



DISCUSSIONS ON INCOME SECURITY, DEBT TO GOVERNMENT, AND WEALTH DISTRIBUTION IN AOTEAROA NEW ZEALAND



**METHODIST
ALLIANCE**
NGĀ PURAPURA WETERIANA

INTRODUCTION & ACKNOWLEDGEMENTS

The Methodist Alliance was directed by MCNZ Conference in 2022 to produce resources to facilitate robust discussions within Parishes and the wider Methodist Church about wealth distribution.

This work was undertaken by the Methodist Alliance Working Group campaigning to increase benefit levels and abatement thresholds. The Working Group has membership from around Aotearoa and is led by Colin Hamlin, former board member of Wesley Community Action. We thank them for their mahi and dedication to this important kaupapa.

This Working Group also partnered with ActionStation's Fairer Futures network, a collaboration of anti-poverty groups calling for Government to wipe debt to the Ministry of Social Development to lift the weight off families and whānau. Fairer Futures is also campaigning for liveable incomes in Aotearoa New Zealand with seven steps for a fairer future. In this resource we have used some of the stories from the Lifting the Weight Report.¹ We acknowledge the courage and strength of the people who shared their stories in this report.

We encourage all Parishes and Methodist entities to use these resources leading up to the election. They could be used as a resource to create a series of services or reflections over several weeks, or as a series of discussion topics for a study group.

It is hoped that these resources will be useful in assisting you to frame questions to ask candidates in any meet the candidates meetings you hold. Consider what you would ask candidates to clarify or to explain their stand on issues raised in this resource document.

The cover art work is a mixed media piece by Rhonda Swenson called, "We are many, we are one," and is Rhonda's interpretation of the late Colin Gibson's hymn of the same name. "We are many, we are one" speaks of living in true community in a world where everyone belongs and lives in peace and loving harmony. We thank Rhonda for allowing us to use her art on the cover of this resource, and we acknowledge Colin Gibson's words and music that inspired the art.

¹ Fairer Futures, "Lifting the Weight Report" 2023 – see www.fairerfuture.org.nz/lifting-the-weight

TABLE OF CONTENTS

KARAKIA	5
INCOME INSECURITY IN AOTEAROA NEW ZEALAND	13
HOW THE BENEFIT SYSTEM TRAPS PEOPLE IN POVERTY	21
JUST LIVING	29
SOCIAL JUSTICE	37
THE METHODIST ALLIANCE KAUPAPA – EVERY DAY JUSTICE.....	45
SUMMARY – QUESTIONS FOR POLITICAL CANDIDATES	53

KARAKIA





Source: www.vecteezy.com/free-photos

A LORD'S PRAYER FOR JUSTICE²

In the world's schema of things, survival of the fittest is the rule. In God's schema, survival of the weakest is the rule. God always stands on the side of the weak and it is there, among the weak, that we find God.

Given the truth of that, let me risk a commentary on the Lord's Prayer:

Our Father ... who always stands with the weak, the powerless, the poor, the abandoned, the sick, the aged, the very young, the unborn, and those who, by victim of circumstance, bear the heat of the day.

Who art in heaven ... where everything will be reversed, where the first will be last and the last will be first, but where all will be well and every manner of being will be well.

Hallowed be thy name ... may we always acknowledge your holiness, respecting that your ways are not our ways, your standards are not our standards. May the reverence we give your name pull us out of the narcissism, selfishness, and paranoia that prevents us from seeing the pain of our neighbour.

Your kingdom come ... help us to create a world where, beyond our own needs and hurts, we will do justice, love tenderly, and walk humbly with you and each other.

Your will be done ... open our freedom to let you in so that the complete mutuality that characterizes your life might flow through our veins and thus the life that we help generate may radiate your equal love for all and your special care for the poor.

² www.ronrolheiser.com/a-lords-prayer-for-justice - MAY 22, 1996

On earth as in heaven ... may the work of our hands, the temples and structures we build in this world, reflect the temple and the structure of your glory so that the joy, graciousness, tenderness, and justice of heaven will show forth within all of our structures on earth.

Give ... life and love to us and help us to see always everything as gift. Help us to know that nothing comes to us by right and that we must give because we have been given to. Help us realize that we must give to the poor, not because they need it, but because our own health depends upon our giving to them.

Us ... the truly plural us. Give not just to our own but to everyone, including those who are very different than the narrow us. Give your gifts to all of us equally.

This day ... not tomorrow. Do not let us push things off into some indefinite future so that we can continue to live justified lives in the face of injustice because we can use present philosophical, political, economic, logistic, and practical difficulties as an excuse for inactivity.

Our daily bread ... so that each person in the world may have enough food, enough clean water, a safe place to live, enough clean air, adequate health care, and sufficient access to education so as to have the sustenance for a healthy life. Teach us to give from our sustenance and not just from our surplus.

And forgive us our trespasses ... forgive us our blindness towards our neighbour, our obsessive self-preoccupation, our racism, our sexism, and our incurable propensity to worry only about ourselves and our own. Forgive us our capacity to watch the evening news and do nothing about it.

As we forgive those who trespass against us ... help us to forgive those who victimize us. Help us to mellow out in spirit, to not grow bitter with age, to forgive the imperfect parents and systems that wounded, cursed, and ignored us.

And do not put us to the test ... do not judge us only by whether we have fed the hungry, given clothing to the naked, visited the sick, or tried to mend the systems that victimized the poor. Spare us this test for none of us can stand before this gospel scrutiny. Give us, instead, more days to mend our ways, our selfishness, and our systems.

But deliver us from evil ... that is, from the blindness that lets us continue to participate in anonymous systems within which we need not see who gets less as we get more.

Amen.

PAUSE TO REFLECT:

- > What does this version of the Lord's prayer say to you?
- > How do we currently use the Lord's prayer? Would this change if this version was used? If so, how?

KARAKIA

Pray for those who are hungry.

Pray harder for those who will not feed them.

Pray for those who struggle each week to pay their bills.

Pray harder for the wealthy who do not care.

Pray for those who are experiencing homelessness.

Pray harder for those who deny them shelter.

Pray for the sick and lonely.

Pray harder for those who will not give them comfort.

Pray for those who cry out for dignity.

Pray harder for those who will not listen.

Pray for those oppressed by unjust wages.

Pray harder for those who exploit them.

Pray for those who bear the yoke of prejudice.

Pray harder for those who discriminate against them.

Pray for those whose basic needs are denied.

Pray harder for public officials who cater to the greedy and ignore those bound unjustly.

Amen.³

PAUSE TO REFLECT:

- > What responsibility do we hold as individuals/a Parish/an organisation to meet the needs of those we are praying for in this karakia?
- > What are we doing currently to meet the needs of the people we are praying for in the above karakia?
- > What more could we do?

³ United Church of Christ – see www.socialjusticeresourcecenter.org/prayers/justice/

KARAKIA

We pray that you will give us:

The acute awareness of the social justice issues such as;

Fair wages, equal housing, access to services, right to life, corporal punishment, guardianship, rights of all individuals especially individuals who are disabled or aged.

The wisdom and courage to develop and implement public policy that is sensitive to these issues and protect the health, safety and dignity of all.

A re-dedication to our desire and commitment to stand up for those who cannot stand on their own.

Strength to be persistent in our daily interactions to see others with the eyes of Christ and act accordingly.

And ultimately Almighty Father end to all injustice with equality and freedom for all.⁴

PAUSE TO REFLECT:

- > What does social justice mean to you?
- > What social justice issues does our Parish want to put our energy into?
- > How would this look?

⁴ Peter & Paul Cathedral – see www.socialjusticeresourcecenter.org/prayers/justice/

KARAKIA

LEADER

We know that Jesus' greatest longing, like that of the prophet Micah, was for the coming of God's reign on the earth—that day in which God's justice and love would permeate this earth as it does heaven. The ethical teaching that he gave us intended to help bring this reign about. But, he also taught us to pray for God's Kingdom to come. As we close our meeting this day, let us pray and reflect upon the most treasured prayer that we have: the prayer that Jesus taught us.

SIDE 1

Our Father... who always stands with the weak, the powerless, the poor, the abandoned, the sick, the aged, the very young, the unborn, and those who, by victim of circumstance, bear the heat of the day.

SIDE 2

Who are in heaven... where everything will be reversed, where the first will be last and the last will be first, but where all will be well and every manner of being will be well.

SIDE 1

Hallowed be thy name... may we always acknowledge your holiness, respecting that your ways are not our ways, your standards are not our standards. May the reverence we give your name pull us out of the selfishness that prevents us from seeing the pain of our neighbour.

SIDE 2

Your kingdom come...help us to create a world where, beyond our own needs and hurts, we will do justice, love tenderly, and walk humbly with you and each other.

SIDE 1

Your will be done... open our freedom to let you in so that the complete mutuality that characterizes your life might flow through our veins and thus the life that we help generate may radiate your equal love for all and your special love for the poor.

SIDE 2

On earth as it is in heaven... may the work of our hands, the temples and structures we build in this world, reflect the temple and the structure of your glory so that the joy, graciousness, tenderness, and justice of heaven will show forth within all of our structures on earth.

SIDE 2

Give... life and love to us and help us to see always everything as gift. Help us to know that nothing comes to us by right and that we must give because we have been given to. Help us realize that we must give to the poor, not because they need it, but because our own health depends upon our giving to them.

SIDE 2

Us... the truly plural us. Give not just to our own but to everyone, including those who are very different than the narrow us. Give your gifts to all of us equally.

SIDE 1

This day... not tomorrow. Do not let us push things off into some indefinite future so that we can continue to live justified lives in the face of injustice because we can make good excuses for our inactivity.

SIDE 2

Our daily bread... so that each person in the world may have enough food, enough clean water, enough clear air, adequate health care, and sufficient access to education so as to have the sustenance for a healthy life. Teach us to give from our sustenance and not just from our surplus.

SIDE 1

And forgive us our sins... forgive us our blindness toward our neighbour, our self-preoccupation, our racism, our sexism, and our incurable propensity to worry only about ourselves and our own. Forgive us our capacity to watch the evening news and do nothing about it.

SIDE 2

As we forgive those who sin against us... help us to forgive those who victimize us. Help us to mellow out in spirit, to not grow bitter with age, to forgive the imperfect parents and systems that wounded, cursed, and ignored us.

SIDE 1

And do not put us to the test... do not judge us only by whether we have fed the hungry, given clothing to the naked, visited the sick, or tried to mend the systems that victimize the poor. Spare us this test for none of us can stand before your gospel scrutiny. Give us, instead, more days to mend our ways, our selfishness, and our systems.

ALL

But deliver us from evil... that is, from the blindness that lets us continue to participate in anonymous systems within which we need not see who gets less as we get more.

Amen⁵

PAUSE TO REFLECT:

- > What does this version of the Lord's prayer say to you?
- > How do we currently use the Lord's prayer?
- > Would this change if this version was used? If so, how?

⁵ The Holy Longing by Ronald Rolheiser

INCOME INSECURITY IN AOTEAROA NEW ZEALAND



BACKGROUND

The economic restructuring in the 1980s and 1990s in Aotearoa New Zealand resulted in about a quarter of our population living in poverty or material hardship. The poorest people are those who need state support from benefits. Benefit levels have not kept pace with the real cost of living in an environment where housing costs have soared. This has been compounded by the privatisation of rental accommodation, reduced state housing and loss of supports for home ownership, loss of job security with the casualisation of the workforce, and a culture in government agencies that often prioritises cost minimisation over support for people.

“The current social security system was set up in a different time and no longer meets the needs of those it was designed to support. Successive governments have implemented changes to the system with intended and unintended consequences.”⁶ In addition, the benefit and tax credit system is complex and very hard to understand and navigate. The level of income support is currently so low that people are trapped in poverty and in a system that is often damaging to our most vulnerable people who have the highest needs.

Evidence suggests that our current system of sanctions is failing to change behaviours and is compounding social harm and increasing disconnectedness. The system causes levels of stress which can become toxic when its purpose is to support people and their dependents while they are not in paid employment and help alleviate hardship.

Strong community pressure, including calls on the government to fully implement the Welfare Expert Advisory Group report Whakamana Tāngata: Restoring Dignity to Social Security in New Zealand, has resulted in recent increases to benefit levels, abatement thresholds and other supports. However, these increases have not returned benefits to the same levels that applied in the 1980s. Benefit levels remain too low to support people to live with dignity, even for short periods.

In December 2021, there were 368,172 working age people receiving a main benefit.⁷

In 2019/2020 almost 130,000 (11%) children in Aotearoa New Zealand were living in material hardship⁸ – this means they had to go without six or more things from a list of 17 everyday essentials and services. The list is:

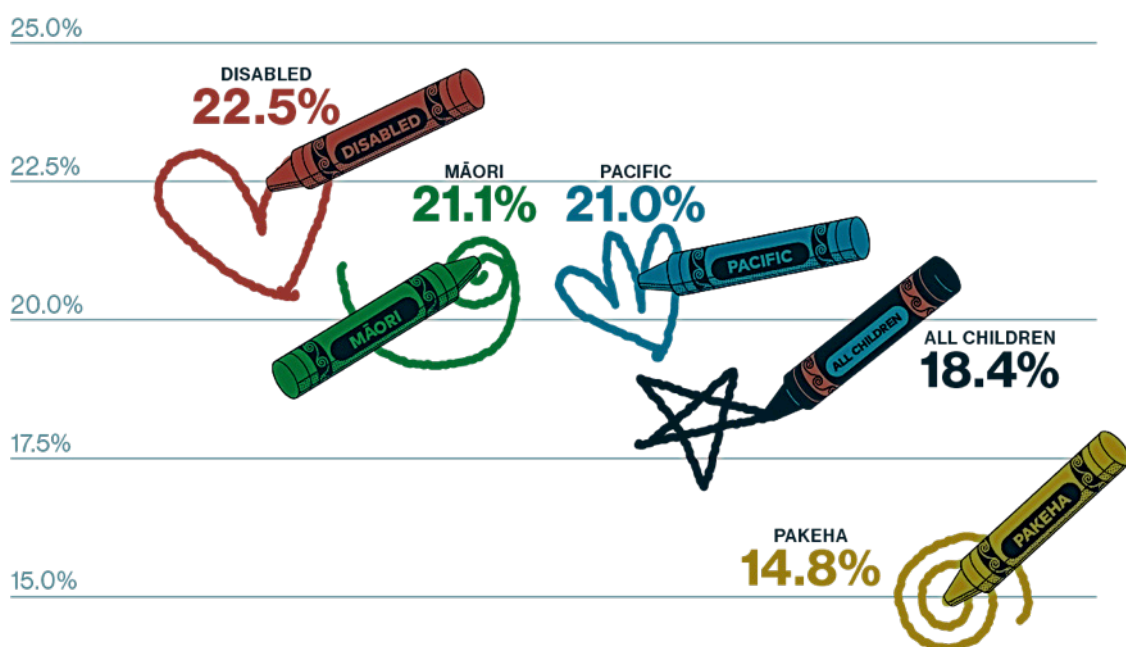
- > A meal with meat, fish or chicken
- > Have two pairs of shoes in good repair & suitable for everyday use
- > Have suitable clothes for important or special occasions
- > Able to give gifts for family or friends on special occasions
- > Have home contents insurance
- > Able to buy fresh fruit or vegetables

⁶ WEAG, Whakamana Tāngata – Restoring Dignity to Social Security in New Zealand, 2019, p6

⁷ www.msd.govt.nz/documents/about-msd-and-our-work/publications-resources/statistics/benefit/2021/benefit-fact-sheets-snapshot-december-2021.pdf p3

⁸ www.nzchildren.co.nz

- > Buy cheaper or less meat
- > Put up with feeling cold to keep costs down
- > Put off doctor's visits
- > Put off dentist's visits
- > Did without or cut back on local trips
- > Delay replacing or repairing appliances
- > Unable to pay rates, electricity or water
- > Unable to pay for car registration, insurance or WOF
- > Borrow to meet costs
- > Limited buying clothes & shoes
- > Able to afford an unexpected \$500 expense within a month without borrowing



Households with children living below the poverty line by ethnicity in 2020. (%)

Source: www.childpoverty.org.nz/measures/income

The income poverty rate, after housing costs are deducted, for tamariki Māori is 21.1% and for Pacific children it is 21%, disabled children it is 22.5%, while the income poverty rate for European children is 14.8%.⁹

Addressing poverty requires a whole system approach that considers the impact of changes to the housing market and the casualisation of the workforce on people's ability to transition to sustainable employment and self-sufficiency. Consideration must also be given to the long-term needs of those who cannot work because of enduring health and disability issues.

⁹ www.childpoverty.org.nz/measures/income

Many people with serious long-term health conditions and mental or physical disabilities may be only able to work in flexible part-time and supported settings while others may never be able to work. The current benefit regime, with its focus on short-term assistance, does not recognise this. Nor does it provide adequate long-term support for people to engage with their communities or to live with dignity. Most people with enduring conditions have additional living costs associated with housing, transport, and access to health care and support services that are not met by the benefit system.

**⁸ Speak out for those who cannot speak for themselves,
for the rights of all the destitute.**

**⁹ Speak up and judge fairly,
defend the rights of the poor and needy.**

Proverbs 31: 8-9 NIV

Many people surviving on the benefit do not have any capacity to advocate for themselves. We have a responsibility to our brothers and sisters to speak and advocate for them. We have the privilege of sharing their stories of how they survive on a benefit and for providing opportunities and support for people to share the impacts of policies directly with decision makers, as this is when real change can happen.

Everyone should have the basic necessities of food, shelter, clothing and access to what is needed to thrive. Allocation of income, wealth, and power in society should ensure that everyone's basic material needs are met.

PAUSE TO REFLECT:

- > Is any of the above information new to you?
- > What feelings did you experience when reading this?
- > What stands out for you?
- > How does this information change how you read the verses from Proverbs?

ALEX'S STORY¹⁰

I always hated debt and prided myself on not having debt. But I want to explain how I've ended up having to repay debt to different people and places. I hope it gives people some insight into how debt can become a problem in people's lives and what needs to change so that other people don't have to go through what I've gone through.

Growing up, I didn't have an easy upbringing. I was one of six children, born in Hamilton. Both my parents were alcoholics, and there was domestic violence and trauma in the house. I started working at a young age, for example dishwashing at a private school.

My Dad crossed boundaries and eventually separated from my Mum. My Mum had an emotional breakdown and drank more, and one of her male friends opened the door to my room when I was young. I had to have a lock on my bedroom door from then on.

I was determined to give my children a different life. I'm now a parent to three children. For a while my husband and I lived in a family home, owned in a family trust with myself, my husband, and his Dad.

HOW EVERYTHING CHANGED

All that changed when my husband had a breakdown, was diagnosed with bipolar, and his business went into liquidation. Our marriage ended. I had been working at a centre supporting kids with special needs. I couldn't juggle everything with my marriage ending and three kids to look after, so I had to give notice. My daughter was paranoid, my eldest son was depressed, and my youngest didn't know what was going on. Now that I was out of work, looking after the children, I didn't have enough for bills or rent or food. I tried to go to WINZ for help, but there were different staff every time. The doctor cost \$44 a visit. I started having to spend money I didn't have. At the same time, I was going through a lengthy fight over the separation and parenting orders. I got legal aid, and a debt of about \$4000, which I was paying off at \$15 a week.

That's when I hit breaking point at Work & Income. I ended up a crying mess after being told I needed "another doctor's form." Without the support of Craig, an advocate I was put in touch with, I don't know where I would be now. I remember having to get Christmas presents from the Barnardos Wishing Tree, and struggling to pay rent to the family trust that owned my home while my ex-husband and his Dad pushed to sell it.

I applied for public housing but I was declined because I'd had a mortgage before. I was declined from community housing assistance too. I became so distressed that I backed my car into someone else's car. I'd never had to deal with insurance before, and as a family we couldn't go on holiday. I made a funding application to Lions just to pay for school uniforms.

All my kids were struggling at this time, and especially my daughter – who was born with a congenital birth defect, which affected her self-image and led her to being bullied. She had overcrowded, crooked teeth, and wanted braces. My ex had always said he'd pay for them, but he didn't, and again I did a funding application to a foundation just to pay for dental costs.

¹⁰ Fairer Futures, "Lifting the Weight Report" 2023, p6. Please note names have been changed to protect identity.

The end of my daughter's time at school coincided with a hugely stressful time with WINZ. I'd been taken off Supported Living and put on Jobseeker, not recognising the caring role I was playing. Then my benefit was cut and all financial support was removed from my daughter when she turned 18 – even though we still had to manage difficulties arising from disabilities. I spent months trying to get her on the Supported Living Payment, and at the same time my ex-husband took me through a child support review process. It was ruled that I had to pay child support on the basis of full-time wages (they judged that I had full-time working capacity), not on the basis of the benefit I was receiving.

This resulted in me incurring another debt. I was only receiving a Jobseekers benefit so I didn't have enough to pay the child support. In the end, IRD ruled that my child support debt was to be deducted from my benefit on a weekly basis.

I eventually was transferred back to Supported Living Payment, and was backpaid what Work & Income had short-paid me. But IRD wouldn't review the child support decision based on Jobseekers when it should have been Supported Living Payment. So I still have to pay back the debt. Nothing was easy. For my daughter to get the support she deserved she had to prove she had a disability. Her Supported Living Payment was only approved after I wrote to the Minister for Social Development.

Eventually my daughter got university entrance and then got a place on the course she wanted to do: a two year youth work certificate course. She has autism so working with people is a challenge, but she has a passion for kids on the fringes. I'm really proud of her.

DEBT IS EVERYWHERE

But debt still fills my life. I owe over \$2,165 to WINZ and \$31.50 a week is deducted from my benefit. I've got credit card debt, and a loan from the family trust to pay rent and the mortgage – not to mention the rates I have to pay (even after applying for 8 rebates) and insurance. More recently, with my fridge/freezer breaking I now have another debt for its replacement.

My ideal would be to be debt-free. I don't have the money to get new glasses or go to the dentist. With the stress I'm going through I have been clenching my teeth, and waking up with a sore jaw. I know I could get a mouthguard, but that would just cost more. WINZ declined my last quote for dental care because it wasn't emergency dentistry.

I have mitral valve disease with my heart after rheumatic fever as a child. I know that I should be avoiding gum disease to prevent damage to my heart. I also have chronic IBS, and a neck that's been painful for many years after three severe car accidents. Rolling over in my sleep is painful, and I struggle with chronic fatigue and exhaustion. But I don't even have the money to go to the doctor.

WINZ agreed to fund \$70 per session for some counselling, but they never fund the full amount. And all this is just a snapshot.

I'm trying to value myself more. I like going to the op-shop and doing some retail therapy. But it just seems to have been such an incredibly hard life for so long. My son died two years ago, and every day I choose life. I try to focus on the positives, drawing strength from my faith. I try not be in constant fear that WINZ will cut my benefits. I can't help but wonder: unless I win Lotto, what's going to change in my future to pay for myself for essential items like having your teeth taken care of and your eyesight and doctor visits?

WHAT HAS TO CHANGE

The system has to change. You see different people each time at WINZ. The cost of the GP and the dentist doesn't have to be what it is.

How can you ever feel good about yourself and life going forward if you've been weighed down by debt?

Counselling is so expensive, but it's so crucial for our mental wellbeing.

You shouldn't have to prove and prove again that your child has a disability.

You shouldn't have to constantly answer questions. WINZ constantly questioning you doesn't feel good.

I'd like to see a special department in Work & Income for really complex cases. I've heard they have something called integrated case managers but I've never felt like I get specialised help. This would at least be a start. A way for life to be a bit less hard for so many people.

PAUSE TO REFLECT:

- > What was new information for you in Alex's story?
- > What parts of Alex's story made you stop and think?
- > What resonated with you?
- > What can we do to support people that experience similar things that Alex describes?

KARAKIA

E te Atua, may we strive to live in a world where everyone receives the resources they are entitled to.

LEADER

E te Ariki...

ALL

Whakarongo mai rā ki a mātou.

E te Atua, may we show others that the poor and underprivileged should never be discriminated against, by words or actions.

LEADER

E te Ariki...

ALL

Whakarongo mai rā ki a mātou.

E te Atua, may each and every one of us remember that Earth's goods should always be distributed fairly among all people, so that each person is able to have their basic daily needs met.

LEADER

E te Ariki...

ALL

Whakarongo mai rā ki a mātou.

QUESTIONS FOR POLITICAL PARTIES & CANDIDATES

1. How does your party plan to reduce the number of tamariki living in poverty?
2. How does your party plan to reduce the disproportionate numbers of tamariki Māori, Pacific children, and disabled children living in poverty? What real differences will these children see in their lives?
3. What changes do you plan to address the long-term needs of those who cannot work because of enduring health and disability issues? How do you plan to meet the additional living costs for people living with a disability, associated with housing, transport, and access to health care and support services that are not met by the benefit system?
4. Addressing poverty requires a whole system approach that considers the impact of changes to the housing market and the casualisation of the workforce on people's ability to transition to sustainable employment and self-sufficiency. What are your plans/policies that address these issues?
5. Is your party considering expanding the scope of integrated case managers for all complex cases that present at Work & Income?

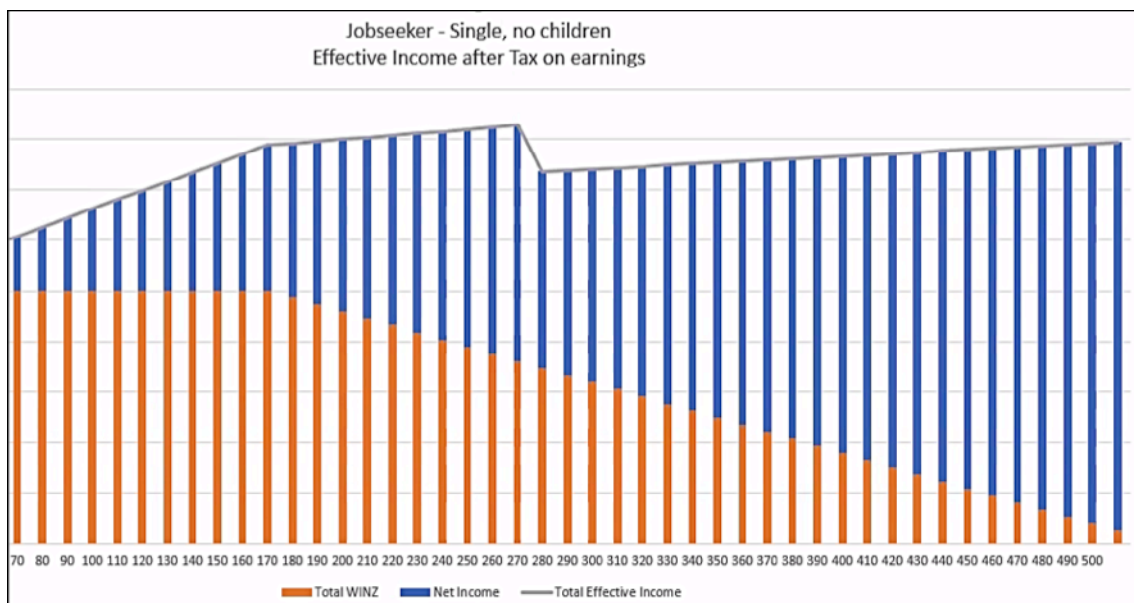
HOW THE BENEFIT SYSTEM TRAPS PEOPLE IN POVERTY



THE POVERTY TRAP

The abatement regime has become a poverty trap and barrier to people's transition to sustainable employment and self-sufficiency. The abatement threshold is the amount a person can earn before their benefit is cut. This is equivalent to just seven hours at the minimum wage. This is in stark contrast to when the abatement threshold was first introduced in 1986, when it amounted to 15 hours per week at the minimum wage.

This graph illustrates the drop in income when the abatement thresholds takes effect.



Source: Peter Lane

So in reality, a single person with no dependent children who accepts part-time work and earns more than the \$160 a week limit before tax may see only a few extra dollars a week in their pocket, once the abatement threshold of 70c for every dollar earned has reduced their benefit. Their social housing costs may increase as it is based on their income. In addition, work-related costs such as travel to and from work, may mean that they are worse off accepting the part-time work.

Most people transitioning to employment from a benefit start with part-time work, often on casual employment contracts. If their employer offers them occasional increases in hours, the low abatement threshold results in their benefit being reduced.

Not only does this act as a disincentive to increasing their hours and earning capacity but it takes approximately three weeks for their benefit to be reinstated when their hours return to normal. This means they are unable to pay their rent or feed themselves in the meantime. The abatement scheme therefore acts as a disincentive to increase working hours and becomes a poverty trap.

Another example: the recent benefit increases have resulted in reductions in the accommodation supplement payments and other eligible supports. This has meant that some people have had very little tangible change to their circumstances, and for some it has meant that they have fallen to a lower category for social housing eligibility. These are unintended consequences of government policy.



Source: Carol Barron

Because the benefit levels are so low, many people receive supplementary payments. The most common is the accommodation supplement which helps with the increasing costs of housing. The second is temporary additional support to help with essential living costs. Both these top ups are subject to claw backs and are reduced if the benefit increases. This means that many people did not get the full \$20 increase in June 2020, most got less than \$15. The same applies to the April 2023 benefit increase.

Some people were actually worse off after the increase.

HANA'S STORY

Hana¹¹ is on the supported living payment because she is caring for a teenage daughter who is recovering from a serious car accident. Hana had to quit her studies to provide that care, and because she hadn't completed enough of her course, the Ministry of Social Development (MSD) requires Hana to repay a large amount of her student allowance.

Hana lives with her partner, who has a long-term health condition and is on Jobseeker Support.

Once Hana's repayments, other MSD debts, rent, and her partner's child support payments were deducted from their benefits, Hana and her partner were receiving a combined \$207 a week before 1 July 2020. Their daughter also received \$99 a fortnight in disability allowance.

As a result of the benefit "increase," their payments had somehow fallen to a combined \$132 a week – \$75 less than they had been receiving.

¹¹ This example was first published in the Guardian on 27 July 2021 – see www.theguardian.com/world/2021/jul/28/can-we-opt-out-new-zealand-benefit-increases-leave-some-worse-off

A frontline MSD officer told Hana that, thanks to the benefit increase, they were deemed able to meet their basic living needs and would have their temporary additional support payments reduced accordingly.

PAUSE TO REFLECT:

- > What was new information for you in Hana's story?
- > What parts of Hana's story made you stop and think?
- > What resonated with you?
- > What can we do to support people that experience similar things that Hana describes?
- > What responsibility do we hold as individuals/a Parish/an organisation/a church to advocate for change to ensure Hana and people experiencing similar things to her have an adequate secure income?
- > If we were going to advocate for change, how might this look? What options could we consider to do this?



Source: Carol Barron

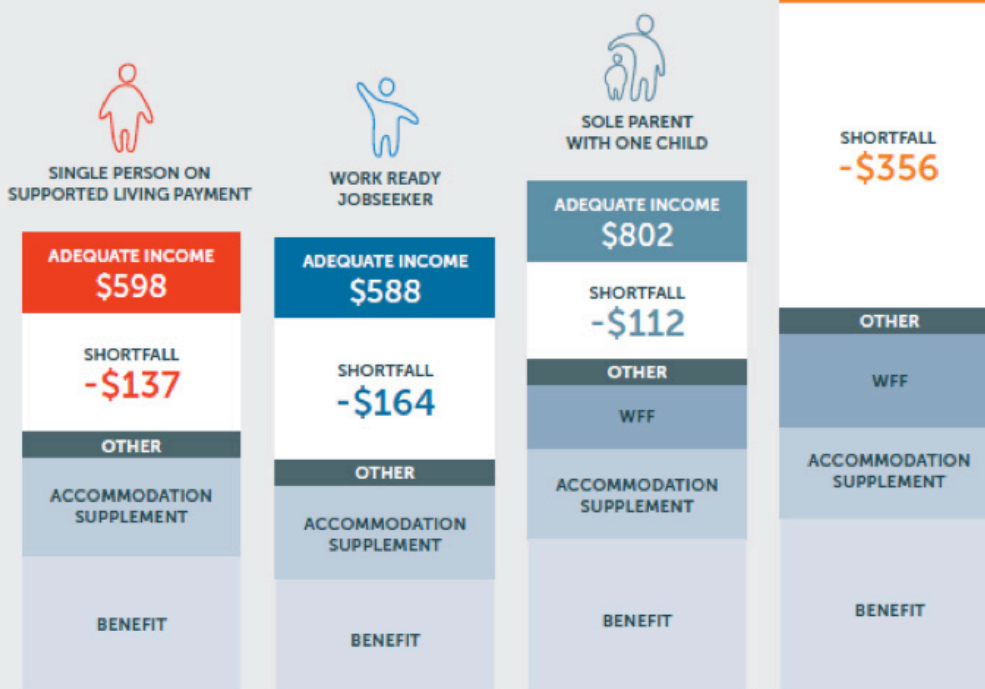
If you are working, the temporary additional support payments are abated at 100% of what you earn. So this extra support is cancelled out dollar for dollar and therefore acts as a disincentive to employment.

The official documents that set out who is eligible for the temporary additional support payment are multiple pages long, different for refugees, protected persons or residence applicants, and have multiple layers of income and expense calculations.¹² This complexity creates unintentional anomalies which can leave people worse off.

¹² www.workandincome.govt.nz/map/income-support/extra-help/temporary-additional-support/calculating-the-rate-of-payment-01.html

Social and financial security sufficient for an adequate standard of living

Example families on benefit and in private housing would need over \$100 per week more to meet their costs to participate in their communities...



Source: WEAG, Whakamana Tāngata – Restoring Dignity to Social Security in New Zealand, 2019, p96

However the root of the problem and cause of the benefit poverty trap is the insufficient levels of support as shown above.

Often, access to extra support is dependent on spending most of your savings for emergencies, or retirement. This impacts on financial security and our ability to provide for ourselves during ill health, and/or retirement.

“I know that the Lord secures justice for the poor and upholds the cause of the needy.”

Psalm 140:12 NIV

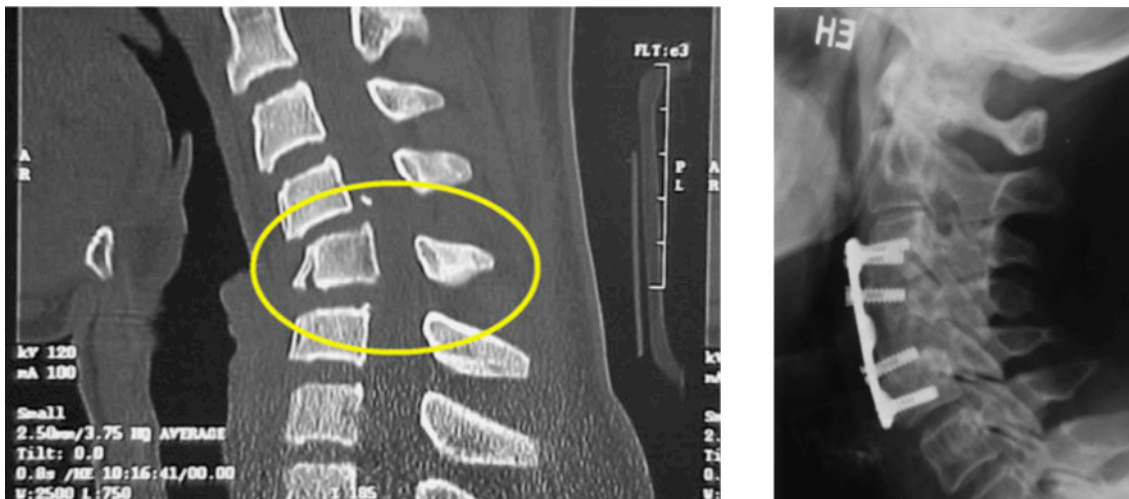
PAUSE TO REFLECT:

- > Is any of the above information new to you?
- > What feelings did you experience when reading this?
- > What stands out for you?
- > How does this information change how you read the verse from Psalms?

IGOR'S STORY¹³

Igor has had a long-standing relationship with the Ministry of Social Development, a relationship that has helped him through hardship but has also resulted in hardship and stress. As of October 2022, Igor owes MSD approximately \$7,800 – an amount he says has not decreased despite having \$20 per week deducted from his benefit since 2019.

Igor is on the Sickness Benefit, a benefit he has been on since a near fatal car crash in 2002. “I came out better than my partner at the time, she’s a tetraplegic,” he says. Igor walked away with a C4-5 fracture in his neck and now has a titanium plate as a result. He still struggles with guilt about the accident.



Sources: www.researchgate.net/figure/Computed-tomography-imaging-of-a-C4-C5-fracture-dislocation-typical-of-skimboard-and_fig5_26873263 & www.thejns.org/view/journals/j-neurosurg/83/4/article-p741.xml

The money Igor owes MSD stems from several things. A few fines, loans to help him get by, loans for surprise bills, and then there’s the loans he’s taken out for dental work.

With no interest and no new debt, it will take him around 390 weeks or seven and a half years to be debt free.

Igor says that he doesn’t mind paying the money back. What bothers him is that whenever benefits go up, he gets less in the hand. “My benefit went up, my rent went up, and the amount I had to repay went up. I wasn’t even much better off. I can never win,” he says.

He says he doesn’t live day to day, dollar to dollar anymore, but the money he receives is barely enough. That extra \$20 would make a huge difference for him.

He says there are ways that MSD can cut costs and wipe debt. He wants them to review their practices so they stop wasting time and money, calling and sending him letters asking him to prove that he’s getting ‘work-ready’ when he has a doctor’s certificate saying that he can’t. The money spent pursuing him, he believes, would be more than enough to wipe his and others’ debt.

¹³ Fairer Futures, “Lifting the Weight Report” 2023, p13. Please note names have been changed to protect identity.

PAUSE TO REFLECT:

- > What was new information for you in Igor's story?
- > What parts of Igor's story made you stop and think?
- > What resonated with you?
- > How can we support people that experience similar things that Igor describes?
- > What responsibility do we hold as a Parish/organisation/church to address the concerns that Igor raises?

KARAKIA

Father God, please, put your arms around children and families in extreme poverty so they feel comfort and hope; meet their needs both physically and spiritually. And, Lord, guide us so we can be your hands and feet pursuing justice for the poor and upholding the cause of the needy.

You have not given us a world of scarcity, God;¹⁴

There is more than enough to go around, if we could only believe it;

If we could just learn to let go a little and to recognise the humanity and dignity in every person, perhaps we could share enough that no one would need to lack the basic necessities of life.

And so we pray for those who live in abundance, that they would open their hearts and their wallets so that others could have enough for each day.

We pray for those who have too little money to care for themselves and their loved ones, that their hard work would begin to bear fruit, that they would find sources of support that they can rely on, and that they would find ways to contribute to our world.

We pray for those who make policies that affect the economic systems of our world, and that, with a stroke of a pen, can render people secure or destitute.

And we pray for ourselves that we may be satisfied with enough, that we resist the temptation to seek more than we need, and that we would be as generous with what we have as it is possible to be.

Amen.

¹⁴ Adapted from John van de Laar, Just Living 2021, Sacredise, P18

QUESTIONS FOR POLITICAL PARTIES & CANDIDATES

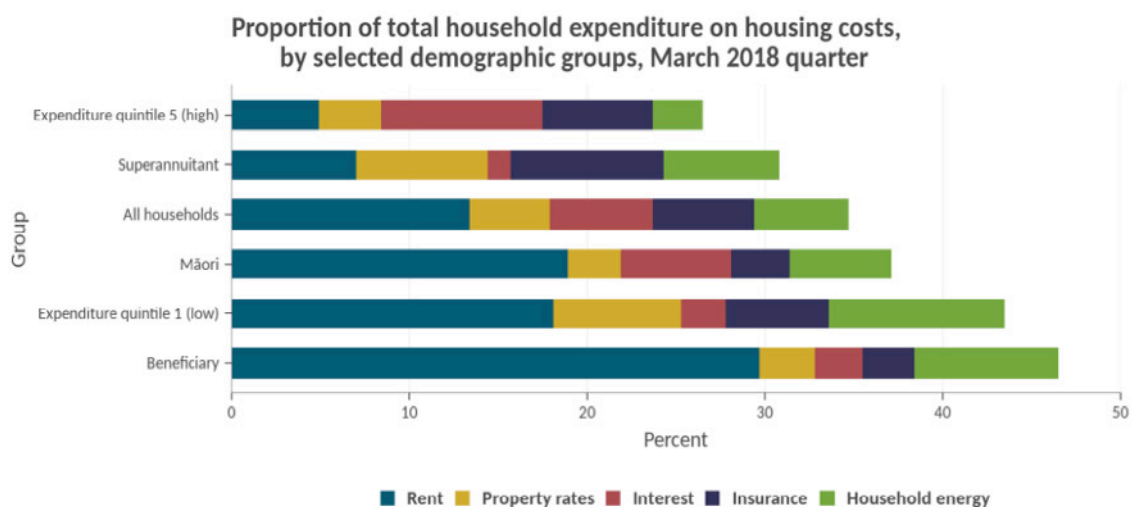
1. The current abatement threshold traps people in poverty. How does your party plan to change this to lift people out of poverty?
2. Our current benefit levels are so low, that many people are also receiving additional support payments, like the accommodation supplement, or temporary additional support. What plans/policies does your party have to ensure that people receiving social and financial security payments that are sufficient for an adequate standard of living?
3. Does your party intend to implement those recommendations from the Welfare Expert Advisory Group that have yet to be implemented? If so, when? If not, why not?
4. How does your party plan to measure and ensure benefit levels enable people to meet their needs and to live with dignity?
5. How is your party going to ensure there is a culture change in Work & Income that ensures people are treated with dignity and receive all the support they are eligible for?
6. What changes does your party plan to ensure our welfare support system is less complex and does not create unintentional anomalies which leave people worse off financially?
7. What changes does your party plan to make in relation to the debt owed to Government?

JUST LIVING



EXISTING ON INSUFFICIENT INCOME

Many of the people the Methodist Missions work with are just existing on the insufficient income they receive – whether that is a benefit or a wage. There has been an increase in the working poor, with people on zero contracts, and/or where the costs of living, especially housing costs have increased to such a point where there is very little money left over for anything else. Housing costs account for 45% of expenditure for low-income households.¹⁵ Households that rent generally spend a higher proportion of their income on housing costs compared with owner-occupiers.¹⁶ The number of households that spend more than 30% of their income on housing costs increased from less than 20% of renters in 1988 to over 40% in 2019.¹⁷ The top 20% of households spend the lowest proportion of the outgoings on housing costs, while people who receive benefits spend the most.¹⁸



Stats NZ, data from household living-costs price indexes

Expenditure quintiles are formed by dividing the population into five equal groups, from lowest (1) to highest (5) expenditure.

Source: NZ Statistics, Housing in Aotearoa 2020, p52

House prices have risen at a faster rate than wages over the past five years¹⁹ with the median house price in Auckland in mid-2020 being 11.5 times the median household income.²⁰ Because of rising house prices, home ownership rates have fallen to the lowest rate since 1953.²¹ The Māori home ownership rate is 28%, Pacific 19% and European 57%.²² The cost of renting is so high that overcrowding is common, and many houses are poorly insulated, damp, and unhealthy.²³ These factors and housing insecurity contribute to poor health outcomes, stress, and in some cases violence. When people have to move frequently to find cheaper housing, it has serious and lifelong impacts on their children's education, particularly attendance, learning and peer relationships. When COVID-19, or other easily transmissible diseases are added in, this increases these already high health risks.

¹⁵ WEAG, Whakamana Tāngata – Restoring Dignity to Social Security in New Zealand, 2019, p39

¹⁶ NZ Statistics, Housing in Aotearoa 2020, p11

¹⁷ Ibid

¹⁸ NZ Statistics, Housing in Aotearoa 2020, p52

¹⁹ NZ Statistics, Housing in Aotearoa 2020, p11

²⁰ Ibid

²¹ WEAG, Whakamana Tāngata – Restoring Dignity to Social Security in New Zealand, 2019, p39

²² Ibid

²³ Ibid



240,000* children live in households below the poverty threshold and **40%** of these children live in working households.

Based on poverty measure of 60% of the median income (after housing costs and adjusted for household size).
(Perry 2018: 62)

Source: WEAG, Whakamana Tāngata – Restoring Dignity to Social Security in New Zealand, 2019, p29

The shortage of affordable housing has a significant effect on the cost of welfare.²⁴ Welfare payments for housing make up the second-largest costs after the NZ Superannuation Scheme²⁵ and are increasing sharply. This is of particular concern as it is widely accepted that not everyone is receiving their full entitlements.²⁶

There are just not enough houses to go around. The number of households on the social housing register has grown from 3,549 in March 2015 to 28,167 in December 2022 – an increase of 794%.²⁷



Source: MSD & MHUD statistics

People who have been renting all their lives and just managing to make ends meet financially, are reaching retirement and find themselves unable to continue to pay market rental for accommodation. Often they do not have much or any retirement savings, and the level of New Zealand Superannuation payments is not enough to cover the costs of rent, power, phone, food, etc. With a growing ageing population, there is a growing need for safe, accessible, and affordable housing for older people.

We as a church need to use our resources wisely and address this growing need. Examples of this are Wesley Community Action and Christchurch Methodist Mission that have built houses and rent these to households off the social housing register. In addition, some houses are built specifically to be accessible – so there are no steps to enter the home, a wet-area bathroom with shower and toilet.

²⁴ WEAG, Whakamana Tāngata – Restoring Dignity to Social Security in New Zealand, 2019, p10

²⁵ Ibid

²⁶ Ibid

²⁷ www.hud.govt.nz/research-and-publications/statistics-and-research/the-government-housing-dashboard

“My people will live in peaceful dwelling places, in secure homes, in undisturbed places of rest.”

Isaiah 32:18 NIV

PAUSE TO REFLECT:

- > Is any of the above information new to you?
- > What feelings did you experience when reading this?
- > What stands out for you?
- > How does this information change how you read the verse from Isaiah?
- > What resources does your Parish/organisation/MCNZ have that could be utilised better to address the housing crisis?
- > How could we use our resources more connexionally to address the housing crisis?

APANUI'S STORY²⁸

In November 2020, I became a rough sleeper. It wasn't just me. My co-parenting partner and my 15-year-old daughter were also left without a roof over their heads.

We had been technically homeless for three months before that date. After struggling to find anything in Tauranga that we could afford to rent, we ended up in temporary accommodation arranged by MSD. They put us in a B&B before moving us to a motel.

Then MSD told us they had arranged another motel for us, and stopped payments to the motel we were in. But when we got to the new place, we were told that the paperwork hadn't been completed by administrators, and we could not move in. I was later told that the questions I had about privacy at the motel were interpreted as declining the terms of accommodation.

So, for two weeks, my co-parenting partner and my daughter and I lived out of a car. It was just the worst feeling you could imagine. We stayed in carparks for short periods so that people thought we were only visiting. We felt shame, shock, anger, and hopelessness. We were emotional wrecks and couldn't think straight.

AS TANGATA WHENUA, I FELT LIKE AN ALIEN IN MY OWN HOMELAND.

During this time, we made repeated contact with WINZ to ask for help.

Things got worse after MSD decided to treat me and my co-parenting partner as being in a relationship in the nature of marriage. That meant we were entitled to less financial help, because MSD rules assume that people in relationships can live more cheaply together than people not in a relationship.

²⁸ Fairer Futures, "Lifting the Weight Report" 2023, p18. Please note names have been changed to protect identity.

I co-parent, and my co-parenting partner and I live together. Although our relationship ended when our daughter was around five or six, we remained friends. Last year, we decided for our daughter's sake to live together as co-parents — to support her wellbeing and education. But we are not a couple.

However, MSD told us that our payments would be stopped unless we signed a “partner inclusion agreement.” We signed that, out of fear. I now wish we hadn't. We've been waiting for the outcome of a review for six months — an extremely long time considering that MSD stops your payments instantly.

As a result of signing this agreement, we were told we owed more than \$40,000 to MSD. This amount was calculated from the time MSD believed that the two of us, as co-parenting partners, began living in the nature of marriage.

That debt, on top of causing us shock and disbelief, has stopped us from getting a simple \$50 food grant when we've needed it.

I've also applied for Temporary Additional Support and been turned down.

Throughout this process, when we were desperate for help to alleviate our hardship, I felt like we were treated as if we were a number.

I'm lucky that, in December, my father, who lives in a state home, asked me to move back in with him. This means we're not sleeping rough anymore. It's overcrowded there, and there's black mould in the house, but at least we're around whānau.

I DON'T KNOW WHAT I WOULD HAVE DONE IF IT HADN'T BEEN FOR MY DAD.

My whānau name is Koopu, and like others who have been in this position, I have a longer story. I was raised on tribal land in the eastern Bay of Plenty, at Tōrere, Maraenui and Whitianga. My iwi is Te Whānau-ā-Apanui.

I'm the fourth of seven children, and we grew up with an attachment to the sea, to the rivers, and to the forest. We had a strong union with the land as a provider and we never went hungry. Dad was a bushman and I wanted to be one too. After I left high school, I worked in silviculture. We tended pines, from planting to production.

However, the loss of my eldest brother, Daniel, who was also my business partner and best friend, meant that I had to move to the city to find work

In the city, I had a relationship, and we had one child, my daughter. When baby was born, her mother and I moved out of the city again. I worked in orchards picking fruit, and even went to Australia for a year to work in horticulture. But after our relationship ended, I couldn't get work. Out of necessity, I applied for the sole parent benefit.

I know I'm not the only one who has faced this process, this hardship, and this racism. I've seen people literally begging for a food grant and being denied. I've seen so many of my people coming out of WINZ pissed off and angry.

Last year, I also watched my younger brother being made homeless — on Christmas Eve. He was told by MSD that he had to leave the sleepout he was renting because it had no toilet. (The toilet was in the main house.)

THINGS HAVE TO CHANGE.

The system of housing people in hotels and motels often leaves them under the control of hotel and motel owners. For instance, when the AIMS Games (an annual school sporting event) comes to Tauranga, the people living in the hotels and motels are forced out of their units with nowhere to go, to make space for other families to enjoy their children's sports outings.

It seems like making families homeless is becoming an accepted practice among hotel and motel owners in Tauranga, who depend on emergency housing clients to pay their bills in the off-season. No one seems to think about what these sudden upheavals mean for the tamariki, whose educational progress, emotional stability, and personal wellbeing are affected.

The rules on relationships in the welfare system need to be updated. You should be allowed to co-parent, or live with whānau, without being treated as being in a relationship in the nature of marriage.

The processes are too slow and there is no accountability for decisions that can drive already vulnerable people into deeper suffering and hardship.

And the government needs to pay attention to the relationships between administrators and the people receiving the benefit — a group of people that often share the same history, treatment, and ethnic background. These are people who often experience shame and embarrassment and may not want to come forward to speak openly about their mistreatment.

Administrators have a duty to protect beneficiaries and not to force them into hardship. From what I've seen and experienced, MSD no longer has the beneficiaries' best interests at heart — if it ever did.

Māori also need to have the right to self-determination and to administer our own affairs under Te Tiriti. Racism today is sometimes hidden or subtle, but it still needs to be confronted.

Māori are some of the worst affected following the pandemic and in our growing housing crisis. Among the very worst off are our babies and our old people.

Transforming our welfare system would be just a start towards addressing these broader problems.

PAUSE TO REFLECT:

- > What was new information for you in Apanui's story?
- > What parts of Apanui's story made you stop and think?
- > What resonated with you?
- > How can we support people that experience similar things that Apanui describes?
- > What responsibility do we hold as a Parish/organisation/church to address the concerns that Apanui raises?
- > How do the issues Apanui shared reflect on where we sit in our bi-cultural journey?

KARAKIA

A FRANCISCAN BLESSING/BENEDICTION

May God bless you with a restless **discomfort**

about easy answers, half-truths, and superficial relationships,
so that you may seek truth boldly and love deep within your heart.

May God bless you with holy **anger**

at injustice, oppression, and exploitation of people,
so that you may tirelessly work for justice, freedom, and peace among all people.

May God bless you with the gift of **tears**

to shed for those who suffer from pain, rejection, starvation, or the loss of all that they cherish,

so that you may reach out your hand to comfort them and transform their pain into joy.

May God bless you with enough **foolishness**

to believe that you really can make a difference in this world,
so that you are able, with God's grace, to do what others claim cannot be done.

Amen.

PAUSE TO REFLECT:

- > When you sit in your discomfort how much more uncomfortable do you need to feel before you will take action?
- > When reflecting on the information above, what has made you angry?
- > Has this anger made you want to advocate for change?
- > Have you shed tears for those who have shared their stories?
- > Have your tears motivated you to take action? If so, what action will you take?
- > Do you have enough faith and foolishness to believe that you can make a difference in this world?
- > What would working for social justice mean to you? To your Parish? To your organisation? To MCNZ?
- > Would income security for our most vulnerable whānau bring about better economic justice? If so, why? If not, why not?

QUESTIONS FOR POLITICAL PARTIES & CANDIDATES

1. How does your party plan to provide for Aotearoa's increasing ageing poor population who do not own their own home or have savings to fund their housing or care needs in retirement?
2. With the increasing ageing population, and with people living longer, how does your party plan to meet the extra costs of NZ Superannuation?
3. What changes does your party plan to make in relation to the welfare system? Why? And how will these changes be funded?
4. Is your party considering changing the relationship rules in the welfare system? If so, how?
5. What will your party do to address the number of households on the social housing register?

SOCIAL JUSTICE



THE CONCEPT OF SOCIAL JUSTICE

**“Learn to do right; seek justice, defend the oppressed;
Take up the case of the fatherless,
plead the case of the widow.”**

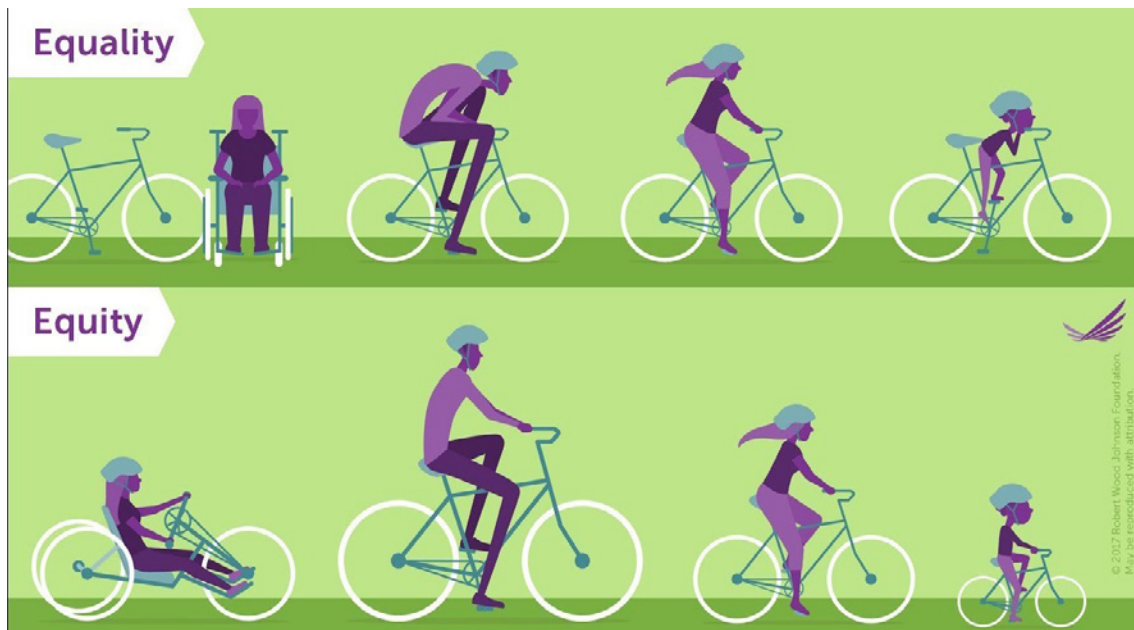
Isaiah 1: 17, NIV



Source: www.mobile.twitter.com/ismailmamaniat/status/1458131663859376135/photo/1

Social justice is the concept of fairness in relationships between individuals in society and equitable access to wealth, opportunity and social privileges in society. The five main principles of social justice are:

- > **Access:** society offers a variety of resources and services to individuals like healthcare, food, shelter, education, sport etc. However access to these resources and services is not always equal. For example, people with higher incomes are able to provide extra educational opportunities for their children, pay for their children's tertiary education, which then leads to a better chance of securing a higher paying job in the future. However, people from the lower incomes have fewer opportunities which limits their access to education and continues the cycle of disadvantage.
- > **Equity:** is the allocation of resources specific to needs of the individual to ensure similar outcomes. This is in contrast to equality where everyone is offered the same resources. Equal distribution of resources is often not equitable as some individuals have more needs than others, especially people with disabilities. Social justice is overcoming unfairness caused by unequitable access to economic resources and power.
- > **Participation:** is where everyone is able to voice their opinions and concerns and take part in decision-making that affects their life and wellbeing. If a small, select group of individuals are making decisions for a larger group, and others are unable to voice their opinions, that is social injustice. Historical barriers to participation, like discrimination due to race, gender, and sexual identity, need to be removed and these groups encouraged to speak for themselves. It can mean providing resources so people can learn about issues and how to get involved or inviting advocates to speak for underrepresented groups.



Source: www.youtube.com/watch?v=MIXZyNtaoDM

- > **Diversity:** an understanding and appreciation of the value of cultural differences. This allows policy makers to design policy to take these differences into consideration and expand opportunities for marginalised and/or disadvantaged groups. Discrimination in employment on the basis of race, gender, ethnicity, age etc are often seen in society and policies that counteract this is one way diversity is taken into consideration. Social justice is about active listening – where we hear and understand what someone is saying by empathising with them and considering their perspective which may differ from our own.
- > **Human rights:** and social justice are interrelated – they are two sides of the same coin. A just society ensures the protection of everyone’s civil, economic, political, cultural, and legal rights. These rights include the right to life, the right to free speech, the right to vote, the right to a fair trial, the right to work and education, the freedom and safety from harm etc. These rights are recognised internationally by the United Nations, protected by treaties, and governments must be held accountable if they violate these rights or fail to protect them.

Methodists have a long history in working for social justice. Early Methodists lobbied for the abolition of slavery, and prison reform. In Aotearoa New Zealand, Methodist Church recommended that its members give serious consideration to pacifism between the two world wars.²⁹ Many Methodists were conscientious objectors and were imprisoned or placed in detention for the duration of the war.

In 1940, with a background of centenary celebrations of the signing of the Treaty of Waitangi, Conference expressed concerns about how the terms of the treaty had been violated.³⁰ Conference passed a resolution addressed to the Government that raised concerns that the tribes from the Waikato, King Country and Taranaki were not fully represented and called for a full enquiry to be held into Māori grievances.³¹ Conference explained the basis for speaking up as being the fact that Methodist missionaries had advised Māori Chiefs to accept and sign the Treaty and assured them that it would stand for all time and be honoured.³²

²⁹ Wesley Historical Society Publication #58 p52

³⁰ Healy, D, Listening to the People of the Land, Pax Christi Aotearoa New Zealand, 2019, p117

³¹ Ibid

³² Healy, D, Listening to the People of the Land, Pax Christi Aotearoa New Zealand, 2019, p118

Methodists were involved in the activities to stop the 1981 Springbok rugby tour. The leaders of the Methodist church, along with other church leaders, encouraged their members to protest against apartheid but to keep all forms of protest within the limits of non-violence and to use passive resistance.³³ This aligned with the Methodist ethos of social justice.

The Methodist Law Book contains these social principles:³⁴

- > Wise stewardship of God's good creation.
- > The sacredness of human personality and the equal value of all men and women in the sight of God.
- > Employment and labour relationships based on fairness and dignity.
- > Communal and individual responsibility for the due care for those vulnerable in our society.
- > The opportunity for all to live well and with integrity.
- > The just and fair use of power, technology and strength.
- > The conviction that the Gospel of our Lord Jesus Christ contains the message that will promote effectively the regeneration and reconstruction of society.

These social principles align well with the principles of social justice.

PAUSE TO REFLECT:

- > How does this information change how you read the verse from Isaiah?
- > Is any of the above information new to you?
- > What does social just mean for you?
- > What would motivate you to fight for a social justice issue?
- > What would get you marching down the streets asking for change?
- > If you have done this in the past, what did you march for? Why did you march?
- > What do you see your role as an individual/Parish/organisation to advocate for social justice? What would this look like?

³³ Wesley Historical Society Journal 1991-2 p38

³⁴ Law Book of the Methodist Church of New Zealand Te Hāhi Weteriana o Aotearoa Section 1.IV

Members of the Methodist Alliance are working for social justice as they work with the most vulnerable and marginalised in our communities with services like food banks, youth housing, Housing First, etc. Our Working Group campaigning to increase benefit levels and abatement thresholds is lobbying for social justice for those who are surviving on benefits. We work collaboratively with ActionStation's Fairer Futures campaign, and the New Zealand Council of Christian Social Services (NZCCSS) on this mahi. We are telling the stories of people living in poverty, people who are faced with choices every day about what to spend their insufficient income on, and what to go without.

EVERYONE HAS A PART TO PLAY IN SOCIAL JUSTICE.

HERE ARE SOME THINGS YOU CAN DO:

- > Contact your local Methodist Mission to see how you can support their work.
- > Adopt a politician – write to them monthly about a social justice issue like the housing crisis, income insecurity, food insecurity, etc.
- > Find an ActionStation campaign that speaks to your heart and read the report, sign the petition, or donate. www.actionstation.org.nz/campaigns
- > Join the Methodist Alliance working group that is campaigning to increase benefit and abatement thresholds.
- > Make a commitment to do something on a particular Sunday – even if it is to sit and reflect on issues of social justice and pray for change. Perhaps you could “Stay and Pray” for social justice after you attend church every Sunday.



Source: katemangostar on Freepik

ANNE'S STORY³⁵

Debt with MSD doesn't work the way most people think debt works. When you hear about "debt" you might think about someone choosing to get a loan out to make a purchase. You might think about weekly repayments, that add up when you combine the repayments with interest.

With MSD, what's happened to me – and to others – is you can go into debt because of "over-payments," which MSD calculates based on what happens in your life and what you've done in the past. Sometimes you can be in debt without realising, and that can affect your ability to meet your basic needs. That's what happened to me.

I was lucky enough to receive an inheritance. Many people won't know that there's a 'cash assets limit' for getting the Accommodation Supplement, which is available to provide support with housing costs. The limit is currently \$8,100 and my inheritance took me above that cash limit.

After I got my inheritance I rang the Ministry of Social Development call centre. I wanted to know how this would affect my entitlements, including the Supported Living Payment I receive because of my disability. The person who answered the phone had to ask a colleague about it, and advised it would not affect my benefit.

A few months later, though, I noticed that my inheritance had not been added to my account of cash assets. Because I wanted to be upfront and honest I rang the MSD call centre. Only then was I told that call centre staff cannot change the information recorded – what sounded to me like a rigid rule. A case manager had to ring me separately for a phone appointment.

The result of this was that I was told I was in "debt" of over \$3,000: I'd been "overpaid" because the call centre staff had not taken the Accommodation Supplement into account. As a consequence, I have to pay back this money weekly – money I didn't even know I owed. All this because Accommodation Supplement wasn't stopped when I called the call centre.

This kind of experience makes me angry because no one can be held accountable. The complaints process for Work and Income is all about decisions; it's very difficult to complain about process, lack of knowledge, or training defects.

Call centre staff should be better trained and better equipped to respond to changes of circumstances when they are called by people receiving income support. And we shouldn't have a system where it's assumed that everyone understands the complex interactions, which can put people into debt – sometimes without realising.

There is another inequity in the system that affects me. People who only pay 25% of their income in rent are allowed up to \$42,000 dollars in cash assets. Those getting the Accommodation Supplement face a much tighter limit of \$8,100. It's not clear why the discrepancy is this large. It's unfair in my view and means I need to draw down on my inheritance to have enough money to pay for food: because income support levels are too low to pay rent and food when you are not entitled to the Accommodation Supplement. This is also another reminder that income support needs to be increased.

³⁵ Fairer Futures, "Lifting the Weight Report" 2023, p23. Please note names have been changed to protect identity.

The final change I'd recommend is that debt should be written off. I've faced debt arising from the department's own actions, which have allowed the debt to accrue, and that highlights the unfairness that so many of us face.

These changes – better training for call centre staff, lifting the cash assets limit for the Accommodation Supplement, writing off debt – would be just a start. But they would make the lives of so many people just that little bit easier, and just that little bit better.

PAUSE TO REFLECT:

- > What was new information for you in Anne's story?
- > What parts of Anne's story made you stop and think?
- > What resonated with you?
- > How can we support people that experience similar things that Anne describes?
- > What responsibility do we hold as individuals/a Parish/an organisation/ a church to address the concerns that Anne raises?

KARAKIA

Heavenly Father, you teach us to seek justice, to defend the oppressed and take up the cause of the fatherless and the plea of the widow.

We ask that when the scale of injustice seeks to overwhelm us, your spirit will be the encouragement we need to keep to speaking out against it.

Today, we ask for a breakthrough for those facing situations of injustice. May they know a sense of hope that only you can bring.

Amen.

Grant us, Lord God, a vision of your world as your love would have it:

a world where the weak are protected, and none goes hungry or poor;

a world where the riches of creation are shared, and everyone can enjoy them;

a world where different races and cultures live in harmony and mutual respect;

a world where peace is built with justice and justice is guided by love.

And give us the inspiration and courage to build the world as you see it

Through Jesus Christ our Lord

Amen.

QUESTIONS FOR POLITICAL PARTIES & CANDIDATES

1. Fairness: Which generation/groups will benefit from your proposals and which generation/groups will meet any increased costs?
2. Please explain how your party's tax system will create a more fair and equitable society in Aotearoa New Zealand.
3. How do you plan to ensure that people in receipt of a benefit will not go into debt due to a departmental administrative error or "over payment"?
4. What changes does your party plan to make in relation to the debt owed to Government?
5. What does social justice mean to you?

THE METHODIST ALLIANCE KAUPAPA



EVERY DAY JUSTICE

The Methodist Alliance kaupapa is about supporting community development based on the idea that people are the experts about their own challenges and aspirations rather than institutions and 'experts' (governments, academia, churches, and NGOs/support agencies). Our kaupapa means listening, working with, enabling and facilitating community led development approaches to address social justice and poverty issues.

Rather than 'doing for,' we need to support people and communities to articulate and solve their own problems and to meet their own aspirations in a sustainable way.

Barriers to seeking and receiving support such as racism, sexism, ageism and ableism or unjust social policy are an every-day reality for some. Trust in institutions can be low, reflecting this reality.

We need to stand with people and 'speak truth to power' in addressing structural barriers to reduce disparity. We need to look at both the **privilege** we enjoy and the **disadvantage** others experience.

PAUSE TO REFLECT:

- > What privilege do we enjoy?
- > How does this privilege put up a barrier that stops us taking action to address social justice issues? How can we change this?

The Methodist Alliance is part of the wider Methodist Church in Aotearoa New Zealand, whose vision statement is to be a church which is:

- > Passionate in its commitment to living out the love and grace of God known in Jesus Christ;
- > Actively concerned with all life;
- > Committed to the Treaty of Waitangi and to talking and walking justice.

The commitment to both talk and walk justice means actively working for justice. As the Methodist Church's mission principle for justice states:

“To work for justice for any who are oppressed in Aotearoa New Zealand, keeping in mind the implications of the Treaty of Waitangi. To share resources with the poor and disadvantaged in Aotearoa New Zealand and beyond.”

Social justice, like charity, begins at home. We need to be respectful, be understanding, and be compassionate. Social justice requires on-going self-reflection – examining our beliefs, attitudes and habits; learning; openness to growth; and flexibility.

PAUSE TO REFLECT:

When considering issues of social justice and equality, it is useful to ask these questions:

- > Who makes decisions and who is left out?
- > Who benefits and who suffers?
- > Why is a given practice fair or unfair?
- > What is required to create change?
- > What alternatives can we imagine?

Our kaupapa can present challenges compared with the certainty of doing it 'our way' but the Methodist Alliance experience is that it works.

PAUSE TO REFLECT:

If we take such an approach, it raises some important questions for Parishes to consider:

- > How do we know what local communities want, need and have energy to address?
- > What is engagement?
- > How can we work **with** rather than **for** people, so change can be sustained?
- > What barriers do we need to overcome in our community? How can we help amplify the people's voices, so they are heard by those in power and acted on? How can we support communities to speak truth to power?
- > How do we privilege the voices of those with lived experience of surviving on income derived from the welfare system and those living in poverty, in our advocacy for change?
- > Sometimes people choose different priorities and solutions to each other or to those we think best – what do we do then?
- > What are the economic and social policies that protect privilege and entrench disadvantage that we need to challenge? How do we do this?
- > What do we need to do to eliminate disparity for Māori, Pacific, disability, LGBTQI+, refugee and migrant communities?
- > What are we doing to honour Te Tiriti commitments?
- > How can we be flexible and nimble in our responses to what we hear and learn in this mahi?

Our Parishes are well placed in communities to reach out and engage with them. The Methodist Alliance Building Stronger Communities community of practice produced a video explaining the principles of community engagement – you can view this here: www.vimeo.com/comptondc/review/470881214/dc903fb59c

Some examples of successful community engagement which have addressed social justice issues and have empowered communities featured in the video include:

- > Northcote Takapuna Kaitiaki Dinners
- > Community lunches served at Pitt Street
- > Kids Hub in Linwood, Christchurch

Other examples are the Porirua Fruit & Vege Coop, Wesley Community Action's P-Pull which empowers individuals, families and communities to a meth-free future.

All these projects started with getting to know the local community, their strengths and their needs. They identified a project and built on their strengths to find a local solution.

Social justice issues and needs of the community seem overwhelming and too big to tackle. We need to remember the famous story about the star fish.³⁶



A large shoal of star fish were grounded on a beach. A man walking along the beach noticed a boy hurriedly picking up the star fish and gently throwing them into the sea. He picked up another, and another.

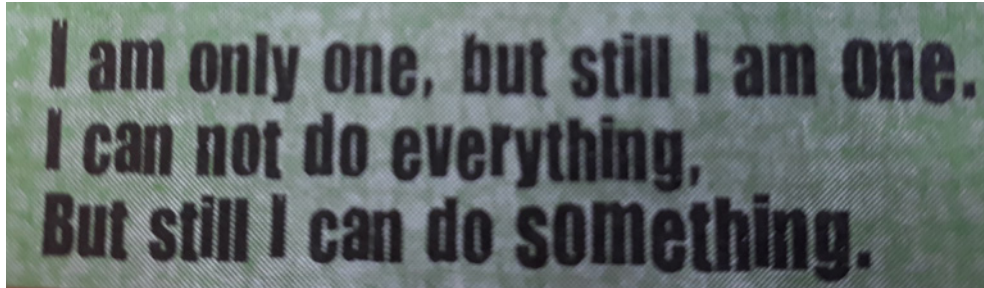
Approaching the boy, the man asked, "Young man, what are you doing?"

³⁶ Eiseley, Loren, "The Star Thrower" (1969), *The Unexpected Universe*

The boy replied, "Throwing starfish back into the ocean. The tide is going out, so if I don't throw them back, they'll die."

The man said, "There are too many, you are not going to make any difference."

After listening politely, the boy bent down, picked up another starfish, and said to the man, "It will make a difference to this one."



Every small contribution and act of kindness matters. Every time we make the decision to listen, to demand justice and challenge privilege and to be a helper to others, we have a positive impact on the world. This is how we create a more just, compassionate and peaceful society where everyone can flourish.

Greater social justice communicates to people that they have intrinsic value and they matter to their communities. Not only is this crucial to psychological well-being but it allows people to spend less time worrying about meeting their basic needs like health care, education, food and income security. When people's basic needs are met it also means they can pursue their individual aspirations, take up opportunities and be more engaged and productive.

A recent study in the European Union found that people who live in countries that promote great social justice tend to be happier.³⁷ So when we are working for social justice, we are not only making a more equitable world, but a happier one.

PAUSE TO REFLECT:

- > As an individual what acts of kindness can you do to create a more just and compassionate society?
- > What actions can your Parish do to create and promote a more just and compassionate society in your local community?
- > What actions can MCNZ do to create and promote a more just and compassionate society in Aotearoa New Zealand?
- > What changes do we want to see to make Aotearoa New Zealand a more just, compassionate and peaceful society where everyone can flourish?
- > What can we do to bring about the changes we want to see?

³⁷ www.onlinelibrary.wiley.com/doi/abs/10.1002/jcop.22398

KARAKIA

When our eyes do not see the gravity of inequity
Shake us from our slumber and open our eyes.

When out of fear, we are scared into inaction
Give us a spirit of bravery.

When we try our best but say the wrong things
Give us a spirit of humility.

When differences try to pull us apart
Give us a lasting spirit of solidarity

When it becomes easier to point fingers outward
Help us to examine our own hearts.

God of truth, in your wisdom – enlighten us.
God of love, in your mercy – forgive us.
God of hope, in your kindness – heal us
Creator of all people, in your generosity – guide us.

Fill our hearts with genuine hunger for justice, for mercy and for peace.

Amen.

QUESTIONS FOR POLITICAL PARTIES & CANDIDATES

1. What changes will you make within MSD to ensure that everyone is treated with dignity and receiving everything they need and are eligible for?
2. People in receipt of welfare support require certainty and stability of income. The welfare system is so complex, eg. Working for Families, that people often give up and do not apply for this support. What changes does your party plan to ensure our welfare support system is less complex and does not create unintentional anomalies which leave people worse off financially?
3. Do your party's policies include universal benefits to simplify the welfare system? If so, what are these? If not, why not?
4. What changes does your party plan to make to the existing social support and tax frameworks? How will the most vulnerable in our communities be better off after these changes are made?
5. How will you identify economic and social policies that protect privilege and entrench disadvantage? How will you make changes to these that will promote social justice?
6. Racism, sexism, ageism and ableism or unjust social policy is an every-day reality for some people. How will you reduce and remove barriers to seeking and receiving support?
7. What policies does your party have to eliminate disparity for Māori, Pacific, disability, LGBTIQ+, refugee and migrant communities?
8. What policies does your party have that is intentionally honouring the commitments arising from Te Tiriti o Waitangi?
9. What role do you consider churches have to play in communities?
10. How do you see government and churches working together to ensure our local communities are more connected, safe, and supportive?

SUMMARY



QUESTIONS FOR POLITICAL CANDIDATES

Below are some questions you may like to use to start a korero with your local political candidates. Please feel free to pick and choose from this list and to draft your own, which would be more relevant to your local community.

1. How does your party plan to reduce the number of tamariki living in poverty?
2. How does your party plan to reduce the disproportionate numbers of tamariki Māori, Pacific children, and disabled children living in poverty? What real differences will these children see in their lives?
3. What changes do you plan to address the long-term needs of those who cannot work because of enduring health and disability issues? How do you plan to meet the additional living costs for people living with a disability, associated with housing, transport, and access to health care and support services that are not met by the benefit system?
4. Addressing poverty requires a whole system approach that considers the impact of changes to the housing market and the casualisation of the workforce on people's ability to transition to sustainable employment and self-sufficiency. What are your plans/policies that address these issues?
5. Is your party considering expanding the scope of integrated case managers for all complex cases that present at Work & Income?
6. The current abatement threshold traps people in poverty. How does your party plan to change this to lift people out of poverty?
7. Our current benefit levels are so low, that many people are also receiving additional support payments, like the accommodation supplement, or temporary additional support. What plans/policies does your party have to ensure that people receiving social and financial security payments that are sufficient for an adequate standard of living?
8. Does your party intend to implement those recommendations from the Welfare Expert Advisory Group that have yet to be implemented? If so, when? If not, why not?
9. How does your party plan to measure and ensure benefit levels enable people to meet their needs and to live with dignity?
10. How is your party going to ensure there is a culture change in Work & Income that ensures people are treated with dignity and receive all the support they are eligible for?
11. What changes does your party plan to ensure our welfare support system is less complex and does not create unintentional anomalies which leave people worse off financially?
12. What changes does your party plan to make in relation to the debt owed to Government?
13. How does your party plan to provide for Aotearoa's increasing ageing poor population who do not own their own home or have savings to fund their housing or care needs in retirement?
14. With the increasing ageing population, and with people living longer, how does your

- party plan to meet the extra costs of NZ Superannuation?
15. What changes does your party plan to make in relation to the welfare system? Why? And how will these changes be funded?
 16. Is your party considering changing the relationship rules in the welfare system? If so, how?
 17. What will your party do to address the number of households on the social housing register?
 18. Fairness: Which generation/groups will benefit from your proposals and which generation/groups will meet any increased costs?
 19. Please explain how your party's tax system will create a more fair and equitable society in Aotearoa New Zealand.
 20. How do you plan to ensure that people in receipt of a benefit will not go into debt due to an administrative error or "over payment"?
 21. What changes does your party plan to make in relation to the debt owed to Government?
 22. What does social justice mean to you?
 23. What changes will you make within MSD to ensure that everyone is treated with dignity and receiving everything they need and are eligible for?
 24. People in receipt of welfare support require certainty and stability of income. The welfare system is so complex, eg. Working for Families, that people often give up and do not apply for this support. What changes does your party plan to ensure our welfare support system is less complex and does not create unintentional anomalies which leave people worse off financially?
 25. Do your party's policies include universal benefits to simplify the welfare system? If so, what are these? If not, why not?
 26. What changes does your party plan to make to the existing social support and tax frameworks? How will the most vulnerable in our communities be better off after these changes are made?
 27. How will you identify economic and social policies that protect privilege and entrench disadvantage? How will you make changes to these that will promote social justice?
 28. Racism, sexism, ageism and ableism or unjust social policy is an every-day reality for some people. How will you reduce and remove barriers to seeking and receiving support?
 29. What policies does your party have to eliminate disparity for Māori, Pacific, disability, LGBTIQ+, refugee and migrant communities?
 30. What policies does your party have that is intentionally honouring the commitments arising from Te Tiriti o Waitangi?
 31. What role do you consider churches have to play in communities?
 32. How do you see government and churches working together to ensure our local communities are more connected, safe, and supportive?



**METHODIST
ALLIANCE**

NGĀ PURAPURA WETERIANA