māori. This reflects prison statistics for Aotearoa which highlight that Māori are hugely over-represented in the prison population compared to the general population.

People entering prison need assistance to ensure they can meet any existing and ongoing obligations they might have. This includes reporting a change of circumstance to support services, businesses, and loan providers, cancelling contracts (such as tenancy agreements, phone or internet contracts, or gym membership), and ensuring their identification and assets cannot be tampered with while incarcerated.

The demand for obtaining a Kiwi Access Card (an official evidence of age document) is high, and therefore can be difficult for prisoners to access. The Kiwi Access Card provides ID that can be used when setting up a tenancy, connecting to utilities, or seeking employment. However, there are reasons why a prisoner might need ID documentation earlier than this. Many people enter the prison system without documents of identity or a bank account. Identity documents such as a birth certificate, Kiwi Access Card, or driver licence are needed to open a bank account. These challenges could be addressed by providing regular access to such services.

Upon release from prison, people need to be connected to support services, housing providers, employment opportunities, and health providers. Prisoners need to be routinely provided with exit services and support. We see clients coming to their local CAB after being released from prison, who are trying to avoid their old, harmful networks, but have nowhere to live and need contact details for support services such as drug rehabilitation, employment assistance, and food relief.

In our analysis of enquiries for those under 25 we saw significant issues with people who had recently been released from prison struggling to get access to support with Work and Income.

The client has recently been released from prison and wants information about adult education, adult literacy, anger management, healing from domestic abuse, and work opportunities for ex-prisoners. They were on remand for over a year. They want to change their life but feel unsupported.

The client has been recently released from prison and needs help to get a benefit from Work and Income. They have found a place to live and need money to pay for rent, and household goods. They have tried to contact Work and Income multiple times but are struggling to get any support.

The client had been released from prison one day ago and was contacted by a debt collector for a debt on a phone contract from prior to being in prison. The client needs help understanding what they can do.

The client came in wanting help to find emergency housing. He has a Work and Income case manager but finds them unhelpful. They tell him they can't find accommodation for single men. He is recently out of prison and wants to stay out.

The client has been recently released from prison but is struggling to pay the rent. They received notice that they will be evicted if they don't pay the rent they owe. Work and Income has turned the client down for assistance and referred them to us.

## Health and wellbeing

This report has highlighted a wide range of difficult and stressful issues that young people can find themselves in. For some of the rangatahi we see, stress, anxiety and depression can be exacerbated when they feel overwhelmed by their situation or have experienced pushback when trying to resolve issues.

The CAB is a non-judgemental, anonymous, and free service that enables clients to approach us with questions they have been too afraid to ask elsewhere. Young clients are asking for help regarding depression, eating disorders, online harassment, and relationship issues. The CAB, well connected with community organisations, makes referrals to appropriate support networks as well as providing a listening ear.

The young client shared that they think they might have an eating disorder and they need to get help. The client does not know what to do, particularly as they are experiencing symptoms of fainting and being unable to keep down food.

The client, speaking slowly and softly, stated that they have depression and anxiety. The client wants some counselling.

Sometimes these issues can be caused, or exacerbated by harassment or bullying are wondering what they can do and where to seek help.

The client wants to know how to stop online harassment. They have been receiving emails, texts, and phone messages from an ex-friend, which the client believes is because they refused to lend the friend money. These messages have been going on for a few months and have been sent to the client's friends and family. Things have gotten worse today as the friend has started accusing the client of serious crimes. The client contacted the police, but they told them to contact CAB.

Debt can quickly overwhelm clients who do not have financial literacy or are experiencing poverty, and we see CAB volunteers teaching young people about managing finances, helping them to make a budget, setting goals, and using bank accounts wisely. CABs regularly refer clients to budgeting services. Often young people can be unaware of entitlements that they can access for support. Regaining a sense of control of personal finances often reduces anxiety for people.

The client was in a relationship with someone who is not a NZ Citizen and, now they have broken up, the client is anxious their ex-partner may leave the country leaving the client with a large debt. During the relationship, their ex purchased a car, but the client applied for the finance company loan in their own name. The client has been making the payments from their bank account. Their ex-partner had been reimbursing the client regularly. The client wants to know how they can remove their name from the contract for the car finance loan.

The client rang on behalf of a friend. They said their friend needed help because the friend was suffering from anxiety and had a lot of unpaid debt. The client wanted to know if they could speak with someone who could help.

The client has debt problems and feels out of control with their finances. They would like some financial management advice. The client is finding that their wages do not cover their outgoings. They think they need some kind of budgeting advice.

We are seeing other support agents, such as social workers, lawyers, youth workers, and friends approach the CAB on behalf of a young person. We also see young people contacting the CAB on behalf of older family members whom they are trying to support.

The client and their father have just moved to a new city. The client needs to find a counselling service as the father has anxiety and PTSD. Their new living situation has triggered their father's PTSD.

A Youth Support worker rang regarding a pregnant client. The father is demanding a DNA test and if positive, he wants his name on the birth certificate. The youth worker wanted to know how their client could respond to this.

## Ka mua, ka muri – Looking ahead

*Tāku pou whakawhirinaki i ngā wā o te porotaitaka*  
*My source of strength in moments of adversity*

The in-depth exploration of issues that young people come to the CAB for help with shows the wide range of different challenges young people face. Many of the young people who come to us for help are feeling disempowered and not knowing what they can do to address the situations they are facing.

For some of the issues we have identified in this report, improved knowledge about the issue would be useful in helping to prevent or minimise harm. Examples of such issues include; understanding what to do before buying a car, understanding what happens if you don't have third party insurance, or how to formalise a parenting agreement. We think that an active and consistent civics education programme in schools that develops people's knowledge of their rights and responsibilities in a practical way would be a step forward. While government has invested in developing civics education resources, there is no consistent approach to the way these resources are used in schools.

There is also a place for simple-to-use information targeted at young people in providing information to help them navigate some of the challenges they face.

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*Based on our analysis for this report we have developed a website for young people which provides information on some of the most common issues that rangatahi seek our help with*  
<https://youth.cab.org.nz>.

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For some of the issues that are raised in the report, information and education - while useful - are not enough because there is an underlying deficiency or gap in policy or law. One clear example of this is rights for non-tenant renters, which are very weak and often unclear. The evidence from our services is clear that the legal framework for renting in Aotearoa does not adequately reflect the diverse living arrangements young people find themselves in and there need to be changes to provide better protection for renters and more clarity around the rights of those renters who are not currently covered by the Residential Tenancies Act.

Another example of such a policy gap identified by our report is the challenges of getting a refund from a tertiary education provider. There is typically a very tight timeframe for withdrawing from a course and being automatically entitled to a refund. The situation is even worse for international students who can be charged up to 25% of their full fees even if they withdraw within a very narrow deadline.

Other examples of significant policy issues raised in this report include the difficulties of applying for a limited licence, the challenges of meeting the ID requirements for opening a bank account (especially for those under 18), inadequate support for people leaving prison, and the impact of the shift by government services to primarily online channels of engagement.

In addition to those policy gaps, we see that underlying many of the issues rangatahi approach us with is the power dynamic they face when trying to resolve the issues they are experiencing in their lives.

Many of the common problems that younger clients come to us about - including problems at work, disputes with their landlord, or buying a lemon of a car - are issues which rely on people self-enforcing their rights, even when it is very clear that their legal rights have been breached. As the evidence presented in this report illustrates, we regularly see cases where the rights of young people are being blatantly breached, such as being paid below the minimum wage or being denied their leave entitlements.

The onus is generally on the person with the problem to take action themselves to enforce their rights. While this can be challenging for many people, what we see is that our rangatahi can face particular challenges in enforcing their rights.

Take for example a young person who is having their bond unreasonably withheld by their landlord. Not only do they need to have the relevant knowledge about their rights, and the skills and confidence to take their landlord to the Tenancy Tribunal, for many they also have to weigh up what this means for their future renting possibilities in a tight renting market. Many simply don't take action because of the fear of the consequences of doing so.

Similar situations arise for young employees. Take, for example, a young employee who is being bullied by their boss. Again, not only do they need to have the knowledge, skills, and confidence to enforce their legal rights, but they also are weighing up what it would mean if they then had to leave their job without a good reference or lose their job when they still have only a minimal employment record. They are also often dependent on their job to pay their essential daily costs, and cannot afford to lose income, even for a short period of time. Again, this often results in rangatahi living with exploitation rather than enforcing their legal rights.

There is sometimes an expectation that simply providing younger people with knowledge of their rights (and responsibilities) will be sufficient for them to navigate the challenges of adult life. However, we see a real need and desire for active support to help overcome the power imbalance that so many rangatahi face. This is a role that we at the CAB often play; as a place of reassurance and support for people to take action to ensure their rights are upheld.