



families commission
kōmihana ā **whānau**

RESEARCH REPORT NO 3/12
FEBRUARY 2012



one step at a time

SUPPORTING FAMILIES AND WHĀNAU IN FINANCIAL HARDSHIP

A FAMILIES COMMISSION RESEARCH REPORT

The Families Commission was established under the Families Commission Act 2003 and commenced operations on 1 July 2004. Under the Crown Entities Act 2004, the Commission is designated as an autonomous Crown entity.

Our main role is to act as an advocate for the interests of families generally (rather than individual families).

Our specific functions under the Families Commission Act 2003 are to:

- > encourage and facilitate informed debate about families
- > increase public awareness and promote better understanding of matters affecting families
- > encourage and facilitate the development and provision of government policies that promote and serve the interests of families
- > consider any matter relating to the interests of families referred to us by any Minister of the Crown
- > stimulate and promote research into families; for example, by funding and undertaking research
- > consult with, or refer matters to, other official bodies or statutory agencies.

Our specific functions under the Whānau Strategic Framework (2009–2012, p. 5) are to develop an operating environment which is regarded by whānau, Māori, iwi and key stakeholders as representative of an organisation that:

- > listens to the voice of whānau
- > has regard to the needs, values and beliefs of Māori as tangata whenua, as required under Section 11(a) of the Families Commission Act 2003
- > promotes and maintains whānau strength and resiliency
- > promotes whānau ora through the activities of advocacy, engagement, policy development and research.

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The content of this report and the opinions expressed by the author/s should not be assumed to reflect the views, opinions or policies of the Families Commission.

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JANINE COUCHMAN WITH
KAHUKORE BAKER, TE UPOKOREHE, TE WHAKATŌHEA

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PREFACE



One of the consistent messages from the Families Commission, when it comes to helping families and whānau, has been that family wellbeing and whānau rangatiratanga is about much, much more, than having enough money.

Family and whānau wealth cannot be measured in money terms alone. Indeed, much of the information the Commission holds about families and whānau suggests that even families which, on paper, are close to the poverty line, can be remarkably resilient, healthy and creating great outcomes for individual family members because of the non-monetary resources they have.

This is the reason why the Commission has been at pains to note, in its opinions on such issues as benefit levels and welfare reform, that minimising the harm that can come from living just on, or below, the breadline is more complex than simply improving family incomes. Families and whānau often have many other strengths and resources they can draw upon. Our recommendations have always included a focus on how we strengthen those assets and connections, as well as looking to see how the money situation can be improved, through improved access to work for example.

That said, it would be a mistake to minimise the impact that income and financial circumstances has on the wellbeing of families and whānau. A great many Kiwi families are struggling financially. Many family and whānau live in circumstances where just a small crisis, such as a car breakdown, a washing machine needing replacement, or a family member's illness, can push a family from just scraping by, into unmanageable (problem) debt. And problem debt is a serious issue for families with serious consequences for family wellbeing and whānau rangatiratanga. The recent tough financial times have compounded this issue for many families.

This is why this research paper is so timely and crucial.

This research aims to help the Families Commission better understand ways to support families and whānau in financial hardship, and to identify practical strategies for working with them. It explores practices that community organisations use when working with families and whānau struggling financially and investigates how existing services can support families and whānau more effectively.

This is knowledge that is relevant, practical, and needed out in our communities right now. It will help ensure that support services, and government policies, can help minimise problem debt and help get those in debt out of it sooner, with the skills to avoid similar situations again.

A handwritten signature in black ink that reads "Carl Davidson". The signature is written in a cursive, flowing style.

Carl Davidson
Chief Commissioner

1. EXECUTIVE SUMMARY

1.1 INTRODUCTION

This research aims to help the Families Commission better understand ways to support families and whānau in financial hardship, and to identify practical strategies for working with these families and whānau. It explores, in depth, practices that community organisations use when working with families and whānau in financial hardship, and investigates how existing services can support families and whānau more effectively.

This research is interested in the role of culture, values and practices in relation to financial behaviour, and how services successfully work within a cultural context. It explores the realities of financial hardship for families, whānau and communities.

1.2 METHOD

This research took a case study approach, in order to gain an in-depth understanding of the daily circumstances of families and whānau in financial hardship; the practices and processes they believe to be supportive; and the approaches of organisations working with families and communities.

Each case involved a partnership or collaboration between the Families Commission and a community organisation. Five case studies were carried out with: Good Cents (Wesley Community Action initiative, Porirua); the Anglican Trust for Women and Children (ATWC, Auckland); the Eternal Christian Fellowship Church (ECF, Auckland); Tūhoe Education Authority (TEA, Taneātua); and the Manukau Urban Māori Authority (MUMA, South Auckland).¹ This report presents a brief summary of each of the cases.

Each study interviewed eight families or whānau, and key staff from participating organisations. Further interviews were held with community providers that the participants said were supportive. Hui, wānanga, interviews, observation, examination of documentation, focus groups, photography and diary keeping were also included in the research methods.

In order to create in-depth understanding of the stories from the whānau and the organisations supporting them, a Kaupapa Māori research process was developed for the TEA and MUMA case studies. This process enabled the whānau and their organisations to draw on, describe and contextualise their worlds through the use of familiar iwi and Māori knowledge, concepts and processes.

Successful support mechanisms to help families and whānau in financial hardship were identified and analysed within and across the five cases.

1.3 KEY LEARNINGS

1.3.1 A focus on strength

During this research it became clear that the concept of 'financial hardship' creates a deficit view when looking for solutions. In addition, there is a stigma associated with financial hardship that makes families reluctant to seek support. It is better to focus on how to best build on the families' strengths, and on the concept of 'financial wellbeing'.

Financial wellbeing is developed through a holistic approach. Those working with families and whānau need to look wider than issues of money management to

¹ Two of these studies (TEA and MUMA) were Kaupapa Māori case studies. *Te Pūmautanga o te Whānau: Tūhoe and South Auckland whānau*, is a separate report of these two studies.

understand what support is needed. Building life skills and self-worth may be more effective than teaching 'financial education'. We identified a number of 'success factors'; most centred on high-trust relationships, advocacy and the development of 'mana' or self-esteem.

The research found that some Pacific families find it hard to feel good about giving to others when they are in financial hardship themselves, and believe that their giving is not being reciprocated. We must also consider the expression of cultural values in practices; as explained in the ECF case study, "it is not the culture that is the problem, it is the practise of culture that is the problem". For example, in the ECF case, 'status' in Pacific communities is reframed to mean that status is achieved by financial freedom rather than material possessions. Both the Pacific and Māori cases provide examples of how cultural beliefs such as whanaungatanga and the sharing of collective wealth can be mobilised through practice to strengthen a community.

1.3.2 Support from 'inside out' and the problem with 'early intervention'

Support is most effective when it is 'inside out' (driven from within a group or community) instead of 'outside in' (driven from an agency external to the community). This means support is not an 'add on' but is an integral part of a community's practices. Working from within whānau or community builds resilience and strength.

'Early intervention' was found to be difficult to practise, and the concept was challenged for its 'outside in' focus. This research suggests it is more useful to think of 'opportunities for engagement', and to focus on building relationship networks from within a community, which can pick up any trouble early.

If government services are going to make a positive difference they need to work within and through whānau, hapū, iwi and communities within appropriate cultural frameworks. It is important to be known, trusted and respected by whānau, families and the community.

1.3.3 Resilience and access to resources

Previous Families Commission research identified that whānau resilience is strengthened when whānau can use their cultural, social, economic and environmental resources. In the Tūhoe case study, it is through transmission of Tūhoetanga that these whānau access a wealth of cultural, social, economic and environmental resources, both as Māori and as individual citizens of Aotearoa New Zealand. This means that Tūhoetanga is the foundation through which Tūhoe whānau choose whether or not to engage with mainstream services.

In the MUMA case study, although whānau are isolated from their traditional iwi networks, they interact with their world from within tikanga Māori. Relationships with MUMA, sports clubs or churches are a key resource for whānau, assisting them to access further support or interventions. Importantly, these support systems are not necessarily formal support systems.

For the Pacific case, the community drew on social, cultural and economic resources through the church. Access to these supports and resources mitigates the effects of limited income. Like Tūhoe, this environment is preventative, and any family or whānau needing support can be identified early. High-trust relationships are paramount.



Because this research encompassed the geographical and community context of each case study, it found evidence that areas of high deprivation have the greatest exposure to possible exploitation (through an increased presence of fringe lenders, takeaways and alcohol outlets, and gambling machines). This contributed to the hardship experienced by families and whānau. The research identified the need to create a less oppressive environment, to improve health and reduce addictions, as well as improve financial wellbeing.

It can be challenging to balance the availability of credit with a genuine need for money, which can arise for families on a low income. Families facing financial difficulties need access to support that does not exacerbate their situation.

1.3.4 Role of financial knowledge and skills in providing support

The research indicated that financial knowledge is not a ‘magic-bullet’ solution. Some participants said they would have ‘done it anyway’ (spent money they did not have) even if they had known better. It is necessary to look at other drivers for change, such as increasing self-worth or teaching from a cultural or biblical basis.

The research showed that attributing financial hardship to ‘poor decision-making’ is too simplistic. Families in financial hardship are often living with uncertainty and are vulnerable to behaving in what others may view as destructive or short-sighted ways, including with money. We should not underestimate the ability of families and whānau to make good decisions in the right environment, with the right support.



1.4 POLICY DIRECTIONS

This research identified a number of directions in policy and practice that could help to better meet the needs of families and whānau:

- > Relationships were of key importance across cases, in all approaches to support, and this came down to trust, respect and a holistic approach, which comes from a full understanding of a family's circumstances and needs.
- > The Kaupapa Māori case studies identified that whānau were the first port of call. For the Tūhoe whānau, real hardship for them is to be without one's Tūhoetanga, without connection to each other. The majority of the South Auckland whānau were removed from their traditional structures. Consequently, they formed strong bonds with friends and neighbours. Their relationships with both churches and sports clubs were enabling and supportive.
- > The research, concepts and assumptions that lead to government policies on assisting those in financial hardship must be aligned with those of the community they target. It is important to look to what is already working within communities and support that. There is an important role for informal support groups such as sports clubs, churches and marae, and potential for these existing connections to be built on as a vehicle for support.
- > There is potential to build on the role of the church as a social service provider for Pacific communities. Pacific churches are well positioned to lead initiatives, not just in financial literacy but in many other aspects of a holistic approach to wellbeing (ie, nutrition and health, careers and employment, education).
- > Successful initiatives can struggle with a lack of resources, which limits their reach within a community. They are often overlooked by government agencies, which refer clients to large, national services instead. The profile of innovative services should be raised, to enable change to be driven from within communities.

- > *Support for iwi models*

Through the transmission of Tūhoetanga, there are strong leadership models, processes and practices operating at whānau, hapū and iwi levels. Critical support structures exist that are based on whakapapa and whanaungatanga. These cannot be replaced or replicated by government agencies and programmes. However, government policies and processes must provide for that approach in their planning, strategy, policy, operations and monitoring, and their evaluation of programmes to support whānau.

- > *Support for Māori organisation models*

Organisations such as MUMA and the Kaitoko Whānau worker fill a crucial gap for the South Auckland whānau in this research; in their traditional communities, this gap would be filled by broader whānau networks, hapū, marae and iwi organisations. It is vital that the Government supports existing whānau, hapū, iwi and Māori initiatives, and does not impose programmes that do not fit with the community, or create barriers for Māori organisations wanting to deliver a programme.

- > Government departments that interact with whānau, hapū, iwi and Māori need to ensure that cultural literacy is a priority at the front desk and that information is readily accessible, in appropriate media, for whānau.



1.5 CONCLUDING REMARKS

Each case study shone light on unique approaches that are working successfully for families and whānau. However, a common theme across cases was the moving away from prescriptive approaches to providing space for families and whānau to work out answers for themselves. Cases demonstrated the principle of 'looking within' to solve 'problems', whether this is at the community, whānau or family level, and evolving their own solutions. The report concludes that the Government has a role in acknowledging and supporting this, and suggests that it is better to enrol government in what communities are doing, rather than the other way around.



2. INTRODUCTION



2.1 STRUCTURE OF THIS REPORT

This report is structured into four parts:

Part One gives an overview of the study, including the background to the research, a description of the project goals and the community organisations involved in the research. This is followed by an overview of relevant literature. Part One concludes with a description of the research framework, which provides for the adoption of a Kaupapa Māori approach, and contextualises the case study methodology as part of the research process.

Part Two summarises the first three case studies: Good Cents, Porirua, Granger Grove and the Eternal Christian Fellowship. This is followed by an analysis of key themes.

Part Three is an extract from *Te Pūmāutanga o te Whānau: Tūhoe and South Auckland whānau* (Baker, Williams, & Tuuta, 2011), the two Kaupapa Māori case studies with the Tūhoe Education Authority and the Manukau Urban Māori Authority.

Part Four discusses and reflects on the five cases, and concludes with key issues in the design and development of policies that work with families and whānau in financial hardship.

2.2 BACKGROUND TO RESEARCH

This research builds on two key reports by the Families Commission. The first, *Escaping the Debt Trap: Experiences of New Zealand families accessing budgeting services*² (McCardle & Edgar, 2009), explored the experiences of families using budgeting services. In that research, families and whānau identified the need for assistance early on, when finances start becoming difficult, and also the need to improve financial knowledge and skills.

The second report, *Whānau Taketake Māori: Recessions and Māori resilience*³ (Baker, 2010), found that whānau resilience is strengthened when whānau are supported to access and maximise their cultural, social, economic and environmental resources.

Previous research has highlighted the role of reciprocal obligations, including providing financial support to wider family and whānau, for Māori and Pacific families. McCardle & Edgar (2009) identified the importance of whānau for Māori, and extended families for Pacific people, and the impact of these obligations on financial decision-making.

2.3 DEFINING 'FINANCIAL HARDSHIP'

Although much of the previous research leading to this study has focused on problem debt, this project is interested in the wider context of financial hardship. Hardship and problem debt are linked but are not the same thing. Some families in financial hardship avoid problem debt (Legge & Heynes, 2008). In this way, this report sees problem debt as a subset of financial hardship.

The Ministry of Social Development's *Living Standards Survey 2008* notes that "a commonly agreed, high-level understanding of hardship is that a person is in poverty or is experiencing material hardship or deprivation when they are excluded from the minimum acceptable way of life in their own society because of inadequate resources".

² Available at www.familiescommission.org.nz/sites/default/files/downloads/escaping-the-debt-trap.pdf
³ Available at www.nzfamilies.org.nz

More recently, Perry (2009) developed a seven-level scale of financial hardship, where those in “severe or significant hardship” (levels 1-2) are “materially deprived when measured against society’s expectations in New Zealand”.

This research understands financial hardship to be experienced when income does not cover expenditure. Those on low incomes have limited ability to reduce expenditure on necessities (such as medical, food, etc). Measures of financial hardship are often focused on household income, but this research recognises the need to look at other ways to measure poverty or material hardship. One way is through focused qualitative research.

2.4 KEY ISSUES FOR MĀORI IN MEASURING FINANCIAL HARDSHIP

Data on financial hardship are derived from the census and the Household Economic Survey. These usually report data at a national population level and so report on the population as a whole. However, there are some key issues to consider.

Financial hardship is usually measured by income and this is limited as a measure of overall hardship. Some whānau in this study had limited incomes but did not see themselves as being in hardship. That is, through their Tūhoetanga, they were able to draw on a wide range of cultural resources, which protected them when they were on a limited income. This suggests that we need better measures regarding ‘hardship’; measures that look at the resilience of the whānau and the lived experiences of these families.

National household income data can generalise ‘all Māori’ when there are important regional differences. Clearly, there are good reasons for national policy to be flexible enough to respond to regional differences and to do so from the parallel streams of both Kaupapa Māori and Western science.

While understanding the Māori/non-Māori disparity is critical to principles of social justice in this country, focusing largely on disparity is not likely to yield solutions. Solutions are more likely to be found when policy development can look to and study what is working with whānau, and the processes and resources that whānau find supportive. The whānau in these case studies make a significant contribution to enable us to understand the practices that support their resilience.

2.5 PROJECT GOALS

This project aims to uncover ways to:

- > understand the circumstances of families and whānau in financial hardship
- > enhance the provision of services to families in financial hardship by examining, in depth, through multiple case study research, how these families are supported well in a range of different contexts
- > identify what is currently working with whānau on a daily basis, and how this can be further supported.



This project seeks to identify and promote:

- > practices and processes that support families, whānau and their communities in the face of financial hardship
- > positive strategies and success factors that enable families and whānau in financial hardship to demonstrate strength and resilience
- > what can support and empower families and whānau in financial hardship to get help early and have the knowledge and skills to make good financial decisions
- > knowledge on what helps families and whānau in financial hardship, which can be used to enhance service provision at both government and community level.

The research also explores where cultural considerations make a difference, both to what is needed to best support families in dealing with financial hardship and how that support might best be delivered.

This research rejects a deficit model and takes a strengths-based approach in seeking to define the project goals. This means the research looks at how groups or organisations support families and whānau and build on their strengths.

2.6 DESCRIPTION OF THE ORGANISATIONS IN THE RESEARCH

This project consists of five case studies, each in a distinct community and with different community organisations. The organisations involved are:

- > **Good Cents, Porirua:** a Wesley Community Action initiative, based in the Cannons Creek community, that works with families and the wider community (including churches and finance companies) to address problem debt in the community.
- > **Granger Grove, Auckland:** a residential parenting programme, run by the Anglican Trust for Women and Children, that seeks to transform the lives of mothers and children facing challenges, including the challenge of managing their finances.
- > **Eternal Christian Fellowship, Auckland:** a Pacific church with a unique approach to empowering a church community and supporting members towards financial wellbeing. It has links to a Pacific financial literacy course taught at Manukau Institute of Technology and a programme on Radio Samoa.

- > **Tūhoe Education Authority:** established to advance key educational areas for Tūhoe schools, whānau, hapū and iwi. Since its inception, it has grown to incorporate a kaupapa Māori research arm with guidelines on research with whānau. Through this organisation, whānau and two further iwi organisations were involved in this project:
 - **Te Kaokao o Takapau,** an iwi-based organisation to provide health, social and education services within Tūhoe communities
 - **Hinepukohurangi Trust** that provides a range of social services, advocacy and brokering for whānau in the community.
- > **Manukau Urban Māori Authority:** established to provide a range of social, justice, tikanga Māori and health services for whānau who became disconnected from their traditional support systems of hapū and iwi.

Other community organisations were brought into the study through connections or leads indicated by participants in the data collection phase, including key informants from local food banks, credit unions, finance companies, churches, educators and local representatives from government agencies.



PART ONE

3. OVERVIEW OF THE LITERATURE

3.1 INTRODUCTION

The purpose of the literature review was aligned to the purpose of the research: to understand the circumstances of families and whānau in financial hardship; to identify what is currently working for families and whānau; and to enhance the provision of social services.

While there is a wealth of literature on poverty, we found little literature that explicitly addresses what local and community services do or could do to support families and whānau in financial hardship. Therefore, some information has been included in this review from the wider literature on families in financial hardship, financial literacy and social policy.

3.2 REVIEW OF SELECTED LITERATURE: TE PŪMAUTANGA O TE WHĀNAU

The literature review in *Te Pūmautanga o te Whānau: Tūhoe and South Auckland whānau* (Baker et al, 2011) summarises the rich Māori historical, political, cultural, social and economic context from which the whānau and their organisations emerge, definitions of whānau and the impact of recessions on Māori.

To background the discussion of the Tūhoe and South Auckland case studies, the review summarises definitions of whānau resilience, the Māori economy, land confiscations, the rise of the urban Māori population and the impact of financial hardship on Māori.

The final section of the review discusses the policies Tu Tangata, Matua Whangai, Puao-te-ata-tu and Whānau Ora, and a report released from the Office of the Prime Minister's Chief Science Advisor that promotes models of policy and programme development, implementation and evaluation that embrace Māori ways of being and knowing.

The report argues that the translation of research-based evidence into effective policies, programmes and interventions needs to be consistent with the Treaty of Waitangi (Fergusson, McNaughton, Hayne, & Cunningham, 2011).

3.3 FAMILIES IN FINANCIAL HARDSHIP

The Ministry of Social Development's *Living Standards Survey 2008* notes that in richer nations, poverty and material hardship are understood in terms of relative disadvantage. It notes that a commonly agreed, high-level conceptualisation is that a person is in poverty or is experiencing material hardship or deprivation when they are excluded from the minimum acceptable way of life in their own society because of inadequate resources.

A report into *Household Incomes in New Zealand: Trends and indicators* states:

Inequality, poverty and hardship are multi-faceted and multi-dimensional... Income matters, but it is the cumulative impact of multiple disadvantage across different domains that has the significantly negative impact on life chances and outcomes, especially for children. (Perry, 2011, p.3)

The concept of financial hardship is therefore discussed in the wider terms of 'hardship' such as those identified in the New Zealand Living Standards surveys.

The survey identified a range of factors for identifying hardship:

> *Ownership/participation (enforced lacks)*

A good bed; ability to keep main rooms warm; suitable clothes for important or special occasions; home and contents insurance; presents for family and friends for special occasions.

> *Economising 'a lot'*

Continued wearing of worn-out clothing; continued wearing of worn-out shoes; went without or cut back on fresh fruit and vegetables; bought cheaper or less meat than wanted; postponed visits to the doctor; did not pick up a prescription; put up with feeling cold to save on heating costs; went without or cut back on visits to family or friends; did not go to a funeral/tangi you wanted to. (Perry, 2009, p. 10)

Based on the 2008 Living Standards Survey (LSS), the overall hardship rate for the population is 13 percent (Perry, 2009). This compares with 14.5 percent of respondents to the 2008 New Zealand General Social Survey (NZGSS) who reported they did not have adequate income to meet everyday needs. Those who are more likely to experience financial hardship include children; sole-parent, beneficiary and larger families; people who are unemployed, on lower levels of income, with lower levels of qualifications and/or with few assets; Māori and Pacific peoples; people in rental housing; and people with poor health. Multiple life shocks such as a marriage or relationship breakup, job loss and ill health also increase the risk of financial hardship.

The 2008 LSS report identified that Māori and Pacific people have hardship rates some two to three times greater than 'European' or 'other' ethnic groups.

3.4 PROBLEM DEBT

The differences in how problem debt or over-indebtedness is defined and measured in New Zealand result in a wide variation in estimates of problem debt in New Zealand, from 1.9 percent for individuals and 0.8 percent for couples (Henderson & Scobie, 2009), to about 20 percent of New Zealand families (Legge, 2009). The former counted only those who have negative net wealth and debt servicing costs exceeding 30 percent of their incomes, whereas the latter's figures included the experience of 'financial strain',⁴ exhaustion of lines of credit and a negative equity situation.

The experience of financial hardship is associated with daily struggle, juggling competing bills, going without, spiralling debt, postponing health care, not participating in family and social events, isolation, stress and anxiety affecting mental wellbeing, family relationships and children, difficulties dealing with government agencies, lack of control, stigma and shame (Haydon-Clarke & Martin, 2008). The outcomes include poorer health for adults and children, impaired development for children, ongoing low income and intergenerational poverty. Such experiences and outcomes are exacerbated for those who experience persistent financial hardship (poverty). British research has found that those in long-term poverty suffer even more deprivation than might have been feared, and a temporary or short-lived escape from poverty will do little to alleviate their position (Berthoud, Bryan, & Bardasi, 2004; Smith & Middleton, 2007).

Research findings emphasise that the role of financial circumstances (eg, level of income, events resulting in loss of income) are different from financial behaviour (eg,

⁴ Reporting at least one of the following situations within the past year: cannot keep up with payments for essential utilities; cannot meet payments for rent or mortgage; behind on other credit payments; borrowing from family or friends to meet everyday costs; receiving charitable help; had to pawn or sell something for everyday costs.



spending versus saving patterns, past experiences, family decision-making). It appears that a range of factors, both circumstantial and behavioural, contributes to financial hardship and problem debt (Legge & Heynes, 2008; McCardle & Edgar, 2009).

Both material resources (ie, income, employment, housing, assets, education, health and access to services) and non-material resources (ie, family functioning and support, community support, quality relationships, sense of security and belonging, cultural identity and spiritual wellbeing) contribute to good outcomes for families (Milligan, Fabian, Coope, & Errington, 2006). Families in financial hardship have their own internal strengths, resources and hopes, and are a key party to finding solutions (Parker, Pharoah, & Hale, 2008; Sanders & Munford, 2010). Families with limited financial resources may have non-material resources that compensate for a lack of income. Family resilience and support, including wider community support, helps, but little is known about whether this actually results in families moving out of situations of financial hardship (Hughes & Stone, 2003).

Families in problem debt who accessed support reported that their situation had improved, and suggest that support and better access to financial education early on may help change financial thinking and behaviour (McCardle & Edgar, 2009).

3.5 ASSISTING THOSE IN FINANCIAL HARDSHIP

3.5.1 Early intervention

For the purposes of this research, 'early intervention' is defined as 'identifying early indicators of financial hardship and providing support'. Much of the literature reviewed did not 'directly' identify early indicators or triggers of financial hardship or problem debt, but it did identify the sub-population groups and behaviours of those more likely to be at risk. One approach could be to develop a risk profile, identifying characteristics such as age, family type, income, wealth, ethnicity, employment, qualifications, housing, health and region as factors indicating financial hardship. However, such an approach may not empower families and perpetuate a focus on families as 'problems'. A UK study proposes developing a policy and practice framework that finds "new ways of giving [families in financial hardship] greater control over their own lives, through building their resilience, confidence and sense of agency" (Parker et al, 2008, p. 28).

Although a focus on strengths is important, the ability to identify families and whānau at risk of financial hardship is useful. Research with families in problem debt suggested triggers could include deteriorating health, the birth of a child, loss of employment, moving or changing jobs and relationship difficulties (McCardle & Edgar, 2009). This suggests that targeting support at these groups could be effective.

An Australian study into the experiences of 80 parents on income support found that the "overwhelming source of support for families in the study was family members (especially parents) and friendship networks" (McArthur, Thomson, Winkworth, & Butler, 2010, p. 33). The ANZ Bank and Retirement Commission 2009 survey of New Zealanders' financial knowledge found that "people in the low-knowledge group are more likely than other knowledge groups to turn to friends and relatives" (ANZ and Retirement Commission, 2009, p. 17). The low-knowledge group has similar characteristics to those more likely to be in financial hardship. While we do not know what difference this makes to moving out of financial hardship or problem debt, family and friends may help identify a problem and encourage people to seek assistance.



3.5.2 Financial skills and behaviour

The combination of financial skills, knowledge, behaviour and decision-making is referred to as “financial literacy” (O’Connell, 2007). The Retirement Commission (RC) defines financial literacy as “the ability to make informed judgements and make effective decisions regarding the use and management of money throughout the life course” (RC, 2008, p. 2). Financial education is used to increase financial knowledge with expectations this will result in improved skills and behaviour change; ie, improved financial literacy (O’Connell, 2007).

In order to improve financial knowledge, an individual must recognise that they need such information, have the motivation to seek it and believe they can act upon it. Financial education needs to be relevant, timely, delivered in appropriate ways to people’s lives and in a manner that people will engage with, and reach them at “teachable moments” (RC, 2008, p. 15). Given that financial literacy is a ‘means to an end’, delivery as part of programmes and services addressing people’s everyday needs and aspirations (eg, parenting, housing, education, home ownership, savings for retirement) may be particularly effective (RC, 2008).

The ANZ and RC undertook a survey of New Zealanders’ financial knowledge in 2009. The survey involved interviewing 850 people (18 years and over), face-to-face, across New Zealand. It found that “low income or less education [are] not necessarily ... predictors of low financial literacy levels” (RC, 2008, p. 3). Or alternatively that “financial literacy is not simply a proxy for low education, race or gender; [even though] these groups are disproportionately less likely to be financially literate” (Lusardi, 2008, p. 16).

The need for ongoing, comprehensive financial advice and support for those in financial hardship is indicated by a number of studies (McCardle & Edgar, 2009; New Zealand Council of Christian Social Services, 2009; Roorda, 2007; Williams & Sansom, 2007). In her assessment of the effectiveness of the financial education available in New Zealand, Roorda suggests those programmes that provide ongoing coaching or mentoring, or ‘where learning is reinforced and built over time’ may be more effective than short, one-off programmes (Roorda, 2007).



The causal chain of financial education improving financial literacy, and improved financial literacy improving financial wellbeing, has not been proved. There is mixed evidence regarding the effectiveness of financial education (O'Connell, 2007). What works best and why is not yet clear. Measuring behaviour change resulting from financial education – the ultimate goal – is difficult given the challenge of isolating the impact of a programme and attributing causality (O'Connell, 2007). However, Families Commission research has found evidence that when families seek information, advice and take action, this leads to changes in knowledge, understanding and behaviour, and general as well as financial wellbeing (McCardle & Edgar, 2009).

A recent Brotherhood of St Laurence paper (Arashiro, 2010) asserts that, contrary to popular perception, studies show that poor families tend to keep track of their expenditures and that there is nothing systematically 'wrong' in the way they manage their finance, compared to wealthier families. The main difference is that the consequences of a low-income or disadvantaged person lacking knowledge or making a mistake in planning can be more serious.

It is this higher vulnerability that, from a social justice perspective, should be the driver behind the initiatives for financial education of the most financially disadvantaged, rather than preconceptions about their attitude towards money management. (Arashiro, 2010, p. 12)

Changes in habits do need to be considered, but Arashiro (2010) suggests it is more useful to look at cultural expectations around money, rather than imagining that only the lower-income groups behave in a particularly detrimental way. Waldegrave and Stuart (1998) examined the spending patterns of those living in financial hardship as a consequence of not having enough money, and uncovered a variety of often creative strategies that people use to manage on a low income.

Improving saving behaviour is an important buffer to financial hardship (Ben-Galim & Lanning, 2010; Legge, 2009; Legge & Heynes, 2008). Planning, financial literacy, sources of financial advice and ease of saving schemes are important factors that should be addressed. Researchers are currently exploring the potential of the fields of behavioural economics, sociology, psychology and social marketing to identify ways to assist people to save (O'Connell, 2009).

3.6 POLICY AND PRACTICE ISSUES

This review did locate a small body of research by services working with families in financial hardship, on families' experience of government and community organisations. For example, the reports produced by Presbyterian Support Otago (*Can we do Better? Voices of poverty: Dunedin 2008*, Haydon-Clarke & Martin, 2008), and New Zealand Council of Christian Social Services (*Grassroots Voices: The voice of New Zealand families and communities*, 2009).

Strategies identified from the literature reviewed for this report include:

- > increasing access to information, support, healthy food, services, transport for families in financial hardship (Parker et al, 2008)
- > building self-reliance and emotional resilience (Arradon & Wyler, 2008)
- > strengthening the provision of financial services; for example, credit unions, banks and micro-credit schemes for people on low incomes, and financial advice and education (Arradon & Wyler, 2008; Dale, 2008; Parker et al, 2008)

- > strengthening relationships between, and co-locating social and health and trusted financial services (New Zealand Council of Christian Social Services, 2009; Parker et al, 2008)
- > providing integrated advice and support at trigger points (eg, job loss, relationship breakup, ill-health, birth of a child) (McCardle & Edgar, 2009; Parker et al, 2008) or “early in the cycle of a problem” (New Zealand Council of Christian Social Services, 2009).

A New Zealand Council of Christian Social Services study, involving 249 participants (130 clients, 82 social workers and 33 managers of social services) found that what works for families in seeking support from local and community services is respect, trustful relationships, participation in decision-making, flexibility, a holistic approach and system of support, easy access and affordability (New Zealand Council of Christian Social Services, 2009). Various aspects of these findings, and the impact on families and whānau when this does not occur, are echoed by other studies (McArthur et al, 2010; Parker et al, 2008; Thomas, 2007; Tiatia, 2008).

Early intervention opportunities regarding financial hardship and problem debt exist (and are no doubt already occurring) as part of other early intervention and preventative programmes and services; for example, the provision of budgeting support and information as part of parenting groups and home ownership programmes (Bailey, Nunns, & Roorda, 2007). The research suggests extending existing trusted relationships and services, rather than developing new services. Services that use non-threatening, informal, everyday locations and co-exist with other services, such as health and childcare centres, schools etc, are strongly supported (Parker et al, 2008).

With regards to the mixed evidence on the effectiveness of financial education, the RC is leading a comprehensive research and evaluation programme called ‘sharing what works’. In the 2010 *Financial Literacy Strategy* RC stated “there is scope to improve the evaluation of the financial education programmes. The Retirement Commission has taken the lead in bringing together interested parties to implement an evaluation programme which in time will build a strong evidence base” (RC, 2010, p. 7).⁵

While research findings emphasise the role of financial circumstances compared with financial behaviour differently, the findings do agree that a range of factors, both circumstantial and behavioural, contribute to financial hardship. Studies also show that the impact of any measures aimed at improving hardship will not be homogeneous given the heterogeneity within any sub-population (O’Connell, 2007).

The complexity of contributing factors to financial hardship means that, while there will be many opportunities for improving the situation, the success of these will be tempered by the need for large-scale, comprehensive, multi-sectoral, multi-dimensional change to occur to ultimately address financial hardship.

From the body of literature reviewed here, it would appear that government policy supporting services and communities to help families in financial hardship should continue improving and implementing existing policy and practice directions (some of which are not well supported currently). That is:

- > providing resources to local and community services that have ongoing, trusted relationships with families who move in and out of financial hardship

⁵ One example of this is the Financial Literacy Summit held in Wellington in June 2011 which included a range of international speakers and facilitated sharing within the wider education, finance, government and community sectors in New Zealand.



- > strengthening relationships between, co-locating and/or integrating social, educational and health and trusted financial services
- > providing integrated services and holistic support
- > integrating the provision of financial literacy, including the provision of financial education, advice and ongoing support, with other local and community programmes and services that address people's everyday needs and aspirations
- > ensuring that local government services are provided based on a strengths-based model, delivered in a respectful manner, are cognisant of the complexities resulting in financial hardship for families and do not perpetuate blaming or other myths
- > supporting research and evaluation programmes that continue to build the knowledge base and understanding about financial hardship and what works, including drawing on knowledge and new methods from a range of disciplines to help families.

3.7 CONCLUSION

This literature review gathered information on the context of financial hardship, the consequences of financial hardship for families and whānau, and what is known about the effectiveness of approaches to supporting these families and whānau.

This exploration confirmed the direction of this research, which will also explore the potential for 'early intervention', and the building of financial knowledge and skills.

Ultimately, this research will add to a growing body of knowledge and provide a deeper understanding on how families and whānau in financial hardship can be more effectively supported in a range of different contexts.



4. RESEARCH FRAMEWORK



4.1 INTRODUCTION

This section provides an overview of the research framework and case study approach employed in researching families and whānau in financial hardship. Within each case the research was designed to fit the specific needs of the community being studied. Further detail on case-specific methodology for the Good Cents, the Granger Grove and the Eternal Christian Fellowship Church cases can be found preceding each of the case summaries. For the two Māori case studies, a Kaupapa Māori framework was used. The summary of the two Kaupapa Māori case studies includes a brief description of the kaupapa research framework used.

While Māori researchers have been writing about the need for an authentic methodology for Māori for some years (Pihama, Smith, Taki, & Lee, 2004; Smith, 2003), there has also been discussion about how traditional Western research approaches fit with, or alongside, Kaupapa Māori research (Cunningham, 2000). For example, a recent report from the Office of the Prime Minister's Chief Science Advisor, Professor Sir Peter Gluckman, articulated a fundamental need for programmes to be shaped from both a 'Western science' and a Māori worldview, in order to respond effectively to Māori (Fergusson et al, 2011).

The report suggested that He Awa Whiria⁶, or the parallel streams model, developed by McFarlane, be adopted:

Western science and Kaupapa Māori perspectives should not be seen in tension, rather an approach which encourages partnership and cooperation between these perspectives should be taken. [In order to show that both perspectives are distinct in their own right]. (Fergusson et al, 2011, p. 294)

The research framework used in this project used a 'Western science' approach running alongside a Kaupapa Māori approach. 'Kaupapa Māori' is simply the worldview as articulated by Māori and is a comprehensive term for kaupapa whānau, hapū, iwi and Māori. In this project, the use of a Kaupapa Māori research process is to provide the opportunity for whānau voices to speak, be heard and be understood from within the worldview and contexts in which they arise.

While the overall research process drew on these two 'distinct streams' of research, the following 'crossover' points are held in common across all five case studies:

- > the key research questions for the inquiry
- > the use of a case study methodology for all case studies
- > the number of families and/or whānau within each case who were interviewed
- > that the families and whānau within each case would be encouraged to identify the services that they believe provide support
- > that the research design for all case studies was subject to the Families Commission Ethics Committee.

⁶ Often translated as the braided or parallel streams approach.

4.2 KEY QUESTIONS FOR THIS RESEARCH

- > What supports families and whānau in financial hardship?
- > What is currently working 'on the ground' for those families and whānau?

These overall research questions were used to guide the development of specific research questions appropriate to each case study. Some case studies were more focused on some themes than others and were free to develop the case to fit the nature, uniqueness, interests and direction of the organisation involved.

Research questions are a way of shaping the direction and focus in case study research. For the purpose of this research, they were a way of organising how researchers go into the field. There remains scope to discover insights beyond these questions. Ultimately, this allows for rich layers of data to be uncovered and understood.

These high-level research questions were then interpreted from the knowledge base, concepts and processes of the families and whānau involved in the research process to enable them to define, describe and articulate their day-to-day experiences.

4.3 METHODOLOGY

4.3.1 Rationale for case study approach

In order to explore the research questions, the research team decided to use a case study approach. Such a methodology allows the researcher to understand 'the whole system' (Yin, 2003) when there are difficulties in separating the topic being studied from the wider context. Financial hardship is often enmeshed in wider issues and these are captured well in a case study method.

The case study method enables a rich, qualitative depth of data to be collected through the telling of the families' and whānau stories. The case study method was contextualised within Kaupapa Māori research processes. The use of a Kaupapa Māori method created:

- > a pathway whereby whānau knowledge, concepts and processes are central to design, description and analysis of the day-to-day lives of whānau
- > the space for whānau to work with concepts and processes with which they are familiar, to define resilience and hardship in their own terms and to articulate how they respond to economic adversity
- > opportunity for whānau, hapū, iwi and Māori organisations to articulate a way forward to strengthen whānau development sourced in kaupapa Māori understandings and directions.

A major strength of case study data collection is the opportunity to use many different sources of evidence (Yin, 2003). This means that a full picture is able to emerge through integrating, comparing and contrasting the full range of perspectives, experiences and knowledge.



4.3.2 Multiple case study design

A multiple case study design was used to facilitate cross-case, comparative analysis on a range of factors of relevance to the study questions. This project deliberately selected cases that were very different from each other to give a range of evidence and sources of information. It also enabled the identification of factors common to different cases and factors that were unique to any particular case.

Each case study was co-designed by staff of the Families Commission, the organisation involved and the lead researcher/s, who in most cases were contracted by the Families Commission.⁷ This collaborative approach to the case study design created an opportunity for building the capacity of the organisations involved, through incorporating the design and findings into their ongoing development.

4.3.3 Data collection

Our case study strategy included using:

1. Multiple data sources: existing data and information on families/whānau in financial hardship, interviews with staff at various levels of a community organisation, families involved with that service and community and national agency representatives.
2. Multiple methods: document analysis, semi-structured interviews, observation, focus groups, photography, diary keeping, hui and wānanga.

This multi-step method allowed a more nuanced collection of information than a single interview approach would have, using a range of tools for eliciting further details, reflections and insights into emerging findings. Most cases involved repeat interviews, or follow-up group sessions which built rapport with participants and helped solidify findings.

3. Diverse cases: this project involved two Kaupapa Māori cases (one rural, one urban), one with a Pacific church community, one with single mothers and one in a predominantly Pacific low-income community.

Case study design: Good Cents, the Anglican Trust for Women and Children and the Eternal Christian Fellowship Church

Criteria for selecting participants

Each case study involved selecting family participants, organisation participants and sometimes other participants such as key informants from a community, as well as collecting non-participant data such as organisational literature.

The organisation involved in each case selected eight or more families or whānau to participate in the project. The selection was based on the organisation's knowledge of their own communities and services, and which families or whānau were more likely to act as a rich source of information. For most case studies, it was simply a matter of inviting those involved in the programme or initiative to participate.

⁷ For the MUMA case study the Families Commission had one contract with MUMA, who sub-contracted the lead researcher(s) in consultation with the Families Commission.

Data collection

Each case began with interviews and observation with the organisation, and families and whānau involved with this organisation. From this, researchers identified who else needed to be interviewed to support their understanding of what works for these families and whānau and to better understand the wider context. For example, if a family identified another organisation as a source of support, the researchers would then talk to a representative from that organisation about their approach to supporting families in general.

In fitting with a developmental model, the research was left open to the possibility that, during the fieldwork phase, new insights may appear that can refine or take the research approach in a new direction. For example, the initial interviews/ investigations sometimes led to seeking specific criteria for recruiting participants or identifying key informants not thought of during the fieldwork planning. Our assumptions or working definitions were sometimes challenged and needed to be revised. For example, during some interviews we changed the terminology we used after it became clear that some participants found it difficult to talk about 'financial hardship' but easy to talk about their thoughts and feelings about 'money'.

Each case had a lead researcher (case manager) to manage the data collection and analysis. Different cases called for different expertise and researchers were contracted according to their specialist knowledge and skills. Each case included an analysis workshop and debrief with the researchers, the Families Commission and the organisation involved. Each case manager provided a write up of their case to the project manager, and summaries of these are presented in this report.

Kaupapa Māori case study design: Tūhoe Education Authority and Manukau Urban Māori Authority

The concepts of whakapapa, whanaungatanga and wānanga were used to develop key relationships in the research process, uncover and understand the insights of whānau and build collaborative decision-making in planning, implementation and analysis.

The research design was similar for both the Tūhoe and South Auckland case studies. This enabled considerable consistency in research design, planning, implementation and analysis between the two Kaupapa Māori cases.

Whānau selection

Whānau selection was by the Tūhoe Education Authority (TEA) and the Manukau Urban Māori Authority (MUMA). In the South Auckland study, it is not surprising that the whānau in turn identified MUMA (ie, the Kaitoko Whānau worker) as a support for them. If the trust and crucial networks between MUMA and the whānau in this study did not exist, we would not have collected such rich and personal data from whānau who, in some cases, may be regarded by government departments as 'hard to reach'. The South Auckland study also included interviews from the Aotearoa Credit Union, the Western District Budgeting Services and the South Auckland Christian Food Bank.



Recruitment of field researchers

For each case, a total of eight whānau were interviewed. The Tūhoe case study included interviews with two key iwi organisations that the whānau identified as supportive: Te Kaokao o Takapau and the Hinepukohurangi Trust. TEA recruited six whānau field researchers and MUMA recruited one lead and three field researchers, to work directly with and interview the whānau.

With each case, a wānanga was held with the Families Commission, TEA, MUMA and the lead and field researchers to discuss and agree on the research design, prompt questions and implementation process. The wānanga also developed prompt questions to be used with the iwi and community organisations.

Research kits and resources were also developed for each field researcher. These kits included: information on the Families Commission; the background to the project; all documentation for use with whānau and iwi and organisations; collation and analysis of the whānau data; research guidelines and timeframes.

Field researchers held a short introductory hui with each whānau to explain the project and obtain consent. This was followed by the research interview. Finally, a debrief hui was held with each whānau to review their interview transcripts. All hui and interviews were conducted in their homes.

Process for Kaupapa Māori analysis

Following data collection, and to build a deeper understanding of the data for analysis, a wānanga was held in Taneātua between the Families Commission and the lead and field researchers from both the Tūhoe and South Auckland case studies. This was to workshop and draw out key understandings and themes, and to review the final analysis of the data.

4.3.4 Cross-case analysis

The five case managers, their researchers and the project manager formed the project team. The project team shared experiences and knowledge, and a combined debrief and analysis workshop was held in Wellington after the fieldwork concluded. This stage of analysis was designed to identify key themes, uncover ways in which different findings can relate to each other and provide us with a much richer understanding of key mechanisms at work. The analysis of this project was also supported by a literature review and environmental scan. This review sought to provide an information base for this project by identifying and interpreting literature that explores how families in financial hardship are supported.

4.3.5 Ethics

All projects involving primary research with human subjects must receive clearance by the Families Commission's Ethics Committee (a sub-committee of the Board).

The purpose of the Ethics Committee is to ensure that projects meet the key ethical principles of Families Commission research:

- > respect for persons
- > informed consent

- > no coercion, inducement or intimidation
- > ensuring privacy and confidentiality
- > avoidance or minimisation of harm
- > justice
- > cultural and social responsibility.

As each case within this project had its own fieldwork design, involved a variety of populations and emerged from differing historical, social and political contexts, each case was required to go through the Families Commission Ethics Committee process individually.

As both the Tūhoe Education Authority Research Unit and the Families Commission had ethics requirements for research, the Tūhoe Education Authority Research Unit ethics requirements were included in the submission to the Families Commission's Ethics Committee. This was to ensure both sets of ethics requirements were met and understood. Key requirements in the Tūhoe guidelines were that the research framework is Kaupapa Māori; that provision is made for both te reo Māori and English; and that whānau researchers include a pēpeha in the 'participant information sheet', introducing their tribal affiliation, who they are and where they come from.

All cases included informed consent procedures, including the right to not answer questions, the right to choose not to participate without penalty and the right to withdraw from participation in the research at any point in time during the fieldwork, with any data provided by the withdrawing participant destroyed.

Participation was confidential and all attempts have been made to preserve the anonymity of participants in this report. Partnering organisations involved in each case are not anonymous but efforts have been made to protect the anonymity of staff interviewed, where possible. Some organisations have only a small number of staff, which increases the possibility of identification; however, participation in this research was optional and the researchers ensured that the staff involved felt comfortable with their participation.


4.3.6 Strengths and limitations of case study methodology

This research was based on the perceptions and views, actions and practices of participants. This information is most useful in illustrative and exploratory research such as this multiple case study research. It does not prove causal links or measure outcomes.

It is a frequent criticism of case study research that the results are not generalisable (ie, widely applicable in real life). The purpose of this research is not to claim scientific generalisability, but to offer useful insights into how families and whānau in financial hardship are supported. Case studies are by nature rich with contextual data, and provide valuable knowledge through a deep understanding.

Stake (1995) argued for an intuitive, empirically-grounded approach to generalisation. He termed it 'naturalistic' generalisation. His argument was based on the harmonious relationship between the reader's experiences and the case study itself. He expected that the data generated by case studies would often resonate experientially with a broad cross-section of readers, thereby facilitating a greater understanding of the





'phenomenon', which in this research refers to successful approaches in supporting those in financial hardship.

The research participants were not randomly selected; they were invited to participate by the organisation involved in each case study. This was to ensure participants felt comfortable with participating in the research and to take advantage of the relationship offered by the organisation's facilitation. Note also that this research was designed in part to build the capacity of the service or organisation involved. It was not an evaluation of services supporting families in hardship.

In some cases, participants were in vulnerable situations, and organisation staff members were there to support them. This may have influenced the participants' responses. In the Granger Grove case, the inclusion of staff in interviews helped build a connection beyond predetermined questions, during a relatively short period of time, and we believe this likely provided better data on an often difficult-to-talk-about subject. Further, because the case study looked to explore the interactions between families and the participating organisation, having staff present allowed for these relationships to be further observed, and to illuminate the mechanisms this research sought to understand.

PART TWO

5. GOOD CENTS, PORIRUA

5.1 DESCRIPTION OF GOOD CENTS

Good Cents is a Wesley Community Action (Wesley) initiative based in Cannons Creek, Porirua. It emerged from local conversations at the height of the economic boom in 2007. In spite of recent economic growth and high employment rates at the time, demand for the local foodbank in Cannons Creek remained high. Staff had close relationships with foodbank users themselves, and this enabled them to identify some possible underlying reasons. These families had become trapped in a cycle of debt that was bleeding their limited wealth out of their community. Further inquiry into this cycle uncovered the complex system that appeared to perpetuate the poverty and hardship. Some contributors to this system were: a lack of understanding of the high rates of interest charged by finance companies or lenders of last resort; a silence around these issues; and institutional policies (such as unwillingness of banks to lend) that limited options for many. The Good Cents initiative was born.

In April 2010, Good Cents hosted a community forum attended by a wide cross-section of the community, including lending institutions, Pacific groups and people with personal experience of the debt cycle. The forum focused on solutions and actions that could be undertaken by the Porirua community. Good Cents is trying not to view finance companies, fringe lenders and mobile trucks as the ‘baddies’ or ‘sharks’, but to involve them in solutions-focused conversations.

This community forum led to several actions, including the creation of a forum of local lenders and financiers looking at responsible lending and the contribution of that sector to growing financial stability. Good Cents has also helped publish a series of positive feature articles in the local newspaper, which profile people who are improving their situations. These stories show that positive steps are possible, and they combat negative media coverage on the issue.

Good Cents works directly with families and individuals, but is also interested in community-led development to grow financial stability in the community. Good Cents’ philosophy is that people have the resources and ability within themselves to ‘solve’ their money issues, and it encourages people to look at themselves rather than to ‘others’ to ‘help’ them. Good Cents is part of the Inspiring Communities Network, a non-profit charitable trust which aims to “grow the recognition, understanding and practice of community-led development and promote the difference it makes in Aotearoa New Zealand”.⁸

The Good Cents course has been developed through a process of action and reflection in working with families in financial hardship. The theory behind the course is that talking with others in the same situation reduces shame and isolation and enables ideas to improve people’s financial situation to be discussed, while also providing simple tools that help them to grow their financial stability and skills for moving forward.

5.2 STRUCTURE/WHAT THEY DO

Good Cents has two staff devoted part-time to running the course. Participants meet for a few hours once a week for seven weeks, and graduate at a ceremony in their eighth week. It is described by staff as “not strongly curriculum driven”; the content is developed around people’s stories, insights and questions. Participants go through the social and emotional elements of spending and indebtedness, and look at how people can gain greater control over their money and reduce or eliminate their dependence on credit for consumer goods.

⁸ www.inspiringcommunities.org.nz/

The course is centred on people sharing stories and brainstorming solutions, and linking what they're sharing with practical budgeting tools. The sessions are co-facilitated by the two staff, with one facilitating discussion and the other focusing on budgeting and financial management.

Facilitators share their experiences of managing money, and participants are invited to share information about their financial decision-making. The course includes budgeting advice, and participants are given a notebook and a pen to keep track of their spending. During the course, the group discusses financial goal-setting, and how to make short- and long-term financial plans.

After graduation, participants take a few weeks' break and then attend a follow-up meeting. Participants are also welcome to go back to Wesley to chat about how it's going or for more one-on-one budgeting assistance. In the future, staff want participants to become facilitators on subsequent courses.



5.3 RATIONALE FOR INCLUSION IN PROJECT

As the Cannons Creek community is predominantly Pacific, Good Cents was selected to contribute to a better understanding of Pacific families' financial decision-making and to approaches that might support Pacific families in financial hardship.

5.3.1 Key points of interest

- > The holistic, strengths-based positioning of the Good Cents initiative offers insight into how strengths-based approaches offer support.
- > The way Good Cents engages with community rather than intervening when families are at 'crisis point' offers insight into the research theme of early intervention.



5.4 METHODOLOGY

The research explored:

- > the approach Good Cents takes to working with indebted families
- > how helpful families found the support they received from participation in Good Cents and other sources
- > the role of Good Cents and other services and communities in supporting families to improve their financial literacy
- > how families, Good Cents and other service providers saw Pacific cultural values affecting families' financial behaviour
- > the strengths cultural values offer for supporting positive change.

5.4.1 Data collection

In this research, a range of perspectives has been sought in order to develop an understanding of the Good Cents approach. Interviews (of 60-90 minutes) were conducted with 21 participants by two interviewers. Participants included Wesley staff (4), people from families who have engaged with the Good Cents initiative (9), government and community service providers working in Porirua (5), a finance company (2) and one person from a national non-government organisation involved in community development.

Data collection also involved a review of documents relating to the Good Cents initiative (including applications for funding, reports to funders and notes on particular events).

5.4.2 Characteristics of participants

The participants were Good Cents clients mostly aged in their 30s and 40s; the only exceptions were one person in their 20s and one in their 70s. Participants were mostly female, with eight female and one male taking part.⁹ Five participants were Samoan, two Cook Island Māori, one New Zealand Māori and one New Zealand European. All participants had dependants in their household; four of the eight households were managed by single parents. Four participants were working part-time, three were working full-time and two were not employed.

5.5 KEY FINDINGS

5.5.1 Pathways to Good Cents

Participants in this study came into contact with Good Cents through using other services provided by Wesley. Participants tended to be in unmanageable financial difficulty before they accessed support from Good Cents, despite Wesley providing opportunities for earlier support.

⁹ The fact that only women had engaged (directly) with Good Cents may be explained by both the number of single-parent households and, perhaps related to this, the observed tendency for women rather than men to seek help with their financial situation (Anae et al, 2007; McCardle & Edgar, 2009).

5.5.2 The families involved in Good Cents and their financial issues

For all the families participating in this study, it was the women who knew the money situation in their family, and they 'controlled' or managed money in their households. The women accessing support through Good Cents were all from Cannons Creek and had many – but not all – social and cultural characteristics in common. Critical factors in families' financial situations included having a low income and experiencing a reduction in income. Consumer debt was also a factor in everyone's situation; uncontrolled spending also featured.

There was the attractions of goods; we went straight into hire purchase 'this and that' and renting-to-own consumer goods, brand new stuff all at one time. There was no direction from my relation that we stayed with here; he didn't know about buying second-hand goods; he used to pay cash for everything and couldn't advise us about hire purchase. We thought we were educated; it was easy for us to access this credit; we had a good credit rating because we were new here – two years later everything was repossessed because we couldn't manage and we had creditors knocking at the door. (Good Cents participant)

None of the families felt obliged to give any money to the church, but participants felt that they needed to give to extended family in New Zealand and in the Pacific Islands, and many did not feel that this giving was reciprocated. However, the relative effect of this on people's financial situations was not clear.

The church here; they understand that we have to look after our own family first and whatever we can afford for tithing on Sunday – \$5 or \$10 – they are more than happy with that. (Good Cents participant)

I was looking after my parents as well (as providing financial support for the family in Samoa). My father was in hospital [in New Zealand] and he was not a resident so I paid for all those bills, and then paid for all the funeral expenses when he passed away. I tried to get help from my brothers and sisters here [*in New Zealand*] but they didn't give any help with this. (Good Cents participant)

'Interest' was the key financial knowledge issue. A number of families and service providers commented on the need for financial education because people either did not know that non-bank lenders charged comparatively high interest, or they did know but disregarded the impact of this interest.

The interest rate at finance companies is 20 percent plus – shocking. I did know but it didn't bother me. It's absolutely too easy to get those loans. I can still get one – and they shouldn't give them to beneficiaries – they just can't pay it back. (Good Cents participant)

5.5.3 The support families found helpful

Good Cents takes a group-facilitated, educational, supportive and strengths-based approach. Participants felt the Good Cents course was helpful because it was emotionally supportive, enabled people to take control of their finances and improved their financial position. While Good Cents does not exclusively target its services to Pacific people, it operates with some Pacific staff in a community that is predominantly Pacific. The families who were interviewed shared common cultural, social and financial experiences, and so they could identify with one another, and with one of the facilitators.



We waited to see what would happen. When we found [one facilitator] had not been in our position we thought we'd leave but [the other facilitator] talked about her experiences and we thought, 'Oh a Pacific person talking about it', it made us feel comfortable. (Good Cents participant)

The budgeting component of the course was considered easy to understand and apply. Having some simple tools for monitoring expenditure (like a notebook and pencil) was very effective for participants.

On the first Good Cents induction day they gave me a book and a pen and I still have it. I still work in it, writing affirmations and doodling. At one point my memory was poor and having the book was a great tool; then I got a calculator – you don't need much more than that, with encouragement from them and being yourself, managing things and asking for help – any service that provides these things would be good. (Good Cents participant)

Coming together as a group of people with the same experiences was meaningful to participants. Participants experienced relief that they were not alone in their situation, and overcame their reluctance to talk about their finances: "*Listening to the others' stories, I felt comfortable to be open with them.*"

Everyone was sharing what they were going through; you think you are the only one but then you can see that you're not. It's helpful to share the struggles. (Good Cents participant)

Outside of Good Cents, support from family, friends and neighbours, and community institutions such as schools and government agencies, generally addressed immediate needs rather than supporting improvement in financial skills, knowledge and behaviour for long-term outcomes. However, regular contact with other supportive people, sometimes found through voluntary or paid work, did help improve financial skills, knowledge and behaviour.

I do voluntary work at a kōhanga reo – I get \$60 per week, and I'm studying te reo, and the Xero accounting package. There is a computer at work and friends and family help; my manager at the kōhanga might be able to help me get a second-hand laptop ... I've learnt a lot from the kōhanga cooks and from the nana there. I started voluntary work at the kōhanga because I felt I needed the nurturing from the nans there, the awahi, they've been great and they know me so well because of the kids. So having motherly advice is really great. I have been volunteering there for the last seven months. [It] has given me time and the environment to upskill myself and networks. (Good Cents participant)

5.5.4 Early intervention

Families said that earlier support would have been useful; however, they acknowledged that, although they had access to earlier support from Wesley or from Work and Income, they did not seek or accept support until they were in financial crisis. Staff also observed this behaviour in their interviews.

When they come in here they tend to be in crisis, so the loan shark might be coming to take the furniture; they tend to come in at the last minute. They don't come earlier because they think they can manage but then things get out of control. (Staff interview)

Drawing on their underlying philosophy of community development and all they have learnt so far, Good Cents staff now think not about 'intervening' early with families, but

developing relationships in the community that could change thinking about debt and wealth, and perhaps alter the local credit environment, thus effecting change for the community and its families.

Over the life of Good Cents and in the Inspiring Communities context we have had a lot of discussion about how we construct language around these things. We have come to the point where we think it's more fruitful to talk about 'relationships' rather than 'interventions' as such. (Staff interview)

5.5.5 How Pacific cultural values were seen to affect families' financial behaviour

Good Cents staff recognised that cultural values affect people's financial situations. At a 'whole of community' level, staff have worked on approaches that use existing social structures and institutions to respond to problem debt and financial hardship. Pacific cultural strengths were considered by staff and other community service providers to include generosity, support for wider family and aspirations for children. How these strengths might support positive change in relation to families' financial situations is still being developed.

We know we are not there yet in relation to releasing 'culture' as a strength; we're still going on that intuitive hunch where if we define Pacific culture from a negative framework or model we are creating a block. We need to create space for these people to step in and have conversations about responsibility and creating wealth and these things and see what comes out of all this. (Staff interview)

Families, Good Cents staff and other service providers saw that cultural practices have a distinct effect on the financial situation of Pacific families. These practices related to distributing money to churches, and to wider family in New Zealand and in the Pacific Islands.

When I started in the relationship with him I thought that my money was mine and I could spend it on what I liked but it was not like that with him, it was more of a family thing... When I was with him there were expectations from his family; if there was a funeral, especially, we had to give money, \$500-\$1,000. We would get out loans to cover that. I didn't want to but we had to, there was no choice. (Good Cents participant)

Participants talked about learning to say no to family obligations. After participating in Good Cents, families chose to give amounts that enabled them to also meet commitments in their immediate family, or they gave resources other than money such as offering the use of their vehicle or home, and offering labour rather than money.

With funerals now, instead of getting a loan I go to the funeral and help out. We give what we've got and take food, help out and that's all. We ring around the family and everyone puts in; for example, \$20 each to get food. Since this course I have done that. Before we'd have got a loan to contribute. Now I think I have to think about my own family first. (Good Cents participant)

Participants struggled to articulate cultural values from a positive perspective, or as an enabler of positive change. These participants may have had difficulty identifying cultural values as mechanisms for solutions because they were in financial hardship; some felt overwhelmed by it, making it hard to explore ideas around 'solutions' or 'resilience'. There may also have been a language barrier issue – although fluent in English, participants might be used to talking about cultural values and practices in their native Pacific language and found this difficult to articulate in English.



5.5.6 Culture of place

A sense of culture of place was very strong within this case, and could possibly be a stronger factor than ethnic culture, in terms of lived experience and the context of hardship. Some participants identified with 'Cannons Creek' culture, rather than Pacific culture, when they talked about the impact of culture. Participants spoke of 'community pride', a sense of belonging and the positive culture of 'what we do around here'.

5.5.7 Supporting families to improve their financial knowledge and behaviour

Participants reported that during and after the Good Cents course, they changed their financial behaviour and improved their financial position.

I've come a long way. I'm good at budgeting; for example, if tomatoes are \$10 a kilo we don't have them, we have something else. It's made me more aware of what I'm spending; needs and wants are two different things. I'm wiser about where it's going. I have no money to play with; if not for the course I'd be stressing and living for the day like I used to. It can work – I've just got to be onto it. (Good Cents participant)

Wesley staff were surprised how the course enabled people to take control of their situations with a relatively low level of support beyond "the creation of the space" (that is, having a regular, dedicated period of time) and offering them tools and resources (both social and financial). Rather than just focusing on technical skills, the course incorporates those skills into what is, in effect, a support group.

5.5.8 Key features of effective support

The Good Cents course successfully helped participants make positive changes to their financial behaviour, according to staff and participants. The positive factors associated with the course included: sharing experiences in a group; meeting regularly over a period of time in a convenient and trusted space; and having an empathetic facilitator with whom participants could identify. Empowerment was central to the Good Cents' philosophy; people were provided with the budgeting tools to address their financial issues.

It was about the emotional support; we could share with the others about what was going on and how we were doing... I was also learning things that other people had tried, things they had done and I started thinking about doing these things too, which helped. (Good Cents participant)

The Good Cents case shows that people tend to be in crisis before they seek or accept support – this may be a catalyst for change. The case has also highlighted that the question of how cultural values might support Pacific families in financial hardship is complex, involving issues of cultural identity and value-informed practices that change over time.

6. GRANGER GROVE, AUCKLAND



6.1 DESCRIPTION OF ANGLICAN TRUST FOR WOMEN AND CHILDREN

The Anglican Trust for Women and Children (ATWC)¹⁰ is one of Auckland's major charities for women, families and children. With origins stretching back to 1858, it aims to provide opportunities for families to improve life skills and parenting skills, and to support parents to understand the importance of safety, security and happiness for their children.

ATWC services are aimed at strengthening the capacity of parents/caregivers in their parenting and caregiving roles. ATWC provides emotional and practical support in the areas of parenting skills, attachment relationships, child behaviour, relationship issues, early childhood education, abuse, neglect, family violence, separation, loss, grief, poverty and housing. ATWC supports up to 3,000 children and their families/whānau in the Auckland region, through 12 programmes at home, in schools and in the community. Every programme is different but each is part of an integrated approach, sharing the same goals to protect, nurture and provide opportunities for children and families.

ATWC services include the Granger Grove Residential Parenting programme, Counselling and Therapy Services, Family Start (Auckland central), St Mary's Preschool, Social Workers in Schools Service and the Pacific Island Family Service. ATWC is also in partnership with several other organisations including Great Potentials HIPPIY programme for Otahuhu.

6.2 GRANGER GROVE

This case study focuses on the Granger Grove programme. The Granger Grove Residential Parenting programme is a unique, therapeutically based, three-stage programme for mothers and their pre-school-aged children. Mothers and their children reside onsite for a minimum of six months and a maximum of 18 months. Mothers are offered an individualised programme of lifeskills programmes, psycho-educational classes and therapy to assist them to learn to parent more effectively. Children attend St Mary's Preschool while mothers are in classes and are also supported through individual therapy. Fathers or extended family are encouraged to participate in different aspects of the programme, but do not reside onsite. Mothers are not accepted if they have a current drug/alcohol addiction or have a diagnosed psychiatric illness, with the exception of post-natal depression.

6.3 STRUCTURE/WHAT THEY DO

The Granger Grove programme is designed around three stages:

- > Stage One focuses on 'supervised parenting' where mothers and their children are accommodated in a boarding situation in units that comprise two bedrooms, a bathroom and a phone. These units are linked to a communal kitchen, dining room, lounge and laundry area, and staff are available around the clock to provide parenting guidance. Mothers attend classes each day while children are enrolled in the onsite pre-school. Mothers are responsible for preparing their family meals in the communal kitchen, for keeping their unit clean and tidy, for doing laundry and ensuring children are well cared for. Social workers assist mothers to set specific

¹⁰ www.atwc.org.nz

goals with plans to achieve these. These plans tend to include basic household management and parenting skills, including the management of money, and are reviewed regularly. Families tend to stay in Stage One for about six months.

- > Stage Two focuses on 'independent parenting'. Families live in self-contained cottages and manage their household independently. Mothers are responsible for paying rent, budgeting, doing their own food shopping and managing all household chores independently, without rosters or close supervision. They are also expected to continue their children's routines and to participate in all aspects of the Granger Grove programme. The skills learnt in Stage One are consolidated during this second stage, and a social worker supports mothers towards living independently when they leave the programme. This support includes managing money to pay outstanding bills, and saving for larger items as well as budgeting for weekly costs. As well, managing and understanding money is incorporated in classes, and discussion about budgeting, purchasing of food, nutrition and government entitlements helps mothers learn how to manage a shared household. Granger Grove staff also assist mothers to confront and take control of their debt.
- > In Stage Three, mothers graduate from the programme and move into the community, supported by a social worker. If the community is local, the social worker visits weekly for the first month and then on a regular basis for the next four to six months. The social worker endeavours to assist the mothers to reintegrate into the community and to establish social and support networks. If the movement into the community is outside of Auckland, support is negotiated with local key support agencies, wherever possible. Effort is made to connect or reconnect the mother with whānau.

The programme addresses financial decision-making both directly (through budgeting advice) and indirectly (through cooking skills, food portioning, therapy and constructive support). Even less directly, the programme induces – through therapy and constructive support – personal qualities such as empowerment and self-worth, which ultimately support better decision-making.

6.4 RATIONALE FOR INCLUSION IN PROJECT

The particular context of the Granger Grove programme provides a unique case within which to explore financial hardship and problem debt. In particular, this case is located within a parenting context, and considers a range of conceptions and experiences of family and whānau from the perspective of women as mothers and through their mothering experiences.

6.4.1 Key points of interest

- > The programme is residential and intensive. It focuses on a range of aspects to improve the situation for women in the programme. Services are holistic and wraparound, with a focus on the parenting relationship.
- > The programme has a component designed to increase financial knowledge and skills. The focus is on introducing order and control in all areas of life, including finances.



6.5 METHODOLOGY

Key questions for this research are:

- > How do families and whānau see the impact of cultural values and norms on their financial behaviour?
- > How does the Granger Grove programme understand and work with cultural values and norms?
- > What approach(es) empowers families and whānau, who are at risk of experiencing financial hardship or facing long-term chronic financial hardship, to seek support as difficulties develop? What kind of support do families and whānau see as helpful and why?
- > What role do services and communities (including ATWC) play in supporting families and whānau experiencing financial hardship to improve their financial skills, knowledge and behaviours?

The original research questions for this study were designed to reflect culture as primarily related to practices, expectations and perspectives that are rooted in ethnicity. The interpretation of 'culture' in this case study draws on a wider understanding of culture. It views culture as a diverse set of activities, standards, values, behaviours and practices that make meaning of both individual and collective ways of life. Examples include the culture of single parenting, being a beneficiary, state housing, etc, as well as the cultural context of participants' family background and upbringing.

The case study research used methods designed to be inclusive, participatory and strengths-based.

6.5.1 Data collection

Data collection methods took written, oral and visual approaches in order to provide a rich dataset that can accommodate the various strengths of participants. As well, all research team members spent some time at Granger Grove observing the activities taking place within the communal spaces.

The first step in the individual engagement involved an initial interview, which introduced the research and how participants could be supported, as well as making initial explorations of the key research questions. This step was followed by the opportunity to explore the key research questions through journal writing and photography that reflect the realities of their daily lives. Diaries were given to participants to complete during a two-week period. Diary entries were supported by photos taken of family and whānau, and these were collected before a final interview which triangulated the information from all sources in a reflective process. The photographic images were used primarily to assist information gathering in the final interview and helped build a less 'directed relationship' between the research team and each mum. Participants received copies of all images. Two mums chose not to complete their journal or to take any photographs but one of these still participated in the third step, which was a final interview. The final step was a group feedback session, which included four (half) of the mums.

6.6 CHARACTERISTICS OF PARTICIPANTS

The contributing population to this case study included four distinct groups:

1. three programme staff members
2. eight mothers who are or have been participants in the Granger Grove programme
3. four local community workers¹¹
4. two experts¹² or regional managers (participants in groups 3 and 4 are referred to as 'community representatives/interviews').

Four of the participating mums identified as Māori, with three identifying (at least partly) as Pākehā. The remaining mother identified as Samoan. The mums ranged in age from 19 to 32 years, with most in their 20s. Their children ranged in age from six months to eight years, and six of them had more than one child. For two of these mothers, an older child or children had already been removed from their care.

The sample of mums covered the range of stages in the Granger Grove programme, including two mums who were no longer officially part of the programme but who remained in contact. Three mums were in Stage One, one was in Stage Two and two were in Stage Three. The amount of time the mums had been connected to the programme ranged from a few months to around three years. Four of the participants were currently actively involved onsite in the Granger Grove programme, three of the participating mums were graduates of Granger Grove and one left just prior to graduating but had kept in regular contact with programme staff. The sample mums reflected the general make-up of participants in the Granger Grove programme.

6.7 KEY FINDINGS

6.7.1 Pathways to Granger Grove

Granger Grove accepts referrals from all over the North Island. Referrals come from Child, Youth and Family (CYF), Women's Refuge, Barnardos and the community.

The women participating in this study were assessed for their readiness before they were accepted into the Granger Grove programme, and so were likely to be motivated to improve their situation. This high motivation is an underlying contextual factor and may play a key role in the changes that are seen through this programme, including changes related to their finances.

6.7.2 Participants involved in Granger Grove and their financial issues

Financial hardship was seen as both a cause and symptom of low self-worth. The issues around destructive financial behaviour were tied to a lack of self-worth, and strategies that changed the lives of mothers in the programme also came back to notions of self-worth.

¹¹ These came from a range of backgrounds and positions, with two actively involved in the Granger Grove programme as social workers. One of these women also works as a social worker in the local primary school while the remaining two are active in community programmes or service provision in the local area. One of these is the principal of a local primary school and the other facilitates the HIPPY programme across surrounding suburbs.

¹² 'Experts' in this context refer to individuals noted for their expertise in wider financial hardship, and who work or have worked within the wider context Granger Grove is embedded within (geographical and political). One of these was the manager of a large budgeting service, the other the manager of a regional provider of social services, including food parcels.



And for some of the mums, the really traumatised mums, their debt is quite high but when everything crashes in their family life and there is no-one to nurture them, they just spend a lot of money – TVs, stereos, cell phones, playstations ... with no intent of paying them off, just to fill a void that they have in that moment. (ATWC staff)

Work and Income and Housing New Zealand were often agencies to whom the mums were most indebted. For some community representatives, this indicated that access to Work and Income and Housing New Zealand grants were 'easy'. For others, the level of debt with these two government agencies indicated that benefits are set at an unrealistic level, to sustain a reasonable quality of life in the long term.

HNZC and WINZ are often the biggest debts and they take their bit before beneficiaries even see it, so [beneficiaries] are not in control of their income anyway. And they will get more HNZC and WINZ debt so any budget will soon be irrelevant. (Community interview)

Granger Grove mums supported a hard line on government agencies giving credit or advances to beneficiaries. They expressed regret over money owed to agencies such as Work and Income and thought they should not have been allowed to get into that situation because 'beneficiaries can't afford it'.

I don't think loans should be given out to beneficiaries unless it's a real hard process to get one. (Granger Grove mum)

Community interviewees acknowledged that those on low incomes often exhibited a wide range of 'skills and resourcefulness' in accessing money and other resources. These skills included knowing how systems such as foodbanks operate and travelling to various agencies to ensure they accessed the most possible.

Because poverty is chronic ... people spend their lives seeking food. It's that basic Maslow's hierarchy and if that's all you do and all you can do then you can't develop other skills. You need a certain level of 'wealth' to develop skills and if you don't have enough food on the table you just go from one source to another to another trying to access it... A lot of energy and time can be put into getting the basics and these women know how to work the system. This is their daily work. (Community interview)

6.7.3 Relationship between money and self-worth

Some participants described an emotional relationship between themselves and money that was much more complex than simply having enough or not having enough or managing it well. These emotions included the 'high' of having a fun day which didn't cost anything, the 'low' of not being able to afford what they wanted and the guilt of spending money they didn't have or 'should have saved'.

Myself and the mums went on an outing today... We went to Sylvia Park. Looking in clothing stores, looked in electronic stores. I looked at things that I really wanted but again couldn't afford anything except for a munch. The day before we went on an outing to the arcade to play pool. I was the only one who didn't pitch in for money to pay for an hour which was pretty stink, but I was grateful. Money is so hard to manage, especially when you want something but can't get it. (Granger Grove diary)

I wanted to write about our day out for the whole family that didn't cost a single cent. Every year Ambury Farm has an open day ... to get there ... as a family we walked about 20 mins in the gorgeous weather to the train station in Otahuhu. We caught the bus all the way to Mangere Bridge, where Ambury Farm is, arriving at around 10.15am... I had packed a lunch so we could have a picnic ... and carried on with

activities until around 2pm ... we all had a fantastic day out, got loads of fresh air and had heaps of fun ... completely for free! (Granger Grove diary)

I bought heaps of stuff I shouldn't have. I loved it. Oh, I buy when I am having a bad day but now I'm trying to stop. But I love spending ... but I feel bad because I should be saving ... because I should be saving, and I will. After I buy this top. And Christmas ... I didn't want the people, staff, here to see, I didn't want it to be a concern. (Granger Grove mum)

For some it was clear that money was spent for emotional reasons and gave them satisfaction in the short term, but ultimately made them feel negative about themselves. Many Granger Grove mums described how times of stress led them into financial difficulty, as they often access credit and spend money to 'feel good' even as they simultaneously feel like they are 'giving up' or 'failing'.

I love money... I love spending it; it makes me feel good. Like it's a good day, even when it's not. (Granger Grove mum)

Who doesn't feel good after going shopping? I mean, it makes sense, the cycle of debt, when all your self-worth is tied up in the short term. Shopping is an effective way to feel good in the short term. (Granger Grove staff)

Others got into serious trouble with debt by 'not caring' about bills — demonstrating a low self-worth that fostered self-destructive behaviour.

I never wanted debt. But then my other three kids were taken off me. That's why I stopped [making payments]. And then I got used to not paying anything. And then spending all the money. Didn't care... I was in a bad place... I was angry. I was even more than angry [laugh] – I didn't care. I didn't care about anything. (Granger Grove mum)

6.7.4 The support families found helpful

The mums acknowledged that a sense of self-worth enabled them to gain power and control over their daily lives, and their aspirations. Participants often came to Granger Grove with a 'generational lack of sense of worth as a human being' but once they start to feel valued and to value themselves, they are also able to give value to others, including their children, and to begin to take responsibility for the things they value.

We certainly see, in the [Granger Grove] programme, the connection with the mother's self-esteem and the way they value everything else. As they grow there is a shift – a physical shift in the way they walk, engage, talk, see everything else – and it also comes through in terms of money. The level of responsibility they then begin to take about money and budgeting and planning for household items. (Granger Grove staff)

The Granger Grove programme was noted for integrating the management of money and living. At the time of this research there was no formal budgeting component to the programme; rather, this support was embedded within a holistic approach. The programme builds the mothers' life skills, including how to make the most of their incomes.

People can change, and if you've got the chance to change yourself, then that's a really great thing. It is possible to change. If you've got the time to just think about your money and budgeting, there are services out there, to help you. (Granger Grove mum)



For these mothers, absolutely, there needs to be a comprehensive framework of support. Budgeting alone is not enough. For Granger Grove mums, it is important that each mother has an individual therapist; that's the fundamental shift. It provides them their own individual space within the wider therapeutic space, where you can be you: "Who am I, and what do I really want?" (Granger Grove staff).

6.7.5 How cultural values were seen to affect financial behaviour

Granger Grove staff noted that Māori and Pacific mums tend to have a sense of being part of a 'collective'. This sense of 'collective' and wider sense of whānau is understood to influence the belief systems of Māori and Pacific mums around money. Māori and Pacific participants contributed to family funds and also carried debt on behalf of their families.

My family get together and have meetings, like every fortnight. It lets everyone know how much they [the trust] have saved, and what the family has been doing; it keeps the family up to date. If someone's not putting their bit into it then all the family are saying, 'It's best if you come and help as well', so the family is balanced.
(Granger Grove mum)

Participants noted how the wider consumer culture cross-cuts class and ethnicity to target particular lower socio-economic geographic areas, where people are home during the day, and surrounding these people with temptation and easy credit, which makes it easy to get into trouble financially. Consumer culture had a clear influence on participants.

There are a lot of finance companies in the most poorest places that you can possibly think of. There are cash loans in liquor stores. Why? Because a lot of low-income families, they like to drink, and so they go to a liquor store. If they can't pay for it, it's like 'Oh yea, I'll just pawn my phone off, so I can get this box, and then I'll bring the money back', or they keep borrowing money from a liquor store. Not only that, but you've also got those – basically pawn shops. And those are in every freakin' street – they're everywhere. (Granger Grove mum)

The wider environment of low-income communities came through, especially regarding the easy access to credit, fringe lenders and door-to-door sales. Some would sign purchase agreements just to make these people leave. They knew things happened to them that did not happen in more affluent areas. They knew they were perceived as a 'South Auckland single mum', and were aware that this gave them a lower status in society.

I know these trucks and money shops don't go to the rich areas. They come here because it's easy to make money out of us. (Granger Grove mum)

The participants made several comments about the cultural illiteracy of Work and Income. Some Work and Income requirements did not accommodate the realities of the women's lives. One example of this was requiring receipts for expenses ("But you don't get receipts from a tangi"); another was assuming that a new partner will provide for a mother and her children, when this was not always the case.

6.7.6 Influence of parents' financial behaviour

Several participants reflected on their parents' values relating to work and money, and whether money was discussed in the family. Parents' behaviour with money had a strong influence on how the mothers viewed their behaviour with money, and what they thought about seeking support when in financial difficulties.

Cultural values related to finances were associated with extended family practices and experiences. There was a range of perceptions; some knew money was tight growing up, others didn't notice any money issues.

I think watching my mother, especially. She was a bad role model. Just spending money on anything. And I know for a fact now, that's where I got most of my money problems. From her. And I think that's where most people get their... when they have money problems, it's always something that they've picked up from in their family or that's all they've ever known. (Granger Grove mum)

In my family [money] was more just keeping the family together – our family's not all about money. Because we've seen people that stress out over it, you know? And it's not worth it. The main things is just my mum always used to say is, 'To put the food on the table, that's the main thing.' That was her saying. (Granger Grove mum)

Connections were made between childhood difficulties experienced and participants' own sense of self-worth as an adult which, in turn, impacted on the ability to make sound financial decisions.

When I was little, we didn't have the best stuff, but we used to visit some families who had stuff that we wanted. And I would think to myself, 'I'm going to have that when I'm older.' And 'I'm going to have a room like that when I get older.' And I did. But I went overboard and started getting more and more and more stuff. (Granger Grove mum)

Participants sensed the stigma of being on a benefit and felt this did not fit with the values that they had been raised with. In this way they saw themselves as failures.

One thing that my parents always said was, 'You earn your money. You never go on the benefit.' But I don't think I was around then [laughs] ... but [it was] a very important value, and I am the only one that, kind of, failed. I'm getting out there, but I kinda – failed at a younger age. (Granger Grove mum)

6.7.7 Desire to be 'good' parents

A desire to provide for children, both in the present and in the future, was a strong personal driver. Participants did not want their children missing out or being ostracised because of money issues, and this can be a motivator for spending as well as for saving.

Staff and community representatives noted that some companies deliberately target parents, preying on their desire to do the best for their kids by offering overpriced first-aid kits, water coolers and mathematics programs for computers (and computers).

They target them you know, bringing first-aid kits to the door for \$200; when you could buy the bits separately for [a total of] \$20 in the supermarket. But they say, 'What would you do if...?' and 'Do you know how to...?' and 'You need this in the house, just in case.' And finding \$20 in the [grocery] shopping is harder than paying off \$5 a week. (Community interview)



Salespeople – dressed in suits and presenting themselves as knowledgeable and authoritative – capitalise parents' lack of confidence, and this strong desire to be good parents. Some participants were unaware of what they had done; others were aware but felt powerless to renege on the arrangement.

The other side of this coin is that wanting the best for their kids was often also a catalyst for positive change.

[I want to set up a system] like a saving scheme – like for holidays. Because I want to do these, yearly holidays and we have to save for those kind of things. And we've never had a holiday before. (Granger Grove mum)

6.7.8 Supporting families to improve their financial knowledge and behaviour

Although several of the mums suggested that teaching financial skills at school may assist young people with financial decision-making, it had not occurred to *them* that being taught about money might have helped *them*. They appeared to think it would have helped other people, but not them. When asked if participants would have made different decisions if they had received financial education and had more financial knowledge they said no, they would have done it anyway.

Self-worth was linked to increased aspirations, and meant that the mothers began to see a future beyond their immediate, day-to-day existence. It was also linked to self-control and a sense of responsibility. Making positive steps financially was a very visible sign that the mums had more power and control over their situations, but this could only happen within a significant wider change that was primarily related to self-worth. Although this case study cannot tell us whether self-worth primarily results from participants making improvements, or if it is the other way around, the two are linked and this link appears to be important.

I think all the self-esteem things are really important, because it's really complex, when you've got domestic violence, alcohol, drugs – there's just about always money issues and it's really hard to get out of that. Usually you have to sort out all the other stuff and then you have to sort out the money. (Granger Grove mum)

When I reflect on it, I would say that the majority of mothers who graduate probably do look to get some sort of employment once their children are at school. They start making different choices about how many children they are going to have too. They move from thinking they are going to stay on the benefit for their whole lives to thinking about part-time work. It comes from their sense of worth. (Granger Grove mum)

6.7.9 Key features of effective support

The key findings from this case study are that strategies to address financial hardship need to be multi-dimensional; directly taught financial understanding, knowledge and strategies need to be embedded within a whole-system approach, and a whole-of-person approach that actively supports the growth and sustainment of self-worth.

The support provided at Granger Grove went beyond traditional budgeting, and engaged with the wider context in which the individual was living. Their holistic approach combines therapeutic, emotional and practical support, and ‘meets’ the mother where she is ‘at’, ‘walking alongside her’ to develop positive outcomes.

[It’s] giving people financial literacy skills and all that stuff, but there’s a whole lot more to it than that – and it’s about how long are you going to support them for? You need to be beside them for a long time because they need to replace the structures and supports and family systems they had with something else. A slice of support for two weeks, three weeks is something they have probably experienced a thousand times before. It’s setting them up to fail. (Community interview)



7. ETERNAL CHRISTIAN FELLOWSHIP, AUCKLAND

7.1 DESCRIPTION OF ETERNAL CHRISTIAN FELLOWSHIP

This case explores how families are supported within the cultural context of a Pacific church. The focus of this case study is the Eternal Christian Fellowship (ECF) Church, based in Auckland, which has a predominantly Samoan congregation. ECF is working in a variety of innovative ways within their church community, including the practice of anonymous tithing to avoid competition for status among church members, no gambling for fundraisers, the establishment of an emergency fund, a Christmas savings scheme and financial instruction that is grounded in scripture and delivered in Samoan.

7.1.1 Key points of interest

- > Church community that is able to provide support early through relationships.
Educational course is potentially a good preventative mechanism or enabler of awareness and early intervention.
- > High focus on financial knowledge and skills, exploring financial knowledge education targeted to Pacific peoples.
- > Provides information on the role of Pacific culture in financial decision-making and captures targeted data on what works for Pacific communities.

7.2 METHODOLOGY

Specific questions that drive this case study are:

- > How can communities and services (such as ECF) best provide help and support early on to empower Pacific families at risk of experiencing financial hardship?
- > What role does ECF (or other communities and services) play in improving the financial skills, knowledge and behaviours of those in financial hardship?
- > How does ECF (or other communities and services) make a difference to Pacific families?
- > How is ECF (or services and community organisations working with these families) responsive to cultural values, and norms and practices?

The case study aims to identify how the practices of ECF aid and empower its members to manage financial hardship and problem debt. This research also aims to identify factors that mobilise support in response to financial hardship early to minimise potential impacts. Furthermore, it will also consider identifying factors that can prevent the experience of financial hardship.

We note that there is not one 'Samoan culture' in New Zealand and that churches do not have access to the entire Samoan community. The approaches canvassed in this case study have applications for those in the Samoan community (and possibly other Pacific communities) who have links to churches, but will not be relevant for those who are not engaged with a church.

7.2.1 Data collection

The initial discussions with Pastor Solia and Pastor Seugagogo were instrumental in shaping the design of the study. They requested that all senior members of the church be interviewed as ‘couples’ rather than individually, as the church places importance on the relationship between a husband and wife. It believes that a strong, healthy relationship between a husband and wife is critical to having a successful, balanced life.

Focus group interviews were considered the most appropriate interview technique for the young adult group. The young adult group was divided into two groups based on age. It was thought that these groups would share similar experiences, including life experiences, types and level of responsibilities (socially and financially) and a shared exposure to the financial literacy teachings of the church. These focus groups were shaped in full consultation with church Pastors, to ensure that no unforeseen issues might have discouraged open and free discussion of the experiences and opinions of focus group members. Key informant interviews were conducted individually.

7.3 CHARACTERISTICS OF PARTICIPANTS

Table 7.1 presents a chronological overview of interviews conducted, the participant group interviewed, the type of interview and the number of participants in each.

TABLE 7.1: PARTICIPANT SUMMARY			
INTERVIEW	PARTICIPANT GROUP	INTERVIEW TYPE	NO OF PARTICIPANTS
1	Provider interview	Couple	2
2	Church members – senior	Couple	2
3	Church members – senior	Couple	2
4	Church members – senior	Couple	2
5	Church members – senior	Couple	2
6	Church member – senior	Individual	1
7	Church members – senior	Couple	2
8	Church members – senior	Couple	2
9	Church members – youth 17 to 24 years	Focus group	9
10	Church members – youth 25 to 31 years	Focus group	5
11	Key informant	Individual	1
12	Key informant	Individual	1
13	Provider interview	Individual	1
14	Provider interview	Individual	1

In total, 33 individuals were interviewed during 14 interviews. Three interviews were conducted with providers, nine interviews with 27 ECF members and two interviews with key informants.



7.3.1 Key informants

The key informant organisations were identified during interviews by participants. The first key informant interviewed co-ordinated programmes at the School of Foundation Studies at Manukau Institute of Technology (MIT). The second key informant is the Manager and Programme Co-ordinator for Radio Samoa. Both interviews with service providers were conducted in English and at their workplace.

MIT is a tertiary education provider and has been established for over 40 years. Its main campus is in Manukau, but it has other locations within the greater Auckland region. MIT's qualifications include over 1,500 courses made up of foundation, certificate, diploma and degree programmes.

Radio Samoa is a seven-day commercial and community radio station that was launched in March 1999. Radio Samoa relies on advertising sales alone to maintain its running costs. It has built a strong relationship with the Samoan community through its integrity, and by delivering quality programmes to enhance the status of the Samoan community in New Zealand. Its philosophy states that "a well-informed community is an empowered community". Radio Samoa delivers comprehensive coverage of community-based programmes in current events, language and culture and other relevant programmes. The station broadcasts predominantly in the Samoan language with English commercials and music from time to time.

7.4 KEY FINDINGS

7.4.1 Pathways to ECF

ECF's Pastors are also involved in Radio Samoa and an MIT 'money management course' and foundation learning. It is through these networks that many of the participants came to be members of the ECF Church. These pathways can be seen as a form of early engagement and represent strong networks and community.

We were just praying at home on Sunday and then I began listening to his [Pastor's] radio show a few times. I was listening to the radio and he just spoke to me. So I got my husband to listen to his show too. I really liked what he had to say and it just touched me and so I wrote down his phone number and called him. (Senior ECF member)

The Pastors have other employment and do not seek an income from their church members – this makes them unique among other churches.

We don't get any money from our church members. We make our living through working so we don't take any money from the church. You know we both teach and we both have been working while leading the church. We know what it's like with raising a family and some of our families just don't have a lot of money so we work to earn a living. (ECF Pastor)

ECF is not specifically for people experiencing problem debt or financial hardship – all in the church are exposed to financial literacy teachings. It focuses on financial wellbeing rather than getting out of hardship. Therefore, ECF could be viewed as preventative, with education prior to/for prevention of problem debt. Having these teachings in church offers great opportunities for both the enrichment of financial wellbeing and the prevention of financial hardship in Pacific families.

7.4.2 The ECF approach and the support families found helpful

ECF differs from traditional churches in its tithing and offering system. ECF uses an anonymous tithing and offering system where members donate money in an envelope to ensure their anonymity.

You know it's what the Pastor says. It's between you and God. You give from your heart so only God knows what's in your heart. (Senior ECF member)

That is the thing that I really like about this church, that you give what you can afford. I've grown up in the church all my life and I've never seen anything like it. It's the best thing. You just give what you can afford and it's between you and God. (Senior ECF member)

The church also has an 'emergency fund', a pool of money set aside from the tithing to provide families with financial aid in times of crisis.

The emergency fund is for emergencies. For example, if you get a flat battery for your car then you can borrow money to buy a new battery. You pay it back when you can. The only thing we don't allow for the emergency fund is for fa'alavelave.¹³ (ECF Pastor)

All participants praised the church for establishing the emergency fund. For many, it provided a sense of financial security for 'just-in-case' situations, such as unexpected bills.

And we have the E fund, for whenever any family needs help and then you repay it with no interest. If it's \$5 this week or \$10 or whatever you want. That's a big help from the church. (Senior ECF member)

The church was also a bilingual educator for the Samoan community. Members of ECF described the Pastors as their 'first port of call' for explaining jargon on their financial contracts.

7.4.3 How cultural values were seen to affect financial behaviour

The ECF Church was founded by people who were disillusioned with the cultural practices of traditional churches, particularly the practice of publicising tithing, which created competition for status among church members.

You know you just give, give, give and you know some people can't afford it but it's because they don't want to be seen as poor. (Senior ECF member)

The context of the church environment is important in understanding the success of participants in having similar values and goals. The members of ECF have together embraced ideals not being competitive or 'keeping up with the Jones'. The church is not competitive and does not focus on status. Instead, it gives importance to living within one's means, and placing needs over wants. This contrasted with participants' previous experiences and helped to keep the practice of giving to a manageable level for families.

[Before we came to this church] we went to get a loan, we tried to get some money from whatever finance companies [we could] and then whatever amount we got we gave to them, to Samoa. (Senior ECF member)

13 Ceremonial and other obligations.



We have family meetings every two weeks. Yeah, we still give to fa'alavelaves because it's our family. But now we give only what we can afford so maybe we might not give something for fa'alavelave but then we can give something to the next one.
(Senior ECF member)

Participants saw value in remittances, as an investment and an important way to maintain relationships. A key theme of this case study is the belief that it is not cultural values themselves that are the problem; it is the 'practice' of culture. These practices are influenced by competitiveness and a new consumer culture. The consumerist culture is new to migrant families and family back in Samoa do not always understand that you pay for everything in New Zealand. The youth focus groups thought this was a particular problem for older Pacific people.

Older Youth 1: I think they don't understand some of the things that go along with borrowing money, the small print. And then when they start borrowing I think they get used to the idea of easy money as well. And sometimes I think they borrow just to look flash.

Older Youth 2: I think it's just being uneducated; there needs to be more education for adults about borrowing money. And not only that they follow other people, and other family members say, 'Oh yeah, it's easy; you just have to sign up and pay later in three years.' Yeah, easy.

In Samoa everything is free but here they don't know you have to pay for electricity, water, power, rent, schools, uniforms. They think, 'Oh, you're in the land of milk and honey', but they don't know that the honey and milk are not flowing.
(Senior ECF member)

7.4.4 Supporting families to improve their financial knowledge and behaviour

The Pastors use scripture to teach church members how to manage their money and to help change their attitudes and perceptions towards money. One example of this is the message that it is not money that is evil but it is the 'love' of money (ie, greed) that is the problem. Seeing the Bible in a new light is a driver for change and motivates members of ECF.

We say to them, 'Money is not bad. You need money to survive to pay your bills and to buy the things that you need and want.' They say, 'Oh, money is bad.' And then we ask, 'Who says money is bad?' And they say 'Oh, in the Bible it says money is bad.' And then we tell them, 'No it doesn't. The Bible says money is not the root of evil, the love of money is the root of evil.' (ECF Pastor)

This is the first time that I have ever read the Bible this way. His teachings are different to the other (ministers) and it is very good. The way that Pastor talks about the Bible in Bible study makes sense. That's why I like coming to this church.
(Senior ECF member)

Due to the nature of the church environment, ECF and its Pastors are 'safe' in a way an agency or a service provider may struggle to be. This environment fosters trusted relationships that are needed before good resources can make a difference. The teaching environment is supportive and, unlike mainstream resources, it is delivered within a cultural framework that is mutually shared. This, in turn, serves to strengthen rather than compromise the cultural perspectives the teaching is grounded in.

Older Youth 1: I've been on Sorted and I found it confusing actually. Kiwibank has one, it's called Heaps; I think it's similar to Sorted but it's on their own website. When I went on to Sorted they had things there that I wouldn't want to put in but then there are things that I want to put in but they didn't have any categories for them.

Older Youth 3: And we went to the budget advisor.

Older Youth 1: Oh yeah and we went to the (budget advisors too).

Interviewer: How did you find them, were they helpful?

Older Youths 3 and 1: (Laugh)

Older Youth 1: They were really nice but they weren't that helpful. We find that the Pastor and his wife are more helpful because they understand our needs.

ECF takes a holistic approach, focusing on spiritual health, physical health and wellbeing. Its teachings are applied in real life and grounded in Samoan culture, with a 'whole family wellbeing' focus. The ECF approach also includes practical teachings on how to better manage what families have. For example, one Pastor holds a cooking class where members learn how to feed a family for \$25 a day. In this way, the church becomes a 'social provider', promoting family, health and wealth.

Our church is not just about the Bible; our vision is also about health and wealth. So we use the Bible to help teach about health and wealth also. (ECF Pastor)

ECF values the relationship between husband and wife. It is believed that a strong, healthy relationship between a husband and wife is critical to having a successful balanced life. Its teachings emphasise the relationship between husband and wife and their roles as mothers and fathers, and the links between these relationships and health and wellbeing, including financial wellbeing.

I try and drill into the men, 'If you really want your family to be blessed you really need to take care of your wife first and then we talk about finances and everything.' You can be CEO but your wife is the manager. (ECF Pastor)

ECF focuses not on climbing the career ladder or getting a better job, but on budgeting and using income more wisely. Aspirational thinking is encouraged, with a focus on making money work better and managing debt.

They teach us how to use our money. No matter if you have a job or a benefit. Yeah, we are on the benefit and we still manage to have money left over when the next payment comes in. (Senior ECF member)

They teach us how to spend our money wisely; pay for the needs first, like food, power, rent and then save for our wants. (Senior ECF member)

I think a mortgage is a good debt. I want to own my home. I know what help is out there for first-home buyers and I know what I need to do and so now I'm just finishing paying of all my debts and then I will start seriously saving for a deposit. (Youth ECF member)

Most members spoke of a noticeable difference in their lives since coming to ECF. One of the significant positive changes and benefits that families shared is the ability to be able to manage their debt and live within their means.



We had so many loans and now we have almost finished paying off our loans. Just one more to go. (Senior ECF member)

Now we just buy what we need and not what we want. Before we used to go and buy clothes from expensive shops and now I buy my clothes from the Salvation Army and it's good. (Senior ECF member)

7.4.5 Key features of effective support

This case study found promising practices that have the potential to be transferred to other Samoan and Pacific churches to empower and strengthen families and prevent financial hardship. The key themes to enabling financial wellbeing are listed below:

- > **Strengthening relationships to empower families.** The first step to achieving real, beneficial social and economic outcomes is to strengthen families. First, the relationship between husband and wife must be strengthened, then this relationship is mirrored between parents and children to create happy and empowered families.
- > **Remittances within means.** Remittances are seen as an integral practice in maintaining social and familial relationships with family 'back home' in Samoa. In this way, remittances are viewed as a social investment. However, it is important to note that families from this case study have learnt to only remit what they can afford.
- > **Change in church-giving practices.** The tithing and offering system in ECF is based on anonymous giving. This alleviates financial pressure and the need to compete with other church members in order to increase status within the church.
- > **Financial advice and budgeting in Samoan language.** ECF recognises a distinct need to ensure that Samoan families, particularly new migrants and elderly Samoans, are aware of the terms and conditions when they borrow money. The allusion of 'free money', through hire purchase, and the exposure to the consumerism culture in New Zealand also makes Samoan communities more vulnerable to problem debt. Teachings on financial wellbeing within a Samoan framework target these issues.

This case study provides information from a family viewpoint, and useful insights into how Samoan and Pacific communities can and do achieve financial wellbeing. This study provides useful ideas – practices that could be transferred to other churches to facilitate financial wellbeing.

8. KEY THEMES



The following themes were uncovered through the case study process and triangulated through cross-case analysis. The two Kaupapa Māori case studies are canvassed and analysed in a later section, with key learnings from all five case studies included in the discussion section at the end of this report.

Quotes have been selected on the basis that they: (a) illustrate particular points being made about the situation being discussed in the report; and (b) show how different factors are related in exploring the complex topic of families in financial hardship.

8.1 THE CONTEXT OF FINANCIAL HARDSHIP

8.1.1 Circumstances

For some, individual or family circumstances had contributed to financial hardship. This included having a low income, being on a benefit or facing a reduction in income, often through family separation.

Benefits are paid on Wednesday night, and bills go out later that night (automatic payments). I would go and get the benefit from the ATM in between those times and go shopping to fill up the cupboards – so I was getting bank fees, just causing more problems. (Good Cents participant)

8.1.2 Environment

It became clear in these case studies that financial hardship exists in a much wider context than money issues, and that some families require support at a number of levels. Financial hardship needs to be seen within the bigger context of chronic poverty in some parts of New Zealand.

I think that we have this theory that if we give these people a bit of money they will start to recover financial independence but the reality is that so many people are financially poor, they are emotionally poor, socially poor, relationship poor – poverty in the bigger sense, and I worry that we see it just as a financial issue and it's way beyond that. (Granger Grove community interview)

8.1.3 Indebtedness

Behavioural factors were usually characterised by uncontrolled spending or a desire for consumer products, which led to a high level of consumer debt.

Debt, why do we get ourselves into it? Well, my reason was simple. I wanted nice things that I couldn't afford. I found it easy to go to my bank and ask for a loan even though I was only 18. Getting a loan is good for a short term because you get lumbered with a lot of money and you think, 'What can I spend this on?' Easy answer to that is a whole lot of rubbish. (Granger Grove diary entry)

...and then when they [Pacific migrants] start borrowing; I think they get used to the idea of easy money as well. And sometimes I think they borrow just to look flash. (ECF older youth)

Participants were most often in debt to Work and Income and Housing New Zealand. This could be interpreted in two ways: as a sign government agencies provide 'easy money', or as a symptom that benefits are unrealistically low.

People who come for our food parcels are often heavily indebted. The debt is too high and the income is too low and nothing is going to change that. We all know that. (Granger Grove community interview)

8.1.4 Consumer culture

The environmental factors within the community and society that contribute to financial hardship included the spread of money shops and mobile trucks in poorer areas, and easy access to expensive credit.

I noticed 13 companies advertising in the local paper here, compared to one or two in my own area. They were targeting poorer communities. I rang up one of the companies asking for a loan of \$2,000 and they wanted phenomenal collateral – house, car and all your possessions. That affirmed they were targeting desperate people. (Good Cents staff)

There are a lot of finance companies in the most poorest places that you can possibly think of. There are cash loans in liquor stores. Why? Because a lot of low-income families, they like to drink, so they go to a liquor store. If they can't pay for it, it's like, 'Oh yea, I'll just pawn my phone off, so I can get this box, and then I'll bring the money back', or they keep borrowing money from a liquor store. Not only that, but you've also got those – basically pawn shops. And those are in every freakin' street – they're everywhere. (Granger Grove mum)

I would like to see some thought put into why there are so many loan sharks out there and whether that is actually good for society. If they are wanting to stop gangs and stop drugs and stop alcohol, then stopping loan sharks is part of that societal responsibility. (Granger Grove community interview)

Another wider environmental factor to consider is the introduction of the cash economy, as a result of migration. This is a difficulty for Pacific migrant families, who have been forced to change from relying on family-owned land for housing and local, natural resources for food, to participating in a cash economy and needing to pay for everything.

Talking with my colleagues and people in the community, I can say that back home it was good; you get in your canoe and go and catch some fish, or go down to the plantation for the food. But over here it's so different; it's about getting the cash. (Good Cents staff)

You know in Samoa everything is free but here they don't know you have to pay for electricity, water, power, rent, schools, uniforms. They think, 'Oh, you're in the land of milk and honey' but they don't know that the honey and milk are not flowing. (Senior ECF member)

It's a totally different story, because, it's very, it's totally different. Growing up – I had no experience about money and stuff. And then coming here; everything, you have to pay for it. Even toilet paper, you have to pay for it. And that was really hard. But then I hear there's like, benefits and stuff that ... the Government can help you with that. I didn't know about that until I had my son, then ... I got told to go to WINZ. And I didn't even know what WINZ is. And he says 'Oh, we're gonna put you on DPB.' I was saying 'What's a DPB?' No-one even explained to me: this is how New Zealand works. (Granger Grove mum)



8.2 FINDINGS ON KEY RESEARCH AREAS – EARLY INTERVENTION, FINANCIAL KNOWLEDGE AND SKILLS AND ROLE OF CULTURE

8.2.1 Early intervention

As in previous research, families said earlier support would have been useful. However, although most participants had opportunities to get support earlier, they did not seek support until they were in financial crisis.

One exception to this is in the ECF case study, where ongoing relationships between a church member and the Pastors allows a natural pathway for early intervention and even prevention to occur.

On the whole, this research shows (as have other studies) that people tend to be in a crisis (unmanageable financial difficulty) before they seek or accept support. However, this may be the catalyst required for change. It was felt by some participants that strategies to avoid and manage debt could not be developed until individuals had experienced the difficulties associated with financial hardship.

When they come in here they tend to be in crisis, so the loan shark might be coming to take the furniture; they tend to come in at the last minute. They don't come earlier because they think they can manage but then things get out of control. (Good Cents staff)

Organisations want to reach and support families who are in difficulty as early as possible. However, a key difficulty is that early intervention assumes that there is a build-up of financial hardship to an ultimate financial crisis, and therefore a pre-crisis 'window of opportunity' in which to 'intervene'. This approach does not fit for many, particularly those in chronic hardship or poverty who are dealing with much more than financial hardship and have faced these struggles for as long as they can remember. It is hard to determine when exactly 'early' is for those in this situation.

Money is such a small component to what they have learned about life. Money is a higher order of functioning for them; it is very difficult for these mums to see where and how money fits in. They are vulnerable because so much else has gone on, they are so traumatised that it is just day-to-day survival. (ATWC staff)

It should be noted that this research may not have seen more successful early intervention because the participants involved in this research share common characteristics. Most participants did not receive early intervention or, if they did, it did not help them. However, some forms of early intervention may be working effectively for other parts of the general population who were outside the focus of this research, and these people have not been captured in the participant samples.

The Good Cents team has come to understand that their clients are generally not interested in receiving help until they are in serious trouble. Wesley staff now think not about 'intervening' early with families, but developing relationships in the community (including relationships with families, organisations, churches, banks and finance companies) that could change thinking about debt and wealth, and perhaps alter the local credit environment, thus effecting change both for the community and its families.

Over the life of Good Cents and in the Inspiring Communities context we have had a lot of discussion about how we construct language around these things. We have come to the point where we think it's more fruitful to talk about 'relationships' rather than 'interventions' as such. (Good Cents staff)

8.2.2 Financial knowledge and skills

Several concerning themes came through in this area.

'Interest' was a key financial knowledge issue – people either did not know that non-bank lenders charge higher rates, or they knew interest rates were high but ignored this and paid attention to the amount of the weekly repayments instead of the total cost of borrowing the money.

The interest rate at finance companies is 20 percent plus – shocking. I did know but it didn't bother me. It's absolutely too easy to get those loans. I can still get one – and they shouldn't give them to beneficiaries – they just can't pay it back. (Good Cents participant)

It became apparent that not only are finance companies targeting poorer communities with expensive forms of credit, they also do not give adequate advice on using this type of credit. Participants were also unaware of alternatives to expensive consumer credit. For some, knowing the cost of using finance companies did not stop them from using them because it was sometimes seen as the only option they had in their circumstances.

They are very clear about what the loan will cost; it was necessary for the car. I debated with myself about using them [finance company] but I worked it all out. I'm aware of the fees and the interest but how else could I do it? Work and Income would have said I had no entitlement. I see [the finance company] as a last resort. I ask my parents or a sibling for a bit of what I need, but it's tough on them as well so I get a loan. I use the loan sensibly for the reason I got it. (Good Cents participant)

In the Good Cents case study, support from family, friends and neighbours, and community institutions such as school and government agencies generally addressed immediate needs rather than supporting an improvement in a person's financial skills, knowledge and behaviour. However, regular contact with other supportive people, such as those found through work, did provide opportunities for improvement in financial skills, knowledge and behaviour.

Several Granger Grove participants suggested that teaching financial skills at school could be a primary strategy, although they did not think it would have helped them. One reason for this is the women involved stopped attending school from as early as 12 years old. Also, given what this study has found about early intervention, learning financial skills may not be helpful for young people before they have any financial responsibilities (or difficulties) of their own. Abstract skills are not useful; it is only when making financial decisions that they become relevant. However, it remains possible that teaching financial skills in schools may be effective for people who are not represented in this participant group.

The emotional element to the relationship with money, highlighted in this research, also sheds some light on why financial knowledge may not be enough on its own. Understanding how powerful the emotional pull and issues of self-worth are to financial behaviour sheds some light on why some people continue to make unhealthy choices with money even when presented with information and enlightened through financial education.



Sometimes I react to one of the mums, in the sense that she's graduated and she's out in the community and all that, and I walk in and there is a new LCD flat-screen TV and she goes, 'I got sick of having no money.' So all this work, but there is that underlying thing of being poor, having no money and being noone. (Granger Grove staff)

It was unclear to what extent participants lacked financial knowledge and skills, and to what extent it was their inability to put this knowledge into practice, or if other factors were affecting their ability to control their financial situation. It appears that building financial knowledge and skills takes a back seat when a family is living in chronic poverty and focusing on day-to-day survival.

Because poverty is chronic ... people spend their lives seeking food. It's that basic Maslow's hierarchy and if that's all you do and all you can do then you can't develop other skills. You need a certain level of 'wealth' to develop skills and if you don't have enough food on the table you just go from one source to another to another trying to access it... A lot of energy and time can be put into getting the basics and these women know how to work the system. This is their daily work. (Granger Grove community interview)

In the ECF case, financial knowledge was gained both through teaching and practical support, in a language and cultural framework that participants understood. This met a need that was not fulfilled through existing 'mainstream' resources.

I've been on Sorted and I found it confusing actually ... they had things there that I wouldn't want to put in but then there are things that I want to put in but they didn't have any categories for them. We went to the budget advisors too. They were really nice but they weren't that helpful; we find the Pastor and his wife are more helpful because they understand our needs. (ECF youth)

8.2.3 Role of culture

The project specifically sought to understand the role of culture and the approaches that work well in a particular cultural context. These studies have found that cultural concepts have relevance both to the decisions families make around finances and the delivery of support. The most prevalent cultural concepts are explored here.

Collective wealth

Granger Grove staff noted that Māori and Pacific mothers tend to have a sense of being part of a 'collective'. Participants saw this as both a positive and a negative. While collective responsibility can sometimes cause financial hardship, it can also provide family support.

In Pacific families, in particular, we notice that a number of the mums come in carrying other people's debt. I don't think they do it by choice, they have to, there is an expectation and that's so ingrained that there is no choice ... but then with a connection to another branch of the family, their sense of communal responsibility can help to support these women. (ATWC staff)

These strong family networks and relationships do exist for some participants, and can be seen in the examples of resources being pooled. Collective wealth is also mobilised as a strength in the ECF case through the emergency fund (pooling of a portion of tithes and offerings to the church). This is a good example of how a cultural value (the importance of collective wealth) can be used to enable practices that strengthen a community and the families within it.

We have the E fund, for whenever any family needs help and then you repay it with no interest. If it's \$5 this week or \$10 or whatever you want. That's a big help from the church. (Senior ECF member)

Remittances, obligations and reciprocity

Some participants thought that Pacific cultural practices have been modified in New Zealand through the introduction of a cash economy and easily accessible credit. For example, it is traditional to give resources (eg, food, time) in the Pacific Islands, rather than cash like in New Zealand, and taking on debt to give cash was not possible in the islands but is an option practised in New Zealand.

When I started in the relationship with him I thought that my money was mine and I could spend it on what I liked but it was not like that with him, it was more of a family thing... When I was with him there were expectations from his family; if there was a funeral, especially, we had to give money \$500-\$1,000. We would get out loans to cover that. I didn't want to but we had to, there was no choice.

(Good Cents participant)

After participating in Good Cents, families chose to give amounts that enabled them to also meet commitments in their immediate family, or they gave resources other than money, such as offering the use of their vehicle or home, or providing food or labour rather than money.

With funerals now, instead of getting a loan I go to the funeral and help out. We give what we've got and take food, help out and that's all. We ring around the family and everyone puts in; for example, \$20 each to get food. Since this course I have done that. Before we'd have got a loan to contribute. Now I have to think about my own family first. (Good Cents participant)

In the Granger Grove and ECF cases, giving was seen by Pacific participants as about respect: "[It's] a culture thing ... you have to. It's just how you respect, just show your respect" (ATWC mum). In ECF, remittances were seen not as an obligation but as an investment in maintaining relationships.

You know you give them what you can because of the love and respect ... and you never know, our children might want to go back and live in Samoa so at least they still know their [family] back there. (ECF female)

Reciprocity, as described in the ECF case, takes a long-term view – the idea behind the practice of giving is that things are balanced out over the life-course (ie, you give so that when it is your parent's funeral, things will be paid for). In this way, remittance is an investment in familial relations, with the pay-off seen later.


Tithing to church

Participants did not share a common view on the extent to which giving to churches exacerbated financial problems. Although there was some consensus, particularly in the Good Cents case, that giving to churches contributed to hardship, none of the families had directly found it a problem themselves.

The church here, they understand that we have to look after our own family first and whatever we can afford for tithing on Sunday – \$5 or \$10 – they are more than happy with that. (Good Cents participant)

In our enquiry phase there had been a lot of pointing fingers, everyone blamed someone; for example, there was feedback from the Pacific community about tithing.





Community workers were saying this ... [but] it was the outsiders' view, not people associated with the church, and it's not what families here talk about. If clients tithe it's because they want to – it's not seen as a hardship. (Good Cents staff)

There is a lot of flak about giving to the church ... but then I have seen it when it does work; when the whole community supported a family. So it made me start thinking that we are expecting people who come from a different way of thinking to fit in with our level of consumption, our ways of living... People forget that there are different kinds of benefits in different ways of living. (Granger Grove community interview)

ECF participants' positive views of tithing could reflect the higher incomes of those in the ECF Church, or could be related to a more active and committed church life. It is also likely to be due to the fact that tithes are anonymous and used to support the members of the church in ways that are unique to ECF, without placing pressure or expectations on members. ECF participants did report negative experiences of previous churches they had been to where they felt burdened or pressured by expectations to give. This indicates it is likely to be an issue for some of the Pacific community outside of this study.

That is the thing that I really like about this church, that you give what you can afford. I've grown up in the church all my life and I've never seen anything like it. It's the best thing. You just give what you can afford and it's between you and God. (Senior ECF member)

9. KEY FACTORS IN CREATING CHANGE



This research identified changes within the individual or family that lead to improved financial outcomes.

9.1 SELF-WORTH

Many participants and staff recognised that increased self-worth – believing that they deserved better and could have better outcomes – was integral to improving their financial situations. In the ATWC case, all of the mums acknowledged that low personal self-esteem and self-worth was a critical factor in many of their past behaviours. Increased self-worth was seen as being a key factor in making positive changes, including those related to money, financial hardship and debt.

We certainly see in the [Granger Grove] programme, the connection with the mother's self-esteem and the way they value everything else ... as they grow there is a shift – a physical shift in the way they walk, engage, talk, see everything else ... and it also comes through in terms of money. The level of responsibility they then begin to take about money and budgeting and planning for household items. (Granger Grove staff)

Feeling stronger in themselves was a key aspect to making changes. Feeling 'better' about themselves allowed them to make changes to their lives that they felt were effective, and which they could control and take responsibility for.

I think all the self-esteem things are really important, because it's really complex, when you've got domestic violence, alcohol, drugs ... there's just about always money issues and it's really hard to get out of that. Usually you have to sort out all the other stuff and then you have to sort out the money. (Granger Grove mum)

Self-worth was seen as integral to reducing financial hardship because it empowers individuals to make strategic decisions about financial behaviour that reach beyond the current situation, including beyond the current cultural context.

Notions of self-worth can go wider than the individual: in the ECF case, notions of self-worth related to the focus on developing better family relationships. Valuing these relationships and the roles of family members, particularly their roles as parents and committed partners, strengthens self-worth and ultimately enriches family wellbeing.

Youth 1: We have more family time, which is good.

Youth 4: Instead of going out and doing other stuff we spend more time with family and church people. And that stops you from wasting money.

Youth 5: Yeah, happier with our family. (ECF youth)

Participants in the Good Cents case reported feeling stronger in themselves and making changes to improve their wellbeing, including saying 'no' to commitments they could not afford and prioritising their immediate family's needs.

We had to make tough decisions and [I'm] not sure how some of our family felt about that... I decided I have to look after my own family first before I branch out to the extended family. (Good Cents participant)

9.2 'BIGGER PICTURE' PERSPECTIVE – THINKING FORWARD

The case studies indicate that those in financial hardship live life in the present or in the very short-term future. Self-worth was linked to the participants' ability to 'see ahead' and to value themselves, their families and their collective future.

And sometimes the mum comes in because of concerns for the child and it's because the money has gone on drinking, drugs, smokes, cellphones, a new stereo – absolutely short-term gratification. And what you find is the kids are in too-small clothes; there's not enough food in the house; the house is sparsely furnished; the kids are never at school. There is no sense of the future at all. A future for them or their children. (Granger Grove staff)

Recognition of the 'bigger picture' and learning to plan ahead, especially with regard to children, gave many participants the perspective shift that then supported changes in financial attitudes, knowledge and behaviours.

[My skills] are, in some ways, why I am not completely obsessed with money, because I do look at the bigger picture as well. You have to because otherwise it gets pretty sad and dark. (Granger Grove mum)

Making this shift enabled strategic decision-making and a belief in long-term strategies, rather than a quick fix.

I used the foodbank for a while so I could knock off a few smaller bills. It made it easier to address the larger bills. (Good Cents participant)

Having goals was a key factor in people achieving positive change. Short-term goals focused on debt reduction, and improving their employment options. Longer-term goals commonly centred on aspirations for their children and being able to buy a house. Making this change requires a level of reflection and a delay in gratification, considering longer-term impacts and making plans for the future that take several steps (usually through saving) to be realised.

Once participants began to get a sense of their personal self-worth as well as seeing the results of applying new strategies, some began to embrace a longer-term horizon more positively, with some undertaking study and others developing a plan to get into paid work.

When I reflect on it, I would say that the majority of mothers who graduate probably do look to get some sort of employment once their children are at school. They start making different choices about how many children they are going to have too. They move from thinking they are going to stay on the benefit for their whole lives to thinking about part-time work. It comes from their sense of worth. (Granger Grove staff)

If I had a job, it'd probably be a lot different. And I think I'd feel a lot different earning my own money... I just don't feel that I'm earning my money – which I'm not really. I'm just spending government money, just to keep my children safe. Because I have children, that's the only reason why I'm on the DPB. [If I was earning money] I think I'd be able to save a lot easier; I'd be able to be a little bit more stricter with money. I would feel self-worthy – worthy of myself. (Granger Grove mum).

Having achievable aspirations and a positive view of what the future can hold is a critical aspect of catalysing and sustaining change.



I think a mortgage is a good debt. I want to own my home. I know what help is out there for first-home buyers and I know what I need to do and so now I'm just finishing paying of all my debts and then I will start seriously saving for a deposit. (ECF youth)



9.3 KEY ROLE OF MOTIVATION

These case studies reveal a relationship between hope and motivation. Participants who developed hopes and goals for the future also found motivation to change their situation.

One critical factor in engagement appears to be that families have to be ready (or motivated) to engage with support. It was difficult to untangle exactly what constituted 'readiness', but it appeared that the need to address financial difficulties had to become a priority for participants. Generally, participants were no longer dealing with other hardships at the same time, or these hardships (ie, addictions, redundancy, separation) were more under control, and financial problems had become their most immediate form of hardship.

Participants had varying levels of motivation and energy to address their issues. Low motivation related to factors such as people not seeking support because they saw their situation as normal, or, if it was regarded as a problem, it was not a high priority, or it was one that people felt could not be ameliorated. Some also found it difficult to ask for help and needed to 'get past this' so things could get better.

Before the self-esteem and self-worth is the need to know that you want something different. And there is no service that can do that for you. It's a personal thing. (Granger Grove mum)

In the Granger Grove case there was a real drive to find out what motivated the women in the Granger Grove programme, as they recognise this is key to creating change in their lives.

I think what we [community] don't do is that we don't spend enough time finding out what would actually motivate them, we make assumptions. That's where Granger Grove is different. For that small group of women, their motivation is known.
(Granger Grove staff)

Granger Grove participants share a willingness to change and make a fresh start, and are mentally strong, as participants are screened for this before they are accepted into the programme. A key catalyst for the Granger Grove case is the behaviour change after the mothers recognise the value of their children, when they recognise their value as mothers to their children and their desire to be a significant and positive part of their children's lives.

In some ways it does take a service to open your eyes. For me, it was CYFs coming with an affidavit ... and it was like reading a storybook and it all made sense. Worse, I knew all the things inbetween and it was much worse. And they were saying it was bad enough to take my kids away. And I knew then I was nose-to-nose with losing it all. I needed to see it on paper from years and years of being shaped into this environment. I needed something like that to know how bad it was. And that gave me the motivation. (Granger Grove mum)

In the ECF case, participants were motivated by their spiritual beliefs and this was an effective area to focus on in order to create change.

This is the first time that I have ever read the Bible this way. His teachings are different to the other [ministers] and it is very good. The way the Pastor talks about the Bible in Bible study makes sense. That's why I like coming to this church.
(Senior ECF member)

A consistent finding across cases was that participants felt that their attitudes towards money had changed through the programmes they had engaged with. Participants reported feeling more confident, less intimidated by others and more assertive. Several reported feeling more in control of both their money and their relationships.

[It was] really just me, really just me! Just having to be out in the community and having to try and work out what is the best way to hold my money really. So, I have changed dramatically – very dramatically... I now calculate my food, I now pay my bills according to direct debits and automatic payments. (Granger Grove mum)

My financial situation now is not really different, a bit better. I have to save for my registration and warrant next year and not touch that money and then next year it'll be all right when those bills come up. I won't have to borrow to keep the car on the road. I have separate accounts now for the regular bills, savings and another that I spend from – I have \$50 per fortnight so I get food parcels most weeks.
(Good Cents participant)



10. APPROACHES THAT CREATE CHANGE



In this section, 'approaches' translates to what particular service characteristics appear to be triggering change in families and whānau. Some of these approaches are direct, others more indirect. Some are formal and some are informal. Together, they provide a rich picture of what key features of effective services or support systems look like.

10.1 IMPORTANCE OF RELATIONSHIPS

The importance of relationships was consistently emphasised across cases. There were several aspects to this which are explored below.

10.1.1 High-trust relationships and holistic support

Participants placed value on 'people' factors and the relationships that develop between organisation staff and families. Key ideas are trust, respect and taking a holistic approach. This comes from a full understanding of a family's circumstances and needs, and sustaining this supportive relationship over a long period of time.

[It's] giving people financial literacy skills and all that stuff, but there's a whole lot more to it than that – and it's about how long are you going to support them for? You need to be beside them for a long time because they need to replace the structures and supports and family systems they had with something else. A slice of support for two weeks, three weeks is something they have probably experienced a thousand times before. It's setting them up to fail. (Granger Grove staff)

In the Good Cents case, participants described staff as 'emotionally supportive' and appreciated that the programme had an empathetic facilitator with whom participants could identify. The support that families described receiving from Good Cents was grounded in the warmth of relationships people felt with the course facilitators and their peers. This was important in engaging people throughout the course and attracting some participants initially. The importance of 'knowing and trusting people' and 'being within the same community' was expressed by many. Cultural factors may be implicit in this.

We waited to see what would happen. When we found [one facilitator] had not been in our position we thought we'd leave but [the other facilitator] talked about her experiences and we thought, 'Oh a Pacific person talking about it', it made us feel comfortable. (Good Cents participant)

10.1.2 'Walking alongside'

In the Granger Grove case, change happened through relationships and trust so individuals 'feel like they are being treated well' through 'therapeutic conversation'. For some, building trust with someone only happened when they engaged with the Granger Grove programme, as they did not have this within their family or whānau.

Reality bites and they need it to, because it didn't before ... and if they haven't got friends, family, whānau alongside them to say 'Hey, hey what are you doing?', they need to be supported by someone ... they still need support. (Granger Grove staff)

The ECF case is an example of a church walking alongside its members in a relational, mentoring way to provide support. From the interviews with senior members it is apparent that being taught in their first language is a key enabler for understanding information. As mentioned, many new migrants and older Samoan participants did not fully understand the financial contracts they were signing and this can lead to problem debt, particularly if they are unaware of how repayments and interest rates

are structured. The ECF Pastors make a concerted effort to, one, explain all the technical jargon in everyday Samoan and, two, dissuade their members from using fringe lenders and hire-purchase agreements.

Save what you want rather than borrowing money, and I know that they provide one-on-one counselling with specific families if they need it. (ECF youth)

10.1.3 'Follow-up' support

It was apparent that relationships need to continue after the 'formal' support has concluded. Participants in the Good Cents case felt that informal follow up kept them on track. Many mums who had been through the Granger Grove programme also kept in touch with ATWC staff.

For some, Granger Grove is always there. It's a bit like a critical friend and women often stay in close contact ... having Granger Grove there is huge for them, even as we seek to empower them to make their own choices... We become family for some of the women. They have a sense that this has been home; [it's] really hard but [it's] where they could be free to be themselves: both good and bad. (Granger Grove staff)

10.1.4 Relationships in wider community

Relationships outside the support provided by the case study organisation were also a vital source of support. The ATWC case believed that reintegration into family/whānau was critical in order to support and sustain positive change.

It is certainly a challenge to then find a branch of the whānau, that has made that separation earlier, a generation or two ago, to then connect that mother for her own growth and development. There is often an aunty or uncle who they remember from tangi, and who remembers them ... and then there is a shared history. (Granger Grove staff)

Relationships formed through community social networks also offered support and opportunities for development.

I started voluntary work at the kōhanga because I felt I needed the nurturing from the nans there, the awahi, they've been great and they know me so well because of the kids. So having motherly advice is really great. I have been volunteering there for the last seven months. [It] has given me time and the environment to upskill myself and networks. (Good Cents participant)

10.1.5 Negative experiences when positive relationships are missing

A lack of a personal approach and relational understanding had driven participants away from other services. Some had rejected alternative services after an initial encounter, and opted for a service because they found staff more empathetic at the first point of contact.

I had heard about [another] community service in Porirua. I went there but it felt uncomfortable. The woman was quite rude: 'Just bring your bills in.' I felt I wouldn't relate well; that there was nothing there for me. I never returned. (Good Cents participant)



I went to [another service] but they just got me to fill out a form, didn't really talk to me, didn't help, just filled out a paper and talked about stuff I should and shouldn't do so I left and put the form in the rubbish. (Good Cents participant)

The Granger Grove case recognised that many people in financial hardship visit Work and Income for assistance. The service has a 'huge opportunity' to be re-established so that it is more supportive and empowering for its clients.

They need to start thinking about the people they are talking about, rather than just systems. Systems need changing but because the systems have become so entrenched over a long period then flicking that switch is not going to turn the light bulb on. Services are still to a person ... and I think we need to start thinking differently. (Granger Grove community interview)

10.2 EMPOWERMENT

Empowerment, rather than prescription, was central to the approach of many of the case studies. Empowerment is about providing practical strategies and emotional support to help families make sound decisions and be in control.

Taking action to address their own situation reduced participants' stress about their circumstances, and taking control of their lives was a motivator for change. This approach to support gave participants confidence that they could manage their situation and acquire the knowledge to actively control their finances.

I've come a long way. I'm good at budgeting ... needs and wants are two different things. I'm wiser about where it's going ... if not for the course I'd be stressing and living for the day like I used to. It can work – I've just got to be on to it. (Good Cents participant)

I feel broke before I even touch it. I'm already broke before I touch it. I don't get all excited when it's payday; for me, it's like, yep, groceries... I've already put it into my head that it's all about the bills; it's all about having groceries in my house. Whatever's left over, then hey, that's fine. I've taught myself that. (Granger Grove mum)

The cases showed that very practical support was often the most helpful. For example, Good Cents participants valued having a notebook and pencil, and ECF members appreciated the tips they learnt through a cooking class.

On the first Good Cents induction day they gave me a book and a pen and I still have it. I still work in it, writing affirmations and doodling. At one point my memory was poor and having the book was a great tool; then I got a calculator – you don't need much more than that, with encouragement from them and being yourself, managing things and asking for help – any service that provides these things would be good. (Good Cents participant)

Some participants revelled in the budgeting experience and loved knowing exactly where they stood, financially, and enjoyed the positive reinforcement when they achieved tasks and goals. They also enjoyed gaining financial knowledge and language, and understanding of their budget and balance sheet, especially when achieving goals.

I'd never been with an actual budgeting person before. Seeing it on a piece of paper made me realise: 'Oh my gosh I actually do that; that's what I do need, and I am saving that much...' I was doing what she was saying [and I was on track] – that made me happiest. (Granger Grove mum)

I say to them, 'We're going to give you this chance so that when you go out into the community you have paid off at least some of your debt, so that you will keep these automatic payments up and that there will be a sense of 'Gosh, I don't owe this money.' It does resonate and that's part of our philosophy, to empower them ... but then they go out there and you know ... it's hard but we have had some amazing successes with those who take the programme with them. (Granger Grove staff)

10.3 THE GROUP EXPERIENCE

The ability to share experiences with others was a critical element across cases. This was particularly evident for participants in the Good Cents and Granger Grove case studies, where group involvement was a fundamental support. In the ECF case, being part of a church fellowship also creates a group dynamic on a larger scale, as a group of people with shared beliefs and practices connecting together.

The Good Cents course was based on Wesley's prior experience, which led them to believe that people struggling with debt are isolated, and talking with others in the same situation addresses their isolation and facilitates ideas that empower people to address their financial situation. Sharing experience as a collective reduced participants' feelings of isolation and gave people new ideas, which contributed to people changing their financial behaviour. This research suggests that being in a group of people with similar experiences supports positive change, through identifying with others in the group.

We got to hear about everyone's experiences and how they found it very hard, all the struggling... It was when I shared and let people know about my situation that it got better. (Good Cents participant)

Hearing others' stories also gave participants ideas about how they could improve their own situation. For the Granger Grove mums, a key aspect of creating change was hearing that other women have similar issues, and seeing them make changes too. Participants could see themselves in others and learn from their mistakes and ideas. Staff found that working with participants at a small-group level, alongside individual support, was very effective.

The levers of change are having a group of people doing it together so people have support systems in place... Gives it and them some sort of structure. It does a lot of things. It gives an opportunity for people to come together and talk about common experiences, an opportunity to move ahead and something to attain [sic] to. I think it's really hard individually. (Granger Grove staff)



10.4 CREATING A 'SPACE'

All the cases created a 'space', in some form, to enable reflection and change. 'Space' was described, in many cases, in terms of environment; for example, a convenient location, known and trusted (used before); a safe and supportive place to go. The ability to share is a critical element to this.

We need to create a space for these people to step in and have conversations about responsibility and creating wealth and these things and see what comes out of all this. (Good Cents staff)

'Space' could also be defined in terms of structure. Simply gathering people together in a safe place is not enough; there must be some 'focus' to draw people together and give a clear sense of purpose. Structure provides focused time for participants to think about and discuss their experiences with money and their goals in life. However, structure does not need to involve a prescriptive approach. Wesley staff reported being surprised at the way in which the Good Cents course enabled people to take control of their situations with a relatively low level of support beyond 'the creation of the space' and offering of tools and resources.

'Space' could also be identified in terms of distance from everyday life, pressures or unhealthy relationships. This was particularly true for some Granger Grove mums. Gaining space to make sound financial (and other) decisions required a physical separation from their families or whānau, and seeing themselves as separate from their everyday relationships outside Granger Grove. Through this they were able to make sustainable personal changes because they wanted something different for themselves and their children.

Being in a safe environment, there is almost a cultural shift. Often that [unsafe situation] is where their support and family are. And to do things differently is incredibly difficult ... and it is a lifelong difference. (Granger Grove staff)

As was intended, this research also created the opportunity and 'space' for organisations to reflect on how they can continue to develop and strengthen the support they provide.

Being a part of this research has made me do my own reflective process around how we could best support the mothers on the programme and how we could do things differently. (Granger Grove staff)

PART THREE

11. TE PŪMAUTANGA O TE WHĀNAU: TŪHOE AND SOUTH AUCKLAND WHĀNAU

This section is an extract of *Te Pūmautanga o te Whānau: Tūhoe and South Auckland whānau* (Baker et al, 2011). The report of the two Kaupapa Māori case studies is summarised below.



Whanaungatanga through the generations: *Kuia Kataraina Te Moana with mokopuna Ohora Te Moana and Lisa Te Moana-Hohua. Courtesy of Haromi Williams.*

11.1 INTRODUCTION

This report draws on the voices of Tūhoe and South Auckland whānau, and the hapū, iwi, Māori and community organisations working with whānau, to better understand whānau resilience and strength in the face of financial hardship and adversity.

The Families Commission carried out five case studies with 40 families and whānau in very different communities. Two of these studies were Kaupapa Māori case studies; *Te Pūmautanga o Te Whānau: Tūhoe and South Auckland whānau*, is the report of those two studies.

The data on financial hardship comes from national data obtained through the Census and the Household Economic Survey. Consequently, data on Māori in financial hardship is usually reported at a national Māori population level. If these data is presented in isolation from the stories of the people themselves, the crucial contributions that whānau and their organisations make can be overlooked. By contrast, the case studies contained in this report speak to what is working for whānau on an everyday basis.

11.2 SETTING THE CONTEXT

An overview of selected literature summarises the rich Māori historical, political, cultural, social and economic context that these whānau and their organisations emerged from. The literature shows that whānau form through *whakapapa* or kinship, as well as through *kaupapa*; ie, the sharing of a common purpose; for example, a church group.

The overview also discusses two related reports from the Families Commission. *Whānau Taketake Māori: Recessions and Māori resilience* (Baker, 2010) presents a comprehensive summary of the collective impact of past and current recessions on whānau, and provides examples of whānau resilience supported by wider whānau, hapū, iwi and Māori organisations. This report identifies a key theme: whānau resilience is strengthened when whānau are supported to access and maximise their cultural, social, economic and environmental resources, both as Māori and as individual citizens of New Zealand. And *Whānau Yesterday, Today, Tomorrow* (Irwin, Davies, Werata, Tuuta, Rokx-Potae, Bassett, Potaka, & McCausland, 2011) draws on Māori cultural knowledge and practices to document whānau, hapū, iwi and Māori success.

The term *Te Pūmautanga o te Whānau* describes whānau resilience and strength, and draws on key cultural concepts that underpin protective factors within the Māori world. It discusses definitions of indigenous resilience, and risk and protective factors.

To give a background to the discussion of the Tūhoe and South Auckland case studies, the Māori economy, land confiscation and the rise of the urban Māori population is introduced. This is followed by a discussion of key factors that define hardship.

Māori students – particularly those in immersion secondary schools – are continuing to attain higher levels of education (Irwin et al, 2011). However, despite this success, Māori youth are still over-represented in the statistics on those leaving school with little or no formal qualification.¹⁴ Food security is another key issue affecting whānau, with Māori over-represented in those seeking assistance from food banks. The restriction on customary practices for gathering kai, due to factors such as pollution, pest control measures or alienation of resources, also affects food security for Māori.

Policy development

This report briefly discusses policy development and the key initiatives developed by and with Māori: Tū Tangata, Mātua Whāngai, Pūāō-te-ata-tū and Whānau Ora. Collectively, these policies call for whānau empowerment and resilience through an integrated and comprehensive approach by local and central government, Māoridom, business, the community, and by shaping programmes and services to target whānau from within the Māori world.

In 2011, a report from the Office of the Prime Minister’s Chief Science Advisor, Professor Sir Peter Gluckman¹⁵, articulated a fundamental need for programmes to be shaped from both a Western science and a Māori worldview, in order to respond effectively to Māori. The report also said that programmes must take a strengths-based approach; they must not focus purely on the problem (Fergusson et al, 2011).

14 www.educationcounts.govt.nz/statistics/schooling/school_leavers2/highest-attainment-numbers-

15 *Improving the Transition Reducing Social and Psychological Morbidity During Adolescence*. A report from the Prime Minister’s Advisor, May 2011.



11.3 THE RESEARCH PROCESS

To understand the depth of stories from the whānau, and the organisations supporting them, we developed a Kaupapa Māori research process. This process enabled the whānau and their organisations to draw on, describe and contextualise their worlds through the use of iwi and Māori knowledge, and concepts and processes they are familiar with.

Rural 'ahi kaa' and urban 'taura here' whānau

We decided to work with whānau living within their traditional tribal homelands, as well as with whānau who have moved to the cities, to ensure the research spoke to two authentic Māori realities: rural *ahi kaa* whānau and urban *taura here* whānau. *Ahi kaa* whānau are those who keep the home fires of tribal occupation continuously burning. *Taura here* whānau are those who live out of their traditional tribal areas, largely in the urban areas. They are often referred to as 'urban Māori'. However, this term can be a misnomer as urban areas are also tribal homelands.

Tūhoe was one of the last iwi to be affected by the urban migration, with one-third of the iwi still residing in or near their traditional tribal homelands of Te Urewera. Further, the area has "poor infrastructure, roading, housing, energy options and a negligible health service".¹⁶ The 2006 national Census found that the median income for Tūhoe was lower than for Māori as a whole.¹⁷

Through working with the Tūhoe Education Authority (TEA), which is one of the gateways for research with Tūhoe whānau, whānau researchers were included in the research design to work with and interview eight Tūhoe whānau.

The Commission also interviewed two whānau-based iwi organisations: Te Kaokao o Takapau, which is in the Whānau Ora collective, and Hinepukohurangi Trust. Whānau identified both these organisations as being supportive.

The Ministry of Education recently provided the TEA with Tūhoe tertiary participation data that indicates a rapid increase in tertiary participation in the Whakatāne local area between 2008 and 2010. This was part of the long-term goal of the TEA.

The Commission approached the Manukau Urban Māori Authority (MUMA) to conduct research with eight urban *taura here* whānau. Manukau sits in the Tamaki Makaurau electorate. At the 2006 Census, 51.4 percent earned \$30,000 or less and 43 percent of the population were aged 19 years and under.¹⁸ Further, 85 percent of the total national Māori population who did not know or affiliate to a specific iwi at the time of the 2006 Census, live in Auckland.¹⁹

MUMA provides a range of cultural and social services to whānau in South Auckland. From 1990–1999 the Aotearoa Credit Union was known as the MUMA Credit Union. MUMA has also established Radio Waatea in order to improve communication to and better support South Auckland whānau. At the time of the research, Te Puni Kōkiri was working with MUMA to pilot Kaitoko Whānau, one of three Te Puni Kōkiri whānau assistance programmes. MUMA is part of the local Whānau Ora collective and is also affiliated to the National Urban Māori Authority (NUMA).

¹⁶ Tūhoe Establishment trust website. Retrieved 12 February 2011, from www.ngaituhoe.iwi.nz

¹⁷ www.dol.govt.nz/CSV/tu-mai-iwi-tool.xls

¹⁸ www.parliament.nz/NR/rdonlyres/4CE55ECD-1B3E-4B49-9BA5-EED2A2BB2ED7/112711/TamakiMakaurau_profile_5.pdf

¹⁹ Statistics New Zealand, www.stats.govt.nz/Census/about-2006-Census/iwi-profiles/2006-Census-iwi-profiles.aspx

The 'other' organisations interviewed included the Aotearoa Credit Union, the Western Districts Budget Services (which are federated to the NZ Federation of Family Budgeting Services) and the South Auckland Christian Food Bank.

11.4 RESEARCH WITH TŪHOE WHĀNAU

Tūhoe whānau said that although they are on low incomes, real hardship for them is to be without one's Tūhoetanga, without connection to each other:

If there is no connection here Tūhoetanga does not exist – if there is no connection, there is no resilience and hardship exists. (Williams 2011²⁰)

For historical reasons, these Tūhoe whānau felt that their remote communities have not had as much support from government departments as less isolated communities.

Further, they felt that exclusive use of mainstream concepts and processes and/or the relegation of processes that whānau are familiar with to an inferior status, forces whānau to actively choose to disengage from external funding sources to retain their integrity, mauri and mana:

There is a tension: mauri, mana and power. Pākehā concept of power, Māori understanding of mauri/mana. Both parties have mana; at some point, if the relationship is not working, our Tūhoe whānau disengage to maintain the mauri. (Williams 2011²⁰)

This study found that *more* support is required, not less. However, the key issue is: *who* is better to design, develop and deliver resources to these whānau? Because current government concepts and processes do not necessarily work with Tūhoe whānau, does not absolve government agencies from their obligation to deliver support and resources to whānau.

For example, one of the Tūhoe whānau found the Limited Employment Location policy 'extremely sad' as it may discourage Tūhoe whānau who live in the cities from returning to their traditional homeland, where the tribal support structures exist.

I see that it's really sad, because 80 percent of our people live out of the traditional area. I think of those who are brought up in the cities, where they actually move from their iwitanga, and how that would affect their wellbeing, their identity. (Raparei whānau 2010)

The financial pressures whānau identified included: running out of money; transport costs; food prices; tangihana; job loss; electricity costs; housing costs; stress; medical costs; cost of household items; paying bills; changes to benefit levels owing to changing whānau circumstances; and school sports trips.

In each case, whānau turned firstly to whānau, then to their wider whānau, hapū, marae and iwi organisations for support. These structures protect whānau, enabling them to be resilient and to continue to draw on critical cultural, social, economic and environmental resources.



Cultural frameworks with Tūhoe whānau

Success factors within the cultural framework can be identified. First and foremost is the fact any engagement with whānau is from within the world of one's Tūhoetanga, where the preference is for Tūhoe to work with Tūhoe whānau, as they are trusted to do so. Secondly, advocacy from within the whānau is the first step, then the wider whānau, followed by the hapū and/or iwi. In order to create success, the focus needs to be on the entire whānau, not isolated members.

The cultural framework can be seen in the following example: a young parent had a health problem, but was not left to his/her own devices to decide whether s/he would seek support. The kuia made the decision and referred the parent to the iwi organisation for healthcare support. They also provided the parent with the love and support s/he needed to get well. Importantly, the kuia's deep understanding of and aroha for the young parent meant they knew **when** to 'intervene' and refer them to more formal support.

The key concept of '*kanohi kitea*', of being seen and known, is deeply embedded in the practices, rights and obligations of Tūhoetanga. *Kanohi kitea* is about community knowledge from within, and connecting the disconnected. By contrast, the concept of 'early intervention' is seen as external agencies 'intervening' from outside. Working with Tūhoe whānau is to work within *kanohi kitea* with the whole whānau.

Resilience and access to resources

It is through transmission of Tūhoetanga that these whānau access a wealth of cultural, social, economic and environmental resources, both as Māori and as individual citizens of Aotearoa New Zealand. This means that Tūhoetanga is the foundation through which Tūhoe whānau choose whether or not to engage with mainstream services:

We turned down the CYFS funding as there were too many strings attached to it. They wanted to bring in external social workers, even though we have trained social workers here, so we turned down the funding. Our people are very resistant to the Crown kaupapa, it was outside, government help, so they were sceptical. (Hinepukohurangi Trust 2011)

Whānau rally to care for vulnerable whānau members, and to share what they have with others. Whānau can live on their own land and continue their traditional practices of getting food and Māori medicines from the bush.

Through the traditional practice of reciprocity, whānau, hapū and their communities can come together quickly to fundraise and support others in times of need, as they did after the Christchurch earthquake. Drawing on customary practices, whānau have access to environmental resources as well as opportunities to develop papakāinga housing and natural resources. For example, one community is developing alternative energy sources.

11.5 RESEARCH WITH SOUTH AUCKLAND WHĀNAU

In the South Auckland case study, whānau were the first 'port of call' for support. These whānau also drew on the concepts, practices and processes of tikanga Māori through which to engage with the wider world. However, as the majority of the whānau were more removed from their traditional tribal structures, they were more vulnerable in times of hardship. Consequently, they formed strong bonds with friends and neighbours, and gained support from churches and sports clubs.

These whānau faced financial pressures such as food insecurity; unexpected events; job loss; healthcare costs; financial stress; loan shops; getting into debt; budgeting for bill payments; sudden changes to income support owing to changing whānau circumstances; housing costs; and power costs. For these whānau, any one of these factors could become a tipping point into financial hardship. For example, after losing their job, a person could be unable to pay their bills, and this could lead to them losing their rental accommodation.

In this case study, whānau sought support from the Kaitoko Whānau worker, budgeting services, food banks, loan shops and the food and clothing trucks. However, the loan shops and clothing and food trucks bring higher credit and interest payments, often with corresponding debt.

The Western Districts Budgeting Services noted that "*living beyond their means keeps them feeling human; they have a feeling of worth, feeling part of the world*". This indicates that there are also emotional drivers involved in getting into debt. Tapping into emotional drivers is also important for helping people navigate a path out of debt. For some people, the value of accessing budgeting services and money management may lie in having access to a whole-service wraparound from within an appropriate cultural context. For example, in two short months, the Kaitoko Whānau worker was able to turn around a 15-year cycle of failure and 'falling through the cracks'. That is a powerful story of success. However, this person was not formally referred to the Kaitoko Whānau worker. The referral came to the Kaitoko Whānau by a friend. Intervention can only occur once a referral has happened. In a number of cases this was through whānau, MUMA networks and the 'kumara vine'.

Success factors in working with South Auckland whānau

Four out of eight of the young mothers in the study were enrolled in further training and tertiary studies. This shows that, in spite of their circumstances, these young mothers are planning to improve their lives and the lives of their whānau. The women were studying towards a Master of Māori Development, and nursing studies, business administration, and management studies. Two of these young mums were sole parents who had the support and encouragement of their whānau.

Quality advocacy was a key factor in supporting whānau to turn their lives around. For example, in the Kaitoko Whānau programme, which is an interface between whānau and government agencies, whānau were able to gain support from government agencies they had not been able to access before.

I have the Kaitoko Whānau worker who will help if he says he can; he's not a maybe man. (Kingi whānau 2010)

I would have frozen this year if it hadn't been for MUMA. It had to be through MUMA to go to WINZ so I could get my wood. If you go with MUMA to WINZ you get help, otherwise you get nothing. In the cities you have to have money to survive. (Totiku whānau 2010)



Resilience and access to resources

These whānau try hard to 'get by' and to give their children a better life. Although they are isolated from their traditional hapū, marae and iwi networks, they interact with their world from within Te Ao Māori. Whānau support each other and share what they have. Relationships with MUMA, or sports clubs and churches, help assist whānau to access further support or interventions. Importantly, these support systems are not necessarily formal support systems. For those whānau engaged in sports club membership, the relationship is a reciprocal one, bringing mana and self-esteem. To supplement their main source of income, which, in most cases, was income support, whānau also went to food banks.

Working with government agencies

Both case studies identified a range of issues that can arise when whānau work with government departments. These included: conflicting worldviews, where the concepts and processes used to develop programmes alienate people; lack of integration of services; overly complex department forms; low levels of cultural literacy at the front desk; and a lack of accessible communication and information, or poor circulation of information, for example:

I was on the DPB for 20 years and throughout that time nothing was mentioned about other services that were available. I have heard financial assistance is available to allow you to attend university. (Matawhiu whānau 2010)

There was one time my power was cut off for a whole year. I didn't know that WINZ would help with these payments. (Totiku whānau 2010)

11.6 IMPLICATIONS FOR POLICY AND PRACTICE

Whānau, hapū, iwi and Māori organisations have a significant investment in supporting whānau to access resources that support them to stand tall in both worlds. Furthermore, there is a significant government investment in social services. Where do the dual strengths and resources of both worldviews come together to support whānau?

There are strong cultural and tribal models of leadership, responsibility and accountability in the Tūhoe case study. Further, the urban *taura here* model shows the crucial role played by Māori organisations and the gap that they are called upon to fill. This study also emphasises the importance of informal networks in an urban setting in order to support whānau. How such models can be better understood and supported in the policy environment requires mainstream support for Kaupapa Māori initiatives.

11.7 FACTORS AND PRACTICES THAT SUPPORT WHĀNAU

The whānau in these two kaupapa Māori case studies have provided us with a unique opportunity to see, hear and understand the daily practices that underpin their resilience and strength. For the Tūhoe whānau, their Tūhoetanga enables them to access both worlds: Te Ao Māori, Te Ao Pākehā. In the South Auckland case study, it is through whānau access to friends, neighbours, sports clubs and churches, and to the formal support networks of Māori and community organisations, that practices to strengthen whānau are identified.

These two case studies powerfully illustrate the following factors and practices that support whānau resilience and success:

Maximisation and transmission of Tūhoetanga and tikanga Māori

The use and transmission of Tūhoetanga and tikanga Māori occurs first and foremost at the whānau level; (eg, te reo, whakapapa, rongoā, manaakitanga, etc). Iwi organisations support whānau to create the pathways for transmission of Tūhoetanga at many levels through several different initiatives.

The South Auckland whānau practise their tikanga and, importantly, process their world from a Māori worldview. However, they do so in isolation from their hapū and iwi. Māori organisations therefore play an important role for the *taura here* whānau, who can lose the knowledge-base when the older generation leave the city to move back to their tūrangawaewae. In some cases, membership of organisations such as churches or sports clubs may serve to network *taura here* whānau with tangata whenua whānau or urban marae.

Access to resources

Through Te Ao Māori, Tūhoe whānau are able to access both Māori and mainstream institutions. Māori organisations also support whānau to access a range of resources; eg, education, housing, health, tourism, economic development, transport.

Education, skills capability and capacity

The TEA has had a long-term strategy to work with whānau, schools and the Ministry of Education in creating educational success, succession and choice for whānau living within the rohe. Other iwi organisations also support growing capability and skills within the rohe; eg, Hinepukohurangi Trust has a capacity and capability building portfolio, and Te Kaokao runs education and training courses for whānau. MUMA provides resources and information to support further education and/or training. They also work with whānau and other agencies to align whānau with the basics for their children's learning; eg, food, clothing.



Whānau development

Whānau development is about working with whānau. It is about starting with the 'strengths' and 'assets' of the whānau. For both case studies, whānau was the 'first port of call' when support was needed. The Tūhoe whānau were able to exercise choice in terms of engagement with mainstream agencies, which is a key aspect to empowerment. The South Auckland whānau had the support of the Kaitoko Whānau worker and other organisations to assist them to plan and own their own journeys.

Whānaungatanga and high-trust relationships

Those who were successful in working with whānau either display this themselves or have the ability to access these relationships. Further, the importance of the 'informal' support systems is not to be overstated, such as within the whānau, hapū and iwi themselves, as well as sports clubs and churches. With high-trust relationships, whānau are not 'hard to reach'. It is felt by some of the participants that resources should be going to whānau, hapū or iwi, and Māori organisations to deliver to whānau.

Mana and self-esteem

The Tūhoe whānau lived within a context where this was supported at the individual, whānau, hapū and iwi level. As a consequence, Tūhoe whānau and their organisations made significant choices when it came to engaging with government services that were seen to affect the *mana* of the whānau or organisation. Simply, they withdrew and chose not to work with something perceived to have a negative influence or to 'takahi te mana o te whānau', trample the mana of the whānau.

The importance of mana to South Auckland whānau was evident in where they chose to build their networks and to seek support. Essentially, they sought support with those organisations that did not 'takahi te mana o te whānau'/trample the mana of the whānau. Secondly, they built networks where they could also contribute to the overall goal of a wider group, such as the sports club or church, which in turn built mana.

Advocacy and brokering

This occurred both within and between whānau, and between whānau and wider support systems. A key function of iwi, Māori and community organisations is brokering relationships between the whānau and other agencies, as well as advocacy. Adequate resourcing of quality advocates and organisations that have a proven track record of 'adding value' are an important component and lifeline for these whānau, and are critical to long-term success.

Kanohi Kitea, community knowledge

For Tūhoe, Kanohi Kitea is a trusted way of working. 'Early intervention' for them implies the use of outside 'experts' intervening in whānau of whom they have little understanding.

Like the rural whānau, the South Auckland whānau are reluctant to access mainstream government agencies. However, in many cases, there is nowhere else to go. For intervention to occur, providers need a reputation of being trustworthy and reliable amongst those they seek to support. The ability to walk in both the world of the whānau and that of mainstream agencies is a necessity for the whānau in this case study.

Presence of highly skilled whānau workers

The whānau will be aware who their highly skilled support workers are and will seek them out for support and information first, irrespective of whether these people are resourced or recognised to do this work.

The whānau support workers often work for and/or with iwi organisations that are not fully funded to resource them. The importance of supporting the growth and development of these workers is critical to whānau support. The success of the Kaitoko Whānau programme in South Auckland is largely reliant on the expertise, skills and relationships of their whānau support/social worker. As a consequence, demand is very high for this service.

Kaumātua and tuakana/teina support

Kaumātua are identified as having a critical role for Tūhoe and South Auckland whānau. A common practice within whānau is also tuakana/teina, where the older, more experienced siblings support the younger, less experienced ones. Kaumātua and tuakana/teina support is valued by these organisations, who also work to ensure that these people are looked after.

Identification and referral of whānau members to more formalised support

Whānau support those who may require more formalised care (for example, gambling addiction, or drug and alcohol counselling). However, key issues are: knowing when to do so, who to go to, trusting the advice provided and feeling supported by whānau and friends.

Sports club or church membership

Both the Tūhoe and South Auckland whānau participate in sports. The Ahurei also provides for both recreational and more competitive sporting activities. The iwi organisations support whānau to participate in sporting activities and events, especially those out of the district. For the South Auckland whānau, sports club membership was not only beneficial for physical and emotional wellbeing, but the relationship with the club was a key factor in fundraising, etc. MUMA also assisted with sponsorship.

Whānau support for education and training

Māori organisations play an important role in supporting and encouraging whānau in education and training. This can include working with the whānau and the school or other organisations. Four of the South Auckland whānau were currently engaged in further tertiary studies. Two were young sole mums who were supported by their whānau to do so. To support this, whānau access to computers and the internet was identified as a very important factor, especially in the more remote areas.

Some of the whānau identified opportunities for education and training as critical for them and their children. There is a high level of commitment from the TEA, Te Kaokao and the Hinepukohurangi Trust to support and encourage the development of education pathways, choice and options for Tūhoe whānau at all ages and levels.



11.8 'WITH TRUST, THINGS ARE NOT THAT DIFFICULT'²¹

The local community and those organisations trusted by the community need to be resourced to directly deliver and evaluate programmes based on what the community identifies as priorities. This approach has already been successfully modelled throughout the Tūhoe region in the Schools programme and is also modelled through the establishment of many programmes by MUMA (including the recent Kaitoko Whānau pilot programme).

This means engaging with and valuing the input of local people in all aspects including conceptual modelling and design. There are key roles in the community that are known and respected by the local people. Consequently local leadership must be engaged. (Chris Eketone, Whānau Field Researcher, 2011)

²¹ Eketone, C. whānau field researcher.

PART FOUR

12. DISCUSSION AND REFLECTION

This section brings together key insights from all of the five case studies and explores how these learnings build on existing knowledge and could be used to enhance support for families and whānau in financial hardship.

12.1 RECOGNISING ROLE OF COMMUNITIES

The environment can play a positive role in whānau resilience. The Tūhoe whānau in this study had limited incomes, and lived in a 'low-decile', 'limited employment location' but did not see themselves as being in hardship, overall. Through their Tūhoetanga, they were able to draw on a wide range of cultural resources, which protected those on a limited income. This suggests that measures of 'hardship' should consider the resilience of the whānau, and their lived experiences.

However, the environment can also create unique pressures on families and whānau. Four of the communities had a high presence of shops selling alcohol, takeaway shops, pokies, finance companies, fringe lenders and door-to-door sales. Participants knew things happened to them that did not happen in more affluent areas. They were aware of the increased exposure to exploitation of themselves and other people in their environment. There is an important need to create a less oppressive environment, regarding health, addiction and financial wellbeing. This could be sought through legislation, regulation or other initiatives.

Many families in these studies were entrenched in long-term, inadequate regular income (long-term beneficiaries as well as low-income earners) and this was exacerbated and often accompanied by a range of factors including addictions, violence, engagement with CYFS and the justice system, limited formal education, poor physical, mental and emotional health as well as high levels of debt (often to government agencies for food, shelter and basic supplies). These factors contribute to the challenging situations in which people in financial hardship live. These factors often work together to reinforce a very short-term focus on coping day to day.

Both the ECF and the Tūhoe whānau study are not based on formal courses for a set number of weeks or months. They are based on aroha, manaakitanga, whanaungatanga and awhi from within and by their own communities.

People cannot 'leave' the support as they live within it and those who support them are, more often than not, other whānau and family members. This then extends to community organisations based on the same whānau and family networks and in the case of ECF, the church. For the MUMA whānau, the Kaitoko Whānau Programme seeks to fill that gap in that they provide a form of 'wraparound' support for the entire whānau who only 'leave' when both the whānau and the Kaitoko worker agree that they are now more able to work on their own. There is not a set timeframe. The two case studies that do have a set timeframe (Good Cents and Granger Grove) also have informal follow-up or contact after the programme, indicating they also recognise the value of ongoing relationships and support.

12.2 FAMILY AND WHĀNAU: THE FIRST 'PORT OF CALL'

In the Kaupapa Māori studies, participants drew firstly on their whānau, then on the wider hapū, iwi and community networks. The studies highlight the importance of working with whānau and whānau members in the first instance. In that light, it may be useful to consider what support exists for the whānau the young mothers at Granger Grove may return to after their six to 18 months of intensive support. Whanaungatanga

within the Tūhoe study is the timeless connections between the atua and the individual, whānau, hapū, iwi and the natural environment. It is this first relationship that creates the resilience other community relationships can build on.

In the majority of cases, the whānau being served do not live on their papakāinga, for a range of reasons. They are whānau whose grandparents, parents or they themselves have made the transition from living on their turangawaewae to urban living. For the Samoan whānau, this is significant, as moving countries involves managing new cultures and languages. For the Māori whānau, the shift was significant, also responding to languages and cultures. Further, the opportunity to continually draw on wider whānau, hapū and iwi cultural, social, economic and environmental practices is largely removed.

This enormous transition brings with it the different worldviews, cultures and contexts within which these families and whānau dwell. The impact of this is seen in the following quotes:

Money is getting harder. Back in the 60s and 70s you could walk past a factory, pop your head in and ask 'You got a job?' and it was yours. Now you have to get dressed up to go and clean toilets... In the cities you have to have money to survive. (Totiku whānau, 2010)

You know in Samoa everything is free but here they don't know you have to pay for electricity, water, power, rent, schools, uniforms. They think, 'Oh, you're in the land of milk and honey', but they don't know that the honey and milk are not flowing. (Senior ECF member)

In these circumstances, whānau turn firstly to each other, to survive. They draw on the relationships within their immediate whānau, their friends, neighbours and community support such as the church, which clearly has a major leadership role within the Samoan community at the cultural, social, economic and environmental levels.

Due to the nature of the church environment, ECF and its Pastors are 'safe' in a way an agency would struggle to be. This fosters trusting relationships which are needed before good resources can make a difference. The teaching environment is supportive and unlike mainstream resources it is delivered within a cultural framework which is mutually shared and strengthened through this understanding. (ECF report)

A key learning from this research is that relationships are vital. There is a body of work emerging from therapeutic settings suggesting that the nature of the relationship between the group facilitator and the participants has a critical effect on people's motivation or readiness for change (Anker, Duncan, & Sparks, 2009).

Similarly, the positive findings on the value of the group experience resonate with the successful practices seen in the wider community, with regard to improving financial wellbeing, and strengthen the evidence that change happens through relationships and sharing with others in a positive and relational way. Creating this group experience and establishing support networks appears to be an important aspect of supporting those in financial hardship who are isolated from their family and whānau.



12.3 CONTEXTS OF RESILIENCE

This research identified the role that whānau and other networks play in supporting whānau resilience and in managing risk factors.

Whānau resilience: access to cultural, social, economic and environmental resources

Previous research by the Families Commission identified that whānau resilience is strengthened when whānau are supported to access and maximise their cultural, social, economic and environmental resources. Further, the Kaupapa Māori case studies discussed the observation (Cunningham, 2011) that variable access to the institutions of Te Ao Māori can lead to variable outcomes.

Te Pūmautanga o te Whānau identifies that:

- > Tūhoe whānau had a wealth of resources from within Te Ao Māori upon which to draw and to therefore access both worlds: Te Ao Māori and Te Ao Pākehā, on their own terms. This strengthens their resilience and creates choices for whānau.
- > The South Auckland whānau also drew upon their cultural resources; however, this was largely in isolation from the traditional support structures of hapū and iwi. Consequently, they build strong networks with friends and neighbours. Furthermore, Māori organisations are called upon to fill this significant gap.
- > *Factors and practices supporting whānau resilience include:* the transmission of Tūhoetanga and tikanga Māori; access to resources; education, skills and capability; whānau development; whānaungatanga and high-trust relationships; mana and self-esteem; advocacy and brokering; kanohi kitea/community knowledge; presence of highly skilled whānau workers; kaumātua and tuakana/teina support; ability to identify and refer whānau members with problems; sports club and church membership; and whānau access to computers and the internet.

The members of ECF also draw on their cultural, social and economic resources through their communities and the church. The report explains:

ECF is not specifically for people experiencing problem debt – all in the church are exposed to financial literacy teachings. The focus is on financial wellbeing rather than getting out of hardship. Therefore ECF could be viewed as preventative, with education prior to/for prevention of problem debt. Having these teachings in church offers great opportunities for both the enrichment of financial wellbeing and the prevention of financial hardship in Pacific families. (ECF report)

The above quote illustrates that those who need help can be identified early on if they have access to strong whānau and church relationships.

With the Tūhoe whānau, the concept of 'kanohi kitea', of being seen, was embedded within the practices of Tūhoetanga. With the MUMA whānau, it often came about through informal whānau networks that referred people to the Kaitoko Whānau worker or to other support networks. Participation in the churches and sports clubs in South Auckland has a similar purpose – people know their community and who needs help at certain times. Regardless, in order for this type of support to occur, which it does to varying degrees across cases, the presence of high-trust whānau and/or community relationships is paramount.

12.4 RECOGNISING STRENGTH

In the ECF study, the focus is on financial wellbeing – not hardship. In the Tūhoe study, the preferred worldview was that of resilience and strength, with strong support embedded within the Tūhoe communities. In the MUMA study, whānau identified the success factors that supported them.

The earlier discussion on risk factors sheds light on two distinct levels: the individual and the collective. The urban whānau experience both levels. For example, they experience the individual risk factors of job loss, low socio-economic status, limited educational achievement, etc. Further, the majority of these whānau are unable to draw on their traditional cultural, economic and environmental resources as they are physically removed from their papakainga, hapū and iwi. In the face of such odds, many of these whānau have shown significant resilience in surviving day by day – to a point. It is at this point that it is critical to have effective organisations that are trusted by whānau, who are supported and resourced to work with and walk with the whānau.

These organisations need not be formal ‘social services’, but a mix of formal and informal organisations with a variety of roles, such as connecting whānau with other support networks. It is important to look at what is already working within these communities and support that; for example, the hapū, marae, sports clubs and churches. In many instances they are the first port of call for the families and whānau, because of the trust built up within their own relationships.

‘Community pride’ involves a sense of belonging and a positive culture of ‘what we do around here’. This is possibly a strength that services could tap into. For example, participants saw the culture of place at Cannons Creek as a strength. As it was easier to see culture of place as a strength, it may be a good idea to focus on this in approaches to support.


In addition to resourcing and supporting trusted whānau, hapū, iwi and community organisations who work within the tikanga of their communities, strengthening culture of place can lead to positive outcomes and may flow on, positively, to ethnic communities that are strongly represented in a community of place.

12.5 GOVERNMENT PROGRAMMES AND SERVICES

Several case studies found that often government agencies do not provide their services and programmes so that they encourage whānau and families to seek help. Essentially, front desk practices, or the way that programmes are provided, are not supportive for whānau and families.

The two kaupapa Māori studies discussed the impact of the design, development and delivery of government services on their communities in detail. A range of differences between mainstream government interventions and the worldview of these local communities were identified. These included the concepts of hardship; limited employment locations; and early intervention/detection.





Government programmes are developed through concepts and processes that do not always support whānau development, and discouraging whānau who are unemployed from moving back home to their turangawaewae prevents the tikanga of whānau development for those whānau and hapū. Essentially, it highlights the difference between whānau development or ‘inside out’ programmes and support from within the whānau, hapū and community, and external or ‘outside in’ interventions from outside the community. Agencies must account for context, and recognise that one size does not fit all.

Further, a number of whānau made suggestions at both the conceptual and operational levels. They included effective, ongoing support within an appropriate tikanga Māori framework; quality advocacy and brokering of relationships between the whānau and other agencies; and intensive, long-term whānau support. That way it will be owned by the community. Those working with whānau know the importance of identifying key people within each of the communities to form relationships with. There are key roles in the community that are known and respected by locals. Further, there are key people who have earned the trust of their local community. In this study, whānau wanted the whānau providers trusted by the community to be better resourced to work with them.

Hapū, iwi, urban Māori and community organisations play critical roles in supporting families and whānau in their communities, in creating enabling environments and in providing a range of social, cultural, economic and environmental opportunities for the future development of their whānau, hapū and iwi.

12.6 IMPORTANCE OF A KAUPAPA MĀORI APPROACH IN PROGRAMMES AND SERVICES

This study indicates a strong need for a Kaupapa Māori approach to research, strategy, policy, design, development, delivery and monitoring and evaluation of programmes that support whānau, hapū, iwi and Māori communities.

This approach will address the critical element of ‘worldviews in conflict’, where the research, concepts and assumptions that lead to government policies disregard the worldview of the community they seek to target.

The two kaupapa Māori cases identify key elements of whānau success that depend on working with the whānau as a whole, not isolating whānau members; for example, ‘the Māori child’, the ‘Māori youth not in employment or training’, etc. This is largely statistical data that aggregates individual disparity data. While this information is important in assisting policy development, it needs to be put into perspective. Success cannot come from focusing on disparity. The role of such data is to be one of the many factors that inform, not drive, policy development with Māori.

12.7 SYSTEMIC CHANGE AND FINANCIAL WELLBEING

All of the cases went much wider than prescribed ‘financial education’ or budgeting, and some did not technically include this at all. Instead, this was embedded in practice.

Examples include:

- > Granger Grove’s therapeutic, emotional and practical development, where learning came through as part of developing the parenting relationship and life skills.

- > ECF's 'health and wealth' approach to supporting its members to achieve spiritual, emotional, physical and financial wellbeing.
- > Good Cents' 'support group', rather than a programme of financial education, which enabled the group to direct its own learning and find its own solutions.
- > MUMA's 'success plans' approach, which places the whānau in charge of deciding and driving the changes they want.
- > In the Tūhoe case study, whānau access to shared resources built strength and resilience within whānau, hapū, marae and tribal communities.

Research with Good Cents, Granger Grove and ECF suggests that addressing financial hardship needs to be multi-dimensional. Offering ongoing support in the community, and including therapy and the teaching of specific skills alongside budgeting and understanding money, helps empower families in financial hardship. Financial issues must be addressed in the context of wider systems change – at individual, family/whānau and wider society levels, while ensuring these levels are complementary and well integrated, as well as adaptive.

Just as focusing solely on financial knowledge – without understanding the importance of self-worth and building new habits – is less effective, focusing on the family, whānau or individual without understanding the importance of society and the wider environment is likely to limit effectiveness.

Across cases, financial wellbeing was seen as part of the whole person. The effective integrating of financial wellbeing within cultural and wider wellbeing was sometimes overt and sometimes through the teaching of life skills such as planning meals and cooking economically. This further reinforced positive change, as good money management led to improved wellbeing and improved family relationships.

12.8 MOBILISING CHANGE THROUGH USE OF EFFECTIVE APPROACHES

The research with Good Cents, Granger Grove and ECF indicates that changing people's behaviour requires combining several effective factors or mechanisms, and the firing of one effective 'mechanism' is likely to activate others; that is, providing a trustworthy space and empathetic staff, with whom it is easy to relate, is likely to improve people's motivation to change their financial behaviour.

Providing tools and information improved people's knowledge of financial processes (such as the long-term impact of paying interest), increased their confidence to negotiate with creditors and gave people the skills to monitor and control their expenditure. In combination with the motivation to take control of their financial situation, these tools and information supported participants to change the way they managed their income, and changes allowed them to improve their financial situation.

Identifying mechanisms that work is one thing, getting people to engage with these mechanisms is another. Low participant numbers was reported as a problem for the Good Cents course, and a review would likely question its viability, no matter how successful it is with those who do participate. When an approach is seen to make a positive difference it becomes important to find ways to draw people to it and ensure they have the economies of scale to realise that potential.



Finding what works for families in financial hardship may also give us valuable information about what approaches work for families in other forms of hardship. The themes this research uncovered, such as holistic support and the importance of relationships, are approaches that could be effective in working with a range of issues for families. Further investigation would explore these possibilities and deepen our understanding of what works.

12.9 GENDER CONSIDERATIONS

Many of the case studies were heavily focused on women, and involved predominantly female participants. While this was a parameter for the Granger Grove case, in the other cases women were still most commonly the participants in interviews and presented as the family member who had the key role in managing their family's money.

The exception to this was the ECF case, where Pacific families were involved as couples. There was a spiritual element to this, as biblical teachings support men's involvement. ECF taught collective accountability and encouraged families to sort things out within the strength of the family.

The dominance of female participants in this research is partly a reflection of the participation of female sole-parents in this research. However, many of the women in this study shouldering financial pressures were from two-parent families. Thought should be given to the implications of this. It may be that support should be focused on what helps women. Or that more should be done to involve or target men in interventions. There is a call for more research looking at the role of men in family financial decision-making in two-parent families. It is unclear whether their lack of involvement may be based on avoidance, pride, apathy or something else.



12.10 EARLY INTERVENTION AND MOTIVATION

One of the drivers for the case studies with Good Cents, Granger Grove and ECF came from the knowledge from previous Families Commission research that interventions usually take place when the damage to the assets and livelihood has already occurred for families in financial hardship, and once people have made changes to their financial behaviour they commonly wish they had done so earlier.

Despite the involvement of innovative organisations, many of which have an 'early intervention' focus, this research found the people they see are reluctant to accept referrals to budgeting services and reach financial crisis before seeking support.

However, being in financial crisis appeared to be a catalyst for change for participants. This study and other research (see, for example, Mandell & Klein, 2007) has also shown that people's motivation is of key importance in facilitating change; it is also logical that a person's motivation to change increases as their situation worsens. In this way, some participating organisations in this research (such as Good Cents) have posited that it may be more helpful to look for 'opportunities for engagement' rather than 'early intervention', and explore when these opportunities are; ie, when are people motivated, receptive and ready for change?

The relationship between motivation and early intervention could be explored further. The question remains, if motivation is a key to creating positive change, how can people be motivated at an earlier stage? Further research that explores this area could add value to this discussion.

12.11 EARLY INTERVENTION AND ACCESSIBILITY OF CREDIT

When participants got into financial difficulty and needed help, the easiest 'help' was often more debt, which only delayed hardship and could make the situation worse. This leads to the issue of the accessibility of credit. If people in this situation were turned down for credit they may be more likely to seek other forms of help that do not involve getting into more debt. In other words, it is possible that successful 'early intervention' is delayed by people having no difficulty accessing more money.

It is possible that less accessibility to credit would have lessened the extent of financial hardship for many participants, and this is supported by the finding that many participants thought they should not have been given a loan (and in many cases wished they had not). Participants acknowledged their own weaknesses to 'wants' and wished they did not have access to credit, or loans from Work and Income.

For many, only when there are no other options are they motivated to deal with the situation. Being turned down for credit is a critical time for getting help and an offer of financial education and support at this time is more likely to be accepted. Increased restrictions on credit may, therefore, support individuals to get help earlier as well as to avoid situations of high debt. Similarly, being pursued for unpaid debts is also thought to be a time when people are more receptive to help. Lenders and collection agencies could make referrals to support at this time.

People need protection from dangerously high levels of debt and be kept to living 'within their means' by the systems that are in place to support them. However, income inadequacy is a critical underlying factor in the financial hardship faced by many and



those in serious need should have options that prevent them from being denied the necessities of life when facing a financial crisis, or being exploited by the few who are willing to lend. Lenders of last resort, by necessity, provide high-risk loans at high interest rates.

12.12 VALUE OF FINANCIAL EDUCATION

The findings of this research go some way in explaining why some people fail to benefit from financial education, even when this education has improved their understanding and knowledge of financial matters. The Granger Grove case, in particular, shows that even those with financial knowledge and skills may make poor choices regarding money if they do not value themselves enough, or take enough responsibility for their decisions and actions.

A focus on financial education as a solution does not adequately reflect the complexity of the situation for many participants in this study, such as living on a low or inadequate income and changes to circumstances that can trigger a financial crisis.

The assumption that ‘give them the skills and the behaviour will follow’ has been shown to be dubious. When the behaviours are unpacked through case study research, a deeper understanding develops: that more is needed. Some participants disclosed they “would have done it (spent money they did not have) anyway” even if they had the financial knowledge and skills to know better. Knowledge and skills often would not have made much difference to their behaviour, so it is too simple to say budgeting advice alone would have made a difference for these participants. Other or additional approaches are needed. For Granger Grove, change happened through the development of self-worth. Participants in the ECF study found a more effective driver for change through advice grounded in biblical teachings.

Financial literacy strategies do have their place and may be effective for a large section of the population. But this research sheds some light on why it does not seem to ‘get through’ to everyone, and what needs to be considered when designing an approach to reach those who need it most.

As the initial literature review found, there is little evidence to demonstrate a strong link between financial knowledge and changed behaviour, and this study adds to a growing understanding on the choices people make with the information they have. This has implications for the regulatory and legislative environment. For example, legislation focused on disclosure and information provision may not protect consumers from unsafe or exploitative credit contracts, as vulnerable people who have this information may ‘do it anyway’.

A Brotherhood of St Lawrence paper explains this:

Financial education, as a means of promoting knowledge, skills and information, can be regarded as valuable in itself, to the extent that it assists individuals to understand the growing complexity of financial life and exercise their legal and consumer rights. However, if financial education is reduced to an instrument to change people’s behaviour, then the expectations may be frustrated. Although there is a proliferation of initiatives in this area, various studies have pointed out that there is no simple, automatic causal relationship between targeted financial literacy programmes and changes in people’s financial behaviour.²²

²² *Financial Inclusion in Australia: Towards transformative policy*, August 2010.

12.13 FINANCIAL HARDSHIP AND DECISION-MAKING

The fact that this study finds tentative evidence that people get into or remain in financial difficulty, despite being equipped with the appropriate financial knowledge and skills, may support the notion that people fall into financial hardship through making poor choices or decisions around money. Similarly, participants in this study show that they could improve their financial situation without their income increasing, indicating that decision-making does make a difference.

However, it is important to remember that some families in this study had been hit with unexpected events or life shocks, such as redundancy, separation and illness. These families have limited choices and 'decision-making' has little impact on their financial situation.

Further, the term 'decision-making' assumes a certain level of rationality and deliberation, when, in fact, it appears that for those who are vulnerable and facing a range of challenges, rationality deteriorates and destructive relationships become common, including the relationship with money. Referring to this as poor 'decision-making' is overly simplistic and fails to acknowledge the complexities of the experiences of those living in a state of severe hardship, which is often paired with emotional instability, low self-worth and living with a high level of unpredictability. This results in feeling powerless to 'make decisions' any other way than what they 'need' in their immediate circumstances. Financial hardship is often a symptom of much wider hardship within a person or family.

Rather than focusing on decision-making alone, this research supports an approach where people are supported holistically to address underlying issues, develop self-worth and a sense of order, stability and direction for their future, and to build their resources both practically and emotionally. This approach also recognises that wider systemic change is needed to support this within communities. We should not underestimate the ability of people to make good financial decisions in the right environment. It stands to reason that when these aspects are strengthened, improved individual behaviour – 'better decision-making' – follows.



12.14 THE ROLE OF CULTURE IN FINANCIAL WELLBEING

The Good Cents case has shown that Pacific families wanting to change their financial situation can and do limit the financial support they give to extended family and affiliated churches.

The act of giving itself is an important part of spiritual wellbeing for people of the Christian faith. Therefore, church-going Pacific families in financial hardship could have further detrimental effects on their spiritual wellbeing, as they are not in a position to give, or to feel good about giving without receiving. This suggests another possible angle to supporting families which is embodied in the ECF approach: that debt gets in the way of a fulfilling spiritual life and money needs to be managed well in order to build wealth and enable families to give freely. This approach holds more promise than attempting to have success with the suggestion that 'it is a bad idea to give'.

Several cases, particularly ECF, noted that status is very important in Pacific communities, and can lead families to spend beyond their means in an attempt to increase their status. To interpret this behaviour solely due to consumerism and a materialistic society fails to acknowledge important underlying cultural values that may be driving this behaviour. Given this, we need to consider how best to address this practice when it is apparent that it leads to financial difficulty within some Pacific families.

One answer may be found in the way ECF approaches teaching. It teaches from a biblical basis, discouraging an attachment to material possessions and promoting the acquisition of status through using money to honour God and strengthen families and those around them. Given that the majority of New Zealand's Pacific population currently have some connection to a church,²³ this biblical and spiritual approach holds promise as one that can potentially reach deeply into the Pacific population.

This project raises opportunities for organisations such as churches or sports clubs, and their role in providing support, networks or as a social service provider could be investigated. There are models in the health area that have had success within Pacific churches, such as Healthy Eating, Healthy Activities (HEHA)²⁴ and LotuMoui.²⁵ There are also similar examples of marae building strong links with sports clubs to benefit both communities.

A similar initiative for financial wellbeing could include churches having access to the concepts and biblical as well as practical teachings behind ECF's approach to financial wellbeing. Churches could act as referral agents to tailored financial literacy courses, or 'train the trainers' programmes which extend the leadership capacity beyond the Pastors. This would need the support of Pastors to be successful. The work of Christians against Poverty²⁶ is currently working through churches to embrace the goal to 'drive debt out of New Zealand'. Further research could investigate initiatives like this one, and its adaptability to (and take up by) Pacific churches.

23 The 2006 census data showed that 83 percent of Pacific people stated that they had at least one religion compared to 61 percent of New Zealand; 86 percent of Samoans affiliated with a religion, and of that proportion, 98 percent affiliated themselves with a Christian domination (Statistics New Zealand, 2007).

24 More information available at www.moh.govt.nz/healthyeatinghealthyaction

25 More information available at www.cmdhb.org.nz/funded-services/pacific-health/lotumoui.htm

26 More information available at www.cap.org.nz

Urban marae such as Nga Whare Waatea provide a base of support for *taura here* whānau, as the church does for Pacific families. Both are in a position of strength to provide support from a basis of trust and through strong connected relationships and an understanding from within a cultural context. One tangible example of this is the way that both MUMA and ECF have outreached into a targeted cultural community through radio.

Participants in the TEA and MUMA cases and Māori participants in the Granger Grove case talked about pooling their money and drawing on collective wealth within their whānau. This demonstrates the commitment of whānau trying to operate with a whanaungatanga principle in spite of their difficult circumstances (and the urban participants may be detached from their iwi).

In the Granger Grove case some Māori mothers preferred to deal with Māori service providers, although this was not universal. Indeed, some Māori and Pacific mums preferred to deal with professionals outside their communities to maintain their privacy. In the MUMA case, the Kai Toko Whānau worker is of Samoan descent, but the participants appreciated his knowledge and expertise in the community in which he also lived, and for acknowledging and expressing appropriate tikanga.

12.15 COMMON SUCCESS FACTORS IN WORKING WITH FAMILY AND WHĀNAU

Tūhoe MUMA whānau identified a number of key success factors in working with whānau. Those that can be seen reflected across all five cases are:

Whānau development

A key factor in whānau development is to ensure that programmes are designed, developed, delivered, monitored and evaluated within the worldview and cultural contexts of the communities they aim to support. Identifying role models within the whānau helps organisations to work successfully within communities.

Early intervention: Kanohi kitea and community knowledge

Kanohi kitea is about the pre-eminent place of whanaungatanga, at being seen at the marae. In all five cases, it is internal community knowledge, not external detection of a 'problem' in isolation from the family, whānau and community support.

Whanaungatanga and high-trust relationships.

Those who were successful in working with whānau either display this themselves or can access these relationships. Further, the importance of the 'informal' support systems should not be underestimated, systems such as those within the whānau, hapū and iwi themselves, as well as sports clubs and churches. With high-trust relationships, whānau are not 'hard to reach'. Many participants felt that resources should be going to whānau, hapū or iwi providers to deliver to whānau.

Key elements are the relationship between the whānau/community and the organisation. Is the programme flexible enough to harness and resource the unplanned for and unresourced key features that make a programme successful?



The following practices were identified within the case studies:

- > Respond to the invitation of the whānau as early as is possible and at the point identified by the whānau.
- > Focus on empowering the whānau to take ownership of their own journey.
- > Walk alongside the whānau, taking each step one by one until the first goal is achieved, and repeating with the second goal until all goals have been achieved.
- > Use appropriate cultural frameworks for each individual whānau.

Presence of highly skilled family and whānau workers

Families and whānau know who their highly skilled support workers are and will seek them out for support and information first, irrespective of whether they are resourced or recognised to do this work. Supporting the growth and development of these workers is critical to whānau support.

Advocacy and brokering

There was evidence of formal and informal advocacy across the studies. With Good Cents and ECF, the community was working to build this type of support within the communities and families themselves to support others on the basis that people have the resources and ability within themselves, while at the same time supported by leaders in their community.

Te Pūmautanga o te Whānau identified both brokering of relationships and advocacy as joint functions to support whānau. In many cases, the relationships first need to be brokered prior to advocacy taking place. A key function of the Kaitoko Whānau programme was advocacy on behalf of whānau with government agencies. This person provides comprehensive support including arranging transportation in times of need, to foodbanks or to the doctor. However, this person worked with the whānau building 'success plans' to enable and support the whānau to take ownership of their journey.

In the Granger Grove case, 'advocacy' was not identified directly. This may have been because of the fact they were in a 'retreat' situation during the intervention. However, the centre supports participants to become stronger advocates for their children in the wider world.

Identification and referral of whānau members to more formalised support

Family and whānau support those who may require more formalised care; for example, gambling addiction, or drug and alcohol counselling. However, key issues are knowing when to do so, who to go to, trusting the advice provided and feeling supported by family, whānau and friends.

Education and training

Iwi, Māori and community organisations play an important role in supporting and encouraging families and whānau in education and training. This can include working with the whānau and the school or other organisations. To support this, access to computers and the internet was identified as a very important factor, especially in the more remote areas.

Mana and self-esteem

The ECF and Good Cents cases encouraged families to 'take ownership', strengthening their mana and self-esteem. In the Granger Grove case a key issue was building self-worth and self-esteem.

The Tūhoe whānau lived within a context where this was supported at the individual, whānau, hapū and iwi level. As a consequence, Tūhoe whānau and their organisations made significant choices when it came to engaging with government services that affected the mana of the whānau or organisation. Simply, they withdrew and chose not to work with something perceived to have a negative influence or to 'takahi te mana o te whānau, trample the mana of the whānau'. Underlying this choice was the fact that the whānau and organisations had the resilience to not take up the resources which they saw as negative to the cultural integrity of their whānau and communities.

The importance of mana to the South Auckland whānau was seen in where they chose to build their networks and to seek support. Secondly, they built networks where they could also contribute to the overall goal of a wider group such as the sports club, which in turn built mana.

Sports club or church membership

A number of families and whānau members across these studies participate in sports clubs and/or churches. The Ahurei also provides for both recreational and more competitive sporting activities. The community organisations support families and whānau to participate in sporting activities and events. For the South Auckland whānau, sports club membership did not only improve physical and emotional wellbeing, but their relationship with the club helped them to fundraise, etc. MUMA also assisted with sponsorship.



13. POLICY DIRECTIONS



13.1 SUPPORT FOR KAUPAPA MĀORI INITIATIVES

A Kaupapa Māori approach would mean the ability to understand and access key success factors; the ‘under the radar’ and ‘unplanned for’ key elements of success in working with whānau, hapū, iwi and Māori. Further, a Kaupapa Māori evaluation of a programme is likely to determine the integral importance of whanaungatanga as ‘the glue’ in working with whānau. This would assist government and social services to understand and prevent unintended consequences for whānau and Māori communities. Unintended consequences can occur when programmes are imposed on Māori communities even though they are either unlikely to be well received, or create barriers that Māori organisations must mitigate before delivering the programme.

Space needs to be created within mainstream strategy, policy, design, development, delivery and evaluation to enable whānau, hapū, iwi and Māori organisations to use Kaupapa Māori concepts and processes in working with whānau. Strategic links between mainstream and Kaupapa Māori strategy, policy, design, development, delivery and evaluation need to be made to capitalise on opportunities and avoid further waste of human and other resources. This way there is a much greater likelihood of resources being used in ways that truly support whānau, as articulated by the whānau.

13.2 SUPPORT FOR IWI MODELS

The Tūhoe case study shows that there are a number of very strong leadership models at work in their own communities, based on their Tūhoetanga. These models draw on entire whānau, hapū and, in some cases, communities to support each other.

For these communities, the role of kaumātua is essential in supporting whānau and transmitting Tūhoetanga, tikanga, knowledge, skills and support. The kuia are often the first port of call for the iwi agencies when they know a whānau needs support. Further, whānau, hapū and the iwi agencies turn to the kuia to secure appropriate engagement with whānau.

Critical whānau support functions can only exist through whakapapa, whanaungatanga, love, aroha, mahi-a-ngakau – the interwoven context of whanaungatanga, hapūtanga, iwitanga and the relationships and networks that ensue as a consequence. Essentially, this is based on whakapapa and whanaungatanga. These cannot be replaced or replicated by government agencies and programmes. However, this calls for government policies and processes to provide for that approach in their planning, strategy, policy, operations and monitoring and evaluation of programmes to support whānau.

13.3 SUPPORT FOR MĀORI ORGANISATION MODELS

For MUMA, the Kaitoko Whānau programme has several critical success factors. Firstly, the Kaitoko Whānau worker is highly skilled and is very much integrated into and accepted by the community and whānau he is working with. Secondly, the whānau in the programme are there until both the whānau and the Kaitoko Whānau worker believe they have built up the knowledge and practices to function independently. Third, the whānau success plans scaffold whānau through varying levels of success. Fourth, the advocacy and brokering functions of the Kaitoko Whānau worker are given high priority.

While these models may not work with every situation, they are working very well with the whānau they are currently engaged with. How can these models be better understood and supported within the policy environment? Mainstream support for kaupapa Māori solutions must be created.

Recognition of the value and expertise of whānau workers

The essential tikanga and skills that are a prerequisite for whānau workers to succeed need to be valued and transmitted within whānau, hapū and community organisations. What has been shown in this study, through the Tūhoe whānau and the role of the Kaitoko Whānau worker with the South Auckland whānau, is that these skills are the critical ingredient for success. Not only does the Kaitoko Whānau worker know how to best access government services for the whānau he works with, but a key element to his success is his tikanga in working with the whānau.

Explore the role informal groups play in whānau success

There is an important role with informal support groups, sports clubs in particular, as opposed to 'social services'. These groups are strongly linked in with their own membership and they may wish to build on the level of trust in their networks. In many Māori communities, the sports club and the churches often build strong relationships and support whānau in similar ways.

13.4 LOOK FOR WAYS TO ADDRESS CULTURAL OR ACCESS BARRIERS WITHIN GOVERNMENT SERVICES

In tough economic times, the numbers of families and whānau seeking assistance from government agencies are increasing. Consequently, government departments that interact most with Māori need to ensure that:

- > cultural safety is a priority at the front desk
- > information is readily accessible and is in appropriate forms for whānau.

13.5 RECOGNISE IMPORTANCE OF RELATIONSHIPS IN APPROACHES TO SUPPORT

It seems important that families and whānau make connections with individual support networks. It comes down to 'people' factors and the relationships that develop. Key ideas are trust, respect and having a holistic approach, which comes from understanding a family's circumstances and needs in full, and sustaining this supportive relationship over a long enough period of time to be successful. It is important that best practice policy recognises the importance of this 'who' element, and understands that a programme's dependence on relationships for success is not a sign of weakness, but a consideration when attempting programme replication, transfer or expansion.

13.6 RAISE THE PROFILE OF INNOVATIVE AND EFFECTIVE SERVICES

One problem with many good services is that they struggle to be sustainable due to a lack of resources or low referral rates. Several of the services in this research, such as Good Cents and ECF, rely on personal relationships and networks to promote access to programmes and services. Innovative services are disadvantaged by the practice of government agencies that refer clients to 'mainstream' services instead.



Promoting these innovative services through government agencies could help increase the reach of a service, but this would need to be managed as it could also run the risk of clients being less willing to engage with services that are seen as 'mandatory', or aligned with government rather than driven by the community.

13.7 CONSIDER POSSIBILITIES FOR THE CHURCH AS A SOCIAL SERVICE PROVIDER FOR PACIFIC COMMUNITIES

The impact that ECF has had on its members provides a re-shift in thinking about the role that churches play in Pacific communities. Over time there has been a shift from Pacific churches providing social services, to focusing on fulfilling spiritual needs. This came about, in part, as Pacific needs were being better recognised and met by government agencies and mainstream organisations. Furthermore, the language barrier is less prominent in today's Pacific population, compared to that of the 1960s–70s, when Pacific churches' role of mediating this language gap and advocating for the needs of their communities began diminishing.

Although these changes have understandably occurred in light of changing and contemporary needs, the concept of the Pacific church as a social service provider to its members warrants renewed consideration. In this role, Pacific churches could again lead initiatives in many other areas that contribute to a holistic approach to wellbeing (ie, nutrition and health, careers and employment, education), not just financial literacy.

13.8 ENABLE COMMUNITIES TO 'LOOK AFTER THEMSELVES'

Another aspect common across many approaches in this research was the moving away from 'helping' to providing space for people to work out answers for themselves. Both the TEA and Good Cents cases demonstrated the principle of looking within to solve 'problems', whether at the community, whānau or family level, rather than looking externally for help. Evolving their own solutions within their community was a key theme of the Māori and Pacific case studies.

Government needs to look at what communities want for themselves and what strengths they have. What scope is there for this to be supported by government (without being controlled or directed by government)? It is evident from the case studies that iwi and urban Māori organisations are creating positive outcomes. However, they need to be given the space and resources to create and sustain change effectively from the bottom up within their communities.

Government agencies need to acknowledge the resilience and resourcefulness of Māori and Pacific communities, and understand that it is better to enrol the Government in what communities are doing, rather than the other way around.

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